

# Taurus Fixed Maturity Plan - 385 days Series - 1

(A Close Ended Debt Scheme)

New Fund Offer Price : Rs. 10 per unit



## Taurus Fixed Maturity Plan - 385 days Series - 1

### Key Information Memorandum and Application Form

Application No. \_\_\_\_\_

Investors must read the Key Information Memorandum and Instructions before completing this Form.

New Fund Offer Opens : 08 March, 2010

New Fund Offer Closes : 15 March, 2010

The Application Form should be completed in English and in BLOCK LETTERS only.

KEY PARTNER / AGENT INFORMATION			FOR OFFICE USE ONLY			
Name and AMFI Reg. No. (ARN)	Sub Agent's Name and Code Bank Branch Code	M O Code	Date of Receipt	Folio No.	Branch Trans. No.	Collection Centre / ISC Name & Stamp
ARN-						

**1. EXISTING UNIT HOLDER INFORMATION** (If you have existing folio, please fill in your folio number, complete details in section 3 and proceed to section 6. Refer instruction 2).

Folio No. \_\_\_\_\_ The details in our records under the folio number mentioned alongside will apply for this application.

**2. UNIT HOLDER INFORMATION** (refer instruction 3) DATE OF BIRTH \_\_\_\_\_

NAME OF FIRST / SOLE APPLICANT  Resident Individual  NRI [Mandatory Please tick (✓)]

Mr. Ms. M/s. \_\_\_\_\_ DD MM YYYY

Nationality \_\_\_\_\_

NAME OF GUARDIAN (in case of First / Sole Applicant is a Minor) / NAME OF CONTACT PERSON – DESIGNATION (in case of non-individual Investors)

Mr. Ms. M/s. \_\_\_\_\_ Designation \_\_\_\_\_

Nationality \_\_\_\_\_

NAME OF THE SECOND APPLICANT  Resident Individual  NRI [Mandatory Please tick (✓)]

Mr. Ms. M/s. \_\_\_\_\_

Nationality \_\_\_\_\_

NAME OF THE THIRD APPLICANT  Resident Individual  NRI [Mandatory Please tick (✓)]

Mr. Ms. M/s. \_\_\_\_\_

Nationality \_\_\_\_\_

MAILING ADDRESS OF FIRST / SOLE APPLICANT (P.O. Box Address is not sufficient)

\_\_\_\_\_

\_\_\_\_\_

CITY \_\_\_\_\_ STATE \_\_\_\_\_ PIN CODE \_\_\_\_\_

OVERSEAS ADDRESS (Mandatory in case of NRIs/FIIs) (P.O. Box Address is not sufficient)

\_\_\_\_\_

\_\_\_\_\_

CONTACT DETAILS OF FIRST / SOLE APPLICANT STD Code \_\_\_\_\_

Telephone : Off. \_\_\_\_\_ Res. \_\_\_\_\_ Mobile \_\_\_\_\_

Fax \_\_\_\_\_ E-Mail \_\_\_\_\_

### 3. PAN AND KYC COMPLIANCE STATUS DETAILS (MANDATORY)

PAN # (refer instruction 12)	KYC Compliance Status (Mandatory for Rs.50,000 & above)** (if yes, attach proof)	
First / Sole Applicant / Guardian	<input type="checkbox"/> Yes	<input type="checkbox"/> No
Second Applicant	<input type="checkbox"/> Yes	<input type="checkbox"/> No
Third Applicant	<input type="checkbox"/> Yes	<input type="checkbox"/> No

# Please attach PAN proof. \*\* Refer instruction 13

4. STATUS (of First/Sole Applicant) [Please tick (✓)]	MODE OF HOLDING [Please tick (✓)]	OCCUPATION (of First/Sole Applicant) [Please tick (✓)]
<input type="checkbox"/> Resident Individual <input type="checkbox"/> NRI <input type="checkbox"/> PIO <input type="checkbox"/> Partnership <input type="checkbox"/> Trust <input type="checkbox"/> HUF <input type="checkbox"/> AOP <input type="checkbox"/> Company <input type="checkbox"/> FIs <input type="checkbox"/> Minor through guardian <input type="checkbox"/> BOI <input type="checkbox"/> Body Corporate <input type="checkbox"/> Society / Club <input type="checkbox"/> Others _____ (please specify)	<input type="checkbox"/> Single <input type="checkbox"/> Joint <input type="checkbox"/> Anyone or Survivor	<input type="checkbox"/> Service <input type="checkbox"/> Student <input type="checkbox"/> Professional <input type="checkbox"/> Housewife <input type="checkbox"/> Business <input type="checkbox"/> Retired <input type="checkbox"/> Agriculture <input type="checkbox"/> Proprietorship <input type="checkbox"/> Others _____ (please specify)

### 5. BANK ACCOUNT DETAILS OF FIRST / SOLE APPLICANT

(refer instruction 4a & 9) Please note that as per SEBI Regulations it is mandatory for investors to provide their bank account details.

Account No. \_\_\_\_\_ Name of the Bank \_\_\_\_\_

Branch \_\_\_\_\_ Bank City \_\_\_\_\_ MICR Code \_\_\_\_\_

Account Type [Please tick (✓)]  SAVINGS  CURRENT  NRI  NRO  FCNR  OTHERS \_\_\_\_\_ (please specify) IFSC Code\*\*\* \_\_\_\_\_

\*\*\* Refer Instruction 4b

... continued overleaf

ACKNOWLEDGEMENT SLIP (To be filled in by the Investor) [For any queries please contact our nearest Investor Service Centre.



#### TAURUS MUTUAL FUND

Regd. Office: 305 Regent Chambers, 208 Jammalal Bajaj Marg,  
Nariman Point, Mumbai - 400 021.

Application No. \_\_\_\_\_

Date :

Received from Mr./Ms./M/s. \_\_\_\_\_ an application for

allotment of Units of Taurus Mutual Fund Fixed Maturity Plan - 385 days Series - 1 along with Cheque / Demand Draft as detailed overleaf

Please Note : All Purchases are subject to realisation of Cheques / Demand Drafts.

