

# Key Information Memorandum & Common Application Form



Ongoing Offer of units of various schemes at Net Asset value (NAV) based prices.

- Open-ended Equity Schemes
- Open-ended Liquid Schemes
- Open-ended Fund of Funds Scheme
- Open-ended Gilt Schemes
- Open-ended Debt Schemes

**SPONSOR :**

**Mirae Asset Global Investments Company Limited**

Registered Office : 45 -I Youngdeungpo-Gu, Seoul, Korea - 150 - 891.

**TRUSTEE :**

**Mirae Asset Trustee Company Private Limited**

Registered Office : Unit No.606, Windsor Building, Off. C.S.T Road, Kalina, Santacruz (East), Mumbai - 400 098.

**ASSET MANAGEMENT COMPANY :**

**Mirae Asset Global Investments (India) Pvt. Ltd.**

Registered Office : Unit No. 606, Windsor Building, Off. C.S.T. Road, Kalina, Santacruz (East), Mumbai - 400 098.

This Key Information Memorandum (KIM) sets forth the information, which a prospective investor ought to know before investing.

For further details of the Schemes / Mutual Fund, due diligence certificate by the AMC, Key Personnel, Investor rights & services, Risk factors, Penalties & pending litigations, etc. investors should, before investment, refer to the Scheme Information Document(s)/Statement of Additional Information available free of cost at any of our Investor Services Centers or Distributors or from the website: [www.miraeassetmf.co.in](http://www.miraeassetmf.co.in)

The Schemes' 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.

**This KIM is Dated: 29<sup>th</sup> April, 2010**

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<b>Name of the Scheme:</b> Mirae Asset India Opportunities Fund		
<b>Type and Category:</b> An Open Ended Equity Oriented Scheme		
<b>Investment Objective:</b> The investment objective of the scheme is to generate long term capital appreciation by capitalizing on potential investment opportunities through predominantly investing in equities, equity related securities. The scheme does not guarantee any returns.		
<b>Asset Allocation Pattern:</b>		
<b>Types of Instruments</b>	<b>Normal Allocation (% of Net Assets)</b>	<b>Risk Profile</b>
Indian Equities and Equity Related Securities*	65 - 100	High
Money market instruments / debt securities Instruments (Including upto 25% of corpus in securitized debt)	0 - 35	Low to Medium
*Equity and Equity related instruments include convertible debentures, equity warrants, convertible preference shares, equity derivatives etc. The scheme can invest upto 50% of Net Assets of Scheme into equity derivatives instruments		
<b>Risk Profile of the Scheme(s):</b>		
Mutual Fund involve investment risks including the possible loss of principal. Please read the SID / SAI carefully for details on risk factors before investment. The Scheme is subjected to risk factors associated with Equity, Foreign Securities, Debt and Money Market instruments, Securitized Debt, Derivatives and Unlisted Securities. Besides, the scheme is also subjected to Liquidity Risk, Settlement Risk & Regulatory Risk associated with Securities and Risk Factors associated with Securities Lending and Short selling as detailed in the SID.		
<b>Plans/Options/Facilities:</b> Regular and Institutional		
<ul style="list-style-type: none"> <li>Dividend                             <ul style="list-style-type: none"> <li>Dividend Payout</li> <li>Dividend Reinvestment</li> <li>Dividend Transfer</li> </ul> </li> <li>Growth</li> </ul>		
Default option: In case an investor fails to specify his preference, he shall be deemed to have opted for the Regular Plan - Growth Option. If the investor does not clearly specify the choice of Payout, Reinvestment or transfer options within the Dividend option, it will be treated as Dividend Reinvestment Option.		
<b>SIP:</b> Available		
<b>Frequency:</b> Monthly/Quarterly		
<b>Mode:</b> PDC/ECS*/Direct Debit #		
<b>Minimum Investment Amount:</b> Monthly: Minimum 6 Investment of Rs. 1000/- each and above		
<b>Quarterly :</b> Minimum 4 investments of Rs.1500/- each and above		
<b>Dates:</b> 01st, 10th, 15th, 21st, 28th - Default date - 10th		
<b>Remarks:</b> *(At select locations mentioned in the application form)		
*(For Investors having accounts with Core Banking Branches of the following 8 banks - Axis Bank Ltd, Bank of Baroda, Bank of India, HDFC Bank Ltd, IDBI Bank Ltd, IndusInd Bank, Kotak Mahindra Bank Ltd, and Punjab National Bank)		
<b>STP:</b> Available		
<b>Frequency:</b> Daily/Weekly/Fortnightly/Monthly/Quarterly		
<b>Minimum Transfer Amt:</b> Monthly: Minimum 6 Transfers of Rs.1000/- each and above, Quarterly: Minimum 4 transfers of Rs,1500/- each and above.		
<b>Daily/Weekly/Fortnightly:</b> Fixed amount of Rs. 1,000/- per installment.		
<b>Days/Dates:</b> Under Daily options - Monday to Friday, Under Weekly Option - Every Wednesday, Under Fortnightly Option - Every Wednesday of the alternate week dates Monthly/Quarterly option: 01st, 10th, 15th, 21st, 28th - Default date 10th		
<b>Remarks:</b> STP option will not be available from an equity /equity oriented scheme to a non-equity scheme. Minimum clear balance in the scheme at the time of enrolment for STP should be Rs.6,000/-		
<b>SWP:</b> Available		
<b>Frequency:</b> Monthly/Quarterly		
<b>Minimum withdrawal Amount:</b> Fixed Withdrawal Rs.1000/- each and above at regular intervals. Minimum 12 withdrawals for monthly and 4 for quarterly.		
<b>Dates:</b> Fixed Withdrawal : 01st, 10th, 15th, 21st, 28th of each month / quarter. Application Withdrawal : 1st of each month quarter.		
<b>Remarks:</b> Appreciation withdrawal: Investors can withdraw appreciation of Rs.1,000/- and above at regular intervals. If the appreciation amount is less than Rs.1,000/- of the specified amount, there will be no SWP in that month/quarter. The cumulative appreciation of this period and the immediately succeeding period shall be paid out subject to it being a minimum of Rs.1,000/- or the specified amount.		
<b>Applicable NAV for Purchase of Units / (Including Switch-ins):</b>		
<ul style="list-style-type: none"> <li>In respect of valid Purchase applications (along with cheques / drafts / other payment instruments) accepted at a Designated Collection Centre up to 3 p.m. on a Business Day, the closing NAV of that day will be applicable.</li> <li>In respect of valid Purchase applications (along with cheques / drafts / other payment instruments) accepted at a Designated Collection Centre after 3 p.m. on a Business Day, the NAV of the next Business Day will be applicable.</li> </ul>		
The above will be applicable only for cheques / drafts / payment instruments payable locally in the city in which ISC is located. No outstation cheques / post dated cheques / non MICRcheques / Cash will be accepted.		
<b>Applicable NAV for Redemption of units (Including Switch-outs):</b> The Switch -in & Switch -out are treated as purchase & redemption respectively		
<ul style="list-style-type: none"> <li>In respect of valid redemption requests (along with cheques / drafts / other payment instruments) accepted at a Designated Collection Centre up to 3 p.m. on a Business Day, the closing NAV of</li> </ul>		

that day will be applicable.

- In respect of valid redemption requests (along with cheques / drafts / other payment instruments) accepted at a Designated Collection Centre after 3 p.m. on a Business Day, the NAV of the next Business Day will be applicable.

**Minimum Initial Investment:** Regular: Rs. 5000/- and in multiples of Re. 1/- thereafter Institutional: Rs. 5 Crores and in multiples of Re. 1/- thereafter.

**Minimum Additional Investment:** Regular: Rs 1000/- and in multiples of Re. 1/- . Institutional: Rs 1 lakh and in multiples of Re. 1/-

**Minimum Repurchase (Redemption):** The minimum amount of an application for redemption under the scheme /switch-out of units into any other scheme must be of Rs. 1000 and in multiples of Re.1 thereafter or 100 units or ALL units, whichever is lower. If the unit balance after any such redemption is less than or equal to 25 units and is identified at the time of processing such request the AMC reserves the right to redeem such fractional units along with the redemption request received.

**Despatch of Repurchase (Redemption) Request:** Within 10 working days of the receipt of the redemption request at the authorised center of Mirae Asset Mutual Fund.

**Benchmark Index:** BSE 200

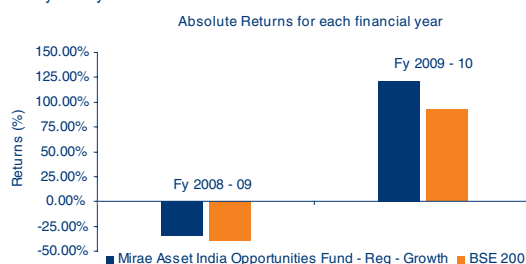
**Dividend Policy:** A dividend may be declared by the Trustee, at its discretion, from time to time (subject to the availability of distributable surplus as calculated in accordance with the Regulations). Such dividends if declared will be paid under normal circumstances, only to those Unit holders who have opted for Dividend Option. There is no assurance or guarantee to unit holders as to the rate of dividend distribution nor will that dividend be regularly paid. The Unit Holders have the option of receiving the dividend or reinvesting the same. If the Fund declares a dividend under the Scheme, AMC shall dispatch the dividend warrants within 30 days from the date of declaration of the dividend.

**Name of the Fund Manager:** Mr. Gopal Agrawal & Mr. Neelesh Surana

**Performance (CAGR):**

	Last One Year	Since Inception
Mirae Asset India Opportunities Fund - Regular Growth	121.21%	20.22%
Benchmark - BSE 200	92.87%	7.68%

Since inception returns calculated on NAV of Rs.10/- . Inception date (deemed to be the date of allotment): 4th April'08. Based on NAV of Rs. 14.42 (Regular Plan - Growth Option) as on 31st March, 2010. Past performance may or may not be sustained in future.



Expenses of the Scheme	Entry Load - NIL								
I. Load Structure	In terms of SEBI circular no. SEBI/IMD/CIR No.4/ 168230/09 dated June 30, 2009, no entry load will be charged by the Scheme to the investor effective August 1, 2009. Upfront commission shall be paid directly by the investor to the AMFI registered Distributors based on the investors' assessment of various factors including the service rendered by the distributor.								
	<table border="1"> <thead> <tr> <th>Exit Load</th> <th>Load %</th> </tr> </thead> <tbody> <tr> <td><b>Any Amount (Including Systematic Withdrawal Plan / Systematic Investment Plan / Systematic Transfer Plan applications)</b></td> <td></td> </tr> <tr> <td>Redemption within 1 year (365 days) from the date of allotment</td> <td>1.00%</td> </tr> <tr> <td>Redemption after 1 year (365 days) from the date of allotment</td> <td>Nil</td> </tr> </tbody> </table>	Exit Load	Load %	<b>Any Amount (Including Systematic Withdrawal Plan / Systematic Investment Plan / Systematic Transfer Plan applications)</b>		Redemption within 1 year (365 days) from the date of allotment	1.00%	Redemption after 1 year (365 days) from the date of allotment	Nil
Exit Load	Load %								
<b>Any Amount (Including Systematic Withdrawal Plan / Systematic Investment Plan / Systematic Transfer Plan applications)</b>									
Redemption within 1 year (365 days) from the date of allotment	1.00%								
Redemption after 1 year (365 days) from the date of allotment	Nil								
	No Exit Load is chargeable in case of switches made between different options of schemes, subject to regulations, the Trustee retains the right to change / impose an Exit Load. No Exit load is levied in case of units allotted on bonus and re-investment of dividend. Switch-out will attract an exit load like any redemption.								
II. Recurring Expenses	As per the regulations, the maximum recurring expenses including investment management and advisory fee that can be charged to the scheme shall be subject to the percentage limit of weekly net assets as in the table below: <table border="1"> <tbody> <tr> <td>First 100 crores</td> <td>2.50 %</td> </tr> <tr> <td>Next Rs. 300 crores</td> <td>2.25 %</td> </tr> <tr> <td>Next Rs. 300 crores</td> <td>2.00 %</td> </tr> <tr> <td>Balance</td> <td>1.75 %</td> </tr> </tbody> </table>	First 100 crores	2.50 %	Next Rs. 300 crores	2.25 %	Next Rs. 300 crores	2.00 %	Balance	1.75 %
First 100 crores	2.50 %								
Next Rs. 300 crores	2.25 %								
Next Rs. 300 crores	2.00 %								
Balance	1.75 %								

**Actual Expenses for the previous financial year :** Total Recurring expenses as a percentage of Daily/ Weekly average net assets - 2.41%

<b>Name of the Scheme:</b> Mirae Asset Global Commodity Stocks Fund		
<b>Type and Category:</b> An Open Ended Equity Fund		
<b>Investment Objective:</b> The investment objective of the scheme is to generate long term capital appreciation through an actively managed portfolio investing in equity and equity related securities of companies that are engaged in commodity and commodities related sectors/sub sectors/industries, with at least 65% of the corpus invested overseas in Asia Pacific and Emerging Markets. There is no assurance or guarantee of returns.		
<b>Asset Allocation Pattern:</b>		
<b>Types of Instruments</b>	<b>Normal Allocation (% of Net Assets)</b>	<b>Risk Profile</b>
Asia Pacific and/or Emerging Markets Equities and Equity Related Securities (excluding Indian equities and equities related securities) of companies that are engaged in commodity and commodities related sectors/sub sectors/industries *	65-100	High
Indian Equities and Equity Related Securities, including but not limited to those that are engaged in commodity and commodities related sectors/sub sectors/industries *	0-35	High
Money market instruments / debt securities Instruments** (Including upto 25% of corpus in securitized debt)	0-35	Low to Medium
*Equity and Equity related instruments include convertible debentures, equity warrants, convertible preference shares, equity derivatives etc. **Debt instruments include securitised debt upto 25% of corpus. The scheme can invest upto 50% of Net Assets of Scheme into equity derivatives instruments only for the purpose of hedging and portfolio rebalancing. The Scheme does not intend to invest in units of overseas mutual fund.		
<b>Risk Profile of the Scheme(s):</b> Mutual Fund Units involve investment risks including the possible loss of principal. Please read the Scheme Information Document (SID) carefully for details on risk factors before investment. The Scheme is subjected to risk factors associated with Equity, Foreign Securities, Debt and Money Market instruments, Securitized Debt, Derivatives and Unlisted Securities. Besides, the scheme is also subjected to Liquidity Risk, Settlement Risk & Regulatory Risk associated with Securities and Risk Factors associated with Securities Lending and Short selling as detailed in the SID.		
<b>Plans/Options/Facilities:</b> Regular Plan		
<ul style="list-style-type: none"> <li>Dividend Option                             <ul style="list-style-type: none"> <li>Dividend Payout</li> <li>Dividend Reinvestment</li> <li>Dividend Transfer Facility</li> </ul> </li> </ul> Default Option: Dividend Reinvestment Option.		
<ul style="list-style-type: none"> <li>Growth Option                             <ul style="list-style-type: none"> <li>Default Option : Regular Plan - Growth Option</li> </ul> </li> </ul>		
<b>SIP:</b> Available		
<b>Frequency:</b> Monthly/Quarterly		
<b>Mode:</b> PDC/ECS*/Direct Debit #		
<b>Minimum Investment Amount:</b> Monthly: Minimum 6 Investment of Rs. 1000/- each and above		
<b>Quarterly :</b> Minimum 4 investments of Rs.1500/- each and above		
<b>Dates:</b> 01st, 10th, 15th, 21st, 28th - Default date - 10th		
<b>Remarks:</b> *(At select locations mentioned in the application form)		
#(For Investors having accounts with Core Banking Branches of the following 8 banks - Axis Bank Ltd, Bank of Baroda, Bank of India, HDFC Bank Ltd, IDBI Bank Ltd, IndusInd Bank, Kotak Mahindra Bank Ltd, and Punjab National Bank)		
<b>STP:</b> Available		
<b>Frequency:</b> Daily/Weekly/Fortnightly/Monthly/Quarterly		
<b>Minimum Transfer Amt:</b>		
Monthly: Minimum 6 Transfers of Rs.1000/- each and above, Quarterly: Minimum 4 transfers of Rs.1500/- each and above.		
<b>Daily/Weekly/Fortnightly:</b> Fixed amount of Rs. 1,000/- per installment.		
<b>Days/Dates:</b> Under Daily options - Monday to Friday, Under Weekly Option - Every Wednesday, Under Fortnightly Option - Every Wednesday of the alternate week dates Monthly/Quarterly option: 01st, 10th, 15th, 21st, 28th - Default date 10th		
<b>Remarks:</b> STP option will not be available from an equity /equity oriented scheme to a non-equity scheme. Minimum clear balance in the scheme at the time of enrolment for STP should be Rs.6,000/-		
<b>SWP:</b> Available		
<b>Frequency:</b> Monthly/Quarterly		
<b>Minimum withdrawal Amount:</b> Fixed Withdrawal Rs.1000/- each and above at regular intervals. Minimum 12 withdrawals for monthly and 4 for quarterly.		
<b>Dates:</b> Fixed Withdrawal : 01st, 10th, 15th, 21st, 28th of each month / quarter. Application Withdrawal : 1st of each month quarter.		
<b>Remarks:</b> Appreciation withdrawal: Investors can withdraw appreciation of Rs.1,000/- and above at regular intervals. If the appreciation amount is less than Rs.1,000/- of the specified amount, there will be no SWP in that month/quarter. The cumulative appreciation of this period and the immediately succeeding period shall be paid out subject to it being a minimum of Rs.1,000/- or the specified amount.		
<b>Applicable NAV for Purchase of Units / (Including Switch-ins):</b>		
<ul style="list-style-type: none"> <li>In respect of valid Purchase applications (along with cheques / drafts / other payment instruments) accepted at a Designated Collection Centre up to 3 p.m. on a Business Day, the closing NAV of that day will be applicable.</li> <li>In respect of valid Purchase applications (along with cheques / drafts / other payment instruments) accepted at a Designated Collection Centre after 3 p.m. on a Business Day, the NAV of the next Business Day will be applicable.</li> </ul>		

The above will be applicable only for cheques / drafts / payment instruments payable locally in the city in which ISC is located. No outstation cheques / post dated cheques / non MICR cheques / Cash will be accepted.

**Applicable NAV for Redemption of units (Including Switch-outs):**

- In respect of valid redemption requests (along with cheques / drafts / other payment instruments) accepted at a Designated Collection Centre up to 3 p.m. on a Business Day, the closing NAV of that day will be applicable.
- In respect of valid redemption requests (along with cheques / drafts / other payment instruments) accepted at a Designated Collection Centre after 3 p.m. on a Business Day, the NAV of the next Business Day will be applicable.

**Minimum Initial Investment:** Rs. 5000/- and in multiples of Re. 1/- thereafter.

**Minimum Additional Investment:** Rs 1000/- and in multiples of Re. 1/- thereafter.

**Minimum Repurchase (Redemption):** Rs. 1000/- and in multiples of Re.1 thereafter or 100 units, whichever is lower. If the unit balance after any such redemption is less than or equal to 25 units and is identified at the time of processing such request, the AMC reserves the right to redeem such fractional units along with the redemption request received.

**Despatch of Repurchase (Redemption) Request:** Within 10 working days of the receipt of the redemption request at the authorised center of Mirae Asset Mutual Fund.

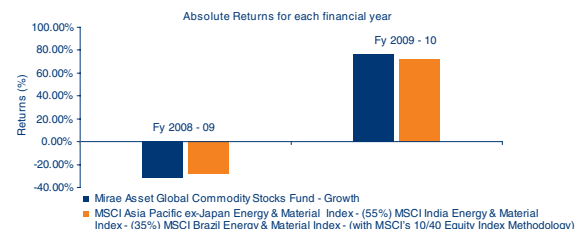
**Benchmark Index:** MSCI Asia Pacific ex Japan and India Energy & Materials Index (55%)+ MSCI Brazil Energy & Materials Index (10%) + MSCI India Energy & Materials Index (35%) (with MSCI'S 10/40 Equity Index Methodology)

**Dividend Policy:** A dividend may be declared by the Trustee, at its discretion, from time to time (subject to the availability of distributable surplus as calculated in accordance with the Regulations). Such dividends if declared will be paid under normal circumstances, only to those Unit holders who have opted for Dividend Option. There is no assurance or guarantee to unit holders as to the rate of dividend distribution nor will that dividend be regularly paid. The Unit Holders have the option of receiving the dividend or reinvesting the same. If the Fund declares a dividend under the Scheme, AMC shall dispatch the dividend warrants within 30 days from the date of declaration of the dividend.

**Name of the Fund Manager:** Mr. Gopal Agrawal & Mr.Neelesh Surana. Dedicated Fund Manager for Overseas Investment - Mr. Abhijeet Dakshikar

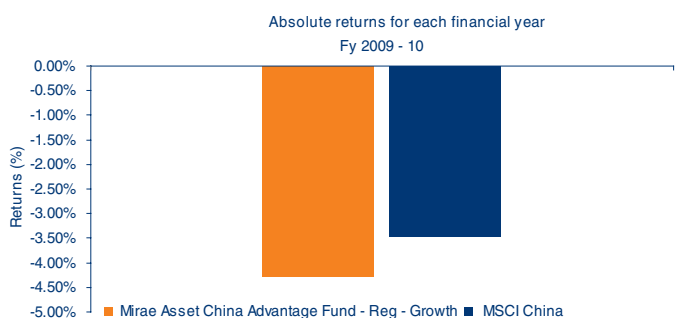
<b>Performance (CAGR):</b>	Last One Year	Since Inception
Mirae Asset Global Commodity Stocks Fund - Growth Plan	76.38%	11.88%
Benchmark : MSCI Asia Pacific ex-Japan Energy & Material Index (55%) MSCI India Energy & Material Index - (35%) MSCI Brazil Energy & Material Index - (10%) (with MSCI'S 10/40 Equity Index Methodology)	72.29%	13.94%

Since inception returns calculated on NAV of Rs.10/- . Inception date (deemed to be the date of allotment): 20th August '08. Based on NAV of Rs. 11.98 ( Regular Plan - Growth Option) as on 31st March, 2010. Past performance may or may not be sustained in future



<b>Expenses of the Scheme</b>	<b>Entry Load - NIL</b>	
<b>I. Load Structure</b>	In terms of SEBI circular no. SEBI/IMD/CIR No.4/ 168230/09 dated June 30, 2009, no entry load will be charged by the Scheme to the investor effective August 1, 2009. Upfront commission shall be paid directly by the investor to the AMFI registered Distributors based on the investors' assessment of various factors including the service rendered by the distributor.	
	<b>Exit Load</b>	
	<b>Load %</b>	
	<b>Any Amount (Including Systematic Withdrawal Plan / Systematic Investment Plan / Systematic Transfer Plan applications)</b>	
	Redemption within 1 year (365 days) from the date of allotment	1.00%
	Redemption after 1 year (365 days) from the date of allotment	Nil
	No Exit Load is chargeable in case of switches made between different options of schemes, subject to regulations, the Trustee retains the right to change / impose an Exit Load. No Exit load is levied in case of units allotted on bonus and re-investment of dividend. Switch-out will attract an exit load like any redemption.	
<b>II. Recurring Expenses:</b>		
As per the Regulations, the permissible annual scheme recurring expenses including investment management and advisory fee that can be charged as a percentage of average daily net assets are as under:		
First Rs. 100 Crores average daily net assets	2.50%	
Next Rs. 300 Crores average daily net assets	2.25%	
Next Rs. 300 Crores average daily net assets	2.00%	
Balance	1.75%	
<b>Actual Expenses for the previous financial year:</b> Total Recurring expenses as a percentage of Daily/ Weekly average net assets - 2.50%		

<b>Name of the Scheme: Mirae Asset China Advantage Fund</b>		
<b>Type and Category:</b> An Open Ended Fund of Funds Scheme		
<b>Investment Objective:</b> The investment objective of the scheme is to generate long-term capital appreciation by investing predominantly in units of Mirae Asset China Sector Leader Equity Fund and/ or units of other mutual fund schemes, units of exchange traded schemes that focus on investing in equities and equity related securities of companies domiciled in or having their area of primary activity in China and Hong Kong. The Scheme may also invest a certain portion of its corpus in debt and money market securities and/or units of debt / liquid schemes of Domestic Mutual Funds, in order to meet liquidity requirements from time to time. The Scheme does not guarantee or assure any returns.		
<b>Asset Allocation Pattern:</b>		
<b>Types of Instruments</b>	<b>Normal Allocation (% of Net Assets)</b>	<b>Risk Profile</b>
Units of Mirae Asset China Sector Leader Equity Fund and / or units of other mutual fund schemes, units of ETFs investing in equities and equity related securities of companies domiciled in or having their area of primary activity in China and Hong Kong*	80-100%	High
Money market instruments and debt Instruments** and/or units of debt/ liquid Schemes of Domestic Mutual Funds.	0-20%	Low to Medium
*Equity and Equity related instruments include convertible debentures, equity warrants, convertible preference shares, equity derivatives etc.		
** Debt instruments include securitized debt upto 20% of corpus.		
The scheme proposes not to invest in Derivatives. The proposed scheme does not intend to invest in overseas securities and will not engage in short selling.		
However, due to market conditions, the AMC may invest beyond the range set out above. Such deviations shall normally be for a short term purpose only, for defensive considerations and the intention being at all times to protect the interests of the Unit Holders.		
<b>Risk Profile of the Scheme(s):</b>		
Mutual Fund Units involve investment risks including the possible loss of principal. Please read the Scheme Information Document (SID) carefully for details on risk factors before investment. Scheme specific Risk Factors are summarized below:		
The Scheme is subjected to risk factors associated with investments in Mirae Asset China Sector Leader Equity Fund (MACSLEF), risks associated with investing in ETF Units, Derivatives, risks associated with Debt & Money Market Instruments, Securitized Debt, and Unlisted Securities. Besides, the scheme is also subjected to risk associated with Foreign Securities, Liquidity Risk, Currency Risk, Country Risk, Settlement Risk & Regulatory Risk associated with Securities and Risk Factors associated with Securities Lending and Short Selling as detailed in the SID.		
<b>Plans &amp; Options</b>		
The Scheme shall have Regular Plans with two options viz., Dividend and Growth		
<ul style="list-style-type: none"> <li><b>Dividend Option</b> <ul style="list-style-type: none"> <li>- Dividend Payout</li> <li>- Dividend Reinvestment</li> <li>- Dividend Transfer</li> </ul> </li> </ul>		
Default Option: Dividend Reinvestment Option.		
<ul style="list-style-type: none"> <li><b>Growth Option</b></li> </ul>		
Default Option : Growth Option		
Facilities like Systematic Investment Plan ("SIP") / Systematic Withdrawal Plan ("SWP") / Systematic Transfer Plan ("STP") are available in the Scheme.		
<b>Applicable NAV for Sale of units Including Switching</b>		
<ul style="list-style-type: none"> <li>In respect of valid Purchase applications (along with cheques / drafts / other payment instruments) accepted at a Designated Collection Centre up to 3 p.m. on a Business Day, the closing NAV of that day will be applicable.</li> <li>In respect of valid Purchase applications (along with cheques / drafts / other payment instruments) accepted at a Designated Collection Centre after 3 p.m. on a Business Day, the NAV of the next Business Day will be applicable.</li> </ul>		
The above will be applicable only for cheques / drafts / payment instruments payable locally in the city in which ISC is located. No outstation cheques / post dated cheques / non MICR cheques will be accepted.		
<b>Applicable NAV for Redemption of units Including Switch-outs</b>		
<ul style="list-style-type: none"> <li>In respect of valid redemption requests (along with cheques / drafts / other payment instruments) accepted at a Designated Collection Centre up to 3 p.m. on a Business Day, the closing NAV of that day will be applicable.</li> <li>In respect of valid redemption requests (along with cheques / drafts / other payment instruments) accepted at a Designated Collection Centre after 3 p.m. on a Business Day, the NAV of the next Business Day will be applicable.</li> </ul>		
<b>Minimum Initial Investment:</b> Rs 5000/- and in multiples of Re. 1/- thereafter		
<b>Minimum Additional Investment:</b> Rs. 1000/- and in multiples of Re. 1/- thereafter		
<b>Minimum Repurchase (Redemption):</b>		
Rs. 1000/- and in multiples of Re.1 thereafter or 100 units, whichever is lower. If the unit balance after any such redemption is less than or equal to 25 units and is identified at the time of processing such request, the AMC reserves the right to redeem such fractional units along with the redemption request received.		

