


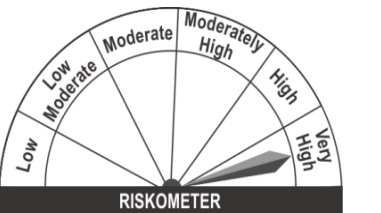
## SCHEME INFORMATION DOCUMENT

## Section I

## TAURUS FLEXI CAP FUND

(Flexi Cap Fund – An open-ended dynamic equity scheme investing across large cap, mid cap, small cap stocks)

## Product Labelling

| This product is suitable for Investors who are seeking*   | Scheme Risk-o-Meter   | Benchmark Risk-o-Meter   |
|---|---|--|
| Long term capital appreciation<br><br>Investment in equity & equity related instruments - flexi-cap in nature |  |  |
|   | Investors understand that their principal will be at very high risk               | As per AMFI Tier I Benchmark i.e. <b>BSE 500 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><br>(CIN:U67190MH1993PLC073154)   |
| <b>Name of Trustee Company:</b>         | <b>Taurus Investment Trust Company Limited</b><br>(CIN: U65990MH1993PLC072984)  |
| <b>Addresses</b>                        | <b>Registered Office:</b><br>3 <sup>rd</sup> Floor, 301-304, AML Centre- 2, 8, Mahal Industrial Estate, Mahakali Caves Road, Andheri (East), Mumbai - 400093.<br><b>Corporate Office:</b><br>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

| Sr. No. | Title  | Description   |
|---------|--|---|
| I       | Name of the scheme   | Taurus Flexi Cap Fund   |
| II      | Category of the Scheme   | Flexi Cap Fund  |
| III     | Scheme type  | An open-ended dynamic equity scheme investing across large cap, mid cap, small cap stocks   |
| IV      | Scheme code  | TAUR/O/E/FCF/94/01/0001   |
| V       | Investment objective   | The basic objective of the scheme is to provide long term capital appreciation. Emphasis will be on sharing growth through appreciation as well as on distribution of income by way of dividend.<br>There is no assurance that the investment objective of the Scheme will be achieved.   |
| VI      | Liquidity/listing details  | The Scheme is open-ended and offer units for sale and redemption at NAV based prices on all business days.<br><br>As per SEBI Regulations and pursuant to clause 14.2 of SEBI Master Circular dated June 27, 2024, the Fund shall pay electronically/dispatch redemption proceeds within 3 working days of receiving a valid redemption request. A penal interest of 15% per annum or such other rate as may be prescribed by SEBI from time to time, will be paid in case the Redemption proceeds are not dispatched within 3 Working Days of the date of receipt of a valid Redemption request However, the Fund will endeavour to process redemptions at the earliest. |
| VII     | Benchmark (Total Return Index)                                   | <b>As per AMFI Tier I benchmark</b><br>BSE 500 TRI<br><br><b>Justification for use of benchmark:</b><br><br>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.   |
| VIII    | NAV disclosure   | The AMC will calculate the NAVs for all the Business Days. The Net Asset Value of the scheme shall be calculated on daily basis and disclosed in the manner specified by SEBI. The Asset Management Company ("AMC") shall update the NAVs on its website <a href="http://www.taurusmutualfund.com">www.taurusmutualfund.com</a> and of the Association of Mutual Funds in India ("AMFI") ( <a href="http://www.amfiindia.com">www.amfiindia.com</a> ) before 11.00 P.M. every Business Day.<br><br>For further details refer Section II.  |
| IX      | Applicable timelines   | <ul style="list-style-type: none"> <li>• <b>Dispatch of redemption proceeds:</b> The Mutual Fund shall dispatch redemption proceeds within 03 Business Days of receiving a valid redemption request.</li> <li>• <b>Dispatch of IDCW:</b> The Dividend warrants/cheque/demand draft shall be dispatched to the Unit holders within 07 Business days of the date of declaration of the Dividend.</li> </ul>   |
| X       | Plans and Options Plans/Options and sub options under the Scheme | The Scheme will offer two plans: Regular Plan* and Direct Plan<br><br>Regular Plan: This Plan is for investors who wish to route their investment through a mutual fund distributor (MFD).  |

|        |   | <p>Direct Plan shall be available for such investment applications which are not routed through a distributor; investors can either invest directly or via a SEBI Registered Investment Advisor (RIA)/Stockbroker. 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>*The nomenclature of Existing Plan changed to Regular Plan with effect from 12/06/2015.</p> <p>Under both the Plans the Scheme(s) will offer the following options:</p> <table border="1"> <thead> <tr> <th>Option</th> <th>Sub-option</th> </tr> </thead> <tbody> <tr> <td>Growth</td> <td>-</td> </tr> <tr> <td rowspan="2">IDCW*</td> <td>IDCW - Payout</td> </tr> <tr> <td>IDCW - Reinvestment</td> </tr> </tbody> </table> <p>*Income Distribution &amp; Capital Withdrawal (Dividend option is renamed as IDCW)</p> <p><b>Default Option:</b><br/>If the investor does not clearly specify the choice of Option at the time of investing, the default option will be treated as Growth.<br/>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> | Option | Sub-option | Growth | - | IDCW* | IDCW - Payout | IDCW - Reinvestment |
|--------|---|--|--------|------------|--------|---|-------|---------------|---------------------|
| Option | Sub-option                                  |  |        |            |        |   |       |               |                     |
| Growth | -   |  |        |            |        |   |       |               |                     |
| IDCW*  | IDCW - Payout                               |  |        |            |        |   |       |               |                     |
|        | IDCW - Reinvestment                         |  |        |            |        |   |       |               |                     |
| XI     | <b>Load Structure</b>                       | <p><b>Exit Load:</b> 1% if exited on or before 365 days, from the date of allotment; Nil if exited after 365 days, 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> <p>Exit load if any charged to the investor will be credited to the scheme, net of GST.</p>  |        |            |        |   |       |               |                     |
| XII    | <b>Minimum Application Amount/switch in</b> | <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   | <b>Minimum Additional Purchase Amount</b>   | <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    | <b>Minimum Redemption/switch out amount</b> | <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    | <b>New Fund Offer Period</b><br><br>This is the period during which a new scheme sells its units to the investors.  | Not Applicable.  |
| XVI   | <b>New Fund Offer Price:</b><br>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>   | Creation of segregated portfolio shall be subject to guidelines specified by SEBI from time to time<br><br>Creation of segregated portfolio is optional and is at the discretion of the Taurus Asset Management Company Limited (AMC).<br><br>For details, kindly refer SAI.   |
| 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>  | Offices of Taurus Asset Management Company Limited and notified Investor Service Centers of M/s Kfin Technologies Limited and any other official point of acceptance as may be declared by the AMC, from time to time.<br><br><u>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/phygital (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).</u><br><br>Details in section II. |
| XXI   | <b>Investor services</b>  | Investors can lodge any service request or complaints or enquire about NAVs, Unit Holdings, Valuation, Dividends, etc. by calling the Investor line of the AMC at "0124-4675500" or on Toll Free No – <b>1800 108 1111</b> or email – <a href="mailto:customercare@taurusmutualfund.com">customercare@taurusmutualfund.com</a> '. The service representatives may require personal information of the Investor for verification of his / her identity in order to protect confidentiality of information. The AMC will at all times endeavour to handle transactions efficiently and to resolve any investor grievances promptly.  |

|                 |   | <p>Any complaints should be addressed to <b>Ms. Additi Bhardwaj (Grievance Redressal Officer)</b>, who has been appointed as the Investor Relations Officer and can be contacted at:</p> <p><b>Ms. Additi Bhardwaj (Grievance Redressal Officer)</b><br/>Taurus Asset Management Co. Ltd.<br/>2nd Floor, Plot No. 31, Echelon<br/>Institutional Area, Sector – 32,<br/>Gurugram, Haryana – 122001<br/>Telephone No. 0124 4531500<br/>Email: <a href="mailto:customercare@taurasmutualfund.com">customercare@taurasmutualfund.com</a></p> <p><b>Registrar</b><br/>Kfin Technologies Ltd.<br/>(Formerly known as Karvy Fintech Pvt. Ltd.)<br/>Unit: Taurus Mutual Fund<br/>1st Floor, Karvy Selenium Tower B, Plot No 31 &amp; 32, Financial District, Nanakramguda,<br/>Serilingampally Mandal, Hyderabad – 500032.<br/>Phone: 040 – 7961 1000<br/>Email: <a href="mailto:customercare@taurasmutualfund.com">customercare@taurasmutualfund.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>                                       | Not Applicable.  |               |                         |           |                      |            |                               |                 |                         |              |                      |                |                                       |
| XXIII           | <b>Special product/facility available during the NFO and on ongoing basis</b> | <p><b>SYSTEMATIC INVESTMENT PLAN</b></p> <p>This facility enables investors to save and invest periodically over a longer period of time. It is a convenient way to "invest as you earn" and affords the investor an opportunity to enter the market regularly, thus averaging the acquisition cost of Units.</p> <p>This is not NFO. SIP facilities are available on ongoing basis.</p> <p><b>SIP Facility can be availed as under</b></p> <p>Any Day Systematic Investment Plan (Any Day SIP)</p> <p>Investors can choose any day or date, as applicable, of his/her preference as provided below:</p> <table border="1"> <thead> <tr> <th>SIP Frequency</th> <th>Choice of the Day/Date*</th> </tr> </thead> <tbody> <tr> <td>Daily SIP</td> <td>Any Day of the Month</td> </tr> <tr> <td>Weekly SIP</td> <td>7th/14th/21st/28th of a month</td> </tr> <tr> <td>Fortnightly SIP</td> <td>1st and 15th of a month</td> </tr> <tr> <td>Monthly SIPs</td> <td>Any Day of the Month</td> </tr> <tr> <td>Quarterly SIPs</td> <td>Any Day of the Month for each quarter</td> </tr> </tbody> </table> <p>* In case the chosen date falls on a non-business day, then the SIP will be processed</p> | SIP Frequency | Choice of the Day/Date* | Daily SIP | Any Day of the Month | Weekly SIP | 7th/14th/21st/28th of a month | Fortnightly SIP | 1st and 15th of a month | Monthly SIPs | Any Day of the Month | Quarterly SIPs | Any Day of the Month for each quarter |
| SIP Frequency   | Choice of the Day/Date*   |  |               |                         |           |                      |            |                               |                 |                         |              |                      |                |                                       |
| Daily SIP       | Any Day of the Month  |  |               |                         |           |                      |            |                               |                 |                         |              |                      |                |                                       |
| Weekly SIP      | 7th/14th/21st/28th of a month   |  |               |                         |           |                      |            |                               |                 |                         |              |                      |                |                                       |
| Fortnightly SIP | 1st and 15th of a month   |  |               |                         |           |                      |            |                               |                 |                         |              |                      |                |                                       |
| Monthly SIPs    | Any Day of the Month  |  |               |                         |           |                      |            |                               |                 |                         |              |                      |                |                                       |
| Quarterly SIPs  | Any Day of the Month for each quarter   |  |               |                         |           |                      |            |                               |                 |                         |              |                      |                |                                       |

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 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 installments |
|---------------------------------|---------------|---|---|--|--|
| SIP via ECS / Auto Debit / NACH | Monthly       | ₹ 500/- & in multiple of Re1/- thereafter   | 6   | ₹500/- & in multiple of ₹ 1/- thereafter | ₹ 3,000/-                                    |
|                                 | Quarterly     | ₹ 500/- & in multiple of ₹1/- thereafter  | 4   | ₹500/- & in multiple of ₹ 1/- thereafter | ₹ 2000/-                                     |