Collection Centre / ISC Stamp & Signature

TEAR HERE

**6. INVESTMENT DETAILS - Please tick (✓) choice of Plans / Options (refer instruction 5)**

<b>Taurus Fixed Maturity Plan - 385 days Series -1</b>			
<b>Retail Plan</b>		<b>Institutional Plan</b>	
<input type="checkbox"/> Growth	<input type="checkbox"/> Dividend Payout	<input type="checkbox"/> Growth	<input type="checkbox"/> Dividend Payout

**7. PAYMENT DETAILS – Cheque / DD should be drawn in favour of Taurus Fixed Maturity Plan - 385 days Series - 1**  
 – Please write Application Form No. / Folio No. on the reverse of the Cheque / Demand Draft.

Cheque / DD No.		Cheque / DD Date	
Amount of Cheque/DD in figures (Rs.) (i)		Drawn on (Bank / Branch Name)	
DD charges, if any, in figures (Rs.) (ii)		Account No. (For Cheque only)	
Total Amount (i) + (ii)	in figures (Rs.)		
	in words		
Account Type [Please(✓)]		<input type="checkbox"/> SAVINGS <input type="checkbox"/> CURRENT <input type="checkbox"/> NRE <input type="checkbox"/> NRO <input type="checkbox"/> FCNR <input type="checkbox"/> OTHERS _____ (please specify)	

**8. DEMAT ACCOUNT DETAILS - (refer instruction 9)**

Please (✓)		<input type="checkbox"/> NSDL		<input type="checkbox"/> CDSL	
		DP ID ##		DP Name	
First / Sole Applicant / Guardian				Beneficiary Account No.	
Second Applicant					
Third Applicant					

**9. E-MAIL COMMUNICATION (refer instruction 7)**

I/We wish to receive the following document(s) via e-mail in lieu of physical document(s) [Please tick (✓)]	<input type="checkbox"/> Physical <input type="checkbox"/> Electronic	<input type="checkbox"/> Annual Report <input type="checkbox"/> Other Statutory Information
---	---	--

**10. NOMINATION (refer instruction 11)**

I/ We \_\_\_\_\_, \_\_\_\_\_ and \_\_\_\_\_  
 (Unit holder 1) (Unit holder 2) (Unit holder 3)

\*do hereby nominate the person(s) more particularly described hereunder/ and\*/ cancel the nomination made by me/ us on the \_\_\_\_\_ day of \_\_\_\_\_ in respect of the Units under Folio No. \_\_\_\_\_ (\* strike out which is not applicable)

Name and Address of Nominee(s)	Date of Birth	Name and Address of Guardian	Signature of Guardian	Proportion (%) by which the units will be shared by each Nominee (should aggregate to 100%)
Nominee 1				
Nominee 2				
Nominee 3				

**11. DECLARATIONS & SIGNATURE/S (refer instruction 10)**

I/We have read and understood the contents of the Scheme Information Document of the Taurus Fixed Maturity Plan - 385 days - Series -1. I/We hereby apply to the Trustee of Taurus Fixed Maturity Plan - 385 days - Series -1 for allotment of Units of the Taurus Fixed Maturity Plan - 385 days - Series -1 and agree to abide by the terms, conditions, rules and regulations of the Scheme and I / we have not received nor been induced by any rebate or gifts, directly or indirectly, in making this investment. I/We hereby declare that I/We am/are authorised to make this investment and that the amount invested in the Scheme is through legitimate sources only and does not involve and is not designed for the purpose of any contravention or evasion of any Act, Rules, Regulations, Notifications or Directions issued by any regulatory authority in India. I/We declare that the information given in this application form is correct, complete and truly stated.

Applicable to NRIs only :

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

Please (✓)  Yes  No

If yes,(✓)

Repatriation basis

Non-repatriation basis

DD	MM	YYYY

Please write Application Form No. / Folio No. on the reverse of the Cheque / Demand Draft.

\_\_\_\_\_  
 First / Sole Applicant/  
 Guardian - POA Holder

\_\_\_\_\_  
 Second Applicant

\_\_\_\_\_  
 Third Applicant

ACKNOWLEDGEMENT SLIP (To be filled in by the Investor) [For any queries please contact our nearest Investor Service Centre.]			
<b>PARTICULARS Taurus Fixed Maturity Plan - 385 days - Series -1.</b>			
<b>Retail Plan</b>		<b>Institutional Plan</b>	
<input type="checkbox"/> Growth	<input type="checkbox"/> Dividend Payout	<input type="checkbox"/> Growth	<input type="checkbox"/> Dividend Payout
Cheque / DD No.		Cheque / DD Date	
Drawn on (Name of Bank and Branch)			
Amount in Figures (Rs.)			

## CHECKLIST

- ☞ Please ensure that your Application Form is complete in all respects and signed by all applicants:  
 • Name, Address and Contact Details are mentioned in full. • Status of First/Sole Applicant is correctly indicated. • Bank Account Details are entered completely and correctly. • Permanent Account Number (PAN) of all Applicants is mentioned irrespective of the amount of purchase and proof attached (if not already validated) • Please attach proof of KYC Compliance status • Appropriate Plan / Option is selected. If units are applied by more than one applicant, Mode of Operation of account is indicated.
- ☞ Your investment Cheque / DD should be drawn in favour of "Taurus Fixed Maturity Plan - 385 days Series -1" dated, signed and crossed 'A/c Payee only'. Application Number is to be mentioned on the reverse of the Cheque/DD.
- ☞ Documents as listed below are submitted along with the Application Form (as applicable to your specific case).

Documents	Individual	Companies	Trusts	Societies	Partnership Firms	FIIIS	NRI	Investments through Constituted Attorney
1. Resolution / Authorisation to invest		✓	✓	✓	✓	✓		
2. List of Authorised Signatories with Specimen Signature(s)		✓	✓	✓	✓	✓		✓
3. Memorandum & Articles of Association		✓						
4. Trust Deed			✓					
5. Bye-Laws				✓				
6. Partnership Deed					✓			
7. Notarised Power of Attorney								✓
8. Account Debit Certificate in case payment is made by DD from NRE / FCNR A/c. where applicable							✓	
9. PAN Proof	✓		✓	✓	✓	✓	✓	✓
10. KYC Acknowledgement Letter (or erstwhile Mutual Fund Identification Number (MIN) allotment letter) / Print out of KYC Compliance Status downloaded from CDSL Ventures Ltd. website (www.cvindia.com) using PAN Number	✓		✓	✓	✓	✓	✓	✓

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

## INSTRUCTIONS

### 1. GENERAL INSTRUCTIONS

Please read the terms of the Key Information Memorandum and the Scheme information Document carefully before filling the Application Form. Investors are deemed to have accepted the terms subject to which this offer is being made and bind themselves to the terms upon signing the Application Form and tendering the payment. Investors have been provided one Application Form with Nomination Facility. The Application Form should be completed in ENGLISH and in BLOCK LETTERS only. Please tick in the appropriate box for relevant options wherever applicable. Applications completed in all respects, must be submitted at the Investor Service Centres (ISCs)/Official Points of Acceptance.