<b>Despatch of Repurchase (Redemption) Request :</b> Within 10 working days of the receipt of the redemption request at the authorised center of Mirae Asset Mutual Fund.													
<b>Benchmark Index :</b> MSCI China Index (in INR Terms)													
<b>Dividend Policy:</b> A dividend may be declared by the Trustee, at its discretion, from time to time (subject to the availability of distributable surplus as calculated in accordance with the Regulations). Such dividends if declared will be paid under normal circumstances, only to those Unit holders who have opted for Dividend Option. There is no assurance or guarantee to unit holders as to the rate of dividend distribution nor will that dividend be regularly paid. The Unit Holders have the option of receiving the dividend or reinvesting the same. If the Fund declares a dividend under the Scheme, AMC shall dispatch the dividend warrants within 30 days from the date of declaration of the dividend.													
<b>Name of the Fund Manager:</b> Mr. Gopal Agarwal and Mr. Neelesh Surana.													
<b>Name of the Trustee Company:</b> Mirae Asset Trustee Company Private Limited													
<b>Performance of the Scheme: (Absolute Returns)</b>	Since Inception												
Mirae Asset China Advantage Fund	-4.29%												
Benchmark : MSCI China Index	-3.47%												
Since inception returns calculated on NAV of Rs.10/- . Inception date (deemed to be the date of allotment): 5th November '09. Based on NAV of Rs. 9.57 (Regular plan - Growth option) as on 31st March, 2010. Past performance may or may not be sustained in future.													
<p style="text-align: center;">Absolute returns for each financial year Fy 2009 - 10</p>  <table border="1"> <caption>Absolute Returns for each financial year (Fy 2009 - 10)</caption> <thead> <tr> <th>Instrument</th> <th>Returns (%)</th> </tr> </thead> <tbody> <tr> <td>Mirae Asset China Advantage Fund - Reg - Growth</td> <td>-4.29%</td> </tr> <tr> <td>MSCI China</td> <td>-3.47%</td> </tr> </tbody> </table>		Instrument	Returns (%)	Mirae Asset China Advantage Fund - Reg - Growth	-4.29%	MSCI China	-3.47%						
Instrument	Returns (%)												
Mirae Asset China Advantage Fund - Reg - Growth	-4.29%												
MSCI China	-3.47%												
<b>Expenses of the Scheme</b> <b>Entry Load - NIL</b>													
<b>I. Load Structure</b>	In terms of SEBI circular no. SEBI/IMD/CIR No.4/ 168230/09 dated June 30, 2009, no entry load will be charged by the Scheme to the investor effective August 1, 2009. Upfront commission shall be paid directly by the investor to the AMFI registered Distributors based on the investors' assessment of various factors including the service rendered by the distributor.												
	<b>Exit Load</b>												
	<table border="1"> <thead> <tr> <th>For Each Redemption Type</th> <th>Load (% of Applicable NAV)</th> </tr> </thead> <tbody> <tr> <td><b>Regular Plan</b></td> <td></td> </tr> <tr> <td>If redeemed upto 90 days from the date of allotment</td> <td>1.00 %</td> </tr> <tr> <td>If redeemed after 90 days but before 180 days from the date of allotment</td> <td>0.50 %</td> </tr> <tr> <td>For Systematic Investment Plan / Systematic Transfer Plan</td> <td></td> </tr> <tr> <td>If redeemed upto 365 days from the date of allotment</td> <td>1.00 %</td> </tr> </tbody> </table>	For Each Redemption Type	Load (% of Applicable NAV)	<b>Regular Plan</b>		If redeemed upto 90 days from the date of allotment	1.00 %	If redeemed after 90 days but before 180 days from the date of allotment	0.50 %	For Systematic Investment Plan / Systematic Transfer Plan		If redeemed upto 365 days from the date of allotment	1.00 %
For Each Redemption Type	Load (% of Applicable NAV)												
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For Systematic Investment Plan / Systematic Transfer Plan													
If redeemed upto 365 days from the date of allotment	1.00 %												
	No exit load is chargeable in case of switches made between different options of schemes, subject to regulations; the Trustee retains the right to change/impose an Exit Load. A Switch-Out/Withdrawal under SWP will also attract an exit load like any redemption. Exit load is applicable for all the Plans/Options under the Scheme by applying First in First Out basis. No Exit Load is chargeable in case of switches made between different Sub-options of the same plan.												
	As per SEBI/IMD/CIR No. 14/120784/08 dated March 18, 2009 and SEBI circular dated June 30, 2009, no exit load would be charged on Bonus units and of units allotted on reinvestment of Dividend.												
<b>II Recurring Expenses</b>	As per Regulations, in case of Funds of Fund scheme the investors bear the recurring expenses of the Scheme in addition to the expenses of the underlying schemes in which the Funds of Fund makes an investment.												
	Accordingly, the total expenses of the Scheme, being a fund of funds scheme, including the investment management and advisory fee, shall not exceed 0.75% of the daily or weekly average net assets. These expenses are over and above the expenses charged by the underlying scheme.												
	The management fees and other expenses charged by the Mirae Asset China Advantage fund including the management fees and recurring expenses charged by overseas mutual fund will be within the overall limit on expenses as prescribed under Regulation 52(6).												
Actual Expenses for the previous financial year : Total Recurring expenses as a percentage of Daily Weekly average Net assets - <b>0.75%</b>													

<b>Name of the Scheme:</b> Mirae Asset Liquid Fund		
<b>Type and Category:</b> An Open Ended Liquid Scheme		
<b>Investment Objective:</b> The investment objective of the scheme is to seek to generate reasonable returns with low volatility and higher liquidity through a portfolio of debt and money market instruments. The scheme does not guarantee any returns.		
<b>Asset Allocation Pattern:</b>		
<b>Types of Instruments</b>	<b>Normal Allocation (% of Net Assets)</b>	<b>Risk Profile</b>
Money market instruments	0 -100	Low
*Debt instruments with residual maturity and repricing tenor not exceeding 1 year	0 -100	Low to Medium
* Debt instruments include securitized debt upto 50% of the net assets. The Scheme may invest in derivatives upto 50% of the net assets of the Scheme. In addition, the scheme may also invest in foreign securities upto 25% of net assets of the Scheme.		
<b>Risk Profile of the Scheme(s):</b>		
Mutual Fund involve investment risks including the possible loss of principal. Please read the SID / SAI carefully for details on risk factors before investment. The Scheme is subjected to risk factors associated with Equity, Foreign Securities, Debt and Money Market instruments, Securitized Debt, Derivatives and Unlisted Securities. Besides, the scheme is also subjected to Liquidity Risk, Settlement Risk & Regulatory Risk associated with Securities and Risk Factors associated with Securities Lending and Short selling as detailed in the SID.		
<b>Plans/Options/Facilities:</b> Regular, Institutional and Super Institutional		
<ul style="list-style-type: none"> <li>● Dividend <ul style="list-style-type: none"> <li>- Dividend Payout</li> <li>- Dividend Reinvestment and Dividend Transfer</li> </ul> </li> <li>● Bonus</li> <li>● Growth</li> </ul>		
Default option: In case an investor fails to specify his preference, he shall be deemed to have opted for the Regular Plan - Growth Option. If the investor does not clearly specify the choice of Payout, Reinvestment or transfer options within the Dividend option, it will be treated as Daily Dividend Reinvestment Option.		
<b>SIP:</b> Not Available		
<b>STP:</b> Available		
<b>Frequency:</b> Daily/Weekly/Fortnightly/Monthly/Quarterly		
<b>Minimum Transfer Amt: Monthly:</b> Minimum 6 Transfers of Rs.1000/- each and above, Quarterly: Minimum 4 transfers of Rs.1500/- each and above.		
<b>Daily/Weekly/Fortnightly:</b> Fixed amount of Rs. 1,000/- per installment.		
<b>Days/Dates:</b> Under Daily options - Monday to Friday, Under Weekly Option - Every Wednesday, Under Fortnightly Option - Every Wednesday of the alternate week dates Monthly/Quarterly option: 01st, 10th, 15th, 21st, 28th - Default date 10th		
<b>Remarks:</b> STP option will not be available from an equity /equity oriented scheme to a non-equity scheme. Minimum clear balance in the scheme at the time of enrolment for STP should be Rs.6,000/-		
<b>SWP:</b> Available		
<b>Frequency:</b> Monthly/Quarterly		
<b>Minimum withdrawal Amount:</b> Fixed Withdrawal Rs.1000/- each and above at regular intervals. Minimum 12 withdrawals for monthly and 4 for quarterly.		
<b>Dates:</b> Fixed Withdrawal : 01st, 10th, 15th, 21st, 28th of each month / quarter. Application Withdrawal : 1st of each month quarter.		
<b>Remarks:</b> Appreciation withdrawal: Investors can withdraw appreciation of Rs.1,000/- and above at regular intervals. If the appreciation amount is less than Rs.1,000/- of the specified amount, there will be no SWP in that month/quarter. The cumulative appreciation of this period and the immediately succeeding period shall be paid out subject to it being a minimum of Rs.1,000/- or the specified amount.		
<b>Applicable NAV for Purchase of Units / (Including Switch-ins):</b>		
<ul style="list-style-type: none"> <li>● In respect of valid Purchase applications (along with cheques / drafts / other payment instruments) accepted at a Designated Collection Centre upto 12.00 noon on a Business Day and if the funds are available for utilization by the Scheme on the same day, the closing NAV of the day immediately preceding the day of acceptance of application will be applicable. For example, AMC will process applications received along with high value cheques after 10:30AM at the designated collection centres for the closing NAV of the same day, however, if the funds are available for utilization, AMC will process all such applications for the closing NAV of the day immediately preceding the day of acceptance of application.</li> <li>● In respect of valid Purchase applications (along with cheques / drafts / other payment instruments) accepted at a Designated Collection Centre after 12.00 noon on a Business Day and if the funds are available for utilization by the Scheme on the same day, the closing NAV of the day immediately preceding the next business day will be applicable.</li> <li>● In respect of valid Purchase applications (along with cheques / drafts / other payment instruments) accepted at a Designated Collection Centre on a Business Day, irrespective of the time of acceptance of applications, where the funds are not available for utilization on the day of the application, the closing NAV of the day immediately preceding the day on which the funds are available for utilization by the Scheme will be applicable.</li> </ul>		
The above will be applicable only for cheques / drafts / payment instruments payable locally in the city in which ISC is located. No outstation cheques / post dated cheques / non MICR cheques / Cash will be accepted.		
For Switch-in valid application shall be treated as application for purchase and the applicable NAV should be same as that of provisions mentioned in the SID/SAI.		
<b>Applicable NAV for Redemption of units (Including Switch-outs):</b>		
<ul style="list-style-type: none"> <li>● In respect of valid Redemption applications accepted at a Designated Collection Centre up to 3 p.m. on a Business Day, the NAV of the business day immediately preceding the next business day will be applicable.</li> <li>● In respect of valid Redemption applications accepted at a Designated Collection Centre after 3 p.m. on a Business Day, the NAV of the next Business Day will be applicable.</li> </ul>		

For Switch out: Valid application for switch-out shall be treated as applications for Redemption. The provisions of the Cut-off time and the Applicable NAV mentioned in the SID/SAI as applicable. Redemption shall be applied to the switch-out applications.

**Minimum Initial Investment:** Regular: Rs 5000/- and in multiples of Re 1/- thereafter; Institutional : Rs. 1 Crores and in multiples of Re. 1/- thereafter; Super Institutional: Rs. 10 Crores and in multiples of Re. 1/- thereafter.

**Minimum Additional Investment:**

Regular: Rs. 1000/- and in multiples of Re. 1/-; Institutional: Rs. 1 lakh and in multiples of Re. 1/-; Super Institutional: Rs. 10 lakhs and in multiples of Re. 1/- thereafter.

**Minimum Repurchase (Redemption):** The minimum amount of an application for redemption under the scheme /switch-out of units into any other scheme must be of Rs. 1000 and in multiples of Re.1 thereafter or 5 units whichever is lower. If the unit balance after any such redemption is less than or equal to 1 unit and is identified at the time of processing such request the AMC reserves the right to redeem such fractional units along with the redemption request received.

**Despatch of Repurchase (Redemption) Request:** Within 10 working days of the receipt of the redemption request at the authorised center of Mirae Asset Mutual Fund.

**Benchmark Index:** Crisil Liquid Fund Index

**Dividend Policy:** A dividend may be declared by the Trustee, at its discretion, from time to time (subject to the availability of distributable surplus as calculated in accordance with the Regulations). Such dividends if declared will be paid under normal circumstances, only to those Unit holders who have opted for Dividend Option. There is no assurance or guarantee to unit holders as to the rate of dividend distribution nor will that dividend be regularly paid. The Unit Holders have the option of receiving the dividend or reinvesting the same. If the Fund declares a dividend under the Scheme, AMC shall despatch the dividend warrants within 30 days from the date of declaration of the dividend. Dividend if any if declared the frequency will be as below : Dividend \*Payout\* Frequency – Available only in the Monthly Option (24th Day of the Month). Applicants may kindly note that if the dividend amount to be paid under this option is less than Rs. 1,000/- the dividend so due would be compulsorily reinvested back into the scheme. Dividend Reinvestment Frequency - Daily, Weekly (Every Wednesday), Monthly (24th Day of the Month)

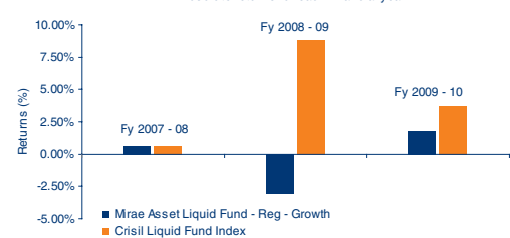
**Name of the Fund Manager:** Mr. Marzban Irani

**Name of the Trustee Company:** Mirae Asset Trustee Company Private Limited

<b>Performance (CAGR):</b>	Last One Year	Since Inception
Mirae Asset Liquid Fund - Regular - Growth	1.78%	-0.32%
Benchmark : Crisil Liquid Fund Index	3.69%	6.32%

Since inception returns calculated on NAV of Rs.1000/- . Inception date (deemed to be the date of allotment): 5th March'08. Based on NAV of Rs. 993.28 (Regular plan - Growth option) as on 31st March, 2010. Past performance may or may not be sustained in future.

Absolute returns for each financial year



<b>Expenses of the Scheme</b>	<b>Entry Load - NIL</b>	
I. Load Structure	In terms of SEBI circular no. SEBI/IMD/CIR No.4/ 168230/09 dated June 30, 2009, no entry load will be charged by the Scheme to the investor effective August 1, 2009. Upfront commission shall be paid directly by the investor to the AMFI registered Distributors based on the investors' assessment of various factors including the service rendered by the distributor.	
	<b>Exit Load</b>	<b>Load %</b>
	1. Regular Plan	Nil
	2. Institutional Plan	Nil
	3. Super Institutional Plan	Nil
	4. Systematic Transfer Plan	Nil
	5. Systematic Withdrawal Plan	Nil
	No Exit Load is chargeable in case of switches made between different options of schemes, subject to regulations, the Trustee retains the right to change / impose an Exit Load. No Exit load is levied in case of units allotted on bonus and re-investment of dividend. Switch-out will attract an exit load like any redemption.	
II. Recurring Expenses	As per the regulations, the maximum recurring expenses including investment management and advisory fee that can be charged to the scheme shall be subject to the percentage limit of weekly net assets as in the table below:	
	First 100 crores	2.25 %
	Next Rs. 300 crores	2.00 %
	Next Rs. 300 crores	1.75 %
	Balance	1.50 %

**Actual Expenses for the previous financial year:** Total Recurring expenses as a percentage of Daily/ Weekly average net assets - 0.64%

<b>Name of the Scheme:</b> Mirae Asset Cash Management Fund		
<b>Type and Category:</b> An Open Ended Liquid Scheme		
<b>Investment Objective:</b> The investment objective of the scheme is to seek to generate returns linked to short end rates like MIBOR and CBLO etc. and provide higher liquidity by investing in a portfolio of debt and money market instruments. The Scheme does not guarantee any returns.		
<b>Asset Allocation Pattern:</b>		
<b>Types of Instruments</b>	<b>Normal Allocation (% of Net Assets)</b>	<b>Risk Profile</b>
CBLO/Reverse Repo, Debt Instrument linked to short end rates such as MIBOR etc. and MIBOR linked instruments with daily put/call options.	65 -100	Low
Debt & Money Market Instruments (including Securitised Debt upto 30% of net assets)	0 - 35	Low to Medium
The Scheme may invest upto 30% of net assets in securitized debt. The scheme shall not engage into stock lending. The scheme does not propose to invest in equity and equity related securities.		
<b>Risk Profile of the Scheme:</b> Mutual Fund Units involve investment risks including the possible loss of principal. Please read the Scheme Information Document (SID) carefully for details on risk factors before investment. Scheme specific Risk Factors are summarized below: The Scheme is subjected to risk factors associated with Debt and Money Market instruments such as interest Rate risk/Price risk, Reinvestment risk, Credit risk, Prepayment risk, Liquidity risk, Derivatives and Securities Lending, Short Selling and Risk associated with Securitised Debt as detailed in the SID.		
<b>Plans/Options/Facilities:</b>		
The Scheme shall have three Options viz., Dividend, Growth and Bonus.		
Dividend Option		
- Dividend Payout		
o Monthly : payout frequency will be on 24 <sup>th</sup> of every month.		
- Dividend Reinvestment		
o Daily Dividend Reinvestment		
o Weekly Dividend Reinvestment (Every Wednesday is the Record Date)		
o Monthly Dividend Reinvestment (24 <sup>th</sup> of every month)		
Default Option : Dividend Reinvestment Option - Daily dividend reinvestment.		
Under this facility the dividend due and payable to the Unit holders (Subject to availability of surplus) will be compulsorily and without any further act by the Unit holders. The Units for the purpose of re-investment will be created and credited to the Unit holder's account at first 'Ex-income Distribution NAV'. There shall, however, be no entry load on the dividends so reinvested.		
Growth Option		
The returns from investments are generated through capital appreciation of units' price and no dividend will be declared.		
Bonus option		
Under this option the Fund may issue bonus units out of the accumulated reserves and surplus including the surplus by realised profit, dividend and interest, net of losses, expenses and taxes, if any, to unit holders, if such surplus is available and adequate for distribution in the opinion of Trustees.		
If the investor does not clearly specify the choice of option at the time of investing, it will be treated as a Growth Option.		
<b>SIP :</b> Not Available, <b>STP :</b> Available, <b>SWP :</b> Available (Terms same as Mirae Asset Liquid Fund)		
<b>Applicable NAV for Purchase of units (Including Switch-Ins) :</b> The Cut-off time for the Scheme is 12 noon., and the Applicable NAV will be as under:		
<ul style="list-style-type: none"> <li>In respect of valid Purchase applications (along with cheques / drafts / other payment instruments) accepted at a Designated Collection Centre upto 12.00 noon on a Business Day and if the funds are available for utilization by the Scheme on the same day, the closing NAV of the day immediately preceding the day of acceptance of application will be applicable. For example, AMC will process all applications received along with high value cheques after 10:30AM at the designated collection centres and the funds are available for utilization, AMC will process all such applications for the closing NAV of the day immediately preceding the day of acceptance of application (Previous Day NAV).</li> <li>In respect of valid Purchase applications (along with cheques / drafts / other payment instruments) accepted at a Designated Collection Centre after 12.00 noon on a Business Day and if the funds are available for utilization by the Scheme on the same day, the closing NAV of the day immediately preceding the next business day will be applicable.</li> <li>In respect of valid Purchase applications (along with cheques / drafts / other payment instruments) accepted at a Designated Collection Centre on a Business Day, irrespective of the time of acceptance of applications, where the funds are not available for utilization on the day of the application, the closing NAV of the day immediately preceding the day on which the funds are available for utilization by the Scheme will be applicable. The above will be applicable only for cheques / drafts / payment instruments payable locally in the city in which ISC is located. No outstation cheques/post dated cheques/non MICR cheques will be accepted.</li> </ul>		
<b>Applicable NAV for Redemption of units Including Switch-Outs (after the scheme re-opens for repurchase and sale)</b>		
<ul style="list-style-type: none"> <li>In respect of valid Redemption applications accepted at a Designated Collection Centre up to 3 p.m. on a Business Day, the NAV of the day immediately preceding the next business day.</li> <li>In respect of valid Redemption applications accepted at a Designated Collection Centre after 3 p.m. on a Business Day, the NAV of the next Business Day will be applicable.</li> </ul>		
<b>Minimum Initial Investment:</b> Rs. 5000/- and in multiples of Re. 1/- thereafter		
<b>Minimum Additional Purchase:</b> Rs. 1000/- and in multiples of Re. 1/- thereafter		
<b>Minimum Repurchase (Redemption):</b> The minimum amount of application for redemption under the scheme /switch out of units into any other scheme must be of Rs. 1000 and in multiples of Re.1		

thereafter or 5 units whichever is lower. If the unit balance after any such redemption is less than or equal to 1 unit and is identified at the time of processing such request the AMC reserves the right to redeem such fractional units along with the redemption request received.

**Despatch of Repurchase (Redemption) Request:** Within 10 working days of the receipt of the redemption request at the authorised centre of the Mirae Asset Mutual Fund.

**Benchmark Index:** CCIL MIBOR

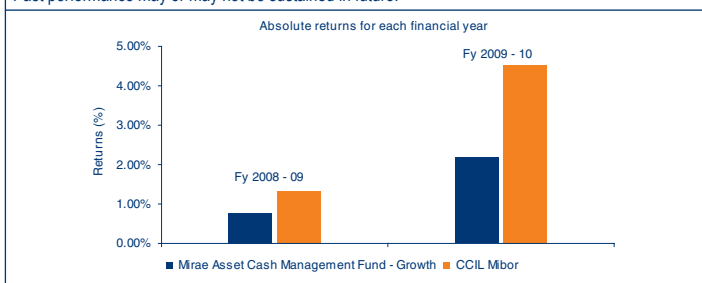
**Dividend Policy:** A dividend may be declared by the Trustee, at its discretion, from time to time (subject to the availability of distributable surplus as calculated in accordance with the Regulations). Such dividends if declared will be paid under normal circumstances, only to those Unit holders who have opted for Dividend Option. There is no assurance or guarantee to unit holders as to the rate of dividend distribution nor will that dividend be regularly paid. The Unit Holders have the option of receiving the dividend or reinvesting the same. If the Fund declares a dividend under the Scheme, AMC shall dispatch the dividend warrants within 30 days from the date of declaration of the dividend.

**Name of the Fund Manager:** Mr. Marzban Irani

<b>Performance (CAGR):</b>	Last One Year	Since Inception
Mirae Asset Cash Management Fund - Growth	2.19%	2.45%
Benchmark : CCIL Mibor	4.52%	4.83%

Since inception returns calculated on NAV of Rs.1000/-. Inception date (deemed to be the date of allotment): 12th January, '09. Based on NAV of Rs. 1029.87 (Regular Plan - Growth Option) as on 31st March, 2010.

Past performance may or may not be sustained in future.



