

# Mirae Asset Emerging Bluechip Fund

(An Open ended Equity Fund)

New Fund Offer (NFO) Opens On : 24th May, 2010; NFO Closes On : 22nd June, 2010

Scheme re-opens for continuous sale and re-purchase on or before 21st July, 2010

**MIRAE ASSET**  
Mutual Fund

An offer for units of Rs. 10/- each for cash during the New Fund Offer and continuous offer for units at NAV based prices thereafter.

## KEY INFORMATION MEMORANDUM

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

The Scheme particulars have been prepared in accordance with Securities and Exchange Board of India (Mutual Funds) Regulations 1996, as amended till date, and filed with Securities and Exchange Board of India (SEBI). The units being offered for public subscription have not been approved or disapproved by SEBI, nor has SEBI certified the accuracy or adequacy of this KIM. The KIM is dated May 13<sup>th</sup>, 2010.

<b>SPONSOR :</b> Mirae Asset Global Investments Company Limited <b>Registered Office :</b> 45-I, Yoido-Dong, Youngdeungpo-Gu, Seoul, Korea-150-891.	<b>TRUSTEE :</b> Mirae Asset Trustee Company Private Limited <b>Registered Office :</b> Unit No.606, Windsor Building, Off C.S.T Road, Kalina, Santacruz (East), Mumbai -400098.	<b>ASSET MANAGEMENT COMPANY :</b> Mirae Asset Global Investments (India) Private Limited <b>Registered Office :</b> Unit No.606, Windsor Building, Off C.S.T Road, Kalina, Santacruz (East), Mumbai -400098.
---	--	--

**Investment Objective:** To generate income and capital appreciation from a diversified portfolio predominantly investing in Indian equities and equity related securities of companies which are not part of the top 100 stocks by market capitalization and have market capitalization of atleast Rs.100 Crores at the time of investment. From time to time, the fund manager may also seek participation in other Indian equity and equity related securities to achieve optimal Portfolio construction. The Scheme does not guarantee or assure any returns.

### Asset Allocation Pattern of the scheme

Types of Instruments	Indicative Allocation (% of Total Assets)	Risk profile
Indian Equities and Equity Related Securities* of companies, which are not part of the top 100 stocks by market capitalization and have market capitalization of atleast Rs.100 Crores at the time of investment.	65-100	High
Other Indian Equities and Equity Related Securities.*	0-35	High
Money market instruments / debt securities Instruments** (Including upto 20% of corpus in securitized debt)	0-35	Low to Medium

\* Equity and Equity related instruments include investments in ADRs / GDRs / IDRs / foreign securities as permitted under SEBI Guidelines on Overseas Investment, convertible debentures, equity warrants, convertible preference shares, equity derivatives etc. The scheme can invest upto 30% of Net Assets of Scheme into equity derivatives instruments only for the purpose of hedging, portfolio rebalancing or to undertake any other strategy as permitted under the SEBI Regulations.

(\* The Scheme may invest in ADRs / GDRs / IDRs / foreign Securities up to 25% of the net assets of the Scheme, subject to the approval from the Securities and Exchange Board of India and a maximum of US\$ 300 million per Mutual Fund as permitted under the Regulations.)

\*\* Debt instruments include securitized debt upto 20% of corpus.

The Scheme may propose to participate in stock lending as permitted by SEBI and as per the limits as specified by the relevant guidelines, circulars, regulations, etc, from time to time. The Fund will consider National Stock Exchange as the Stock Exchange for considering the top 100 stocks by market capitalization.

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.

**Investment Strategy:** The scheme aims to generate income and capital appreciation from a diversified portfolio predominantly investing in Indian equities and equity related securities of companies which are not part of the top 100 stocks by market capitalization and have market capitalization of atleast Rs. 100 Crores at the time of investment. From time to time, the fund manager may also seek participation in other Indian equity and equity related securities to achieve optimal Portfolio construction. The fund manager may not have any bias towards particular theme, sector or style in picking investment opportunities. However, the fund manager does have the flexibility to follow a focused approach on the investments. 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. 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, portfolio rebalancing to optimize the returns or to undertake any other strategy as permitted under the SEBI Regulations.

**Risk Profile of the Scheme :** 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 Equities, risks associated with Debt & Money Market Instruments, Derivatives, Securitized Debt, and Unlisted Securities. Besides, the scheme is also subjected to risk associated with Foreign Securities, Liquidity Risk, Currency Risk, Settlement Risk & Regulatory Risk associated with Securities. Risk Factors associated with Securities Lending and Short Selling as detailed in the SID.

Trading volumes, settlement periods and transfer procedures may restrict the liquidity of the investments in equity and equity related securities. Different segments of the Indian financial markets have different settlement periods and such periods may be extended significantly by unforeseen circumstances leading to delays in receipt of sale proceeds. The NAVs of the units of the Scheme can go up or down because of various factors that affect the capital markets in general. Macroeconomic factors like changes in tax rates, political uncertainties, changes in government regulations etc. and industry specific factors like competition demand supply, etc. could impact the performance of the companies in which the Scheme invests.