**Please write the Serial Number of the Application Form / Folio Number on the reverse of the cheque / demand draft.** Applications incomplete in any respect are liable to be rejected. The AMC / Trustee retains the sole and absolute discretion to reject any application. It may be noted that the Securities and Exchange Board of India (SEBI) has issued a circular that with effect from November 1, 2001, only those agents / distributors who have passed the Association of Mutual Funds in India (AMFI) certification programme can be empanelled as agents / distributors. In case of firms / companies, the requirement of certification is applicable to persons engaged in sales and marketing. The existing agents / distributors were required to pass the certification programme by September 30, 2003. Further, no agents / distributors would be entitled to sell units of mutual funds unless the intermediary is registered with AMFI.

### 2. EXISTING UNIT HOLDER INFORMATION

Investors already having an account in any of Taurus Mutual Fund Schemes should provide their Folio Number, complete details in section 3 and proceed to section 6. The personal details and Bank Account details as they feature in the existing folio would apply to this investment as well and would prevail over any conflicting information furnished in this form.

### 3. UNIT HOLDER INFORMATION

Name and address must be written in full. In case the Investor is an NRI/FII, an overseas address must be provided. A local address if available may also be mentioned in the Application Form. Name of the Parent or Guardian must be mentioned if the investments are being made on behalf of a minor. Applications under a Power of Attorney or by a limited company or a corporate body or an eligible institution or a registered society or a trust fund must be accompanied by the original Power of Attorney (or a certified true copy of the same duly notarised) or the relevant resolution or authority to make the application (or duly notarised copy thereof) as the case may be, along with a certified copy of the Memorandum and Articles of Association and/or bye-laws and/or trust deed and/or partnership deed and/or Certificate of Registration. Authorised officials should sign the Application Form under their official designation. A list of specimen signatures of the authorised officials, duly certified / attested should also be attached to the Application Form. In case of a Trust/Fund a resolution from the Trustee(s) authorising such purchase must be submitted.

**Applications not complying with the above are liable to be rejected.**

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

### 4a. BANK ACCOUNT DETAILS

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

These bank details should be similar to the details as provided to your DP. In case otherwise, AMC has the right to register the details as per information provided by your DP.

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

IFSC – Indian Financial System Code – This is 11 digit numeric number given by the bank and it appears on the cheque. In cases where it does not appear, Investors are advised to obtain the same from their bank branch. This number will, in a secured form, enable to transfer the funds electronically as and when payments are to be made by AMC to the investor.

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

### 5. INVESTMENT DETAILS

Investors should indicate the Plan / Option for which the subscription is made by indicating the choice in the appropriate box provided for this purpose in the application form. In case of valid applications received without indicating any choice, the investment will be considered in the Growth Option.

### 6. MODE OF PAYMENT

The Cheque / DD should be drawn in favour of "Taurus Fixed Maturity Plan - 385 days Series - 1" and crossed "A/c Payee only". Returned cheque(s) are not liable to be presented again for collection and the accompanying Application Form is liable to be rejected. In case the returned cheque(s) are presented again, the necessary charges are liable to be debited to the Investor.

#### ■ Resident Investors

Payment may be made by cheque or bank draft drawn on any bank, which is situated at and is a member of the Bankers' Clearing House, located at the place where the application is submitted. No cash, money orders, outstation cheques, post dated cheques and postal orders will be accepted. Bank charges for outstation demand drafts will be borne by the AMC and will be limited to the bank charges stipulated by the State Bank of India. Outstation Demand Draft has been defined as a demand draft issued by a bank where there is no ISC available for Investors.

#### ■ NRIs / FIIs

##### Repatriation Basis

- In the case of NRIs, payment may be made either by inward remittance through normal banking channels or out of funds held in his Non - Resident (External) Rupee Account (NRE) / Foreign Currency Non-Resident) Account (FCNR).
- FIIs shall pay their subscription by inward remittance through normal banking channels.

##### Non-repatriation Basis

- In the case of NRIs, payment may be made either by inward remittance through normal banking channels or out of funds held in his NRE / FCNR / Non-Resident Ordinary Rupee Account (NRO).

### 7. E-MAIL COMMUNICATION

Account Statements / Annual Reports / Other Statutory information (as may be permitted under SEBI (Mutual Funds) Regulations, 1996), can be sent to each Unit holder by courier / post / e-mail. Unitholders who receive documents by email, will have to download and may print the same for their record purpose. Should the Unit holder experience any difficulty in accessing the electronically delivered documents, the Unit holder shall promptly advise the Mutual Fund to enable the Mutual Fund to make the delivery through alternate means. It is deemed that the Unit holder is aware of all security risks including possible third party interception of the documents and contents of the documents becoming known to third parties.

### 8 REDEMPTION AND DIVIDEND PROCEEDS TO INVESTORS

The AMC shall endeavor to make the redemption / dividend proceeds remitting electronically or release by Cheque payable at par or by Demand Draft payable at location where the investor has his/her bank.

Investors are therefore urged to submit the complete Bank Details along with code numbers as described at 4b.

### 9 DEMATERIALIZATION

The Unit holders would have an option to hold the Units in dematerialized form. Accordingly, the Units of the Scheme will be available in dematerialized (electronic) form. 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 ID No. and Beneficiary Account No. with the DP at the time of purchasing Units during the NFO of the respective Plan(s). Applicants must ensure that the sequence of names as mentioned in the application form in section 2 matches to that of the account held with the Depository Participant. Names, Address, PAN details, KYC details etc. mentioned in the application form will be verified against the Depository data. Only those applications where the details are matched with the depository data, will be treated as valid applications. If the details mentioned in the application are incomplete / incorrect, not matching with the depository data, the application shall be treated as invalid and shall be liable to be rejected. The Units of the Scheme will be traded and settled on the exchange compulsorily in dematerialized (electronic) form.