**Expenses of the Scheme:**

**(i) Load Structure**

<b>For Each Purchase Type</b>	<b>Load %</b>
<b>Entry Load</b>	NIL
In terms of SEBI circular no. SEBI/IMD/CIR No.4/ 168230/09 dated June 30, 2009, no entry load will be charged by the Scheme to the investor effective August 1, 2009. Upfront commission shall be paid directly by the investor to the AMFI registered Distributors based on the investors' assessment of various factors including the service rendered by the distributor.	
<b>Exit Load</b>	NIL

**(ii) Recurring expenses**

As per the Regulations, the permissible annual scheme recurring expenses including investment management and advisory fee that can be charged as a percentage of average daily net assets are as under:

i) First Rs. 100 Crores average daily net assets	2.25%
ii) Next Rs. 300 Crores average daily net assets	2.00%
iii) Next Rs. 300 Crores average daily net assets	1.75%
iv) Balance	1.50%

**Actual Expenses for the previous financial year :** Total Recurring expenses as a percentage of Daily/ Weekly average net assets - **0.39%**

<b>Name of the Scheme: Mirae Asset Short Term Bond Fund</b>		
<b>Type and Category:</b> An Open Ended Debt Scheme		
<b>Investment Objective:</b> The investment objective of the scheme is to seek to generate returns through an actively managed diversified portfolio of debt and money market instruments. There is no assurance OR guarantee of returns.		
<b>Asset Allocation</b>		
<b>Types of Instruments</b>	<b>Normal Allocation (% of Net Assets)</b>	<b>Risk Profile</b>
Money Market Instruments and debt instruments with residual maturity and repricing tenor not exceeding 182 days	20-100%	Low
Debt Instruments with residual maturity and repricing tenor exceeding 182 days* (including Securitized Debt upto 50% of net assets)	0-80%	Low to Medium
* Debt instruments include securitized debt upto 50% of net assets. The scheme may invest in derivatives upto 100% of the net assets of the scheme. In addition, the scheme may also invest in foreign securities upto 25% of net assets of the scheme subject to regulations and prevailing laws as applicable, the portfolio will consist of permissible domestic or international fixed income instruments, most suitable to meet the investment objectives.		
The Scheme may invest in derivatives up to 100% of the net assets of the Scheme only for the purpose of hedging and portfolio rebalancing.		
The Scheme may propose to participate in stock lending as per the limits as specified by the relevant guidelines, circulars, regulations, etc. from time to time.		
<b>Risk Profile of the Scheme:</b> Mutual Fund Units involve investment risks including the possible loss of principal. Please read the Scheme Information Document (SID) carefully for details on risk factors before investment. Scheme specific Risk Factors are summarized below:		
The Scheme is subjected to risk factors associated with Debt and Money Market instruments, Securitized Debt, Derivatives and Unlisted Securities Besides, the scheme is also subjected to risk associated with Foreign Securities, Liquidity Risk, Settlement Risk & Regulatory Risk associated with Securities and Risk Factors associated with Securities Lending as detailed in the SID.		
<b>Plans and Options:</b> The Scheme shall have two Plans : Regular and Institutional Each Plan shall have two options viz., Dividend and Growth		
<b>Dividend Option</b>		
- Dividend Payout		
- Dividend Reinvestment		
- Dividend Transfer		
Default Option: Dividend Reinvestment Option.		
<b>Growth Option</b>		
Default Option : Regular Plan - Growth Option		
Systematic Investment Plan ("SIP") / Systematic Withdrawal Plan ("SWP") / Systematic Transfer Plan ("STP") will be available only in the Regular Plan of the Scheme.		
<b>Applicable NAV for purchase of units Including Switch-ins:</b>		
1. In respect of valid Purchase applications (along with cheques / drafts / other payment instruments) accepted at a Designated Collection Centre up to 3 p.m. on a Business Day, the closing NAV of that day will be applicable.		
2. In respect of valid Purchase applications (along with cheques / drafts / other payment instruments) accepted at a Designated Collection Centre after 3 p.m. on a Business Day, the NAV of the next Business Day will be applicable.		
The above will be applicable only for cheques / drafts / payment instruments payable locally in the city in which ISC is located. No outstation cheques / post dated cheques / non MICR cheques will be accepted.		
As per SEBI circular dated October 24, 2008 in respect of purchase of units in Income/ Debt oriented schemes (other than liquid fund schemes and plans) with amount equal to or more than Rs. 1 crore, irrespective of the time of receipt of application, the closing NAV of the day on which the funds are available for utilisation shall be applicable.		
<b>Applicable NAV for Redemption of units Including Switch-outs:</b>		
1. In respect of valid redemption requests accepted at a Designated Collection Centre up to 3 p.m. on a Business Day, the closing NAV of that day will be applicable.		
2. In respect of valid redemption requests accepted at a Designated Collection Centre after 3 p.m. on a Business Day, the NAV of the next Business Day will be applicable.		
<b>Minimum Initial Investment:</b>		
Regular Plan : Rs. 5000/- and in multiples of Re. 1/- thereafter		
Institutional Plan : Rs. 1000000/- and in multiples of Re. 1/- thereafter		
<b>Minimum Additional Investment:</b>		
Regular Plan : Rs. 1000/- and in multiples of Re. 1/- thereafter		
Institutional Plan : Rs. 10000/- and in multiples of Re. 1/- thereafter		
<b>Minimum Repurchase (Redemption):</b>		
Rs. 1000/- and in multiples of Re. 1 thereafter or 100 units, whichever is lower. If the unit balance after any such redemption is less than or equal to 25 units and is identified at the time of processing such request, the AMC reserves the right to redeem such fractional units along with the redemption request received.		
<b>Despatch of Repurchase (Redemption) Request:</b>		
Within 10 working days of the receipt of the redemption request at the authorised centre of the Mirae Asset Mutual Fund.		
<b>Benchmark Index:</b> CRISIL Short Term Bond Fund Index.		

**Dividend Policy:** A dividend may be declared by the Trustee, at its discretion, from time to time (subject to the availability of distributable surplus as calculated in accordance with the Regulations). Such dividends if declared will be paid under normal circumstances, only to those Unit holders who have opted for Dividend Option. There is no assurance or guarantee to unit holders as to the rate of dividend distribution nor will that dividend be regularly paid. The Unit Holders have the option of receiving the dividend or reinvesting the same. If the Fund declares a dividend under the Scheme, AMC shall dispatch the dividend warrants within 30 days from the date of declaration of the dividend.

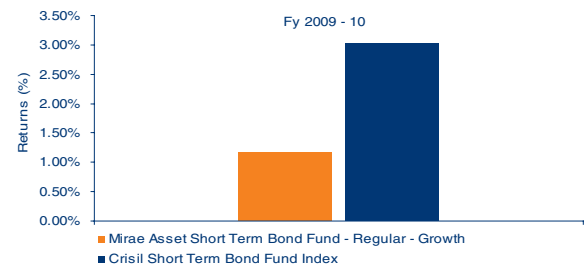
**Name of the Fund Manager:** Mr. Marzban Irani

**Name of the Trustee Company:** Mirae Asset Trustee Company Private Limited

<b>Performance of the Scheme: (Absolute Returns)</b>	<b>Since Inception</b>
Mirae Asset Short Term Bond Fund	1.17%
Benchmark : Crisil Short Term Bond Term Index	3.03%

Since inception returns calculated on NAV of Rs.10/- . Inception date (deemed to be the date of allotment): 3<sup>rd</sup> August '09. Based on NAV of Rs. 10.12 (Regular plan - Growth option) as on 31st March, 2010. Past performance may or may not be sustained in future.

Absolute returns for each financial year

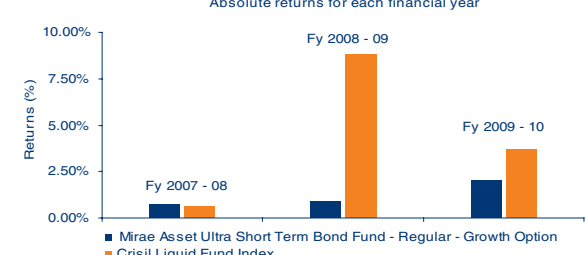


#### Expenses of the Scheme:

<b>(i) Load Structure</b>	<b>Entry Load - NIL</b>
	In terms of SEBI circular no. SEBI/IMD/CIR No.4/ 168230/09 dated June 30, 2009, no entry load will be charged by the Scheme to the investor effective August 1, 2009. Upfront commission shall be paid directly by the investor to the AMFI registered Distributors based on the investors' assessment of various factors including the service rendered by the distributor.
	<b>Exit Load</b>
	Regular & Institutional Plan: 0.15% if redeemed within 15 days from the date of allotment (Including SIP/STP/SWP)
<b>(ii) Recurring expenses:</b>	As per the Regulations, the permissible annual scheme recurring expenses including investment management and advisory fee that can be charged as a percentage of average daily net assets are as under:
	i) First Rs. 100 Crores average daily net assets - 2.25%
	ii) Next Rs. 300 Crores average daily net assets - 2.00%
	iii) Next Rs. 300 Crores average daily net assets - 1.75%
	iv) Balance - 1.50%

Actual expenses for the previous financial year: Total recurring expenses as a percentage of Daily / Weekly average net assets: - **0.94%**

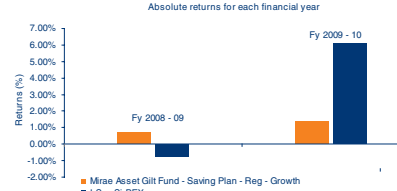
<b>Name of the Scheme: Mirae Asset Ultra Short Term Bond Fund</b>		
<b>Type and Category:</b> An Open Ended Debt Scheme		
<b>Investment Objective:</b> The investment objective of the scheme is to seek to generate returns through an actively managed diversified portfolio of debt and money market instruments. There is no assurance OR guarantee of returns.		
<b>Asset Allocation Pattern:</b>		
<b>Types of Instruments</b>	<b>Normal Allocation (% of Net Assets)</b>	<b>Risk Profile</b>
Money market instruments and debt Instruments with residual maturity and repricing tenor not exceeding 182 days	50-100%	Low
Debt Instruments with residual maturity and repricing tenor exceeding 182 days* (including Securitized Debt upto 50% of net assets)	0-50%	Low to Medium
* Debt instruments include securitized debt upto 50% of net assets. The scheme may invest in derivatives upto 100% of the net assets of the scheme. In addition, the scheme may also invest in foreign securities upto 25% of net assets of the scheme subject to regulations and prevailing laws as applicable, the portfolio will consist of permissible domestic or international fixed income instruments, most suitable to meet the investment objectives.		
The Scheme may invest in derivatives up to 100% of the net assets of the Scheme only for the purpose of hedging and portfolio rebalancing.		
The Scheme may propose to participate in stock lending as per the limits as specified by the relevant guidelines, circulars, regulations, etc, from time to time.		
<b>Risk Profile of the Scheme(s):</b>		
Mutual Fund Units involve investment risks including the possible loss of principal. Please read the Scheme Information Document (SID) carefully for details on risk factors before investment. Scheme specific Risk Factors are summarized below:		
The Scheme is subjected to risk factors associated with Debt and Money Market instruments, Securitized Debt, Derivatives and Unlisted Securities Besides, the scheme is also subjected to risk associated with Foreign Securities, Liquidity Risk, Settlement Risk & Regulatory Risk associated with Securities and Risk Factors associated with Securities Lending as detailed in the SID.		
<b>Plans &amp; Options</b>		
The Scheme shall have Three Plans : Regular, Institutional & Super Institutional		
Each Plan shall have three options viz., Dividend, Bonus and Growth		
<ul style="list-style-type: none"> <li><b>Dividend Option</b> <ul style="list-style-type: none"> <li>- Dividend Payout</li> <li>- Dividend Reinvestment</li> <li>- Dividend Transfer</li> </ul> </li> </ul>		
Default Option: Dividend Reinvestment Option.		
<ul style="list-style-type: none"> <li><b>Growth Option</b></li> </ul>		
Default Option : Regular Plan – Growth Option		
Systematic Investment Plan ("SIP") / Systematic Withdrawal Plan ("SWP") / Systematic Transfer Plan ("STP") will be available only in the Regular Plan of the Scheme.		
<b>Applicable NAV for Purchase of Units / (Including Switch-ins):</b>		
<ul style="list-style-type: none"> <li>In respect of valid Purchase applications (along with cheques / drafts / other payment instruments) accepted at a Designated Collection Centre up to 3 p.m. on a Business Day, the closing NAV of that day will be applicable.</li> <li>In respect of valid Purchase applications (along with cheques / drafts / other payment instruments) accepted at a Designated Collection Centre after 3 p.m. on a Business Day, the NAV of the next Business Day will be applicable.</li> </ul>		
The above will be applicable only for cheques / drafts / payment instruments payable locally in the city in which ISC is located. No outstation cheques / post dated cheques / non MICR cheques will be accepted.		
As per SEBI circular dated October 24, 2008 in respect of purchase of units in Income/ Debt oriented schemes (other than liquid fund schemes and plans) with amount equal to or more than Rs. 1 crore, irrespective of the time of receipt of application, the closing NAV of the day on which the funds are available for utilisation shall be applicable.		
<b>Applicable NAV for Redemption of units (Including Switch-outs):</b>		
<ul style="list-style-type: none"> <li>In respect of valid redemption requests accepted at a Designated Collection Centre up to 3 p.m. on a Business Day, the closing NAV of that day will be applicable.</li> <li>In respect of valid redemption requests accepted at a Designated Collection Centre after 3 p.m. on a Business Day, the NAV of the next Business Day will be applicable.</li> </ul>		

<b>Minimum Initial Investment:</b>		
Regular Plan : Rs 5000/- and in multiples of Re. 1/- thereafter		
Institutional Plan : Rs.1 Crore and in multiples of Re. 1/- thereafter		
Super Institutional Plan : Rs.5 Crore and in multiples of Re. 1/- thereafter		
<b>Minimum Additional Investment:</b> Regular: Rs. 1000/- and in multiples of Re. 1/- Institutional: Rs. 1 lakh and in multiples of Re. 1/- Super Institutional: Rs. 10 lakhs and in multiples of Re. 1/- thereafter		
<b>Minimum Repurchase (Redemption):</b>		
The minimum amount of application for redemption under the scheme /switch out of units into any other scheme must be of Rs. 1000 and in multiples of Re.1 thereafter or 5 units whichever is lower. If the unit balance after any such redemption is less than or equal to 1 unit and is identified at the time of processing such request the AMC reserves the right to redeem such fractional units along with the redemption request received.		
<b>Despatch of Repurchase (Redemption) Request :</b> Within 10 working days of the receipt of the redemption request at the authorised center of Mirae Asset Mutual Fund.		
<b>Benchmark Index :</b> CRISIL Liquid Fund Index		
<b>Dividend Policy:</b> A dividend may be declared by the Trustee, at its discretion, from time to time (subject to the availability of distributable surplus as calculated in accordance with the Regulations). Such dividends if declared will be paid under normal circumstances, only to those Unit holders who have opted for Dividend Option. There is no assurance or guarantee to unit holders as to the rate of dividend distribution nor will that dividend be regularly paid. The Unit Holders have the option of receiving the dividend or reinvesting the same. If the Fund declares a dividend under the Scheme, AMC shall dispatch the dividend warrants within 30 days from the date of declaration of the dividend.		
<b>Name of the Fund Manager:</b> Mr. Marzban Irani		
<b>Name of the Trustee Company:</b> Mirae Asset Trustee Company Private Limited		
<b>Performance (CAGR):</b>	Last One Year	Since Inception
Mirae Asset Ultra Short Term Fund	2.05%	1.74%
Benchmark : Crisil Liquid Fund Index	3.69%	6.32%
Since inception returns calculated on NAV of Rs.1000/-. Inception date (deemed to be the date of allotment): 5th March'08. Based on NAV of Rs. 1036.46 (Regular plan - Growth option) as on 31st March, 2010. Past performance may or may not be sustained in future.		
<p style="text-align: center;">Absolute returns for each financial year</p> 		
<b>Expenses of the Scheme</b>	<b>Entry Load - NIL</b>	
<b>I. Load Structure</b>	In terms of SEBI circular no. SEBI/IMD/CIR No.4/ 168230/09 dated June 30, 2009, no entry load will be charged by the Scheme to the investor effective August 1, 2009. Upfront commission shall be paid directly by the investor to the AMFI registered Distributors based on the investors' assessment of various factors including the service rendered by the distributor.	
	<b>Exit Load</b>	
	Regular Plan/Institutional Plan/Super Institutional Plan: Nil	
<b>II. Recurring Expenses</b>	As per the regulations, the permissible Annual Scheme recurring expenses including investment management and advisory fee that can be charged as a percentage of average daily net assets are as under:	
	First 100 crores average daily net assets are as under :	2.25 %
	Next Rs. 300 Crores average daily net assets	2.00 %
	Next Rs. 300 Crores average daily net assets	1.75 %
	Balance	1.50 %
<b>Actual Expenses for the previous financial year :</b> Total recurring expenses as a percentage of Daily / Weekly average net assets:- <b>0.77%</b>		

<b>Name of the Scheme:</b> Mirae Asset Gilt Fund - Investment Plan		
<b>Type and Category:</b> An Open ended Gilt Scheme		
<b>Investment Objective:</b>		
<b>Investment Plan:</b> The investment objective of the scheme is to seek to generate returns commensurate with low credit risk by predominantly investing in the portfolio comprising of sovereign securities issued and guaranteed by Central and State Government with residual maturity ranging from 1 year to 20 years or higher. The average portfolio maturity duration of the plan will exceed 4 years. The Scheme may also invest in money market instruments which include but is not limited to treasury bills, CBLO, repo/ reverse repo and any other like instruments.		
<b>Asset Allocation Pattern</b>		
<b>Investment Plan</b>	<b>Normal Allocation (% of Net Assets)</b>	<b>Risk Profile</b>
<b>Types of Instruments</b>		
Sovereign securities issued and guaranteed by State and Central Govt. with an average portfolio maturity duration of the plan exceeding 4 years	65-100	Low to medium
Money Market Instruments	0-35	Low
The Scheme may invest in derivatives up to 50% of the net assets of the Scheme only for the purpose of hedging and portfolio rebalancing. The Scheme may also engage in stock lending to the extent of 10% of net assets of the Scheme or any other limits as prescribed by the Securities and Exchange Board of India, from time to time.		
<b>Risk Profile of the Scheme:</b> 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: Risks associated with Debt and Money Market Instruments like Interest Rate Risk / Price Risk, Reinvestment Risk, Credit Risk, Prepayment Risk, Liquidity Risk, Sovereign Risk, Derivatives, Securities Lending and short selling as detailed in the SID.		
<b>Plans and Options:</b>		
<b>Investment Plan shall have four Sub-plans</b>		
<ul style="list-style-type: none"> <li>- <b>Regular Sub-plan</b> <ul style="list-style-type: none"> <li>o Growth Option</li> <li>o Dividend Option                             <ul style="list-style-type: none"> <li>▪ Dividend Payout*</li> <li>▪ Dividend Reinvestment</li> </ul> </li> </ul> </li> </ul>	<ul style="list-style-type: none"> <li>- <b>Institutional Sub-plan</b> <ul style="list-style-type: none"> <li>o Growth Option</li> <li>o Dividend Option                             <ul style="list-style-type: none"> <li>▪ Dividend Payout*</li> <li>▪ Dividend Reinvestment</li> </ul> </li> </ul> </li> <li>- <b>Bonus Sub-plan</b></li> </ul>	<ul style="list-style-type: none"> <li>- <b>Provident Fund Sub-plan</b> <ul style="list-style-type: none"> <li>o Automatic Capital Appreciation Payout Option                             <ul style="list-style-type: none"> <li>- Monthly/Quarterly/Half yearly/ Annually</li> </ul> </li> <li>o Defined Maturity Date Option</li> <li>o Automatic Annual Reinvestment Option.</li> </ul> </li> </ul>
<b>The Scheme shall maintain a separate portfolio for Savings and Investment Plans</b>		
If the investor does not clearly specify the choice of Plan at the time of investing; it will be treated as a <i>Savings Plan – Regular sub-plan – Growth option.</i>		
If the investor does not clearly specify the choice of Options in the Regular and Institutional Plan, at the time of investing it will be treated as a <i>Growth Option.</i>		
If the investor does not clearly specify the choice of Options in the Provident Fund Plan, at the time of investing; it will be treated as an <i>Automatic Capital Appreciation Payout Option – Annual.</i>		
*Dividend Payout will happen only when dividend amount payable to unit holders should be of Rs.1000 or more, otherwise, the amount will be reinvested.		
<b>Bonus Sub-plan:</b> Under this Sub-plan, the Scheme proposes to distribute surplus, if any, by way of fully paid bonus units as may be decided by the Trustees from time to time. Pursuant to allotment of bonus units the NAV of this Sub-plan would fall in proportion to the bonus units allotted and as a result the total value of the units held by the investor would remain the same.		
<b>Dividend Option:</b> Under this option, a dividend may be declared by the Trustee, at its discretion, from time to time (subject to the availability of distributable surplus as calculated in accordance with the Regulations).		
<ul style="list-style-type: none"> <li>● <b>Dividend Reinvestment Facility</b></li> <li>● <b>Dividend Payout Facility</b></li> </ul>		
If the investor does not clearly specify the choice of Payout or Reinvestment facility within the Dividend option, it will be treated as a Reinvestment facility.		
<b>Automatic Capital Appreciation Payout Option (ACAPO):</b> Under this facility, the unitholders will be in a position to redeem the capital appreciation, if any, on a specified day leaving behind their original subscription of units in the Scheme. The Specified day shall be:		
(i) The last Friday of every month for the Monthly Option		
(ii) The last Friday of the quarters ending March, June, September and December for the Quarterly Option.		
(iii) The last Friday of the half year ending March and September for the Half Yearly Option		
(iv) The last Friday of the financial year ending March for the Annual Option.		
The applicable NAV for redemption of capital appreciation shall be the NAV at the close of the above specified day.		
<b>Defined Maturity Date Option (DMDO):</b> Under this facility, the unitholders can predetermine the date of redemption (either full or partial) of their units at the time of subscription itself.		
<b>Automatic Annual Reinvestment Option (AARO):</b> Under this facility, the unit-holders can at the time of subscription, predetermine the amount of redemption (either in full or partial) and also the subscription of the same amount on the same day of redemption.		
This facility is for those investors who wish to avail of redemption and reinvestment on the same day. The day for such redemption and reinvestment shall be the last Friday of the month of March of the respective financial year. For example all investors exercising this facility on any day during the financial year ending March, 2009 shall deemed to have given a mandate for redemption and reinvestment on the last Friday of the month of March 2009 of the immediately preceding business day if that Friday is a non-business day.		
The date for redemption & subscription will be the specified date as above and the applicable NAV for redemption & subscription will be the NAV at the close of the specified date as above subject to the applicable load structure. The statement of account will be sent to the unitholders in accordance with service standards as mentioned in SID.		

<b>Applicable NAV for Purchase of units Including Switch-Ins (after the scheme opens for repurchase and sale)</b>		
The Cut-off time for the Scheme is 3 p.m., and the Applicable NAV will be as under:		
<ul style="list-style-type: none"> <li>● In respect of valid Purchase applications (along with cheques / drafts / other payment instruments) accepted at a Designated Collection Centre up to 3 p.m. on a Business Day, the closing NAV of that day will be applicable.</li> <li>● In respect of valid Purchase applications (along with cheques / drafts / other payment instruments) accepted at a Designated Collection Centre after 3 p.m. on a Business Day, the NAV of the next Business Day will be applicable.</li> </ul>		
The above will be applicable only for cheques / drafts / payment instruments payable locally in the city in which ISC is located. No outstation cheques/post dated cheques/non MICR cheques will be accepted.		
<b>For Switch - In:</b> Valid applications for 'switch-in' shall be treated as applications for Purchase, and the applicable NAV should be same as that of provisions mentioned above.		
<b>Applicable NAV for Redemption of units Including Switch-Outs (after the scheme opens for repurchase and sale):</b> The Cut-off time for the Scheme is 3 p.m., and the Applicable NAV will be as under:		
<ul style="list-style-type: none"> <li>● In respect of valid Redemption applications accepted at a Designated Collection Centre up to 3 p.m. on a Business Day, the NAV of such day will be applicable.</li> <li>● In respect of valid Redemption applications accepted at a Designated Collection Centre after 3 p.m. on a Business Day, the NAV of the next Business Day will be applicable.</li> </ul>		
<b>Minimum Application Amount/ Number of Units</b>		
<b>Purchase</b>	<b>Additional Purchase</b>	<b>Repurchase</b>
<ol style="list-style-type: none"> <li>1. <b>Regular Sub – Plan :</b> Rs. 5000/- and in multiples of multiples of Re. 1/-</li> <li>2. <b>Institutional Sub-plan:</b> Rs. 10,00,000/- and in multiples of Re. 1/- thereafter</li> <li>3. <b>Bonus Sub-plan :</b> Rs. 5000/- and in multiples of Re. 1/- thereafter</li> <li>4. <b>Provident Fund Sub-plan :</b> Rs. 10,000/- and in multiples of Re. 1/- thereafter</li> </ol>	<b>(For all Sub-Plans)</b> Rs. 1000/- and in Re. 1/- thereafter	The Minimum amount of an application for redemption under the Sub-Plans/ Switch-out of units into any other scheme must be of Rs. 1000 and in multiples or 100 units, whichever is lower. If the units balance after such redemption is less than or equal to 25 units and is identified at the time of processing such request, the AMC reserves the right to redeem such fractional units along with the redemption request received.
<b>Despatch of Repurchase (Redemption) Request :</b> Within 10 working days of the receipt of the redemption request at the authorised centre of the Mirae Asset Mutual Fund.		
<b>Benchmark Index:</b> Investment Plan - I Sec Li-Bex		
<b>Dividend Policy:</b> A dividend may be declared by the Trustee, at its discretion, from time to time (subject to the availability of distributable surplus as calculated in accordance with the Regulations). Such dividends if declared will be paid under normal circumstances, only to those Unit holders who have opted for Dividend Option. There is no assurance or guarantee to unit holders as to the rate of dividend distribution nor will that dividend be regularly paid. The Unit Holders have the option of receiving the dividend or reinvesting the same. If the Fund declares a dividend under the Scheme, AMC shall dispatch the dividend warrants within 30 days from the date of declaration of the dividend.		
<b>Name of the Fund Manager:</b> Mr. Marzban Irani		
<b>Performance (CAGR) :</b>	Last One Year	Since Inception
Mirae Asset Gilt Fund - Invest Plan - Regular - Growth	4.17%	3.10%
Benchmark : I-Sec Li-BEX	3.09%	-0.49%
Since inception returns calculated on NAV of Rs.10/- . Inception date (deemed to be the date of allotment): 6th February'09. Based on NAV of Rs. 10.36 (Regular Plan - Growth Option) as on 31st March, 2010. Past performance may or may not be sustained in future.		
<b>Expenses of the Scheme</b>		
<b>(i) Load Structure</b>		
<b>For Each Purchase Type</b>	<b>Load (% of Applicable NAV as the case may be)</b>	
<b>Entry Load - NIL</b>		
In terms of SEBI circular no. SEBI/IMD/CIR No. 4/ 168230/09 dated June 30, 2009, no entry load will be charged by the Scheme to the investor effective August 1, 2009. Upfront commission shall be paid directly by the investor to the AMFI registered Distributors based on the investors' assessment of various factors including the service rendered by the distributor.		
<b>Exit Load</b>		
<b>Investment Plan</b>	0.15% if redeemed within 15 days from the date of allotment	
Regular		
Institutional		
Bonus		
Provident Fund		
<b>(ii) Recurring expenses:</b> As per the Regulations, the permissible annual scheme recurring expenses including investment management and advisory fee that can be charged as a percentage of average daily net assets are as under:		
i) First Rs. 100 Crores average daily net assets	2.25%	
ii) Next Rs. 300 Crores average daily net assets	2.00%	
iii) Next Rs. 300 Crores average daily net assets	1.75%	
iv) Balance	1.50%	
<b>Actual Expenses for the previous financial year :</b> Total Recurring expenses as a percentage of Daily/ Weekly average net assets -1.93%		

