

SIP / OptiSIP ENROLMENT - CUM - AUTO DEBIT / SIP CANCELLATION (Please read instructions carefully before filling up the form) Application No. \_\_\_\_\_

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

Investors subscribing under the "DIRECT" plan of the scheme should mention "DIRECT" in the ARN column  
#By mentioning RIA code, I / We authorize you to share with the Investment Adviser the details of my / our transactions in the scheme(s) of Taurus Mutual Fund.

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

I/We hereby confirm that the EUIN box has been intentionally left blank by me / us as this transaction is executed without any interaction or advice by the employee / relationship manager / salesperson of the above distributor / sub broker or notwithstanding the advice of inappropriateness, if any, provided by the employee / relationship manager / salesperson of the distributor / sub broker.

Please sign here

Please sign here

Please sign here

First / Sole Applicant / Guardian / POA Holder / Auth. Sign \_\_\_\_\_ Second Account Holder's Signature \_\_\_\_\_ Third Account Holder's Signature \_\_\_\_\_

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

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

**INVESTOR AND INVESTMENT DETAILS**

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

Name of Second Applicant Mr. Ms. \_\_\_\_\_

Name of Third Applicant Mr. Ms. \_\_\_\_\_

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

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

Name of Scheme \_\_\_\_\_ Plan \_\_\_\_\_ Option \_\_\_\_\_

SIP/Micro SIP  OptiSIP (Fixed Min. Installment Amt(₹) \_\_\_\_\_ Fixed Max. Installment Amt (₹) \_\_\_\_\_)

SIP Amount (₹) \_\_\_\_\_ SIP Date D D SIP Period From M M Y Y Y Y To M M Y Y Y Y OR  40 Years

**Frequency Details [Please ✓]**

Daily SIP  Weekly SIP  Fortnightly SIP  Monthly SIP  Quarterly SIP

All Days between 1 to 28 7th, 14th, 21st, 28th of every month Date will be 1st and 15th Any date between 1 to 28. Default date will be 10th

First / Initial Investment Cheque Number \_\_\_\_\_ Cheque Date D D / M M / Y Y Y Y

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

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

SIP Top-up Cap Amount (₹) \_\_\_\_\_

**PARTICULARS OF BANK ACCOUNT**

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

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

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

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

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

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

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

Please sign here

Please sign here

Please sign here

First / Sole Applicant/ Guardian / POA Holder / Auth. Sign \_\_\_\_\_ Second Account Holder's Signature \_\_\_\_\_ Third Account Holder's Signature \_\_\_\_\_



**One Time Mandate (OTM)**

UMRN \_\_\_\_\_ FOR OFFICE USE \_\_\_\_\_ Date D D M M Y Y Y Y

Sponsor Bank Code \_\_\_\_\_ FOR OFFICE USE \_\_\_\_\_ Utility Code \_\_\_\_\_ FOR OFFICE USE \_\_\_\_\_

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

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

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

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

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

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

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

I Agree for the debit of mandate processing charges by the bank whom I am authorizing to debit my accounts as per latest schedule of charges of the bank.

PERIOD From D D M M Y Y Y Y To D D M M Y Y Y Y

Signature Primary Account Holder \_\_\_\_\_ Signature of Account Holder \_\_\_\_\_ Signature of Account Holder \_\_\_\_\_

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

This is to confirm that the declaration has been carefully read, understood & made by me/us. I am authorizing the user entity/corporate to debit my account, based on the instruction as agreed and signed by me.

I have understood that I am authorized to cancel/amend this mandate by appropriately communicating the cancellation/amendment request to the user entity/corporate or the bank where I have authorized the debit.

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

1. Please read the Scheme Information Document (SID), Statement of Additional Information (SAI), Key Information Memorandum (KIM) & addendums forming part of SID / SAI & KIM carefully before filling the Application Form. Applicants are deemed to have accepted the terms subject to which this offer is being made and bind themselves to the terms upon signing the Application Form and tendering payment. Name and address should be written in BLOCK LETTERS.