Unit holders who have opted to hold units in dematerialized form will receive payment of redemption/dividend proceeds into their bank (i.e. beneficiary) account linked to the Demat account.

**Please ensure to furnish the bank details in Box No. 5** that should be identical/similar to Bank Account details as provided to your Depository Participant. In case it is different, AMC shall register as per information provided by your DP.

### 10. SIGNATURE(S)

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

In case of a HUF, the Karta should sign the Application Form on behalf of the HUF.

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

## INSTRUCTIONS (Contd.)

### 11. NOMINATION

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

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

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

Nomination can be made for maximum number of three nominees. In case of multiple nominees, the percentage of allocation/share in favour of each of the nominees should be indicated against their name and such allocation/share should be in whole numbers without any decimals making a total of 100 percent.

In the event of the Unitholders not indicating the percentage of allocation/share for each of the nominees, Taurus Mutual Fund/ Taurus Asset Management Company Limited (AMC), by invoking default option shall settle the claim equally amongst all the nominees.

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

### 12. PERMANENT ACCOUNT NUMBER

SEBI has made it mandatory for all applicants (in the case of application in joint names, each of the applicants) to mention his/her permanent account number (PAN) irrespective of the amount of purchase\*. Where the applicant is a minor, and does not possess his / her own PAN, he / she shall quote the PAN of his/ her father or mother or the guardian, as the case may be. However PAN is not mandatory in the case of Central Government, State Government entities and the officials appointed by the courts e.g. Official liquidator, Court receiver etc. (under the category of Government) for transacting in the securities market. Taurus Mutual Fund reserves the right to ascertain the status of such entities with adequate supporting documents.

In order to verify that the PAN of the applicants (in case of application in joint names, each of the applicants) has been duly and correctly quoted therein, the applicants shall attach along with the purchase\* application, a photocopy of the PAN card duly self-certified along with the original PAN Card. The original PAN Card will be returned immediately across the counter after verification.

\* includes fresh/additional purchase, switch, Systematic Investment / Transfer and Dividend Reinvestment / Dividend Transfer.

**Applications not complying with the above requirement may not be accepted/ processed.**

Additionally, in the event of any application form being subsequently rejected for mismatch of applicant's PAN

details with the details on the website of the Income Tax Department, the investment transaction will be cancelled and the amount may be redeemed at the applicable NAV, subject to payment of exit load, if any. Please contact any of the Investor Service Centres/ Karvy Computershare Pvt.Ltd./Distributors or visit our website [www.taurusmutualfund.com](http://www.taurusmutualfund.com) for further details.

### 13. PREVENTION OF MONEY LAUNDERING

Prevention of Money Laundering Act, 2002 (hereinafter referred to as "Act") came into effect from July 1, 2005 vide Notification No. GSR 436(E) dated July 1, 2005 issued by Department of Revenue, Ministry of Finance, Government of India. Further, SEBI vide its circular reference number ISD/CIR/RR/AML/1/06 dated January 18, 2006 mandated that all intermediaries including Mutual Funds should formulate and implement a proper policy framework as per the guidelines on anti money laundering measures and also to adopt a Know Your Customer (KYC) policy. The intermediaries may, according to their requirements specify additional disclosures to be made by clients for the purpose of identifying, monitoring and reporting incidents of money laundering and suspicious transactions undertaken by clients. SEBI also issued another circular reference no. ISD/CIR/RR/AML/2/06 dated March 20, 2006 advising all intermediaries to take necessary steps to ensure compliance with the requirement of section 12 of the Act inter-alia maintenance and preservation of records and reporting of information relating to cash and suspicious transactions to Financial Intelligence Unit-India (FIUIND), New Delhi.

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

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

The investor(s) and their attorney, if any, shall produce reliable, independent source documents such as photographs, certified copies of ration card/ passport/ driving license/PAN card, etc. and/or such documents or produce such information as may be required from time to time for verification of the identity, residential address and financial information of the investor(s) by the AMC/ Mutual Fund. If the investor(s) or the person making payment on behalf of the investor(s), refuses / fails to provide the required documents/ information within the period specified in the communication(s) sent by the AMC to the investor(s) then the AMC, after applying appropriate due diligence measures, believes that the transaction is suspicious in nature within the purview of the Act and SEBI circulars issued from time to time and/or on account of deficiencies in the documentation, shall have absolute discretion to report suspicious transactions to FIU-IND and / or to freeze the folios of the investor(s), reject any application(s) / allotment of units and effect mandatory redemption of unit holdings of the investor(s) at the applicable NAV subject to payment of exit load, if any, in

terms of the said communication sent by the AMC to the investor(s) in this regard. The KYC documentation shall also be mandatorily complied with by the holders entering the Register of Members by virtue of operation of law e.g. transmission, etc.

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

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

In terms of the Prevention of Money Laundering Act, 2002, the Rules issued there under and the guidelines/circulars issued by SEBI regarding the Anti Money Laundering (AML Laws), all intermediaries, including Mutual Funds, have to formulate and implement a client identification programme, verify and maintain the record of identity and address(es) of investors.

In order to make the data capture and document submission easy and convenient for the investors, Mutual Fund Industry has collectively entrusted the responsibility of collection of documents relating to identity and address of the investor(s) to an independent agency (presently CDSL Ventures Limited ("CVL")) which will act as central record keeping agency ("Central Agency"). As a token of having verified the identity and address of the investor(s) and for efficient retrieval of records, the Central Agency will issue a KYC Acknowledgement Letter (previously known as Mutual Fund Identification Number – MIN\* Allotment Letter) to each investor who submits an application and the prescribed documents to the Central Agency.

Investors should note that it is mandatory for all applications for subscription of value of Rs.50,000/- and above to quote the KYC Compliance Status of each applicant (guardian in case of minor) in the application for subscription and attach proof of KYC Compliance viz. KYC Acknowledgement Letter (or the erstwhile Mutual Fund Identification Number\* (MIN) Allotment Letter) / Printout of KYC Compliance Status downloaded from CVL website ([www.cvlindia.com](http://www.cvlindia.com)) using the PAN Number. Applicants intending to apply for units through a Power of Attorney (PoA) must ensure that the issuer of the PoA and the holder of the PoA must mention their KYC Compliance Status and attach proof of KYC Compliance at the time of investment above the threshold.