<b>Name of the Scheme: Mirae Asset Gilt Fund - Savings Plan</b>		
<b>Type and Category:</b> An Open ended Gilt Scheme		
<b>Investment Objective:</b>		
<b>Savings Plan:</b> The investment objective of the scheme is to seek to generate returns commensurate with low credit risk by predominantly investing in the portfolio comprising of short to medium term Government securities guaranteed by Central and State Government with an average portfolio maturity duration not exceeding 5 years. The Scheme may also invest in money market instruments which include but is not limited to treasury bills, CBLO, repo/reverse repo and any other like instruments.		
<b>Asset Allocation Pattern</b>		
<b>Savings Plan</b>	<b>Normal Allocation (% of Net Assets)</b>	<b>Risk Profile</b>
<b>Types of Instruments</b> Sovereign securities issued and guaranteed by State and Central Govt. with an average portfolio maturity duration not exceeding 5 years	65-100	Low to medium
Money Market Instruments	0-35	Low
The Scheme may invest in derivatives up to 50% of the net assets of the Scheme only for the purpose of hedging and portfolio rebalancing. The Scheme may also engage in stock lending to the extent of 10% of net assets of the Scheme or any other limits as prescribed by the Securities and Exchange Board of India, from time to time.		
<b>Risk Profile of the Scheme:</b> 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 : Risks associated with Debt and Money Market Instruments like Interest Rate Risk / Price Risk, Reinvestment Risk, Credit Risk, Prepayment Risk, Liquidity Risk, Sovereign Risk, Derivatives, Securities Lending and short selling as detailed in the SID.		
<b>Plans and Options:</b>		
<b>Savings Plan shall have four Sub-plans</b>		
<b>- Regular Sub-plan</b> <ul style="list-style-type: none"> <li>o Growth Option</li> <li>o Dividend Option                             <ul style="list-style-type: none"> <li>▪ Dividend Payout*</li> <li>▪ Dividend Reinvestment</li> </ul> </li> </ul>	<b>- Institutional Sub-plan</b> <ul style="list-style-type: none"> <li>o Growth Option</li> <li>o Dividend Option                             <ul style="list-style-type: none"> <li>▪ Dividend Payout*</li> <li>▪ Dividend Reinvestment</li> </ul> </li> <li>- <b>Bonus Sub-plan</b></li> </ul>	<b>- Provident Fund Sub-plan</b> <ul style="list-style-type: none"> <li>o Automatic Capital Appreciation Payout Option</li> <li>- Monthly/Quarterly/Half yearly/Annually</li> <li>o Defined Maturity Date Option</li> </ul>
<b>The Scheme shall maintain a separate portfolio for Savings and Investment Plans</b>		
If the investor does not clearly specify the choice of Plan at the time of investing; it will be treated as a <i>Savings Plan – Regular sub-plan – Growth option.</i>		
If the investor does not clearly specify the choice of Options in the Regular and Institutional Plan, at the time of investing it will be treated as a <i>Growth Option.</i>		
If the investor does not clearly specify the choice of Options in the Provident Fund Plan, at the time of investing; it will be treated as an <i>Automatic Capital Appreciation Payout Option – Annual.</i>		
*Dividend Payout will happen only when dividend amount payable to unit holders should be of Rs.1000 or more, otherwise, the amount will be reinvested.		
<b>Bonus Sub-plan:</b> Under this Sub-plan, the Scheme proposes to distribute surplus, if any, by way of fully paid bonus units as may be decided by the Trustees from time to time. Pursuant to allotment of bonus units the NAV of this Sub-plan would fall in proportion to the bonus units allotted and as a result the total value of the units held by the investor would remain the same.		
<b>Dividend Option:</b> Under this option, a dividend may be declared by the Trustee, at its discretion, from time to time (subject to the availability of distributable surplus as calculated in accordance with the Regulations).		
<ul style="list-style-type: none"> <li>● <b>Dividend Reinvestment Facility</b></li> <li>● <b>Dividend Payout Facility</b></li> </ul>		
If the investor does not clearly specify the choice of Payout or Reinvestment facility within the Dividend option, it will be treated as a Reinvestment facility.		
<b>Automatic Capital Appreciation Payout Option (ACAPO):</b> Under this facility, the unitholders will be in a position to redeem the capital appreciation, if any, on a specified day leaving behind their original subscription of units in the Scheme. The Specified day shall be:		
(i) The last Friday of every month for the Monthly Option		
(ii) The last Friday of the quarters ending March, June, September and December for the Quarterly Option.		
(iii) The last Friday of the half year ending March and September for the Half Yearly Option		
(iv) The last Friday of the financial year ending March for the Annual Option.		
The applicable NAV for redemption of capital appreciation shall be the NAV at the close of the above specified day.		
<b>Defined Maturity Date Option (DMDO):</b> Under this facility, the unitholders can predetermine the date of redemption (either full or partial) of their units at the time of subscription itself.		
<b>Applicable NAV for Purchase of units Including Switch-Ins (after the scheme opens for repurchase and sale)</b>		
The Cut-off time for the Scheme is 3 p.m., and the Applicable NAV will be as under:		
<ul style="list-style-type: none"> <li>● In respect of valid Purchase applications (along with cheques / drafts / other payment instruments) accepted at a Designated Collection Centre up to 3 p.m. on a Business Day, the closing NAV of that day will be applicable.</li> <li>● In respect of valid Purchase applications (along with cheques / drafts / other payment instruments) accepted at a Designated Collection Centre after 3 p.m. on a Business Day, the NAV of the next Business Day will be applicable.</li> </ul>		
The above will be applicable only for cheques / drafts / payment instruments payable locally in the city in which ISC is located. No outstation cheques/post dated cheques/non MICR cheques will be accepted.		
<b>For Switch - In:</b> Valid applications for 'switch-in' shall be treated as applications for Purchase, and the applicable NAV should be same as that of provisions mentioned above.		

<b>Applicable NAV for Redemption of units Including Switch-Outs (after the scheme opens for repurchase and sale):</b> The Cut-off time for the Scheme is 3 p.m., and the Applicable NAV will be as under:								
<ul style="list-style-type: none"> <li>● In respect of valid Redemption applications accepted at a Designated Collection Centre up to 3 p.m. on a Business Day, the NAV of such day will be applicable.</li> <li>● In respect of valid Redemption applications accepted at a Designated Collection Centre after 3 p.m. on a Business Day, the NAV of the next Business Day will be applicable.</li> </ul>								
<b>Minimum Application Amount/ Number of Units</b>								
<b>Purchase</b>	<b>Additional Purchase</b>	<b>Repurchase</b>						
<ol style="list-style-type: none"> <li>1. <b>Regular Sub – Plan :</b> Rs. 5000/- and in multiples of Re. 1/- thereafter</li> <li>2. <b>Institutional Sub-plan:</b> Rs. 10,00,000/- and in multiples of Re. 1/- thereafter</li> <li>3. <b>Bonus Sub-plan :</b> Rs. 5000/- and in multiples of Re. 1/- thereafter</li> <li>4. <b>Provident Fund Sub-plan :</b> Rs. 10,000/- and in multiples of Re. 1/- thereafter</li> </ol>	(For all Sub-Plans) Rs. 1000/- and in multiples of Re. 1/- thereafter	The Minimum amount of an application for redemption under the Sub-Plans/ Switch-out of units into any other scheme must be of Rs. 1000 and in multiples or 100 units, whichever is lower. If the units balance after any such redemption is less than or equal to 25 units and is identified at the time of processing such request, the AMC reserves the right to redeem such fractional units along with the redemption request received.						
<b>Despatch of Repurchase (Redemption) Request :</b> Within 10 working days of the receipt of the redemption request at the authorised centre of the Mirae Asset Mutual Fund.								
<b>Benchmark Index:</b> Savings Pan - I Sec Si-Bex								
<b>Dividend Policy:</b> A dividend may be declared by the Trustee, at its discretion, from time to time (subject to the availability of distributable surplus as calculated in accordance with the Regulations). Such dividends if declared will be paid under normal circumstances, only to those Unit holders who have opted for Dividend Option. There is no assurance or guarantee to unit holders as to the rate of dividend distribution nor will that dividend be regularly paid. The Unit Holders have the option of receiving the dividend or reinvesting the same. If the Fund declares a dividend under the Scheme, AMC shall dispatch the dividend warrants within 30 days from the date of declaration of the dividend.								
<b>Name of the Fund Manager:</b> Mr. Marzban Irani								
<b>Performance (CAGR) :</b>	<b>Last One Year</b>	<b>Since Inception</b>						
Mirae Asset Gilt Fund - Saving Plan - Regular - Growth	1.36%	1.80%						
Benchmark : I-Sec-Si-BEX	6.10%	4.62%						
Since inception returns calculated on NAV of Rs.10/- . Inception date (deemed to be the date of allotment): 6th February/09. Based on NAV of Rs. 10.21 (Regular Plan - Growth Option) as on 31st March, 2010. Past performance may or may not be sustained in future.								
<p>Absolute returns for each financial year</p>  <table border="1"> <caption>Absolute returns for each financial year</caption> <thead> <tr> <th>Financial Year</th> <th>Return (%)</th> </tr> </thead> <tbody> <tr> <td>Fy 2008-09</td> <td>~0.5%</td> </tr> <tr> <td>Fy 2009-10</td> <td>~6.5%</td> </tr> </tbody> </table>			Financial Year	Return (%)	Fy 2008-09	~0.5%	Fy 2009-10	~6.5%
Financial Year	Return (%)							
Fy 2008-09	~0.5%							
Fy 2009-10	~6.5%							
<b>Expenses of the Scheme</b>								
<b>(i) Load Structure</b>								
<b>For Each Purchase Type</b>	<b>Load (% of Applicable NAV as the case may be)</b>							
<b>Entry Load - NIL</b>								
In terms of SEBI circular no. SEBI/IMD/CIR No.4/ 168230/09 dated June 30, 2009, no entry load will be charged by the Scheme to the investor effective August 1, 2009. Upfront commission shall be paid directly by the investor to the AMFI registered Distributors based on the investors' assessment of various factors including the service rendered by the distributor.								
<b>Exit Load</b>								
<b>Savings Plan</b>								
Regular	NIL							
Institutional	NIL							
Bonus	NIL							
Provident Fund	NIL							
<b>(ii) Recurring expenses:</b> As per the Regulations, the permissible annual scheme recurring expenses including investment management and advisory fee that can be charged as a percentage of average daily net assets are as under:								
i) First Rs. 100 Crores average daily net assets	2.25%							
ii) Next Rs. 300 Crores average daily net assets	2.00%							
iii) Next Rs. 300 Crores average daily net assets	1.75%							
iv) Balance	1.50%							
<b>Actual Expenses for the previous financial year :</b> Total Recurring expenses as a percentage of Daily/ Weekly average net assets - <b>0.87%</b>								

<b>Name of the Trustee Company</b>	Mirae Asset Trustee Company Private Limited	
<b>Waiver of Entry Load and Payment of commission and load structure:</b>	<p><b>Entry load</b></p> <p>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 respect to applications for purchase / additional purchase / switch-in accepted by the Fund with effect from August 01, 2009.</p> <p>Similarly, no entry load will be charged with respect to applications for registrations under systematic investment plans/ systematic transfer plans accepted by the Fund with effect from August 01, 2009.</p> <p>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.</p> <p>However, investors should note the following instructions for ensuring that the application is treated as a direct application :</p> <ol style="list-style-type: none"> <li>1. Broker code, if already printed on the forms must be struck off and countersigned by the investors.</li> <li>2. Ensure that the broker code block in the form is not left blank (i.e. it should be either struck off or indicated 'direct' or NA)</li> </ol> <p>However, if the investors does not specify the application as "Direct" or otherwise, then the AMC treats such applications as "Direct" in the interest of the investors.</p> <p><b>Exit load/ Contingent deferred sales charge ("CDSC")</b></p> <p>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 commissions 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. The above provisions shall be applicable on a prospective basis, effective from August 1, 2009.</p>	
<b>Tax treatment for the Investors (Unitholders)</b>	Investor will be advised to refer to the details in the SID / SAI and also independently refer to his tax advisor.	
<b>Daily Net Asset Value (NAV) Publication</b>	The NAV will be declared on all business days and will be published in atleast 2 newspapers. NAV can also be viewed on www.miraeassetmf.co.in and www.amfiindia.com. Investor's can also call us on "1800 102 0777" (toll-free from a MTNL / BSNL landline) or 44227777 (at local call rate from your mobile phone prefixing the local city code or non - MTNL / BSNL landline) to know the latest NAV.	
<b>For Investor Grievances please contact</b>	<p><b>Karvy Computershare Private Limited</b> Registered Office: Karvy Plaza; H No. 8-2-596, Avenue 4 Street No. 1, Banjara Hills, Hyderabad - 500 034.</p>	<p><b>Mr. Girish Dhanani</b> Investor Relation Officer, Mirae Asset Mutual Fund, Unit 606, 6th Floor, Windsor Bldg, Off CST Road, Kalina, Santacruz (E), Mumbai - 400 098 E-Mail: dhanani.girish@miraeassetmf.co.in, Tel: +91 22 6780 0300, Fax: +91 22 6725 3942/45</p>
<b>Unitholders' Information</b>	<p><b>Account Statement</b></p> <p><b>For transactions (Other than SIP/STP) during ongoing sales and repurchase:</b></p> <ul style="list-style-type: none"> <li>● The AMC shall issue to the investor whose application (other than SIP/STP) has been accepted, an account statement specifying the number of units allotted will be sent by ordinary post / courier / secured encrypted electronic mail to each Unit Holder, stating the number of Units purchased, generally within 3 Business Days, but not later than 30 days from date of acceptance of the valid Application Form / Transaction Slip.</li> <li>● For those unitholders who have provided an e-mail address, the AMC will send the account statement by e-mail.</li> <li>● The unit holder may request for a physical account statement by writing / calling the AMC/ISC/R&amp;T</li> </ul> <p><b>For SIP / STP transactions :</b></p> <ul style="list-style-type: none"> <li>● Account Statement for SIP and STP will be dispatched once every quarter ending March, June, September and December within 10 working days of the end of the respective quarter.</li> <li>● A soft copy of the Account Statement shall be mailed to the investors under SIP/STP to their e-mail address on a monthly basis, if so mandated.</li> <li>● However, the first Account Statement under SIP/STP shall be issued within 10 working days of the initial investment / transfer.</li> <li>● In case of specific request received from investors, Mutual Funds shall provide the account statement (SIP/STP) to the investors within 5 working days from the receipt of which request without any charges.</li> </ul> <p><b>Annual Account Statement :</b></p> <ul style="list-style-type: none"> <li>● The Mutual Funds shall provide the Account Statement to the Unitholders who have not transacted during the last six months prior to the date of generation of account statements. The Account Statement shall reflect the latest closing balance and value of the units prior to the date of generation of the account statement.</li> <li>● The account statements in such cases may be generated and issued along with the Portfolio Statement or Annual Report of the Scheme.</li> <li>● Alternately, soft copy of the account statements shall be mailed to the investors' e-mail address, instead of physical statements, if so mandated.</li> </ul> <p><b>Portfolio and Unaudited Half Yearly Results:</b></p> <p>The mutual fund shall publish a complete statement of the scheme portfolio and the unaudited financial results 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 Mutual Fund may opt to send the portfolio to all Unit Holders in lieu of the advertisement.</p> <p><b>Annual Report :</b></p> <p>Scheme wise Annual Report or an abridged summary thereof shall be mailed to all unitholders within four months from the date of closure of the relevant accounts year i.e. 31st March each year.</p>	

## KEY INFORMATION:-

Scheme Name	Investment Objective	Primary Investment Focus	No. of Folios as on March 31, 2010	AUM as of March 31, 2010 (Rs. In crores)
<b>Mirae Asset India Opportunities Fund (MAIOF)</b>	The Investment Objective of the scheme is to generate long term capital appreciation by capitalizing on potential investment opportunities through predominantly investing in equities, equity related securities. There is no assurance or guarantee of returns.	The investment focus of the scheme is such that the fund manager may not have any bias towards particular theme, sector, market cap or style in picking investment opportunities.	32252	154.88
<b>Mirae Asset Global Commodity Stock Fund (MAGCSF)</b>	The Investment Objective of the scheme is to generate long term capital appreciation through an actively managed portfolio investing in equity and equity related securities of companies that are engaged in commodity and commodities related sectors/sub sectors/industries, with at least 65% of the corpus invested overseas in Asia Pacific and Emerging Markets. There is no assurance or guarantee of returns.	The fund manager has a bias towards companies that are engaged in commodity or commodity related sectors in Asia Pacific region and Emerging Markets countries.	10662	52.89
<b>Mirae Asset China Advantage Fund (MACAF)</b>	The Investment Objective of the scheme is to generate long-term capital appreciation by investing predominantly in units of Mirae Asset China Sector Leader Equity Fund and/or units of other mutual fund schemes, units of exchange traded schemes that focus on investing in equities and equity related securities of companies domiciled in or having their area of primary activity in China and Hong Kong. There is no assurance or guarantee of returns.	The scheme will invest predominantly in units of Mirae Asset China Sector Leader Equity Fund and/or units of other mutual fund schemes, units of ETFs investing in equities and equity related securities of companies domiciled in or exercising a large portion of their economic activity in China and Hong Kong.	2962	26.26

Scheme Name	Investment Objective	Primary Investment Focus	No. of Folios as on March 31, 2010	AUM as of March 31, 2010 (Rs. In crores)
Mirae Asset Liquid Fund (MALF)	The Investment Objective of the scheme is to seek to generate reasonable returns with low volatility and higher liquidity through a portfolio of debt and money market instruments. The scheme does not guarantee any returns. There is no assurance or guarantee of returns.	The scheme is meant for investors to deploy their funds for a short period of time. The scheme will invest in money market and other debt securities and shall maintain high liquidity for the purpose of meeting the liquidity requirements of the investors.	203	0.88
Mirae Asset Cash Management Fund (MACMF)	The Investment Objective of the scheme is to seek to generate returns linked to short end rates like MIBOR and CBLO etc. and provide higher liquidity by investing in a portfolio of debt and money market instruments. There is no assurance or guarantee of returns.	The fund will be managed according to the investment objective, thereby seeking to generate returns linked to MIBOR, call and CBLO etc. commensurate with low risk and shall maintain high liquidity for the purpose of meeting the liquidity requirements of the investors.	239	1.74
Mirae Asset Ultra Short Term Bond Fund (MAUSTBF)	The Investment Objective of the scheme is to seek to generate returns through an actively managed diversified portfolio of debt and money market instruments. There is no assurance or guarantee of returns.	The fund will be managed according to the investment objective, thereby seek to generate returns commensurate with low risk. The scheme will invest in money market and other debt securities and shall maintain high liquidity for the purpose of meeting the liquidity requirements of the investors.	285	2.22
Mirae Asset Short Term Bond Fund (MASTBF)	The Investment Objective of the scheme is to seek to generate returns through an actively managed diversified portfolio of debt and money market instruments. There is no assurance or guarantee of returns.	The scheme will invest in money market and other debt securities (including securitized debt) and shall also try to maintain adequate liquidity for the purpose of meeting the liquidity requirements of the investors.	100	1.39
Mirae Asset Gilt Fund – Investment Plan (MAGF –IP)	The Investment Objective of the scheme is to seek to generate returns commensurate with low credit risk by predominantly investing in the portfolio comprising of sovereign securities issued and guaranteed by Central and State Government with residual maturity ranging from 1 year to 20 years or higher.	The fund will be managed according to its objective and thereby seek to generate returns commensurate with low credit risk by predominantly investing in the portfolio comprising of sovereign securities issued and guaranteed by Central and State Govt. The average portfolio maturity duration of the plan will exceed 4 years. There is no assurance or guarantee of returns.	102	1.10
Mirae Asset Gilt Fund – Savings Plan (MAGF-SP)	The Investment Objective of the scheme is to seek to generate returns commensurate with low credit risk by predominantly investing in the portfolio comprising of short to medium term Government securities guaranteed by Central and State Government.	The Plan intends to invest predominantly in a portfolio comprising of short to medium term Government securities with an average portfolio maturity duration not exceeding 5 years.	26	0.04

Name of the Scheme	Investment Strategy & Risk Mitigation Factors
MAIOF	<p><b>Investment Strategy:-</b> The Scheme aims to maximize the long term capital appreciation by finding investment opportunities resulting from Indian economic growth and its structural shifts through investing in equities, equities related securities with risk mitigating and controlling measures.</p> <p>The fund manager may not have any bias towards particular theme, sector, market cap or style in picking investment opportunities. However, the fund manager may have the flexibility to follow a focused approach on the investments and may relatively aggressively manage the portfolio in comparison to diversified equity fund.</p> <p>The fund manager broadly analyses the macro economy, industry trends and business cycles. He will invest in companies that benefit from macroeconomic, industry and sectoral trends (Top down Theme Overlay) after doing bottom up analysis and due diligence, quality of management in terms of corporate governance and commitment to minority shareholders etc.</p> <p>The Scheme may invest in equity derivatives instruments in accordance with applicable regulations to the extent upto 50% of Net Assets of the scheme for the purposes of portfolio hedging and portfolio balancing to optimize the returns. Hedging does not mean maximization of returns but only attempts to reduce risk that may be inherent in the investment.</p> <p><b>Risk Mitigation Factors:-</b></p> <ol style="list-style-type: none"> <li>Monitoring risk adjusted returns performance of the fund with respect to its peers and its benchmark.</li> <li>Monitoring the sectoral diversification of the fund to ensure that the fund is well diversified across various sectors to avoid any sectoral risk.</li> <li>Ensure that the fund is diversified across various stocks to avoid any stock specific risk.</li> <li>Tracking analysis of the fund on various risk parameters undertaken by independent fund research / rating agencies or analysts and take corrective measures if needed.</li> </ol>
MAGCSF	<p><b>Investment Strategy:-</b> The investment objective of the scheme is to generate long term capital appreciation through an actively managed portfolio investing in equity and equity related securities of companies that are engaged in commodity and commodities related sectors/sub sectors/industries, with at least 65% of the corpus invested overseas in Asia Pacific and Emerging Markets. There is no assurance or guarantee of returns.</p> <p>The commodities may include, for example, energy commodities, metals &amp; materials, food and agricultural commodities and other commodities. The Energy Commodities include Crude Oil, Natural Gas, Gasoline, Coal and Coking Coal etc. The Metal and Materials include aluminium, copper, gold, zinc, silver, lead, platinum, steel, nickel, tin and iron ore, etc. The Food and Agro based Commodities include wheat, corn, cotton, sugar, rubber, soybeans, coffee, rice and meat etc.</p> <p>The companies that are engaged in commodity sectors include those companies which are considered to be principally engaged in activities like discovery, development, production, value enhancing, and distribution of commodities.</p> <p>A company that is engaged in commodity sector may include, for example, companies that:</p> <ul style="list-style-type: none"> <li>Participate in the discovery and the development of commodities like Oil, Natural Gas, Metals &amp; Materials and Food &amp; Agricultural Commodities etc ;</li> <li>Own or produce commodities such as oil, natural gas, metals and materials, and food and agricultural commodities;</li> <li>Engage in distribution and processing of commodities such as Energy, Metals, metals and materials include precious metals and food &amp; agricultural commodities;</li> <li>Value Enhancement of commodities would include companies engaged into processing / refining to produce downstream products viz. crude oil to gasoline/heating oil, sugarcane to sugar, etc.</li> </ul> <p>The companies that are engaged in commodities related sectors, include those that act as service providers and productivity facilitating to the above activities.</p> <p>A company that are engaged in commodity related sectors may include, for example, companies that</p> <ul style="list-style-type: none"> <li>Engage in transportation of commodities;</li> <li>Contribute innovation and technology to enhance productivity in production or efficient use of commodities,</li> <li>Provide related services such as mining, drilling, rigging, chemicals, related parts and equipment, and financing of related activities and services.</li> </ul>