**Risk Mitigation Measures :** The AMC will endeavor to mitigate such risks by adopting the following measures:

- The Fund Manager may diversify its portfolio across various sectors instead of concentrating on few sectors to avoid sectoral risk.
- The Fund Manager may try to have a large base of stocks in the portfolio to avoid concentration risk and liquidity risk.
- The Fund Managers will monitor the trading volumes in a particular stock before investment to avoid liquidity risk.
- Fund Managers 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.

**Plans and Options:** The Scheme shall have Regular Plan and offers two options viz., Growth and Dividend.

**Dividend Option:** Dividend Payout or Dividend Reinvestment. Default Option: Dividend Reinvestment. However, in case the dividend payable to any unit holder is below Rs. 100/- then the same may be automatically reinvested.

**Growth Option:** Default Option : Growth.

Facilities like Systematic Investment Plan ("SIP") / Systematic Withdrawal Plan ("SWP") / Systematic Transfer Plan ("STP") are available in the Scheme.

### Applicable NAV for Purchase of units Including Switch-ins (after the scheme opens for repurchase and sale)

- 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.
- 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 outstanding cheques / post dated cheques / non MICR cheques will be accepted.

### Applicable NAV for Redemption of units Including Switch-outs (after the scheme opens for repurchase and sale)

- 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 Application Amount/ Number of Units

Purchase	Additional Purchase	Repurchase
Rs. 5000/- and in multiples of Re. 1/- thereafter	Rs. 1000/- and in multiples of Re. 1/- thereafter	Rs. 1000/- and in multiples of Re.1 thereafter or 100 units or account balance, 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 centre of the Mirae Asset Mutual Fund.

**Benchmark Index:** CNX MIDCAP 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. Gopal Agrawal and Mr. Neelesh Surana

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

**Performance of the Scheme:** This scheme does not have any performance track record

### Expenses of the Scheme:

(i) Load Structure	Exit Load	
	Regular Plan	Load (% of Rs. 10 or Applicable NAV as the case may be)
<b>Entry Load - Nil</b>	<b>For Each Redemption</b> <b>Any Amount (Including Systematic Withdrawal Plan / Systematic Investment Plan/ Systematic Transfer Plan applications)</b>	
In accordance with 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. Similarly, no entry load will be charged with respect to applications for registrations under Systematic Investment Plan (SIP) / Systematic Transfer Plan (STP) accepted by the Mutual Fund with effect from August, 1, 2009. The upfront commission shall be paid by the investor directly to the distributor, based on his assessment of various factors including the service rendered by the distributor.	If redeemed within 1 year (365 days) from the date of allotment	1.00%
	If redeemed after 1 year (365 days) from the date of allotment	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:	Actual expenses for the previous financial year: <b>N. A.</b>
	i) First Rs. 100 Crores average daily net assets - 2.50%	
	ii) Next Rs. 300 Crores average daily net assets - 2.25%	
	iii) Next Rs. 300 Crores average daily net assets - 2.00%	
	iv) Balance - 1.75%	

**Waiver of Load for Direct Applications:** Pursuant to SEBI circular no. SEBI/IMD/CIR No. 4 / 168230/09 dated June 30, 2009 no entry load shall be charged for all mutual fund schemes. Therefore, the procedure for waiver of load for direct applications is no longer applicable.

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 investor does not specify the application as "Direct" or otherwise, then the AMC treats such application as "Direct" in the interest of the investors

The list of official collection points for depositing forms is available on the website of the AMC.

**Tax treatment for the Investors (Unitholders):** Investor will be advised to refer to the details in the Statement of Additional Information and also independently refer to his tax advisor.

**Daily Net Asset Value (NAV) Publication:** The NAV will be declared on all business days and will be published in at least 2 newspapers. NAV can also be viewed on www.miraeassetmf.co.in and www.amfiindia.com. Investors 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.

**For Investor Grievances please contact:** Karvy Computershare Private Limited Registered Office: Karvy Plaza; H No. 8-2-596, Avenue 4 Street No. 1, Banjara Hills, Hyderabad - 500034.

Mr. Girish Dhanani, Investor Relation Officer of 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 0325 Fax: +91 22 6725 3945

**Unitholders' Information: Account Statement -** For normal transactions (Other than SIP/STP) during ongoing sales and repurchase:

- 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.
- For those unitholders who have provided an e-mail address, the AMC will send the account statement by e-mail.
- The unit holder may request for a physical account statement by writing / calling the AMC/ISC/R&T

### For SIP / STP transactions :

- 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.
- 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.
- However, the first Account Statement under SIP/STP shall be issued within 10 working days of the initial investment / transfer.
- 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.

