Mirae Asset Mutual Fund

Trustee: Mirae Asset Trustee Company Private Limited CIN: U65191MH2007FTC170231

Investment Manager: Mirae Asset Investment Managers (India) Private Limited

CIN: U65990MH2019PTC324625

Registered & Corporate Office:

Unit No.606, Windsor Building, Off. C.S.T Road, Kalina, Santacruz (East), Mumbai – 400098

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KEY INFORMATION MEMORANDUM

of

MIRAE ASSET ULTRA SHORT DURATION FUND

An Open ended ultra-short term debt scheme investing in instruments such that the Macaulay duration* of the portfolio is between 3 months to 6 months (*please refer to page no.38 of SID). A relatively low interest rate risk and moderate credit risk.

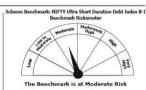
PRODUCT LABELLING -

Mirae Asset Ultra Short Duration Fund is suitable for investors who are seeking*

- Income over a short term investment horizon
- Investments in debt and money market securities with portfolio Macaulay duration between 3 months & 6 months

*Investors should consult their financial advisors if they are not clear about the suitability of the product.





Potential Risk Class Matrix (PRC)					
Credit Risk → Interest Rate Risk↓	Moderate (Class B)	Relatively High (Class C)			
Relatively Low (Class I)		B-I			
Moderate (Class II)					
Relatively High (Class III)					

Continuous offer for units at NAV based prices.

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 Centers 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.

Name of the	Mirae Asset Ultra Short Duration Fund (MAUSDF)
Scheme	
Type of the	An Open ended ultra-short term debt scheme investing in instruments such that the
scheme	Macaulay duration* of the portfolio is between 3 months to 6 months (*please refer to page
	no.38 of SID). A relatively low interest rate risk and moderate credit risk.
Scheme Code	MIRA/O/D/USD/20/07/0020
Investment	The investment objective of the scheme is to generate regular income and provide liquidity
Objective	by investing primarily in a portfolio comprising of debt & money market instruments.
	There is no assurance or guarantee that the investment objective of the scheme will be
	realized
Asset	Under normal circumstances, the asset allocation will be as follows:
A 11 4.	

Asset Allocation Pattern of the scheme

Types of Instruments	Indicative a		Risk Profile
Types of finite differences	Minimum	Maximum	
Debt & Money market instruments including government securities*	0%	100%	Low to Medium
Units issued by REITs & InvITs	0%	10%	Medium to High

- * Macaulay Duration of the portfolio shall be between 3 months and 6 months.
- The Scheme may invest in securitised debt upto a maximum of 50% of its net assets.
- The Scheme may invest in Structured Obligations / Credit Enhancements not exceeding 10% of the debt portfolio of the scheme and the group exposure in such instruments shall not exceed 5% of the debt portfolio of the scheme.
- The Scheme may invest in derivatives up to 50% of the net assets of the Scheme for the purpose of hedging and portfolio balancing purposes.
- The cumulative gross exposure through debt, money market, units issued by REITs & InvITs and derivative positions should not exceed 100% of the net assets of the Scheme.
- The scheme may participate in repo in corporate debt securities.
- The exposure to Repo in corporate bonds would be limited to 10% of net assets of the concerned scheme.
- A maximum of 10% of net assets may be deployed in REITs and InvITs and the maximum single issuer exposure may be restricted to 5% of net assets or upto the limits permitted by SEBI from time to time.
- The Scheme shall not participate in Credit Default Swaps.

The securities mentioned in the asset allocation pattern could be listed, unlisted, privately placed, secured or unsecured, rated or unrated and of any maturity. The securities may be acquired through secondary market purchases, Initial Public Offering (IPO), other public offers, Private Placement, right offers (including renunciation) and negotiated deals.

The Scheme may invest in the schemes of Mutual Funds in accordance with the applicable extant SEBI (Mutual Funds) Regulations as amended from time to time.

Subject to SEBI (MF) Regulations, the asset allocation pattern indicated above may change from time to time, keeping in view market conditions, market opportunities, applicable regulations and political and economic factors. It must be clearly understood that the percentages can vary substantially depending upon the perception of the Investment Manager; the intention being at all times to seek to protect the interests of the Unit holders.

Such changes in the investment pattern will be for short term and for defensive consideration only. In the event of deviations, portfolio rebalancing will be carried out within 30 calendar days. Where the portfolio is not rebalanced within 30 calendar days, justification for the same shall be placed before the Investment Committee and reasons for the same shall be recorded in writing. The Investment Committee shall then decide on the course of action. However, at all times the portfolio will adhere to the overall investment objectives of the Scheme.

Investment Strategy

The Scheme seeks to generate returns and reduce interest rate risk by keeping the portfolio Macaulay duration between 3 months & 6 months. The maturity profile of debt instruments may be selected in accordance with the Fund Manager's view regarding market conditions, interest rate outlook and rating.

Though every endeavor will be made to achieve the objective of the Scheme, the AMC / Sponsors / Trustee do not guarantee that the investment objective of the Scheme will be achieved. No guaranteed returns are being offered under the Scheme.

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.

The Scheme is subjected to risk factors associated with risks associated with Debt & Money Market Instruments, Derivatives, segregated portfolio, Securitized Debt, Structured Obligations and Credit Enhancement, Investments in REITs and InvITs, Repo in Corporate Debt etc.

Backstop facility in form of investment in Corporate Debt Market Development Fund (CDMDF):

CDMDF is set up as a scheme of the Trust registered as an Alternative Investment Fund ('AIF') in accordance with the SEBI (Alternative Investment Funds) Regulations, 2012 ("AIF Regulations"). The objective of the CDMDF is to help to develop the corporate debt market by providing backstop facility to instill confidence amongst the market participants in the corporate debt/bond market during times of market dislocation and to enhance the secondary market liquidity. In times of market dislocation, CDMDF shall purchase and hold eligible corporate debt securities from the participating investors (i.e., specified debt-oriented MF schemes to begin with) and sell as markets recover. The CDMDF will thus act as a key enabler for facilitating liquidity in the corporate debt market and to respond quickly in times of market dislocation. The trigger and period for which the backstop facility will be open shall be as decided by SEBI. Thus this backstop facility will help fund managers of the aforementioned Schemes to better generate liquidity during market dislocation to help the schemes fulfill liquidity obligations under stress situation.

Investors are requested to read detailed disclosure on investment of the schemes in the CDMDF as listed in sub- section "C. How will the Scheme allocate its assets? And sub-section D. Where will the Scheme Invest" in Section "Section II- Information about the scheme" of SID.

Risk Control measures

Concentration Risk

The AMC will mitigate this risk by investing in sufficiently large number of issuers spread across the sectors so as to maintain optimum diversification and keep issuer/sector specific concentration risk relatively low.

Liquidity Risk

The Schemes will invest in debt instruments and money market instruments. While the liquidity risk for government securities, money market instruments and short maturity corporate bonds may be low, it may be high in case of medium to long maturity corporate

bonds. Liquidity risk is today characteristic of the Indian fixed income market. The Schemes will however, endeavor to minimize liquidity risk by investing in securities having a liquid market.

Credit Risk - The fund has a rigorous credit research process. There is a regulatory and internal cap on exposure to each issuer. This ensures a diversified portfolio and reduced credit risk in the portfolio.

Risks Associated with Repo in Corporate Debt

1) Illiquidity Risk

The repo market for corporate debt securities is over the counter (OTC) and illiquid. Hence, repo obligations cannot be easily sold to other parties. Therefore, to mitigate such risks, it has been stipulated that gross exposure to Repo in corporate bonds would be limited to 10% of net assets of the concerned scheme. Further, the tenor of repo would be taken based on nature and unit holders' pattern of the scheme.

2) Counter-party risk

Credit risk would arise if the counter-party fails to repurchase the security as contracted or if counterparty fails to return the security or interest received on due date. To mitigate such risks, the schemes shall carry out repo transactions with only those counterparties, which has a credit rating of 'A1+' or 'AA- and above'. In case of lending of funds as a repo buyer, minimum haircuts on the value of the collateral security have been stipulated, and we would receive the collateral security in the scheme's account before the money is lent to the counter-party. Overall, we would have a limited number of counter-parties, primarily comprising of Mutual Funds, Scheduled Commercial banks, Financial Institutions and Primary dealers. Similarly, in the event of the scheme being unable to pay back the money to the counterparty as contracted, the counter-party may hurriedly dispose of the assets (as they have sufficient margin) and the net proceeds may be refunded to the Scheme. Thus, the Scheme may suffer losses in such cases. Sufficient funds flow management systems are in place to mitigate such risks.

3) Collateral Risk (as a repo buyer)

Collateral risks arise due to fall in the value of the security (change in credit rating and/or interest rates) against which the money has been lent under the repo arrangement. To mitigate such risks, we have stipulated the minimum credit rating of the issuer of collateral security.

('AA' for long-term instruments/A1+ for money market instruments), maximum duration of the collateral security (10 years) and minimum haircuts on the value of the security.

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

The mutual fund is a member of securities segment and Tri-party Repo trade settlement of the Clearing Corporation of India (CCIL). All transactions of the mutual fund in government securities and in Triparty Repo trades are settled centrally through the infrastructure and settlement systems provided by CCIL; thus reducing the settlement and counterparty risks considerably for transactions in the said segments. CCIL maintains prefunded resources in all the clearing segments to cover potential losses arising from the default member. In the event of a clearing member failing to honour his settlement obligations, the default Fund is utilized to complete the settlement. The sequence in which

the above resources are used is known as the "Default Waterfall". As per the waterfall mechanism, after the defaulter's margins and the defaulter's contribution to the default fund have been appropriated, CCIL's contribution is used to meet the losses. Post utilization of CCIL's contribution if there is a residual loss, it is appropriated from the default fund contributions of the non-defaulting members. Thus the scheme is subject to risk of the initial margin and default fund contribution being invoked in the event of failure of any settlement obligations. In addition, the fund contribution is allowed to be used to meet the residual loss in case of default by the other clearing member (the defaulting member). However, it may be noted that a member shall have the right to submit resignation from the membership of the Security segment if it has taken a loss through replenishment of its contribution to the default fund for the segments and a loss threshold as notified have been reached. The maximum contribution of a member towards replenishment of its contribution to the default fund in the 7 days (30 days in case of securities segment) period immediately after the afore-mentioned loss threshold having been reached shall not exceed 5 times of its contribution to the Default Fund based on the last re-computation of the Default Fund or specified amount, whichever is lower. Further, it may be noted that, CCIL periodically prescribes a list of securities eligible for contributions as collateral by members. Presently, all Central Government securities and Treasury bills are accepted as collateral by CCIL. The risk factors may undergo change in case the CCIL notifies securities other than Government of India securities as eligible for contribution as collateral.

Plans and Options

Mirae Asset Ultra Short Duration Fund shall have Regular Plan and Direct Plan and offers two options viz., Growth and Income Distribution cum capital withdrawal option (IDCW) under both the Plans.

The IDCW Option shall have 2 sub options: (a) Payout of Income Distribution cum capital withdrawal option ("Payout of IDCW") and (b) Reinvestment of Income Distribution cum capital withdrawal option ("Reinvestment of IDCW")

Growth Option: The returns from investments are generated through capital appreciation of units' price and no IDCW will be declared.

Income Distribution cum capital withdrawal option (IDCW): Under this option, a IDCW 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).

Payout of Income Distribution cum capital withdrawal option ("Payout of IDCW"): The IDCW declared by the Fund shall be paid to the investors who appears in the Unitholders /Beneficial Owners whose names appear in the Register of Unit holders maintained by the Mutual Fund/statement of beneficial ownership maintained by the Depositories, as applicable, under the Payout of IDCW Option of the plan, as on the record date.

Reinvestment of Income Distribution cum capital withdrawal option ("Reinvestment of IDCW"): The IDCW declared by the fund shall be reinvested in the Plan and accordingly the units shall be issued to the investor at the NAV prevailing at the date of declaration of IDCW. There shall, however, be no Entry Load and Exit Load on the IDCW so reinvested.

On payment of IDCW, the NAV of the units under IDCW option will fall to the extent of the payout of income distribution cum withdrawal option and applicable statutory levies, if any. It must be distinctly understood that the actual declaration of dividend and frequency thereof is at the sole discretion of Board of Directors of the Trustee Company.

The default option for the unitholders will be Regular Plan - Growth Option if he is routing his investments through a distributor and Direct Plan - Growth option if he is a direct investor.

If the unit holders selects IDCW option but does not specify the sub-option then the default sub-option shall be Reinvestment of Income Distribution cum capital withdrawal option ("Reinvestment of IDCW").

Amounts can be distributed out of investors capital (Equalization Reserve), which is part of sale price that represents realized gains.

Investors subscribing under Direct Plan of the Scheme will have to indicate "Direct Plan" against the Scheme name in the application form i.e. "MIRAE ASSET ULTRA SHORT DURATION FUND- Direct Plan". Treatment for investors based on the applications received is given in the table below:

Scenario	Broker Code	Plan mentioned by	Default Plan to be
	mentioned by the	the investor	captured
	investor		
1	Not mentioned	Not mentioned	Direct Plan
2	Not mentioned	Direct	Direct Plan

3	Not mentioned	Regular	Direct Plan
4	Mentioned	Direct	Direct Plan
5	Direct	Not Mentioned	Direct Plan
6	Direct	Regular	Direct Plan
7	Mentioned	Regular	Regular Plan
8	Mentioned	Not Mentioned	Regular Plan

In cases of wrong/ invalid/ incomplete ARN codes mentioned on the application form, the application shall be processed under Regular Plan. The AMC shall contact and obtain the correct ARN code within 30 calendar days of the receipt of the application form from the investor/ distributor. In case, the correct code is not received within 30 calendar days, the AMC shall reprocess the transaction under Direct Plan from the date of application without any exit load.

The AMC reserves the right to introduce a new option / investment Plan at a later date, subject to the SEBI (MF) Regulations. The AMC also reserves the right to discontinue / withdraw any option / investment plan, if deemed fit, after taking approval of the Board of Directors of AMC and Trustee.

Applicable NAV (after the scheme opens for repurchase)

Cut-off time is the time before which the Investor's Application Form(s) (complete in all respects) should reach the Official Points of Acceptance to be entitled to the Applicable NAV of that Business Day.

An application will be considered accepted on a Business Day, subject to it being complete in all respects and received and time stamped upto the relevant Cut-off time mentioned below, at any of the Official Points of Acceptance of transactions. Where an application is received and the time stamping is done after the relevant Cut-off time the request will be deemed to have been received on the next Business Day.

Cut off timing for subscriptions/purchases/switch- ins:

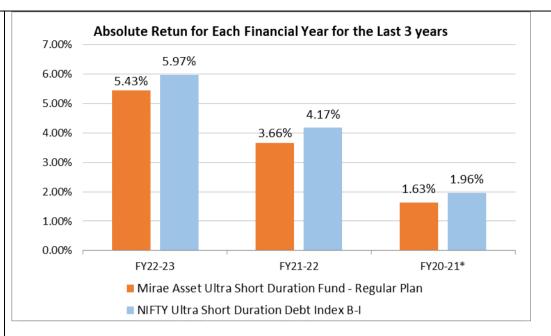
- i. In respect of valid applications received upto 3.00 p.m. at the Official Point(s) of Acceptance and where the funds for the entire amount of subscription / purchase/switch-ins as per the application are credited to the bank account of the Scheme before the cut-off time i.e. available for utilization before the cut-off time- the closing NAV of the day shall be applicable.
- ii. In respect of valid applications received after 3.00 p.m. at the Official Point(s) of Acceptance and where the funds for the entire amount of subscription / purchase as per the application are credited to the bank account of the Scheme before the cut-off time of the next Business Day i.e. available for utilization before the cut-off time of the next Business Day the closing NAV of the next Business Day shall be applicable.
- iii. Irrespective of the time of receipt of applications at the Official Point(s) of Acceptance, where the funds for the entire amount of subscription/purchase/ switch-ins as per the application are credited to the bank account of the Scheme before the cut-off time on any subsequent Business Day i.e. available for utilization before the cut-off time on any subsequent Business Day the closing NAV of such subsequent Business Day shall be applicable.

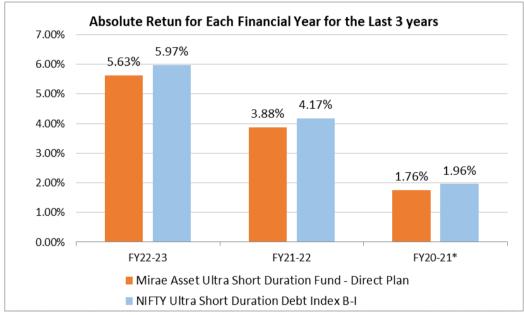
For Redemption/ Repurchases/Switch out:

i. In respect of valid application accepted at an Official Points of Acceptance up to 3 p.m. on a Business Day by the Fund, the closing NAV of that day will be applicable.

In respect of valid application accepted at an Official Point of Acceptance as listed in the SAI, after 3 p.m. on a Business Day by the Fund, the closing NAV of the next Business

	Day will be applicable.						
Minimum Amount for Application	Purchase: Rs. 5000/- and in multiples of Re. 1/- thereafter Additional Purchase: Rs.1000/- and in multiples of Re.1/- thereafter. Redemption: The minimum redemption amount shall be 'any amount' or 'any number of units' as requested by the investor at the time of redemption request.						
	to the mandatory investment	The Minimum Application and redemption amount mentioned above shall not be applicable to the mandatory investments made in the Scheme pursuant to the provisions of 6.10 of SEBI Master Circular dated May 19, 2023, as amended from time to time.					
Dispatch of Repurchase (Redemption) Request	The redemption or repurchas working days from the date of	•		d to the unith	nolders within 3		
Benchmark Index	NIFTY Ultra Short Duration l	Debt Index B-					
Income distribution cum capital withdrawal option	availability of distributable su IDCW if declared will be paid have opted for Payout of assurance or guarantee to unit that IDCW be regularly paid.	IDCW 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 IDCW if declared will be paid under normal circumstances, only to those Unit holders who have opted for Payout of Income Distribution cum capital withdrawal. There is no assurance or guarantee to unit holders as to the rate of IDCW distribution of IDCW nor will that IDCW be regularly paid. If the Fund declares a IDCW under the Scheme, AMC shall dispatch the IDCW warrants within 7 working days from the date of declaration of the					
Name of the Fund Manager	The Scheme is managed by B	asant Bafna (s	ince January 16, 2	2023)			
Name of the Trustee Company	Mirae Asset Trustee Company	y Private Limi	ted				
Scheme Performance	Particulars		lan – Growth ption		nn – Growth otion		
	Growth Returns (CAGR)	Scheme returns (%)	Benchmark Returns (%)	Scheme returns (%)	Benchmark Returns (%)		
	Since Inception	4.80	5.38	5.02	5.38		
	Last 1 year	6.96	7.55	7.16	7.55		
	Last 3 years NA NA NA NA						
	Last 5 years NA NA NA NA						
	NAV as on 29/09/2023	1,149.9757	4,957.44	1,157.1950	4,957.44		
	Inception date of the Scheme: Absolute Return for Each F			ears			





* from inception (07-Oct-20) till 31-Mar-21

Past performance may or may not be sustained in future and should not be used as a basis for comparison with other investments.

Note: It may be noted that with effect from April 1, 2022, the benchmark of the scheme has changed from NIFTY Ultra Short Duration Debt Index to NIFTY Ultra Short Duration Debt Index B-I.

Expenses of the Scheme

1.Load Structure **Entry Load:** Not Applicable: In accordance with clause 10.4 of SEBI Master Circular dated May 19, 2023, 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.

Exit Load: NIL

There are the fees and expenses for operating the Scheme. These expenses include Investment Management and Advisory Fee charged by the AMC, Registrar and Transfer Agents' fee, marketing and selling costs etc. as given in the table below:

2. Recurring expenses

The AMC has estimated that upto 2.00% of the daily net assets of the Scheme will be charged to the scheme as 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 a percentage limit of daily net assets as in the table below:

First Rs. 500 crores	2.00%
Next Rs. 250 crores	1.75%
Next Rs. 1250crores	1.50%
Next Rs. 3000 crores	1.35%
Next Rs. 5000 crores	1.25%
on the next Rs. 40,000 crores of the daily net assets	Total expense ratio reduction
	of 0.05% for every increase of
	Rs 5,000 crores of daily net
	assets or part thereof
Balance of assets	0.80%

The recurring expenses of operating the Scheme on an annual basis, which shall be charged to the Scheme, are estimated to be as follows (each as a percentage per annum of the daily net assets)

Particulars	% p.a. of daily net assets
Investment Management & Advisory Fee	
Trustee fee	
Audit fees	
Custodian fees	
RTA Fees	
Marketing & Selling expense incl. agent commission**	
Cost related to investor communications	
Cost of fund transfer from location to location	** • • • • • • • • • • • • • • • • • •
Cost of providing account statements and redemption cheques and	Upto 2.00%
IDCW warrants	
Costs of statutory Advertisements	
Cost towards investor education & awareness (2 bps)	
Brokerage & transaction cost over and above 12 bps for cash market	
transactions and 5 bps for derivative trades @@	
GST on expenses other than investment and advisory fees	
GST on brokerage and transaction cost	
Other Expenses*	
Maximum total expense ratio (TER) permissible under	
Regulation 52 (6) (c) (i) and (6) (a)	
^ Additional expenses under regulation 52 (6A) (c) Upto 0.05%	Upto 0.05%
Additional expenses for gross new inflows from specified cities***	Upto 0.30%
*Other expenses: Any other expenses which are directly attributable to t	he Scheme, may be

charged with approval of the Trustee within the overall limits as specified in the

Regulations except those expenses which are specifically prohibited.

^ In terms of clause 10.1 of SEBI Master circular dated May 19, 2023, in case exit load is not levied / not applicable, the AMC shall not charge the said additional expenses.

@@ Brokerage and transaction costs which are incurred for the purpose of execution of trade and is included in the cost of investment shall not exceed 0.12 per cent in case of cash market transactions and 0.05 per cent in case of derivatives transactions.

For the actual current expenses being charged, the investor should refer to the website of the Mutual Fund.

The purpose of the above table is to assist the investor in understanding the various costs & expenses that the investor in the Scheme will bear directly or indirectly. These estimates have been made in good faith as per the information available to the AMC and the above expenses (including investment management and advisory fees) are subject to inter-se change and may increase/decrease as per actual and/or any change in the Regulations, as amended from time to time.

All scheme related expenses including commission paid to distributors, by whatever name it may be called and in whatever manner it may be paid, shall necessarily be paid from the scheme only within the regulatory limits and not from the books of the Asset Management Companies (AMC), its associate, sponsor, trustee or any other entity through any route.

In addition to the limits as specified in Regulation 52(6) of SEBI (Mutual Funds) Regulations 1996 ['SEBI Regulations'] or the Total Recurring Expenses (Total Expense Limit) as specified above, the following costs or expenses may be charged to the scheme namely:-

Additional expenses for gross new inflows from specified cities:

- (a) expenses not exceeding of 0.30 per cent of daily net assets, if the new inflows from such cities as specified by SEBI from time to time are at least -
- (i) 30 per cent of gross new inflows in the scheme, or;
- (ii) 15 per cent of the average assets under management (year to date) of the scheme, whichever is higher:

Provided that if inflows from such cities is less than the higher of sub-clause (i) or sub-clause (ii), such expenses on daily net assets of the Scheme shall be charged on proportionate basis.

Provided further that, expenses charged under this clause shall be utilised for distribution expenses incurred for bringing inflows from such cities.