Name of the Scheme	Investment Strategy & Risk Mitigation Factors
	<ul style="list-style-type: none"> <li>Productivity facilitating services to commodities would include companies engaged into irrigation and farm equipment manufacturers, etc.</li> </ul> <p>A particular company will be considered by AMC to be principally engaged in commodity sectors/ sub sectors/industries if at the time of investment atleast 50% of the company's assets, gross income, cash flow, or net profits is, committed to, or derived from, those sectors/sub sectors/industries. A company will also be considered to be principally engaged in commodities related sectors/sub sectors/industries if the AMC believes that the company has the potential for capital appreciation primarily as a result of particular products, technology, patents, or other market advantages in commodities related sectors/sub sectors/industries.</p> <p><b>Investment Strategy for investments in Overseas &amp; Indian Markets</b></p> <p>The fund manager may not have any bias towards particular market cap or style in selecting investment opportunities. However, the fund manager does have the flexibility to follow a focused approach on the investments by limiting his exposure to a few countries in Asia Pacific and Emerging Markets and may also choose to invest in Indian equities and equity related securities of companies that are engaged in commodity and commodities related sectors/sub sectors/industries.</p> <p>The Fund Manager analyses macro economic, political, regulatory, industry trends and business cycles. He will then invest in companies doing bottom up analysis of the companies' financial strength, competitive position, profitability, growth prospects and quality of management in terms of corporate governance and commitment to minority shareholders etc.</p> <p>Mirae Asset Global Investments (India) Private Limited ('MAGIM AMC') has tied up with Mirae Asset Global Investments (HK) Limited (MAGI – HK) for seeking portfolio advice on the international portion of the fund's portfolio. (MAGI - HK) is licensed by the Securities and Futures Commission (the "SFC") for type 4 (advising on securities) and type 9 (asset management) regulated activities under the Securities and Futures Ordinance (the "SFO"). MAGI – HK has been acting as a sub-manager for Mirae Asset Global Investments Company Limited, Korea for managing certain funds for investments into India and other markets since 2003. The fees related to these services would be borne by MAGIM AMC and would not be charged to the scheme.</p> <p>As a part of this arrangement, MAGI – HK would create a model portfolio for MAGIM AMC using their internal methodologies. This model portfolio may be used for creation of the international portion of the scheme portfolio. The fund management of the Scheme (including the international portion) shall rest with MAGIM AMC.</p> <p>The Fund Managers will continuously monitor all investment decisions and its impact on performance of the scheme and carry out suitable adjustments at periodic intervals.</p> <p>The Scheme may invest in equity derivatives instruments to the extent permitted under and in accordance with the applicable Regulations, for the purposes of portfolio hedging and portfolio balancing to optimize the returns.</p> <p>Hedging does not mean maximization of returns but only attempts to reduce risk that may be inherent in the investment.</p> <p><b>Risk Mitigation Factors:-</b></p> <ol style="list-style-type: none"> <li>Monitoring risk adjusted returns performance of the fund with respect to its peers and its benchmark.</li> <li>Monitoring the sectoral diversification of the fund to ensure that the fund is well diversified across various sectors to avoid any sectoral risk.</li> <li>Ensure that the fund is diversified across various stocks to avoid any stock specific risk.</li> <li>Tracking analysis of the fund on various risk parameters undertaken by independent fund research / rating agencies or analysts and take corrective measures if needed.</li> </ol>
MACAF	<p><b>Investment Strategy:-</b> The scheme will invest predominantly in units of Mirae Asset China Sector Leader Equity Fund and/or units of other mutual fund schemes, units of ETFs investing in equities and equity related securities of companies domiciled in or exercising a large portion of their economic activity in China and Hong Kong. The Scheme may also invest a certain portion of its corpus in money market/ debt securities and/or debt/liquid schemes of Domestic Mutual Funds, in order to meet liquidity requirements from time to time.</p> <p><b>Risk Mitigation Factors:-</b></p> <ol style="list-style-type: none"> <li>Monitoring risk adjusted returns performance of the fund with respect to its peers and its benchmark.</li> <li>Monitoring the sectoral diversification of the underlying fund and ensure that the underlying fund is well diversified across various sectors to avoid any sectoral risk;</li> <li>Monitor the underlying fund with respect to stock diversification and ensure that the underlying fund is diversified across various stocks to avoid any stock specific risk.</li> <li>Tracking analysis of the fund on various risk parameters undertaken by independent fund research / rating agencies or analysts and take corrective measures if needed.</li> </ol>
MALF	<p><b>Investment Strategy:-</b> The scheme is meant for investors to deploy their funds for a short period of time. The fund will be managed according to the investment objective, thereby seek to generate reasonable returns commensurate with low risk. The scheme will invest in money market and other debt securities and shall maintain high liquidity for the purpose of meeting the liquidity requirements of the investors.</p> <p>The credit quality of the portfolio will be maintained and monitored using in-house research capabilities as well as inputs from external sources such as independent credit rating agencies. The investment team will primarily use a top down approach for taking interest rate view, sector allocation along with a bottom up approach for security/instrument selection. The bottom up approach will assess the quality of security/instrument (including the financial health of the issuer) as well as the liquidity of the security. Investments in debt instruments carry various risks such as interest rate risk, reinvestment risk, credit risk and liquidity risk etc. Whilst such risks cannot be eliminated, they may be minimized through diversification and effective use of hedging techniques.</p> <p>The Scheme may invest in fixed income derivatives instruments like forward rate agreements, interest rate swaps etc. to the extent permitted under and in accordance with the applicable Regulations, including for the purposes of portfolio hedging and portfolio balancing to optimize the returns. Hedging does not mean maximization of returns but only attempts to reduce risk that may be inherent in the investment.</p> <p>The Scheme does not propose to underwrite issuances of securities of other issuers.</p> <p><b>Risk Mitigation Factors:-</b></p> <ol style="list-style-type: none"> <li>Monitoring risk adjusted returns performance of the fund with respect to its peers and its benchmark.</li> <li>Tracking analysis of the fund on various risk parameters undertaken by independent fund research / rating agencies or analysts and take corrective measures if needed.</li> <li>Interest rate risk is a function of the maturity profile or the tenure of the security in the portfolio. This is proactively monitored by managing average maturity in line with our view on the market.</li> <li>Credit analysis plays an important role at the time of purchase of bond and then at the time of regular performance analysis. Our internal research anchors the credit analysis. Sources for credit analysis include Capital Line, CRISIL, ICRA updates etc. Debt ratios, financials, cash flows are analysed at regular intervals to take a call on the credit risk.</li> <li>We have different maturity buckets for corporate bonds. By being in different maturity buckets, we avoid concentration of the portfolio in a maturity bucket. We define individual limits for G Sec, money market instruments, mibor linked debentures and corporate bonds exposure, for diversification reasons.</li> </ol>
MACMF	<p><b>Investment Strategy:-</b> The scheme is meant for investors to deploy their funds for a short period of time. The fund will be managed according to the investment objective, thereby seeking to generate returns linked to MIBOR, call and CBLO etc. commensurate with low risk and shall maintain high liquidity for the purpose of meeting the liquidity requirements of the investors.</p> <p>The investment team will primarily use a bottom up approach with an importance to top down overlay to assess the quality of the security / instrument (including the financial health of the issuer) as well as the liquidity of the security and the impact of various macroeconomic policy changes such as monetary policy changes etc. Investments in debt instruments carry various risks such as interest rate risk, reinvestment risk, credit risk and liquidity risk etc. Whilst such risks cannot be eliminated, they may be minimized through diversification.</p> <p>The Scheme does not propose to underwrite issuances of securities of other issuers.</p>

Name of the Scheme	Investment Strategy & Risk Mitigation Factors
	<p><b>Risk Mitigation Factors:-</b></p> <ol style="list-style-type: none"> <li>Monitoring risk adjusted returns performance of the fund with respect to its peers and its benchmark.</li> <li>Tracking analysis of the fund on various risk parameters undertaken by independent fund research / rating agencies or analysts and take corrective measures if needed.</li> <li>Interest rate risk is a function of the maturity profile or the tenure of the security in the portfolio. This is proactively monitored by managing average maturity in line with our view on the market.</li> <li>Credit analysis plays an important role at the time of purchase of bond and then at the time of regular performance analysis. Our internal research anchors the credit analysis. Sources for credit analysis include Capital Line, CRISIL, ICRA updates etc. Debt ratios, financials, cash flows are analysed at regular intervals to take a call on the credit risk.</li> <li>We have different maturity buckets for corporate bonds. By being in different maturity buckets, we avoid concentration of the portfolio in a maturity bucket. We define individual limits for G Sec, money market instruments, mibor linked debentures and corporate bonds exposure, for diversification reasons.</li> </ol>
MASTBF	<p><b>Investment Strategy:-</b></p> <ul style="list-style-type: none"> <li>The scheme shall be constructed and actively managed according to the investment objective, thereby seek to generate reasonable returns.</li> <li>The scheme will invest in money market and other debt securities (including securitized debt) and shall also try to maintain adequate liquidity for the purpose of meeting the liquidity requirements of the investors.</li> <li>The credit quality of the portfolio will be maintained and monitored using in-house research capabilities as well as inputs from external sources such as independent credit rating agencies.</li> <li>The investment team will primarily use a top down approach for taking interest rate view, sector allocation along with a bottom up approach for security/instrument selection.</li> <li>The bottom up approach will assess the quality of security/instrument (including the financial health of the issuer) as well as the liquidity of the security.</li> <li>Investments in debt instruments carry various risks such as interest rate risk, reinvestment risk, credit risk and liquidity risk etc. Whilst such risks cannot be eliminated, they may be minimized through diversification and effective use of hedging techniques.</li> </ul> <p>The Scheme may invest in fixed income derivatives instruments like forward rate agreements, interest rate swaps etc. to the extent permitted under and in accordance with the applicable Regulations, including for the purposes of portfolio hedging and portfolio balancing to optimize the returns. Hedging does not mean maximization of returns but only attempts to reduce risk that may be inherent in the investment. The Scheme may also invest in permitted foreign instruments for diversification.</p> <p>The Scheme does not propose to underwrite issuances of securities of other issuers.</p> <p><b>Risk Mitigation Factors:-</b></p> <ol style="list-style-type: none"> <li>Monitoring risk adjusted returns performance of the fund with respect to its peers and its benchmark.</li> <li>Tracking analysis of the fund on various risk parameters undertaken by independent fund research / rating agencies or analysts and take corrective measures if needed.</li> <li>Interest rate risk is a function of the maturity profile or the tenure of the security in the portfolio. This is proactively monitored by managing average maturity in line with our view on the market.</li> <li>Credit analysis plays an important role at the time of purchase of bond and then at the time of regular performance analysis. Our internal research anchors the credit analysis. Sources for credit analysis include Capital Line, CRISIL, ICRA updates etc. Debt ratios, financials, cash flows are analysed at regular intervals to take a call on the credit risk.</li> <li>We have different maturity buckets for corporate bonds. By being in different maturity buckets, we avoid concentration of the portfolio in a maturity bucket. We define individual limits for G Sec, money market instruments, mibor linked debentures and corporate bonds exposure, for diversification reasons.</li> </ol>
MAUSTBF	<p><b>Investment Strategy:-</b> The scheme is meant for investors to deploy their funds for a short period of time. The fund will be managed according to the investment objective, thereby seek to generate reasonable returns commensurate with low risk. The scheme will invest in money market and other debt securities and shall maintain high liquidity for the purpose of meeting the liquidity requirements of the investors.</p> <p>The credit quality of the portfolio will be maintained and monitored using in-house research capabilities as well as inputs from external sources such as independent credit rating agencies. The investment team will primarily use a top down approach for taking interest rate view, sector allocation along with a bottom up approach for security/instrument selection. The bottom up approach will assess the quality of security/instrument (including the financial health of the issuer) as well as the liquidity of the security. Investments in debt instruments carry various risks such as interest rate risk, reinvestment risk, credit risk and liquidity risk etc. Whilst such risks cannot be eliminated, they may be minimized through diversification and effective use of hedging techniques.</p> <p>The Scheme may invest in fixed income derivatives instruments like forward rate agreements, interest rate swaps etc. to the extent permitted under and in accordance with the applicable Regulations, including for the purposes of portfolio hedging and portfolio balancing to optimize the returns. Hedging does not mean maximization of returns but only attempts to reduce risk that may be inherent in the investment.</p> <p>The Scheme does not propose to underwrite issuances of securities of other issuers.</p> <p><b>Risk Mitigation Factors:-</b></p> <ol style="list-style-type: none"> <li>Monitoring risk adjusted returns performance of the fund with respect to its peers and its benchmark.</li> <li>Tracking analysis of the fund on various risk parameters undertaken by independent fund research / rating agencies or analysts and take corrective measures if needed.</li> <li>Interest rate risk is a function of the maturity profile or the tenure of the security in the portfolio. This is proactively monitored by managing average maturity in line with our view on the market.</li> <li>Credit analysis plays an important role at the time of purchase of bond and then at the time of regular performance analysis. Our internal research anchors the credit analysis. Sources for credit analysis include Capital Line, CRISIL, ICRA updates etc. Debt ratios, financials, cash flows are analysed at regular intervals to take a call on the credit risk.</li> <li>We have different maturity buckets for corporate bonds. By being in different maturity buckets, we avoid concentration of the portfolio in a maturity bucket. We define individual limits for G Sec, money market instruments, mibor linked debentures and corporate bonds exposure, for diversification reasons.</li> </ol>
MAGF	<p><b>Investment Strategy:-</b></p> <p><b>Investment Plan:-</b></p> <p>The fund will be managed according to its objective and thereby seek to generate returns commensurate with low credit risk by predominantly investing in the portfolio comprising of sovereign securities issued and guaranteed by Central and State Govt. The Plan intends to invest predominantly in a portfolio comprising of Government securities with residual maturity ranging from 1 year to 20 years or higher. The average portfolio maturity duration of the plan will exceed 4 years.</p> <p><b>Savings Plan:-</b></p> <p>The fund will be managed according to its objective and thereby seek to generate returns commensurate with low credit risk by predominantly investing in the portfolio comprising of sovereign securities issued and guaranteed by Central and State Govt. The Plan intends to invest predominantly in a portfolio comprising of short to medium term Government securities with an average portfolio maturity duration not exceeding 5 years.</p>

Name of the Scheme	Investment Strategy & Risk Mitigation Factors
	<p><b>Mirae Asset Gilt Fund – Investment Plan &amp; Savings Plan:-</b></p> <p>The investment team will take an active view of the interest rate movement by keeping a close watch on various macroeconomic parameters of the Indian economy as well as developments in global markets. Investment views / decisions will be taken on the basis of the various factors like, prevailing interest rate scenario, Government's borrowing programme, level of liquidity in the banking system, inflation levels and overall macro economic growth of the country.</p> <p>The Scheme may also invest in money market instruments which include but is not limited to treasury bills, CBLO, repo/reverse repo and any other like instruments as are and or may be permitted under the Regulations and RBI from time to time.</p> <p>The Fund may seek to underwrite issuance of Government securities if and to the extent permitted by SEBI / RBI and subject to the prevailing rules and regulations specified in this respect and may also participate in auctions of Government Securities from time to time. Investments in debt instruments carry various risks such as interest rate risk, reinvestment risk, sovereign risk, credit risk and liquidity risk etc. Whilst such risks cannot be eliminated, they may be minimized through diversification and effective use of hedging techniques. The Scheme may invest in fixed income derivatives instruments like forward rate agreements, interest rate swaps etc. to the extent permitted under and in accordance with the applicable Regulations, for the purposes of portfolio hedging and portfolio rebalancing.</p> <p>The asset allocation pattern of the Scheme/plan may change from time to time keeping in view the market conditions, legislative and regulative amendments and political and economic factors, subject to Regulations. It must be clearly understood that the percentages as stated in the asset allocation pattern are purely indicative and can change substantially depending on the perception of the Investment Manager with the sole intention of protecting the interests of the Unit holders.</p> <p>While it is the intention of the Scheme/plan to maintain the minimum exposure guidelines provided in the asset allocation pattern, there might be instances when these percentages may change. Typically, the situation of the fund manager investing a substantial or entire portion of the funds into money market instruments including CBLO, may occur, when the corpus is not considered sufficient to trade in market lots of government securities.</p> <p><b>Explanation:</b> Investments in government securities, money market instruments including CBLO shall be considered for the purpose of calculation of the average portfolio maturity of the Scheme/plans*.</p> <p><b>Risk Mitigation Factors:-</b></p> <ol style="list-style-type: none"> <li>Monitoring risk adjusted returns performance of the fund with respect to its peers and its benchmark.</li> <li>Tracking analysis of the fund on various risk parameters undertaken by independent fund research / rating agencies or analysts and take corrective measures if needed.</li> <li>Interest rate risk is a function of the maturity profile or the tenure of the security in the portfolio. This is proactively monitored by managing average maturity in line with our view on the market.</li> <li>Credit analysis plays an important role at the time of purchase of money market instruments and then at the time of regular performance analysis. Our internal research anchors the credit analysis. Sources for credit analysis include Capital Line, CRISIL, ICRA updates etc. Ratios, financials, cash flows are analyzed at regular intervals to take a call on the credit risk.</li> <li>We have different maturity buckets for money market instruments. By being in different maturity buckets, we avoid concentration of the portfolio in a maturity bucket. We define individual limits for G Sec, money market instruments, mibor linked debentures exposure, for diversification reasons.</li> </ol>

For and on behalf of Board of Directors of  
**Mirae Asset Global Investments (India) Pvt. Ltd.**  
**(Investment Manager for Mirae Asset Mutual Fund)**

Sd/-  
**Authorised Signatory**

Place : Mumbai  
Date : 29<sup>th</sup> April, 2010

Please read the Key Information Memorandum (KIM) and the terms of the Scheme Information Document (SID) and Statement of Additional Information (SAI) of the respective Schemes(s) carefully before investing/ filing the application form. Investors should apprise themselves of the prevailing Load Structure on the date of submitting the Application Form.

All investors/applicants are deemed to have read, understood and accepted the terms, subject to which the offers are being made and bind themselves to the terms upon signing the Application Form and tendering payment.

## 1. GENERAL

- (a) The application form should be completed in ENGLISH in BLOCK LETTERS only. Applications complete in all respects, may be submitted at the designated Investor Services Centres (ISC)/ Official Point of acceptance.
- (b) **Investors must write the Application Form number/ Folio number on the reverse of the cheques and bank drafts accompanying the Application form.**
- (c) Please strike out any section that is not applicable. Any cancellation and modification on any of the mandatory information should be countersigned.
- (d) Please refer to the checklist at the end of these notes to ensure that the requisite details and documents have been provided in order to avoid unnecessary delays and / or rejection of your application.

## 2. APPLICANT INFORMATION

- (a) Name and address shall be given in full without any abbreviations. In case the Investor is an NRI/FII, an overseas address must be provided (mandatory). A local address if available should also be mentioned in the Application form.
- (b) Name of the guardian must be mentioned if the investments are being made on behalf of a minor. Date of birth is mandatory for minors.
- (c) Name of the contact person, e-mail and telephone number should be mentioned in case of investments by a company, body corporate, trust, partnership, society, FII and other eligible non-individual applicants. Any change in the status of any authorized signatory should be promptly intimated to the AMC. Incomplete application forms are liable to be rejected.
- (d) **Permanent Account Number (PAN):** As per SEBI circular number MRD/DOP/ Cir-05/2007 dated April 27, 2007 SEBI has mandated that PAN shall be the sole identification number for all participants in the securities market, irrespective of the amount of the transaction. Accordingly, the applicant (or incase of applications in joint names, each applicant), is required to mention their PAN. 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 guardian as the case may be who represents the minor. In order to verify that the PAN of the applicants (in case of application in joint names, each of the applicants) has been correctly quoted therein, the applicants shall attach with the purchase (includes fresh/additional purchase/Systematic Investment) 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. Investors can also submit a copy of PAN attested by the Bank Manager, Gazetted Officer of State or Central Government / Notary Public Judicial Authority. Applications without a copy of the PAN will be rejected.

In accordance with AMFI circular dated June 30, 2009 and final AMFI Guidelines received on July 14, 2009, on exemption of PAN for Systematic Investment Plans (SIP) where aggregate of installments in a rolling 12 month period or in a financial year i.e. April to March does not exceed upto Rs. 50,000 per year per investor, in case of any micro schemes such as SIPs upto Rs. 50,000 per year per investor shall be exempted from the requirement of PAN. Mutual Funds shall accept any of other standard specified identification instruments like Voter ID card, Government/Defense ID card, Card of Reputed employer, Driving License, Passport, etc in lieu of PAN with effect from August 1, 2009. (Investors are requested to refer to Instructions – Systematic Investment Plan for more details).

For the purpose of adding clarity, applicant(s) are requested to indicate type of application as under:

- Lumpsum Investment.
  - Micro SIP (Application upto Rs. 50,000 where aggregate of installments in a rolling 12 month period or in a financial year i.e. April to March does not exceed Rs 50,000).
  - Non Micro SIP (All other applications except Micro SIP are defined as Non Micro SIPs).
- (e) **Know Your Customer (KYC) Requirement:** In terms of the Prevention of Money Laundering Act, 2002, the Rules issued there under and the guidelines/circulars issued by SEBI on Anti-Money Laundering (AML Laws), all intermediaries, including mutual funds have to formulate and implement a client identification programme, verify and maintain record of identity and address of investors. In order to make the data capture and document submission easy and convenient for the investors, The mutual fund industry has collectively entrusted this responsibility of verification of KYC norms to CDSL Ventures Limited (CDSL). CDSL has appointed Points of Service (POS) to facilitate completion of the KYC process for investors.
    - **KYC acknowledgement is mandatory for an investment of Rs. 50,000/- and more for each applicant (guardian in case of minor).** An application without acknowledgement of KYC compliance will be rejected
    - Investors are required to attach a copy of PAN card as a mandatory document for proof of identity to complete KYC.
    - As a token of having verified the identity and address and for efficient retrieval

of records, the POS will issue an acknowledgement.

- Investors who have obtained the acknowledgement after completing the KYC process can invest in schemes of the **GENERAL INSTRUCTIONS** Mutual funds by quoting the PAN in the application form.
- Investors are required to complete KYC process only once to enable them to invest in schemes of all mutual funds
- The list of points of service is available at [www.miraeeasmtmf.co.in](http://www.miraeeasmtmf.co.in) and [www.amfiindia.com](http://www.amfiindia.com)

In accordance with AMFI circular dated June 30, 2009, on exemption of PAN for Systematic Investment Plans (SIP) upto Rs. 50,000 per year per investor, with effect from August 1, 2009;

- Micro SIP will not be subject to common KYC process through CVL.
- Investors (including joint holders) must submit a photocopy of any one of the documents identified mentioned above along with Micro SIP applications.
- Supporting document must be current and valid.
- Supporting document copy shall be self attested by the investor / attested by the ARN holder mentioning the ARN number.
- While making subsequent Micro SIP applications with the mutual fund, investor can quote the existing folio number where a Micro SIP has been registered and therefore need not resubmit the supporting document.

**All other documents/copies must be self certified by the investor and certified by AMFI certified distributor who must also affix ARN. Applications without required documents will be rejected.**

- (f) (i) All the applicants must sign in original on the application form. Signatures should be in English or in any Indian language. Thumb impressions should be from the left hand for males and the right hand for females and in all cases be attested by a Magistrate, Notary Public or Special Executive Magistrate. In case of an HUF (Hindu Undivided Family), the Karta will sign on behalf of the HUF.
  - (ii) In case the application is under a power of Attorney (POA), a duly certified copy thereof duly notarized should be submitted with the application. The POA document should contain the signature of both the applicant and the constituted Attorney.
  - (iii) Applications made by a Limited Company or a Body Corporate or a registered Society or Trust, should be accompanied by a copy of the relevant resolution or authority to make the application, as the case may be, along with a certified copy of the Memorandum and Articles of Association or Trust deed/Bye laws/Partnership deed, whichever is applicable. Refer to document check list.
- (g) All applications are accepted subject to detailed scrutiny and verification. Applications which are not complete in all respects are liable for rejections, either at collection point itself or subsequently at back office of Registrar / AMC.

## 3. 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 the Sole / First Applicant to mention his / her bank account number in the application form. Applications received without the relevant bank details will be rejected. The AMC may ask for a copy of a cancelled cheque to verify these details. The AMC may provide direct credit facility with the banks as may be available from time to time. Please contact the AMC or R&T for further details.

- 3a. **Indian Financial System (IFSC):** IFSC is a 11 digit number given by some of the banks on the cheques. IFSC will help to secure transfer of redemption and dividend payouts via the various electronic mode of transfers that are available with the banks.

4. **DIRECT CREDIT OF REDEMPTION / DIVIDEND PROCEEDS** The AMC has entered into arrangements with the following banks to facilitate direct credit of redemption and dividend proceeds (if any) into the bank account of the respective Unit holders maintained with any of these banks. These banks are: Axis Bank, Citibank NA, HDFC Bank Ltd., ICICI Bank Ltd., IDBI Bank, Kotak Mahindra Bank Ltd, Standard Chartered Bank and The Royal Bank of Scotland N.V. The list of banks is subject to change from time to time as and when AMC enters or withdraws into/from various arrangements with different banks. This facility ensures direct credit of the redemption proceeds and dividend payouts (if any) into the bank account (as furnished in Section 7 of the Application Form) of the respective Unit holders and eliminates the time lag between despatch of the cheque, its receipt by the Unit holders and the need to personally bank the instrument and subsequent credit to the Unit holders account.

Further, the potential risk of loss of instruments in transit through courier / post is also eliminated. Direct credit, as a mode of payment is faster, safer and reliable. In case the bank account as communicated by the Unit holders is with any of the said banks, the AMC shall automatically extend this facility to the Unit holders and may remit proceeds through Direct Credit / RTGS / NEFT. Mirae Asset Mutual Fund / AMC will not be responsible if Payout through the electronic mode does not get effected because of incomplete or incorrect information(s) or any other operational reasons. However, if the Unit holders are not keen on availing of this facility and prefer receiving cheques / demand drafts, Unit holders may indicate their intention in the Application Form. The AMC would then ensure that the payouts are effected by sending the Unit holders a cheque / demand draft. In case of unforeseen circumstances, Mutual Fund / AMC reserve the right to use any other mode of payment as deemed appropriate.

**5. ELECTRONIC CLEARING SERVICE (ECS)** Investors who have opted for the ECS facility of RBI for dividend payment will receive their dividend payments directly in their bank account whenever the payment is made through ECS. It should be noted that while the Mutual Fund will make all efforts, there is no commitment that this facility will be made available to all desirous Investors. Applicants in cities not covered under ECS facility will receive dividend payments by cheques or demand drafts and the same will be mailed to the Unit holders. Please note that the ECS facility is available only in respect of dividend payments and not in the case of Redemption of Units. In case an investor has been covered under Direct Credit facility with select banks then dividend payment through ECS shall not be effected.

## 6. INVESTMENT DETAILS

- Resident Investors may make payment by cheque payable locally in the city where the application form is submitted at the local Mirae Asset Mutual Fund / AMC office or Authorised Collection Centre(s).
- Please mention the application serial number on the reverse of the cheque/ demand draft tendered with the application. The cheque should be drawn in favour of respective scheme name Non MICR / Outstation Cheques/Money Orders/Post Dated Cheques or Cash is not permitted. Investors residing in Centres, where the Investors Service Centres / Authorised Collection Centre(s) of the mutual fund are not located, are requested to make payment by demand drafts payable at the Centre where the application is to be lodged. D.D. charges would be borne by the AMC only for the investors residing at places which are not covered by our offices / authorised centres. The maximum charges so borne by the AMC would be restricted to limits as prescribed by State Bank of India. Please refer to the SID/SAI for complete details on D.D. charges.
- In case the payment is made through Indian Rupee draft purchased abroad from FCNR or NRE A/C, Account Debit certificate from the Bank issuing the draft, confirming the debit should be submitted. For subscription made by NRE/FCNR Account cheques, the application forms must be accompanied with a photocopy of the cheque or Account debit Letter/certificate from the bankers. FIRC certificate is required to be submitted evidencing source of funds through Non Domestic Account.
- Applicants should indicate the Option (Dividend/Growth) for which the application is made. In absence of information the request would be processed under the default option as mentioned in the offer document / Statement of Additional information of the relevant scheme.