### Annual Account Statement :

- 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.
- The account statements in such cases may be generated and issued along with the Portfolio Statement or Annual Report of the Scheme. Alternately, soft copy of the account statements shall be mailed to the investors' e-mail address, instead of physical statements, if so mandated.

**Portfolio and Unaudited Half Yearly Results:** 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 unaudited half yearly financial results will be published through an advertisement in one English daily newspaper circulating in the whole of India and in a newspaper published in the language of the region where the Registered Office of the Trustee is situated, before the expiry of one month from the close of each half year, that is the 31st of March and the 30th of September. The same will also be posted on the website of the Fund and that of AMFI.

**Annual Report :** An annual report of the Scheme or an abridged format thereof will be prepared as at the end of each financial year (March 31) and copies of the same will be mailed to all Unit Holders as soon as possible but not later than 4 months from the closure of the relevant financial year. If the report is mailed in a summary form, the full report will be available for inspection at the registered office of the Trustee and a copy thereof on request to the Unit Holders on payment of a nominal fee.

**Gist of Comparison with other Equity / Fund of Funds scheme of Mirae Asset Mutual Fund:** The Scheme's investment strategy is different from the investment strategies of the existing equity schemes of the Fund as stated below and therefore the Scheme is different from the existing equity schemes:

Scheme Name	What is the Fund About / Investment Strategy	No. of Folios as on April 30, 2010	AUM as of April 30, 2010 (Rs. In crores)
Mirae Asset India Opportunities Fund (MAIOF)	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 through predominantly investing in equities, equity related securities.	31674	158.15
Mirae Asset Global Commodity Stocks Fund (MAGCSF)	The fund manager has a bias towards commodity or commodity related sectors with at least 65% of the corpus invested in Asia Pacific and Emerging Markets.	10364	51.21
Mirae Asset China Advantage Fund (MACAF)	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.	2885	24.60

Place : Mumbai

## INSTRUCTIONS FOR FILLING THE APPLICATION FORM

### 1. GENERAL INSTRUCTIONS

- The application form should be completed in ENGLISH in BLOCK LETTERS only.
- Please read the terms of the Key Information Memorandum and the SID & SAI carefully before filling the Application Form.
- Investors are deemed to have accepted the terms subject to which this offer is being made and bind themselves to the terms upon signing the Application Form and tendering payment
- Please strike out any section that is not applicable. Any cancellation and modification on any of the mandatory information should be countersigned.
- 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

- Name and address shall be given in full without any abbreviations.
- 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.
- Name of the contact person and 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.
- 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.miraeassetmf.co.in](http://www.miraeassetmf.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.**

- (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) The original Power of Attorney or a duly notarized copy of the Power of Attorney shall be required to be submitted where applications are made under a Power of Attorney.

- 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

As per SEBI guidelines, 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 and R&T for further details.

### 4. 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.

#### 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 5 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. **IFSC code is necessary for RTGS / NEFT payouts.** 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. 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). The cheque should be drawn in favour of "Mirae Asset Emerging Bluechip Fund". Non MICR / Out station 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 offer document for complete details on D.D. charges.
- NRI Investors will have to provide a copy of cheque through which the investments have been made or FIRC certificate evidencing source of funds through Non Domestic Account.
- Applicants should indicate the Option (Dividend/Growth) for which the application is made. In case applicants wish to opt for both the options, separate application forms will have to be submitted for each option. If no indication is given for the investment, the default option will be the growth option and in case of Dividend where Payout or Re-investment is not mentioned the default option will be Dividend Re-investment.

### 6. ONLINE TRANSACTIONS

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 for 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.

### 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 e-mail address and has provided consent for sending communication only via e-mail. The AMC / Mutual Fund / Registrars & Transfer agents are not responsible for the e-mail 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 e-mail 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. 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.

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 favor 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.

### CHECKLIST

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 notarised 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.
- Documents as listed below are submitted along with the application (as applicable to your specific case) in original / true copies certified by a Director / Trustee / Company Secretary / Authorised Signatory.

Documents	Comp-anies	Soci-eties	Partnership Firms	Investments thru POA	Trust	NRI	FII's*
1. Resolution/ Authorisation to Invest	✓	✓	✓		✓		✓
2. List of Authorised Signatories with Specimen Signature(s)	✓	✓	✓	✓	✓		✓
3. Memorandum & Articles of Association	✓						
4. Trust Deed					✓		
5. Bye-laws		✓					
6. Partnership Deed			✓				
7. Overseas Auditor's Certificate							✓
8. Notarised Power of Attorney				✓			
9. Foreign Inward Remittance Certificate in case payment is made by DD from NRE/FCNR A/c where applicable				✓		✓	
10. Certified copy of PAN Card	✓	✓	✓	✓	✓	✓	✓
11. KYC Acknowledgement*	✓	✓	✓	✓	✓	✓	✓

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

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

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