Provided further that amount incurred as expense on account of inflows from such cities shall be credited back to the Scheme in case the said inflows are redeemed within a period of one year from the date of investment.

Currently, SEBI has specified that the above additional expenses may be charged for inflows from beyond 'Top 30 cities.' The top 30 cities shall mean top 30 cities based on Association of Mutual Funds in India (AMFI) data on 'AUM by Geography – Consolidated Data for Mutual Fund Industry' as at the end of the previous financial year.

Provided further that, additional TER can be charged based on inflows only from retail investors from B30 cities in terms of 10.1 of SEBI Master Circular dated May 19, 2023.

	'Retail investors' are defined as individual investors with an inflow of an amount upto Rs 2,00,000/- per transaction.
	This sub clause (a) shall be applicable for inflows received during the NFO period.
	*** Note: SEBI vide its letter no. SEBI/HO/IMD-SEC-3/P/OW/2023/5823/1 dated February 24, 2023 and AMFI letter dated No. 35P/ MEM-COR/ 85/ 2022-23 dated March 02, 2023 has directed AMCs to keep B-30 incentive structure in abeyance with effect from March 01, 2023 till further notice.
	Actual expenses for the financial year 2021-22, inclusive of GST: Regular Plan: 0.45% Direct Plan: 0.26%
Waiver of Load for Direct Applications	Not Applicable.
Tax treatment	Investors are advised to refer to the paragraph on Taxation in the "Statement of Additional
for the	Information" or "Scheme Information Document" and to consult their own unit holder's tax
Investors	advisors with respect to the specific amount of tax and other implications arising out of
(Unitholders)	their participation in the scheme.
Daily Net	The NAV will be declared on all business days. NAV can also be viewed on
Asset Value (NAV)	www.miraeassetmf.co.in and www.amfiindia.com. Investors can also call us on "1800 2090 777" (toll-free from a MTNL / BSNL landline) to know the latest NAV.
	In case NAV of Corporate Debt Market Development Fund ('CDMDF') units is not available by 9:30 p.m of same Business Day, NAV declaration timing for Mutual Fund Schemes holding units of CDMDF shall be 10 a.m. on next business day instead of 11 p.m. on same Business Day.
For Investor	Mr. Chaitanya Chaubal
Grievances	Mirae Asset Investment Managers (India) Private Limited
please contact	606, 6th Floor, Windsor Bldg., Off CST Road, Kalina, Santacruz (E), Mumbai - 400 098.
	Telephone Nos.: 6780 0300 e-mail: chaubal.chaitanya@miraeasset.com
	Investors are advised to contact any of the ISCs or the AMC by calling the investor
	line of the AMC at "1800 2090 777" (toll-free from a MTNL / BSNL landline) for any
	queries. Investors can also visit the website at <u>www.miraeassetmf.co.in</u> , for complete details.
Unitholders' Information	An allotment confirmation specifying the units allotted shall be sent by way of email and/or SMS within 5 Business Days of receipt of valid application/transaction to the Unit holders registered e-mail address and/or mobile number.
	Thereafter, a Consolidated Account Statement (CAS), generated based on PAN,
	containing details relating to all the transactions carried out by the investor across all
	schemes of all mutual funds during the month and holding at the end of the month shall
	be sent to the Unit holder in whose folio transactions have taken place during that
	month, on or before 15 th of the succeeding month by mail/email.
	• In case of non-availability of PAN, AMC will send monthly account statement for any financial transactions undertaken during the month on or before 15th day of the succeeding month by mail/email.
	 In case of a specific request received from the Unit holders, the AMC/Fund will
	provide an account statement (reflecting transactions of the Fund) to the investors
	within 5 Business Days from the receipt of such request by mail/email.
	• The Unit holder may request for a physical account statement by writing/calling the
	AMC/ISC/R&T. The Mutual Fund/ AMC shall dispatch an account statement within 5

- Business Days from the date of the receipt of request from the Unit holder.
- Further, the CAS detailing holding across all schemes of all mutual funds at the end of every six months (i.e. September/ March), shall be sent by mail/e-mail on or before 21st day of succeeding month, to all such Unit holders in whose folios no transaction has taken place during that period. The half yearly consolidated account statement will be sent by e-mail to the Unit holders whose email address is available, unless a specific request is made to receive in physical form.
- The holding(s) of the beneficiary account holder for units held in demat mode will be shown in the statement issued by respective Depository Participants (DPs) periodically.

For more details, please refer the Scheme Information Document (SID) and Statement of Additional Information (SAI).

Monthly/Half Yearly Portfolio Disclosures: The Mutual Fund/ AMC will disclose portfolio (along with ISIN) of the Scheme in the prescribed format, as on the last day of the half-year i.e. March 31 and September 30, on its website viz. https://www.miraeassetmf.co.in/ and on the website of Association of Mutual Funds in India (AMFI) viz. www.amfiindia.com within 10 days from the close of each half year respectively.

Further, the Mutual Fund/ AMC will disclose portfolio (along with ISIN) of the Scheme in the prescribed format, as on the last day of the fortnight on its website viz. https://www.miraeassetmf.co.in/ within 5 days from the close of fortnight.

In case of unitholders whose e-mail addresses are registered, the Mutual Fund/ AMC will send via email monthly and half yearly statement of scheme portfolio within 10 days from the close of month/half year respectively.

Mutual Fund / AMC will publish an advertisement every half year in the all India edition of at least two daily newspapers, one each in English and Hindi, disclosing the hosting of the half-yearly statement of the Scheme portfolio on its website and on the website of Association of Mutual Funds in India (AMFI). Mutual Fund / AMC will provide a physical copy of the statement of its Scheme portfolio, without charging any cost, on specific request received from a unitholder.

Half Yearly Unaudited Financial Results: Half yearly Unaudited Financial Results shall be hosted in the prescribed format on the website of the Mutual Fund on www.miraeassetmf.co.in within one month from the close of each half year i.e. on March 31 and on September 30 and an advertisement in this regard shall be published in at least one English daily newspaper having nationwide circulation and in a newspaper having wide circulation published in the language of the region where the Head Office of the Mutual Fund is situated. A link for the half yearly Unaudited Financial Results shall also be provided on website of Association of Mutual Funds in India (AMFI) on www.amfiindia.com.

Annual Financial Results: 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 sent (i) by e-mail to the Unit holders whose e-mail address is available with the Fund, (ii) in physical form to the Unit holders whose email address is not registered with the Fund and/or those Unit holders who have opted/requested for the same as soon as possible but not later than 4 months from the closure of the relevant financial year. The physical copy of the Scheme wise annual report or abridged summary thereof shall be made available to the investors at the registered office of the AMC. A link of the Scheme wise annual report or abridged summary thereof shall be displayed prominently on the website of the Fund and

shall also be displayed on the website of Association of Mutual Funds in India (AMFI).

Fortnightly Portfolio

The Mutual Fund/ AMC will disclose portfolio (along with ISIN) of the Scheme in the prescribed format, as on the last day of the fortnight on its website viz. https://www.miraeassetmf.co.in/ within 5 days from the close of fortnight.

In case of unitholders whose e-mail addresses are registered, the Mutual Fund/ AMC will send via email the fortnightly portfolio within 5 days from the close of fortnight.

Potential Risk Class (PRC) Matrix : In accordance with clause 17.5 of SEBI Master Circular dated June 7, 2021, the AMC shall disclose the Potential Risk Class (PRC) Matrix of the debt schemes which shall be based on maximum interest rate risk (measured by Macaulay Duration (MD) of the scheme) and maximum credit risk (measured by Credit Risk Value (CRV) of the scheme).

Product Labeling

The Risk-o-meter shall have following six levels of risk:

- i. Low Risk
- ii. Low to Moderate Risk
- iii. Moderate Risk
- iv. Moderately High Risk
- v. High Risk and
- vi. Very High Risk

The evaluation of risk levels of a scheme shall be done in accordance with clause 17.4 of SEBI Master Circular dated May 19, 2023.

Any change in risk-o-meter shall be communicated by way of Notice cum Addendum and by way of an e-mail or SMS to unitholders. The risk-o-meter shall be evaluated on a monthly basis and the risk-o-meter alongwith portfolio disclosure shall be disclosed on the AMC website as well as AMFI website within 10 days from the close of each month.

The AMC shall disclose the risk level of schemes as on March 31 of every year, along with number of times the risk level has changed over the year, on its website and AMFI website.

Further, in accordance with provisions of clause 5.16 of SEBI Master Circular dated May 19, 2023,the AMC shall disclose:

- a) risk-o-meter of the scheme wherever the performance of the scheme is disclosed;
- b) risk-o-meter of the scheme and benchmark wherever the performance of the scheme vis-à-vis that of the benchmark is disclosed.
- c) scheme risk-o-meter, name of benchmark and risk-o-meter of benchmark while disclosing portfolio of the scheme in terms of clause 5.17 of SEBI Master Circular dated May 19, 2023.

Segregated Portfolio

In case of a credit event at issuer level and to deal with liquidity risk, Creation of segregated portfolio shall be subject to guidelines specified by SEBI from time to time.

For complete details please refer SID of the Scheme.

Disclosures in terms of clause 5.8 of SEBI Master Circular dated May 19, 2023:

Fund Manager Details:

Particulars	Details
Name	Basant Bafna
Age	35 years
Qualification	CFA, FRM, MBA (Finance), B Com (Hons), Certified Treasury Professional, Certified Associate of the Indian Institute of Bankers, Cleared all three levels of Company Secretary
Previous experience	Mr. Basant Bafna has over 12 years of experience in the banking industry. Prior to this assignment, Mr. Basant Bafna worked as Chief Dealer and Assistant General Manager with Export-Import Bank of India. Other Schemes managed by Fund Manager:- 1. Mirae Asset Short Term Fund 2. Mirae Asset Corporate Bond Fund 3. Mirae Asset Banking and PSU Debt Fund
Tenure for which the fund manager has been managing the scheme	9 months (since January 16, 2023)
Scheme's portfolio turnover ratio	N.A since it is a debt scheme

Portfolio of the Schemes as on September 30 , 2023

A. Top 10 Holdings as on September 30, 2023

Name of the Instrument	ISIN	Rating	Quan tity	Market/ Fair Value(Rs. in Lacs)	% to Net Ass ets
6.4% Embassy Office Parks REIT (15/02/2024) **	INE04100 7050	CRISIL AAA	25,00, 000	2489.82	4.96 %
5.14% National Bank For Agriculture and Rural Development (31/01/2024) **	INE261F0 8CK9	ICRA AAA	25,00, 000	2480.14	4.94 %
182 Days Tbill (MD 25/01/2024)	IN002023 Y177	SOVER EIGN	21,00, 000	2054.89	4.09 %
5.24% Small Industries Dev Bank of India (26/03/2024) **	INE556F0 8JS0	CARE AAA	20,00, 000	1977.68	3.94 %
Canara Bank (10/01/2024) ** #	INE476A1 6VZ5	CRISIL A1+	20,00, 000	1960.85	3.90
182 Days Tbill (MD 08/02/2024)	IN002023 Y193	SOVER EIGN	20,00, 000	1951.50	3.88 %
Union Bank of India (06/02/2024) #	INE692A1 6FV9	FITCH A1+	20,00, 000	1950.18	3.88 %
5.84% Bajaj Housing Finance Limited	INE377Y0	CRISIL	15,00,	1489.00	2.96

(21/02/2024) **	7292	AAA	000		%
5.72% LIC Housing Finance Limited (22/02/2024)	INE115A0	CRISIL	15,00,	1488.69	2.96
**	7PB1	AAA	000	1400.09	%
Small Industries Dev Bank of India (31/01/2024)	INE556F1	CARE	15,00,	1464.75	2.92
** #	6AF9	A1+	000	1404.73	%

Asset allocation as on September 30, 2023

Asset allocation	% of total
Certificate of Deposit	41.1204%
Corporate Bond	26.1322%
Commercial Paper	22.8284%
Treasury Bill	13.7680%
Cash & Other Receivables	-3.8490%
Total	100.0000%

Credit Allocation as on September 30, 2023

Rating allocation Profile	% Weightage
A1+	63.9488%
AAA	24.1547%
SOV	13.7680%
AA+	1.9775%
Cash & Other Receivables	-3.8490%
Total	100.0000%

For complete details of the portfolio refer: https://www.miraeassetmf.co.in/downloads/portfolios

B. The aggregate investment in the scheme under the following categories as on September 30, 2023:

Sr. No.	Categories	Amount (Rs.)
i.	AMC's Board of Directors	96504.77
ii.	Scheme's Fund Manager(s)	2,64,711.83
iii.	Other key managerial personnel*	102,87,900.96

^{*}Investments by Other Key Managerial Personnel includes investments by Mr. Swarup Mohanty and Mr. Sung Ho Ahn who are also directors of the AMC.

C. Illustration of impact of expense ratio on scheme's returns (by providing simple example)

Particulars	Regular Plan	Direct Plan	
Opening NAV per unit	A	10.0000	10.0000
Gross Scheme Returns @ 8.75%	В	0.8750	0.8750
Expense Ratio @ 1.50 % p.a.	$C = (A \times 1.50\%)$	0.1500	0.1500
Distribution Expense Ratio @ 0.25 % p.a. *	$D = (A \times 0.25\%)$	0.0250	0.0000

Total Expenses	E = C + D	0.1750	0.1500
Closing NAV per unit	F = A + B - E	10.7000	10.7250
Net 1 Year Return	F/A - 1	7.00%	7.25%

^{*}Distribution/Brokerage expense is not levied on Direct Plan

The above calculation is provided to illustrate the impact of expenses on the scheme returns and should not be construed as indicative Expense Ratio, yield or return.

Comparison with similar existing schemes of Mirae Asset Mutual Fund:

The below table shows the differentiation of the Scheme with the existing debt schemes of Mirae Asset Mutual Fund:

Scheme Name	Investme nt Objective	Asset Allocation Pattern			Investment Strategy	AUM as on Septe mber 30, 2023 (as in crores)	No. of folios as on Septe mber 30, 2023	
Mirae Asset Cash Manag ement Fund	The investme nt objective of the scheme is to	Types of Instruments	Indicat allocat (% of assets)	ion	Risk Prof ile	The fund will be managed according to the investment objective to generate consistent returns with a high level of liquidity in a judicious portfolio	8562.9 9	3794 2
	generate consistent returns with a		Mini mum	Ma xim um		mix comprising of money market and debt instruments. The intention is to		
	high level of liquidity in a judicious portfolio mix comprisin g of money	Money Market Instruments (including Cash, Reverse Repo, Tri-party repo) MIBOR & MIBOR linked instruments upto 91 days.	20	100	Low	offer returns at lower level of risk while maintaining the liquidity profile. The investment team will primarily use a bottom up approach with an importance to top down overlay to assess the quality of the		
	market and debt instrumen ts. The Scheme	Debt Instruments with residual maturity upto 91 days only	0	80	Med ium	security/instrument (including the financial health of the issuer) as well as the liquidity of the security and the		
	does not guarantee any returns.					impact of various macroeconomic policy changes such as monetary policy changes etc.		

Mirae	The	Types	Indicat	ivo	Risk	The Scheme will invest		
Asset	objective	of	allocat		Profile	across debt securities	199.33	3567
Dynam	of the	Instru		on of total	Prome	and money market	199.33	3507
ic Bond	Scheme is			n totai		instruments. The		
Fund	to	ments	assets)			investment strategy of		
runu						this scheme aims to		
	generate optimal					optimize risk adjusted		
	-							
	returns through					returns through an active management of		
	active							
						the portfolio. The Scheme is a medium to		
	managem ent of a		Mini	Maxim	High/Med			
			mum	um	ium/Low	long-term investment		
	portfolio		-			option that provides the		
	of debt					flexibility to respond to		
	and					continuously changing		
	money	Mone	0	100	Low to	market scenario by		
	market		U	100	Medium	actively managing its		
	instrumen	y			Mediuiii	portfolio in line with		
	ts.	market				the evolving interest		
	However,	instru				rate scenario. During		
	there is	ments &				periods when interest		
	no					rates are expected to		
	assurance	Debt				decline, the duration of		
	that the	securit				the portfolio may be		
	investme	ies				increased and during		
	nt					periods when interest		
	objective					rates are expected to		
	of the					harden, duration of the		
	Scheme					portfolio may be		
	will be					decreased. Similarly,		
	realized					when spreads on		
	and the					corporate bonds are		
	Scheme					expected to contract,		
	does not					proportion of corporate		
	assure or					bonds in portfolio may		
	guarantee					be increased and vice-		
	any					versa. The objective of		
	returns.					this active management		
						is to thereby improve		
						on returns as compared		
						to a less active		
						portfolio. The interest rate risk/duration risk		
						of the scheme may		
						change substantially		
						depending upon the		
						outlook on interest		
						rates and other factors		
						like steepness of yield		
						curve and bond		
						spreads.		

7.51					1	m		
Mirae	An open-		Indicat	tive		The Scheme shall be		00=0
Asset	ended	Types of			Risk	constructed and	373.82	9079
Short	short-	V 1			Profi	actively managed		
Term	term debt	Instruments	(% of		le	according to the		
Fund	scheme		assets)			investment objective.		
	investing	Money Market	0%	100%	Low	The Scheme seeks to		
	in	-	0%	100%		generate returns		
	instrumen	Instruments			to	through investments in		
	ts such	and Debt			Medi	a range of debt and		
	that the	instruments			um	money market		
	Macaulay	with Macaulay				instruments with		
	duration	duration of the						
		portfolio				Macaulay duration of		
		between 1 year				the portfolio between 1		
	portfolio	to 3 years				year to 3 years. The		
	is	Units issued by	0	10%	Low	fund will be managed		
	between 1	REITs &			to	according to the		
	year to 3	InvITs			Medi	investment objective,		
	years				um	thereby seeking to		
	(please				um	generate reasonable		
	refer to					returns commensurate		
	page no.					with low risk. The		
	31 of the					Scheme may also		
	SIID)					invest in securities		
	,					issued by corporate		
						(both private sector and		
						public sectors)		
						including banks and		
						financial institutions		
						and Money Market		
						Instruments across		
						maturities / yield curve		
						and ratings. The fund		
						may also invest in		
						government securities		
						across maturities /		
						yield curve. The fund		
						may also look for		
						opportunities from		
						credit spreads among		
						the range of available		
						debt & money market		
						instruments. The		
						investment strategy of		
						this scheme aims to		
						optimize risk adjusted		
						returns. The Scheme		
						has a short term		
						duration investment		
						option that provides the		
						flexibility to respond to		
						continuously changing		
						market scenario by		
						managing its portfolio		
						in line with current		
1						vield curve.	1	

F==-	 		1		1		1	
Mirae	The		Indicat	ive		This scheme is meant		
Asset	investme		allocat		Dial.	for investors to deploy	575.73	1796
Savings	nt		anocat	1011	Risk	their funds for a short		3
Fund	objective		/a/ a		Profil	period of time where		
	of the	Types of	(% of	total	е	the Macaulay duration		
	scheme is	Instruments	assets)			of the portfolio is		
	to seek to			Ma		between 6-12 months.		
	generate		Mini	Ma		The fund will be		
	returns		mum	xim		managed according to		
			-	um		the investment		
		Money Market	0	100	Low			
	portfolio	Instruments and			to	objective, thereby seek		
	comprisin	debt instruments			Medi	to generate reasonable		
	g of debt	such that the			um	returns commensurate		
	and	Macaulay				with low risk. The		
	money	duration of the				scheme will invest in		
	market	portfolio is				money market and		
	instrumen	between 6				other debt securities		
	ts, such					and shall maintain high		
	that	months and 12				liquidity for the		
	Macaulay	months				purpose of meeting the		
	duration					liquidity requirements		
	of the					of the investors.		
	portfolio					The credit quality of		
	is					the portfolio will be		
	between 6					maintained and		
	months -					monitored using in-		
	12					house research		
	months.					capabilities as well as		
	The					inputs from external		
	Scheme					sources such as		
	does not					independent credit		
	guarantee					rating agencies. The		
	any					investment team will		
	returns.					primarily use a top		
	Total III					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.		

N. 62	TIL					TDL . C . 1 211 1	I	
Mirae	The		T			The fund will be	1050 4	2650
Asset	investme		Indicat	tive	Ri	managed according to	1253.4	3659
Overni	nt		allocat		sk	the investment	2	
ght	objective				P	objective to generate		
Fund	of the	Types of	(0/ 0	f total	ro	consistent returns with		
	scheme is	Instruments	`		fil	a high level of liquidity		
	to		assets)		e	in a judicious portfolio		
	generate		Mini	Maxi		mix comprising of		
	returns					money market and debt		
	commens	0 11	mum	mum		instruments.		
	urate with	Overnight				The intention is to		
	low risk	securities or				offer returns at lower		
		Debt Securities						
	and	and Money				level of risk while		
	providing	Market			L	maintaining the		
	high level	Instruments@	0%	100%	О	liquidity profile.		
	of	(including			w			
	liquidity,	MIBOR Linked				The investment team		
	through	instruments with				will primarily use a		
	investme	daily call and				bottom up approach		
	nts made	put options)				with an importance to		
	primarily	put options)				top down overlay to		
	in					assess the quality of		
	overnight					the security/instrument		
	securities					(including the financial		
	having					health of the issuer) as		
	maturity					well as the liquidity of		
	of 1					the security and the		
	business							
						impact of various		
	day.					macroeconomic policy		
	However,					changes such as		
	there is					monetary policy		
	no					changes etc.		
	assurance							
	or							
	guarantee							
	that the							
	investme							
	nt							
	objective							
	of the							
	Scheme							
	will be							
	achieved.							
	The							
	scheme							
	does not							
	assure or							
	guarantee							
	any							
	returns.							