The KYC status will be validated with the records of the Central Agency before allotting units. Taurus Mutual Fund will not be held responsible and /or liable for rejection of KYC Form, if any, by the Central Agency. Applications for subscriptions of value of Rs. 50,000 and above without a valid KYC compliance may be rejected. Provided further, where it is not possible to verify the KYC compliance status of the investor at the time of allotment of units, the Trustee / AMC shall verify the KYC compliance status of the investor within a reasonable time after the allotment of units. In the event of non compliance of KYC requirements, the Trustee / AMC reserves the right to freeze the folio of the investor(s) and affect mandatory redemption of unit holdings of the investors at the applicable NAV, subject to payment of exit load, if any.

\* Valid only where investors who have already obtained the erstwhile Mutual Fund Identification Number (MIN) by submitting the PAN copy as the proof of identity.

**KEY INFORMATION MEMORANDUM - Fixed Maturity Plan - 385 days Series -1 (Close Ended Debt Scheme)**

Offer of Units of Rs.10/- each for cash during the New Fund Offer Period

**New Fund Offer Opens on** : 08 March, 2010

**New Fund Offer Closes on** : 15 March, 2010

Name of Asset Management Company : Taurus Asset Management Company Limited

Name of Trustee Company : Taurus Investment Trust Company Limited

Registered Office : 305, Regent Chambers, 208, Jammalal Bajaj Marg, Nariman Point, Mumbai - 400 021

Website : www.taurusmutualfund.com

This Key Information Memorandum (KIM) sets forth the information, which a prospective investor ought to know before investing. For further details of the scheme/ Mutual Fund, due diligence certificate by the AMC, Key Personnel, investors' rights & services, risk factors, penalties & pending litigations etc. investors should, before investment, refer to the Scheme Information Document and Statement of Additional Information available free of cost at any of the Investor Service Centres or distributors or from website www.taurusmutualfund.com

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

**1.Name of Scheme**

Taurus Fixed Maturity Plans - 385 days Series - 1

**2.Investment Objective**

The investment objective of the scheme is to generate income with minimum volatility through investments in a portfolio of debt (including securitized debt) and money market instruments.

However, there is no assurance or guarantee that the objectives of the scheme will be realized and the scheme does not assure or guarantee any returns.

**3.Asset Allocation Pattern of the Scheme**

Type of Instruments	Indicative Allocations % of Net Assets	
	Minimum	Maximum
Debt and Money Market Instruments *	100%	100%

\* Includes investment in securitized debt upto 50% of the net assets of the scheme.

The scheme may, from time to time hold cash for the following reasons:

\* Due to lag in deal date and value date of acquiring an asset

\* Due to marginal difference in maturity date of an asset and the maturity date of the scheme

**4.Investment Strategy of the Scheme**

For the purpose of achieving the investment objective, the Scheme will invest in a portfolio of Debt and Money Market securities maturing in line with the maturity profile of the Scheme.

The AMC has an internal policy for selection of assets of the portfolio. The portfolio is constructed taking into account ratings from different rating agencies, rating migration, credit premium over the price of a sovereign security, general economic conditions and such other criteria. Such an internal policy from time to time lays down maximum/minimum exposure for different ratings, norms for investing in unrated paper, liquidity norms, and so on. Through such norms, the Scheme is expected to maintain a high quality portfolio and manage credit risk well.

Investments may be made in instruments, which, in the opinion of the Fund Manager, are of an acceptable credit risk and chance of default is minimum. The Fund Manager will generally be guided by, but not restrained by, the ratings announced by various rating agencies on the assets in the portfolio.

**5.Risk Profile of the Scheme**

Mutual Fund Units involve investment risks including the possible loss of principal. Please read the SID carefully for details on risk factors before investment. Scheme specific Risk Factors are summarized below:

- The portfolio of the scheme will comprise of securities issued by central and state governments as also debt & money market instruments issued by corporates as mentioned under the paragraph 'How will the Scheme allocate its assets'. All such securities will normally mature in line with the maturity profile of the scheme. As the securities are normally held to maturity, the interest rate risk is significantly mitigated. The debt securities issued by the corporates do carry a credit risk as also the liquidity risk.
- The Scheme will invest entirely in Debt/ Money Market Instruments and Government securities. Liquidity in these investments may be affected by trading volumes, settlement periods and transfer procedures. These factors may also affect the Scheme's ability to make intended purchases/sales, cause potential losses to the Scheme and result in the Scheme missing certain investment opportunities.
- Risk Associated with Securitised Debt**  
The Scheme may invest in domestic securitized debt such as asset backed securities (ABS) or mortgage backed securities (MBS). Asset Backed Securities (ABS) are securitized debts where the underlying assets are receivables arising from various loans including automobile loans, personal loans, loans against consumer durables, etc. Mortgage backed securities (MBS) are securitized debts where the underlying assets are receivables arising from loans backed by mortgage of residential / commercial properties. ABS/MBS instruments reflect the undivided interest in the underlying pool of assets and do not represent the obligation of the issuer of ABS/MBS or the originator of the underlying receivables. The ABS/MBS holders have a limited recourse to the extent of credit enhancement provided. If the delinquencies and credit losses in the underlying pool exceed the credit enhancement provided, ABS/MBS holders will suffer credit losses. ABS/MBS are also normally exposed to a higher level of reinvestment risk as compared to the normal corporate or sovereign debt.

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

Auto Loans (cars / commercial vehicles /two wheelers)

Residential Mortgages or Housing Loans

Consumer Durable Loans

Personal Loans

Corporates Loans

The main risks pertaining to each of the asset classes above are described below:

Auto Loans (cars /commercial vehicles /two wheelers)

The underlying assets (cars etc) are susceptible to depreciation in value whereas the

loans are given at high loan to value ratios. Thus, after a few months, the value of asset becomes lower than the loan outstanding. The borrowers, therefore, may sometimes tend to default on loans and allow the vehicle to be repossessed. These loans are also subject to model risk. ie if a particular automobile model does not become popular, loans given for financing that model have a much higher likelihood of turning bad. In such cases, loss on sale of repossession vehicles is higher than usual.

Commercial vehicle loans are susceptible to the cyclicality in the economy. In a downturn in economy, freight rates drop leading to higher defaults in commercial vehicle loans. Further, the second hand prices of these vehicles also decline in such economic environment.