## 7. COMMUNICATION

The Account Statement, Annual Reports or other information etc. may be sent to unit holders by e-mail. Investors can choose to receive e-mail communication from us in lieu of printed documents, when a unit holder has communicated his/ her email address and has provided consent for sending communication only via e-mail.

The AMC / Mutual Fund / Registrars & Transfer agents are not responsible for the email not reaching the investor and for all consequences thereof. The investor shall from time to time intimate the Fund / its transfer agents about any changes in the email address. However, the unit holder always has the right to request a physical copy of any shareholder communication and the AMC will arrange for the same to be sent to the unit holder.

**8. Online Transactions / Personal Identification Number (PIN):** This facility enables existing investors to transact online on [www.miraeassetmf.co.in](http://www.miraeassetmf.co.in) using Mirae Asset e-Fund Market Facility - a service available 24 hours a day, 7 days a week, 365 days a year. On e-Fund Market Facility, investors can execute transactions online purchase\*, redemption or switching of units of schemes of Mirae Asset Mutual Fund. Investors can also view account details and portfolio valuation online, download account statements and request for documents via email, besides other options. To request for this facility, please tick in the Application Form and we will send a IPIN Agreement. Alternatively, you can also download the I-PIN Agreement from our website. Investor/s need to submit a duly filled I-PIN Application Form at any of our Investor Service Centre's. Upon receipt of the duly signed agreement IPIN will normally be mailed to the Investor/s address registered with us within 10 business days from the date of receipt of the I-PIN Agreement.

\* facility available with select banks and subject to submission of Permanent Account Number(PAN) and Know Your Customer (KYC) compliance proof by all Investors/s. Please refer to paragraphs on Permanent Account Number (PAN) and Know Your Customer (KYC) for further details.

**Any transaction done online by an investor will be treated as a direct application.**

## 9. NOMINATION DETAILS

As per the recent AMFI Circulars, a Unit Holder in the scheme may be allowed to nominate upto a maximum of three nominees. The nomination will be on a proportionate basis and investor may specify the percentage for each nominee in the event of his / her demise. If the percentage is not specified, it will be equal percentage for the nominees by default. Provision for mentioning the details of the nominees are made in the KIM/ application form and or separate nomination request forms is made available to the investors. The details of the nominee(s) will be captured by the Registrar and will be available in the data base maintained. Upon receipt of intimation from the nominee(s) regarding demise of the investor duly accompanied with necessary documents e.g. providing proof of the death of the Unit Holder, signature of the nominee, furnishing proof of guardianship if the nominee is a minor, and the execution of an indemnity bond or such other documents as may be required from the nominee in favor of and to the satisfaction of the AMC / Registrar, the units will be transmitted to the nominee(s) as per the percentage advised by the investor and a confirmation/fresh Statement of account will be sent to the new holder(s).

Only the following categories of Indian residents can be nominated: (a) individuals; (b) minors through parent / legal guardian (whose name and address must be provided); (c) religious or charitable trusts; and (d) Central Government, State Government, a local authority or any person designated by virtue of his office.

**However Non Individual, including society, trust, body corporate, partnership firm, Karta of HUF, persons applying on behalf of minor or on power of attorney cannot nominate.**

A nomination in respect of Units will be treated as rescinded upon the Redemption of all Units. Cancellation of a nomination can be made only by the Unit Holders who made the original nomination and must be notified in writing. On receipt of a valid cancellation, the nomination shall be treated as rescinded and the AMC / Fund shall not be under any obligation to transfer the Units in favour of the nominee.

The transfer of Units / payment to the nominee of the Redemption proceeds shall be valid and effectual against any demand made upon the Fund / AMC / Trustee and shall discharge the Fund / AMC / Trustee of all liability towards the estate of the deceased Unit Holder and his / her legal personal representative or other successors. The Fund, the AMC and the Trustee are entitled to be indemnified from the deceased Unit Holder's estate against any liabilities whatsoever that any of them may suffer or incur in connection with a nomination.

## 10. Waiver of Entry Load and Payment of commission and load structure:

### Entry load

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 respect to applications for purchase / additional purchase / switch-in accepted by the Fund with effect from August 01, 2009.

Similarly, no entry load will be charged with respect to applications for registrations under systematic investment plans/ systematic transfer plans 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.

Investors should note the following instructions for ensuring that the application is treated as a direct application :

- Broker code, if already printed on the forms must be struck off and countersigned by the investors.
- Ensure that the broker code block in the form is not left blank (i.e. it should be either struck off or indicated 'direct' or NA)

However, if the investors does not specify the application as "Direct" or otherwise, then the AMC treats such applications as "Direct" in the interest of the investors.

### 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 commissions 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.

The above provisions shall be applicable on a prospective basis, effective from August 1, 2009.

**Please ensure that :**

- Name, address, contact details are mentioned and the signature of ALL applicants is available in the application form. P.O. Box address is not sufficient.
- Name of Guardian must be mentioned if investments are being made on behalf of a minor. Date of birth is mandatory in case of minor.
- In case of an application under Power of attorney or by a limited company, body corporate, registered society, trust or partnership, etc the relevant Power of attorney or the relevant resolution or authority to make the application as the case may be, or duly notarized copy thereof, along with the Memorandum and Articles of Association/ Bye Laws must be lodged with the application form. The Power of Attorney should necessarily be signed by both the investor and the constituent Power of Attorney.
- Bank account details are filled in completely and correctly (mandatory) including IFSC code.
- Your preferred option is selected and the investment is not less than the minimum investment amount.
- The Permanent Account Number (PAN) for all applicants is mentioned and necessary documents are enclosed, else your application will be rejected.
- NRIs need to provide their overseas address (mandatory).
- Cheques/ DDs are drawn in favour of 'Scheme Name' as applicable, dated and duly signed.
- Application form number and applicant's name is mentioned on the reverse of each cheque / DD.
- Applicants can specify the mode of holding in the application form as "Single" or "Joint" or "Anyone or Survivor". In the case of holding specified as "Joint", redemption and all other request / transactions would have to be signed by all unit holders. However, in cases of holding specified as "Anyone or Survivor", any one of the unit holders will have the power to make all necessary requests, without it being necessary for all the unit holders to sign. In the event the account has more than one registered unit holders and the mode of holding is not specified in the application form, the default option for holding would be considered to be "Anyone or Survivor". However, in all cases, the proceeds of all dividend/redemption will be paid to the first named holder. All communications will also be sent to the first named holder.
- Investors should clearly indicate their preference of Plan/option on the application form. If no plan is selected in the application form, the investment will be deemed to be for the default option.
- In case the payment is made through Indian Rupee draft purchased abroad or from FCNR or NRE a/c, an Account Debit Certificate from the Bank issuing the draft, confirming the debit should be submitted. For subscription made by NRE FCNR Account cheques the application forms must be accompanied with a photocopy of the cheque or Account Debit Letter / Certificate from the bankers.
- **In case of Non-Micro SIP Applications**, documents as listed below are to be submitted along with the application (as applicable to your specific case) in original / true copies certified by a Director / Trustee / Company Secretary / Authorised Signatory.

**In case of Companies** - Resolution/Authorisation to Invest, List of Authorised Signatories with Specimen Signature(s), Memorandum & Articles of Association, Certified copy of PAN Card and KYC Acknowledgement<sup>§</sup>.

**In case of Societies** - Resolution/Authorisation to Invest, List of Authorised Signatories with Specimen Signature(s), Bye-laws, Certified copy of PAN Card and KYC Acknowledgement<sup>§</sup>.

**In case of Partnership firm** - Resolution/Authorisation to Invest, List of Authorised Signatories with Specimen Signature(s), Partnership Deed, Certified copy of PAN Card and KYC Acknowledgement<sup>§</sup>.

**In case of Investments through POA** - List of Authorised Signatories with Specimen Signature(s), Notarised Power of Attorney, Certified copy of PAN Card and KYC Acknowledgement<sup>§</sup>.

**In case of Trust** - Resolution/Authorisation to Invest, List of Authorised Signatories with Specimen Signature(s), Trust Deed, Certified copy of PAN Card and KYC Acknowledgement<sup>§</sup>.

**In case of NRI** - Foreign Inward Remittance Certificate in case payment is made by DD from NRE/Cnr A/c where applicable, Certified copy of PAN Card and KYC Acknowledgement<sup>§</sup>.

**In case of FIIS\*** - Resolution/Authorisation to Invest, List of Authorised Signatories with Specimen Signature(s), Overseas Auditor's Certificate, Certified copy of PAN Card and KYC Acknowledgement<sup>§</sup>.

\* For FIIs copy of the SEBI registration certificate should be provided.

<sup>§</sup> If investment exceeds Rs. 50,000/- or more

- **In case of Micro SIP Applications**, documents as listed below are to be submitted along with the application.

Any one of the following PHOTO IDENTIFICATION documents can be submitted along with Micro SIP applications as proof of identification in lieu of PAN.

- Voter Identity Card
- Driving License
- Government / Defense identification card
- Passport
- Photo Ration Card
- Photo Debit Card (Credit card not included because it may not be backed up by a bank account).
- Employee ID cards issued by companies registered with Registrar of Companies
- Photo Identification issued by Bank Managers of Scheduled Commercial Banks / Gazetted Officer / Elected Representatives to the Legislative Assembly / Parliament. (Designated Authorities)
- ID card issued to employees of Scheduled Commercial / State / District Co-operative Banks. (Specified Banks)
- Senior Citizen / Freedom Fighter ID card issued by Government.
- Cards issued by Universities / deemed Universities or institutes under statutes like ICAI, ICWA, ICSI. (Educational Institutions)
- Permanent Retirement Account No (PRAN) card issued to New Pension System (NPS) subscribers by CRA (NSDL).
- Any other photo ID card issued by Central Government / State Governments /Municipal authorities / Government organizations like ESIC / EPFO. (Certain Government Authorities)

**Applications not complete in any respect are liable to be rejected.**

## GENERAL INFORMATION AND INSTRUCTIONS FOR FILLING UP THE SYSTEMATIC INVESTMENT PLAN (SIP) APPLICATION FORM

- i) 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.
- ii) SIP Facility can be availed **monthly/quarterly** on the following dates: 1st, 10th, 15th, 21st and 28th.
- iii) Investors can avail this facility either through -
- Post Dated Cheques OR
  - Through ECS (Debit Clearing) of the Reserve Bank of India (RBI) in select cities OR
  - Via Direct Debit facility for Investors having their bank accounts with **Core Banking Branches** of the following 8 banks - Axis Bank Limited, Bank of Baroda, Bank of India, HDFC Bank Ltd, IDBI Bank Limited, IndusInd Bank, Kotak Mahindra Bank Limited, and Punjab National Bank.
- iv) The minimum amount of each cheque / payment instruction shall be Rs. 1000 in case of Monthly Option and Rs.1500 in case of Quarterly Option.
- v) All the cheques / payment instructions (including the first cheque / payment instruction) shall be of equal amounts.
- vi) Non MICR / Outstation cheques will not be accepted. MICR Code starting and/or ending with “000” are not valid for ECS.
- vii) The aggregate of such cheques / payment instructions shall not be less than Rs. 6,000 (on a per annum basis, for the first year) inclusive of the first installment. There is no upper limit for the Purchase for a single cheque / payment instruction or in aggregate. Please note that SIP will be started subject to the realization of the first registration cheque. 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 Scheme Information Document, incomplete/incorrect documentation and furnishing necessary information to the satisfaction of the Mutual Fund/AMC.
- The first installment of the SIP will be processed subject to applicable NAV & load, if any, on the date of submission on any Business Day. The second installment in case of monthly SIP will be processed on the available SIP dates (currently 1st, 10th, 15th, 21st or 28th of every month) indicated by the investor, but immediately following the expiry of 30 Business Days from the date of processing of the first SIP. If the choice of date for the second installment is not indicated by the investor, the second installment of SIP will be by default processed on the 10th of the month. In case of quarterly SIP, the default date for next installment will be 10th of the relevant month. In case the end date is not mentioned by the investor, it will be registered for a default period of 12 months. If there is an ambiguity in the enrolment period of the SIP, the second installment of SIP will be by default processed for the SIP date chosen (10th of the month if not specified) following the expiry of 30 Business Days from the date of processing of the first SIP for a default period of 12 months.
- viii) An extension of an existing SIP will be treated as a new SIP on the date of such application, and all the above conditions need to be met with. The load structure prevailing at the time of submission of the SIP application will apply for all the installments indicated in such application. If there is any extension of SIP under the same folio, the then prevailing load structure will apply for all such further installments at the time of such application.
- ix) Termination of SIP - For discontinuation of SIP the unit holder / investor should intimate the AMC/ISC at least 15 working days prior to the due date of next cheque / installment (1st, 10th, 15th, 21st or 28th of every month/quarter). On such request, SIP will be terminated and the balance post-dated cheques will be returned to the investor or the debit instruction given by the investor under ECS or Direct Debit will be cancelled. If such an application is submitted within 15 days of the next applicable SIP installment date, then such installment shall be effected.
- x) In case of cancellation of a SIP or cheques returned un-cleared for SIP installments or payment instructions not honored, if no Entry Load had been charged, the AMC may reduce the number of Units allotted against the previous installments to the extent applicable Entry Load on such installments was waived, if any.
- xi) The Units will be allotted to the investor at the Applicable NAV of the respective dates on which the investments are sought to be made. However, if any of the dates on which an investment is sought to be made is a non-Business Day, the Units will be allotted at the Applicable NAV of the next Business Day.
- xii) Any Unit Holder investing in Regular Plan, can avail of this facility subject to certain terms and conditions detailed in the Application Form.
- xiii) New Investors opting to Invest through the Systematic Investment Mode shall have to submit the SIP Enrollment Form along with the Main Application form. The Application Form should be completed in ENGLISH in BLOCK LETTERS only. Please tick in the appropriate box, where boxes have been provided. All 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.
- xiv) Please refer the section on “Who can apply?” for an indicative list of eligible investors in the Scheme Information Document of the Scheme. For applicable load on Purchases through SIP please refer to Section the applicable para on LOAD STRUCTURE in the Scheme Information Document of the Scheme.
- xv) Systematic Investment Plans (SIPs) where aggregate of installments in a rolling 12 month period or in a financial year i.e. April to March does not exceed Rs 50,000. (referred as “**Micro SIP**”).
- Micro SIP** are defined as applications for SIPs upto Rs. 50,000 per year per investor, by individuals (including NRIs but not PIOs), Minors and Sole proprietary firms and excluding HUFs and other categories.
  - All other applications except Micro SIP are defined as **Non Micro SIPs**.
  - In accordance with AMFI circular dated June 30, 2009, in case of micro schemes such as SIPs upto Rs. 50,000 per year per investor shall be exempted from the requirement of PAN. The Mutual Fund shall accept any of other standard specified identification instruments like Voter ID card, Government/Defense ID card, Card of Reputed employer, Driving License, Passport in lieu of PAN with effect from August 1, 2009.
  - The following transactions will not be covered as they are currently not considered either for PAN or KYC requirement:
    - Redemption / Switch / Systematic Transfer Plans / Systematic Withdrawal Plans / Dividend Reinvestments / Sweep transactions.
    - This exemption will also not be applicable to normal purchase transactions upto Rs. 50,000 which will continue to be subject to PAN requirement.
  - This exemption will be applicable ONLY to investments by individuals (including NRIs but not PIOs), Minors and Sole proprietary firms. HUFs and other categories will not be eligible for Micro SIPs.
  - The exemption is applicable to joint holders also.
  - Any one of the following PHOTO IDENTIFICATION documents can be submitted along with Micro SIP applications as proof of identification in lieu of PAN.**
    - Voter Identity Card
    - Driving License
    - Government / Defense identification card
    - Passport
    - Photo Ration Card
    - Photo Debit Card (Credit card not included because it may not be backed up by a bank account).
    - Employee ID cards issued by companies registered with Registrar of Companies
    - Photo Identification issued by Bank Managers of Scheduled Commercial Banks / Gazetted Officer / Elected Representatives to the Legislative Assembly / Parliament. (Designated Authorities)
    - ID card issued to employees of Scheduled Commercial / State / District Co-operative Banks. (Specified Banks)
    - Senior Citizen / Freedom Fighter ID card issued by Government.
    - Cards issued by Universities / deemed Universities or institutes under statutes like ICAI, ICWA, ICSI. (Educational Institutions)
    - Permanent Retirement Account No (PRAN) card issued to New Pension System (NPS) subscribers by CRA (NSDL).
    - Any other photo ID card issued by Central Government / State Governments /Municipal authorities / Government organizations like ESIC / EPFO. (Certain Government Authorities)

## GENERAL INFORMATION AND INSTRUCTIONS FOR FILLING UP THE SYSTEMATIC TRANSFER PLAN (STP) APPLICATION FORM

- i) This facility enables Investors to transfer certain portion of funds from their existing Investments\* to the other schemes launched by the Fund from time to time. \*(STP option shall not be available from an equity/equity oriented scheme to a non-equity scheme)\*
- ii) Minimum balance in the Transferor Scheme at the time of enrollment for STP facility should be Rs. 6,000/-.
- iii) STP Facility can be availed **Daily, Weekly, Fortnightly, Monthly or Quarterly** as per the Transfer Frequencies given below -
  - a) Daily STP: Monday to Friday.
  - b) Weekly STP: Every Wednesday.
  - c) Fortnightly STP: Every Wednesday of the Alternate Week.  
Under the Daily, Weekly and Fortnightly Option a minimum fixed amount of Rs.1000/- per installment can be transferred, subject to the aggregate of such transfers shall not be less than the Minimum Purchase Amount (under Regular Plan) of the Transferee Scheme inclusive of the first Transfer. There is no upper limit for the Transfer Amount per Transfer or in aggregate.
  - d) Monthly STP: Transfers can be on 1st or 10th or 15th or 21st or 28th of each month for a minimum of 6 months for each Transfers of Rs.1000/- each and above.
  - e) Quarterly STP: Transfers can be on 1st or 10th or 15th or 21st or 28th of each quarter for a minimum of 4 quarters for each Transfers of Rs.1500/- each and above.

Default Dates: In case of any ambiguity in selection of transfer date, the STP date will be 10th of each month / quarter.

- iv) STP is not available for investments under lock-in period and for investments which are pledged.
- v) In case of insufficient balance, the transfer will not be effected.
- vi) A minimum period of 7 days shall be required for registration under STP. All Systematic Transfer 'OUT' from one scheme will be treated at PAR as Redemption and All Systematic Transfer 'IN' to the other scheme will be treated at PAR as Purchase and 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.
- vii) 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 SID/SAI, incomplete/incorrect documentation and furnishing necessary information to the satisfaction of the Mutual Fund/AMC.
- viii) The first transfer will be processed following the expiry of the registration period of 15 Business Days from the date of receipt of the application. If the choice of date for the second Transfer is not indicated by the investor, the second Transfer will be by default processed on the 10th of the month / quarter under the Monthly/Quarterly option. In case of quarterly STP, the default date for next installment will be 10th of the relevant month. In case the end date is not mentioned by the investor, it will be registered for a default period of 12 months. If there is an ambiguity in the enrolment period of the STP, the second transfer of STP will be by default processed for the STP date chosen (10th of the month if not specified) following the expiry of 15 Business Days from the date of receipt of the application for a default period of 12 months under the Monthly/Quarterly option.
- ix) An extension of an existing STP will be treated as a new STP on the date of such application, and all the above conditions need to be met with. The load structure prevailing at the time of submission of the STP application will apply for all the transfers indicated in such application. If there is any extension of STP under the same folio, the then prevailing load structure will apply for all such further transfers at the time of such application.
- x) Termination of STP - For discontinuation of STP the unit holder / investor should intimate the AMC/ISC at least 15 working days prior to the due date of next transfer.
- xi) Any Unit Holder, under the Regular Plan, can avail of this facility subject to certain terms and conditions detailed in the Application Form.
- xii) New Investors opting for this facility through the Systematic Transfer Mode shall have to submit the STP Enrollment Form along with the Main Application form. The Application Form should be completed in ENGLISH in BLOCK LETTERS only. Please tick in the appropriate box, where boxes have been provided. All 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.  
For applicable load on transfers processed through STP please refer to Section the applicable para on LOAD STRUCTURE in the Scheme Information Document of the Scheme.
- xiii) In Terms of SEBI circular No. SEBI/IMD/CIR No. 4/168230/09 dated June 30, 2009 read with AMFI circular dated July 21, 2009, Systematic Transfer Plan (STP) shall be treated on par with SIP and no entry load shall be charged on STP registered on or after August 1, 2009.

## GENERAL INFORMATION AND INSTRUCTIONS FOR FILLING UP THE SYSTEMATIC WITHDRAWAL PLAN (SWP) APPLICATION FORM

- i) This facility enables Investors to withdraw certain portion of funds from their existing Investments at periodic intervals through a one-time request.
- ii) SWP Facility can be availed Monthly or Quarterly either as Fixed Withdrawals or Appreciation Withdrawals as given below-  
**Fixed Withdrawal:** Investors can withdraw fixed amount of Rs. 1,000/- each and above on Monthly basis and for Rs. 1,500/- each and above on Quarterly basis at regular intervals on 1st or 10th or 15th or 21st or 28th of each month/quarter for minimum 12 months/ 4 quarters. By default, in case of any ambiguity in selection of withdrawal frequency, the SWP date will be 10th of each month/quarter.  
**Appreciation Withdrawal:** Investors can withdraw appreciation amount of Rs. 1,000/- each and above on Monthly/Quarterly basis at regular intervals on the 1st of each month/quarter for minimum of 12 months/ 4 quarters. If the appreciation amount is less than Rs. 1,000/- or the specified amount, there will be no SWP in that month/quarter. The cumulative appreciation of this period and the immediately succeeding period shall be paid out subject to it being a minimum of Rs. 1,000/- or the specified amount.
- iii) SWP is not available for investments under lock-in period and for investments which are pledged.
- iv) In case of Fixed Withdrawal, if the amount of installment is more than the amount available in that account for redemption, the entire available amount will be redeemed and the SWP will terminate automatically.
- v) In case of Appreciation Withdrawal, appreciation will be calculated on the units available for redemption at the time of the SWP installment.
- vi) A minimum period of 7 days shall be required for registration under SWP. All Systematic Withdrawal(s) from the scheme will be treated at PAR as Redemption and the Units will be redeemed at the Applicable NAV of the respective dates of the Scheme on which such withdrawals are sought from the Scheme. In case the day on which the withdrawal is sought is a non-Business Day for the Scheme, the Units will be redeemed at the Applicable NAV of the next Business Day
- vii) The SWP payouts will be processed at the requested frequency. The investor can opt for direct credit of the redemption proceeds to their bank accounts. AMC/MF will endeavor to credit the payout directly to that bank account through available electronic mode(s) (Direct Credit/NEFT/ECS). The AMC/MF shall not be responsible if payout through electronic mode(s) does not get affected due to incomplete or incorrect information or any other technical/operational reasons. The AMC/MF reserves the right to use any other mode of payment as deemed appropriate.
- viii) 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 SID/SAI, incomplete/incorrect documentation and furnishing necessary information to the satisfaction of the Mutual Fund/AMC.
- ix) The first transfer will be processed following the expiry of the registration period of 15 Business Days from the date of receipt of the application. If the choice of date for the second Transfer is not indicated by the investor, the second Transfer will be by default processed on the 10th of the month / quarter under the Monthly/Quarterly option for Fixed withdrawals and on the 1st of each month/quarter under the Monthly/Quarterly option for Appreciation withdrawals. In case of quarterly SWP, the default date for next withdrawal will be 10th of the relevant month. In case the end date is not mentioned by the investor, it will be registered for a default period of 12 months. If there is an ambiguity in the enrolment period of the SWP, the second transfer of SWP will be by default processed for the SWP date chosen (10th of the month if not specified) following the expiry of 15 Business Days from the date of receipt of the application for a default period of 12 months/4 quarters under the Monthly/Quarterly option as the case may be for Fixed withdrawals.
- x) An extension of an existing SWP will be treated as a new SWP on the date of such application, and all the above conditions need to be met with. The load structure prevailing at the time of submission of the SWP application will apply for all the transfers indicated in such application. If there is any extension of SWP under the same folio, the then prevailing load structure will apply for all such further withdrawals at the time of such application.
- xi) Termination of SWP - For discontinuation of SWP the unit holder / investor should intimate the AMC/ISC at least 15 working days prior to the due date of next withdrawal.
- xii) Any Unit Holder can avail of this facility subject to certain terms and conditions detailed in the Application Form.
- xiii) New Investors opting for this facility shall have to submit the SWP Enrollment Form along with the Main Application form. The Application Form should be completed in ENGLISH in BLOCK LETTERS only. Please tick in the appropriate box, where boxes have been provided. All 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.

For applicable load on withdrawals through SWP please refer to Section the applicable para on LOAD STRUCTURE in the Scheme Information Document of the Scheme.



# COMMON APPLICATION FORM

## 8 INVESTMENT AND PAYMENT DETAILS (#For complete information on Investment Details please refer to Instructions No. 6.)

**Special instructions for NRI Applicants:** 1. It is mandatory for NRIs to attach a copy of the payment cheque / FIRC / Debit Certificate to ascertain the repatriation status of the amount invested. 2. The AMC and the Registrar may ascertain the repatriation status purely based on the details provided under Investment and Payment details and will not be liable for any incorrect information provided by the applicant(s). 3. In case the source of funds through Non Domestic Account is not validated/provided, AMC will not be in a position to repatriate redemption proceeds.

Scheme Name:		Plan	Option & Sub option	
Investment Amount (Rs.)	DD Charges# if any (Rs.)	Net Amount (Rs.)	Mode of Payment	Cheque / DD / Funds Transfer <i>Strike out whichever is not applicable</i>
Chq. / DD No.	Date	Drawn on Bank	Branch & City	

Please (✓) Source of Funds:- \*A/c Type - S/B  NRE\*  Current  NRO  FCNR\*  Others (Please specify) \_\_\_\_\_ Bank A/c No.: \_\_\_\_\_  
\*Kindly provide photocopy of the payment Instrument or Foreign Inward remittance Certificate (FIRC) or Account Debit Certificate from Bankers evidencing source of funds.

