

KEY INFORMATION MEMORANDUM

Mirae Asset ELSS Tax Saver Fund
(formerly known as Mirae Asset Tax Saver Fund)

(An open-ended equity linked saving scheme with a statutory lock in of 3 years and tax benefits)

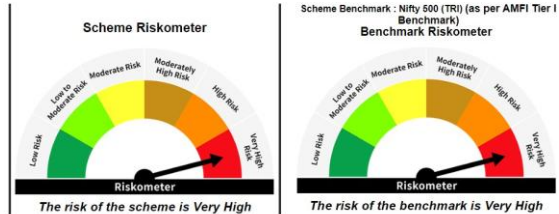
PRODUCT LABELLING

Mirae Asset ELSS Tax Saver Fund

This product is suitable for investors who are seeking*

- Growth of capital over long term
- Invests predominantly in equity and equity related instruments: ELSS with a 3 year lock in period and tax benefits.

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



The Above riskometer is as on October 31, 2025 for latest riskometer, investors may refer to the Monthly Portfolios disclosed on the website of the Fund viz. www.miraeassetmf.co.in

Continuous Offer for Units at the NAV based prices.

Name of Mutual Fund: Mirae Asset Mutual Fund

Name of Asset Management Company: Mirae Asset Investment Managers (India) Private Limited
CIN: U65990MH2019PTC324625

Name of Trustee Company: Mirae Asset Trustee Company Private Limited
CIN: U65191MH2007FTC170231

Registered & Corporate Office:

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

Tel. No.: 022-678 00 300 **Fax No.:** 022- 6725 3940 - 47

Website: www.miraeassetmf.co.in **E-mail:** miraeasset@miraeassetmf.co.in

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

This Key Information Memorandum is dated November 29, 2025

| Investment objective | <p>The investment objective of the scheme is to generate long-term capital appreciation from a diversified portfolio of predominantly equity and equity related instruments. The Scheme does not guarantee or assure any returns.</p> <p>There is no assurance that the investment objective of the Scheme will be achieved.</p> | | | | | | | | | | | |
|--|--|----------------------|--|--|---------|---------|--|----|-----|--|---|----|
| Asset Allocation Pattern of the scheme | <p>Under normal circumstances, the asset allocation will be as follows:</p> <table border="1" style="width: 100%; border-collapse: collapse;"> <thead> <tr> <th rowspan="2" style="text-align: left;">Types of Instruments</th> <th colspan="2" style="text-align: center;">Indicative allocation (% of total assets)</th> </tr> <tr> <th style="text-align: center;">Minimum</th> <th style="text-align: center;">Maximum</th> </tr> </thead> <tbody> <tr> <td>Equity and Equity Related Instruments*</td> <td style="text-align: center;">80</td> <td style="text-align: center;">100</td> </tr> <tr> <td>Debt Instruments, Money Market Instruments, G-Secs, Cash, CBLO, Reverse Repo, etc.</td> <td style="text-align: center;">0</td> <td style="text-align: center;">20</td> </tr> </tbody> </table> <p>*Equity and Equity related instruments include convertible debentures, equity warrants, convertible preference shares, etc.</p> <p>The funds collected under a plan shall be invested in equities, cumulative convertible preference shares and fully convertible debentures and bonds of companies. Investment may also be made in partly convertible issues of debentures and bonds including those issued on rights basis subject to the condition that, as far as possible, the non-convertible portion of the debentures so acquired or subscribed, shall be disinvested within a period of 12 months.</p> <p>The Scheme shall not invest in derivative instruments, securitized debt, equity linked debentures, repo/reverse repo transactions of Corporate Debt Securities, foreign securities (including ADG/GDR), credit default swaps and shall not engage into stock lending/short selling. All the investment shall be made subject to the guidelines which may be prescribed by the various regulatory authorities, Board of Directors of the Asset Management Company and Trustee Company.</p> <p>In accordance with clause 12.24 of SEBI Master Circular dated June 27, 2024, the cumulative investments in the Fund including investment in equity and equity related instruments, debt and money market, if any, shall not exceed 100% of the net assets under management of the scheme.</p> <p>Debt securities include, but are not limited to, Debt securities of the Government of India, State and Local Governments, Government Agencies, Statutory Bodies, Public Sector Undertakings, Public Sector Banks or Private Sector Banks or any other Banks, Financial Institutions, Development Financial Institutions, and Corporate Entities, collateralized debt securities or any other instruments as may be prevailing and permissible under the Regulations from time to time).</p> <p>The Debt Securities (including money market instruments) referred to above could be fixed rate or floating rate, listed, unlisted, privately placed, among others, as permitted by regulation. The Scheme may also invest in deposits of Scheduled Commercial Banks as permitted under Regulations / Guidelines. The Investment Manager will invest only in those debt securities that are rated investment grade by a domestic credit rating agency authorized to carry out such activity, such as CRISIL, ICRA, CARE, FITCH, etc.</p> <p>Pending deployment of funds of a Scheme in securities in terms of investment objectives of the Scheme a mutual fund can invest the funds of the Scheme in short term deposits of scheduled commercial banks. The investment in these deposits shall be in accordance with clause 12.16 of SEBI Master Circular dated June 27, 2024.</p> <p>Further, the Scheme may, pending deployment of funds invest in units of money market/liquid schemes of Mirae Asset Mutual Fund and/or any other mutual fund. Such investments will be within the limits specified under SEBI (MF) Regulations. The AMC</p> | Types of Instruments | Indicative allocation (% of total assets) | | Minimum | Maximum | Equity and Equity Related Instruments* | 80 | 100 | Debt Instruments, Money Market Instruments, G-Secs, Cash, CBLO, Reverse Repo, etc. | 0 | 20 |
| Types of Instruments | Indicative allocation (% of total assets) | | | | | | | | | | | |
| | Minimum | Maximum | | | | | | | | | | |
| Equity and Equity Related Instruments* | 80 | 100 | | | | | | | | | | |
| Debt Instruments, Money Market Instruments, G-Secs, Cash, CBLO, Reverse Repo, etc. | 0 | 20 | | | | | | | | | | |