**Housing Loans**

Housing loans in India have shown very low default rates historically. However, in recent years, loans have been given at high loan to value ratios and to a much younger borrower classes. The loans have not yet gone through the full economic cycle and have not yet seen a period of declining property prices. Thus the performance of these housing loans is yet to be tested and it need not conform to the historical experience of low default rates.

**Consumer Durable Loans**

The underlying security for such loans is easily transferable without the bank's knowledge and hence repossession is difficult. The underlying security for such loans is also susceptible to quick depreciation in value. This gives the borrowers a high incentive to default.

**Personal Loans**

These are unsecured loans. In case of a default, the bank has no security to fall back on. The lender has no control over how the borrower has used the borrowed money. Further, all the above categories of loans have the following common risks:

All the above loans are retail, relatively small value loans. There is a possibility that the borrower takes different loans using the same income proof and thus the income is not sufficient to meet the debt service obligations of all these loans.

In India, there is insufficiency of ready comprehensive and complete database regarding past credit record of borrowers. Thus, loans may be given to borrowers with poor credit record. In retail loans, the risks due to frauds are high.

**Corporate Loans**

These are loans given to single or multiple corporates. The receivables from a pool of loans to corporates are assigned to a trust that issues Pass through certificates in turn. The credit risk in such PTCs is on the underlying pool of loans to corporates. The credit risk of the underlying loans to the corporates would in turn depend of economic cycles.

**d) Credit Risk**

In simple terms this risk means that the issuer of a debenture/bond or a money market instrument may default on interest payment or even in paying back the principal amount on maturity. Even where no default occurs, the price of a security may go down because the credit rating of an issuer goes down. It must, however, be noted that where the Scheme has invested in Government Securities, there is no credit risk to that extent. Different types of securities in which the scheme would invest as given in the scheme information document carry different levels and types of risk. Accordingly the scheme's risk may increase or decrease depending upon its investment pattern. Corporate bonds carry a higher amount of risk than Government securities. Further even among corporate bonds, bonds which are AAA rated are comparatively less risky than bonds which are AA rated.

**e) Price-Risk or Interest-Rate Risk**

Fixed income securities such as bonds, debentures and money market instruments run price-risk or interest-rate risk. Generally, when interest rates rise, prices of existing fixed income securities fall and when interest rates drop, such prices increase. The extent of fall or rise in the prices is a function of the existing coupon, days to maturity and the increase or decrease in the level of interest rates.

**f) Re-investment Risk**

Investments in fixed income securities may carry re-investment risk as interest rates prevailing on the interest or maturity due dates may differ from the original coupon of the bond. Consequently, the proceeds may get invested at a lower rate.

**g) Derivatives 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 the Fund Manager involve uncertainty and decision of Fund Manager may not always be profitable. No assurance can be given that the Fund Manager will be able to identify or execute such strategies.**

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.

AMC may use various derivative products, as permitted by SEBI from time to time, in an attempt to protect the value of the portfolio and enhance Unit holder's interest/value of the Scheme. As and when the scheme trades in the derivatives market there are risk factors and issues concerning the use of derivatives that investors should understand. Derivative products are specialized instruments that require investment techniques and risk analyses different from those associated with stocks and bonds. The use of a derivative requires an understanding not only of the underlying instrument but also of the derivative itself. Derivatives require the maintenance of adequate controls to monitor the transactions entered into, the ability to assess the risk that a derivative adds to the portfolio and the ability to forecast price or interest rate movements correctly. There is the possibility that a loss may be sustained by the portfolio as a result of the failure of another party (usually referred to as the "counter party") to comply with the terms of the derivatives contract. Other risks in using derivatives include the risk of mispricing or improper valuation of derivatives and the inability of derivatives to correlate perfectly with underlying assets, rates and indices. Thus, derivatives are highly leveraged instruments. Even a small price movement in the underlying security could have a large impact on their value. Also, the market for derivative instruments is nascent in India.

**h) Risk Factors 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.

**6. Risk Management Strategies**

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

**Interest Rate Risk**

By investing in those securities whose maturity tenure matches with the maturity profile of the scheme.

The securities would normally be held to maturity so the interest rate risk would be significantly mitigated.

**Credit Risk**

By selecting the investment universe carefully to primarily include those securities which have received high rating from the reputed rating agencies like CRISIL. Our Inhouse Research will further study these securities to satisfy itself.

**Volatility**

Since the scheme is close ended it will hold securities till maturity hence the portfolio would not be subject to volatility.

**Concentration Risk**

The portfolio would be well diversified with internal cap on the % holding in a particular debt security and also follow the SEBI norms of % cap on holding of a security/ sector.

**Risk associated with the use of Derivatives**

The Scheme will not make use of Derivatives

**Liquidity risk**

At the portfolio level since the securities will be held till maturity the liquidity risk would be taken care of. As there would be no repurchase/ redemption prior to the maturity of the scheme, the need to sell the security during the tenor of the scheme may not arise. By listing the scheme on NSE, liquidity would be provided to the investors to sell / purchase the units of the scheme in dematerialized form.

**7. Plans and Options**

The Scheme offers two plans namely Retail Plan and Institutional Plan. Both Retail and Institutional Plans will offer following options:-

**Growth Option**

Under this option, there will be no distribution of income and the return to the investors will be only by way of capital gains, if any, at the time of maturity of the Scheme.

If the investor does not clearly specify the choice of Plan at the time of investing, it will be treated as growth option.

**Dividend Option**

Under the Dividend option, the Trustee may at any time decide to distribute by way of dividend, the surplus by way of realised profit and interest, net of losses, expenses and taxes, if any, to Unitholders if, in the opinion of the Trustee, such surplus is available and adequate for distribution. The Trustee's decision with regard to such availability and adequacy of surplus, rate, timing and frequency of distribution shall be final. The Trustee may or may not distribute surplus, even if available, by way of dividend.

The dividend will be paid to only those Unitholders whose names appear on the register of Unitholders of the Scheme/Option at the close of the business hours on the record date, which will be announced in advance. The Fund is required to dispatch dividend warrants within 30 days of the date of declaration of the dividend.

However, the Trustees reserve the right to introduce new options and / or alter the dividend payout intervals, frequency, including the day of payout.