Mirae	The			cative		The Scheme aims to
Asset	investmen			ation	Risk	invest in debt and 81.58 3497
Bankin g and	t objective of the	Types of total secrets lile instruments issued entities such	(%	of	Prof	money market
PSU	scheme is		7			
Debt	to	Instruments		s <i>)</i> I		Scheduled Commercial
Fund	generate income / capital		Mi ni mu m	Ma xim um		Banks, Public Financial Institutions (PFIs), Public Sector
	appreciati on through predomina ntly investing in debt and money market instrument s issued by Banks, Public Sector Undertaki ngs (PSUs) and Public Financial Institution s (PFIs) and	Debt and Money Market Instruments, issued by Scheduled Commercial Banks, Public Sector Undertakings (PSUs) & Public Financial Institutions (PFIs) and Municipal Bonds Debt (including government securities) and Money Market Instruments issued by entities other than Banks, PFIs, PSUs and	80 %	100 %	Low to Med ium Low to Med ium	Undertakings (PSUs) and Municipal Bonds and such other bodies. The Scheme shall endeavour to develop a well-diversified portfolio of debt (including securitised debt) and other instruments. The Scheme may also invest in the schemes of Mutual Funds. The Scheme may also invest in the hybrid securities viz. units of REITs and InvITs for diversification and subject to necessary stipulations by SEBI from time to time.
	Municipal Bonds. The Scheme	Municipal Bonds Units issued by REITs & InvITs	0%	10 %	Low to Med ium	
	does not guarantee or assure any returns.	•	•	•		

3.41	TD1					TEL C.1			
Mirae	The	-				The Scheme seeks to		0.4.0.0	
Asset	investme		Indica	ativ		generate returns and	502.38	8190	
Ultra	nt		e		Risk	reduce interest rate risk			
Short	objective			alloca	tion	Prof	by keeping the		
Duratio	of the		(%	of	ile	portfolio Macaulay			
n Fund	scheme is	TD e	total		ne	duration between 3			
	to	Types of	assets)		months & 6 months.			
	generate	Instruments		M		The maturity profile of			
	regular		Min	ax		debt instruments may			
	income		imu	im		be selected in			
	and		m	u		accordance with the			
	provide		1111	m		Fund Manager's view			
	liquidity	Debt & Money		1111		regarding market			
	by	market instruments		10	Low	conditions, interest rate			
	investing		00/	0	to	outlook and rating.			
	primarily	including	0%	0% 0 %	Med	8			
	in a	government			ium	Though every endeavor			
	portfolio	securities.	<u> </u>		3.5.4	will be made to achieve			
	comprisin				Med	the objective of the			
	g of debt	Units issued by	0%	0% 10	ium	Scheme, the AMC /			
	& money	REITs & InvITs	0,0	%	to	Sponsors / Trustee do			
	market				High	not guarantee that the			
	instrumen					investment objective of			
	ts. There					the Scheme will be			
	is no					achieved. No			
	assurance					guaranteed returns are			
	or					being offered under the			
	guarantee					Scheme.			
	that the					Benefite.			
	investme								
	nt								
	objective								
	of the								
	scheme								
	will be								
	realized								

Mirae	The		T., 31	004	1	The Scheme will		
Asset	investme			icati		primarily invest in	60.24	2084
Corpor	nt		ve allo	cati		securities issued by	UU.27	2004
ate	objective	1	on	call	Risk	corporate (both private		
Bond	of the			of	Profile	sector and public		
Fund	scheme is	T	(% tota			sector and public sectors) including		
Tuna	to provide	Types of Instruments				banks and financial		
	income	instruments	asse			institutions rated AA+		
	and		Mi	M		and above across		
	capital		ni	ax		maturities / yield curve.		
	appreciati		m	im		The Scheme shall		
	on by		u	u		endeavour to develop a		
	investing	C + D 1+	m	m	T .	well-diversified		
	predomin	Corporate Debt	80	10	Low to	portfolio of debt		
	antly in	rated AA+ and	%	0	Mediu	(including securitised		
	AA+ and	above		%	m	debt) and other		
	above	Government			τ .	instruments. It will		
	rated	Securities, other	0	20	Low to	look for opportunities		
	corporate	debt and Money	%	%	Mediu	from credit spreads		
	bonds.	Market			m	among the range of		
	The	Instruments			M. 11	available corporate		
	Scheme	Units issued by	0	10	Mediu	bonds The aim of the		
	does not	REITs & InvITs	%	%	m to	Investment Manager		
	guarantee		<u></u>		High	will be to allocate the		
	or assure					assets of the Scheme		
	any					amongst various fixed		
	returns.					income instruments		
						(debt / money market)		
						with the objective of		
						optimizing returns. The		
						actual percentage of		
						investment in various		
						fixed income		
						instruments and the		
						general maturity range		
						for the portfolio will be		
						determined from time		
						to time basis the		
						prevailing macro-		
						economic environment		
						(including interest rates and inflation), market		
						conditions, general		
						liquidity, and fund		
						manager views.		
						The Scheme may also		
						invest in the schemes		
						of Mutual Funds. The		
						Scheme may also		
						invest in the hybrid		
						securities viz. units of		
						REITs and InvITs for		
						diversification and		
						subject to necessary		
						stipulations by SEBI		
						from time to time.		

Mirae	The					The Scheme proposes		
Asset	investme		Indicativ	⁄e	Ris	to invest in money	84.83	2477
Money	nt		allocation		k	market instruments		
Market	objective		(% of	total	Pro	having maturity up to 1		
Fund	of the	Types of	assets)		file	year. The aim of the		
	scheme is	Instruments		Ma		investment strategy is		
	to		Minim	xim		to generate stable		
	generate		um	um		returns both in the short		
	reasonabl	Money		100	_	term and the long term		
	e returns	market	0%	100 %	Lo	with a low risk.		
	with low	instruments		%	W	The state of the s		
	risk and			_		Though every endeavor will be made to achieve		
	provide liquidity					the objective of the		
	by					Scheme, the AMC /		
	investing					Sponsors / Trustee do		
	in money					not guarantee that the		
	market					investment objective of		
	instrumen					the Scheme will be		
	ts.					achieved. No		
	However,					guaranteed returns are		
	there is					being offered under the		
	no					Scheme.		
	assurance							
	or							
	guarantee							
	that the							
	investme							
	nt							
	objective							
	of the							
	scheme							
	will be							
	realized.							

Date: October 30, 2023

APPLICATION FORM - MIRAE ASSET ULTRA SHORT DURATION FUND

Sub Broker /

Agent ARN Code

An Open ended ultra-short term debt scheme investing in instruments such that the Macaulayduration* of the portfolio is between 3 months to 6 months (*please refer to page no.38 of the SID). A relatively low interest rate risk and moderate credit risk.

MIRAE ASSET

ISC Date Time Stamp

Reference No.

Application No.:

Please Read All Instruments as given in KIM, to help you complete the Application Form Correctly.

MICR Code

Name & Broker Code/ ARN/RIA Code

Income over a short term investment horizon. Investment in debt & money market securities with portfolio Macaulay duration between 3 months and 6 months.

Sub Agent Code



Internal Code for AMC

EUIN*

Mutual Fund									
POTENTIAL RISK CLASS MATRIX									
Credit Risk→	Relatively	Moderate	Relatively High						
Interest Rate Risk	Low (Class A)	(Class B)	(Class C)						
Relatively Low (Class I)		B-I							
Moderate (Class II)									
Relatively High (Class III)									

the EUIN box has been intentionally left by advice of in-appropriateness, if any, provid	plank by me/us as this transaction is ded by the employee/relationship m		nployee/relationship manager/sales person o IA/Declaration: "I/We hereby give you my/ou	for complete details on EUIN.I/We hereby confirm that the above distributor/sub broker or notwithstanding the ir consent to share/provide the transactions data ser/RIA"		
Sign of 1st Applicant / Guardian / Auth	h. Signatory / PoA / Karta	Sign of 2 nd Applicant / Guardian / Auth. S	Signatory / PoA Sign of	of 3 rd Applicant / Guardian / Auth. Signatory / PoA		
Please V Lumpsum Inv	estment	Micro Application [SIP Application		
TRANSACTION CHARGES (Please ⊘ any one of the below. Refer Instructions No. 11)						
	ill be deducted in case you	OR ir distributor has opted for such charges. If various factors including the services re	Upfront commission shall be paid	VESTOR IN MUTUAL FUNDS directly by the investor to the ARN Holder(AMFI		
1. EXISTING UNIT HOLDER	R INFORMATION- Please	e fill in your Folio Number, PAN, KIN	in below Sections 2, 3, 4 & pro	ceed to Section 7 for Investment Details.		
Folio No.				ill apply for this application.All Unit Holders in the s may be filled in the below sections.		
2. APPLICANT(S) NAME AN	ND IN INFORMATION [R	efer Instruction 2] If the 1 st / Sole App	plicant is Minor, then please pr	ovide details of natural / legal guardian		
1st SOLE APPLICANT Mr. / Ms (Please write the name as per PAN Car			PAN			
LEI Code for entities						
CKYC ID No. (KIN)			Pls indicate if US Person Yes	n or a resident for tax purpose / Resident of Canada No ^s (\$Default if not)		
GUARDIAN (In case 1 st Applicar Mr. / Ms. / M/s.	nt is a Minor)		Mo	Relationship with Minor (Please ✓) other ☐ Father ☐ Legal Guardian		
GUARDIAN CKYC ID No. (KIN)			C (Please ✓) GUARDIAN PAN			
POA / Custodian Name:				KYC (Please ✓) ☐ Proof Attached		
POA / Custodian CKYC ID No. (KIN)			POA / Custodian PAN			
Contact Person for Corporate		Name	Designation:			
3. FIRST APPLICANT AND		All fields marked as (*) are Man	·	section 11a & 11b - Refer Instruction No. 17]		
(Individual) / (Non-Individual)-	D D M M Y Y Y Y	Proof of Date of Birth (Please (For minor applicant)		☐ School Leaving Certificate / Mark Shee		
(Please write the Date of birth as per Ad Place of Birth / Incorporation: (Please write the Date of birth as per Ad	Country o		onality:	Gender Male Female Other		
Type: Resident Individual	Sole Prop NRI		IIs PIO Society/AOP/BC			
☐ HUF☐ LLP☐ Listed Compar☐ NPO Registration Number o	ny⊡ Private Company⊡ I of DARPAN Portal (Manda		I Person ☐Partnership Firm☐ FC	F - MF Schemes Other (Please specify)		
a*. Occupation Details [Please (✓))	vate Sector Public Sector	Government Service Stude	ent Professional Housewife rietorship Others (Please specify)		
b*. Politically Exposed Person (Pl	EP) Status (Also applicable	for authorised signatories/Promoters/Karta/Tr	rustee/Whole time Directors)	PEP I am Related to PEP Not Applicable		
c*. Gross Annual Income (₹) [Plea	ase (✓)]	ow 1 Lakh 🔲 1-5 Lakhs 🔲 5	5-10 Lakhs	Lakhs		
d*. Net-worth (Mandatory for Non	-Individuals) ₹		as on D D M	M Y Y Y Y (Not older than 1 year)		
e*. Non-Individual Investors invol any of the mentioned services	ved/providing	Foreign Exchange / Money Changer Money Lending / Pawning	Services Gaming/Gam None of the a	bling/Lottery/Casino Services bove		
4. BANK ACCOUNT DETA	AILS - Mandatory [Ref	er Instruction Nos. 3 & 4]				
Core Banking A/c No.			A/c. Type Pls. (✓) □ NF	RE CURRENT SAVINGS NRO Other		
Branch Name:		Address:	.,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,			
Bank Branch City:		State:		Pin Code		

Please attach a cancelled cheque OR a clear photo copy of a cheque Credit via NEFT/RTGS)

5. JOINT APPLICANTS, IF ANY AND THEIR	KYC DETAILS All fields marked as	: (*) are Mandatory
Mode of Holding: Anyone or Survivor 2 nd APPLICANT Mr. / Ms. / M/s. (Not Applicable)	☐ Single a in case of Minor Applicant) (Please write the name	☐ Joint (Please note that the Default option is Anyone or Survivor) Gender ☐ Male ☐ Female ☐ Other
PAN Details	Pls indicates if US F	Person or a resident for tax purpose / Resident of Canada 🔲 Yes 🔲 No* (*Default if not 🏑)
CKYC ID No. (KIN)		KYC Pls Proof Attached Date of Birth(Mandatory) (As per PAN Card)
Place of Birth	Country of Birth	Nationality:
a*. Occupation Details [Please(✓)]	☐ Private Sector ☐ Public Sector ☐ Business ☐ Retired	☐ Government Service ☐ Student ☐ Professional ☐ Housewife ☐ Agriculture ☐ Proprietorship ☐ Others(Please specify)
b*. Politically Exposed Person (PEP) Status	m PEP	Not Applicable
c*. Gross Annual Income (₹) [Please(✓)]	☐ Below 1 Lakh ☐ 1-5 Lakhs	☐ 5-10 Lakhs ☐ 10-25 Lakhs ☐ >25 Lakhs ☐ > 1 Crore
d*. Net-worth ₹	as on DDD	M M Y Y Y Y (Not older than 1 year)
Mode of Holding: Anyone or Survivor 3rd APPLICANT Mr. / Ms. / M/s. (Not Applicable)	Single in case of Minor Applicant) (Please write the name	☐ Joint (Please note that the Default option is Anyone or Survivor) Gender ☐ Male ☐ Female ☐ Other
PAN Details	Pls indicates if US F	Person or a resident for tax purpose / Resident of Canada
CKYC ID No. (KIN)		KYC Pls Proof Attached Date of Birth(Mandatory) (As per PAN Card)
Place of Birth	Country of Birth	Nationality:
a*. Occupation Details [Please(✓)]	☐ Private Sector ☐ Public Sector ☐ Business ☐ Retired	☐ Government Service ☐ Student ☐ Professional ☐ Housewife ☐ Agriculture ☐ Proprietorship ☐ Others (Please specify)
b*. Politically Exposed Person (PEP) Status	m PEP	Not Applicable
c*. Gross Annual Income (₹) [Please(✓)]	☐ Below 1 Lakh ☐ 1-5 Lakhs	☐ 5-10 Lakhs ☐ 10-25 Lakhs ☐ >25 Lakhs ☐ > 1 Crore
d*. Net-worth ₹	as on	(Not older than 1 year)
	our E-mail ID and Mobile Number to hel	p us serve you better Refer Instructions 6]
Local Address of 1st Applicant	City	State Pin Code
Tel. Off.	Resi.	Mobile Mobile
Mobile No specified above belongs to ☐ Self or Fam ☐ Spouse ☐ Guardian(for Minor Investment		,
E - Mail^^	Dependent Official Dep	pendent Parents
^^Please Use Block Letters. Investors providing ema copies are required kindly refer instruction no. 6(g) Email address specified above belongs to □ Self or	·	tions, Statement of Accounts and Abridged Annual Report through e-mail only.Incase if physical one option from below.)
□ Spouse □ Guardian(for Minor Investmen	t) Dependent Children De	pendent Parents □ Dependent Siblings
6a. Mandatory for NRI / FII Applicant [Pleat Overseas Correspondence Address	ase provide Full Address. P. O. Box No.	may not be sufficient. For Overseas Investors, Indian Address is preferred]
7 INVESTMENT AND PAYMENT DETAILS	S (For complete information on Investm	nent Details please Refer to Instructions No. 6.)
Scheme - Mirae Asset Ultra Short Duration Fur		Regular Plan Growth (Default) IDCW Payout IDCW*
*IDCW frequency is applicable only for Mirae Asset Cash	Management Fund, Mirae Asset Overnight Fund &	□ Direct Plan □ IDCW Reinvestment □ Frequency^ ¼ Mirae Asset Savings Fund. Default option here will be Daily if frequency not selected. elected Monthly will be considered as default, refer SID for more details
		Party Payment (Please attach 'Third Party Payment Declaration Form')
	Int of Cheque / DD / NEFT in figures (Rs.) DD Charg	es, Net Purchase Drawn on Bank / Pay-In Bank A/c No. Amount Branch (For Cheque Only)
8. DEMAT ACCOUNT: Mandatory for units	in Demat Mode -Please Ensure the sequ	uence of names as mentioned under sec-3 matches as per the Depository Details.
National Securities Depository Limited (NSDL	L)	Central Depository Services (India) Limited (CDSL)
DP Name		DP Name
DP ID I N Benef. A/	/C No.	16 Digit A/C No.
-	Minor / HUF / POA Holder / Non Individua	um Holding Statement
PLEASE REGISTER MY/OUR NOMINEE A	Date of Birth Name of the G	
No. Nominee(s) Name	(in case of Minor) (in case of M	
2	DD/MM/YYYY	
3	DD/MM/YYYY s) for my mutual fund units held in my / our mutual fund folio a	and understand the issues involved in non appointment of nominee/s) and further are aware that in case of death of all the
account holder(s), my / our legal heirs would need to submit all the red	quisite documents issued by Court or other such competent at	and understand the issues involved in non appointment of nominee(s) and further are aware that in case of death of all the uthority, based on the value of assets held in the mutual fund folio.

Signature of 1* Applicant / Guardian / Auth. Signatory / PoA / Karta (AS IN BANK RECORDS)

Signature of 2rd Applicant / Guardian / Auth. Signatory / PoA (AS IN BANK RECORDS) Signature of 3rd Applicant / Guardian / Auth. Signatory / PoA (AS IN BANK RECORDS)

																Г	UR	N	UI	N-I	INL	ווע	/ IL	JU	ΑL	-5	Or	N L	Y
10. FA	ATCA & CRS DETAILS	(Please	consul	lt your pro	ofes	ssio	nal ta	x advi	isor for	further	guid	anc	e on FA	ГСА	& C	RS c	lassif	icati	on)										
PART	A To be filled by Fi	nancial In	stitutio	ons or Dii	rect	Rep	portin	g Nor	Financ	ial Entit	ty (N	FEs	s)																
We ar	re a, icial institution	GIIN						L																					
or Direc	t reporting NFE ☐			nsoring e			u are spo	onsered	by another	entity, please	e provid	ie yo	ur sponsor's	GIIN a	bove	and ind	icate yo	ur spor	isor's r	name i	below								
	not available [Please			Applied			□ Not	requi	red to a	oply for -	nlaa	SO (enecify 2	digit	e ei	ıh-cət	egon	,	Т	1	_	l No	t ob	taina	.d N	lon-p	ortici	natir	
PART	_									-	•				3 31	ub-cai	legory					INO	t OD	lairie	u - IV	іоп-р	artici	patii	ig i
1	Is the Entity a publi (that is, a company traded on an establ	icly traded	d comp	pany are regula				Yes (If yes, please specify any one stock exchange on which the stock is regularly traded) Name of stock exchange:											_										
2	Is the Entity a relate	ed entity o	of a pu	ıblicy			Yes (If yes, please specify name of the listed company and one stock exchange on which the stock is regularly traded)																						
	traded company (a regularly traded on					arke	t) Name of Listed compnay:																						
								Nature of relation Subsidiary of the Listed Company or Controlled by a Listed Company																					
								Name of stock exchange:											_										
3	Is the Entity an acti	ve NFE						Yes (If yes, please fill UBO declaration in the next section.)																					
								Nature of Business:											_										
								Please specify the sub-category of Active NFE Mention code: Refer instruction 15(c)																					
4	Is the Entity an Pas	sive NFE						Yes (If yes, please fill UBO declaration in the next section.)																					
								Nature of Business:																					
							•			refer in				j.															
	ECLARATION FOR U						_																						
person(s	claration is not needed for C), confirming ALL countries nt and Auditor's Letter with re	of tax reside	ency / p	ermanent re	sider	ncy /	citizens																						
11a. D	ETAILS OF ULTIMAT	E BENEFI				anda	atory]	(If the	given	space b	elow	is	not adeo	uate	, pl	lease	attac	h m	ıltipl	le de	eclar	atio	n fo	rms)					
	Name of UBO & Addre	ss	Add	ress Type ^s	le	denti	I/Tax Pa ification valent l	n No./	Refer is	nent Type nstruction . 15(d)	ו	Res per	try of tax idency/ manent dency*			ountry tizens			UBO Mano			[I	pleas the now	Yes / se att e KYC ledge poy]	ach		of be inte		ial
information that appli	ess Type: Residential or Bu on is not provided, it will be p cant has concealed the facts Il information as may be requ	resumed that s of beneficial	t applica I owners	ant is the UBO	D, wit	th no	declara	ation to	submit. In	such case,	, MAN	IFIA	MC reserve	es the	right	to reje	ct the a	pplica	tion o	r reve	rse th	e allo	otmer	nt of u	nits, if	subse	quentl	y it is	
# If pass	ive NFE, please provide bel	ow additiona	al details	s. (Please att	ach a	addit	tional sl	neets if	necessar	y). Also pr	ovide	belo	w mandat	ory de	tails	if the	UBO do	oes no	t hav	e a P	AN. (R	lefer	Instru	uction	No. 1	6)			
Election II	Any other Identification ND, Govt. ID, Driving Licence NREGA	lumber (PAN, Job Card, Others)	Aadhaar, F)	Passport,		Na	ationali	ty:		e, Busines							DOB: Date of Birth Gender: Male, Female, Other												
	Birth - Country of Birth									ry if PAN i	in not	avai	lable																
1. PAN: Occup City of Birth Nation						ationali		Je.								Date o	of Bir	:h:											
						ther's	r's Name:							Gender															
2. PAN: Occupa						ccupati	pation Type:																						
						ationali	•						Date o					_											
Cou	ntry of Birth:					Fa	ther's	Name:									Gende	er	M	ale	Ш	Fem	ale	Ш	Othe	r			
3. PAN	:					Od	ccupati	ion Typ	oe:								Date o	of Bir	h:										
	of Birth						ationali	•									Date of Birth: Gender												
Cou	ntry of Birth:					Fa	ther's	Name:									Jonat		IVI	ui6		ı ciii	ui6		Juie				
	nal details to be filled by conde US, where controlling pe						ent resid	ency/ci	tizenship/	Green Car	d in an	у со	untry other	than I	ndia	1.													

% In case Tax Identification Number is not available, kindly provide functional equivalent

Application No.:

Cheque/DD should be Drawn in favour of Mirae Asset Ultra Short Duration Fund

FATCA AND CRS DETAILS (Self Certification) (Refer instruction No. 15) (FOR INDIVIDUALS & NON-INDIVIDUALS FOR INDIVIDUALS: Please indicate all countries in which you are resident for tax purposes and the associated Tax Reference Numbers below. FOR NON-INDIVIDUALS: Is the 'Entity" a tax resident of any country other than India? Yes No (If Yes, please provide country lies in which the entity is a resident for tax purpose and the associated Tax Identi cation No. below) 1st Applicant (Sole / Guardian / Non-Individual 2nd Applicant 3rd Applicant Do you have any non-Indian Country(ies) of Birth / Citizenship / Nationality and Tax Residency Do you have any non-Indian Country(ies) of Birth / Citizenship / Nationality and Tax Residency Do you have any non-Indian Country(ies) of Birth / Citizenship / Nationality and Yes No Yes No Yes No Tax Residency Country of Birth / Incorporation Country of Birth Country of Birth Country Citizenship / Nationality Country Citizenship / Nationality Country Citizenship / Nationality Are you a US specified person? Yes __ No Are you a US specified Yes No Are you a US specified Yes No Please provide Tax Payer Id. Please provide Tax Payer Id Please provide Tax Payer Id. For non-Individual investor, in case your country of incorporation / Tax residence is US, but you are not a specified US person then please mention exemption code Refer instruction 15(e)) Individual or Non-Individual investors fill this section Individual investor have to fill in below details in case of joint applicants if ticked Yes above Country: Country: Country: Tax Residency Tax Residency Tax Residency No.: No.: No.: Status: 1 Status: 1 Status: 1 Type: Type: Type: Country: Country: Country: Tax Residency Tax Residency Tax Residency No.: No.: No.: Status: 2 Status: 2 Status: 2 Type: Type: Type: Country: Country: Country: Tax Residency Tax Residency Tax Residency No.: No.: No.: Status: 3 Status: 3 Status: 3 Type: Type: Type: Address Type Address Type Address Type (Address Type: Residential or Business (default) I Residential I Business I Registered Office) (For address mentioned in form I existing address appearing in folio) In case of applications with POA, the POA holder should fill separate form to provide the above details mandatorily. DECLARATION AND SIGNATURES / THUMB IMPRESSION OF APPLICANT(s) [Refer Instructions 2(f) of KIM] To The Trustees, Mirae Asset Mutual Fund (The Fund) – (A) Having read and understood the contents of the SID of the Scheme applied for (Including the scheme(s) available during the New Fund Offer period); I/We hereby apply for units of the said such scheme and agree to abide by the terms, conditions, rules and regulations governing the scheme. (B) I/We hereby declare that the amount invested in the scheme is through legitimate sources only and does not involve and is not designed for the purpose of the contravention of any agree to abide by the terms, conditions, rules and regulations governing the scheme. (B) IWNe hereby declare that the amount invested in the scheme is through legitimate sources only and does not involve and is not designed for the purpose of the contravention of any 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. (C) Signature of the nominee acknowledging receipts of mylour credit will constitute full discharge of liabilities of Mirae Asset Investment Managers (India) Private Limited (AMC) / Fund and undertake to update the information/details with the AMC / Fund/Registrars and Transfer Agent (RTA) from time to time. If we hereby confirm that the AMC/Fund shall have the right to share my information and other details with the regulatory and government authorities as and when needed. If we will indemnify the Fund, AMC, Trustee, RTAand other intermediaries in case of any dispute regarding the eligibility, validity and authorization of mylour transactions. (E) I/We further declare that "The ARN holder has disclosed to me/us all the 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. (F) I/We hereby confirm that I/We have not been offered/communicated any indicative portfolio and or any indicative pided by the Fund/AMC/fits distributor for this investment. I/We have not received nor have been induced by any rebate or gifts, directly or indirectly in making this investment. (G) Applicable to Investors availing the online facility. When hereby confirm that I/We are all the very dependent and the provisions. I/We have not been induced by any rebate or gifts, directly or indirectly in making this investment. (G) Applicable to Investors availing the online facility. (R) RIA I/We hereby confirm that I/We are all the very large to consent the AMC to share my transaction data to the registered investment advisor (R concealed the facts of beneficial ownership. I/We also undertake to keep you informed in writing about any changes/modification to the above information in future & also undertake to provide any other additional information as may be required at your end. (L) Aadhaars I/We hereby voluntarily submit Aadhar card to the Fund/AMC for updating the same in my folio. For Lumpsum 'OR' SIP Received Application from Mr. / Ms. / M/s. as per details below:

Payment Details

Amount (Rs)

Dated_____ Bank & Branch

Cheque/ DD No.:

Scheme Name and Plan

Mirae Asset Ultra Short Duration Fund

Date & Stamp of Collection Centre / ISC

INSTRUCTIONS

Please read the Key Information Memorandum (KIM) and the terms of the Scheme Information Document (SID) and Statement of Additional Information (SAI) of the Scheme carefully before investing / filing 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 Instructions

(a) The application form should be completed in ENGLISH in BLOCK LETTERS only. CAF complete in all respects, may be submitted at the designated Investor Services Centers (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 CAF. (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. (e) If the Scheme name on the application form and on the payment instrument are different, the application may be processed and units allotted at application kNV of the scheme mentioned in the application/transaction slip duly signed by investor(s). (f) Applications incomplete in any respect (other than mentioned above) will be liable to be rejected

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). Alocal address if available should also be mentioned in the CAF.
- (b) Name of the guardian must be mentioned if the investments are being made on behalf of a minor. Guardian of the minor must be either a natural guardian or a Court appointed guardian. Date of birth is mandatory for minors and has to be supported with Age proof.
- (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) KYC Requirements and Details:

Implementation of Central KYC (CKYC): The Government of India has authorized the Central Registry of Securitization and Asset Reconstruction and Security interest of India (CERSAI, an independent body), to perform the function of Central KYC Records Registry including receiving, storing, safeguarding and retrieving KYC cords in digital form.