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

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

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

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

| SIP via ECS / Auto Debit/ NACH | SIP Frequency | Min. application amt. (Initial or 1 <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.

|  |  |   |
|--|--|---|
|  |  | <p>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.</p> <p>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 <a href="http://www.taurusmutualfund.com">www.taurusmutualfund.com</a> for any latest updates.</p> <p>.iSIP is available via “Transact Online” (Taurus MF Website) to enable investors to invest in Taurus Mutual Fund Schemes via Online SIP.</p> <p>The Auto-Debit facility is presently being offered to investors who provide the bank details as per the following list via our website or via NACH/ECS mandate – Andhra Pragathi Grameena Bank, AU Small Finance Bank; Axis Bank, Bandhan Bank, Bank of Bahrain &amp; 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 &amp; 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 &amp; 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, &amp; YES Bank.</p> <p><b>Introduction of SIP Pause Facility –</b></p> <p>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 <a href="mailto:customer-care@taurusmutualfund.com">customer-care@taurusmutualfund.com</a> with the Subject line: &lt;folio no&gt; - SIP Pause Request.</p> <p>The features, terms and conditions for availing the SIP Pause Facility are as follows:</p> <ul style="list-style-type: none"> <li>• The SIP Pause Facility is available for SIP/Opti-SIP registered via NACH/ECS in physical mode only, &amp; also only with monthly frequency.</li> <li>• 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.</li> <li>• A separate SIP Pause Letter will need to be submitted for each SIP; in case of</li> </ul> |
|--|--|---|

|  |  |   |
|--|--|---|
|  |  | <p>multiple SIPs in the same folio.</p> <ul style="list-style-type: none"> <li>• The request for SIP Pause should be submitted at least 15 days prior to the subsequent SIP date.</li> <li>• The request for SIP Pause can be for either 3 or 6 instalments.</li> <li>• Investor can opt for the SIP Pause facility only twice during the tenure of a particular SIP.</li> <li>• SIP Pause Facility, once registered, cannot be cancelled.</li> <li>• The SIP shall continue from the subsequent instalment after the completion of Pause period automatically; &amp; if the SIP tenure gets over during the Pause period then the SIP will get closed automatically.</li> </ul> <p>^^The SIP Pause Facility Form should be duly signed &amp; filled. If a Letter is being submitted then it should mandatorily contain the following details to enable us to process the request</p> <ol style="list-style-type: none"> <li>a) Folio Number, Name of First holder &amp; Scheme Name</li> <li>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.</li> <li>c) Monthly SIP Installment Amount &amp; date</li> <li>d) SIP Pause Period - 3 months or 6 months</li> </ol> <p>With reference to the aforementioned facilities the investor(s) agree, acknowledge and confirm that -</p> <ol style="list-style-type: none"> <li>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.</li> <li>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.</li> <li>iii) The AMC may seek additional security measures or documents or information, before processing any requests received.</li> <li>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.</li> <li>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</li> </ol> |
|--|--|---|

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 atleast 7 business days after the date of SWP application. The valid dates for SWP are 1st, 5th, 10th, 15th and 28th. The minimum number of SWP instalments is 6 and the minimum SWP amount is Rs1,000/.

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

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

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

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

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

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

A = Fixed Minimum Installment amount

B = Fixed Maximum Installment amount

C = [(A \* 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<br>(Fixed Minimum Instalment Amount) ₹ | B<br>(Fixed Maximum Instalment Amount) ₹ | C<br>(Opti SIP Formula Value) ₹ | Opti SIP Instalment Amount ₹ |
|----------|--|--|---------------------------------|------------------------------|
| 1        | 5000                                     | 7000                                     | 4800.12                         | A = 5000                     |
| 2        | 5000                                     | 7000                                     | 7200.45                         | B = 7000                     |
| 3        | 5000                                     | 7000                                     | 6500.67                         | C = 6500.67                  |

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

#### Taurus Opti STP (Under Systematic Transfer Plan)

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

#### ii) Taurus OptiSTP Formula\* -

|          |   | <p>A = Fixed Minimum Installment amount B = Fixed Maximum Installment amount<br/> C = [(A * Current no. of installment) - Account value of investments via <i>Opti</i>STP as on the transfer installment date]</p> <p><b>Taurus <i>Opti</i>STP Installment amount</b> = C, provided it is not less than A or more than B, else it will be A or B respectively. The following tabular example will further clarify the above</p> <table border="1"> <thead> <tr> <th>Scenario</th> <th>A<br/>(Fixed Minimum Installment Amount)</th> <th>B<br/>(Fixed Maximum Installment Amount)</th> <th>C<br/>(Opti STP Formula Value)</th> <th>Opti STP Installment Amount</th> </tr> </thead> <tbody> <tr> <td>1</td> <td>5000</td> <td>7000</td> <td>4800.12</td> <td>A = 5000</td> </tr> <tr> <td>2</td> <td>5000</td> <td>7000</td> <td>7200.45</td> <td>B = 7000</td> </tr> <tr> <td>3</td> <td>5000</td> <td>7000</td> <td>6500.67</td> <td>C = 6500.67</td> </tr> </tbody> </table> <p>*The Trustee reserves the right to change the terms and conditions of this facility at a larger date on a prospective basis. The Trustee reserves the right to withdraw the OptiSTP facility. All other terms and conditions of STP facilities will remain unchanged.</p> <p>For Details, kindly refer SAI</p> | Scenario                      | A<br>(Fixed Minimum Installment Amount) | B<br>(Fixed Maximum Installment Amount) | C<br>(Opti STP Formula Value) | Opti STP Installment Amount | 1 | 5000 | 7000 | 4800.12 | A = 5000 | 2 | 5000 | 7000 | 7200.45 | B = 7000 | 3 | 5000 | 7000 | 6500.67 | C = 6500.67 |
|----------|---|---|-------------------------------|---|---|-------------------------------|-----------------------------|---|------|------|---------|----------|---|------|------|---------|----------|---|------|------|---------|-------------|
| Scenario | A<br>(Fixed Minimum Installment Amount) | B<br>(Fixed Maximum Installment Amount)   | C<br>(Opti STP Formula Value) | Opti STP Installment Amount             |   |                               |                             |   |      |      |         |          |   |      |      |         |          |   |      |      |         |             |
| 1        | 5000                                    | 7000  | 4800.12                       | A = 5000                                |   |                               |                             |   |      |      |         |          |   |      |      |         |          |   |      |      |         |             |
| 2        | 5000                                    | 7000  | 7200.45                       | B = 7000                                |   |                               |                             |   |      |      |         |          |   |      |      |         |          |   |      |      |         |             |
| 3        | 5000                                    | 7000  | 6500.67                       | C = 6500.67                             |   |                               |                             |   |      |      |         |          |   |      |      |         |          |   |      |      |         |             |
| XXIV     | <b>Weblink</b>                          | <p>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.</p>  |                               |   |   |                               |                             |   |      |      |         |          |   |      |      |         |          |   |      |      |         |             |

**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 | 65%  | 100%    |
| Debt Instruments                    | 0%   | 35%     |
| Money Market & other Assets         | 0%   | 35%     |

Investments in debentures will be restricted to investment grade rated instruments. In case of un-rated debt instruments, specific approval of the Board of Taurus Asset Management Co. Ltd. (AMC/TAMCO) shall be obtained.

**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  | Provision no. 12.19  |
| 5.      | # ReITS and InVITS  | The scheme will not invest in ReITS and InVITS   | Provision no. 12.21 & clause no. 13 of Seventh Schedule of SEBI (MF) Regulation, 1996. |
| 6.      | AT1 and AT2 Bonds   | The scheme will not invest in AT1 and AT2 Bonds  | Provision no. 12.2   |
| 7.      | Any other instrument<br>a) Repo / reverse repo in corporate debt securities<br>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<br>c) Will not invest. | a) Provision no. 12.18<br>b) Provision no. 12.28<br>c) Provision no. 12.25.9           |

Investment in fixed income securities will be in securities rated as investment grade by a recognized authority like:

- \* The Credit Rating and Information Services of India Ltd. (CRISIL)
- \* Investment Information and Credit Rating Agency of India Ltd. (ICRA)
- \* Credit Analysis & Research Ltd. (CARE)

Further it must be clearly understood that the referred percentages are not absolute, and that they can vary substantially for defensive consolidation in the short run depending upon the Trustees perception as to whether the market is in an overheated state or has fallen well below a level they consider appropriate taking into account the factors prevailing at that time; the intent being to protect the NAV of the Scheme and the investors interests.

**Change in Asset Allocation 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 2023 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 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?**

Subject to the Regulations, the corpus of the Scheme can be invested in any (but not exclusively) of the following securities / instruments:

1. Equity and equity related instruments.
2. Debt securities
3. Money market instruments.
4. Investment in Securitised Debt
5. ADR, GDR or other Foreign Securities
6. Applicable derivatives.
7. Securities lending
8. writing of covered call option
9. Non-Convertible preference share
10. Investment in unlisted securities
11. Investment in Mutual Fund Scheme's and ETF
12. Any other instrument/securities, which is in opinion of the Fund Manager would suit the investment objective of the scheme subject to compliance with extant Regulations.

The securities/debt instruments mentioned above could be listed or unlisted, secured or unsecured, rated and of varying maturities and other terms of issues. The securities may be acquired through Initial Public Offerings (IPOs), secondary market operations, private placement, rights offer or negotiated deals. The schemes may also enter into repurchases and reverse repurchase obligations in all securities held by its as per guidelines/regulations applicable to such transactions.

**Investment in Foreign Securities:**

The scheme shall invest in suitable investment avenues in overseas financial markets for the purpose of diversification, commensurate with the scheme objectives and subject to necessary stipulations by SEBI/RBI. The scheme may, with approval of SEBI/RBI invest in:

1. ADRs/GDRs issued by Indian or foreign companies.
2. Equity of overseas companies listed on recognized stock exchanges overseas.
3. Initial and follow on public offerings for listing at recognized stock exchanges overseas.
4. Foreign debt securities in the countries with fully convertible currencies short term as well as long term debt instruments with rating not below investment grade by accredited/registered credit rating agencies.
5. Money Market instruments rated not below investment grade.
6. Repos in the form of investment, where the counterparty is rated not below investment grade, repos should not however, involve any borrowing of funds by mutual funds.
7. Government securities where the countries are rated note below investment grade.
8. Derivatives traded on recognized stock exchanges overseas only for hedging and portfolio balancing with underlying as securities.
9. Short term deposits with banks overseas where the issuer is rated not below investment grade
10. Units/securities issued by overseas Mutual Funds or unit trusts registered with overseas regulators and investing in:
  - a) Aforesaid securities,
  - b) REITs listed in recognized stock exchanges overseas or unlisted overseas securities (not exceeding 10% of their asset)
11. Overseas Exchange Traded Funds (ETFs)

Subject to the approval of the RBI/SSEBI and conditions as may be prescribed by them , the Mutual Fund may open one or more foreign currency accounts abroad either directly or through the custodian /sub-custodian, to facilitate investments and to enter into/deal in forward currency contracts, currency futures, index options, index futures, interest rate futures/swaps, currency options for the purpose of hedging the risk of assets of a portfolio or for its efficient management

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?**

A major portion of the funds of the Scheme will be invested in Equity shares. The Scheme will pursue the policy of diversification of its assets in term of the industry exposure. Efforts would be made to avoid concentration in a particular industry or group of industries.

The Scheme will be Flexi-cap (dynamic across large, mid, small-cap) in nature.