### Only for Application under Mirae Asset Gilt Fund - Provident Fund Sub Plan

- A Automatic Annual Reinvestment Option (AARO)  Amount Rs. \_\_\_\_\_ /- AARO will Trigger on last Friday of the month of March of every Financial Year  
B Defined Maturity Date Option (DMDO)  Amount Rs. \_\_\_\_\_ /- Date \_\_\_\_\_ DMDO will Trigger on Specified Date.  
C Automatic Capital Appreciation Payout Option (ACAPO) Please Tick (✓) Option  
● C-i - Monthly Option Last Friday of Every Month  ● C-ii - Quarterly Option Last Friday of the quarters ending Mar, Jun, Sep & Dec   
● C-iii - Half Yearly Option Last Friday of the half year ending Mar and Sep  ● C-iv - Annual Option Last Friday of the month of March of every Financial Year

### 8.A. SIP ENROLMENT DETAILS

SIP Amount (Rs.)	Enrolment Period	Start Month	<input type="text" value="M"/>	<input type="text" value="M"/>	-	<input type="text" value="Y"/>	<input type="text" value="Y"/>	<input type="text" value="Y"/>	<input type="text" value="Y"/>	End Month	<input type="text" value="M"/>	<input type="text" value="M"/>	-	<input type="text" value="Y"/>	<input type="text" value="Y"/>	<input type="text" value="Y"/>	<input type="text" value="Y"/>	Frequency Please (✓)	<input type="checkbox"/> Monthly	<input type="checkbox"/> Quarterly
PAYMENT MECHANISM (✓) <input type="checkbox"/> Option I :- Debit through ECS or Direct Debit (Auto Debit) facility (Tick this box and fill up SIP Form) <input type="checkbox"/> Option II :- Through Post Dated Cheques - Total Cheques _____ Cheque Nos. From <input type="text" value=""/> <input type="text" value=""/> <input type="text" value=""/> <input type="text" value=""/> To <input type="text" value=""/> <input type="text" value=""/> <input type="text" value=""/> <input type="text" value=""/>																				
Drawn on Bank:-										Branch & City:-										

### 9. NOMINATION DETAILS (OPTIONAL) [Minor / HUF / POA Holder / Non Individuals cannot Nominate - Refer Instruction No. 9]

I / We, the Applicant(s) do hereby nominate the undermentioned Nominee(s) to receive the allotted units to me / us in the event of my / our death. I / We also understand that all payments and settlements made to such Nominee(s) and Signature of the Nominee(s) acknowledging receipt thereof, shall be a valid discharge by the AMC / Mutual Fund / Trustees. Nomination in respect of the units stands rescinded upon Registration of Fresh/Change in Nomination and the AMC shall not be under any obligation to transfer the units in favour of the erstwhile Nominee(s).

(Please ✓)  Fresh Nomination  Change in Nominees

No.	Nominee(s) Name	Date of Birth (in case of Minor)	Name of the Guardian (in case of Minor)	Relationship	% of Share	Signature of Nominee / Guardian
1		D D M M Y Y Y Y				
2		D D M M Y Y Y Y				
3		D D M M Y Y Y Y				

\*If the percentage of share is not mentioned then the claim will be settled equally amongst all the indicated nominee(s)

### 10. DOCUMENTS ENCLOSED (Please ✓)

**For Lumpsum Investment / Non-Micro SIP Applications:**  Memorandum & Articles of Association  
 Resolution / Authorisation to Invest  PAN Proof  List of Authorised Signatories & Specimen Signature(s)  
 KYC Compliance Status Proof  Trust Deed  Power of Attorney  Bye-Laws  Partnership Deed  
 FIRC  Cancelled Cheque Copy

**For Micro SIP Applications:**  Voter Identity Card  Driving License  Government / Defense identification card  
 Passport  Photo Ration Card  Photo Debit Card  Employee ID cards issued by companies regd. with ROC  
 Photo Identification issued by designated authorities  ID card issued to employees of specified banks  
 Senior Citizen / Freedom Fighter ID card  Cards issued by educational institutions  
 PRAN card issued to NPS subscribers by CRA (NSDL).  Any other photo ID card issued by certain Govt. authorities.

### 11. APPLICATIONS ENCLOSED (Please ✓)

Systematic Investment Plan  
 ≤ Rs. 50,000  > Rs. 50,000  
 Cheques  
 SIP Auto Debit Facility  
 STP Enrolment Form  
 SWP Enrolment Form

### 12. DECLARATION AND SIGNATURES / THUMB IMPRESSION OF APPLICANT(S) [Refer Instructions 2(f)]

To The Trustees, Mirae Asset Mutual Fund - Having read and understood the contents of the SID of the Scheme(s) applied for hereby apply for units of the scheme and agree to abide by the terms, conditions, rules and regulations governing the scheme. I/We understand that the investments are exposed to market risks. I/We confirm that all the risks which the scheme is subject to, will be borne by me/us and that there is no guarantee given by the Fund of any returns including repayment of principal. I/We hereby declare that the amount invested in the scheme (s) 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, Anti Money Laundering Laws or any other applicable laws enacted by the Government of India from time to time. I/We have understood the details of the scheme (s) and I/We have not received nor have been induced by any rebate or gifts, directly or indirectly in making this investment. I/We confirm that the funds invested in the Scheme, legally belong to me/us. I/We confirm that I/We have read and understood the 'Know Your Customer' (KYC) norms as mentioned under the General Instructions in point 2(e) of this Key Information Memorandum.

"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 do not have any existing Micro SIPs which together with the current application would result in aggregate investments exceeding Rs. 50,000 in a rolling 12 month period or in a financial year".

**Applicable for 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. I/We undertake that all additional purchases made under this folio will also be from funds received from abroad through approved banking channels or from funds in my/our NRE/FCNR Account.

**Applicable to Foreign Resident's Residing in India:-** I/We confirm that I/We satisfy the Residency test as prescribed under FEMA provisions. I/We further declare that I/We am/are "Person Resident in India" and are allowed to invest into the Scheme as per the said FEMA regulations.

The Companies investing in this fund declares that they have complied with all the laws, rules, regulations, guidelines, etc. as applicable to them.

I/We confirm that the details provided by me/us are true and correct.

<input type="text"/> Signature of 1st Applicant / Guardian / Authorised Signatory /PoA	<input type="text"/> Signature of 2nd Applicant / Guardian / Authorised Signatory /PoA	<input type="text"/> Signature of 3rd Applicant / Guardian / Authorised Signatory /PoA
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**For more information  
visit us at [www.miraeassetmf.co.in](http://www.miraeassetmf.co.in)**

**E-mail us at [customer@miraeassetmf.co.in](mailto:customer@miraeassetmf.co.in)  
Call us at 1-800-1020-777 (Toll Free)**

# SYSTEMATIC INVESTMENT PLAN (SIP)

Registration Cum Mandate Form For SIP Through ECS or Direct Debit (Auto Debit) at Select Locations/Bank Branches

**MIRAE ASSET**  
Mutual Fund

Investor must read the instructions, terms and conditions overleaf before completing this form.  
First time investors need to fill up the main Application Form along with SIP application form

Appl. No. MA-SIP-

Broker Name / ARN	Sub Broker Code / ARN	ISC Date Time Stamp Reference No.

"Upfront commission shall be paid directly by the investor to the AMFI registered Distributors based on the investors' assessment of various factors including the service rendered by the distributor".

To The Trustees, Mirae Asset Mutual Fund - I/We have read and understood the contents of the SID of the following Scheme and the terms & conditions of SIP enrolment and registration through ECS or Direct Debit (Auto Debit). Please (✓) any one of the below options:-

I/We hereby apply for enrolment under the SIP via ECS (Debit Clearing) / Direct Debit of the following Scheme / Plan / Option and agree to abide by the terms and conditions of the following Scheme / Plan / Option (New Registration)

Please change my / our bank account for ECS (Debit Clearing) / Direct Debit (Change in bank account) for my existing SIP(s). **Please fill section 1, 5 & 6 only.**

### 1. EXISTING UNIT HOLDER INFORMATION (The details in our records under the folio number mentioned will apply for this application.)

Folio No.  Name of 1st Unit Holder

### 2. SIP ENROLMENT DETAILS

Scheme / Plan :	<input type="checkbox"/> ≤ Rs. 50,000 per annum <input type="checkbox"/> > Rs. 50,000 per annum	Frequency Please (✓)	<input type="checkbox"/> Monthly (Min. 6 installments of Rs. 1,000/- each)	<input type="checkbox"/> Quarterly (Min. 4 installments of Rs. 1,500/- each)
SIP Date Please (✓)	<input type="checkbox"/> 01st <input type="checkbox"/> 10th (Default) <input type="checkbox"/> 15th <input type="checkbox"/> 21st <input type="checkbox"/> 28th	SIP REGISTRATION PERIOD*		
		Start Month	<input type="text"/> <input type="text"/> - <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>	End Month
			<input type="text"/> <input type="text"/> - <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>	<input type="text"/> <input type="text"/> - <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>

\* Default End Date would be 12 months from the 1st installment

There should be a minimum time gap of 30 days and maximum time gap of 60 days between the first cheque for SIP investment and first installment of SIP through ECS (Debit Clearing) or Direct Debit.

### 3. INVESTMENT DETAILS (Please ✓)

Growth  Dividend Payout  Dividend Reinvestment  Dividend Transfer Option  Please Specify Scheme / Plan \_\_\_\_\_

\* Default Option is Growth. In case of Dividend default is Reinvestment. Under the Dividend Transfer option, an investor can transfer the amount of dividend declared and paid by the Plan / scheme to any other scheme (available at the time of making application), the minimum investment limit of the Scheme will not be applicable to such transfer and reinvestment.

### 4. SIP PAYMENT DETAILS

**4A - Only for Existing Investors -** I/We wish to register my/our SIP on the basis of Cancelled Cheque leaf or Photocopy of the Cheque submitted  Please (✓)

**4B - For New Investors - First SIP via Cheque and Subsequent SIP via ECS (Auto Debit Clearing) at select locations\*\* given overleaf OR via Direct Debit facility for Investors having their bank accounts with Core Banking Branches of the following 8 banks - Axis Bank Limited, Bank of Baroda, Bank of India, HDFC Bank Ltd\*, IDBI Bank Limited, IndusInd Bank, Kotak Mahindra Bank Limited, and Punjab National Bank. (\* Excluding Merged Branches of Centurion Bank of Punjab).**

Each SIP Amount (Rs.) (Min. Rs. 1000/-)  First SIP Cheque No.  Chq. Date

Drawn on Bank  Branch Name & City

A/c. Type Please (✓) NRE\*  CURRENT  SAVINGS  NRO  \*Kindly provide photocopy of the payment instrument or Foreign Inward Remittance Certificate (FIRC) Evidencing source of Funds

### 5. ECS / DIRECT DEBIT BANK ACCOUNT DETAILS (Mandatory)

I/We hereby authorise Mirae Asset Global Investments (India) Pvt. Ltd., Investment manager to Mirae Asset Mutual Fund acting through their authorised service providers to debit my/our following Bank A/c. by ECS (Auto Debit Clearing / Direct Debit) Facility or any other facility for collection of SIP payments.

Name of A/c. Holder as in Bank Records

Bank Name  Core Banking A/c. No.

Branch Name & Address  City

9 Digit MICR Code  Bank Account Type NRE\*  CURRENT  SAVINGS  NRO

**Mandatory Enclosures :** Please (✓) Blank Cancelled Cheque  "OR" Copy of Cheque

**DECLARATION & SIGNATURE:** I/We hereby declare that the particulars given in this SIP Application Form are correct and express my/our willingness to make payments referred above through participation in ECS / Direct Debit Facility. I/We also agree that if the transaction is delayed or not effected for reasons of incomplete or incorrect or any other operational reasons. I/We would not hold Mirae Asset Global Investments (India) Pvt. Ltd., their appointed service providers or representatives responsible. I/We will also inform Mirae Asset Global Investments (India) Pvt. Ltd. (Investment Managers to Mirae Asset Mutual Fund) about any change in my/our bank account and also undertake to keep sufficient funds in my bank account on the date of execution of the said standing instructions. I / We have read and understood the contents of the SID/SAI of the Scheme and agree to the Terms and conditions mentioned therein.  
"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 do not have any existing Micro SIPs which together with the current application would result in aggregate investments exceeding Rs. 50,000 in a rolling 12 month period or in a financial year".

<input type="checkbox"/> Signature of 1 <sup>st</sup> Applicant / Guardian / Authorised Signatory / PoA (AS IN BANK RECORDS)	<input type="checkbox"/> Signature of 2 <sup>nd</sup> Applicant / Guardian / Authorised Signatory / PoA (AS IN BANK RECORDS)	<input type="checkbox"/> Signature of 3 <sup>rd</sup> Applicant / Guardian / Authorised Signatory / PoA (AS IN BANK RECORDS)
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### 6. AUTHORISATION OF BANK ACCOUNT HOLDER [To be signed by the Account Holder(s) as per Bank Records]

This is to inform I/We have registered for the RBI's Electronic Clearing Service (ECS / Direct Debit) Facility and that my / our payment towards my / our investment in Mirae Asset Mutual Fund shall be made from my / our below mentioned Bank Account Number with your bank. I / We authorise Mirae Asset Mutual Fund, acting through their service providers and representative carrying this ECS Mandate / Direct Debit Facility Form to get it verified & executed. Mandate verification charges, if any, may be charged to my/our account.

Name of A/c. Holder as in Bank Records

Core Banking A/c. No.  Each SIP Amount (Rs.)

<input type="checkbox"/> Signature of 1 <sup>st</sup> A/c Holder / Guardian / Authorised Signatory / PoA (AS IN BANK RECORDS)	<input type="checkbox"/> Signature of 2 <sup>nd</sup> A/c Holder / Guardian / Authorised Signatory / PoA (AS IN BANK RECORDS)	<input type="checkbox"/> Signature of 3 <sup>rd</sup> A/c Holder / Guardian / Authorised Signatory / PoA (AS IN BANK RECORDS)
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# SYSTEMATIC INVESTMENT PLAN (SIP)

Registration Cum Mandate Form For SIP Through ECS or Direct Debit (Auto Debit) at Select Locations/Bank Branches

**MIRAE ASSET**  
Mutual Fund

## TERMS AND CONDITIONS

### A) SIP Payment through Electronic Clearing Service (Debit Clearing) of the Reserve Bank of India (RBI)

- This facility is offered only to the investors having bank accounts in select cities\*\* as given below-  
\*\* (Anand, Agra, Ahmedabad, Allahabad, Amritsar, Aurangabad, Bangalore, Bardhaman, Baroda, Belgaum, Bhavnagar, Bhilwara, Bhopal, Bhubaneswar, Bijapur, Calicut, Chandigarh, Chennai, Kochi, Coimbatore, Davangere, Dehradun, Delhi, Dhanbad, Durgapur, Erode, Gadag, Gorakhpur, Guwahati, Gwalior, Haldia, Hubli, Hyderabad, Indore, Jabalpur, Jaipur, Jalandhar, Jammu, Jamnagar, Jamshedpur, Jodhpur, Kakinada, Kanpur, Kolhapur, Kolkata, Kota, Lucknow, Ludhiana, \*Madurai, Mangalore, Mumbai, Mysore, Nagpur, Nasik, Nellore, Panjim, Patna, \*Pondicherry, Pune, Raipur, Rajkot, Ranchi, Salem, Shimla, Sholapur, Siliguri, Surat, Thirupur, Tirupati, Trichur, \*\*Trichy (Available through Direct Debit facility), Trivandrum, Udaipur, Udupi, Varanasi, Vijayawada, Vizag).
- The bank account provided for ECS (Debit) should participate in local MICR clearing / ECS Clearing.
- For the below mentioned cities SIP auto debit facility is available only on specific dates of the month as under :

Cities	ECS Debit Dates	SIP Date available through ECS Mode
<ul style="list-style-type: none"> <li>● Madurai *</li> <li>● Pondicherry*</li> <li>● Trichy**</li> </ul>	1st / 25th 05th / 15th / 25th 25th	1st 15th **Available through direct debit facility. Please refer Section B

- The investor agrees to abide by the terms and conditions of ECS facility of RBI.

### \*\* B) SIP payment through Direct Debit Facility

#### List of Banks / Branches for SIP Direct Debit Facility

Banks	Branches
Axis Bank Limited, IDBI Bank Limited, Kotak Mahindra Bank Limited and IndusInd Bank Limited, HDFC Bank.	All Branches
Bank of India, Bank of Baroda and Punjab National Bank	Select Core Banking Branches

- This facility is offered only to the investors having bank accounts in select banks / Core Banking branches eligible for this facility.
- This facility is available on all SIP dates of a month / quarter.

### C) Common Terms & Conditions

Please read this form in conjunction with the SIP terms and conditions mentioned in the SID/SAI and the Key Information Memorandum of the relevant Scheme before applying.

- The first cheque should be drawn on the same bank account which is to be registered for ECS (Debit Clearing) / Direct Debit. Alternatively, the cheque may be drawn on any bank, but provide a photocopy of the cheque of the bank / branch for which ECS (Debit Clearing) / Direct Debit is to be registered. However, Existing unit holders need not submit the First Cheque for SIP enrollment provided Folio no. is clearly mentioned and a copy of the cancelled cheque or photocopy of the cheque of bank account from which the SIP installment will be debited is attached to the form.
- New Investors need to submit the First SIP cheque and the SIP enrolment form along with the main application form. Subsequent installments will be as per the Direct Debit / ECS mandate submitted.
- First SIP Cheque and subsequent SIP Installments via ECS (Debit Clearing) / Direct Debit should be of the same amount.
- Please submit the following documents atleast 30 days before the first SIP date for ECS (Debit Clearing) / Direct Debit :

New Investors	Existing Investors
Application Form for the respective Scheme(s) SIP Auto Debit Facility Form First SIP Cheque	SIP Enrolment Form SIP Auto Debit Facility Form Photocopy of the Cheque / Cancelled Cheque Leaf

- The cities / banks / branches in the list may be modified/updated/changed/removed at any time in future entirely at the discretion of Mirae Asset Mutual Fund without assigning any reasons or prior notice. If any city / bank / branch is removed, SIP instructions for investors in such city / bank / branch via (ECS) (Debit Clearing) / Direct Debit route will be discontinued without prior notice.
- Investors will not hold Mirae Asset Mutual Fund, its registrars and other service providers responsible if the transaction is delayed or not effected or the investor bank account is debited in advance or after the specific SIP date due to local holidays, various clearing cycles of ECS or any other reason.
- Mirae Asset Mutual Fund its registrars and other service providers shall not be responsible and liable for any damages/compensation for any loss, damage etc. incurred by the investor. The investor assumes the entire risk of using this facility and takes full responsibility.
- Mirae Asset Mutual Fund reserves the right to reject any application without assigning any reason thereof.
- Please refer the Key Information Memorandum / SID/SAI of respective Scheme(s) for Applicable NAV, Risk Factors, Load and other information. SIP is not available in Mirae Asset Liquid Fund.
- To avail of SIP in separate schemes / plans / date via Auto debit facility, an investor will have to fill a separate form for each scheme / plan / date. A single form cannot be used for different schemes / dates simultaneously.
- MICR Code starting and / or ending with 000 are not valid for ECS.
- The Investor agrees to abide by the terms and conditions of ECS Facility of Reserve Bank of India (RBI).
- If no start date is mentioned / indicated by the investor, the default SIP date will be 10th of the month.
- If no end date is specified or in the absence of SIP end date, the default end date would be 12 months from the 1st installment.
- If the difference / gap between the 1st SIP cheque and Auto debit start date falls short of 30 days, then the Auto debit will be registered from the same date of the following month.
- Kindly note that any change in original SIP enrolment details such as SIP Date, Frequency, Tenure will be considered as fresh application and will be subject to applicable load structure and other terms at the time of application. However, one can choose to change bank account details, and such change must be submitted at-least 30 days before the next SIP date for ECS (Debit Clearing) / Direct Debit. Investors may please note that there might be chances where the fresh bank details has not been updated due to minimum time gap of 30 days and that the SIP might be rejected / not processed.
- You can choose to discontinue this facility by giving thirty days written notice to any of our Investor Service Centres.
- The SIP enrollment will be discontinued in cases where three consecutive SIP installments have not been successful. AMC does not facilitate any representation of ECS (Debit Clearing) / Direct Debit.
- In accordance with AMFI circular dated June 30, 2009 and final AMFI Guidelines received on July 14, 2009, on exemption of PAN for Systematic Investment Plans (SIP) where aggregate of installments in a rolling 12 month period or in a financial year i.e. April to March does not exceed upto Rs. 50,000 per year per investor, in case of any micro schemes such as SIPs upto Rs. 50,000 per year per investor shall be exempted from the requirement of PAN. Mutual Funds shall accept any of other standard specified identification instruments like Voter ID card, Government/Defense ID card, Card of Reputed employer, Driving License, Passport, etc in lieu of PAN with effect from August 1, 2009. (Investors are requested to refer to Instructions – Systematic Investment Plan for more details).

# APPLICATION FORM :

Systematic Transfer Plan (STP), Systematic Withdrawal Plan (SWP)  
Systematic Investment Plan (SIP)\* - \*Through Post dated cheques

Investor must read the instructions section before completing this form. First time investors need to fill up the main Application Form along with SIP application form

Broker Name / ARN	Sub Broker Code / ARN	ISC Date Time Stamp Reference No.

"Upfront commission shall be paid directly by the investor to the AMFI registered Distributors based on the investors' assessment of various factors including the service rendered by the distributor".

**1. EXISTING UNIT HOLDER INFORMATION (The details in our records under the folio number mentioned will apply for this application.)**

Folio No.		Name of 1st Unit Holder	
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**2. SYSTEMATIC TRANSFER PLAN (STP)**

From Scheme		Plan		Option	
To Scheme		Plan		Option	
Transfer Frequency (Please ✓)	<input type="checkbox"/> Daily (Monday to Friday) <input type="checkbox"/> Weekly (Every Wednesday) <input type="checkbox"/> Fortnightly (Every Alternate Wednesday) <input type="checkbox"/> Monthly # (Min. 6 Nos. and each transfer of Rs. 1000/- and above) <input type="checkbox"/> Quarterly # (Min. 4 Nos. and each transfer of Rs. 1500/- and above)	# Dates for Monthly or Quarterly option	<input type="checkbox"/> 01st <input type="checkbox"/> 10th (Default) <input type="checkbox"/> 15th <input type="checkbox"/> 21st <input type="checkbox"/> 28th	Transfer Period From	MM / YYYY To MM / YYYY
Fixed Amount per Transfer	in figures				

**3. SYSTEMATIC WITHDRAWAL PLAN (SWP)**

From Scheme		Plan		Option	
Withdrawal Option (Please ✓)	<input type="checkbox"/> Fixed (Min. 12 Months/4 Quarters of Rs. 1000 and above)         OR <input type="checkbox"/> Appreciation withdrawal (1st of each Month/Quarter) (Min. 12 Months/4 Quarters of Rs. 1000 and above)	Fixed Amount Per Withdrawal Rs.	in figures		
Withdrawal Date (Please ✓)	<input type="checkbox"/> 01st <input type="checkbox"/> 10th (Default) <input type="checkbox"/> 15th <input type="checkbox"/> 21st <input type="checkbox"/> 28th	Withdrawal Period From	MM / YYYY	To	MM / YYYY

**4. SYSTEMATIC INVESTMENT PLAN (SIP) ENROLMENT DETAILS**

Scheme / Plan / Option	<input type="checkbox"/> ≤ Rs. 50,000 per annum <input type="checkbox"/> > Rs. 50,000 per annum	Frequency Please (✓)	<input type="checkbox"/> Monthly (Min. 6 installments of Rs. 1,000/- each) <input type="checkbox"/> Quarterly (Min. 4 installments of Rs. 1,500/- each)
SIP Date Please (✓)	<input type="checkbox"/> 01st <input type="checkbox"/> 10th (Default) <input type="checkbox"/> 15th <input type="checkbox"/> 21st <input type="checkbox"/> 28th	Period of enrolment	From MM - YY YY To MM - YY YY * Default End Date would be 12 months from the 1st installment
SIP Amount (Rs.)	Amount (Rs.) (in words)	Details of Cheque Nos. Total Chqs	
Investment Period	in Months From MM / YYYY To MM / YYYY	From	To
Cheque Dates From	DD / MM / YYYY To DD / MM / YYYY	From	To
Drawn on Bank	Branch Name		

A/c. Type Please (✓) NRE  CURRENT  SAVINGS  NRO  \*Kindly provide photocopy of the payment instrument or Foreign Inward Remittance Certificate (FIRC) Evidencing source of Funds

**5. DECLARATION & SIGNATURE**

To The Trustees, Mirae Asset Mutual Fund - Having read and understood the contents of the SID of the Scheme(s) applied for hereby apply for units of the scheme and agree to abide by the terms, conditions, rules and regulations governing the scheme. I/We understand that the investments are exposed to market risks. I/We confirm that all the risks which the scheme is subject to, will be borne by me/us and that there is no guarantee given by the Fund of any returns including repayment of principal. I/We hereby declare that the amount invested in the scheme (s) 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, Anti Money Laundering Laws or any other applicable laws enacted by the Government of India from time to time. I/We have understood the details of the scheme (s) and I/We have not received nor have been induced by any rebate or gifts, directly or indirectly in making this investment. I/We confirm that the funds invested in the Scheme, legally belong to me/us. I/We confirm that I/We have read and understood the 'Know Your Customer' (KYC) norms as mentioned under the General Instructions in point 2(e) of this Key Information Memorandum.

"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 do not have any existing Micro SIPs which together with the current application would result in aggregate investments exceeding Rs. 50,000 in a rolling 12 month period or in a financial year".

Applicable for 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. I/We undertake that all additional purchases made under this folio will also be from funds received from abroad through approved banking channels or from funds in my/our NRE/FCNR Account.

Applicable to Foreign Resident's Residing in India:- I/We confirm that I/We satisfy the Residency test as prescribed under FEMA provisions. I/We further declare that I/We am/are "Person Resident in India" and are allowed to invest into the Scheme as per the said FEMA regulations.

The Companies investing in this fund declares that they have complied with all the laws, rules, regulations, guidelines, etc. as applicable to them. I/We confirm that the details provided by me/us are true and correct.