Non Individual Investors:

CKYC is currently not applicable for Non-Individual Investors. All new Non Individual Investors will continue with the old KRAKYC form. Details of net worth are mandatory for Non Individual applicants. Details of net worth shall be of a date which is within one year of the application. Non Individual Applicants, not being a company that is listed on any recognized stock exchange or is a subsidiary of such listed or is controlled by such listed Company, are also required to fill in details of ultimate beneficial ownership in section 11(a) and 11(b) of the common application Form.

Individual Investors:

(i) New individual investors who have never done KYC under KRA (KYC Registration Agency) regime and whose KYC

(i) New individual investors who have never done KYC under KRA (KYC Registration Agency) regime and whose KYC is not registered or verified in the KRA system will be required to fill the new CKYC form while investing with the Fund. (ii) If any new individual investor uses the old KRA KYC form, then such investor will be required to either fill the new CKYC form or provide them is sing/additionalinformation using the Supplementary CKYC form. (iii) Investors who have already completed CKYC and have a KYC Identification Number (KIN) from the CKYC platform can invest in schemes of the Fund quoting their designated KIN issued by CKYC on the application form (14 digits for normal accounts and 15 digits for simplified and small accounts). Further, in case the investor's PAN is not updated in CKYC system, a self-certified copy of PAN Card shall be mandatory. Further, the AMC/ Mutual Fund shall use the KIN of the investors to download the KYC information from CKYC and update its records as and when required. The CKYC form and Supplementary CKYC form for individual investors and common application form are available on our website. Currently there is no impact on the Existing Investors who have done the SEBIKYC (KYC thu 5 KRAs, CVL, DML, DOTEX, KARVY & CAMS). They can continue to invest as it is in any schemes of any Mutual Fund; Existing Investors who wishes to onboard themselves on the CKYC platform will need to again do the entire KYC process just like New Investor and get the KIN which can be used across.

(e) Rejection: In case of non-compliance of any C-KYC requirements, Applications shall liable to be rejected without any intimation to the applicants. Any Change in Address for all KYC compliant Investors has to be routed through KRA and that direct application to AMC will be not processed/rejected. In case if the applications are rejected after detailed scrutiny and verification, either at the collection point itself or subsequently by the back office of the registrars for any reason, investors can contact the nearest Investor Service Centre or write to the Registrars, Ms. Karvy Fintech Pvt. Ltd. or send an email to customercare@miraeasset.com.

(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, the Karta will sign on behalf

(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 MOA and AOA or Trust deed/Bye laws/Partnership deed, whichever is applicable. Refer to document check list.

3. Bank Account Details:

It is mandatory for the Sole/First Applicant to mention his/her bank account number in the CAF. CAF received without the relevant bank details will be rejected. The AMC may provide direct credit facility with the banks as may be available from time to time. Investor(s) are requested to note that for all Change of Bank details (COB) the investors must submit in original any one of the following documents of the new bank account:

a. Cancelled original cheque of the new bank mandate with first unit holder name and bank account number printed on a. Cancelled original cheque or the new bank mandate with lirst until notice frame and bank account number printed on the face of the cheque. b. Self-attested copy of bank statement. c. Bank passbook with current entries not older than 3 months. d. Bank Letter duly signed by branch manager/authorized personnel. The AMC may also collect proof of Old Bank details while effecting the Change of Bank "Mandate. There shall be a cooling period of 10 calendar days for validation and registration of new bank account. In case of receipt of redemption request during this cooling period, the validation of new Bank mandate and dispatch of redemption proceeds shall be completed within 10 working days to the new bank account; however, the AMC reserves the right to process the redemption request in the old bank mandate, if the credentials of the new bank mandate cannot be authenticated. Any COB accompanied with any other transaction is

Itable to be rejected.

If unit holder(s) provide a new and unregistered bank mandate or a change of bank mandate request with specific redemption/Payout of Income Distribution cum capital withdrawal option payment request (with or without necessary supporting documents) such bank account may not be considered for payment or redemption/Payout of Income Distribution cum capital withdrawal option proceeds, or the Fund may withheld the payment for upto 10 calendar days to ensure validation of new bank mandate mentioned.

b. Indian Financial System Code (IFSC): Investors are requested to mention the IFSC while submitting any bank details updation request to help facilitate the payouts seamlessly through the electronic route. IFSC is an 11 digit number given by the banks on the cheques.

4. Multiple Bank Accounts Registration Facility:

The unitholder may register more than one bank account through the 'Multiple Bank Accounts Registration Facility', to receive redemption/Payout of Income Distribution cum capital withdrawal option proceeds. The unitholder may choose to receive the proceeds in any of the bank accounts, the details of which will be registered under the folio. For the purpose of registration of bank account(s), the investors must submit in original any one of the following documents of the new bank account:

(a) Cancelled original cheque of the new bank mandate with first unit holder name and bank account number printed on the face of the cheque. (b) Self-attested copy of bank statement. (c) Bank passbook with current entries not older than 3 months. (d) Bank Letter duly signed by Branch Manager/Authorized personnel. If photocopies of the above stated documents are submitted, investor must produce the original for verification at the official point of acceptance of transaction. The original shall be returned to the investor over the counter upon verification. If the originals are not produced for verification, then the photocopies submitted should be attested in original by the Branch Manager or Authorised personnel of the Bank.

5. Direct Credit of Redemption/Payout of Income Distribution cum capital withdrawal option Proceeds

Investors can opt for direct credit of the redemption proceeds to their bank accounts (Direct Credit / RTGS / NEFT). The AMC / MF reserve the right to use any other mode of payment as deemed appropriate, however the preferred mode will always be NEFT/RTGS.

6. Investment Details:

a) 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 (MAMF)/AMC office or Authorised Collection Centre(s).

b) Please mention the application serial number on the reverse of the cheque/demand draft tendered with the CAF. The cheque should be drawn in favor 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 (ISCs)/Authorised Collection Centre(s) of MAMF 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 SAI for complete details on D.D.
- 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 CAF 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
- Account debit Letter/certificate from the bankers. FIRC certificate is required to be submitted evidencing source of funds through Non Domestic Account. 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). 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.

 Applicants should indicate the Option (Payout of Income Distribution cum capital withdrawal option/Growth) for which the application is made. In absence of information the request would be processed under the default option as mentioned in the SID/SAI of the relevant scheme.

 Plized Investments please mention "Plized" in the column "Broker (Acent Code".

For Direct Investments, please mention "Direct" in the column "Broker / Agent Code"

- Third Party Cheque/Funds Transfer will not be allowed for Investment subscriptions except in the following
 - Payment by the AMC to an empanelled Distributor on account of commission/incentive etc. in the form of the Mutual Fund units of the schemes managed by the AMC through lump sum I one-time subscription.
 - Payment by a Corporate to its Agent/ Distributor/ Dealer (similar arrangement with Principal agent relationship), on account of commission or incentive payable for sale of its goods/services, in the form of the Mutual Fund Units through lump sum / one time subscription.

· Custodian on behalf of an FII or a Client.

- f) Options Available: The Scheme does not offer any option Investors may please note, that Payout of Income Distribution cum capital withdrawal option may be declared by the Trustee, subject to the availability of distributable surplus as per the Regulations. Reinvestment of Income Distribution cum capital withdrawal option can be availed at Daily, Weekly (Record date: Wednesday) & Monthly basis (Record date: 24th of every month). Kindly read the SID for frequency availability in respective scheme applied for. Amounts can be distributed out of investors capital (Equalization Reserve), which is part of sale price that represents realized gains.
- g) Physical Copies: Investors who requires physicals copies kindly reach us through email id:customercare@miraeasset.com
 Toll Free Number: 1800-2090-777.

7. Communication:

The investor whose transaction has been accepted by the MAMF shall receive a confirmation by way of email and/or SMS within 5 Business Days from the date of receipt of transaction request, same will be sent to the Unit holders registered e-mail address and/or mobile number. Thereafter, a Consolidated Account Statement ("CAS") shall be issued in line with the

following procedure:

- 1. Consolidation of account statement shall be done on the basis of PAN. In case of multiple holding, it shall be PAN of
- the first holder and pattern of holding.

 2. The CAS shall be generated on a monthly basis and shall be issued on or before 10th of the immediately succeeding
- month to the unit holder(s) in whose folio(s) transaction(s) has/have taken place during the month.

 3. In case there is no transaction in any of the mutual fund folios then CAS detailing holding of investments across all schemes of all Mutual Funds will be issued on half yearly basis [at the end of every six months (i.e. September/ March)] 4. Investors having MF investments and holding securities in Demat account shall receive a Consolidated Account Statement containing details of transactions across all Mutual Fund schemes and securities from the Depository by
- email / physical mode 5. Annual Reports or other information etc.. may be sent to unit holders by email. 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. Investor(s) who have provided their email address and has provided consent for sending communication only via e-mail. Investor(s) who have provided their email address in the application form or any subsequent communication in any of the folio belonging to the investor, Electronic Mail (email) shall be treated as a default mode for sending various statutory communications including Abridged Annual Report to the investor. However, the unit holder always has the right to request a physical copy of any statutory communication and the AMC will arrange for the same to be sent to the unit holder. The AMC/Mutual Fund/Registrars & Transfer agents are not responsible for the email not reaching the investor and for all consequences thereof. The investor needs to intimate the Fund/its transfer agents about any changes in the email address from time to time.

Online Transactions/Personal Identification Number (PIN):

This facility (transact@ease) enables Investors to transact on the website of the Fund which is

https://transact.miraeassetmf.co.in/investor. This facility can be availed by all KYC Compliant Investors (Fresh/Existing) using their e-mail Address and Mobile Number. The Units can be transacted only in the Physical mode.

Nomination Details: The Nomination Details will be as is Registered with Depository Participant for this application

Waiver of Entry Load and Payment of commission and load structure:

No entry load will be charged by the Scheme to the investor. 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:

1. 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 applications as

"Direct" in the interest of the investors

11. Transaction charges (TC):

In case of applications of Rs. 10,000 & more and routed through a distributor who has opted for such TC, are deducted In case or applications or its. 10,000 & more and routed through a distributor who has opted for such 1C, are deducted from the subscription may be applicable from time to time: (I) Rs. 150/- from a first time mutual fund investors application (An investor who invests for the first time ever in any mutual fund either by way of subscription); (ii) Rs. 100/- from an existing mutual fund investors application. Units will be issued against the balance amount. Please tick the appropriate box as applicable to you. If no option is ticked, the mutual fund reserves a right to check with investments in other mutual funds to ascertain new or existing investors. Transaction charges shall not be deducted for transactions carried out through the stock exchange platforms (i.e. BSE StAR MF Platform). In addition to above, upfront commission to distributors shall continue to be paid by the investor directly.

Employee Unique Identification Number (EUIN):

In order to assist in in addressing any instance of mis-selling at any point of time, it is regulatory for every employee/relationship manager/sales person of the distributor/broker (interacting with the investor for the sale of Mutual Fund products) of mutual fund products to quote the EUIN (for non-advisory transactions) obtained from AMFI in the CAF. The EUIN is a 7 digit unique alpha numeric number (one alphabet and six numerals), Individual ARN holders including senior citizens are also required to obtain and quote EUIN in the Application Form. Hence, if your investments are routed through a distributor please ensure that the EUIN is correctly filled up in the Application Form. It is further clarified that a mere quoting of EUIN will not give an "advisory"

character to the transaction. However, in case of any exceptional cases where there is no interaction by the employee/sales person/relationship manager of the distibutor/sub broker with respect to the transaction, AMCs shall take the declaration separately signed by the investor, as mentioned on the top of the application form(s).

application form(s).

13. The US Department of the Treasury and the US Internal Revenue Service (IRS) has introduced the Foreign Account Tax Compliance Act (FATCA), effective July 01, 2014. The purpose of FATCA is to report financial assets owned by United States persons to the US tax authorities. Accordingly, AMC may be required to report information relating to the folios of the investors to the authority established by the Government of India for its submission to US to the control of the India for its submission to US. relating to the folios of the investors to the authority established by the Government of India for its submission to US authorities. AMC reserves the right to seek additional information / documents sought for FATCA details in the CAF for the disclosure and reporting of any tax related information obtained or held by the fund to any local or foreign regulatory or tax authority ("Tax Authority"). Upon request by the fund, investor hereby agrees to provide necessary information and permits the fund to disclose end report tax and account specific financial information to any local or foreign Tax authority. The potential consequences for failure to comply with requests for tax information disclosure include, but are not limited to: (a) Fund has the right to carry out actions which are necessary to comply with the local or foreign tax reporting obligations; (b) Fund has the ability to withhold taxes that may be due from certain payments made to the investor's account; (c) Fund has the right to pay relevant taxes to the appropriate tax authority; (d) Fund has the right to refuse to provide certain services; and (e) Fund has the discretion to close investor accounts. The investor agrees to inform, or respond to any request from the fund. if there are any changes to tax information previously provided. inform, or respond to any request from, the fund, if there are any changes to tax information previously provided

INSTRUCTIONS

All Investors including non-individual investors, shall be required to submit a mandatory declaration form along with theinvestment request. The indicia's are to identify a US Person as defined under the Laws of the United States of America The absence of completed documentations may prevent us from accepting the investment and may require us to redeem

existing investments in case the same is mandated by the regulatory authorities.

The identification of US person will be based on one or more of the following US indicia:- Identification of the investor as US citizen or resident (1) US is the place of birth or country of incorporation (2) Having US telephone number (3) Having any residence / mailing address / 'C/o address' / hold mail address / PO Box address in the US (4) Having Standing instruction residence / Inaling address / Or address / Thou final address / PO BOX address in the US (4) having Staining instance in to transfer funds to an account maintained in USA (5) Being POA holder based out of US or having US residence / citizenship (6) Paying tax in the US (7) Having Identification Number or any identification that indicates US residence / citizenship (8) Having US beneficiary owners/shareholders (9) The Director/Promotor/Authorised signatory/POA holder of nonindividual investor is based out of US or holds US residence / citizenship.

15. Details under FATCA & CRS

As a part of regulatory process, the AMC may seek additional personal, tax and beneficial owner information and certain certifications and documentation from all our account holders and will report to tax authorities / appointed agencies/institutions such as withholding agents should there be any change in any information provided by you, please ensure you advise us promptly, i.e., within 30 days.

The investor may receive more than one request for information if you have multiple relationships with the AMC or its group entities. Kindly respond to all our requests, even if you have already supplied any previously requested information. For any queries about your tax residency, kindly contact your tax advisor. If you are a US citizen or resident or greencard holder, please include United States in the foreign country information field along with your US Tax Identification Number.

#It is mandatory to supply a TIN or functional equivalent if the country in which you are tax resident issues such identifiers. If no TIN is yet available or has not yet been issued, please provide an explanation and attach this to the form.

Financial Institution (FI): The term FI means any financial institution that is a Depository Institution, Custodial Institution, Investment Entity or Specified Insurance company, as defined under FATCA guidelines.

- Non-Financial Entity (NFE): Types of NFEs that are regarded as excluded NFE are:
 a. Publicly traded company (listed company): A company is publicly traded if its stock are regularly traded on one or more established securities markets (Established securities market means an exchange that is officially recognized and supervised by a governmental authority in which the securities market is located and that has a meaningful annual value of shares traded on the exchange).
- b. Related entity of a publicly traded company: The NFE is a related entity of an entity of which is regularly traded on an established securities market.
- c. Active NFE: (is any one of the following):

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Code Sub-category Less than 50 percent of the NFE's gross income for the preceding financial year is passive income and less than 50 percent of the assets held by the NFE during the preceding financial year are assets that produce or are held for the production of passive income;

- The NFE is a Governmental Entity, an International Organization, a Central Bank , or an entity wholly owned by one or more of the foregoing;
- Substantially all of the activities of the NFE consist of holding (in whole or in part) the outstanding stock of, or providing financing and services to, one or more subsidiaries that engage in trades or businesses other than the business of a Financial Institution, except that an entity shall not qualify for this status if the entity functions as an investment fund, such as a private equity fund, venture capital fund, leveraged buyout fund, or any investment vehicle whose purpose is to acquire or fund companies and then hold interests in those companies as capital assets for investment purposes;
- The NFE is not yet operating a business and has no prior operating history, but is investing capital into asse with the intent to operate a business other than that of a Financial Institution, provided that the NFE shall no qualify for this exception after the date that is 24 months after the date of the initial organization of the NFE;
- The NFE was not a Financial Institution in the past five years, and is in the process of liquidating its assets of s reorganizing with the intent to continue or recommence operations in a business other than that of a Financial Institution;
- The NFE primarily engages in financing and hedging transactions with, or for, Related Entities that are not Financial Institutions, and does not provide financing or hedging services to any Entity that is not a Related Entity, provided that the group of any such Related Entities is primarily engaged in a business other than that of a Financial Institution;
- Any NFE that fulfills all of the following requirements: (1) It is established and operated in India exclusively for religious, charitable, scientific, artistic, cultural, athletic, or educational purposes; or it is established and operated in India and it is a professional organization, business league, chamber of commerce, labor organization, agricultural or horticultural organization, civic league or an organization operated exclusively for the promotion of social welfare; (2) It is exempt from income tax in India; (3) It has no shareholders or members who have a proprietary or beneficial interest in its income or assets; The applicable laws of the NFE's country or territory of residence or the NFE's formation documents do not permit any income or assets of the NFE to be distributed to, or applied for the benefit of, a private person or non-charitable Entity other thar pursuant to the conduct of the NFE's charitable activities, or as payment of reasonable compensation for services rendered, or as payment representing the fair market value of property which the NFE has purchased; and The applicable laws of the NFE's country or territory of residence or the NFE's formation documents require that, upon the NFE's liquidation or dissolution, all of its assets be distributed to a governmental entity or other one-profit organization, or escheat to the government of the NFE's country or territory of residence or any political subdivision thereof. Explanation: For the purpose of this sub-clause, the following shall be treated as fulfilling the criteria provided in the said sub-clause, namely: (1) an Industries. Any NFE that fulfills all of the following requirements: (1) It is established and operated in India exclusively fo Investor Protection Fund referred to in clause (23EA); (2) a Credit Guarantee Fund Trust for Small Industries referred to in clause 23EB; and (3) an Investor Protection Fund referred to in clause (23EC), of section 10 of
 - The stock of the entity is regularly traded on an established securities market or the non financial entity is a related entity of the entity, the stock of which is regularly traded on an established securities market.
- d. Document Type: Please mention the Code or Document as: "A" Passport; "B" Election ID Card; "C" PAN CARD; "D" Driving License; "E" NREGA Job Card.
- e. Exemption code for U.S. person (Refer 114F(9) of Income Tax Rules, 1962 for details.

(ii) An organization exempt from tax under section 501(a) or any individual retirement plan as defined in section 7701(a)(37). (iii) The United States or any of its agencies or instrumentalities. (iii) A state, the District of Columbai, a possession of the United States or any of their political subdivision or instrumentalities. (iv) A corporation the stock of which possession of the United States of any of their political suboursion or instrumentalities. (iv) Acorporation the stock of which is regularly traded on one or more established securities markets, as described in Reg. section 1.1472-1(c)(1)(). (v) A corporation that is a member of the same expanded affiliated group as a corporation described in Reg. section 1.1472-1(c)(1)(). (v) A dealer in securities, commodities, or derivative financial instruments (including national principal contracts, futures, forwards and options) that is registered as such under the laws of the United States or any state. (vii) A real estate investment trust. (viii) A regulated investment company as defined in section 851 or an entity registered at all times during the tax year under the investment company act of 1940. (ix) A common trust fund as defined in section 584(a). (x) A bank as defined in section 584(b). (x) A bank as defined in section 581. (xi) Abroker.

(xii) A trust exempt from tax under section 664 or described in section 4947(a)(1). (xiii) A tax exempt trust under a section 403(b) plan or section 457(g) plan.

Passive Income includes: Payout of Income Distribution cum capital withdrawal options; Interest; Income equivalent to Passive income includes: Payout of income pistribution cum capital withorawaroptions, interest, more equivalent to interest, Rents and royalities, other than rents and royalities derived in the active conduct of a business conducted, at least in part, by employees of the NFE; Annuities; excess of gains over losses from the sale or exchange of financial assets that gives rise to passive income; excess of gains over losses from transactions (including futures, forwards, options and similar transactions) in any financial assets; excess of foreign currency gains over foreign currency losses; Net income from swaps; Amounts received under cash value insurance contracts. (But passive income will not include, in case of a non-financial entity that regularly acts as a dealer in financial assets, any income from any transaction entered into in the ordinary course of such dealer's business as such a dealer.)

Passive NFE means: any non-financial entity which is not an active non-financial entity including a publicly traded corporation or related entity of a publicly traded company; or an investment entity defined in clause (b) of these instructions a withholding foreign partnership or withholding foreign trust; (Note: Foreign persons having controlling interest in a passive NFE are liable to be reported for tax information compliance purposes).

Direct reporting NFE means: a NFFE that elects to report information about its direct or indirect substantial U.S.