The Fund may invest surplus funds in TREPS segment.

Trustees may also permit the use of any investment techniques (including derivatives, futures & options, warrants etc.) which may be permitted by SEBI/RBI from time to time. The scheme may invest in Derivative and will allow a max exposure of 20% of the portfolio in Derivatives.

### **Investment in Derivative Instruments**

The Scheme may invest in derivatives instruments such as Futures, Options, Forward Rate Agreements (FRAs) & Interest Rate Swaps (IRS) or such other instruments as may be permitted under the Regulations, in a recognized stock exchange, subject to the frame work specified by SEBI and within the parameters approved by the Trustee company.

The scheme may invest in Derivative and will allow a max exposure of 20% of the portfolio in Derivatives. The Schemes may use techniques and instruments such as trading in derivative instruments to hedge the risk of fluctuations in the value of the investment portfolio. The Schemes will use derivative instruments for the purpose of hedging and portfolio balancing. Hedging does not mean maximisation of returns but only reduction of systematic or market risk inherent in the investment.

A derivative is an instrument whose value is derived from the value of one or more of the underlying assets which can be commodities, precious metals, bonds, currency, etc. Common examples of Derivative instruments are Interest Rate Swaps, Forward Rate Agreements, Futures, Options, etc. The Scheme may write (sell) and purchase call and put options in securities in which it invests and on securities indices based on securities in which the scheme invests. Through the purchase and sale of futures contracts and related options on those contracts, the Fund would seek to hedge against a decline in securities owned by the Fund or an increase in the prices of securities which the Fund plans to purchase. The Fund would sell futures contracts on securities indices in anticipation of a fall in stock prices, to offset a decline in the value of its equity portfolio. When this type of hedging is successful, the futures contract increase in value while the Fund's investment portfolio declines in value and thereby keep the Fund's net asset value from declining as much as it otherwise would. Similarly, when the Fund is not fully invested, and an increase in the price of equities is expected, the Fund would purchase futures contracts to gain rapid market exposure that may partially or entirely offset increase in the cost of the equity securities it intends to purchase (short sale).

For detailed derivative strategies, please refer to SAI.

## **FEATURES**

### **i) Borrowing by the Mutual Fund**

The Schemes may borrow from anybody - corporate including TAMCO, Sponsor and Commercial Banks, up-to a maximum of 20% of the net assets of the Scheme for a maximum duration of 6 months, in order to meet the temporary liquidity needs of the Schemes, for the purpose of re-purchase, redemption of units or payment of interest or IDCW to the unitholders, as per clause 44(2) of SEBI (Mutual Fund) Regulations, 1996.

### **ii) 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.

The Trustees may from time to time at their absolute discretion review and modify the strategy provided such modification is in accordance with SEBI (Mutual Fund) Regulations.

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

**Benchmark** : BSE 500 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.

#### 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.

#### E. WHO MANAGES THE SCHEME?

The Scheme is managed by Mr. Anuj Kapil. The details of Mr. Kapil are as under:

| Name of Fund Manager | Age & Qualifications       | Previous Experience   | Managing Scheme Since | Other Funds Managed  |
|----------------------|----------------------------|---|-----------------------|--|
| Mr. Anuj Kapil       | 44 years<br>MBA &<br>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 | June 13, 2023         | Appointed as Fund Manager for following schemes:<br>1. Taurus Banking & Financial Services Fund (w.e.f June 13, 2023)<br>2. Taurus Flexi Cap Fund (w.e.f June 13, 2023)<br>3. Taurus Ethical Fund (w.e.f November 01, 2022)<br>4. Taurus ELSS Tax Saver Fund (Formerly known as Tax Shield) (w.e.f August 07, 2023)<br>5. Taurus Nifty 50 Index Fund (w.e.f August 07, |

|  |  |  |  |  |
|--|--|--|--|--|
|  |  |  |  | 2023)  |
|  |  |  |  | 6. Taurus Largecap Fund (formerly known as Taurus Large Cap Fund) (w.e.f June 13, 2023)            |
|  |  |  |  | 7. Taurus Midcap Fund (formerly known as Taurus Discovery (Midcap) Fund) (w.e.f November 15, 2023) |
|  |  |  |  | 8. Taurus Infrastructure Fund (w.e.f November 15, 2023)  |

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

##### List of existing schemes:

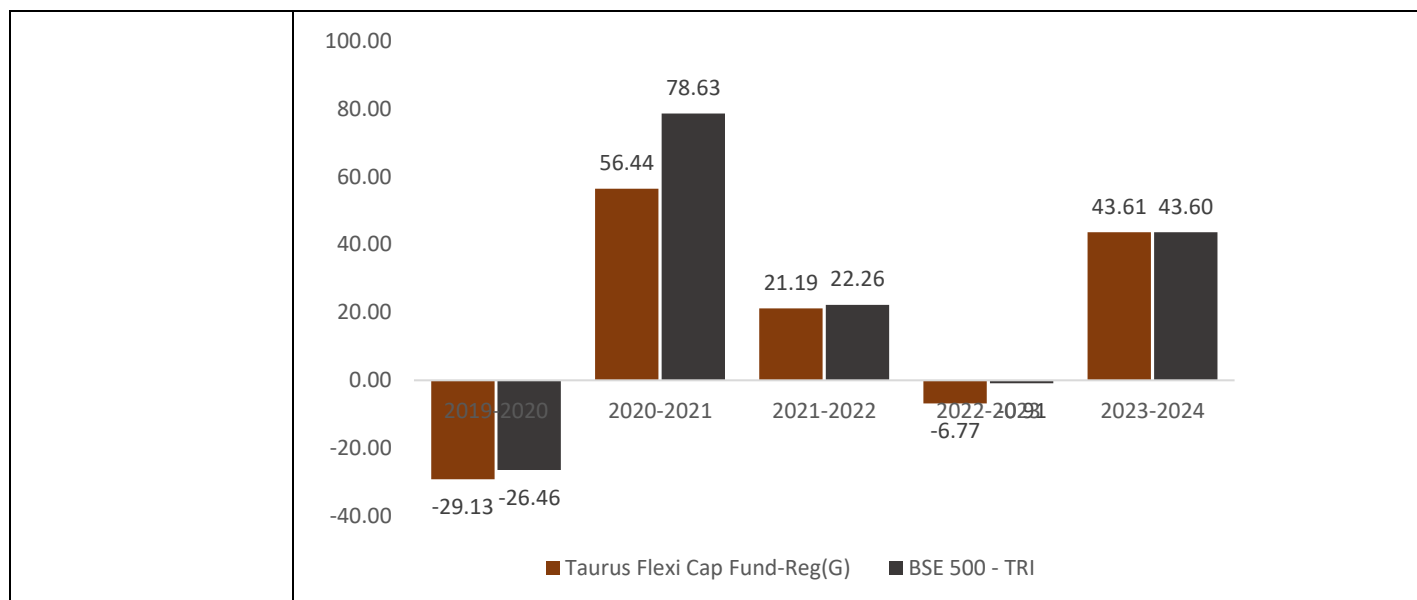
- Taurus Flexi Cap Fund
- Taurus Mid Cap Fund (formerly known as Taurus Discovery (Midcap) Fund)
- Taurus Large Cap Fund (formerly known as Taurus Large Cap Fund)
- Taurus Infrastructure Fund
- Taurus Ethical Fund
- Taurus Nifty 50 Index Fund
- Taurus Banking & Financial Services Fund
- Taurus ELSS Tax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

For detailed comparative table please refer the website: [https://taurusmutualfund.com/sites/default/files/2024-06/Comparison\\_of\\_Existing\\_Equity\\_Schemes.pdf](https://taurusmutualfund.com/sites/default/files/2024-06/Comparison_of_Existing_Equity_Schemes.pdf)

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

|   |   |                  |                      |
|---|---|------------------|----------------------|
| Scheme Performance as on September 30, 2024 | <b>Taurus Flexi Cap Fund – Regular Plan (Growth Option)</b> |                  |                      |
|   | Compounded Annualised Returns                               | Scheme Returns % | #Benchmark Returns % |
|   | Returns for the last 1 years                                | 38.46%           | 40.85%               |
|   | Returns for the last 3 years                                | 17.69%           | 18.39%               |
|   | Returns for the last 5 years                                | 17.55%           | 22.38%               |

|  | <table border="1"> <tr> <td>Returns since inception</td> <td>10.95%</td> <td>0.00%</td> </tr> </table>   | Returns since inception | 10.95%      | 0.00%                  |        |        |        |         |        |        |         |        |        |                 |        |        |                |  |                   |           |        |        |           |       |       |           |       |       |           |       |       |           |       |       |
|--|--|-------------------------|-------------|------------------------|--------|--------|--------|---------|--------|--------|---------|--------|--------|-----------------|--------|--------|----------------|--|-------------------|-----------|--------|--------|-----------|-------|-------|-----------|-------|-------|-----------|-------|-------|-----------|-------|-------|
| Returns since inception  | 10.95%   | 0.00%                   |             |                        |        |        |        |         |        |        |         |        |        |                 |        |        |                |  |                   |           |        |        |           |       |       |           |       |       |           |       |       |           |       |       |
| <p>Absolute Returns for each financial year for the last 5 years</p> | <p><b>Past performance may or may not be sustained in the future</b><br/>                 Inception Date : 29<sup>th</sup> January 1994<br/>                 # BSE 500 TRI</p> <p><b>Taurus Flexi Cap Fund – Direct Plan (Growth Option)</b></p> <table border="1"> <thead> <tr> <th>Period</th> <th>Returns (%)</th> <th>#Benchmark Returns (%)</th> </tr> </thead> <tbody> <tr> <td>1 Year</td> <td>38.54%</td> <td>40.85%</td> </tr> <tr> <td>3 Years</td> <td>17.75%</td> <td>18.39%</td> </tr> <tr> <td>5 Years</td> <td>17.62%</td> <td>22.38%</td> </tr> <tr> <td>Since Inception</td> <td>12.39%</td> <td>16.19%</td> </tr> </tbody> </table> <p><b>Past performance may or may not be sustained in the future</b><br/>                 Inception Date : 1<sup>st</sup> January 2013<br/>                 # BSE 500 TRI</p> <p><b>Direct Plan :</b></p> <table border="1"> <caption>Absolute Returns for Direct Plan</caption> <thead> <tr> <th>Financial Year</th> <th>Taurus Flexi Cap Fund(G)-Direct Plan (%)</th> <th>BSE 500 - TRI (%)</th> </tr> </thead> <tbody> <tr> <td>2019-2020</td> <td>-29.07</td> <td>-26.46</td> </tr> <tr> <td>2020-2021</td> <td>56.63</td> <td>78.63</td> </tr> <tr> <td>2021-2022</td> <td>21.25</td> <td>22.26</td> </tr> <tr> <td>2022-2023</td> <td>-6.73</td> <td>-0.21</td> </tr> <tr> <td>2023-2024</td> <td>43.67</td> <td>43.60</td> </tr> </tbody> </table> <p><b>Regular Plan :</b></p> | Period                  | Returns (%) | #Benchmark Returns (%) | 1 Year | 38.54% | 40.85% | 3 Years | 17.75% | 18.39% | 5 Years | 17.62% | 22.38% | Since Inception | 12.39% | 16.19% | Financial Year | Taurus Flexi Cap Fund(G)-Direct Plan (%) | BSE 500 - TRI (%) | 2019-2020 | -29.07 | -26.46 | 2020-2021 | 56.63 | 78.63 | 2021-2022 | 21.25 | 22.26 | 2022-2023 | -6.73 | -0.21 | 2023-2024 | 43.67 | 43.60 |
| Period   | Returns (%)  | #Benchmark Returns (%)  |             |                        |        |        |        |         |        |        |         |        |        |                 |        |        |                |  |                   |           |        |        |           |       |       |           |       |       |           |       |       |           |       |       |
| 1 Year   | 38.54%   | 40.85%                  |             |                        |        |        |        |         |        |        |         |        |        |                 |        |        |                |  |                   |           |        |        |           |       |       |           |       |       |           |       |       |           |       |       |
| 3 Years  | 17.75%   | 18.39%                  |             |                        |        |        |        |         |        |        |         |        |        |                 |        |        |                |  |                   |           |        |        |           |       |       |           |       |       |           |       |       |           |       |       |
| 5 Years  | 17.62%   | 22.38%                  |             |                        |        |        |        |         |        |        |         |        |        |                 |        |        |                |  |                   |           |        |        |           |       |       |           |       |       |           |       |       |           |       |       |
| Since Inception  | 12.39%   | 16.19%                  |             |                        |        |        |        |         |        |        |         |        |        |                 |        |        |                |  |                   |           |        |        |           |       |       |           |       |       |           |       |       |           |       |       |
| Financial Year   | Taurus Flexi Cap Fund(G)-Direct Plan (%)   | BSE 500 - TRI (%)       |             |                        |        |        |        |         |        |        |         |        |        |                 |        |        |                |  |                   |           |        |        |           |       |       |           |       |       |           |       |       |           |       |       |
| 2019-2020  | -29.07   | -26.46                  |             |                        |        |        |        |         |        |        |         |        |        |                 |        |        |                |  |                   |           |        |        |           |       |       |           |       |       |           |       |       |           |       |       |
| 2020-2021  | 56.63  | 78.63                   |             |                        |        |        |        |         |        |        |         |        |        |                 |        |        |                |  |                   |           |        |        |           |       |       |           |       |       |           |       |       |           |       |       |
| 2021-2022  | 21.25  | 22.26                   |             |                        |        |        |        |         |        |        |         |        |        |                 |        |        |                |  |                   |           |        |        |           |       |       |           |       |       |           |       |       |           |       |       |
| 2022-2023  | -6.73  | -0.21                   |             |                        |        |        |        |         |        |        |         |        |        |                 |        |        |                |  |                   |           |        |        |           |       |       |           |       |       |           |       |       |           |       |       |
| 2023-2024  | 43.67  | 43.60                   |             |                        |        |        |        |         |        |        |         |        |        |                 |        |        |                |  |                   |           |        |        |           |       |       |           |       |       |           |       |       |           |       |       |