Application Forms will be available at any of the designated Investor Service Centres (ISCs) of CAMS or any of the branches of Taurus Asset Management Co. Ltd. (TAMCO). Application Forms can be supplied by post on request and can also be downloaded from the website of the TAMCO - [www.taurusmutualfund.com](http://www.taurusmutualfund.com).

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

2. An investor can choose between Micro SIP, Normal SIP ("SIP") and Opti SIP ("Opti SIP").
3. As per the directive issued by SEBI vide circular nos. IIMARP/IF/CIR/07/826/98 dated April 15, 1998, and IMD/CIR/No. 6/4213/04 dated March 1, 2004, it is mandatory for applicants to mention their bank details in their applications for purchase or redemption of units. Further, SEBI has mandated that all investors (including joint investors, guardians of minors, NRIs etc.) are required to enclose a certified copy of the KYC Acknowledgement for investing in the Mutual Fund for the first time. The absence of bank detail & KYC acknowledgement will result in the application getting rejected and the application amount will be refunded without any interest.
4. First time Investors are required to submit following documents atleast 30 working days before the first SIP/Opti SIP Instalment date for Auto Debit & NACH form:.
- (a) Common Application Form with SIP/Opti SIP Enrolment - cum - Auto Debit/NACH Application Form.
- (b) The cheque for the initial investment should be issued from the same bank account which is to be debited under NACH/Auto Debit for SIP/Opti SIP instalments.
- (c) A photo copy/cancelled cheque from Auto Debit/NACH Debit Account (as mentioned on the application form)
- Existing Investors are required to quote their folio number and submit only the SIP/Opti SIP Enrolment cum Auto Debit/NACH Application Form along with the requirement in (b) & (c) above.
5. An investor can choose only one type of SIP/Opti SIP via one form. For choosing both SIP/Opti SIP types, an investor will have to fill in two separate SIP/Opti SIP forms. The main differences between SIP and Opti SIP are -
- a) SIP has Daily, Weekly, Fortnightly, Monthly or Quarterly investment options, while Opti SIP has monthly option only.
- b) In SIP, all the monthly installment amounts are the same for the entire period. For Opti SIP, an investor will have to decide a monthly Fixed minimum installment amount (A) and a monthly Fixed Maximum installment amount (B), which has to be greater than (A). The actual Opti SIP installment amount will be calculated by a formula\*\*;
- but irrespective of the formula amount, the final monthly Opti SIP investment will not exceed the Fixed Maximum installment amount (B), as decided by the investor.
6. Formula\*\* - A= Fixed Minimum Installment amount ii) Fixed Maximum Installment amount = B iii)  $A * \text{current number of installment}$  - Account value of investments via Opti SIP as on 5th day (T-5) before the installment date = C iv) Opti SIP Installment amount = C, provided it is not less than A or greater than B. For example :