shall not charge any investment management fees with respect to such investment.

Pending investment of funds of a plan in the required manner, the Mutual Fund may invest the funds in short-term money market instruments or other liquid instruments or both. After three years of the date of allotment of the units, the Mutual Fund may hold upto twenty per cent of net assets of the plan in short-term money market instruments and other liquid instruments to enable them to redeem investment of those unit holders who would seek to tender the units for repurchase.

In accordance with the Equity Linked Savings Scheme (ELSS) guidelines, investments in equity and equity related instruments shall be to the extent of at least 80% of net assets of the scheme in equity and equity related instruments as specified above. The Scheme will strive to invest its funds in the manner stated above. However, in exceptional circumstances, this requirement may be dispensed with by the Scheme in order that the interest of the investors is protected.

Indicative Table (Actual instrument/percentages may vary subject to applicable SEBI circulars)

| Sl. no | Type of Instrument | Percentage of exposure | Circular references* |
|--------|---|---|--|
| 1. | Securities Lending | 0% | Clause 12.11 of SEBI Master Circular dated June 27, 2024 |
| 2. | Equity Derivatives | 0% | Clause 12.25 of SEBI Master Circular dated June 27, 2024 |
| 3. | Equity Derivatives for non-hedging purposes | 0% | Clause 12.25 of SEBI Master Circular dated June 27, 2024 |
| 4. | Securitized Debt | 0% | Clause 12.15 of SEBI Master Circular dated June 27, 2024 |
| 5. | Repo in Corporate Debt Securities | 0% | Clause 12.18 of SEBI Master Circular dated June 27, 2024 |
| 6. | Credit default swaps | 0% | Clause 12.28 of SEBI Master Circular dated June 27, 2024 |
| 7. | foreign securities including ADR/GDR/Foreign equity and overseas ETFs | 0% | Clause 12.19 of SEBI Master Circular dated June 27, 2024 |
| 8. | Short selling | 0% | Clause 12.11 of SEBI Master Circular dated June 27, 2024 |
| 9. | Investment in instruments with special features | 0% | Clause 12.2 of SEBI Master Circular dated June 27, 2024 |
| 10. | Deposits of Scheduled Commercial Banks | No mutual fund scheme shall park more than 15% of their net assets in short term deposits of all scheduled commercial banks put together. This limit however may be | clause 12.16 of SEBI Master Circular dated June 27, 2024 |