## 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/ Half Yearly is available at:

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

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

- iii. Portfolio Turnover Rate is available at: 0.79 times

- iv. Aggregate investment in the Scheme by:

| Sl. No. | Category of Persons                    | Net Value |              | Market Value (in Rs.) |
|---------|--|-----------|--------------|-----------------------|
|         |  | Units     | NAV per unit |                       |
| 1       | Scheme's Fund Manager – Mr. Anuj Kapil | 1281.984  | 252.5800     | 3,23,803.52           |

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           |
| Accrued Interest                      | 50,000           | Asset           |
| <b>Total Assets</b>                   | <b>1,050,000</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)                 | 1,050,000   |
| Total Liabilities & Expenses (B) | 4,50,000    |
| Net Asset Value = (A-B)          | 6,00,000    |
| Total Units Outstanding          | 1,000       |

| NAV Per Unit | 600 Per Unit |
|--------------|--------------|
|--------------|--------------|

In respect of Taurus Flexi Cap 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:

Redemption Price = Applicable NAV\*(1-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**

This is an ongoing scheme as on the date of updating this document. Hence, 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 upto 2.25% of the daily net assets of the scheme will be charged to the scheme as expenses.

| Expense Head  | Estimated Expense<br>% p.a. of Daily Net Assets |
|---|---|
| Investment Management and Advisory Fees   | Up to 2.250%                                    |
| 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 2.250%                                    |
| 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.

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 other than Direct Plan. **The TER of the Direct Plan will be lower to the extent of the distribution expenses / commission.**

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 clause 2.4, 2.5, 5.6.2, 5.7.2, 10.1.3, 10.14.4, 10.1.16, 10.3, 10.4.2.(d), 10.5 (f) of SEBI Master Circular dated June 27, 2024, in addition to the limits specified, the following cost or expenses may be charged to the Scheme:

\* (a) Clause 10.1.7; and 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 utilised for distribution expenses incurred for bringing inflows from retail investors from B30 cities;

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

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

Brokerage and Transaction costs incurred for purpose of execution of trade and included in the cost of investment not exceeding 0.12 per cent in case of cash market transaction and 0.05 percent in case of derivative transaction..( 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 Clause 10.1.8 of SEBI Master Circular dated June 27, 2024 , 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.

In terms of Clause 5.9 of SEBI Master Circular dated June 27, 2024 , AMCs shall disclose the performance of all schemes on the website of AMFI and Mutual Fund website on daily basis.

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 Rs10, 000 initial investment, assuming an average annualized gain of 10%, with different expense ratios (0.50%, 1%, 1.50% and 2% and):

| Scheme Returns |               | Expenses Ratio |       |       |       |
|----------------|---------------|----------------|-------|-------|-------|
| Year           | 10% Gain (Rs) | 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.

#### 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.

Load amounts are variable and are subject to change from time to time.

| Investment Amount                      | Exit Load   |
|--|---|
| Any amount (Including SIP Application) | 1% if exited on or before 365 days, from the date of allotment; Nil if exited after 365 days, from the date of allotment. |

Switch : Switch to any other scheme (Debt/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 Clause 10.1.5 of SEBI Master Circular dated June 27, 2024; MF/AMC will pay full trail commission in all schemes,

In terms of Clause 10.3 of SEBI Master Circular dated June 27, 2024, with effect from October 01,2012, Exit Load, if any charged to the investor will be credited to the Scheme, net of /GST.

In accordance with Clause 10.8 of SEBI Master Circular dated June 27, 2024 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.

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

##### **Scheme 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 Fixed Income and Money Market Instruments:**

##### **Price Risk/Interest Risk**

Fixed Income and Money Market Instruments carry price risk (also known as interest rate risk). Generally, when interest rates rise, prices of existing fixed income securities fall and when interest rate falls, the prices increase. In case of floating rate instruments, the general level of price risk is low (as compared to fixed rate instruments), however, these instruments are also subject to some amount of interest rate risk as the spread over the benchmark



rate may change. Prices of long-term securities generally fluctuate more in response to interest rate changes than do short-term securities. Prices of bonds/money market instruments traded change frequently (up or down) which in turn leads to changes in the NAV of the scheme which holds such securities.

**Credit Risk**

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

### **Liquidity or Marketability Risk**

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

### **Re-investment Risk**

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

### **Prepayment Risk**

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

### **Risks associated with investments in Government Securities:**

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

### **Risks associated with Investing in Derivatives:**

Derivative products are leveraged instruments and can provide disproportionate gains as well as disproportionate losses to the investor. Execution of such strategies depends upon the ability of the Fund Manager to identify such opportunities. Identification and execution of the strategies to be pursued by a Fund Manager involve uncertainty and decision of a Fund Manager may not always be profitable. No assurance can be given that a Fund Manager will be able to identify or execute such strategies. The scheme may invest in Derivative and will allow a max exposure of 20% of the portfolio in Derivatives.

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

### **Risks associated with Securities Lending:**

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

### **Risks associated with Short Selling:**

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

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

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

**Settlement Risk:**

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

**Regulatory Risk:**

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

**Risk Associated with Unlisted Securities:**

Securities which are not quoted on the stock exchanges are inherently illiquid in nature and carry a larger liquidity risk in comparison with securities that are listed on the exchanges or offer other exit options to the investors, including put options. The AMC may choose to invest in unlisted domestic securities that offer attractive yields within the regulatory limit. This may however increase the risk of the portfolio. Additionally, the liquidity and valuation of the Scheme's investments due to its holdings of unlisted securities may be affected if they have to be sold prior to the target date of disinvestment.

**Risks associated with investing in Tri Party Repo through CCIL (TREPS):**

The mutual fund is a member of securities segment and Tri-party Repo trade settlement of the Clearing Corporation of India (CCIL). All transactions of the mutual fund in government securities and in Tri-party Repo trades are settled centrally through the infrastructure and settlement systems provided by CCIL; thus reducing the settlement and counterparty risks considerably for transactions in the said segments. CCIL maintains prefunded resources in all the clearing segments to cover potential losses arising from the default member. In the event of a clearing member failing to honour his settlement obligations, the default Fund is utilized to complete the settlement. The sequence in which the above resources are used is known as the "Default Waterfall". As per the waterfall mechanism, after the defaulter's margins and the defaulter's contribution to the default fund have been appropriated, CCIL's contribution is used to meet the losses. Post utilization of CCIL's contribution if there is a residual loss, it is appropriated from the default fund contributions of the non-defaulting members.

Thus the scheme is subject to risk of the initial margin and default fund contribution being invoked in the event of failure of any settlement obligations. In addition, the fund contribution is allowed to be used to meet the residual loss in case of default by the other clearing member (the defaulting member).

## 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.

**Risk associated with Equity derivatives:** Equity derivatives may be used for directional (including equalization of cash) and yield enhancement strategies. The credit risk associated with equity derivatives is decreased as only exchange traded equity derivatives are permitted. On portfolio and regulatory limits, there are internal limits and there is an established monitoring process.

**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.

**Credit Rating Risk:** The endeavor is to invest in fixed income securities which have high credit quality and preferably have high rating from rating agencies such as CRISIL, ICRA, CARE or India Ratings & Research. The probability of rating downgrade is low. The due diligence performed by the fund management team before assigning credit limits should mitigate company specific issues.

**Interest Rate Risk:** Interest rate risk is managed by meticulous determination of average maturity of the portfolio. Extensive analysis of macro economic conditions is carried out to form a view of future interest rates and to position the portfolio accordingly.

**Risk associated with Stock Lending:** At present, there is no significant activity in the Securities Borrowing and Lending market. The Fund has so far not participated in Securities Lending market. However, we understand the risks associated with the securities lending business and the AMC will have appropriate controls (including limits) before initiating any transactions.