⊗ Signature of 1st Applicant / Guardian / Authorised Signatory /PoA	⊗ Signature of 2nd Applicant / Guardian / Authorised Signatory /PoA	⊗ Signature of 3rd Applicant / Guardian / Authorised Signatory /PoA
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<b>MIRAE ASSET</b> Mutual Fund	Received From _____ an application for Systematic Investment / Systematic Withdrawal / Systematic Transfer facility as per below details-	<b>ACKNOWLEDGEMENT SLIP</b> DATE AND STAMP OF COLLECTION CENTRE/ISC
	Application / Folio No. _____	
Scheme _____	SIP <input type="checkbox"/> Date DD / MM / YYYY Amount (Rs) _____	
Plan _____	SWP <input type="checkbox"/> Date DD / MM / YYYY Amount (Rs) _____	
Option _____	STP <input type="checkbox"/> Date DD / MM / YYYY Amount (Rs) _____	

# APPLICATION FORM :

Systematic Transfer Plan (STP), Systematic Withdrawal Plan (SWP)  
Systematic Investment Plan (SIP)\* - \*Through Post dated cheques

## A. INSTRUCTIONS - COMMON TO SIP / SWP / STP

1. New investors who wish to enrol for SIP / SWP / STP should fill the form in addition to the Common Application Form. Please complete all details in the Common Application Form.  
Details of SIP / SWP / STP should be provided on this form. Existing investors need to fill up only the form.
2. For multiple transactions under more than 1 scheme, separate form should be used.
3. Request for SIP should be submitted at least 30 working days before the commencement date and for STP/SWP the form should be submitted at least 15 working days before the commencement date.
4. The investor has the right to discontinue SIP / SWP / STP at any time he/she so desires by sending a written request at least 15 working days in advance of the immediate next due date to any of the offices of Mirae Asset Mutual Fund or its Authorised Collection Centres. On receipt of such request the SIP / SWP / STP will be terminated and in case of SIP balance post-dated cheques will be returned to the investor.
5. Units will be Allotted / Redeemed / Transferred at the NAV related prices of the 1st, 10th, 15th, 21st, 28th of every month (or next business day, if 1st and/or 10th and/or 15th and/or 21st and/or 28th is a non business day). In case of Post Dated Cheques submitted for any dates, other than the dates offered, immediate next offered date would be considered as the SIP date(s). An updated account statement will be sent after each transaction under the Special Products, wherever, email address has been provided, the account statements will be sent through email only. Other investors will be sent on a quarterly basis.

## B. INSTRUCTIONS - SYSTEMATIC INVESTMENT PLAN (SIP)

1. **Minimum Amount :**  
**A] For Monthly SIP :** Minimum 6 Cheques of Rs. 1,000/- each and above.  
**B] For Quarterly SIP :** Minimum 4 cheques of Rs. 1500/- each and above.
2. **All post-dated cheques have to be issued favouring the individual scheme.**
3. Value of each monthly installment should be the same in all the post-dated cheques issued.
4. Investment Dates: Cheques should be of the following dates: 1st, 10th, 15th, 21st, 28th of every Month/Quarter.
5. Cheques should be drawn payable at locations of Mirae Asset Global Investments (India) Pvt. Ltd. branches & authorised centres. **Non MICR / outstation post dated cheques will not be accepted for SIP.**
6. **Default Dates:** In case of any ambiguity in selection of investment frequency, the SIP date will be 10th of each month / quarter.

## C. INSTRUCTIONS - SYSTEMATIC WITHDRAWAL PLAN (SWP)

1. **Options available and Minimum Amount :**  
**A] Fixed withdrawal:-** Investors can withdraw fixed amount of Rs. 1,000/- each and above.  
**B] Appreciation withdrawal:-** Investors can withdraw appreciation of Rs. 1,000/- and above at regular intervals. If the appreciation amount is less than Rs. 1,000/- or the specified amount there will be no SWP in that month/quarter. The cumulative appreciation of this period and the immediately succeeding period shall be paid out subject to it being a minimum of Rs. 1,000/- or the specified amount.
2. SWP is not available for investments under lock-in period and for investments which are pledged.
3. The SWP payouts will be processed at the requested frequency. The investor can opt for direct credit of the redemption proceeds to their bank accounts (Currently direct credit offered for the following banks - ABN Amro Bank, Axis Bank, Citibank, Deutsche Bank, HDFC Bank, ICICI Bank, IDBI Bank, Kotak Mahindra Bank, Standard Chartered Bank). For investors banking with any other bank apart from above mentioned banks, the AMC /MF will endeavor to credit the payout directly to that bank account through available electronic mode(s). The AMC/MF shall not be responsible if payout through electronic mode(s) (ECS/Direct Credit) does not get affected due to incomplete or incorrect information or any other technical/operational reasons. The AMC/MF reserves the right to use any other mode of payment as deemed appropriate.
4. 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.
5. In case of Appreciation Withdrawal, appreciation will be calculated on the units available for redemption at the time of the SWP installment.
6. **Withdrawal Dates:** Fixed Withdrawal: Investors can withdraw fixed amount on 1st, 10th, 15th, 21st, 28th of each month/quarter for minimum 12 months / 4 quarters.  
**Appreciation withdrawal:** Investors can withdraw appreciation on the 1st of each month/quarter for minimum 12 months / 4 quarters.
7. **Default Dates:** In case of any ambiguity in selection of withdrawal frequency, the SWP date will be 10 of each month in case of Fixed withdrawal facility.

## D. INSTRUCTIONS - SYSTEMATIC TRANSFER PLAN (STP)

1. Minimum Amount : **A]** Daily - Monday to Friday : 5 transfers of Rs. 1,000/- each and above.  
**B]** Weekly - Every Wednesday / Fortnightly - Every Alternate Wednesday  
Monthly Plan : Minimum 6 transfers of Rs. 1,000/- each and above.  
**C]** Quarterly Plan : Minimum 4 transfers of Rs. 1,500/- each and above.
2. Minimum balance in the Scheme at the time of enrollment for STP facility should be Rs. 6,000/-.
3. STP is not available for investments under lock-in period.
4. In case of insufficient balance, the transfer will not be effected.
5. **Transfer Dates/ Days :** Daily - Monday to Friday, Weekly - Every Wednesday, Fortnightly - Every Alternate Wednesday  
**Monthly Plan :** Transfers can be on 1st, 10th, 15th, 21st, 28th of each month for minimum 6 transfers.  
**Quarterly Systematic Transfer Plan:** Transfers can be on 1st, 10th, 15th, 21st, 28th of each quarter for minimum 4 quarters.
6. **Default Dates:** In case of any ambiguity in selection of transfer frequency, the STP date will be 10th month / quarter.

**For more information  
visit us at [www.miraeassetmf.co.in](http://www.miraeassetmf.co.in)**

E-mail us at [customercare@miraeassetmf.co.in](mailto:customercare@miraeassetmf.co.in)  
Call us at **1-800-1020-777** (Toll Free)

# COMMON TRANSACTION FORM

Broker Name / ARN	Sub Broker Code / ARN	ISC Date Time Stamp Reference No.

"Upfront commission shall be paid directly by the investor to the AMFI registered Distributors based on the investors' assessment of various factors including the service rendered by the distributor".

## 1. Investor Details

Folio No.  Sole First Applicant

Scheme

Plan  Option

Dividend - Payout  Reinvestment  (frequency please ✓)  Daily  Weekly  Monthly  Quarterly

Dividend Transfer  Please Specify Scheme / Plan

## Only for Application under Mirae Asset Gilt Fund - Provident Fund Sub Plan

- A Automatic Annual Reinvestment Option (AARO)  Amount Rs. \_\_\_\_\_ /- AARO will Trigger on last Friday of the month of March of every Financial Year
- B Defined Maturity Date Option (DMDO)  Amount Rs. \_\_\_\_\_ /- Date \_\_\_\_\_ DMDO will Trigger on Specified Date.
- C Automatic Capital Appreciation Payout Option (ACAPO) Please Tick (✓) Option
- C-i - Monthly Option Last Friday of Every Month  ● C-ii - Quarterly Option Last Friday of the quarters ending Mar, Jun, Sep & Dec
- C-iii - Half Yearly Option Last Friday of the half year ending Mar and Sep  ● C-iv - Annual Option Last Friday of the month of March of every Financial Year

## 2. Additional Purchase

I/We wish to apply Units for Rs. (figures)

Rs. (words)

Cheque / DD Number  Date

Drawn on

Branch  City

K.Y.C. Compliance - Please attach proof	
First Applicant	Yes <input type="radio"/> No <input type="radio"/>
Second Applicant	Yes <input type="radio"/> No <input type="radio"/>
Third Applicant	Yes <input type="radio"/> No <input type="radio"/>
Guardian (In case Minor)/POA	Yes <input type="radio"/> No <input type="radio"/>

Please (✓) Source of Funds:- \*A/c Type - S/B  NRE\*  Current  NRO  FCNR\*  Others (Please specify)  Bank A/c No.:

\*Kindly provide photocopy of the payment Instrument or Foreign Inward remittance Certificate (FIRC) or Account Debit Certificate from Bankers evidencing source of funds.

## 3. Redemption

I/We wish to Redemption Units for Rs. (figures)  Or Units

Rs. (words)

I/We request you to activate Direct Credit (DC) facility for my / our folio and remit the redemption proceeds and all future payments through DC  (Please ✓).

## 4. Switch Request

I/We wish to Switch Units for Rs. (figures)  Or Units

Rs. (words)

To Scheme/Plan/Option

## 5. Change of Bank Mandate

Bank Name

Branch Name / Address  City  Pin

Bank Account No.  MICR Code  IFSC Code

Name of the Bank

Core Banking A/c No.  A/c Type Please (✓) NRE  CURRENT  SAVINGS  FCNR  NRO

Branch Name  Address

Bank Branch City  State  Pin Code

MICR Code  Please attach a cancelled cheque OR a clear photo copy of a cheque IFSC Code (Mandatory for Credit via NEFT/RTGS)

Direct Credit facility is available as per instruction No. 4. However, if you wish to receive a cheque payout, please tick here (✓).

Electronic Clearing Services (ECS) facility is available for receiving dividends. If you wish to avail of this facility, please tick here (✓).

The AMC has entered into arrangements with the following banks to facilitate direct credit of redemption and dividend proceeds (if any) into the bank account of the respective unit holders maintained with any of these banks. These banks are: Axis Bank, Citibank NA, HDFC Bank Ltd., ICICI Bank Ltd., IDBI Bank, Kotak Mahindra Bank Ltd., Standard Chartered Bank and The Royal Bank of Scotland N.V. The list of banks is subject to change from time to time as and when AMC enters or withdraws info/from various arrangements with different banks.

## 6. Declaration & Signature

I/We have read and understand the contents of the SID/SAI(s) and Addendum(s) thereto of the respective scheme(s) and agree to abide by the terms, conditions, rules and regulations of the scheme(s) as applicable from time to time. "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".

<input type="checkbox"/> Signature of 1st Applicant / Guardian / Authorised Signatory /PoA	<input type="checkbox"/> Signature of 2nd Applicant / Guardian / Authorised Signatory /PoA	<input type="checkbox"/> Signature of 3rd Applicant / Guardian / Authorised Signatory /PoA
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## Acknowledgment Slip

Add. Purchase  Redemption  Switch  COB

Received from  Folio No.

an application for Rs.  Units

vide cheque no.  Date

drawn on

Scheme name  (Please Specify Plan / Option / Sub Option)

For Switch Transaction - To Scheme  (Please Specify Plan / Option / Sub Option)

Date and Stamp of  
Collection Centre/ISC

# OTHER FACILITIES FORM

Broker Name / ARN	Sub Broker Code / ARN	ISC Date Time Stamp Reference No.

"Upfront commission shall be paid directly by the investor to the AMFI registered Distributors based on the investors' assessment of various factors including the service rendered by the distributor".

### 1. Investor Details

Folio No.  Sole First Applicant

Scheme

Plan  Option

Dividend - Payout  Reinvestment  (frequency please ✓) Daily  Weekly  Monthly  Quarterly

Dividend Transfer

### 2. Change of Address / Contact Details#

New Address

City  Pin  State

Tel. Off.  Resi.  Mobile

E - Mail

# If you are KYC compliant, change of address request has to be submitted at POS of CVL using their form.

### 3. Nomination Details (Optional) [Minor / HUF / POA Holder / Non Individuals cannot Nominate

I / We, the Applicant(s) do hereby nominate the undermentioned Nominee(s) to receive the allotted units to me / us in the event of my / our death. I / We also understand that all payments and settlements made to such Nominee(s) and Signature of the Nominee(s) acknowledging receipt thereof, shall be a valid discharge by the AMC / Mutual Fund / Trustees. Nomination in respect of the units stands rescinded upon Registration of Fresh/Change in Nomination and the AMC shall not be under any obligation to transfer the units in favour of the erstwhile Nominee(s).

(Please ✓)  Fresh Nomination  Change in Nominees

No.	Nominee(s) Name	Date of Birth (in case of Minor)	Name of the Guardian (in case of Minor)	Relationship	% of Share	Signature of Nominee / Guardian
1		D D M M Y Y Y Y				
2		D D M M Y Y Y Y				
3		D D M M Y Y Y Y				

\*If the percentage of share is not mentioned then the claim will be settled equally amongst all the indicated nominee(s)

### 4. e-Communications (Please ✓)

I / We wish to receive Account Statements / Annual Reports / Qtrly. Statements / Newsletter / Updates or any other Statutory Information via E-mail in lieu of Physical Documents.

### 5. SMS Services (Please ✓)

I / We wish to receive SMS alerts for our Investments.

### 6. Transact On-line (Please ✓)

I / We wish to transact On-line through Mirae Asset e-Fund Market Facility

### 7. Documents Submission (Please ✓)

Memorandum & Articles of Association  Resolution / Authorisation to Invest  PAN Proof  List of Auth. Signatories & Specimen Signature(s)  
 KYC Compliance Status Proof  Trust Deed  Power of Attorney  Bye-Laws  Partnership Deed  FIRC  Cancelled Cheque Copy

### 8. Declaration & Signature

I/We have read and understand the contents of the SID/SAI and Addendum(s) thereto of the respective scheme(s) and agree to abide by the terms, conditions, rules and regulations of the scheme(s) as applicable from time to time.

"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".

<input type="checkbox"/> Signature of 1st Applicant / Guardian / Authorised Signatory /PoA	<input type="checkbox"/> Signature of 2nd Applicant / Guardian / Authorised Signatory /PoA	<input type="checkbox"/> Signature of 3rd Applicant / Guardian / Authorised Signatory /PoA
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<p><b>MIRAE ASSET</b> Mutual Fund</p> <p>Received from Mr./Ms./Mrs. _____ under Application / Folio No. _____ an application as per below details- (Please ✓)</p> <p>Change of Address / Contact Details <input type="radio"/></p> <p>e-Communications <input type="radio"/></p> <p>Transact On-line <input type="radio"/></p> <p>Nomination Details <input type="radio"/></p> <p>SMS Services <input type="radio"/></p> <p>Documents Submission <input type="radio"/></p>	<p><b>ACKNOWLEDGEMENT SLIP</b></p> <p>DATE AND STAMP OF COLLECTION CENTRE/ISC</p>
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## RISK FACTORS

**Mutual Fund investments are subject to market risk and there is no assurance or guarantee that objectives of the scheme will be achieved. As with any investment in securities, the Net Asset Value (NAV) of the units issued under the schemes can go up or down depending on the factors and forces affecting the capital markets. Past performance of the Sponsor/Mutual Fund/AMC/Trustee does not indicate the future performance of the schemes of Mirae Asset Mutual Fund.** The sponsors are not liable or responsible for any loss resulting from the operation of the fund beyond the initial contribution made by them of an aggregate amount of Rupees one lakh towards setting up of the fund. **The name of the scheme(s) does not in any manner indicate either the quality of the scheme or its future prospects or returns.** Investors in the scheme are not being offered any guaranteed/indicative assured returns. Please see "Risk Factors", "Scheme Specific Risk Factors and Special Consideration" and "Right to limit redemptions" in the Scheme Information Document. **Please read the SID / SAI carefully before investing and retain the SID for future references.** A copy of SID / Key Information Memorandum cum Application form are available at AMC offices/AMC website [www.miraeassetmf.co.in/Investor Service Centre / Distributors](http://www.miraeassetmf.co.in/Investor Service Centre / Distributors).

## INVESTOR SERVICE CENTRES OF THE AMC

• **Ahmedabad**-107, 1st Floor, Abhijeet I, Mithakhali Circle, Near HDFC Bank, Ahmedabad-380009. Tel-079-44227777. • **Asansol**-M/s. Safe Investment, Street No:1, House No:2, Hindustan Park,Asansol-713304. • **Bangalore**-No.809, 8th Floor, Prestige Meridian - I, No.29, M.G. Road, Bangalore - 560001. • **Bhubaneswar**-Subham Capital, Plot no. 251, Kharvel Nagar, Bhubaneswar-751001. • **Chennai**-Flat - 2A, Second Floor, Pioneer Sudarsan Plaza, New No. 10/Old No. 9, Mohan Kumaramangalam Street, Nungambakkam, Chennai. Tel-044-44227777. • **Durgapur**-Mr. Samit Roy, Stall No.C/SO-10, Central Market, City Centre, Durgapur-713216. • **Hyderabad**-Unit No. 104/A, Mahavir Chambers MCH No.3-6-363 and 3-6-1/1, Basheerbagh, Himayathnagar Road, Hyderabad-500029. Tel-040-44227777. • **Jaipur**-445, Ganpati Plaza, M I Road, Jaipur, Rajasthan-302 001. Tel-0141-4040445. • **Kanpur**-1st Floor, Shop No.111, KAN Chambers, 14/113, Civil Lines, Kanpur, Uttar Pradesh-208001. Tel-0512-3012896. • **Kolkata**-A-15, 2nd Floor, FMC Fortuna, No. 234/3A, AJC Bose Road, Kolkata - 700020. Tel-033-44227777. • **Ludhiana**-#202, 2nd Floor, SCO-18, Feroze Gandhi Market, Ludhiana-141001. Tel-0161-4649771/2/3. • **Mumbai**(Corporate Office)-Unit No. 606, 6th Floor, Windsor Bldg., Off CST Road, Kalina, Santacruz (E), Mumbai - 400 098. Tel-022-67800300. • **New Delhi**-Flat No. 814, 8th Floor, Ashoka Estate, 24, Barakhamba Road, New Delhi - 110001. Tel-011-44227777. • **Pune**-85, 4th Floor, Sreenath Plaza, Dnyaneshwar Paduka Chowk, F C Road, Shivaji Nagar, Pune-411005. Tel-020-44227777. • **Surat**-U/17, Jolly Plaza, Athawagate, Surat, Gujarat-395001. Tel-0261-3043803.

## KARVY COMPUTERSHARE PRIVATE LIMITED BRANCH OFFICES

• **Agra**-1st Floor, Deepak Wasan Plaza, Sanjay Place, Behind Holiday Inn, Agra-282002. • **Ahmedabad**-309, Shail Buildings, Opp: Madhusudhan House, Off C G Road Nr. Navrangpura Telephone Exchange, Ahmedabad-380006. • **Ajmer**-1-2, II Floor, Ajmer Tower, Kutchary Road, Ajmer-305001. • **Amritsar**-72-A, Taylor'S Road, Aga Heritage Gandhi Ground, Amritsar-143001. • **Anand**-F-6, Chitrangana Complex, Opp: Motikaka Chawl, V V Nagar, Anand-388001. • **Asansol**-18, G T Road, 2nd Floor, Asansol-713301. • **Aurangabad**-Shop No : 214/215, Tapadiya City Centre, Nirala Bazar, Aurangabad-431001. • **Bangalore**-No:51/25, 1st Floor, Surya Building, Ratna Avenue, Richmond Road, Bangalore-560025. • **Baroda**-Piccadilly, Office#5, First Floor, Opp. Adani Super Market, Jetapur Road, Baroda-390007. • **Bhavnagar**-Surabhi Mall, 301, 3rd Floor, Waghawadi Road, Bhavnagar - 364001 • **Bhopal**-Kay Kay Busniss Centre, 133 Zone I M P Nagar, Bhopal-462021. • **Bhubaneswar**-624, Sahid Nagar, First Floor, Bhubaneswar-751007. • **Burdwan**-63 G T Road, Birhata, Halder Complex, 1St Floor, Burdwan-713101. • **Calicut**-IIInd Floor, Sowbhagya Shopping Complex, Mavoor Road, Calicut-673004. • **Chandigarh**-SCO-371-372, First Floor, Above HDFC Bank Sector 35B, Chandigarh-160022. • **Chennai**-Flat No F-11, First Floor, Akshaya Plaza, (Erstwhile Harris Road), Opp Chief City Metropolitan Court, No:108, Adhithanagar Salai, Egmore, Chennai -600002. • **Coimbatore**-29/1, 1st Floor, Chinthamani Nagar, Opp To IOB , N S R Road, Sai Baba Colony, Coimbatore-641011. • **Cuttack**-Dargha Bazar, Opp. Dargha Bazar Police Station, Buxibazar, Cuttack-753001. • **Dehradun**-Kaulagarh Road, Near Sirmaur Marg, Above Reliance Webworld, Dehradun-248001. • **Durgapur**-Old Dutta Automobiles Building, 1St Floor, Nachan Road, Benachity, Durgapur-713213. • **Faridabad**-A-2B, 1st Floor, Nehru Ground, Neelam Bata Road, Nit, Faridabad-121001. • **Ghaziabad**-1st Floor, C-7, Lohia Nagar, Ghaziabad-201001. • **Goa-Panjim**-No.7 & 8, El. Dorado Plaza, Heliodoro Salgado Road, Panjim-403001. • **Gurgaon**-Shop No. 18, Ground Floor, Sector - 14, Opp. AKD Tower, Near Huda Office, Gurgaon-122001. • **Guwahati**-54, Sagarika Bhawan, R G Baruah Road (AIDC bus Stop), Guwahati-781024. • **Hyderabad**-Karvy Registry House, Karvy Plaza, 8-2-596, Avenue-4, Street No. 1, Old Road No.10, Banjara Hills, Hyderabad-500034. • **Indore**-LG-3, Bombay Trade Centre, Lower Ground Floor, Grand Hotel, Opp Bombay Hospital, Scheme No 54, Indore-452010. • **Jaipur**-S-16, A, III Floor, Land Mark, Opp-Jaipur Club, Mahaveer Marg, C-Scheme, Jaipur-302001. • **Jalandhar**-Lower Ground Floor, Office No : 3, Arora Prime Tower, Plot No-28, G. T. Road, Jalandhar-144004. • **Jamshedpur**-Kanchan Tower, 3rd Floor, Chhaganlal Dayalji & Sons, 3-S B Shop Area, (Near Traffic Signal), Main Road, Bistupur, Jamshedpur-831001. • **Jodhpur**-203, Modi Arcade, Chupasni Road, Jodhpur-342001. • **Kanpur**-15/46, B, First Floor, Opp : Muir Mills, Civil Lines, Kanpur-208001. • **Kochi**-Shop No.2, IIInd Floor, Jewel Arcade (Above Oriental Insurance LTD), Layam Road, Kochi(Cochin)-682011. • **Kolkata**-16, Jatin Bagchi Raod, Kolkata-700029. • **Lucknow**-Usha Sadan, 24, Prem Nagar, Ashok Marg, Lucknow-226001. • **Ludhiana**-Sco-3, Bawa Building, Feroze Gandhi Market, Ludhiana - 141001 • **Madurai**-Rakesh Towers, 30-C, Bye Pass Road, Ist Floor, Opp Nagappa Motors, Madurai-625010. • **Mangalore**-Ground Floor, Mahindra Arcade, Kodial bail, Mangalore-575003. • **Moradabad**-Om Arcade, Parker Road, Above Syndicate Bank, Tari Khana Chowk, Moradabad-244001. • **Mumbai**-Fort-26/30, Fort Foundation Bldg, Near MSC Bank, Maharashtra Chamber Of Commerce Lane, Fort, Mumbai-400023. • **Mumbai**-Fort-DAS Chambers, Ground Floor, Opp. BSE & next to Corporation Bank, Dalal Street, Fort, Mumbai-400023. • **Mumbai**-Borivali-Shankar Ashish, 1st Floor, R.C.Patel Road, Sodawala Lane, Near AXIS Bank, Borivali(West), Mumbai-400092. • **Mysore**-L-350, Silver Tower, Clock Tower, Ashoka Road, Mysore-570001. • **Nagpur**-Sadoday Arcade, Above Top N Town, Dharampath, Nagpur-440001. • **Nasik**-S-12, Second Floor, Suyojit Sankul, Sharanpur Road, Nasik-422002. • **New Delhi**-2E/23, Jhandewalan Extn, New Delhi-110055. • **Noida**-307, Jaipuria Plaza D, 68 A, 2nd Floor, Opp. Delhi Public School, Sector 26, Noida-201301. • **Patna**-3A, 3rd Floor, Anand Tower, Beside Chankya Cinema Hall, Exhibition Road, Patna-800001. • **Pune**-Shrinath Plaza, C Wing, Office No. 58 & 59, 3rd Floor, Dyaneshwar Paduka Chowk, S.No. 184/4, Off F.C.Road, Pune-411004. • **Rajkot**-104, Siddhi Vinayak Complex, Dr Yagnik Road, Opp Ramkrishna Ashram, Rajkot-360001. • **Ranchi**-Commerce Towers, 3rd Floor, Room No. 307, Beside Mahabir Towers, Main Road, Ranchi-834001. • **Siliguri**-Nanak Complex, Near Church Road, Sevoke Road, Siliguri-734001. • **Surat**-G-16 Empire State Building, Near Udhna Darwaja, Ring Road, Surat-395 002. • **Trichur**-2nd Floor, Brother'S Complex, Near Dhana Laxmi Bank Head Office, Naikkanal Junction, Trichur-680001. • **Trivandrum**-2nd Floor, Akshaya Towers, Sasthamangalam, Trivandrum-695010. • **Udaipur**-201-202, Madhav Chambers, Opp. G.P.O, Chetak Circle, Madhuban, Udaipur-313001. • **Varanasi**-D-64/132, Ka 1St Floor, Anant Complex, Sigra, Varanasi-221010. • **Vijayawada**-39-10-7 Opp. Municipal Water Tank, Labbipet, Vijayawada-520010. • **Visakhapatnam**-47-14-5/1 Eswar Paradise, Dwaraka Nagar, Main Road, Visakhapatnam-530016.

**Mirae Asset Global Investments (India) Pvt. Ltd.**  
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Mutual Fund investments are subject to market risks. Please read the Statement of Additional Information / Scheme Information Document carefully before investing.