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| | | | <p>raised to 20% with prior approval of the Trustees. Also, parking of funds in short term deposits of associate and sponsor scheduled commercial banks together shall not exceed 20% of the total deployment by the Mutual Fund in short term deposits.</p> <p>No mutual fund scheme shall park more than 10% of the net assets in short term deposits with any one scheduled commercial bank including its subsidiaries.</p> | |
| <p>*SEBI circular references (wherever applicable) in support of exposure limits of different types of asset classes in asset allocation shall be provided.</p> <p>Change in asset allocation:</p> <p>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. As per clause 1.14.1.2 of SEBI Master Circular dated June 27, 2024, 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 in such cases.</p> <p>In the event of deviation from mandated asset allocation mentioned above due to passive breaches, the rebalancing will be carried out in 30 business days. Where the portfolio is not rebalanced within 30 business days, justification for the same including details of efforts taken to rebalance the portfolio shall be placed before the Investment Committee and reasons for the same shall be recorded in writing. The Investment Committee, if so desires, can extend the timelines up to sixty (60) business days from the date of completion of mandated rebalancing period in accordance with clause 2.9 of SEBI Master Circular dated June 27, 2024. However, at all times the portfolio will adhere to the overall investment objectives of the Scheme.</p> <p>Investments other than in equity will be made for managing liquidity in the normal market circumstances. The preferred instruments will be debt and money market instruments include commercial papers, commercial bills, treasury bills, Government securities, TREPS or notice money, certificate of deposit and any other like instruments as specified by Reserve Bank of India from time to time.</p> <p>Suspension of Purchase of Units and Right to limit redemption of Units:</p> <p>Subject to the approval of the Boards of the AMC and of the Trustee, and subject also to necessary communication of the same to SEBI, the determination of the NAV of the Units of the Scheme, and consequently of the Purchase and/or switching of Units, may be temporarily suspended in certain cases.</p> | | | | |