### **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 once a month.

The Board of TAMCO has also constituted an Investment Monitoring Committee comprising of two Independent Directors, two Non-Independent Directors, Whole time Director 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.  |
| Debt & Money Market Securities<br>(Government Securities/ Treasury bills/Commercial Paper/ Certificate of Deposit / Bonds/Zero Coupon Bonds/ Bills/Floating rate securities/, etc.) | i. Inter Scheme transfer (IST) of Securities will be done as per the average prices provided by AMFI approved agencies currently CRISIL & ICRA.<br>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.<br>iii. If price from only one valuation agency is received, that price may be used for IST pricing.<br>iv. If prices are not received from any of the valuation agencies, AMC may determine the price for the IST, in accordance with Clause 3 (a) of Seventh Schedule of SEBI (Mutual Funds) Regulations, 1996 |

- 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 :  
 Provided that a mutual fund may engage in short selling of securities in accordance with the frame work relating to short selling and securities lending and borrowing specified by SEBI  
 Provided further that a Mutual Fund may enter into derivatives transactions in a recognized stock exchange, subject to the frame work specified by SEBI  
 Provided further that sale of Government security already contacted for purchase shall be permitted in accordance with the guidelines issued by the Reserve Bank of India in this regard.
- 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.
- Pending deployment of the funds of a Scheme in terms of investment objectives of the Scheme, the Mutual Fund may invest them in short term deposits of scheduled commercial banks. The Scheme will comply with the following guidelines/ restrictions for parking of funds in short term deposits:

- i. "Short Term" for such parking of funds by the Scheme shall be treated as a period not exceeding 91 days. Such short-term deposits shall be held in the name of the Scheme.
  - ii. The Scheme shall not park more than 15% of the net assets in short term deposit(s) of all the scheduled commercial banks put together. However, such limit may be raised to 20% with prior approval of the Trustees.
  - iii. Parking of funds in short term deposits of associate and sponsor scheduled commercial banks together shall not exceed 20% of total deployment by the Mutual Fund in short term deposits.
  - iv. The Scheme shall not park more than 10% of the net assets in short term deposit(s), with any one scheduled commercial bank including its subsidiaries.
  - v. Trustees shall ensure that no funds of a scheme may be parked in short term deposits of a bank which has invested in that scheme.
  - vi. AMC shall not charge any investment and advisory fees for parking of funds in short term deposits of the scheduled commercial banks.
- No scheme of the mutual fund shall make any investment in –
    - i. any unlisted security of an associate or group company of the sponsor; or
    - ii. any security issued by way of private placement by an associate or group company of the sponsor; or
  - 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.

### **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.

### **Investment by TAMCO in the Schemes**

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.

## **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 dynamic equity scheme investing across large cap, mid cap, small cap stocks

(ii) **Investment Objective**

Please refer to Section – **Part I - ‘Highlights/Summary of the Scheme - Investment objective’**

Investment Pattern – Please refer to Section ‘**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 e 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 atleast 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> | <p><b>Listing:</b><br/>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.</p> <p><b>Transfer of Units:</b><br/>Units issued by Taurus Mutual Fund in the Dematerialized Form can freely be transferred from one Demat Account to another Demat</p> |
|--------------------------------------|--|

|   |  |
|---|--|
| <p><b>Dematerialization of units</b></p>  | <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> <p>In case, the unitholder desires to hold the units in DEMAT or Re-materialized (REMAT) mode at a later date, the request for conversion of units held in non-DEMAT into DEMAT mode or vice-versa should be submitted along with a DEMAT/REMAT Request Form to their DP. During the de-materialisation and re-materialisation process, NO financial and non- financial transactions are allowed. The facility of holding units in de-mat form is available for Systematic Investment Plan (SIP) transactions.</p> <p>Further, units for SIP transactions will be allotted based on the applicable NAV and will be credited to investors de-mat account on a weekly basis after the realisation of funds.</p>  |
| <p><b>Minimum Target amount</b></p>   | <p>Not Applicable</p>  |
| <p><b>Maximum Amount to be raised (if any)</b></p>  | <p>Not Applicable</p>  |
| <p><b>Dividend Policy (IDCW )</b><br/><br/>(renamed as – IDCW<sup>^</sup> – w.e.f. Apr 1, 2021<br/><br/><sup>^</sup>Income Distribution &amp; Capital Withdrawal option</p> | <p>As per Clause 11.1 of SEBI Master Circular dated June 27, 2024 it is important for investors to note that under the “Dividend” option (renamed as IDCW w.e.f. Apr 1, 2021) certain portion of your capital (equalization reserve) can be distributed as Dividend. To understand this further, please note that when units are sold, and sale price (NAV) is higher than face value of the unit, a portion of sale price that represents realized gains shall be credited to an Equalization Reserve Account &amp; which can be used to pay dividend.</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 tax deduction at source [TDS], 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:<br/>The IDCW warrants shall be dispatched to the Unit holders within 7 working days from the record date.<br/>The IDCW proceeds will be paid by way of ECS / EFT / NEFT / RTGS</p> |



|                         |  |
|-------------------------|--|
|                         | <p>/Direct credits / any other electronic manner if sufficient banking account details of the investor are available with Mutual Fund<br/>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.</p> <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 ₹250, then such amount will be compulsorily and automatically reinvested in the respective Schemes/Plans,.<br/>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 of 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 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.</li> <li>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</li> </ol> |

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.

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.

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

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|  | <p>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>   |
| <p><b>Refund</b></p>   | <p>Not Applicable</p>   |
| <p><b>Who can invest</b><br/>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 authorised 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> <li>• Non-resident Indians/Persons of Indian origin residing abroad (NRIs) on full repatriation basis or on non-repatriation basis.</li> <li>• Foreign Institutional Investors (FIIs) and sub-accounts registered with SEBI on full repatriation basis via the route of FPI (Foreign Portfolio Investors).</li> <li>• Army, Air Force, Navy and other para-military funds.</li> </ul> |

- 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:  
the term "Person" shall carry the same meaning as under Section 2(31) of the Income Tax Act, 1961  
the phrase "resident in India" shall carry the same meaning as in the Income Tax Act, 1961  
"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

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|  | <p>Notary Public or the original PoA (which will be returned after verification) within 5 business days of submitting the Application Form / Transaction Slip at a Designated Collection Centre.</p> <p>Applications are liable to be rejected if the power of attorney is not submitted within the aforesaid period.</p> <p>Subject to the Regulations, any application for Units may be accepted or rejected in the sole and absolute discretion of the Trustee. For example, the Trustee may reject any application for the Purchase of Units if the application is invalid or incomplete or if, in its opinion, increasing the size of any or all of the Scheme's Unit capital is not in the general interest of the Unit Holders, or if the Trustee for any other reason does not believe that it would be in the best interest of the Scheme or its Unit Holders to accept such an application.</p> <p>The AMC / Trustee may need to obtain from the investor verification of identity or such other details relating to a subscription for Units as may be required under any applicable law, which may result in delay in processing the application.</p> <p>It is mandatory for every applicant to provide the name of the bank, branch, address, account type and number as per SEBI requirements and any Application Form without these details will be treated as incomplete. Such incomplete applications will be rejected. The Registrar / AMC may ask the investor to provide a blank cancelled cheque or its photocopy for the purpose of verifying the bank account number.</p> |
| <p><b>Who cannot invest</b></p>              | <p>On account of limitations / restrictions imposed by the jurisdictional laws / regulations with respect to marketing or offering of units of the Schemes of the Fund, the persons stated under the below provision titled 'Who Cannot Invest' shall not be eligible to invest in the Schemes of the Fund.</p> <p>The following persons/ entities cannot invest 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>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.</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> | <p>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></p>   |

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|   | <p>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></p> <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>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/phygital (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>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 of markets such as:</p> <p>i. <b>Liquidity issues</b> - when market at large becomes illiquid affecting almost all securities rather than any issuer specific</p> |

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|  | <p>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 INR 2 lakhs<br/>Where redemption requests are above INR 2 lakhs, TAMCO shall redeem the first INR 2 lakh without such restriction and the remaining part over and above INR 2 lakhs would be subject to the restriction imposed.</p>   |
| <p><b>Cut off timing for subscriptions/ redemptions/ switches.</b><br/>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 for 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> |

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|  | <p>In case of switch transactions from one scheme to another scheme, units allotment in switch-in scheme shall be in line with the redemption payouts</p> <p><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> <ul style="list-style-type: none"> <li>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.</li> </ul>   |
| <p><b>Minimum amount for purchase/redemption/swiches</b></p> | <p><b>Minimum amount for purchase/Switch in</b><br/>₹ 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><br/>₹ 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> <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> <p>The AMC shall inform the investor whose application (other than SIP/STP) has been accepted, via email/SMS, specifying the number of units allotted within 5 working days from the date of transaction.</p> <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</p>  |



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|                       | <p>writing/calling the AMC/ISC/R&amp;T.</p> <p><b>For SIP / STP transactions;</b><br/> 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.<br/> 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.<br/> However, the first Account Statement under SIP/STP shall be issued within 10 working days of the initial investment/transfer.</p> <p><b>Annual Account Statement:</b><br/> 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.<br/> The account statements in such cases may be generated and issued along with the Portfolio Statement or Annual Report of the Scheme. Alternately, soft copy of the account statements shall be mailed to the investors' e-mail address, instead of physical statement, if so mandated.<br/> 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>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 current entries not older than 3 months duly attested by the Bank Manager / Authorized Official (or)</li> </ol> <p>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>Registration of Multiple Bank Accounts:</b></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.

For any Change of Bank or Multiple Bank Registration request, the following is mandatory submission ==> ORIGINAL of any one of the following Or originals to be produced for verification Or True attested copy by the bank - i) Cancelled original cheque of the new bank mandate with first unit holder name and bank account number

printed on the face of the cheque OR ii) Self attested copy of bank statement OR iii) Bank passbook with current entries not older than 2 months OR iv) Bank Letter duly signed by branch manager / authorized personnel.

For bank change/multiple registration in existing folios, where there are no existing bank details, in addition to the above documents an additional requirement is submission of a Photo ID proof of the first holder.

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

**Restrictions on acceptance of third party instruments**

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

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

**Exception to Third-Party Payments:**

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

- a) Payment by Parents/Guardian\* on behalf of a minor.
- b) Payment by an Employer on behalf of employees under Systematic Investment Plans (SIP) or lump sum / one-time subscription, through Payroll deductions or deductions out of expense reimbursements.
- c) A Custodian on behalf of a Foreign Institutional Investor (FII/FPI) or a client.
- d) Payment by TAMCO to a Distributor empanelled with it on account of commission/ incentive etc. in the form of the units of schemes of Taurus Mutual Fund through SIP or lump sum / one-time subscription, subject to compliance with SEBI Regulations and

Guidelines issued by AMFI from time to time.

e) Payment by a Corporate to its Agent / Distributor / Dealer (similar arrangement with Principal-agent relationship), on account of commission / incentive payable for sale of its goods / services, in the form of Mutual Fund units through Systematic Investment Plans or lump sum / one-time subscription, subject to compliance with SEBI Regulations and Guidelines issued by AMFI, from time to time.

\* 'Guardian' means either a natural guardian (i.e. father or mother) or a court appointed legal guardian.

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

a) Mandatory Know Your Customer ('KYC') for all investors (guardian in case of minor) and the person making the payment. KYC Acknowledgement Letter for all the investors as well as the person making the payment should be attached to the application form.

b) Third Party Declaration from the investors (guardian in case of minor) and the person making the payment (third party) stating details of bank account from which the payment is made and the relationship with the investor(s). In addition, TAMCO reserves the right to ask for cancelled cheque leaf or copy (showing entries not more than 2 months old) of bank statement / pass book page mentioning bank account number, account holders' name and address or such other document as TAMCO may require for verifying the source of funds to ensure that funds have come from the drawer's account only.

c) If the subscription is settled with pre-funded instruments such as Pay Order, Demand Draft, Banker's Cheque etc., a Certificate from the issuing banker must accompany the purchase application, stating the Account holder's name and the Account number which has been debited for issue of the instrument. TAMCO shall check that the funds have been debited from a pre-registered pay in account, or from the account of the first named unit holder.

d) A pre-funded instrument issued by the Bank against Cash shall not be accepted for investments of ₹ 50,000/- or more.

e) If payment is made by RTGS, NEFT, ECS, bank transfer etc., a copy of the instruction to the bank stating the account number debited must accompany the purchase application. TAMCO shall check that the account number mentioned on the transfer instruction copy is a registered pay-in account or belonging to the first named unit holder.