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

7. T = Installment dates. If T-5th day is a holiday/non-businessday, then account valuation for investments via Opti SIP will be done on T-6th day.
8. On T-2, on a best effort basis the actual Opti SIP installment amount, will be communicated to the investor via SMS/Email, where relevant details are available.
9. 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.
10. 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.
11. Across all TAMCO Schemes, an investor can choose to invest in the "Existing" plan or in the "Direct" plan. All schemes offered by Taurus MF are eligible for SIP/Opti SIP mode of investment. Minimum application amount for Daily, Weekly, Fortnightly, & Monthly SIP/Opti SIP Option - 6 instalments of ₹ 500/- each or in multiples of ₹ 1/- thereafter. For Quarterly SIP Option - 4 instalments of ₹ 500/- each and in multiples of ₹ 1/- thereafter. (For Taurus ELSS Tax Saver Fund SIP/Opti SIP Minimum of 12 monthly installment of ₹ 500/- each)
12. PAN-Exemption for micro financial products  
Only individual Investors (including NRIs, Minors & Sole proprietary firms) who do not have a PAN, and who wish to invest upto ₹ 50000/- in a financial year under any Scheme including investments, if any, under SIPs shall be exempted from the requirement of PAN on submission of duly filled in purchase application forms with payment along with KYC application form with other prescribed documents towards proof of identity as specified by SEBI. For all other categories of investors, this exemption is not applicable
13. Allotment of units would be subject to realisation of cheque or funds
14. The Unit holders can choose to opt out from the SIP/Opti SIP at any point of time by submitting a written request to the nearest ISC or TAMCO. Such request for discontinuation should be received at least 15 days prior to the next due date of the SIP/Opti SIP. On receipt of such a request, the SIP/Opti SIP will be discontinued for the respective scheme(s).
15. TAMCO reserves the right to reject any application without assigning any reason thereof. TAMCO in consultation with Trustees reserves the right to withdraw these offerings, modify the procedure, frequency, dates, load structure in accordance with the SEBI Regulations and any such change will be applicable only to units transacted pursuant to such change on a prospective basis.
16. In accordance with the requirements specified by the SEBI circular no. SEBI/IMD/CIR No.4/168230/09 dated June 30, 2009 no entry load will be charged with effect from August 1, 2009. Exit Load as applicable in the respective Scheme at the time of enrolment of SIP/Opti SIP will be applicable.
17. A Statement of Account will be issued in physical form or by e-mail (if opted by the unit holder) to the unit holder in case of Physical Form - For the first transaction, the Statement will be dispatched within 10 working days and for subsequent frequency of transactions, the Statement will be dispatched within 10 working days at the end of every quarter. In case of specific requests of the investor, Mutual Fund will endeavor to dispatch within 5 working days from date of receipt of such request. In case of electronic form - The Statement shall be sent by e-mail as provided in the form if so mandated. The statement shall be sent on the next business day of the transaction day in a secure password protected form.
18. Applicants should indicate the option (IDCW/Growth) for which the application is made, by indicating the choice in the appropriate box provided for this purpose in the SIP/Opti SIP Application Form.

### 19. KNOW YOUR CUSTOMER (KYC) COMPLIANCE

All Applicants (including POAs and Guardians) are required to be KYC compliant irrespective of the amount of investment. In case you are not KYC certified, please fill in the KYC Form (Individual or Non-Individual). A KYC acknowledgement letter should be submitted along with application for opening a folio or making an investment. Each holder in the folio must be KYC compliant.

Investors may kindly note that new SEBI Circular issued regarding uniformity in the KYC process was effective from January 1, 2012.

- a) SEBI has introduced a common KYC Application Form for all the SEBI registered intermediaries, new Investors are therefore requested to use the common KYC Application Form and carry out the KYC process including In-Person Verification (IPV) with any SEBI registered intermediaries including mutual funds. The KYC Application Forms are available on our website [www.taurusmutualfund.com](http://www.taurusmutualfund.com).
- b) The Mutual Fund shall perform the initial KYC of its new investors and shall also accept the details change form for investors who have done their KYC prior to 31st Dec 11.
- c) It is mandatory to carry out In-Person Verification (IPV) for processing the KYC of its new/existing investors from January 1, 2012.
- d) Once the KYC and IPV-In Person Verification has been done with any SEBI registered intermediary, the investor need not undergo the same process again with any another intermediary including mutual funds. However, the Mutual Fund reserves the right to carry out fresh KYC/additional KYC of the investor.
- e) Existing KYC compliant investors of the Mutual Fund can continue to invest as per the current practice.
- f) Non-individual investors will have to do a fresh KYC due to significant changes in KYC requirements.
- g) In accordance with SEBI Circular No. CIR/MIRSD/13/2013 dated December 26, 2013, the additional details viz. Occupation details, Gross Annual Income/networth and Politically Exposed Person (PEP)\* status mentioned under section 2 & 3 which was forming part of uniform KYC form will now be captured in the application form of the Fund. Also, the detail of nature of services viz. Foreign Exchange/Gaming/Money Lending, etc., (applicable for first/sole applicant) is required to be provided as part of Client Due Diligence (CDD) Process of the Fund.