Owner documented FFI: An FFI meets the following requirements: The FFI is an FFI solely because it is an Owner documented FFI: An FFI meets the following requirements: The FFI is an FFI solely because it is an investment entity; The FFI is not owned by or related to any FFI that is a depository institution, custodial institution, or specified insurance company; The FFI does not maintain a financial account for any non participating FFI; The FFI provides the designated withholding agent with all of the documentation and agrees to notify the withholding agent if there is a change in circumstances; and The designated withholding agent agrees to report to the IRS (or, in the case of a reporting Model 1 GA, to the relevant foreign government or agency thereof) all of the information described in or (as appropriate) with respect to any specified U.S. persons and (2). Notwithstanding the previous sentence, the designated withholding agent is not required to report information with respect to an indirect owner of the FFI that holds its interest through a participating FFI, a deemedcompliant FFI (other than an owner-documented FFI), an entity that is a U.S. person, an exempt beneficial owner, or an excepted NFE.

16. With effect from January 1, 2014, as per the US Securities Act of 1933, United States Person (U.S. Person), corporations and

other entities organized under the applicable laws of the United States (U.S.) and Residents of Canada as defined under the applicable laws of Canada should not invest in units of any of the Schemes of the Fund and should note the following:

- No fresh purchases / additional purchases/switches in any Schemes of the Fund would be allowed. However, existing
 Unit Holder(s) will be allowed to redeem their units from the Schemes of the Fund. If an existing Unit Holder(s) subsequently becomes a U.S. Person or Resident of Canada, then such Unit Holder(s) will not be able to purchase any additional Units in any of the Scheme of the Fund.
- For transaction from Stock Exchange platform, while transferring units from the broker account to investor account, if the investor has U.S./Canadian address then the transactions would be rejected.
- In case the AMC/MAMF subsequently identifies that the subscription amount is received from U.S. Person(s) or Resident(s) of Canada, in that case the AMC/Fund at its discretion shall redeem all the units held by such person from the Scheme of the Fund at applicable Net Asset Value.

17. Ultimate Beneficial Owner (UBO)

17. Ultimate Beneficial Owner (UBO)
Investors (other than Individuals) are required to provide details of UBO(s) and submit POI (viz. PAN with photograph or any other acceptable POI prescribed in common KYC form) of UBO(s). Non-individual applicants/investors are mandated to provide the details on UBO(s) by filling up the declaration form for UBO. Providing information about beneficial ownership will be applicable to the subscriptions received from all categories of investors except Individuals and a Company listed on a stock exchange or is a majority owned subsidiary of such a Company. In case of any change in the beneficial ownership, the investor should immediately intimate AMC / its Registrar / KRA, as may be applicable, about such changes. Please contact the nearest ISC of MAMF or log on to our website www.miraeassetmf.co.in for the Declaration

A Ultimate Beneficial Owner means:

I. For Investor other than Trust: A'Natural Person', who, whether acting alone or together, or through one or more juridical

person, exercises control through ownership or who ultimately has a controlling ownership interest.

Controlling ownership interest means ownership of / entitlements to: (i) more than 10% of shares or capital or profits of the juridical person, where the juridical person is a company; (ii) more than 15% of the capital or profits of the juridical person, where the juridical person is a partnership; or (iii) more than 15% of the property or capital or profits of the juridical person, where the juridical person is an unincorporated association or body of individuals.

In cases where there exists doubt as to whether the person with the controlling ownership interest is the beneficial owner or where no natural person exerts control through ownership interests, the identity details should be provided of the natural person who is exercising control over the juridical person through other means (i.e. control exercised through voting rights, agreement, arrangements or in any other manner). However, where no natural person is identified, the identity of the relevant natural person who holds the position of senior managing official should be provided.

ii. For Trust: The settler of the trust, the trustees, the protector, the beneficiaries with 10% or more of interest in the trust and any other natural person exercising ultimate effective control over the trust through a chain of control or ownership. B Applicability for foreign investors: The identification of beneficial ownership in case of Foreign Institutional Investors (FIIs), their sub-accounts and Multilateral Funding Agencies / Bodies Corporate incorporated outside India with the permission of Government of India / Reserve Bank of India may be guided by the clarifications issued vide SEBI circular CIRMIRSD/11/2012 dated September 5, 2012.

C UBO Code Description: UBO-1: Controlling ownership interest of more than 10% of shares or capital or profits of the

juridical person [Investor], where the juridical person is a company. UBO-2: Controlling ownership interest of more than 15% of the capital or profits of the juridical person [Investor], where the juridical person is a partnership. UBO-3: Controlling ownership interest of more than 15% of the property or capital or profits of the juridical person [Investor], where the juridical person is an unincorporated association or body of individuals. UBO-4: Natural person exercising control over the juridical person through other means exercised through voting rights, agreement, arrangements or in any other manner [In cases where there exists doubt under UBO-1 to UBO-3 above as to whether the person with the controlling ownership interest is the beneficial owner or where no natural person exerts control through ownership interests]. UBO-5: Natural person holds the position of senior managing official [In case no natural person cannot be identified as above]. UBO-6: The settlor(s) of the trust. UBO-7: Trustee(s) of the Trust. UBO-8: The Protector(s) of the Trust [if applicable]. UBO-9: The beneficiaries with 10% or more interest in the trust if they are natural person(s). UBO-10: Natural person(s) exercising ultimate effective control over the Trust through a chain of control or ownership.

D-PAN and KYC of all the beneficiaries of UBO is mandatory to accept the transaction

18. Investors may please note that the primary holders own email address and mobile number should be provided for speed and ease of communication in a convenient and cost effective manner, and to help prevent fraudulent transactions. In case of any change in the information such as address, telephone number, citizenship, etc., investors are requested to bring this to the notice of the fund and submit the FATCA declaration form (available on www.miraeassetmf.co.in).

19. LEI (Legal Entity Identifier) Code: The Legal Entity Identifier (LEI) is a global reference number that uniquely identifies every legal entity or structure that is party to a financial transaction, in any jurisdiction. The Reserve Bank of India has mandated the LEI Number for all payment transactions of value ISO crore and above undertaken by entities (non-individuals) for Real Time Gross Settlement (RTGS) and National Electronic Funds Transfer (NEFT).

20. Instruction for Nomination:

A. The nomination can be made only by individuals applying for/holding units on their own behalf singly or jointly. B. Non-individuals including a Society, Trust, Body Corporate, Partnership Firm, Karta of Hindu undivided family, a Power of Attorney holder and/or Guardian of Minor unitholder cannot nominate.

C.Nomination is not allowed in a folio of a Minor unitholder.

D.If the units are held jointly (i.e., in case of multiple unitholders in the folio), all joint holders need to sign the Nomination Form (even if the mode of holding/operation is on "Anyone or Survivor" basis).

E.A minor may be nominated. In that event, the name and address of the Guardian of the minor nominee needs to be

F. Nomination can also be in favour of the Central Government, State Government, a local authority, any person designated by virtue of his office or a religious or charitable trust.

G.The Nominee shall not be a trust (other than a religious or charitable trust), society, body corporate, partnership firm, Karta of Hindu Undivided Family or a Power of Attorney holder.

H.ANon-Resident Indian may be nominated subject to the applicable exchange control regulations.

H.A.Non-resident indian may be nominated subject to the applicable exchange control regulations. I.Multiple Nominaes: Nomination can be made in favour of multiple nominees, subject to a maximum of three nominees. In case of multiple nominees, the percentage of the allocation/share should be in whole numbers without any decimals, adding up to a total of 100%. If the total percentage of allocation amongst multiple nominees does not add up to 100%, the nomination request shall be treated as invalid and rejected. If the percentage of allocation/share for each of the nominee is not mentioned, the allocation /claim settlement shall be made equally amongst all the nominees.

J. Every new nomination for a folio/account shall overwrite the existing nomination, if any.

K. Nomination made by a unit holder shall be applicable for units held in all the schemes under the respective folio / account. ..Nomination shall stand rescinded upon the transfer of units.

M.Death of Nominee/s: In the event of the nominee(s) pre-deceasing the unitholder(s), the unitholder/sis/are advised to make a fresh nomination soon after the demise of the nominee. The nomination will automatically stand cancelled in the event of the nominee(s) pre-deceasing the unitholder(s). In case of multiple nominations, if any of the nominee is deceased at the time of death claim settlement, the said nominee's share will be distributed equally amongst the surviving nominees.

N.Transmission of units in favour of a Nominee shall be valid discharge by the asset management company/ Mutual Fund /

Trustees against the legal heir(s).

O.Cancellation of Nomination: Request for cancellation of Nomination made can be made only by the unitholders. The nomination shall stand rescinded on cancellation of the nomination and the AMC shall not be under any obligation to transfer / transmit the units in favour of the Nominee.

P.Unitholders who do not wish to nominate are required to confirm the same by indicating their choice in the space provided in the nomination form.

Q. The nomination will be registered only when this form is completed in all respects to the satisfaction of the AMC

R.In respect of folios/accounts where the Nomination has been registered, the AMC will not entertain any request for transmission / claim settlement from any person other than the registered nominee(s), unless so directed by any competent court.

SIP ENROLMENT CUM ONE TIME DEBIT MANDATE (OTM) FORM

with Goal SIP & Top Facility

NACH MANDATE INSTRUCTION FORM (Refer guidelines / Instruction over leaf before filling)

Registration Cum Mandate Form For NACH/Direct Debit

MIRAE ASSET

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		application No.:		Mutual	Funa
Name & Broker Code/ ARN/RIA Code	Sub Broker / Agent ARN Code	Sub Agent Code	EUIN*	Internal Code for AMC	ISC Date Time Stamp Reference No.
EUIN Declaration: Declaration for "Execution Only" that the EUIN box has been intentionally left blank notwithstanding the advice of in-appropriateness, if the transactions data feed/portfolio holdings/NAV etc	Transaction (where Employee Unic by me/lus as this transaction is exe any, provided by the employee/relat c. in respect of my/our investments u	uue Identification Number-EL ecuted without any interactio ionship manager/sales pers nder Direct Plan of all Schem	JIN* box is left blank). Please on or advice by the employe on of the distributor/sub brok nes managed by you, to the a	refer instruction 12 of KIM for complete/relationship manager/sales perso er. RIA/Declaration: "I/We hereby gover mentioned SEBI-Registered Inv	te details on EUIN. I/We hereby confirm of the above distributor/sub broker o ve you my/our consent to share/provide estment Adviser/ RIA".
Signature of 1st Applicant / Guardian / Authorised Signature	atory / PoA / Karta Signatu	re of 2 nd Applicant / Guardian / <i>F</i>	Authorised Signatory / PoA	Signature of 3 rd Applicant / G	iuardian / Authorised Signatory / PoA
Please SIP ENROLMENT with One	Time Mandate (OTM) (Plea	se fill all sections)	☐ SIP Top-up	Facility Goal SIP	
1. EXISTING UNIT HOLDER INFO	RMATION (The details in	our records under t			application.)
Name of 1 st Unit Holder				Folio No.	
2. SIP ENROLMENT DETAILS (Ple Frequency Please \(\times \) Monthly (De		Amount Criteria for Regular Plan		for. [Refer General Instru ☐ Growth ☐ IDCW Pay	_
	fault) Quarterly	Regular Plan	Direct Plan	☐ IDCW Pay	EraguanavA
Scheme: *IDCW frequency is applicable only for Mirae Asse	et Cash Management Fund, Mirae	Asset Overnight Fund & Mir	rae Asset Savings Fund. De		
*Income Distribution cum Capital Withdrawal. IDC	W ^Frequency can be Daily or Wed	ekly or Monthly; If not selec			
	Date from 1 st till 28 th of the more considered as the default		(₹) □ 5,000 □ 10,0	000 🗌 25,000 🔲 Any oth	er Amount. (₹)
SIP Start Month (MM/YY) M M Y	Y SIP End Month (MM/YY)	M M Y Y			
2a. Goal SIP - Do you want to assign		•	s please select (✓) y	our goal [Refer General I	nstruction No. 24 Overleaf]
If Goal & SIP amount is same default will	be taken as ₹ 1 crore Goal	Amount ₹	K	ids Education Reti	rement Planning (Default)
☐ Tax Savings ☐ Dream House			Kids Marriage	Others- Please spe	
2b. SIP TOP-UP FACILITY (You can					
All Applicants have to submit NACH ma					·
	₹ 500/- & in multiples of ₹ 1/	37		Top-up End Mor	` 1
Existing Investors Availing Top-Up: Pleas	•	·			f Yearly
3. SIP PAYMENT DETAILS (New In	·	copy of cancelled ch	•		rm and One Time Mandate.)
	rst SIP Cheque No.			rawn on Bank	
4. OTM BANK ACCOUNT DETAILS	(Mandatory) Name of 1°	A/c. Holder as in Bank	Records		
Bank Name	C	ore Banking A/c. No.			
Branch Name & City		Bank Account 1			SAVINGS NRO
DECLARATION & SIGNATURE: To The Trustees, Mischeme and agree to abide by the terms, conditions transaction is delayed or not effected for reasons of i representatives responsible. I/We also undertake to ke of trail commission or any other mode), payable to other Micro application [including Lumpsum + SIP]	eep sufficient funds in my bank accou o him for the different competing \$	nt on the date of execution of t Schemes of various Mutual	the said standing instructions Funds from amongst whic	. "The ARN holder has disclosed to i h the Scheme is being recommende	me/us all the commissions (in the form ed to me/us". "I/We have not made any
Signature of 1" Applicant/Guardian/Authorised Sig (AS IN BANK RECORDS)	gnatory/PoA/Karta Signatur	re of 2 nd Applicant/Guardian // (AS IN BANK REC			uardian/Authorised Signatory/PoA NK RECORDS)
/ UMRN		Bank use		Date	
MIRAE ASSET Mutual Fund Sponsor Bank C	Code Bank	V IISO		CREATE X MOD	DIFY X CANCEL
Utility Code N A		0 0 0 0 0			ent Managers (India) Pvt. Ltd.
To Debit (tick ✓) SB CA C			autilo	rize Williae Asset IIIVestille	int Wanagers (India) F Vt. Etd.
` ,	Name of austomor			IFSC / MICR	
An Amount Of Rupees	Name of customers	s pank		IFSC / MICR	
	✓ Maximum Amount	FREQUENCY X	Mthly X Qtly	X H-Yrly X Yrly	✓ As & when presented
Reference 1	ges by the bank whom I am authoring the user entity/Corporate to deb		erence 2 per latest schedule of char e instructions as agreed and	Scheme Na ges of the bank. 2. This is to confirm a signed by me. 3.I have understood	
PERIOD	cancellation / amendment request	to the user entity / corporate	or the bank where I have at	thorized the debit.	and an activities to currougaritorio
From DDMMYYYY	Υ				
To D D M M Y Y Y	Y Signature (
Or X Until Cancelled	Oignature C			0	5 . E. E
Phone No			- 11 0011		

GENERAL GUIDELINES

This One Time Mandate (OTM) registration form will be submitted through National Automated Clearing House (NACH).

1. This SIP registration form has to be filled where an One Time mandate (OTM) is already registered in a folio for a bank account, and there is no need of a separate cheque to be given along with the SIP Registration Form.

Registration Form.

2. In case the One Time mandate (OTM is successfully registered, Please submit sip registration form not less than 15 Calendar daysbefore the first installment date as New SIP registration will take 15 Calendar days. The first debit may happen any time thereafter, based on the dates opted by the Unit holder(s). The installment start date shall not be later than 100 calendar days from date of application submission date. Applicant acknowledges that incomplete or ambiguous forms in any respect will not be processed & AMC reserves the right to reject such applications.

3. Investor shall have the option of choosing any date of the month as the SIP date from 01st to 28th except the last three calendar dates 29th, 30th and 31st. If SIP debit date is not mentioned default date would be considered as 5th of every month. Even If the Investor selects or mentions the SIP dates as 29th, 30th or 31st, the default SIP date would be considered as 05th of every month only.

4. Unit holder(s) should mandatorily provide their mobile number and email id on the mandate form. Where the mobile number and email id mentioned on the mandate form differs from the ones as already existing in the folio, the details provided on the mandate will not be updated in the folio; however, the AMC reserves the right to communicate for transaction reasons on such contact details. All future communication whatsoever would be, thereafter, sent to the mobile number and email id registered under the folio.

5. Investor/Unitholder(s) should submit original Cancelled Cheque (or a copy) along with mandate form

under the folio.

5. Investor/Unitholder(s) should submit original Cancelled Cheque (or a copy) along with mandate form with name and account number pre-printed of the bank account to be registered or bank account verification letter for registration of the mandate failing which registration may not be accepted. The Unitholder(s) cheque/bank account details are subject to third party verification.

6. Investors are required to ensure adequate funds in their bank account on the date designated SIP date. Mirae Asset Mutual Fund (MAMF) through its service provider will endeavor to debit the investor bank account on or after the said date.

bank account on or after the said date.

7. Applicant acknowledges that Mirae Asset Mutual Fund will not be liable in any manner whatsoever, for any transaction failures due to rejection by the investor's bank/branch, which is due to technical reasons or due to delay in registration of the NACH mandate. Further, Applicant is aware that he/she has to sufficiently keep its bank account funded for such non-debited transactions; which upon confirmation may be presented anytime to its bank for stipulated SIP debits. Further, the Applicant also confirms that it will not hold Mirae Asset Mutual Fund and/or its service providers responsible if the transaction is delayed or not effected by its Bank or if debited in advance on an Pre-Debit note or after the specific date due to various reasons or for any bank charges debited by its banker in its designated account towards NACH Registration / Cancellation/Rejections, NACH Debit/Auto Debit/Local Holidays.

8. Mirae Asset Mutual Fund reserves the right to reverse allotments in case the debit is not paid by the bank for any reason whatsoever. Further, Mirae Asset Mutual Fund shall not be responsible and liable for any damages/compensation for any loss, damage etc., incurred by the investor. The Applicant is aware and assumes the entire risk of using the Auto Debit facility of NACH and takes full responsibility for the

- same.

 9. Mirae Asset Mutual Fund / Mirae Asset Trustee Co. Pvt. Ltd. / Mirae Asset Investment Managers (India) Private Limited reserves the right to discontinue or modify this facility at any time in future on a prospective basis. This right also includes the right to discontinue this facility in case Direct Debits through NACH routes are continuously rejected by the investor's bank for any reasons. Mirae Asset Mutual Fund reserves the right to reject any application without assigning any reason thereof.

 10. 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. Any change in any credential of bank particulars or transaction modification, will be treated as fresh Instructions, and applicants will have to use separate form for such changes/modifications.
- 11. Requests for cancellation in the OTM Bank Mandate request should be submitted at least 15
- 12. Investments made through Auto Debit mode are subject to realization of funds from investor bank accounts and the NAV guidelines will be applicable for the transactions which are connected with realization of funds.
- 13. In case any payment instruction for SIP installment is dishonored by the Bankers for three consecutive times for the reason Account Closed or In sufficient balance or any technical reasons as provided by NPCI/Aggregator, Sip will be terminated.
- 14. The facility will be automatically terminated upon receipt of intimation of death of the Unitholder. Further, fresh registrations will be required for all Minor Investors who have turned Major, along with fresh bank account credentials. MAMF reserves the right to reject all such transactions through old registrations.

 15. Each SIP installment will be treated as a fresh transaction and shall be subject to applicable exit load.

- 15. Each SIP installment will be treated as a fresh transaction and shall be subject to applicable exit load structure prevailing on the date of each investment.
 16. Third Party Cheque / Funds Transfer: The payment towards investment can happen only from the bank account of 1st holder and therefore the 1st holder needs to be one of the holder in the bank account. As per the recent guidelines, Mirae Asset Mutual Fund has decided to restrict the acceptance of Third Party payment instruments for subscriptions / investments shall not be accepted by the AMC except in the following cases:
 (i) Payment by employer on behalf of employee under Systematic Investment Plan (SIP) facility through payroll feductions:
- payroll deductions

Custodian on behalf of an FII or a Client.

- (ii) Custodian on benain of an Fifor a Client.
 (iii) Payment by the AMC to an empanelled Distributor on account of commission/ incentive etc. in the form of the Mutual Fund units of the schemes managed by the AMC through SIP or lump sum / one-time subscription.
- subscription.

 (iv) Payment by a Corporate to its Agent/ Distributor/ Dealer (similar arrangement with Principal agent relationship), on account of commission or incentive payable for sale of its goods/services, in the form of the Mutual Fund Units through SIP or lump sum / onetime subscription.

 For complete details, please refer the section on Third Party cheques given in the General Instructions.

 17. Please refer the "Minimum Application/Number of units" mentioned in the KIM under the section "Applicable to all schemes" for minimum subscription amount and frequency. Please take note of the Minimum Amount Criteria as under:

Schemes	Monthly / Quarterly Frequency
Mirae Asset Tax Saver Fund	₹ 500 - 5 Installments - Multiples of ₹ 500 thereafter
Mirae Asset NYSE FANG+ ETF Fund of Fund	₹5000 - 5 Installments - Multiples of ₹ 1 thereafter
Mirae Asset S&P 500 Top 50 ETF Fund of Fund	₹5000 - 5 Installments - Multiples of ₹ 1 thereafter
Mirae Asset Hang Seng TECH ETF Fund of Fund	₹5000 - 5 Installments - Multiples of ₹ 1 thereafter
All Other Schemes	₹ 1000 - 5 Installments - Multiples of ₹ 1 thereafter

*Please refer notice cum addendum dated November 4, 2020 for details on Minimum Application criteria for Mirae Asset Emerging Bluechip Fund

Please note Default Option is Growth. In case of Income Distribution cum capital withdrawal option, default option is Reinvestment of Income Distribution cum capital withdrawal option. In case of ambiguity at Plan level, it will always be under Direct Plan.

at Plan level, it will always be under Direct Plan.

18. The transactions are liable to rejection incase Investor has Multiple Auto Debit Mandate at folio level. Separate forms will be required to be submitted to avail of SIP in separate schemes / plans / date. A single form cannot be used for different schemes simultaneously.

19. Employee Unique Identification Number (EUIN): SEBI has made it compulsory for every employee / relationship manager / sales person of the distributor of mutual fund products to quote the EUIN obtained by him / her from AMFI in the ApplicationForm. EUIN, particularly in advisory transactions, would assist in addressing any instance of misspelling even if the employee / relationship manager/sales person later leaves the employment of the distributor. Individual ARN holders including senior citizens distributing mutual fund products are also required to obtain and quote EUIN in the Application Form. Hence, if your investments are routed through a distributor please ensure that the EUIN is correctly filled up in the Application Form. However, if your distributor has not given you any advice pertaining to the investment, the EUIN box may be left blank. In this case, you are required to tick mark the box provided above the signature box. However, in case of any exceptional cases where there is no interaction by the employee/sales person / relationship manager of the distributor/sub broker with respect to the transaction, AMCs shall take the requisite declaration separately signed by the investor.