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

g) If aggregated payments are received via Channel distributors, TAMCO shall ensure that the settlement model has satisfactory checks and balances against third party payments. For payments through net banking and debit cards (as and when made applicable)

, TAMCO shall endeavour to obtain the details of the bank account debited from the payment gateway service provider/use other services like Penny drop etc. and match the same with the registered pay-in accounts. If it is found that the payment is not made from a registered bank account or from an account not belonging to the first named unit holder, TAMCO shall reject the transaction with due intimation to the investor. Currently, where the investor account details are not made available by the payment gateway service provider, TAMCO shall obtain the name of the bank making payment for the subscription.

**Safe mode of writing cheque:**

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

**Investor's Address & Bank Account Details**

It is mandatory for every applicant to provide the name of the bank, branch, address, account type and number as per the 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.

**Procedure of Registration or Change of Bank Account & Address:  
Registration of Bank Account**

A. For existing customers who have not registered their bank account as per records of Taurus Mutual Fund

- i) Download Multiple Bank Account Registration Form from [www.taurusmutualfund.com](http://www.taurusmutualfund.com) and submit the duly filled & signed form at any of Taurus Mutual Fund Official Point of Transactions
- ii) Support the form with a Cancelled Original Cheque of the new Bank Mandate with First Unit Holder Name and Bank Account Number printed on the face of the Cheque.

B. For existing customers Taurus Mutual Fund who have registered their Bank Account and wish to change the bank account

- i). Submit the Multiple Bank Account Registration Form, duly filled & signed. ii).Support the form with a Cancelled Original Cheque of the new Bank Mandate with First Unit Holder Name and Bank Account Number printed on the face of the cheque.

**Registration/Modification of Address (Mailing/Permanent) -**

For KYC Complied Customer – The following documents are required to be submitted along with a duly-filled KYC (for Non-Individuals)/CKYC (for Individuals) Application form – i) Proof of new address & PAN Card copy; & ii) Any other documents that may be specified at the time of Registration of Address.

For Non KYC customer – As KYC/CKYC is mandatory requirement and hence any mailing/permanent address modification/updation requires the investor to take the required steps as described in A) above.

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|   | <p>All documents need to be self-attested by the investor. The documents should either be submitted as True-Notarised/attested copies or accompanied with Original for verification.</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 of the Record date, interest @ 15% pa shall be payable from the 31<sup>st</sup> calendar day 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 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>v) 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</p> |

|  |   |
|--|---|
|  | <p>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><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 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] Minor attaining Majority - Status change</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>C] Change in Guardian</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> |

### III. OTHER DETAILS

#### A. PERIODIC DISCLOSURES

|   |   |
|---|---|
| <b>Quarterly AAUM</b>   | 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> ).   |
| <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 statement of scheme portfolio without any cost, on specific request received from a unitholder.</p> |
| <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 30th 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>  | 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. 31st 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 summary without charging any cost on specific request receive from a unit holder. Physical copy of report will also be available to the unit holders at registered office at all time.  |

|                                |  |
|--------------------------------|--|
|                                | The AMC shall publish an advertisement every year, in 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> ).  |
| <b>Risk-o-meter</b>            | 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 |
| <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 DISCLOSURE**

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

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

### E. TAXATION

|  |  |
|--|--|
| <b>Taxation</b><br><br><b>Rates applicable for the FY 24-25</b><br><br>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 | 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. |
|  | <b>Taxability in the hands of Individuals / Non-corporates / Corporates</b>  |

dealers with respect to the specific amount of tax and other implications arising out of his or her participation in the schemes.

| <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)<br>(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><br>(Held for a period of more than 12 Months) | 10% (plus applicable surcharge and health and education cess) without indexation<br>(Refer Note 7)                            | 10% (plus applicable surcharge and health and education cess) without indexation<br>(Refer Note 7)  |
| <b>Short Term Capital Gains</b><br>(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>  |   |   |
| <b>Long Term Capital Gains:</b><br>(Held for a period of more than 12 Months) | 12.5% (plus applicable surcharge and health and education cess) without indexation<br>(Refer Note 7)                          | 12.5% (plus applicable surcharge and health and education cess) without indexation<br>(Refer Note 7)                                      |
| <b>Short Term Capital Gains</b><br>(Held for a period of 12 months or less)   | 20% (plus applicable surcharge and health and education cess)   | 20% (plus applicable surcharge and health and education cess)   |

**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)/<br>AOP/ BOI <sup>#</sup>   | 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> |
|---------------|-------------------------------|

|  | <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%                                      |

\*Surcharge rate shall be 10% in case resident companies opting taxation under section 115BAA and section 115BAB of the Act on any income earned.

In case of firm with total income exceeding Rs 1 crore, surcharge rate shall be 12%.

6. Health and Education cess at 4% on aggregate of base tax and surcharge.
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.
8. The Scheme will attract securities transaction tax (STT) at 0.001% on the redemption value.
9. Withholding of Taxation by Mutual Fund will be as per applicable withholding tax rate.
10. All the above non-resident investors may also claim the tax treaty benefits available, if any.

**For further details on taxation please refer to the clause on Taxation in the SAI**

#### F. RIGHTS OF UNITHOLDERS

Please refer to SAI for details.

#### G. LIST OF OFFICIAL POINTS OF ACCEPTANCE

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

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

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

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

- CHENNAI: 4th Floor (4R), East Coast Chambers, No. 92, G. N. Chetty Road, T. Nagar, Chennai-600017  
Phone: 044-42634538
- GURUGRAM: 2nd Floor, Plot No. 31, Echelon Institutional Area, Sector-32, Gurugram, Haryana - 122001  
Phone: 0124-4531500.
- MUMBAI: 3rd Floor, 301-304, Chandravillas Co-op Premises Society Ltd., AML Centre 2, 8 Mahal Industrial Estate, Off. Mahakali Caves Road, Andheri-East, Mumbai - 400093 Phone: 022 6624 2700

#### Other Branches of Taurus Asset Management Co. Ltd

- AHMEDABAD: Office No 607, 6th Floor, 323 Corporate Park, NR. Samdura Complex, Nr. Girish Cold Drink Cross Road, C. G. Road, Navarangpura, Ahmedabad-380009

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

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

| S No | Consolidated Current Address   | Contact Number          | Branch Email              |
|------|--|-------------------------|---------------------------|
| 1    | Kfin Technologies Ltd No 35 Puttanna Road<br>Basavanagudi Bangalore 560004   | 08026603411/08026603914 | bangaloremfd@Kfintech.com |
| 2    | Kfin Technologies Ltd Premises No.101 Cts<br>No.1893 Shree Guru Darshani Tower Anandwadi<br>Hindwadi Belgaum 590011                  | 0831 4213717            | mfsbelgaum@Kfintech.com   |
| 3    | Kfin Technologies Ltd Ground Floor 3Rd Office<br>Near Womens College Road Beside Amruth<br>Diagnostic Shanthi Archade Bellary 583103 | 8392294649              | mfsbellary@Kfintech.com   |
| 4    | Kfin Technologies Ltd R R Mahalaxmi Mansion<br>Above Indusind Bank 2Nd Floor Desai Cross<br>Pinto Road Hubballi 580029               | 0836-2950643            | mfsHubli@Kfintech.com     |

|    |   |                           |                           |
|----|---|---------------------------|---------------------------|
| 5  | Kfin Technologies Ltd Shop No - 305 Marian Paradise Plaza 3Rd Floor Bunts Hostel Road Mangalore - 575003 Dakshina Kannada Karnataka | 0824-2951645              | mangaloremfd@Kfintech.com |
| 6  | Kfin Technologies Ltd Shop No 21 Osia Mall 1St Floor Near Ktc Bus Stand Sgdpa Market Complex Margao - 403601                        | 0832-2957253              | mfsmargoa@Kfintech.com    |
| 7  | Kfin Technologies Ltd No 2924 2Nd Floor 1St Main 5Th Cross Saraswathi Puram Mysore 570009   | 8213510066                | mfsmysore@Kfintech.com    |
| 8  | Kfin Technologies Ltd H. No: T-9 T-10 Affran Plaza 3Rd Floor Near Don Bosco High School Panjim 403001                               | 0832 2996032              | panjimmd@Kfintech.com     |
| 9  | Kfin Technologies Ltd Office No. 401 On 4Th Floor Abc-I Off. C.G. Road - Ahmedabad 380009   | 9081903021                | ahmedabadmfd@Kfintech.com |
| 10 | Kfin Technologies Ltd B-42 Vaibhav Commercial Center Nr Tvs Down Town Shrow Room Grid Char Rasta Anand 380001                       | 9081903038 / 7323002114   | mfsanand@Kfintech.com     |
| 11 | Kfin Technologies Ltd 1St Floor 125 Kanha Capital Opp. Express Hotel R C Dutt Road Alkapuri Vadodara 390007                         | 0265-3517567              | barodamfd@Kfintech.com    |
| 12 | Kfin Technologies Ltd 123 Nexus Business Hub Near Gangotri Hotel B/S Rajeshwari Petroleum Makampur Road Bharuch 392001              | 8000403762                | mfsbharuch@Kfintech.com   |
| 13 | Kfin Technologies Ltd 303 Sterling Point Waghawadi Road - Bhavnagar 364001  | 0278-3003149              | mfsbhavnagar@Kfintech.com |
| 14 | Kfin Technologies Ltd Ff-21 Someshwar Shopping Mall Modhera Char Rasta - Mehsana 384002   | 7623002114                | mfsmehsana@Kfintech.com   |
| 15 | Kfin Technologies Ltd 103 1St Floore Landmark Mall Near Sayaji Library Navsari Gujarat Navsari 396445                               | 9081903040                | mfsnavsari@Kfintech.com   |
| 16 | Kfin Technologies Ltd 302 Metro Plaza Near Moti Tanki Chowk Rajkot Rajkot Gujarat 360001  | 9725444799                | rajkotmfd@Kfintech.com    |
| 17 | Kfin Technologies Ltd Ground Floor Empire State Building Near Udhna Darwaja Ring Road Surat 395002                                  | 9081903041                | suratmf@Kfintech.com      |
| 18 | Kfin Technologies Ltd 406 Dreamland Arcade Opp Jade Blue Tithal Road Valsad 396001  | 02632-258481 / 8000403762 | mfsvalsad@Kfintech.com    |
| 19 | Kfin Technologies Ltd A-8 Second Floor Solitaire Business Centre Opp Dcb Bank Gidc Char Rasta Silvassa Road Vapi 396191             | 9081903028                | mfsvapi@Kfintech.com      |
| 20 | Kfin Technologies Ltd 9Th Floor Capital Towers 180 Kodambakkam High Road Nungambakkam   Chennai - 600 034                           | 044-28309147 / 28309146   | chennaiamfd@Kfintech.com  |
| 21 | Kfin Technologies Ltd Second Floor Manimuriyil Centre Bank Road Kasaba Village Calicut 673001                                       | 0495-4022480              | mfsalicut@Kfintech.com    |
| 22 | Kfin Technologies Ltd Door No:61/2784 Second floor Sreelakshmi Tower Chittoor Road, Ravipuram Ernakulam-Kerala-682015               | 0484 - 4025059            | cochinmfd@Kfintech.com    |
| 23 | Kfin Technologies Ltd Sree Vigneswara Bhavan Shastri Junction Kollam - 691001   | 474-2747055               | mfskollam@Kfintech.com    |