Trading price on the National Stock Exchange or any other Stock Exchange where the units will be listed may or may not be the same as NAV of the units. Both Retail & Institutional Plans will have a common portfolio.

**8. Maturity**

The Plans under the scheme will come to an end on the maturity date i.e. on the 385th day from the date of allotment under the scheme. On maturity of the scheme, the outstanding Units shall be redeemed and proceeds will be paid to the Unitholder. The Trustees reserves the right to suspend/deactivation /freeze trading, ISIN of the scheme and to do all matters with respect to closure of the scheme at the time of maturity at any time 10 days prior to the maturity. The proceeds on maturity will be payable to the persons whose names are appearing (a) in the register of unitholders of the scheme with the R&T Agent (to whom only A/c statements were issued) & (b) beneficiary position details received from depositories after the suspension /deactivation /freezing of ISIN.

Maturity proceeds would be payable to investors as per the bank details available with the R & T Agent in respect of those investors who will be issued Account Statements. In case of demat case, the proceeds will be paid as per bank details provided in the beneficiary position details received from depositories.

Maturity proceeds to NRI investors

NRI investors who purchased units from the secondary market shall submit Foreign Inward Remittance Certificate (FIRC), along with Broker contract note of the respective broker through whom the transaction was effected, for releasing redemption proceeds on maturity. Redemption proceeds shall not be remitted until the aforesaid documents are submitted and the AMC/Mutual Fund/Registrar/Scheme shall not be liable for any delay in paying redemption proceeds.

In case of non-submission of the aforesaid documents the AMC reserves the right to deduct the tax at the highest applicable rate without any intimation by AMC / Mutual Fund / Registrar. The plan under the scheme shall be fully redeemed at the end of the maturity period.

**9. Listing of the Scheme**

It is proposed to list the scheme on National Stock Exchange or any other Stock Exchange(s) in India. In-principle approval has been obtained from National Stock Exchange of India Limited. However, this does not necessarily guarantee liquidity and there can be no assurance that an active secondary market for the units will be developed or be maintained. Consequently, the Scheme may in the Stock Exchange

quote below its face value / NAV.

**10. Holding of Units**

The unitholders in the Scheme would have an option to hold the units in demat form or in the form of Account Statement as per the current practice. However, unitholders who wish to trade in units would be required to have a demat account and therefore must provide their Demat Account details in the specified section of the Application Form. Such applicants are, therefore, required to have a beneficiary account with the Depository Participant of NSDL/CDSL and will be required to indicate in the Application Form, DP's Name, DP ID number and the beneficiary account number of the applicant with the DP.

**11. Liquidity****Repurchase facility**

No redemption/repurchase of units shall be allowed by the Mutual Fund prior to the maturity of the scheme. Investors wishing to exit before maturity may do so, only in demat mode, by selling through National Stock Exchange(NSE) or any other stock exchange where the scheme will be listed.

**12. Redemption of Units**

No redemption/ repurchase of units shall be allowed prior to maturity of the scheme. Investors wishing to exit may do so by selling their units in dematerialized form through the NSE where the scheme is proposed to be listed. The scheme shall be fully redeemed on the date of maturity and redemption proceeds shall be paid out within 10 business days.

**13. Transfer of Units**

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

**14. Applicable NAV (after the scheme opens for repurchase)**

Not Applicable as units will be listed at the Stock Exchange(s) and no redemption/repurchase of units will be allowed by the Fund prior to the maturity of the Scheme. Investors wishing to exit may do so through stock exchange mode.

**15. Minimum Application Amount/ Number of Units**

Retail Plan : Rs.10,000/-  
Institutional Plan : Rs.25,00,000/-  
and in multiple of Rs. 10/- thereafter.

**16. Despatch of Repurchase Redemption) Request**

Within 10 working days of the receipt of the redemption request at the authorised centre of the Taurus Mutual Fund. (Applicable only on the maturity of the Scheme)

**17. Benchmark Index**

Crisil Short Term Bond Index

**18. Dividend Policy**

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

If the Fund declares dividend under the Scheme, AMC shall dispatch the dividend warrants within 30 days from the date of declaration of dividend /Dividend amount will be credited to the bank accounts of investors available in beneficiary position details received from depositories.

**19. Name of the Fund Manager**

Mr. Pankaj Jain

**20. Name of Trustee Company**

Taurus Investment Trust Company Limited

**21. Performance of the Scheme**

This is a new scheme and does not have any performance track record.

**22. Expenses of the Scheme****(I)Load Structure**

Entry Load : Nil  
Exit Load : Being a listed scheme No Exit Load will be applicable.

In terms of SEBI Circular No. SEBI/IMD/CIR No.4/168230/09 dated June 30, 2009,

**Entry Load**

No entry load will be charged with respect to applications for purchase / additional purchase / switch-in accepted by the Fund with effect from August 1, 2009. 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 with effect from August 01, 2009.

The upfront commission on investment made by the investor, if any shall be paid to the ARN Holder directly by the investor, based on the investor's assessment of various factors including service rendered by the ARN Holder.

**Exit Load/ Contingent deferred sales charge ("CDSC")**

With effect from August 01, 2009, exit load / CDSC (if any) up to 1% of the redemption value charged to the unit holder by the Fund on redemption of units shall be retained by each of the schemes/plans in a separate account and will be utilized for payment of commission to the ARN Holder and to meet other marketing and selling expenses.

Any amount in excess of 1% of the redemption value charged to the unit holder as exit load /CDSC shall be credited to the respective scheme/ plan immediately.

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

Further in terms of SEBI Circular No. SEBI/IMD/CIR No.7/173650/2009 dated August 17, 2009, it shall be ensured that (a) The principle laid down in the SEBI Circular No. SEBI/IMD/CIR No.5/126096/08 dated May 23, 2008 (clause 16 of the standard observation) that "any imposition or enhancement in the load shall be applicable on prospective investments only" shall be followed. (b) The parity among all classes of unit holders in terms of charging exit load shall be made applicable at the portfolio level.

**(I) Recurring Expenses**

The recurring expenses of the Scheme (including investment and advisory fees) will be subject to the following maximum limits (as a percentage of average weekly net assets)

First Rs 100 crores of the average weekly assets :	2.25%
Next Rs 300 crores of the average weekly assets :	2.00%
Next Rs 300 crores of the average weekly assets :	1.75%
Balance :	1.50%

Please refer to SID for further details.