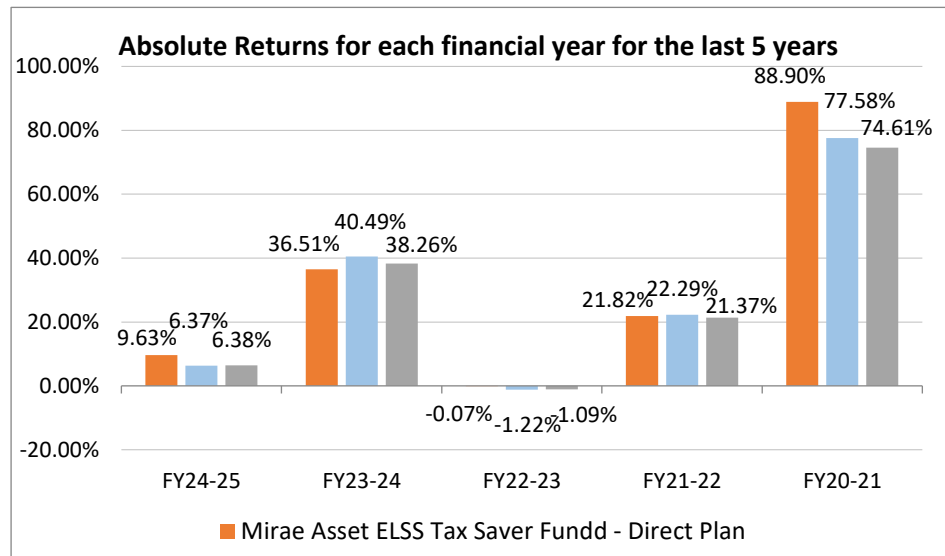
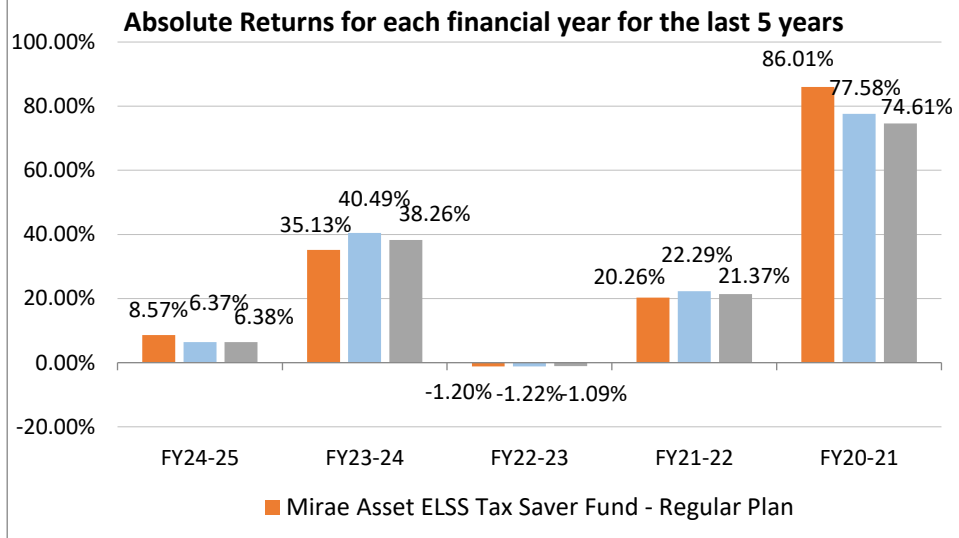
| | |
|---|--|
| | <p>SEBI vide its clause 1.12 of SEBI Master Circular dated June 27, 2024 has laid down certain requirements to be observed before imposing restriction on redemptions.</p> |
| <p>Investment Strategy</p> | <p>The Scheme will primarily invest in equity and equity related securities.</p> <p>Equity:</p> <p>For the equity portion, to the extent the fund invests in equity shares, the focus would be to build a diversified portfolio of strong growth companies, reflecting our most attractive investment ideas, at all points of time.</p> <p>The fund manager may not have any bias towards particular theme or style in picking investment opportunities. However, the fund manager does have the flexibility to follow a focused approach on the investments.</p> <p>The fund manager broadly analyses the macro economy, industry trends and business cycles. He will invest in companies that benefit from macroeconomic, industry and sectoral trends (Top down Theme Overlay) after doing bottom up analysis and due diligence, quality of management in terms of corporate governance and commitment to minority shareholders etc.</p> <p>The universe of stocks will comprise majorly of companies having a robust business models, enjoying sustainable competitive advantages as compared to their competitors and have high return ratios.</p> <p>The Fund Manager will try to have a large base of stocks in the portfolio to avoid concentration risk and liquidity risk. The Fund Managers will monitor the trading volumes in a particular stock before investment to avoid liquidity risk.</p> <p>The Scheme will also invest in debt securities and money market instruments.</p> <ul style="list-style-type: none"> • The credit quality of the portfolio will be maintained and monitored using in-house research capabilities as well as inputs from external sources such as independent credit rating agencies. • The investment team will primarily use a top down approach for taking interest rate view, sector allocation along with a bottom up approach for security/instrument selection. • The bottom up approach will assess the quality of security/instrument (including the financial health of the issuer) as well as the liquidity of the security. • Investments in debt instruments carry various risks such as interest rate risk, reinvestment risk, credit risk and liquidity risk etc. Whilst such risks cannot be eliminated, they may be minimized through diversification. <p>Please refer SAI for details.</p> |
| <p>Risk Profile of the Scheme</p> | <p>Mutual Fund Units involve investment risks including the possible loss of principal. Please read the SID carefully for details on risk factors before investment. Scheme specific Risk Factors are summarized below:</p> <ul style="list-style-type: none"> • Risks Associated with Equity Investments • Risks Associated with Debt & Money Market Instruments • Risk Associated while transacting through Email (Applicable for Non – Individual Large Investors): <p>For details on risk factors and risk mitigation measures, please refer SID.</p> |
| <p>Plans and Options Plans/Options and sub</p> | <p>The Scheme have Regular Plan and Direct Plan** with a common portfolio and separate NAVs. Investors should indicate the Plan for which the subscription is made by indicating</p> |