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| 24 | Kfin Technologies Ltd 1St Floor Csiascension Square Railway Station Road Collectorate P O Kottayam 686002   | 4812300868            | mfskottayam@Kfintech.com   |
| 25 | Kfin Technologies Ltd No: 20 & 21 Metro Complex H.P.O.Road Palakkad H.P.O.Road Palakkad 678001  | 9633072271            | mfspalghat@Kfintech.com    |
| 26 | Kfin Technologies Ltd 4Th Floor Crown Tower Shakthan Nagar Opp. Head Post Office Thrissur 680001  | 9633072271            | mfstrichur@Kfintech.com    |
| 27 | Kfin Technologies Ltd, 3rdFloor, No- 3B TC-82/3417, CAPITOL CENTER, OPP SECRETARIAT, MG ROAD, TRIVANDRUM- 695001  | 0471-4618306          | mfstrivandrum@Kfintech.com |
| 28 | Kfin Technologies Ltd 3Rd Floor Jaya Enclave 1057 Avinashi Road - Coimbatore 641018   | 0422 4388 451,011,013 | mfscoimbatore@Kfintech.com |
| 29 | Kfin Technologies Ltd No. G-16/17 Ar Plaza 1St Floor North Veli Street Madurai 625001   | 0452-2605856          | mfsmadurai@Kfintech.com    |
| 30 | Kfin Technologies Ltd No 122(10B) Muthumariamman Koil Street - Pondicherry 605001   | 0413-4300710          | mfspondy@Kfintech.com      |
| 31 | Kfin Technologies Ltd No.6 Ns Complex Omalur Main Road Salem 636009   | 0427-4020300          | mfsalem@Kfintech.com       |
| 32 | Kfin Technologies Ltd No 23C/1 E V R Road Near Vekkaiamman Kalyana Mandapam Putthur - Trichy 620017   | 0431-4020227          | mfstrichy@Kfintech.com     |
| 33 | Kfin Technologies Ltd No 2/19 1St Floor Vellore City Centre Anna Salai Vellore 632001   | 0416-4200381          | mfsvellore@Kfintech.com    |
| 34 | Kfin Technologies Ltd Ganapati Enclave 4Th Floor Opposite Bora Service Ullubari Guwahati Assam 781007   | 9435173219            | mfsguwahati@Kfintech.com   |
| 35 | KFin Technologies Limited, 2nd floor JBS Station, Lower Concourse 1, Situated in Jubilee Bus Metro Station, Secunderabad 500009   | 9959120147            | mfsHyderabad@Kfintech.com  |
| 36 | Kfin Technologies Ltd Shop No:18-1-421/F1 City Center K.T.Road Airtel Backside Office Tirupathi - 517501  | 9885995544            | mfstirupathi@Kfintech.com  |
| 37 | Kfin Technologies Ltd Hno26-23 1St Floor Sundarammastreet Gandhinagar Krishna Vijayawada 520010   | 0866-2574429          | vijayawadamfd@Kfintech.com |
| 38 | Kfin Technologies Ltd Dno : 48-10-40 Ground Floor Surya Ratna Arcade Srinagar Opp Roadto Lalitha Jeweller Showroom Beside Taj Hotel Ladge Visakhapatnam 530016            | 0891-2714125          | vizagmfd@Kfintech.com      |
| 39 | Kfin Technologies Ltd Selenium Plot No: 31 & 32 Tower B Survey No.115/22 115/24 115/25 Financial District Gachibowli Nanakramguda Serilingampally Mandal Hyderabad 500032 | 040-79615122          | mfsHyderabad@Kfintech.com  |
| 40 | Kfin Technologies Ltd Shop No 25 Ground Floor Yamuna Tarang Complex Murtizapur Road N.H. No- 6 Opp Radhakrishna Talkies Akola 444001 Maharashtra                          | 0724-2451874          | mfsakola@Kfintech.com      |
| 41 | Kfin Technologies Ltd Shop No. 21 2Nd Floor Gulshan Tower Near Panchsheel Talkies Jaistambh Square Amaravathi 444601  | 0721 - 2650399        | mfsamaravathi@Kfintech.com |



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| 42 | Kfin Technologies Ltd Shop No B 38 Motiwala Trade Center Nirala Bazar Aurangabad 431001  | 0240-2343414 | mfsaurangabad@Kfintech.com  |
| 43 | Kfin Technologies Ltd Sf-13 Gurukripa Plaza Plot No. 48A Opposite City Hospital Zone-2 M P Nagar Bhopal 462011                                   | 0755-4077948 | bhopalmfs@Kfintech.com      |
| 44 | Kfin Technologies Ltd. 101 Diamond Trade Center 3-4 Diamond Colony New Palasia Above Khurana Bakery Indore - 452001                              | 0731-4266828 | mfsindore@Kfintech.com      |
| 45 | Kfin Technologies Ltd 2Nd Floor 290/1 (615-New) Near Bhavartal Garden Jabalpur - 482001  | 0761-4004897 | mfsjabalpur@Kfintech.com    |
| 46 | Kfin Technologies Ltd Plot No. 2 Block No. B / 1 & 2 Shree Apratment Khare Town Mata Mandir Road Dharampeth Nagpur 440010                        | 0712-3513750 | nagpurmfd@Kfintech.com      |
| 47 | Kfin Technologies Ltd S-9 Second Floor Suyojit Sankul Sharanpur Road Nasik 422002  | 0253-6608999 | nasikmfs@Kfintech.com       |
| 48 | Kfin Technologies Ltd 112/N G. T. Road Bhanga Pachil G.T Road Asansol Pin: 713 303; Paschim Bardhaman West Bengal Asansol 713303                 | 0341-2220077 | mfsasansol@Kfintech.com     |
| 49 | Kfin Technologies Ltd Office No.2 1St Floor Plot No. 9/6 Nehru Nagar [East] Bhilai 490020  | 7884901014   | mfsbhilai@Kfintech.com      |
| 50 | Kfin Technologies Ltd A/181 Back Side Of Shivam Honda Show Room Saheed Nagar - Bhubaneswar 751007  | 0674-4615576 | bhubaneswarmfd@Kfintech.com |
| 51 | Kfin Technologies Ltd City Centre Plot No. He-07 Sector-Iv Bokaro Steel City Bokaro 827004   | 6542291255   | mfsbokaro@Kfintech.com      |
| 52 | Kfin Technologies Ltd Shop No-45 2Nd Floor Netaji Subas Bose Arcade (Big Bazar Building) Adjusent To Reliance Trends Dargha Bazar Cuttack 753001 | 0671-2956816 | mfscuttack@Kfintech.com     |
| 53 | Kfin Technologies Ltd 208 New Market 2Nd Floor Bank More - Dhanbad 826001  | 3267961457   | mfsdhanbad@Kfintech.com     |
| 54 | Kfin Technologies Ltd Mwav-16 Bengal Ambuja 2Nd Floor City Centre Distt. Burdwan Durgapur-16 Durgapur 713216                                     | 3432542615   | mfsdurgapur@Kfintech.com    |
| 55 | Kfin Technologies Ltd Madhukunj 3Rd Floor Q Road Sakchi Bistupur East Singhbhum Jamshedpur 831001  | 6572912171   | jamshedpurmfd@Kfintech.com  |
| 56 | Kfin Technologies Ltd 2/1 Russel Street 4Thfloor Kankaria Centre Kolkata 70001 Wb  | 033 66285900 | mfskolkata@Kfintech.com     |
| 57 | Kfin Technologies Ltd, Flat No.- 102, 2BHK Maa Bhawani Shardalay, Exhibition Road, Patna-800001  | 06124149382  | mfspatna@Kfintech.com       |
| 58 | Kfin Technologies Ltd Office No S-13 Second Floor Reheja Tower Fafadih Chowk Jail Road Raipur 492001   | 0771-4912611 | mfsraipur@Kfintech.com      |
| 59 | Kfin Technologies Ltd Room no 103, 1st Floor, Commerce Tower, Beside Mahabir Tower, Main Road, Ranchi -834001                                    | 0651-2330160 | mfsranchi@Kfintech.com      |
| 60 | Kfin Technologies Ltd 2Nd Floor Main Road Udit Nagar Sundargarh Rourekla 769012  | 0661-4000616 | mfsrourkela@Kfintech.com    |
| 61 | Kfin Technologies Ltd Nanak Complex 2Nd Floor Sevoke Road - Siliguri 734001  | 0353-4078734 | mfsiliguri@Kfintech.com     |

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| 62 | Kfin Technologies Ltd House No. 17/2/4 2Nd Floor Deepak Wasan Plaza Behind Hotel Holiday Inn Sanjay Place Agra 282002  | 0562-4336303 | mfsagra@Kfintech.com        |
| 63 | KFin Technologies Limited Shop No. TF-9, 3rd Floor Vinayak Vrindavan Tower, Built Over H.NO.34/26 Tashkent Marg, Civil Station, Allahabad (now Prayagraj)Uttar Pradesh, Pin Code: 211001 | 7518801803   | allahabadmfd@Kfintech.com   |
| 64 | Kfin Technologies Ltd 6349 2Nd Floor Nicholson Road Adjacent Kos Hospitalambala Cant Ambala 133001   | 0171-2991969 | mfsambala@Kfintech.com      |
| 65 | Kfin Technologies Ltd 1St Floorrear Sidea -Square Building 54-Civil Lines Ayub Khan Chauraha Bareilly 243001   | 7518801806   | mfsbareilly@Kfintech.com    |
| 66 | Kfin Technologies Ltd Shop No-809/799 Street No-2 A Rajendra Nagar Near Sheesha Lounge Kaulagarh Road Dehradun-248001  | 7518801810   | dehradunmfd@Kfintech.com    |
| 67 | Kfin Technologies Ltd A-2B 2Nd Floor Neelam Bata Road Peer Ki Mazar Nehru Groundnit Faridabad 121001   | 0129 4159915 | mfsfaridabad@Kfintech.com   |
| 68 | Kfin Technologies Ltd Ff - 31 Konark Building Rajnagar - Ghaziabad 201001  | 0120-4351421 | mfsghaziabad@Kfintech.com   |
| 69 | Kfin Technologies Ltd Shop No 8 & 9 4Th Floor Cross Road The Mall Bank Road Gorakhpur - 273001   | 7518801816   | mfsgorakhpur@Kfintech.com   |
| 70 | Kfin Technologies Ltd No: 212A 2Nd Floor Vipul Agora M. G. Road - Gurgaon 122001   | 0124 4140163 | mfsurgaon@Kfintech.com      |
| 71 | Kfin Technologies Ltd City Centre Near Axis Bank - Gwalior 474011  | 0751-4001582 | mfsghwalior@Kfintech.com    |
| 72 | Kfin Technologies Ltd Shop No. 20 Ground Floor R D City Centre Railway Road Hissar 125001  | 7518801821   | mfsHissar@Kfintech.com      |
| 73 | Kfin Technologies Ltd 15/46 B Ground Floor Opp : Muir Mills Civil Lines Kanpur 208001  | 0512-4000365 | kanpurmfd@Kfintech.com      |
| 74 | Kfin Technologies Ltd 1st Floor A. A. Complex 5 Park Road Hazratganj Thaper House Lucknow 226001   | 0522-4061893 | lucknowmfd@Kfintech.com     |
| 75 | Kfin Technologies Ltd Shop No. 9 Ground Floor Vihari Lal Plaza Opposite Brijwasi Centrum Near New Bus Stand Mathura 281001   | 7518801834   | mfsmathura@Kfintech.com     |
| 76 | Kfin Technologies Ltd Shop No:- 111 First Floor Shivam Plaza Near Canara Bank Opposite Eves Petrol Pump Meerut-250001 Uttar Pradesh India  | 0121-4330878 | mfsmeerut@Kfintech.com      |
| 77 | Kfin Technologies Ltd Chadha Complex G. M. D. Road Near Tadi Khana Chowk Moradabad 244001  | 7518801837   | mfsmoradabad@Kfintech.com   |
| 78 | Kfin Technologies Ltd First Floor Saroj Complex Diwam Road Near Kalyani Chowk Muzaffarpur 842001   | 7518801839   | mfsmuzaffarpur@Kfintech.com |
| 79 | Kfin Technologies Ltd F-21 2Nd Floor Near Kalyan Jewelers Sector-18 Noida 201301   | 7518801840   | mfsnoida@Kfintech.com       |
| 80 | KFin Technologies Ltd Shop No. 20 1St Floor Bmk Market Behind Hive Hotel G.T.Road Panipat-132103 Haryana   | 0180-4067174 | mfsPanipat@Kfintech.com     |