20. Mirae Asset Mutual Fund/Sponsor Bank/NPCI are not liable for the bank charges, if any debited from investor's bank account by the destination bank, on account of payment through OTM 21. For further details of the Scheme features like minimum amounts, risk factors etc, investors should before investment, refer to the Scheme Information Document(s), key Information Memorandum and Addenda issued available at any of the Investor Service Centers or distributors or from the website

before investment, refer to the Scheme Information Document(s), Key Information Memorandum and Addenda issued available at any of the Investor Service Centers or distributors or from the website www.miraeassetmf.co.in

22. Additional for MICRO Systematic Investment Plans (MICRO SIPs)

As per SEBI guidelines, Lumpsum and SIP investments in mutual funds up to ₹ 50,000 per year, per investor, per mutual fund shall be exempted from the requirement of PAN subject to other operational guidelines. Any investment, lumpsum or through Systematic Investment Plans (SIPs) by investors, where aggregate of investments/instalments in a rolling 12 months period, does not exceed ₹ 50,000/- per investor will be treated as Micro investments for the above purpose. Micro investments will be accepted subject to PAN ₹exemption in KYC process. This exemption will be applicable ONLY to investments by individuals (not NRI & PlOs), Minors and Sole proprietary firms. HUFs and other categories will not be eligible for Micro Investments. HUFs and other categories will not be eligible for Micro Investments. HUFs and other categories will not be eligible for Micro Investments. HUFs and other categories will not be eligible for Micro Investments. HUFs allowed based on the submission of normal prescribed Redemption Transaction Slip Investors may submit any one of the Photo Identification documents (please refer paragraph titled PAN under the General instructions) along with KYC form and proof of address (self-attested). No separate address proof is required if Photo ID with address mentioned on it is submitted. The photo identification documents have to be current and valid and also to be either self-attested or attested by ARN holder (AMFI Registered Distributor). All the applicants including second and third applicants (if any) is mandated to submit any of the above documents. 23. Terms & Conditions - SIP Top-up:

SIP Top-Up is a facility which will enable investors to increase the amount of SIP installments at predefined frequency by a fixed

shift specified behalf with be considered as yearly lengtleting. If the reafter for all the schemes of the Fund that offer SIP

• Minimum Top-Up amount would be ₹ 500/- & in multiples of Re. 1/- thereafter for all the schemes of the Fund that offer SIP

• In case the investor does not specify Top-Up amount, ₹ 500/- will be considered as the Top-Up amount and the request will be processed accordingly.

• SIP Top-up facility can be started after minimum 6 months from the date of 1st SIP for both New and Existing SIP Investors. If the end-date of the Top-up facility is not mentioned the Top-up facility will be continued up till the tenure of the SIP. For example, if the SIP is registered up till 2099, and the end date of the Top-up facility is not mentioned; then the Top-up will continue till 2099.

• SIP Top-up facility is currently vaialable only for SIP registration and installment payments made directly with the fund and through modes like NACH/Auto Debit mode. SIP Top up facility is currently not available for SIP registration and installment being made by submission of Post-dated cheques (PDCs) and where SIP is registered and installments are sent through Mutual Fund Utility (MFU), NSE MF II system of NSE or BSE Star MF platform of BSE or any other platforms of these stock exchanges or Channel partners, Mirae Asset Online SIP (I-SIP). As & When relevant systems are put in place, this facility will be automatically offered.

• The Top-up details cannot be modified once enrolled. In order to make any changes, the investor must cancel the existing SIP and enroll for a fresh SIP with Top-up option.

• In case the SIP Top up is cancelled the SIP will continue to be processed with the last topped up amount till the SIP end date

• SIP Top Up facility can be availed by Existing Investors who have already registered any SIP with the fund, after a gap of 6 months from the date of submission of such Top Up application request and after the subsequent cycle date SIP has been processed.

• All other conditions generall

Details of SIP registered	Details of Top-up opted for
• Fixed SIP Installment amount: ₹ 5,000/- • SIP Period: 01-April-2019 till 31-March-2022 (3 years) • SIP Date: 1st of every month (36 installments)	Example: • Top-Up Amount: ₹1,000/- • Top-Up Frequency: Every 6 months

Based on above details, SIP Installments shall be as follows:

Installment No(s).	SIP Installment (in ₹) (A)	Top-Up amount (in ₹) (B)	Monthly SIP Installment amount after Top-up (in ₹) (A+B)
1 to 6	5,000	NA	5,000
7 to 12	5,000	1,000	6,000
13 to 18	6,000	1,000	7,000
19 to 24	7,000	1,000	8,000
25 to 30	8,000	1,000	9,000
31 to 36	9,000	1,000	10,000* *(At-least amount to be filled on NACH Mandate)

24. Terms & Conditions - Goal Based SIP

SIP application can have only one Goal assigned. Investors will be required to submit separate application forms for each Goal

application forms for each Goal.

*Units will not be automatically redeemed upon achievement of Goal and the SIP shall continue till the term of the SIP, even after the crossing of the Goal Amount. Further, Units will be redeemed as per First In First Out basis for any redemption applied for.

*Goal Amount & type of Goal is mandatory for each Goal SIP Application. Default option will be Retirement Planning where no Goal is ticked. If no Goal amount is mentioned, the same will be taken as default amount of 1 Crore. Further, AMC reserves

default amount of 1 Crore. Further, AMC reserves the right to register any such deficient application as a regular SIP & not as Goal SIP.• Goal SIP facility is currently not available for SIP registered/submitted through Post-dated cheques (PDCs). OR through Mutual und Utility (MFU), OR through MFSS system if NSE or BSE Star MF platform of BSE or any other platforms of these stock exchanges or Channel partners or Mirae Asset online SIP (I-SIP). As & when relevant systems are put in place, this facility will be automatically offered on respective platforms.

relevant systems are put in place, this reacility will be automatically offered on respective platforms.

Investors may kindly note that the status of Goal sip cannot be changed once registered. Investors will have a choice to discontinue the Goal SIP, with a prior notice if 15 days.

25. Pursuant to recent SEBI guideline, w.e.f 01st Feb, 2021, Allotment of units will be based on Realization basis. Here the date and time of receipt of funds into the collection account of the scheme will be considered and it will not be basis the debit date from investor's bank account. It may be please noted that different payment modes may have different clearing cycles, and accordingly, there will difference in the transaction after versus the NAV applied date for across transactions like Lumpsum, SIP or Switches including STP's. In case of Switches or STP's the Allotment will be as per the settlement cycle of the OUT scheme in to the IN scheme. scheme

All other conditions generally applicable for SIP shall also be applicable for Goal SIP.

26. SIP Cancellation: Investor can cancel the sip by submitting sip cancellation form before 10 calendar day of next instalment date.

TERMS AND CONDITIONS

- 1. One Time Mandate (OTM) is a facility (herein after referred as 'facility') whereby the Unit holder(s) can register a One Time Mandate to debit their bank account up to a certain limit per transaction, as per their choice, with Mirae Asset Mutual Fund ('Fund') and authorizing the Fund and the bank to debit their bank account for payment towards various purchases or SIP instalments submitted through various modes offered or as may be offered from time to time by Mirae Asset Mutual Fund.
- This facility is an authorization to the bank, as indicated by the Unit holder(s) in the OTM form, to debit their bank account up to a certain limit in a particular folio per registration per transaction, based on their instruction to the Fund, whenever they choose to invest or start a SIP.
- Unless otherwise specified, the term 'mandate' in these terms and conditions refers to the specific bank and bank account number of the investor/s or unit holder/s as mentioned by them in the OTM form (mandate form) to be used for debits for payment towards SIP instalments..
- 4. The Application Form should be completed in ENGLISH and in BLOCK LETTERS only.
- 5. Investors who have already submitted a One Time Mandate (OTM) form or already registered for OTM facility should not submit OTM form again as OTM registration is a one-time process only for each bank account. However, if such investors wish to add a new bank account towards OTM facility may fill the form.
- 6. Investors, who have not registered for OTM facility, may fill the OTM form and submit duly signed with their name mentioned. There is no requirement of filling a mandate form every time for a new SIP, as long as the amount of the instalments for the SIPs registered are within the mandate amount.
- 7. In a folio, the Unit holder(s) can register only a single One Time Mandate with a particular bank account number. In other words, for the same bank account number, the unit holder(s) cannot submit more than one mandate in a folio. However, the Unit holder(s) can register multiple mandates of different bank account numbers maintained with the same bank or different banks.
- 8. This facility is available to all categories of investors who are eligible to invest in the schemes of the Fund from time to time MAMF reserves the right to restrict or withdraw or discontinue the OTM facility to certain categories of investors or to any specific investor anytime at its discretion without assigning any prior reason thereof.
- Application forms along with supporting documents can be submitted to Investor Service Centre of the AMC or the RTA – M/s Kfintech, contact details of which are available on www.miraeassetmf.co.in
- 10. Registration of One Time Mandate will take 25 Calendar days from the date of submission of form.
- 11. Maximum amount per OTM is Rs. 1 Crore
- 12. Mobile Number and Email Id: Unit holder(s) should mandatorily provide their mobile number and email id on the mandate form. Where the mobile number and email id mentioned on the mandate form differs from the ones as already existing in the folio, the details provided on the mandate will not be updated in the folio; however, the AMC reserves the right to communicate for transaction reasons on such contact details. All future communication whatsoever would be, thereafter, sent to the mobile number and email id registered under the folio.
- 13. Investors are deemed to have read and understood the terms and conditions of OTM Facility, SIP registration through OTM facility, the Scheme Information Document, Statement of Additional Information, Key Information Memorandum, Instructions and Addenda issued from time to time of the respective Scheme(s) of Mirae Asset Mutual Fund.
- 14. "National Automated Clearing House (NACH)" is Direct Electronic Debit mode implemented by National Payments Corporation of India (NPCI), list of banks is available on NPCI website www.npci.org.in. The said list is subject to modifications. The investor agrees to abide by the terms and conditions of NACH Debit/ECS of Reserve Bank of India/Banks.
- 15. Date and the validity of the mandate should be mentioned in DD/MM/ YYYY format.
- 16. Utility Code of the Service Provider will be mentioned by Mirae Asset Mutual Fund.
- 17. Tick on the respective option to select your choice of action and instruction.
- 18. Please mention the Name of Bank and Branch, IFSC / MICR Code also provide an Original Cancelled copy of the cheque of the same bank account registered in One Time Mandate.
- 19. Amount payable for service or maximum amount per transaction that could be processed in words. The amount in figures should be same as the amount mentioned in words, in case of ambiguity the mandate will be rejected.
- 20. For the convenience of the investors the frequency of the mandate will be "As and When Presented"

- 21. Please affix the Names of customer/s and signature/s as well as seal of Company (where required) and sign the undertaking
- 22. The Investor/s shall not hold the AMC liable for the following:
- For any transaction using the Facility carried out in good faith by the AMC on instructions
 of the Investor/s.
- · For unauthorized usage/ unauthorized transactions conducted by using the facility.
- For any loss or damage incurred or suffered by the Investor/s due to any error, defect, failure or interruption in the provision of the Facility arising from or caused by any reason whatsoever.
- 23. Investor 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 date due to various clearing cycles of NACH Debit/ Local/Bank holiday. Mirae Asset Mutual Fund, its registrars and other service providers shall not be held responsible or liable for damages / compensation / loss incurred by the investor as a result of using the SIP or ECS / Auto debt facility. The investor assumes the entire risk of using this facility and takes full responsibility.
- 24. Mirae Asset Mutual Fund reserves the right to reject any application without assigning any reason thereof. Mirae Asset Mutual Fund in consultation with Trustees reserves the right to withdraw these offerings, modify the procedure, frequency, dates, load structure in accordance with the SEBI Regulations and any such change will be applicable only to units transacted pursuant to such change on a prospective basis.
- 25. It is clarified that the Facility is only with a view to accommodate / facilitate the Investor/s and offered at the sole discretion of the AMC. The AMC is not bound and/or obliged in any way to give access to the Facility to Investor/s.
- 26. The Investor/s shall check his/ her account records carefully and promptly. If the Investor/s believes that there has been a mistake in any transaction using the Facility, or that an unauthorized transaction has been affected, the Investor/s shall notify the AMC immediately. If the Investor/s defaults in intimating the discrepancies in the statement within a period of fifteen days of receipt of the statements, he waives all his rights to raise the same in favor of the AMC, unless the discrepancy/ error is apparent on the face of it. By opting for the facility, the Investor/s hereby irrevocably authorizes and instructs the AMC to act as his/ her agent and to do all such acts as AMC may find necessary to provide the Facility.
- 27. Investor/s can choose to cancel the OTM by filling OTM cancellation form 10 days in advance of the next SIP date
- 28. As per NPCI circular w.e.f 1st October 2023 maximum end date will be upto 30 years. Hence it is mandatory to provide the End date on the form.



Standalone SIP Registration Form (For OTM Registered Investors only)

Registration Cum Mandate Form For NACH/Direct Debit

Application No.:



Name & Broker Code/ ARN/RIA Code	Sub Broker / Agent ARN Code	Sub Agent Code	EUIN*	Internal Code for AMC	ISC Date Time Stamp Reference No.
EUIN Declaration: Declaration for "Execution Only"	Transaction (where Employee Unique	Identification Number-ELIII	J* hov is left blank). Please re	for instruction 12 of KIM for complete	a datails on ELIIN. I/Wa haraby confirm that
the EUIN box has been intentionally left blank by me/l advice of in-appropriateness, if any, provided by the feed/portfolio holdings/NAV etc. in respect of my/our in	us as this transaction is executed witho employee/relationship manager/sale	out any interaction or advice to see person of the distributor/s	by the employee/relationship to the broker. RIA/Declaration:	manager/sales person of the above d "I/We hereby give you my/our cons	istributor/sub broker or notwithstanding the ent to share/provide the transactions data
Signature of 1st Applicant / Guardian / Authorised Sign	natory / PoA / Karta Signatur	re of 2 nd Applicant / Guardian /	Authorised Signatory / PoA	Signature of 3 rd Applicant /	Guardian / Authorised Signatory / PoA
Please NEW SIP ENROLMENT	WHERE OTM ALREADY REGI	STERD	SIP Top-up Facility	Goal SIP	
1. EXISTING UNIT HOLDER INFORI	MATION (The details in our	records under the fo	lio number mentione	d will apply for this applica	ition.)
Name of 1st Unit Holder				Folio No.	
2. SIP ENROLMENT DETAILS (Please	se check the Minimum Amo	unt Criteria for the s	cheme applied for. [R		
Frequency Please Monthly	(Default) Quarterly	Regular Plan	Direct Plan G	rowth IDCW Payout IDCW Reinve	stment IDCW*
Scheme:					
*IDCW frequency is applicable only for Mirae As *Income Distribution cum Capital Withdrawal. ID					
	Date from 1 st till 28 th of the mo		(₹)	000 🗌 25,000 🔲 Any oth	ner Amount. (₹)
SIP Start Month (MM/YY) M M Y	Y SIP End Month (MM/YY)	M M Y Y			
2a. Goal SIP - Do you want to assign		Yes No If yes	s please select (√) yo	ur goal [Refer General Inst	ruction 24 Overleaf]. Retirement Planning (Default)
Tax Savings Dream House	_		ds Marriage		Please specify
2b. SIP TOP-UP FACILITY (You can s					
All Applicants have to submit NACH ma			, <u>-</u>		<u>-</u>
	m ₹ 500/- & in multiples of ₹ 1/-			VI Y Y Top-up End Mo	<u> </u>
Existing Investors Availing Top-Up: Plea	ase provide current SIP IH No	umber as per SOA	F	requency Please 🕢 🗌 I	Half Yearly
3. OTM Parent I.H no OR OTM Bank	Details to be debited for th	ne SIP (OTM already	Registered)		
OTM Parent I.H no					
Name of 1st A/c. Holder as in Bank Records	3				
Bank Name	(Core Banking A/c. No.			
Branch Name & Address				City	
9 Digit MICR Code	Ban	nk Account Type 🕢	□ NRE □	CURRENT SAVING	SS NRO
DECLARATION & SIGNATURE: To The Trustees, Mirae Asse conditions, rules and regulations governing the scheme & corn operational reasons, I/We would not hold Mirae Asset Investra standing instructions. "The ARN holder has disclosed to me being recommended to me/us". "I/We have not made any financial year".	nditions of SIP enrolment and registration throngent Managers (India) Private Limited, their and It is all the commissions (in the form of transitions).	ough NACH/ECS or Direct Debit appointed service providers or re ail commission or any other me	(Auto Debit). I/We also agree that presentatives responsible. I/We all ode), payable to him for the differ	if the transaction is delayed or not effected lso undertake to keep sufficient funds in my erent competing Schemes of various Mu	for reasons of incomplete or incorrect or any other bank account on the date of execution of the said tual Funds from amongst which the Scheme is
Signature of 1st Applicant/Guardian/Authorised Si (AS IN BANK RECORDS)		e of 2 nd Applicant/Guardian / (AS IN BANK REC			Guardian/Authorised Signatory/PoA ANK RECORDS)
Acknowledgement slip for Standalone SIP	Registration Form (For OTM I	Registered Investors o	nly) To be filled by the	investor	,
SIP for Folio No.:	,				MIRAE ASSET Mutual Fund
Scheme:					
Bank Name :Cheque	• No.:A	Amount ₹:	Dated: _		

CU/09/2023

GENERAL GUIDELINES

This One Time Mandate (OTM) registration form will be submitted through National Automated Clearing House (NACH).

17 This SIP registration form has to be filled where an One Time mandate (OTM) is already registered in a folio for a bank account, and there is no need of a separate cheque to be given along with the SIP Registration Form.

Registration Form.

2. In case the One Time mandate (OTM is successfully registered, Please submit sip registration form not less than 15 Calendar daysbefore the first installment date as New SIP registration will take 15 Calendar days. The first debit may happen any time thereafter, based on the dates opted by the Unit holder(s). The installment start date shall not be later than 100 calendar days from date of application submission date. Applicant acknowledges that incomplete or ambiguous forms in any respect will not be processed & AMC reserves the right to reject such applications.

3. Investor shall have the option of choosing any date of the month as the SIP date from 01st to 28th except the last three calendar dates 29th, 30th and 31st. If SIP debit date is not mentioned default date would be considered as 5th of every month. Even If the Investor selects or mentions the SIP dates as 29th, 30th or 31st, the default SIP date would be considered as 05th of every month only.

4. Unit holder(s) should mandatorily provide their mobile number and email id on the mandate form. Where the mobile number and email id mentioned on the mandate form differs from the ones as already existing in the folio, the details provided on the mandate will not be updated in the folio; however, the AMC reserves the right to communicate for transaction reasons on such contact details. All future communication whatsoever would be, thereafter, sent to the mobile number and email id registered under the folio.

5. Investor/Unitholder(s) should submit original Cancelled Cheque (or a copy) along with mandate form

under the folio.

5. Investor/Unitholder(s) should submit original Cancelled Cheque (or a copy) along with mandate form with name and account number pre-printed of the bank account to be registered or bank account verification letter for registration of the mandate failing which registration may not be accepted. The Unitholder(s) cheque/bank account details are subject to third party verification.

6. Investors are required to ensure adequate funds in their bank account on the date designated SIP date. Mirae Asset Mutual Fund (MAMF) through its service provider will endeavor to debit the investor bank account on or after the said date.

bank account on or after the said date.

7. Applicant acknowledges that Mirae Asset Mutual Fund will not be liable in any manner whatsoever, for any transaction failures due to rejection by the investor's bank/branch, which is due to technical reasons or due to delay in registration of the NACH mandate. Further, Applicant is aware that he/she has to sufficiently keep its bank account funded for such non-debited transactions; which upon confirmation may be presented anytime to its bank for stipulated SIP debits. Further, the Applicant also confirms that it will not hold Mirae Asset Mutual Fund and/or its service providers responsible if the transaction is delayed or not effected by its Bank or if debited in advance on an Pre-Debit note or after the specific date due to various reasons or for any bank charges debited by its banker in its designated account towards NACH Registration / Cancellation/Rejections, NACH Debit/Auto Debit/Local Holidays.

8. Mirae Asset Mutual Fund reserves the right to reverse allotments in case the debit is not paid by the

8. Mirae Asset Mutual Fund reserves the right to reverse allotments in case the debit is not paid by the bank for any reason whatsoever. Further, Mirae Asset Mutual Fund shall not be responsible and liable for any damages/compensation for any loss, damage etc., incurred by the investor. The Applicant is aware and assumes the entire risk of using the Auto Debit facility of NACH and takes full responsibility for the

same.

9. Mirae Asset Mutual Fund / Mirae Asset Trustee Co. Pvt. Ltd. / Mirae Asset Investment Managers (India) Private Limited reserves the right to discontinue or modify this facility at any time in future on a prospective basis. This right also includes the right to discontinue this facility in case Direct Debits through NACH routes are continuously rejected by the investor's bank for any reasons. Mirae Asset Mutual Fund reserves the right to reject any application without assigning any reason thereof.

10. 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. Any change in any credential of bank particulars or transaction modification, will be treated as fresh Instructions, and applicants will have to use separate form for such changes/modifications.

11. Please mention registered OTM Parent I.H no or OTM BANK ACCOUNT DETAILS from which investor want to debit the amount.

XXXXXXX	Parent IH NO	Туре	Start Date	End date	Frequency	Bank Details	Maximum Amount	Status	Reg Date	Child IH No	UMRN NO
	182943232	ACTM	06402-2023	21/12/2099		2000000000011	1,00,000.00	Registered With Surk	(341-202)		XXXXXXXXXXX
THE PROPERTY OF THE PROPERTY O	CHICK	576	04100	3112,000		ACCOUNTS NOT THE	1,00,000.00		001000		XXXXXXXXXXX

- 12. Investments made through Auto Debit mode are subject to realization of funds from investor bank accounts and the NAV guidelines will be applicable for the transactions which are connected with realization of funds.
- 13. In case any payment instruction for SIP installment is dishonored by the Bankers for three consecutive times for the reason Account Closed or In sufficient balance or any technical reasons as provided by NPCI / Aggregator, Sip will be terminated.
- 14. The facility will be automatically terminated upon receipt of intimation of death of the Unitholder. Further, fresh registrations will be required for all Minor Investors who have turned Major, along with fresh bank account credentials. MAMF reserves the right to reject all such transactions through old
- registrations.

 15. Each SIP installment will be treated as a fresh transaction and shall be subject to applicable exit load structure prevailing on the date of each investment.

 16. Third Party Cheque / Funds Transfer: The payment towards investment can happen only from the bank account of 1st holder and therefore the 1st holder needs to be one of the holder in the bank account. As per the recent guidelines, Mirae Asset Mutual Fund has decided to restrict the acceptance of Third Party payments. Accordingly Third Party payment instruments for subscriptions / investments shall not be accepted by the AMC except in the following cases:

 (i) Payment by employer on behalf of employee under Systematic Investment Plan (SIP) facility through payroll deductions:
- payroll deductions:
- iii) Custodian on behalf of an FII or a Client. (iii) Payment by the AMC to an empanelled Distributor on account of commission/ incentive etc. in the form of the Mutual Fund units of the schemes managed by the AMC through SIP or lump sum / one-time
- subscription.

 (iv) Payment by a Corporate to its Agent/ Distributor/ Dealer (similar arrangement with Principal agent relationship), on account of commission or incentive payable for sale of its goods/services, in the form of the Mutual Fund Units through SIP or lump sum / one time subscription.

 For complete details, please refer the section on Third Party cheques given in the General Instructions.

 7. Please refer the "Minimum Application/Number of units" mentioned in the KIM under the section "Applicable to all schemes" for minimum subscription amount and frequency. Please take note of the

Minimum Amount Criteria as under:

Schemes	Monthly / Quarterly Frequency
Mirae Asset Tax Saver Fund	₹ 500 - 5 Installments - Multiples of ₹ 500 thereafter
Mirae Asset NYSE FANG+ ETF Fund of Fund	₹5000 - 5 Installments - Multiples of ₹ 1 thereafter
Mirae Asset S&P 500 Top 50 ETF Fund of Fund	₹5000 - 5 Installments - Multiples of ₹ 1 thereafter
Mirae Asset Hang Seng TECH ETF Fund of Fund	₹5000 - 5 Installments - Multiples of ₹ 1 thereafter
All Other Schemes	₹ 1000 - 5 Installments - Multiples of ₹ 1 thereafter

*Please refer latest notice cum addendum for details on Minimum Application criteria for Mirae Asset Emerging Bluechip Fund.