**23. Waiver of Load for Direct Applications**

Not applicable

**24. Tax treatment for the Investors (Unitholders)**

Investor will be advised to refer to the details in the Statement of Additional Information and also independently refer to his tax advisor.

**25. Daily Net Asset Value (NAV) Publication**

The NAV will be declared on all business days and will be published in 2 newspapers. NAV can also be viewed on: [www.taurusmutualfund.com](http://www.taurusmutualfund.com) and [www.amfiindia.com](http://www.amfiindia.com).

**26. For Investor Grievances please contact**

Registrar:

Karvy Computershare Pvt. Ltd.

Unit: Taurus Mutual Fund

21, Avenue, 4, Street No. 1, Banjara Hills, Hyderabad -500034

Phone: 040-23312454, Fax: 040-23431562

Website: [www.karvy.com](http://www.karvy.com)

Mr.V Sasidhar (Head- Customer Service)

Taurus Asset Management Company Limited

Ground Floor, AML Centre-1, 8 Mahal

Industrial Estate, Mahakali Caves Road

Andheri(East), Mumbai 400 093

Ph: 022- 66242700 Fax: 66242777

E-mail: [sasidhar.v@taurusmutualfund.com](mailto:sasidhar.v@taurusmutualfund.com)

**27. Unit Holders Information****NFO Period**

Account Statements will be issued to investors who opt for A/c statement and not opt for demat. In case any investor has opted to hold the units in demat form, units issued by the Fund under the Scheme shall be credited to the investors' beneficiary account with a Depository Participant (DP) of NSDL/CDSL. The Fund shall issue an Account Statement about the allotment of units to investors whose beneficiary accounts are credited on allotment of units under the Scheme within 30 days of allotment either through physical form or through e-mail as may be decided by the Fund from time to time. The Account Statement of the Beneficiary Account with the DP will be sent by the respective DPs periodically.

**Annual Financial Results and Half-Yearly Portfolio**

The Fund will publish complete statement of the scheme portfolio within one month from the close of each half year (i.e. 31st March and 30th September), by way of an advertisement at least, in one National English daily and one regional newspaper in the language of the region where the head office of the mutual fund is located.

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, publish its unaudited financial results 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.

Scheme wise Annual Report or an abridged summary thereof shall be mailed to all unit holders within four months from the date of closure of the relevant accounting year i.e. 31st March each year..

## OFFICIAL POINT OF ACCEPTANCE OF TRANSACTION

### TAURUS ASSET MANAGEMENT CO. LTD.

**AHMEDABAD:** Broadway Business Center, Cabin no- 1, 1st floor, Sahajanand Complex, Nr Panchvati petrol pump, Opp CITI Bank, C G Road, Ahmedabad – 380006, Tel: 079-32521999 **BANGALORE:** 1111, East Wing, 11th Floor, Raheja Towers, M.G. Road, Bangalore-560001 Tel: 080-41135646 **CHANDIGARH:** Chandigarh Business Centre, Chamber No.2, S.C.O 2441-42, Second Floor, Chamber No -2 Sector 22/ C, Chandigarh 160022 Tel: 0172-5024818/5024838 **CHENNAI:** Maalavika Centre, 5th Flr, 144/145, K.H.Road, Nungambakam Chennai-600034 Tel: 044-39101572 **COCHIN:** 2nd Floor, Mayur Business Centre, Chittoor Road, Pulleppady Junction Cochin-682035 Tel: 0484-3047230/31 **DELHI:** Upper ground floor, Kanchenjunga Building, 18, Barakhamba Road, New Delhi 110 001 Tel: 011 -45382 222/2332 1756 **HYDERABAD:** Office No. 202, 3-6-369/1, Sanatana Ecstasy, Himayatnagar, Hyderabad 500029, Tel: 040-30783060/61 **JAIPUR:** 302, DBC Towers, M.I.Road, Jaipur 302001 Tel: 0141-4038851 **KANPUR:** Cabin No 205, 4th Floor, Kan Chamber 14/113, Civil Lines, Kanpur - 208001 Tel: 0512-306 1824 **KOLKATA:** M. A. Business Centre, Poddar Point (5th Floor), 113, Park Street, Kolkata -700016 Tel: 033-65909991/ 2 **LUCKNOW:** T-303, 3rd Floor, Sky Hi Chambers, Park Road, Lucknow – 226001 Tel: 0522-3040440 **MADURAI:** No-16/17, A.R Plaza, North veli St, Madurai-625001 Tel: 0452-6454644 **MUMBAI:** AML Center 1, Gr. Floor, Mahakali Caves Road, Andheri (E), Mumbai 400 093 Tel: 022 - 66242700 **MUMBAI:** 305, Regent Chambers, 208, Jammalal Bajaj Marg, Nariman Point, Mumbai - 400021 Tel: 022 - 6753 4848, **PUNE:** Office No.1, "Suyash Plaza", 189/A, Bhandarkar Institute Road, Deccan Gymkhanna Pune – 411005 Tel: 020-66215712/13

Email: [customercare@taurusmutualfund.com](mailto:customercare@taurusmutualfund.com) • Website: [www.taurusmutualfund.com](http://www.taurusmutualfund.com)

### INVESTOR SERVICE CENTRES OF

#### Registrar & Transfer Agent – Karvy Computershare Pvt. Ltd.

**Coimbatore:** Karvy Computershare Private Limited, 29/1, 1<sup>st</sup> Floor, Chinthamani Nagar, Opp To Indian Overseas Bank, Nsr Road, Saibaba Colony, Coimbatore- 641011, **Ludhiana:** Karvy Computershare Private Limited, Sco-3, Bawa Building, Feroze Gandhi Market, Ludhiana - 141001 **Surat:** Karvy Computershare Private Limited, G-16 Empire State Building, Nr Udhna Darwaja, Ring Road, Surat-395009.



TAURUS ASSET MANAGEMENT CO. LTD.

Registered Office :  
Taurus Asset Management Co. Ltd.  
305, Regent Chambers 208,  
Jammalal Bajaj Marg, Nariman Point,  
Mumbai-400021.  
Tel: 022- 2282 6488 / 2282 6847  
Fax: 022- 2283 1018 / 6630 8519  
[www.taurusmutualfund.com](http://www.taurusmutualfund.com)