The said details are mandatory for both Individual and Non Individual applicants.

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

Subsequently, SEBI, vide its circular no. MIRSD/Cir-5/2012 dated April 13, 2012 advised various intermediaries to upload KYC data of its existing customers into the KRA system. While uploading KYC data into the KRA system, intermediaries were also required to highlight such 'Missing/Not Available' KYC information of a customer, which was either not required or not taken previously, but was mandatory as per uniform KYC guidelines issued by SEBI.

h) In accordance with AMFI circular - 35P/MEM-COR/54/2019-20 dated February 28, 2020, it is mandatory, KYC to be verified by KYC Registration Agency before processing redemption. Further, investor requested to complete KYC process before placing redemption request.

In accordance with AMFI Best practices guidelines circular no. 62/2015-16 dated September 18, 2015, investors may note the following:

It is mandatory for all new/existing investors to provide additional KYC information such as Income details, Occupation, association with politically exposed person, net worth etc. as mentioned in the application form. Subscription requests, without providing these details, are liable to be rejected. No subscriptions (whether fresh or additional) and switches pertaining to 'KYC on-hold' cases are accepted, unless the investor / unitholder also submits relevant KYC missing / updated information, which is appropriately updated on the KRA - KYC.

Further, it is mandatory for existing customers to complete In-Person Verification process and provide the missing KYC information failing which their applications / transaction requests for additional subscription (including switches) is liable to be rejected.

### 20. OPERATIONALISATION OF CENTRAL KYC RECORDS REGISTRY (CKYCR)

Central Registry of Securitisation and Asset Reconstruction and Security interest of India ("CERSAI") has been authorised by Government of India to act as Central KYC Records Registry under Prevention of Money-Laundering (Maintenance of Records) Rules, 2005 ("PMLA Rules").

SEBI vide its circular ref. no. CIR/MIRSD/66/2016 dated July 21, 2016 and circular ref. no. CIR/MIRSD/120/2016 dated November 10, 2016 has prescribed that the Mutual Fund/ AMC should capture KYC information for sharing with CKYCR as per the KYC template prescribed by CERSAI for uniform and smooth implementation of CKYC norms for onboarding of new investors in mutual funds.

In accordance with the aforesaid SEBI circulars and AMFI best practice guidelines for implementation of CKYC norms with effect from February 1, 2017:

- a) Individual investors who have never done KYC process under KRA regime i.e. a new investor who is new to KRA system and whose KYC is not registered or verified in the KRA system shall be required to provide KYC details in the CKYC Form to the Mutual Fund/ AMC.
- b) Individual investor who fills old KRA KYC Form, should provide additional / missing information using Supplementary KYC Form or fill CKYC Form.
- c) Details of investors shall be uploaded on the system of CKYCR and a 14 digit unique KYC identifier ('KIN') will be generated for such customer.
- d) New investors, who have completed CKYC process & have obtained KIN may quote their KIN in the application form instead of submitting CKYC Form/ Supplementary KYC Form.
- e) AMC/ Mutual Fund shall use the KIN of the investor to download the KYC information from CKYCR system and update its records.
- f) If the PAN of investor is not updated on CKYCR system, the investor should submit self-certified copy of PAN card to the Mutual Fund/ AMC.

The CKYC Form and Supplementary KYC Form are available at Investor Service Centre (ISC) of Axis Mutual Fund and on website [www.taurusmutual.com](http://www.taurusmutual.com).

The AMC reserves the right to reject transaction application in case the investor(s) fails to submit information and/or documentation as mentioned above. In the event of non compliance of KYC requirements, the Trustee / AMC reserves the right to freeze the folio of the investor(s).

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

### DECLARATION AND SIGNATURES

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