Please note Default Option is Growth. In case of Income Distribution cum capital withdrawal option, default option is Reinvestment of Income Distribution cum capital withdrawal option. In case of ambiguity at Plan level, it will always be under Direct Plan.

18. The transactions are liable to rejection incase Investor has Multiple Auto Debit Mandate at folio level. Separate forms will be required to be submitted to avail of SIP in separate schemes / plans / date. A single form cannot be used for different schemes simultaneously.

19. Employee Unique Identification Number (EUIN): SEBI has made it compulsory for every employee / relationship manager / sales person of the distributor of mutual fund products to quote the EUIN obtained by him / her from AMFI in the ApplicationForm. EUIN, particularly in advisory transactions, would assist in addressing any instance of misspelling even if the employee / relationship manager/sales person later leaves the employment of the distributor. Individual ARN holders including senior citizens distributing mutual fund products are also required to obtain and quote EUIN in the Application Form. Hence, if your investments are routed through a distributor please ensure that the EUIN is correctly filled up in the Application Form. However, if your distributor has not given you any advice pertaining to the investment, the EUIN box may be left blank. In this case, you are required to tick mark the box provided above the signature box. However, in case of any exceptional cases where there is no interaction by the employee/sales person / relationship manager of the distributor/sub broker with respect to the transaction, AMCs shall take the requisite declaration separately signed by the investor.

signature box. However, in case of any exceptional cases where there is no interaction by the employee/sales person / relationship manager of the distributor/sub broker with respect to the transaction, AMCs shall take the requisite declaration separately signed by the investor.

20. Mirae Asset Mutual Fund/Sponsor Bank/NPCI are not liable for the bank charges, if any debited from investor's bank account by the destination bank, on account of payment through OTM

21. For further details of the Scheme features like minimum amounts, risk factors etc, investors should, before investment, refer to the Scheme Information Document(s), Key Information Memorandum and Addenda issued available at any of the Investor Service Centers or distributors or from the website www.miraeassetmf.co.in

22. Additional for MICRO Systematic Investment Plans (MICRO SIPs)

As per SEBI guidelines, Lumpsum and SIP investments in mutual funds up to ₹ 50,000 per year, per investor, per mutual fund shall be exempted from the requirement of PAN subject to other operational guidelines. Any investment, lumpsum or through Systematic Investment Plans (SIPs) by investors, where aggregate of investments/instalments in a rolling 12 months period, does not exceed ₹ 50,000/- per investor will be treated as Micro investments for the above purpose. Micro investments will be accepted subject to PAN ₹exemption in KYC process. This exemption will be applicable ONLY to investments by individuals (not NRI & PlOs), Minors and Sole proprietary firms. HUFs and other categories will not be eligible for Micro Investments. The exemption is applicable to joint holders also. In case under MICRO SIP, the first SIP Instalment is processed (as the cheque may be banked), and the application is found to be defective, the Micro SIP registration will cease for future instalments. No refund to be made for the units already allotted, However redemptions will be allowed based on the submission of normal prescribed Redemption Transaction SIP. Investors may submit any one of the

Minimum Top-Up amount would be ₹ 500/- & in multiples of Re. 1/- thereafter for all the schemes of the Fund that offer SIP
 In case the investor does not specify Top-Up amount, ₹ 500/- will be considered as the Top-Up amount and the request will be processed accordingly.
 SIP Top-up facility can be started after minimum 6 months from the date of 1st SIP for both New and Existing SIP Investors. If the end-date of the Top-up facility is not mentioned the Top-up facility will be continued up till the tenure of the SIP. For example, if the SIP is registered up till 30 yrs, and the end date of the Top-up facility is not mentioned; then the Top-up will continue till 30 yrs, and the end date of the Top-up facility is currently available only for SIP registration and installment payments made directly with the fund and through modes like NACH/Auto Debit mode. SIP Top up facility is currently not available for SIP registration and installment being made by submission of Post-dated cheques (PDCs) and where SIP is registered and installments are sent through. Mutual Fund Utility (MFU), NSE MF II system of NSE or BSE Star MF platform of BSE or any other platforms of these stock. PCS and where SIP is registered and installments are sent through. Mutual Fund Utility (MFU), NSE MF II system of NSE or BSE Star MF platform of BSE or any other platforms of these stock. PCS and where SIP is registered and installment being made by submission of Post-dated cheques (PDCs) and where SIP is registered and installment being made by submission of sort of the stock of the stock

Details of SIP registered	Details of Top-up opted for
Fixed SIP Installment amount: ₹ 5,000/- SIP Period: 01-April-2019 till 31-March-2022 (3 years) SIP Date: 1st of every month (36 installments)	Example: • Top-Up Amount: ₹1,000/- • Top-Up Frequency: Every 6 months

Based on above details. SIP Installments shall be as follows:

Installment No(s).	SIP Installment (in ₹) (A)	Top-Up amount (in ₹) (B)	Monthly SIP Installment amount after Top-up (in ₹) (A+B)
1 to 6	5,000	NA	5,000
7 to 12	5,000	1,000	6,000
13 to 18	6,000	1,000	7,000
19 to 24	7,000	1,000	8,000
25 to 30	8,000	1,000	9,000
31 to 36	9,000	1,000	10,000* *(At-least amount to be filled on NACH Mandate)

24. Terms & Conditions - Goal Based SIP

24. Terms & Conditions - Goal Based SIP

* SIP application can have only one Goal assigned. Investors will be required to submit separate application forms for each Goal.

* Units will not be automatically redeemed upon achievement of Goal and the SIP shall continue till the term of the SIP, even after the crossing of the Goal Amount. Further, Units will be redeemed as per First In First Out basis for any redemption applied for.

* *Goal Amount & type of Goal is mandatory for each Goal SIP Application. Default option will be Retirement Planning where no Goal is ticked. If no Goal amount is mentioned, the same will be taken as default amount of 1 Crore. Further, AMC reserves the right to register any such deficient application as a regular SIP & not as Goal SIP.

* Goal SIP facility is currently not available for SIP registered/submitted through Post-dated cheques (PDCs), OR through Mutual fund Utility (MFU) and through Channel partners. As & When relevant systems are put in place, this facility will be automatically offered.

* Investors may kindly note that the status of Goal sip cannot be changed once registered. Investors will have a choice to discontinue the Goal SIP, with a prior notice if 15 days.

25. Pursuant to recent SEBI guideline, w.e.f 01st Feb, 2021, Allotment of units will be based on Realization basis. Here the date and time of receipt of funds into the collection account of the scheme will be considered and it will not be basis the debit date from investor's bank account. It may be please noted that different payment modes may have different clearing cycles, and accordingly, there will difference in the transaction date versus the NAV applied date for across transactions like Lumpsum, SIP or Switches including STP's. In case of Switches or STP's the Allotment will be as per the settlement cycle of the OUT scheme in to the IN scheme scheme

 All other conditions generally applicable for SIP shall also be applicable for Goal SIP.
 SIP Cancellation: Investor can cancel the sip by submitting sip cancellation form before 10 calendar day of next instalment date.

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NACH MANDATE INSTRUCTION FORM (Refer guidelines / Instruction over leaf before filling)

From To

Or Phone No. X Until Cancelled

STANDALONE ONE TIME MANDATE (OTM) FOR SIP APPLICATION.

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TERMS AND CONDITIONS

- 1. One Time Mandate (OTM) is a facility (herein after referred as 'facility') whereby the Unit holder(s) can register a One Time Mandate to debit their bank account up to a certain limit per transaction, as per their choice, with Mirae Asset Mutual Fund ('Fund') and authorizing the Fund and the bank to debit their bank account for payment towards various purchases or SIP instalments submitted through various modes offered or as may be offered from time to time by Mirae Asset Mutual Fund.
- This facility is an authorization to the bank, as indicated by the Unit holder(s) in the OTM form, to debit their bank account up to a certain limit in a particular folio per registration per transaction, based on their instruction to the Fund, whenever they choose to invest or start a SIP.
- Unless otherwise specified, the term 'mandate' in these terms and conditions refers to the specific bank and bank account number of the investor/s or unit holder/s as mentioned by them in the OTM form (mandate form) to be used for debits for payment towards SIP instalments...
- 4. The Application Form should be completed in ENGLISH and in BLOCK LETTERS only.
- 5. Investors who have already submitted a One Time Mandate (OTM) form or already registered for OTM facility should not submit OTM form again as OTM registration is a one-time process only for each bank account. However, if such investors wish to add a new bank account towards OTM facility may fill the form.
- 6. Investors, who have not registered for OTM facility, may fill the OTM form and submit duly signed with their name mentioned. There is no requirement of filling a mandate form every time for a new SIP, as long as the amount of the instalments for the SIPs registered are within the mandate amount.
- 7. In a folio, the Unit holder(s) can register only a single One Time Mandate with a particular bank account number. In other words, for the same bank account number, the unit holder(s) cannot submit more than one mandate in a folio. However, the Unit holder(s) can register multiple mandates of different bank account numbers maintained with the same bank or different banks.
- 8. This facility is available to all categories of investors who are eligible to invest in the schemes of the Fund from time to time MAMF reserves the right to restrict or withdraw or discontinue the OTM facility to certain categories of investors or to any specific investor anytime at its discretion without assigning any prior reason thereof.
- Application forms along with supporting documents can be submitted to Investor Service Centre of the AMC or the RTA – M/s Kfintech, contact details of which are available on www.miraeassetmf.co.in
- 10. Registration of One Time Mandate will take 25 Calendar days from the date of submission of form.
- 11. Maximum amount per OTM is Rs. 1 Crore
- 12. Mobile Number and Email Id: Unit holder(s) should mandatorily provide their mobile number and email id on the mandate form. Where the mobile number and email id mentioned on the mandate form differs from the ones as already existing in the folio, the details provided on the mandate will not be updated in the folio; however, the AMC reserves the right to communicate for transaction reasons on such contact details. All future communication whatsoever would be, thereafter, sent to the mobile number and email id registered under the folio.
- 13. Investors are deemed to have read and understood the terms and conditions of OTM Facility, SIP registration through OTM facility, the Scheme Information Document, Statement of Additional Information, Key Information Memorandum, Instructions and Addenda issued from time to time of the respective Scheme(s) of Mirae Asset Mutual Fund.
- 14. "National Automated Clearing House (NACH)" is Direct Electronic Debit mode implemented by National Payments Corporation of India (NPCI), list of banks is available on NPCI website www.npci.org.in. The said list is subject to modifications. The investor agrees to abide by the terms and conditions of NACH Debit/ECS of Reserve Bank of India/Banks.
- 15. Date and the validity of the mandate should be mentioned in DD/MM/ YYYY format.
- 16. Utility Code of the Service Provider will be mentioned by Mirae Asset Mutual Fund.
- 17. Tick on the respective option to select your choice of action and instruction.
- 18. Please mention the Name of Bank and Branch, IFSC / MICR Code also provide an Original Cancelled copy of the cheque of the same bank account registered in One Time Mandate.
- 19. Amount payable for service or maximum amount per transaction that could be processed in words. The amount in figures should be same as the amount mentioned in words, in case of ambiguity the mandate will be rejected.
- 20. For the convenience of the investors the frequency of the mandate will be "As and When Presented"

- 21. Please affix the Names of customer/s and signature/s as well as seal of Company (where required) and sign the undertaking
- 22. The Investor/s shall not hold the AMC liable for the following:
- For any transaction using the Facility carried out in good faith by the AMC on instructions
 of the Investor/s.
- · For unauthorized usage/ unauthorized transactions conducted by using the facility.
- For any loss or damage incurred or suffered by the Investor/s due to any error, defect, failure or interruption in the provision of the Facility arising from or caused by any reason whatsoever.
- 23. Investor 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 date due to various clearing cycles of NACH Debit/ Local/Bank holiday. Mirae Asset Mutual Fund, its registrars and other service providers shall not be held responsible or liable for damages / compensation / loss incurred by the investor as a result of using the SIP or ECS / Auto debt facility. The investor assumes the entire risk of using this facility and takes full responsibility.
- 24. Mirae Asset Mutual Fund reserves the right to reject any application without assigning any reason thereof. Mirae Asset Mutual Fund in consultation with Trustees reserves the right to withdraw these offerings, modify the procedure, frequency, dates, load structure in accordance with the SEBI Regulations and any such change will be applicable only to units transacted pursuant to such change on a prospective basis.
- 25. It is clarified that the Facility is only with a view to accommodate / facilitate the Investor/s and offered at the sole discretion of the AMC. The AMC is not bound and/or obliged in any way to give access to the Facility to Investor/s.
- 26. The Investor/s shall check his/ her account records carefully and promptly. If the Investor/s believes that there has been a mistake in any transaction using the Facility, or that an unauthorized transaction has been affected, the Investor/s shall notify the AMC immediately. If the Investor/s defaults in intimating the discrepancies in the statement within a period of fifteen days of receipt of the statements, he waives all his rights to raise the same in favor of the AMC, unless the discrepancy/ error is apparent on the face of it. By opting for the facility, the Investor/s hereby irrevocably authorizes and instructs the AMC to act as his/ her agent and to do all such acts as AMC may find necessary to provide the Facility.
- 27. Investor/s can choose to cancel the OTM by filling OTM cancellation form 10 days in advance of the next SIP date.
- 28. As per NPCI circular w.e.f 1st October 2023 maximum end date will be upto 30 years. Hence it is mandatory to provide the End date on the form.

Mirae Asset MULTI SIP Application Form

SIP ENROLMENT with One Time Mandate (OTM) (Please fill all sections)

NACH MANDATE INSTRUCTION FORM (Refer guidelines / instruction over leaf before filing)



ease see Terms & Conditions on the re	verse for eligible schemes un	nder this facility.	Application No.:		Mutual Fun	d
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	ose Any Date from 1st till 28th o 5th will be considered as the det		ount (₹)	10,000	Any other Am	ount (₹)
SIP Start Month (MM/YY) M M	Y Y SIP End Month (M	MM/YY) M M Y	Y			
Scheme Name:						
Frequency Please 🗸 🗆 Mont	hly (Default) Quarterly	Regular Plan	☐ Direct Plan ☐	04-	W Payout	☐ IDCW*
CID Date Please cho	ose Any Date from 1st till 28th o	of the month,	ount (₹) ☐ 5,000		Any other Amo	Frequency
SIP Start Month (MM/YY)	5th will be considered as the def	lauit date)	V	23,000	7 any canon 7 and	· · · · · · · · · · · · · · · · · · ·
W frequency is applicable only for Mirae A	sset Cash Management Fund, Mir	rae Asset Overnight Fund 8	& Mirae Asset Savings Fund	d. Default option here will b	e Daily if frequency	not selected.
ome Distribution cum Capital Withdrawal. II		• • • • • • • • • • • • • • • • • • • •	<u> </u>	sidered as default, refer SI	D for more details	
ment initiated through Cheque/DD, s				otal SIP amounts of all	the scheme(s) ap	oplied for.
ue/DD no Ch	neque/DD date	Total Cheque	Amount (₹)	F	Pavment Type-No	on Third Party(Self)
K 01	eque/DD date.		anch		ity	
ARATION: To The Trustees, Mirae Asset Ming the scheme(s) available during the Ne	w Fund Offer Period): I/We hereby					
ditions of SIP/Multi-SIP enrolment and regi	stration through OTM.					
VMRN RAE ASSET		BANK USE			Date D D	M M Y Y Y
Fund Sponsor Bank Cod	е ВА	NKUSE		CREATE	X MODIFY	X CANCE
Utility Code N A	A C H 0 0 0 0 0	0 0 0 0 0 0	5 1 4 8 I/We author	hereby prize Mirae Asset	Investment Mana	agers (India) Pvt. Ltd
ebt Tick (✓) SB CA C	CC SB-NRE SB-NF	RO Other Bank	A/c			
Bank	Name of customer b	pank		IFSC/MICR		
mount of Rupees					₹	
	Maximum Amount		X Mntly X Qtly	X H-Yrly		As when presented
rence 1 Folio ree for the debit of mandate processing charges by t			Reference 2 e of charges of the bank. 2. This is		Scheme name has been carefully read, u	understood & made by me/us
rizing the user entity/Corporate to debit my account, be ntity / corporate or the bank where I have authorized th	ased on the instructions as agreed and sigr					
Period	Υ					
To D D M M Y Y Y	Y					
Or X Until Canelled	Signature C	Of Primary Account Hol	Signature Of .	Joint Account Holder	Signature O	of Joint Account Hold
nana na			•		•	

2023

Terms & Conditions of Multi-SIP Facility

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

1. This facility is not available currently with all Mirae Asset ETF schemes & Mirae Asset Emerging Bluechip Fund.

For further details on Fund Of Fund kindly refer the addendum no. AD/47/2022, visit: https://www.miraeassetmf.co.in/downloads/statutory-disclosure/addendum

2. Multi-SIP is a facility whereby the Unit holder(s) can register a One Time Mandate to debit their bank account for the sum total of the Multiple SIP(s) amount as applied for under eligible schemes. Cheque amount should be equivalent with total SIP(s)

instalment amount. For any mis-match in the amount application will be liable to be rejected. Under this application, the Investor authorizes the Fund and the bank to debit their bank account for payment towards various purchases through SIP instalments submitted through various modes offered or as may be offered from time to time by Mirae Asset Mutual Fund.

Please refer the "Minimum Application/Number of units" mentioned in the KIM under the section as Applicable to Eligible schemes under this Multi SIP Facility for minimum subscription amount and frequency. Default Option is Growth. In case of Income Distribution Cum Capital Withdrawal (IDCW) option, default option is IDCW-Reinvestment.

In case of ambiguity at Plan level, Application will be processed under Direct Plan as Default option.

Investor shall have the option of choosing any date of the month as the SIP date from 01st to 28th except the last three calendar dates 29th, 30th & 31st. If SIP debit date is not mentioned default date would be considered as 5th of every month. Even If the Investor selects or mentions the SIP dates as 29th, 30th or 31st, the default SIP date would be considered as 05th of every month only.

- 3. This facility is an authorization to the bank, as indicated by the Unit holder(s) in the OTM form, to debit their bank account up to a certain limit in a particular folio per registration per transaction, based on their instruction to the Fund, whenever they choose to invest or start a SIP.
- 4. Maximum amount per OTM is Rupees 1 Crore. Kindly ensure that the Max Amount mentioned has to be greater than the total SIP quantum applied for. Investors are requested to note that if OTM with similar bank account details is already registered under the folio, AMC will endeavor to register the applied SIP(s) with the already existing OTM subject to the total SIP amount (existing plus applied for) being under the maximum limit authorized. In any case, the higher of the max limit will be taken in to consideration.

If the unit holder(s) has changed the max limit amount, then the mandate will be registered as a fresh mandate with the revised details. Further, unit holder(s) will be able to register multiple OTM (up to 5 mandates) of different bank account numbers maintained with the same bank or different banks. If any OTM is submitted outside the already existing 5 mandates, the same shall be liable to be rejected.

- 5. Unless otherwise specified, the term 'mandate' in these terms and conditions refers to the specific bank and bank account number of the investor/s or unit holder/s as mentioned by them in the OTM form (mandate form) to be used for debits for payment towards SIP instalments.
- 6. Only 3 SIPs can be registered per Multi SIP application form. However, the Unit holder(s) can register multiple applications under the same OTM mandate registered for Multi SIP under the folio.

Time Gap for first SIP start date should be minimum of 25 Calendar days but not later than 100 calendar days. Applicant acknowledges that incomplete or ambiguous forms in any respect will not be processed & AMC reserves the right to reject such applications.

- 7. This facility is available to all categories of investors who are eligible to invest in the schemes of the Fund from time to time MAMF reserves the right to restrict or withdraw or discontinue the facility to certain categories of investors or to any specific investor anytime at its discretion without assigning any prior reason thereof.
- 8. Multi-SIP Application forms along with supporting documents can be submitted to Investor Service Centre of the AMC or the RTA M/s Kfintech, contact details of which are available on www.miraeassetmf.co.in
- 9. Default Option is Growth. In case of Income Distribution cum capital withdrawal option, default option is Reinvestment of Income Distribution cum capital withdrawal option. In case of ambiguity at Plan level, it will always be under Direct Plan.
- 10. Applicant(s) also agree that if the transaction is delayed or not effected for reasons of incomplete or incorrect or any other operational reasons, they would not hold AMC, their appointed service providers or representatives responsible.

Applicant(s) also undertake to keep sufficient funds in the bank account on the date of execution of the said standing instructions.

In case any payment instruction for SIP installment is dishonoured by the Bankers for 3 consecutive times for the reason Account Closed or Insufficient balance or any technical reasons as provided by NPCI/Aggregator, AMC reserves the right to terminate the SIP.

- 11. Mobile Number and Email Id: Unit holder(s) should mandatorily provide their mobile number and email id on the mandate form. Where the mobile number and email id mentioned on the mandate form differs from the ones as already existing in the folio, the details provided on the mandate will not be updated in the folio; however, the AMC reserves the right to communicate for transaction reasons on such contact details. All future communication whatsoever would be, thereafter, sent to the mobile number and email id registered under the folio.
- 12. Investors are deemed to have read and understood the terms and conditions of OTM Facility, SIP registration through OTM facility, the Scheme Information Document, Statement of Additional Information, Key Information Memorandum, Instructions and Addenda issued from time to time of the respective Scheme(s) of Mirae Asset Mutual Fund.
- 13. "National Automated Clearing House (NACH)" is Direct Electronic Debit mode implemented by National Payments Corporation of India (NPCI), list of banks is available on NPCI website www.npci.org.in. The said list is subject to modifications. The investor agrees to abide by the terms and conditions of NACH Debit/ECS of Reserve Bank of India/Banks.
- 14. Date and the validity of the mandate should be mentioned in DD/MM/YYYY format. Utility Code of the Service Provider will be mentioned by Mirae Asset Mutual Fund. Please don't forget to Tick on the respective option to select your choice of action and instruction.
- 15. The enrolment period specified in the SIP enrolment form should be less than or equal to the enrolment period mentioned in the OTM Details. In case of any deviation between the tenure for Multi-SIP and tenure mentioned in OTM Details, the transaction shall be processed till the tenure mentioned in "OTM Details". To initiate the investment, process the investor does not require to submit a physical cheque; however, Investors will be required to give a Cancel Cheque Leaf or a Copy of the Cheque for validation of bank account. Please do not overwrite the Bank Name, Branch, IFSC/MICR Code on the mandate.
- 16. Amount in figures should be same as the Amount mentioned in words, in case of ambiguity the mandate will be rejected.
- 17. For the convenience of the investors the frequency of the mandate will be "As and When Presented".
- 18. Please affix the Names of customer/s and signature/s as well as seal of Company / HUF (where required) and sign the undertaking
- 19. The Investor/s shall not hold the AMC liable for the following:
- For any transaction using the Facility carried out in good faith by the AMC on instructions of the Investor/s.

• For unauthorized usage/ unauthorized transactions conducted by using the facility.