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| 81 | Kfin Technologies Ltd C/O Mallick Medical Store<br>Bangali Katra Main Road Dist. Sonebhadra (U.P.)<br>Renukoot 231217                                     | 7518801842               | mfsrenukoot@Kfintech.com      |
| 82 | Kfin Technologies Ltd Office No:- 61 First Floor<br>Ashoka Plaza Delhi Road Rohtak 124001.  | 7518801844               | mfsrohtak@Kfintech.com        |
| 83 | Kfin Technologies Ltd 1St Floor Hills View<br>Complex Near Tara Hall Shimla 171001  | 7518801849               | mfsshimla@Kfintech.com        |
| 84 | KFin Technologies Ltd D.64 / 52, G – 4 Arihant<br>Complex , Second Floor ,Madhopur, Shivpurva<br>Sigra ,Near Petrol Pump Varanasi -221010                 | 7518801856               | varanasimfd@Kfintech.com      |
| 85 | Kfin Technologies Ltd B-V 185/A 2Nd Floor<br>Jagadri Road Near Dav Girls College (Uco Bank<br>Building) Pyara Chowk - Yamuna Nagar 135001                 | 7518801857               | mfsyamunanagar@Kfintech.com   |
| 86 | Kfin Technologies Ltd 605/1/4 E Ward Shahupuri<br>2Nd Lane Laxmi Niwas Near Sultane Chambers<br>Kolhapur 416001   | 0231-2653656             | mfskolhapur@Kfintech.com      |
| 87 | Kfin Technologies Ltd 6/8 Ground Floor Crossley<br>House Near Bse ( Bombay Stock Exchange)Next<br>Union Bank Fort Mumbai - 400 001                        | 022-46052082             | mumbaimfd@Kfintech.com        |
| 88 | Kfin Technologies Ltd Office # 207-210 Second<br>Floor Kamla Arcade Jm Road. Opposite<br>Balgandharva Shivaji Nagar Pune 411005                           | 02066210449/ 02046033615 | punemfd@Kfintech.com          |
| 89 | Kfin Technologies Ltd Office No 103, 1st Floor,<br>MTR Cabin-1, Vertex, Navkar Complex M.V .Road,<br>Andheri East , Opp Andheri Court, Mumbai -<br>400069 | 022-46733669             | VileParleext.mum@Kfintech.com |
| 90 | Kfin Technologies Ltd Gomati Smutiground Floor<br>Jambli Gully Near Railway Station Borivali<br>Mumbai 400 092  | 9673606377               | Borivaliext.mum@Kfintech.com  |
| 91 | Kfin Technologies Ltd Room No. 302 3Rd<br>Floorganga Prasad Near Rbl Bank Ltd Ram Maruti<br>Cross Roadnaupada Thane West Mumbai<br>400602                 | 022 25303013             | Thaneext.mum@Kfintech.com     |
| 92 | Kfin Technologies Ltd 11/Platinum Mall, Jawahar<br>Road, Ghatkopar (East), Mumbai 400077  | 022-35105513             | mfsghatkopar@kfintech.com     |
| 93 | Kfin Technologies Ltd G7, 465 A, Govind Park Satar<br>Bazaar, Satara - 415001   | 0216-2455388             | mfssatara@kfintech.com        |
| 94 | KFIN Technologies Ltd, Shop no. 2 3rd Floor,<br>Above Raymond Shop, Opp City Power House,<br>Hathi Bhata, Ajmer-305001                                    | 0145-4058816             | mfsajmer@Kfintech.com         |
| 95 | Kfin Technologies Ltd Sco 5 2Nd Floor District<br>Shopping Complex Ranjit Avenue Amritsar<br>143001   | 01835158158              | mfsamritsar@Kfintech.com      |
| 96 | Kfin Technologies Ltd Mcb -Z-3-01043 2 Floor<br>Goniana Road Opporite Nippon India Mf Gt Road<br>Near Hanuman Chowk Bhatinda 151001                       | 0164-5000725             | mfsbhatinda@Kfintech.com      |
| 97 | Kfin Technologies Ltd First Floor Sco 2469-70<br>Sec. 22-C - Chandigarh 160022  | 0172-4021194             | chandigarhmfd@Kfintech.com    |
| 98 | Kfin Technologies Ltd Office No 101 1St Floor<br>Okay Plus Tower Next To Kalyan Jewellers<br>Government Hostel Circle Ajmer Road Jaipur<br>302001         | 0141-4917232             | jaipurmfd@Kfintech.com        |

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| 99  | Kfin Technologies Ltd Office No 7 3Rd Floor City Square Building E-H197 Civil Line Next To Kalyan Jewellers Jalandhar 144001                         | 01812921714   | mfsjalandhar@Kfintech.com    |
| 100 | Kfin Technologies.Ltd 1D/D Extension 2 Valmiki Chowk Gandhi Nagar Jammu 180004 State - J&K   | 191-2951822   | mfsjammu@Kfintech.com        |
| 101 | Kfin Technologies Ltd Shop No. 6 Gang Tower G Floor Opposite Arora Moter Service Centre Near Bombay Moter Circle Jodhpur 342003                      | 0291-4077688  | mfsjodhpur@Kfintech.com      |
| 102 | Kfin Technologies Ltd 3 Randhir Colony Near Doctor J.C.Bathla Hospital Karnal ( Haryana ) 132001   | 0184-44037677 | mfskarnal@Kfintech.com       |
| 103 | Kfin Technologies Ltd D-8 Shri Ram Complex Opposite Multi Purpose School Gumanpur Kota 324007  | 0744-4059552  | mfskota@Kfintech.com         |
| 104 | Kfin Technologies Ltd Sco 122 Second Floor Above Hdfc Mutual Fun Feroze Gandhi Market Ludhiana 141001  | 0161-4670278  | mfsludhiana@Kfintech.com     |
| 105 | Kfin Technologies Ltd 305 New Delhi House 27 Barakhamba Road - New Delhi 110001  | 011-41911300  | delhimfd@Kfintech.com        |
| 106 | Kfin Technologies Ltd B- 17/423 Lower Mall Patiala Opp Modi College Patiala 147001   | 0175-2910976  | mfspatiala@Kfintech.com      |
| 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  | mfs hassan@Kfintech.com      |
| 111 | Kfin Technologies Ltd Jayarama Nilaya 2Nd Corss Mission Compound Shimoga 577201  | 08182-295491  | mfs shimoga@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    | mfs gandhidham@Kfintech.com  |
| 113 | Kfin Technologies Ltd 138 - Suyesh solitaire, Nr. Podar International School, Kudasán, Gandhinagar-382421 Gujarat                                    | 079 49237915  | mfs gandhinagar@Kfintech.com |
| 114 | Kfin Technologies Ltd 131 Madhav Plazza Opp Sbi Bank Nr Lal Bunglow Jamnagar 361008  | 9725444799    | mfs jamnagar@Kfintech.com    |
| 115 | Kfin Technologies Ltd Shop No. 201 2Nd Floor V-Arcade Complex Near Vanzari Chowk M.G. Road Junagadh 362001   | 0285-2652220  | mfs junagadh@Kfintech.com    |
| 116 | Kfin Technologies Ltd 311-3Rd Floor City Center Near Paras Circle - Nadiad 387001  | 7623002114    | mfs nadiad@Kfintech.com      |
| 117 | Kfin Technologies Ltd 2Nd Floor Global Village Bank Road Kannur 670001   | 0497-2764190  | mfs kannur@Kfintech.com      |

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| 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 Mangalmai Mani 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   | mfs hosur@kfintech.com      |
| 125 | Kfin Technologies Ltd Ols Rms Chowmuhan 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     | mfs shillong@Kfintech.com   |
| 127 | Kfin Technologies Ltd N.N. Dutta Road Chowchakra Complex Premtala Silchar 788001  | 03842-261714   | mfs silchar@Kfintech.com    |
| 128 | KFin Technologies Limited 3rd Floor, Chirwapatty Road, Tinsukia-786125, Assam   | 9435173219     | mfstinsukia@kfintech.com    |
| 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     | mfs guntur@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 Shoping 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   | mfs solapur@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     | mfs srikakulam@Kfintech.com |

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| 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 Andhra Hospitals R R Peta Eluru 534002                                  | 9885995544     | mfseluru@Kfintech.com      |
| 140 | Kfin Technologies Ltd 24-6-326/1, Ibaco Building 4th Floor, Grand Truck road, Beside Hotel Minerva, Saraswathi Nagar, Dargamitta Nellore - 524003  | 9885995544     | mfsnellore@kfintech.com    |
| 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 Jaee Plaza Baliram Peth Near Kishore Agencies Jalgaon 425001   | 0257-2226761   | mfsjalgaon@Kfintech.com    |
| 143 | Kfin Technologies Ltd li 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 | mfsujain@Kfintech.com      |
| 145 | Kfin Technologies Ltd C/o Global Financial Services,2nd Floor, Raghuwanshi Complex,Near Azad Garden, Chandrapur, Maharashtra-442402                | 07172-466593   | mfschandrapur@kfintech.com |
| 146 | KFin Technologies Limited, Above Shubham mobile & Home Appliances, 1st Floor, Tilak Road, Maliwada Ahmednagar, Maharashtra 414001                  | 0241-3556221   | mfsahmednagar@kfintech.com |
| 147 | KFin Technologies Limited 106 Rajaswa Colony, Near Sailana Bus Stand, Ratlam (M.P.) 457001   | 0741 -2427221  | mfsratlam@kfintech.com     |
| 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      |

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| 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   | mfskalyani@kfintech.com    |
| 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 CHOWK, MATIHANI ROAD, BEGUSARAI, BIHAR - 851101  | 7518801807   | mfsbegusarai@Kfintech.com  |
| 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 Shopping 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       |

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| 175 | KFin Technologies Ltd Near Shri Dwarkadhish Dharm Shala, Ramnagar, Roorkee-247667   | 7518801845   | mfsroorkee@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 | mfskorba@kfintech.com        |
| 183 | KFin Technologies Limited Ist Floor, Krishna Complex, Opp. Hathi Gate, Court Road, Saharanpur, Uttar Pradesh, Pincode 247001                              | 0132-2990945 | mfssaharanpur@kfintech.com   |
| 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   | mfskalyan@kfintech.com       |
| 186 | Kfin Technologies Ltd Office Number 137 First Floor Jai Complex Road No-2 Alwar 301001  | 0144-4901131 | mfsalwar@Kfintech.com        |
| 187 | Kfin Technologies Ltd Office No. 14 B Prem Bhawan Pur Road Gandhi Nagar Near Canarabank Bhilwara 311001   | 01482-453867 | mfsbhilwara@Kfintech.com     |
| 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  | mfsoshiarpur@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 | mfsriganganagar@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.**