- For any loss or damage incurred or suffered by the Investor/s due to any error, defect, failure or interruption in the provision of the Facility arising from or caused by any reason whatsoever.
- 20. Investor 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 date due to various clearing cycles of NACH Debit/Local/Bank holiday. Mirae Asset Mutual Fund, its registrars and other service providers shall not be held responsible or liable for damages / compensation / loss incurred by the investor as a result of using this facility. The investor assumes the entire risk of using this facility and takes full responsibility.
- 21. Mirae Asset Mutual Fund reserves the right to reject any application without assigning any reason thereof. Mirae Asset Mutual Fund in consultation with Trustees reserves the right to withdraw these offerings, modify the procedure, frequency, dates, load structure in accordance with the SEBI Regulations and any such change will be applicable only to units transacted pursuant to such change on a prospective basis.
- 22. The Investor/s shall check his/ her account records carefully and promptly. If the Investor/s believes that there has been a mistake in any transaction using the Facility, or that an unauthorized transaction has been affected, the Investor/s shall notify the AMC immediately. If the Investor/s defaults in intimating the discrepancies in the statement within a period of 15 days of receipt of the statements, he waives all his rights to raise the same in favor of the AMC, unless the discrepancy/ error is apparent on the face of it. By opting for the facility, the Investor/s hereby irrevocably authorizes and instructs the AMC to act as his/ her agent and to do all such acts as AMC may find necessary to provide the Facility.
- 23. It is clarified that the Facility is only with a view to accommodate / facilitate the Investor/s and offered at the sole discretion of the AMC. The AMC is not bound and/or obliged in any way to give access to the Facility to Investor/s.
- 24. Investor/s can choose to cancel the Multi-SIP by filling cancellation form 10 days in advance of the next SIP date.
- 25. As per NPCI circular w.e.f 1st October 2023 maximum end date will be upto 30 years. Hence it is mandatory to provide the End date on the form.

Instructions to fill Mandate:

- 1. UMRN To be left blank.
- 2. Date in **DD/MM/YYYY** format
- 3. Sponsor Bank code to be left blank for office use only.
- Utility Code: Unique code of the entity to whom mandate is being given To be provided by the entity.
- 5. Name of the entity to whom the mandate is being given.
- 6. Account type SB/CA/CC/SB-NRE/SB-NRO/OTHER
- 7. Tick Select your appropriate Action
- a. Create For New Mandate
- b. Modify For Changes / Amendment on existing Mandate
- c. Cancel For cancelling the existing registered Mandate
- 8. Your Bank Account Number for debiting the amount.
- 9. Name of your bank and branch.
- 10. Your Bank branch IFSC code OR
- 11. Your Bank branch MICR code

- 12. Amount in words.
- 13. Amount in figures.
- 14. Frequency at which the debit should happen.
- 15. Whether the amount is fixed or variable.
- 16.Reference 1: Any details requested by the entity to whom the mandate is being given
- 17.Reference 2: Any details requested by the entity to whom the mandate is being given.
- 18. Your phone number.
- 19. Your email-id.
- 20. Period for which the debit mandate is valid
- a. Start date
- b. End date
- 21. Signatures of the account holder as per holding pattern in bank records.
- 22. Name of the account holder.

MIRAE ASSET MUTUAL FUND BRANCH OFFICES

• Ahmedabad - Unit No:-104, 1st Floor, SPG Empressa, Mithakhali - 380 009. • Bangalore - Unit No. 203 & 204, 2nd Floor Prestige Meridian II, No. 30, M.G Road, Bangalore - 560 001. Tel-080-44227777. • Bhubaneswar - Ground Floor, No. 185, Janpath road, near Kharvela Nagar Police Station, Bhubneshwar - 751009. • Chandigarh - SCO 2471-72, Second Floor, Sector 22 C,Chandigarh - 160022. Tel-0172-5030688. • Chennai - Ground Floor, C.N. DeivanayagamComplex No. 33 Venkatanarayan Road, T. Nagar Chennai - 600017 • Indore – Ground Floor, G-2 Vitraj 30/ I South Tukoganj, Indore – 452001 Jaipur - Unit 804, 8th Floor, Okay Plus Tower, Ajmer Road, Jaipur-302001. Tel-0141-2377222.
 Kanpur - Ofce no 303 & 304, 3rd Floor, 14/113 KAN Chambers, Civil Lines, Kanpur-208 001. Tel-81770 00201. • Kochi - 1st Floor, Business Communication Centre, Chiramel Chambers, Kurisupally Road, Ravipuram, Kochi-682015. • Kolkata - Krishna Building, 5th Floor, Room No 510, 224, A.J.C. Bose Road, Kolkata-700017. Tel-033-44227777. • Lucknow - Office No- 8 & 9 Ground Floor Saran Chambers II, 5 Park Road Lucknow226001 Telephone: (91) 9305174817. • Mumbai (Corporate Office) - Unit No. 606, 6th Floor, Windsor Bldg., Off. CST Road, Kalina, Santacruz (E), Mumbai-400 098.Tel-022-67800300. • Mumbai (Branch Office) - Ground Floor, 3, 4, 9, Rahimtoola House, 7, Homji Street, Fort, Mumbai - 400001. Tel-022-49763740. • Nagpur -1st Floor, Shalwak Manor, Office No.101, Plot No 64-B, VIP Road, New Ramdaspeth, Near Central Mall, Nagpur – 440010 • New Delhi - Unit No 1501-1505, 15th Floor, Narain Manzil Barakhambha Road, New Delhi - 110 001 . • Patna - D-215, Dumraon Place, Fraser Road, Patna-800001 Pune - 75/76, 4th Floor, C-Wing, Shreenath Plaza, Dnyaneshwar Paduka Chowk, Shivaji Nagar, Pune-411 005. Tel-020-44227777. Rajkot - Office No. 406, 4th Floor, The Imperia, Near Limbda Chowk, Opposite Shastri Maidaan, Rajkot - 360 002 • Secunderabad - No. 208, Legend Crystal Building, 2nd Floor, PG Road, Secunderabad-500003. Tel-040-66666723. • Surat - D - 112, International Trade Center (ITC Building), Majuragate, Ring Road, Surat - 395 002,. Tel-0261-4888844. • Vadodara- Office No. 244, Second Floor, Emerald One, Jetalpur Road, • Vadodara - 390020. Tel-9375504443. Tel-9375504443. • Varanasi - D- 64 / 52, G- 4, Arihant Complex, Second Floor, Madhopur, Shivpurva, Sigra, Near Petrol Pump, Varanasi, Uttar Pradesh - 221010.

KFIN TECHNOLOGIES LIMITED (REGISTRAR)

· Agra - House No. 17/2/4, 2nd Floor, Deepak Wasan Plaza, Behind Hotel Holiday Inn, Sanjay Place, Agra, Uttar Pradesh -282 002. Ahmedabad - Office No. 401, 4th Floor, ABC-I, Off. C.G. Road - Ahmedabad -380009 • Ajmer - 1-2, 2nd Floor Ajmer Tower, Kutchary Road, Ajmer-305001 • Allahabad - Meena Bazar, 2nd Floor, 10, S. P. Marg, Civil Lines, Subhash Chauraha, Allahabad, Uttar Pradesh - 211 001. • Amritsar - 72-A, Taylor's Road, Aga Heritage Gandhi Ground, Amritsar-143001 • Anand - B-42, Vaibhav Commercial Center, Nr. TVS Down Town Shrow Room, Grid Char Rasta, Anand - 380001 Asansol - 112/N G. T. Road, Bhanga, Panchil, Bardhaman West Bengal, Asansol - 713303
 Aurangabad - Shop no B - 38, Motiwala Trade Centre, Nirala Bazar ,Aurangabad 431001 • Balasore - 1-B, 1st Floor, Kalinga Hotel Lane, Baleshwar, Baleshwar Sadar Balasore - 756001, Orissa • Bangalore - No 35, Skanda Puttanna Road, Basavanagudi, Bangalore 560004• Vadodara – 1st Floor, 125 Kanha Capital, Opp Express Hotel, R C Dutt Road, Alkapuri Vadodara, 390007 • Bharuch – 123 Nexus business Hub, Near Gangotri Hotel, B/s Rajeshwari Petroleum, Makampur Road, Bharuch -392001 • Bhavnagar - Ofce No 306-307, Krushna Darshan Complex, 3rd Floor, Parimal Chowk, Above Jed Blue Show Room Bhavnagar - 364002 • Bhilai - Office No.2, 1st Floor, Plot No. 9/6, Nehru Nagar [East], Bhilai 490020, Chhattisgarh • Bhopal - Gurukripa Plaza, Plot No. 48A, Opposite City Hospital, Zone-2, MP Nagar, Bhopal, Madhya Pradesh - 462 011. • Bhubaneswar - A/181, Saheed Nagar, Janardan House, Room No: 07, 3rd Floor, Bhubaneshwar, Orissa - 751007. • Burdwan - Saluja Complex; 846, Laxmipur, G T Road, Burdwan; PS: BURDWAN & DIST:\BURDWAN-EAST, PIN: 713101. Calicut - Sowbhagya Shoping Complex, Areyadathupalam, Mavoor Road, Calicut-673004 • Chandigarh - SCO 2423-2424, Sector 22-C, Chandigarh-160022 • Chennai 9th Floor, Capital Towers, 180, Kodambakkam High Road, Nungambakkam, Chennai - 600 034 • Kochi - Door No: 61/2784, Second floor, Sreelakshmi Tower, Chittoor Road, Ravipuram, Ernakulam-Kerala-682015 • Coimbatore - 1057, 3rd Floor, Jaya Enclave, Avanashi Road, Coimbatore-641018 • Cuttack - Dargha Bazar, Opp. Dargha Bazar Police Station, Buxibazar, Cuttack-753001 • Dehradun - Shop No-809/799, Street No-2 A, Rajendra Nagar, Near Sheesha Lounge, Kaulagarh Road, Dehradun-248001 • Dhanbad - 208, New Market, 2nd Floor, Katras Road, Bank More, Dhanbad-826001 • Durgapur - MWAV-16 Bengal Ambuja, 2nd Floor, City Centre, Durgapur-713216 • Faridabad - A-2B, 2nd Floor, Neelam Bata Road, Peerki Mazar, Nehru Ground, Nit, Faridabad, Haryana -121 001 • Gandhinagar - Plot No.945/2, Sector-7/C, Gandhinagar-382007 • Ghaziabad - 1st Floor, C-7, Lohia Nagar, Ghaziabad-201001 • Gorakhpur - Above V.I.P. House, Ajdacent A. D. Girls College, Bank Road, Gorakhpur-273001 • Gurgaon - 2nd Floor, Vipul Agora, M. G. Road, Gurgaon - 122001, Haryana • Guwahati -54, Sagarika Bhawan, R. G. Baruah Road, (AIDC Bus Stop), Guwahati-781024 • Hubli - 22 & 23, 3rd Floor, Eurecka Junction, T. B. Road, Hubli-580029 • Hyderabad -303, Vamsee Estates, Opp. Bigbazaar, Ameerpet, Telangana - 500 016. • Indore -101, Diamond Trade Centre, Indore, Madhya Pradesh - 452 001 • Jalandhar - Office No 7, 3rd Floor, City Square building, E-H197 Civil Lines, Jalandhar 144001 • Jabalpur - 3rd Floor, R.R. Tower. 5, Lajpatkunj, Near Tayabali Petrol Pump, Jabalpur -482 001. • Jamnagar - 131, Madhav Plazza, Opp Sbi Bank, Nr Lal Bunglow, Jamnagar 361008• Jamshedpur - Madhukunj, 3rd Floor, Q Road, Sakchi, Bistupur, East Singhbhum, Jamshedpur 831001 Jharkhand • Jodhpur - Shop No. 6, Ground Floor, Gang Tower, Opposite Arora Moter Service Center, Near Bombay Moter Circle, Jodhpur, Rajasthan - 342 003. • Kanpur - 15/46, Ground Floor, Opp. Muir Mills, Civil Lines, Kanpur-208001 • Kolhapur - 605/1/4 'E' Ward, Near Sultane Chambers, Shahupuri, 2nd Lane, Kolhapur-416001 • Kolkata - 2/1 Russel Street 4th Floor, Kankaria Centre, Kolkata 700071, West Bengal Lucknow - 1st Floor, A.A. Complex, Thaper House, 5 Park Road, Hazratganj, Lucknow-226001 • Ludhiana - SCO 122, 2nd Floor, Above HDFC Mutual fund, Feroze Gandhi Market, Ludhiana 141001 Madurai - G-16/17, AR Plaza, 1st floor, North Veli Street, Madurai 625001 Mangalore - Shop No - 305, Marian Paradise Plaza, 3rd Floor, Bunts Hostel Road, Mangalore - 575003, Dakshina Kannada, Karnataka.• Mehsana - FF-21, Someshwar Shopping Mall, Modhera Char Rasta, Mehsana -384 002 • Moradabad - Chadha Complex, G. M. D. Road, Near Tadi Khana Chowk, Moradabad - 244 001, Uttar Pradesh •

Mumbai - Borivali - (Only for non-liquid transactions) Gomati Smuti, Ground Floor, Jambli Gully, Near Railway Station, Borivali West, Mumbai-400091 • Mumbai - Chembur - (Only for Equity transactions) Shop No.4, Ground Floor, Shram Safalya Building, N G Acharya Marg, Chembur, Mumbai-400071 • Mumbai - Fort - (Only for Equity transactions) 6/8 Ground Floor, Crossely House Near BSE (Bombay Stock Exchange) Next Union Bank, Fort Mumbai - 400 001 • Mumbai - Thane -(Only for non-liquid transactions) Room No. 302, 3rd Floor, Ganga Prasad, Near RBL Bank Ltd., Ram Maruti Cross Road, Naupada, Thane West - 400 602 • Mumbai - Vashi - (Only for Equity transactions) A-Wing, Shop No. 205, 1st Floor, Vashi Plaza, Sector 17, Navi Mumbai - 400 073. • Mumbai - Vile Parle - (Only for Equity transactions) 104, Sangam Arcade, V P Road, Opp. Railway Station, Above Axis Bank, Vile Parle West, Mumbai-400056 • Muzaffarpur - First Floor, Saroj Complex, Diwam Road, Near Kalyani Chowk, Muzaffarpur, Bihar - 842001 • Mysore - L-350, Silver Tower, Clock Tower, Ashoka Road, Mysore-570001 • Nadiad - 104/105 Gf City Point, Near Paras Cinema, Nadiad-387001 • Nagpur -Plot No. 2, Survey No. 1032 and 1033 of Gagda Khare Town, Dharampeth, Nagpur - 440010 • Nasik - F-1, Suyojit Sankul, Sharanpur Road, Near Rajiv Gandhi Bhavan, Nasik- 422002 • Navsari - 103, 1st Floor Landmark Mall, Near Sayaji Library, Navsari, Gujarat-396 445 • New Delhi - 305, 3rd Floor, New Delhi House, Bara Khamba Road, Connaught Place, New Delhi-110001 • Panipat - Shop No. 20, 1st Floor BMK Market, Behind HIVE Hotel, G.T. Road, Panipat-132103, Haryana Panjim - City Business Centre, Coelho Pereira Building, Room Nos.18, 19 & 20, Dada Vaidya Road, Panjim-403001 • Patiala - Sco. 27 D, Chhoti Baradari, Patiala-147001 • Patna - 3A, 3rd Floor, Anand Tower, Beside Chankya Cinema Hall, Exhibition Road, Patna-800001 • Pondicherry - No.122(10b), Muthumariamman koil street, Pondicherry - 605001 • Pune - Mozaic Bldg., CTS No. 1216/1, Final Plot No.576/1 TP, Scheme No. 1, F C Road, Bhamburda, Shivaji Nagar, Pune-411004 • Raipur - 2 & 3 Lower Level, Millenium Plaza, Room No. Ll 2& 3, Behind Indian Coffee House, Raipur-492001 • Rajkot - 104, Siddhi Vinayak Complex, Dr. YagnikRoad, Opp. Ramkrishna Ashram, Rajkot-360001 • Ranchi- Room no 103, 1st Floor, Commerce Tower, Beside Mahabir Tower, Main Road, Ranchi -83400 Rourkela - (Only for Equity transactions) 2nd Floor, Main Road, Udit Nagar, Rourkela, Sundargarh, Orissa - 769012 • Salem - No 40, 2nd Floor, Brindavan Road, Near Perumal Koil, Fairlands, Salem-636016 • Sambalpur - Sahej Plaza, First Floor, Shop No. 219, Golebazar, Sambalpur, Odisha - 768 001 • Shillong - Mani Bhawan, Thana Road, Lower Police Bazar, Shillong-793 001 • Siliguri - 2nd Floor, Nanak Complex, Sevoke Road, Siliguri -734001 • Surat - G-5 Empire State Building, Near Parag House, Udhna Darwaja, Ring Road, Surat- 395002 • Trichy - No 23C/1 E VR Road, Near Vekkaliamman Kalyana Mandapam, Putthur, Trichy - 6200017, Tamilnadu • Trivandrum - 2nd Floor, Akshaya Towers, Above Jetairways, Sasthamangalam, Trivandrum-695010 • Udaipur - Shop No. 202, 2nd Floor, Business Centre, 1C Madhuvan, Opp G.P.O., Chetak Circle, Udaipur, Rajasthan - 313 001 • Valsad - 406 Dreamland Arcade, Opp Jade Blue, Tithal Road, Valsad - 396001, Gujarat • Vapi - A-8, First Floor, Solitaire Business Centre, Opp DCB Bank, GIDC Char Rasta, Silvassa Road, Vapi - 396 191 • Varanasi - D-64/132, 2nd Floor, KA, Mauza, Shivpurwa, Settlement, Plot No 478, Pargana: Dehat Amanat, ohalla Sigra, Varanashi - 221010, Uttar Pradesh • Vijayawada - 1st Floor, H No. 26-23, Sundaramma Street, Gandhi Nagar, Vijayawada, Andhra Pradesh - 520 011. • Visakhapatnam - Ground Floor, 48-10-40, SriNagar Colony, Visakhapatnam, 530016 • Vellore - No.1, MNR Arcade, Of cers Line, Krishna Nagar, Vellore-632001 • Warrangal - 5-6-95, 1st Floor, Opp. B Ed College, Lashkar Bazar, Chandra Complex, Hanmakonda, Warrangal-506001 • Guntur - D No. 6-10-27, Srinilayam, Arundelpet, 10/1, Guntur - 522002 • Kurnool - Shop No. 47, 2nd Floor, S Komda Shoping Mall, Kurnool - 518001 • Bhagalpur - 2nd Floor, Chandralok Complex, Near Ghanta Ghar, Bhagalpur - 812001, Bihar • Darbhanga - H No-185, Ward No-13, National Statistical office Campus, Kathalbari, Bhandar Chowk, Darbhanga, Bihar – 846004• Bilaspur - KFin Technologies Ltd, Anandam Plaza; Shop.No. 306; 3rd Floor, Vyapar Vihar Main Road, Bilaspur - 495001, Chattisgarh • Gandhidham - Shop #12, Shree Ambica Arcade, Plot #300, Ward 12, Opp. CG High School, Near HDFC Bank, Gandhidham - 370201 • Junagadh - Shop no-201, 2nd floor, V_ARCADE Complex, Near Vanzari Chawk, M.G. road, Junagadh - 362001 • Ambala - 6349, 2nd Floor, Nicholson Road, Adjacent Kos Hospital Ambala Cant, Ambala - 133001, Haryana • Rohtak - Office No:- 61, First Floor, Ashoka Plaza, Delhi Road, Rohtak 124001 • Yamuna Nagar - B-V, 185/A, 2nd Floor, Jagadri Road, Near DAV Girls College, (UCO Bank Building) Pyara Chowk, Yamuna Nagar - 135001, Haryana • Shimla - 1st Floor, Hills View Complex, Near Tara Hall, Shimla 171001 • Jammu - Gupta's Tower, 2nd Floor, CB-12, Rail Head Complex, Jammu - 180012 • Bokaro - City Centre, Plot No. HE-07; Sector-IV; Bokaro Steel City - 827004 • Belgaum - CTS No. 3939 / A2 A1, Above Raymonds Show Room, Beside Harsha Appliances, Club Road, Belgaum - 590001 • Kottayam - 11-4-3/3 Shop No. S-9, 1st Floor, Srivenkata Sairam Arcade, Old CPI Office, Near Priyadarshini College, Nehru Nagar, Khammam - 507002, Telangana • Trichur - 2nd Floor, Brothers Complex, Naikkanal Junction, Shornur Road, Near Dhanalakshmi Bank H O, Thrissur - 680001 • Gwalior - City Centre, Near Axis Bank, Gwalior, Madhya Pradesh - 474 011 • Amaravathi - Shop No. 21, 2nd Floor, Gulshan Tower, Near Panchsheel Talkies, Jaistambh Square, Amaravathi - 444601 • Shillong - Annex Mani Bhawan, Lower Thana Road, Near R K M LP School, Shillong - 793001 • Berhampur (Or) - Opp. Divya Nandan Kalyan Mandap, 3rd Lane Dharam Nagar, Near Lohiya Motor, Berhampur (Or) - 760001 • Bhatinda - Second floor, MCB -2-3-01043 Goniana Road Opposite Nippon India MF GT Road, Near Hanuman Chowk Bhatinda - 161001 • Bhilwara - Shop No. 27-28, 1st Floor, Heera Panna Market, Pur Road, Bhilwara - 311001 • Bikaner - H. No. 10, Himtasar House, Museum circle, Civil line, Bikaner, Rajasthan - 334001 • Kota - D-8, Shri Ram Complex, Opposite Multi Purpose School, Gumanpura, Kota, Rajasthan - 324 007 • Sri Ganganagar - 35E Block, Opp. Sheetla Mata Vaateka Sri Ganganagar - 335001 • Erode - No. 4, Veerappan Traders Complex, KMY Salai, Sathy Road, Opp. Erode Bus Stand, Erode - 638003 • Tirupur - First Floor, 244 A, Above Selvakumar Dept Stores, Palladam Road, Opp. to Cotton Market Complex, Tirupur - 641604 • Agartala - Bidurkarta Chowmuhani, J N Bari Road, Tripura (West) - 799001 • Aligarh - Sebti Complex Centre Point, in the city of Aligarh - 202001, UttarPradesh. • Bareilly - 54 - Civil Lines, Ayub Khan Chauraha, Bareilly - 243001, Uttar Pradesh • Meerut - Shop No:- 111, First Floor, Shivam Plaza, Near Canara Bank, Opposite Eves Petrol Pump, Meerut-25001, Uttar Pradesh, India • Saharanpur - 18, Mission Market, Court Road, Saharanpur - 247001 • Haldwani - Shop No 5, KMVN Shopping Complex, Haldwani 263139 Uttarakhand • Haridwar - 8, Govind Puri, Opp. LIC - 2, Above Vijay Bank, Main Road, Ranipur More, Haridwar - 249401 • Kharagpur -180, Malancha Road, Beside Axis Bank Ltd, Kharagpur - 721304 • Nungambakkam - No. 23, Cathedral Garden Road,

Nungambakkam, Chennai, Tamil Nadu - 600 034 • Jhansi - 371/01, Narayan Plaza Gwalior Road, Near Jeevan Shah Chauraha, Jhansi - 284001 • Chinsura - KFin Technologies Ltd, 96, Doctors Lane, Po: Chinsurah, Dt: Hooghly, Pin: 712101, West Bengal • Malda - KFin Technologies Ltd, 96, Doctors Lane, Po: Chinsurah, Dt: Hooghly, Pin: 712101, West B • Noida - KFin Technologies Ltd, F - 21, Sector - 18, Noida - 201301, Uttar Pradesh • Alwar - KFin Technologies Ltd, Office Number 137, First Floor, Jai Complex Road No - 2, Alwar 301001, Rajasthan • Jaipur - KFin Technologies Ltd, Office Number 137, First Floor, Jai Complex Road No - 2, Alwar 301001, Rajasthan.

MF Central has been designated as OPAT vide notice dated September 23, 2021