| options under the Scheme | <p>the choice in the application form.</p> <p>Each of the above Regular and Direct Plan under the scheme will have the following Options / Sub-options: (1) Growth Option and (2) Income Distribution cum Capital Withdrawal (IDCW) Option. The IDCW Option shall have Payout of IDCW Option.</p> <p>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.</p> <p>Amounts can be distributed out of investors capital (Equalization Reserve), which is part of sale price that represents realized gains.</p> <p>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 ELSS Tax Saver Fund-Direct Plan”.</p> <p><u>Guidelines for Processing of transactions received under Regular Plan with invalid ARN</u></p> <p>In accordance with AMFI circular no. 135/BP/ 111 /2023-24 dated February 2, 2024, transactions received in Regular Plan with Invalid ARN shall be processed in Direct Plan of the same Scheme (even if reported in Regular Plan), applying the below logic:</p> <table border="1" style="width: 100%; border-collapse: collapse; text-align: center;"> <thead> <tr> <th rowspan="2">Transaction Type</th> <th colspan="3">Primary ARN</th> <th colspan="2">SUB distributor ARN</th> <th>EUI N*</th> <th>Executed on Only Mentioned</th> <th>Regular Plan / Direct Plan</th> </tr> <tr> <th>Valid</th> <th>Invalid</th> <th>Empaneled</th> <th>Valid</th> <th>Invalid</th> <th>Valid</th> <th>Yes</th> <th></th> </tr> </thead> <tbody> <tr> <td rowspan="7">Lump Sum/Registration</td> <td>Y</td> <td></td> <td>Y</td> <td></td> <td></td> <td></td> <td>Y</td> <td>Regular</td> </tr> <tr> <td>Y</td> <td></td> <td>N</td> <td colspan="4">Not applicable</td> <td>Direct</td> </tr> <tr> <td>Y</td> <td></td> <td>Y</td> <td>N.A.</td> <td>N.A.</td> <td>N.A.</td> <td>N</td> <td>Regular*</td> </tr> <tr> <td>Y</td> <td></td> <td>Y</td> <td>Y</td> <td></td> <td>Y</td> <td></td> <td>Regular</td> </tr> <tr> <td></td> <td>Y</td> <td></td> <td></td> <td></td> <td></td> <td></td> <td>Direct</td> </tr> <tr> <td>Y</td> <td></td> <td>Y</td> <td>Y</td> <td></td> <td></td> <td>Y</td> <td>Regular</td> </tr> <tr> <td>Y</td> <td></td> <td>Y</td> <td></td> <td>Y</td> <td></td> <td></td> <td>Direct</td> </tr> <tr> <td rowspan="2">Trigger</td> <td>Y</td> <td></td> <td></td> <td colspan="4">Not applicable</td> <td>Regular</td> </tr> <tr> <td></td> <td>Y</td> <td></td> <td colspan="4">Not applicable</td> <td>Direct</td> </tr> </tbody> </table> <p>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.</p> <p>**DIRECT PLAN: Direct Plan is only for investors who purchase /subscribe Units in a Scheme directly with the Mutual Fund or through the stock exchange and is not available for investors who route their investments through a Distributor.</p> <p>For detailed disclosure on default plans and options, kindly refer SAI.</p> | Transaction Type | Primary ARN | | | SUB distributor ARN | | EUI N* | Executed on Only Mentioned | Regular Plan / Direct Plan | Valid | Invalid | Empaneled | Valid | Invalid | Valid | Yes | | Lump Sum/Registration | Y | | Y | | | | Y | Regular | Y | | N | Not applicable | | | | Direct | Y | | Y | N.A. | N.A. | N.A. | N | Regular* | Y | | Y | Y | | Y | | Regular | | Y | | | | | | Direct | Y | | Y | Y | | | Y | Regular | Y | | Y | | Y | | | Direct | Trigger | Y | | | Not applicable | | | | Regular | | Y | | Not applicable | | | | Direct |
|--------------------------|---|------------------|-------------|---------------------|---------|---------------------|----------------------------|----------------------------|----------------------------|----------------------------|-------|---------|-----------|-------|---------|-------|-----|--|-----------------------|---|--|---|--|--|--|---|---------|---|--|---|----------------|--|--|--|--------|---|--|---|------|------|------|---|----------|---|--|---|---|--|---|--|---------|--|---|--|--|--|--|--|--------|---|--|---|---|--|--|---|---------|---|--|---|--|---|--|--|--------|---------|---|--|--|----------------|--|--|--|---------|--|---|--|----------------|--|--|--|--------|
| Transaction Type | Primary ARN | | | SUB distributor ARN | | EUI N* | Executed on Only Mentioned | Regular Plan / Direct Plan | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| | Valid | Invalid | Empaneled | Valid | Invalid | Valid | Yes | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Lump Sum/Registration | Y | | Y | | | | Y | Regular | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| | Y | | N | Not applicable | | | | Direct | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| | Y | | Y | N.A. | N.A. | N.A. | N | Regular* | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| | Y | | Y | Y | | Y | | Regular | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| | | Y | | | | | | Direct | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| | Y | | Y | Y | | | Y | Regular | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| | Y | | Y | | Y | | | Direct | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Trigger | Y | | | Not applicable | | | | Regular | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| | | Y | | Not applicable | | | | Direct | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |

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| <p>Applicable NAV (after the scheme opens for subscriptions and redemptions)</p> | <p>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.</p> <p>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.</p> <p>Cut off timing for subscriptions/purchases/switch- ins:</p> <ol style="list-style-type: none"> 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. <p>For Redemption/ Repurchases/Switch out:</p> <p>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.</p> <p>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</p> | | |
| <p>Minimum Application Amount/ Number of Units</p> | <p><u>Purchase:</u></p> <p>Investors can invest under the Scheme with a minimum investment of Rs.500/- and in multiples of Rs. 500/- thereafter.</p> <p>The Minimum Application shall not be applicable to the mandatory investments made in the Scheme pursuant to the provisions of clause 6.9 and 6.10 of SEBI Master Circular dated June 27, 2024, as amended from time to time.</p> | <p><u>Additional Purchase:</u></p> <p>For subsequent additional purchases the investor can invest with the minimum amount of Rs.500/- and in multiples of Rs. 500/- thereafter.</p> | <p><u>Redemption:</u></p> <p>The minimum redemption/switch out amount shall be ‘any amount’ or ‘any number of units’ as requested by the investor at the time of redemption.</p> |
| <p>Despatch of Redemption Request</p> | <p>The redemption or repurchase proceeds shall be dispatched to the unitholders within three working days from the date of redemption or repurchase.</p> <p>For list of exceptional circumstances refer para 14.1.3 of SEBI Master Circular for Mutual Funds dated June 27, 2024</p> | | |
| <p>Benchmark (Total Return Index)</p> | <p>AMFI Tier 1 Benchmark: Nifty 500 (TRI) & Tier 2 Benchmark: Nifty 200 (TRI)</p> <p>The same are in line with AMFI prescribed guidelines. Hence, the performance will be</p> | | |

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| | <p>compared with these Index.</p> <p>Rationale for adoption of benchmark:</p> <p>The Fund’s strategy is to invest in a diversified portfolio of companies across sectors. The Fund will also have the flexibility to invest in companies across the market capitalization spectrum and as such, the constituents of the Nifty 500 Index reasonably represent the portfolio of the scheme. The above benchmark is in accordance with clause 1.9 of SEBI Master Circular dated June 27, 2024 and has been selected from amongst those notified by AMFI as the first-tier benchmark to be adopted by mutual funds and which are reflective of the category of the scheme.</p> <p>The Trustees may change the benchmark in future if a benchmark better suited to the investment objective of the Scheme is available</p> | | | | | | | |
| Dividend Policy (IDCW) | <p>The IDCW warrants shall be dispatched to the unit holders within 7 working days from the record date.</p> <p>In case of Unit Holder having a bank account with certain banks with which the Mutual Fund would have made arrangements from time to time, the IDCW proceeds shall be directly credited to their account.</p> <p>The IDCW will be paid by warrant and payments will be made in favor of the Unit holder (registered holder of the Units or, if there is more than one registered holder, only to the first registered holder) with bank account number furnished to the Mutual Fund (please note that it is mandatory for the Unit holders to provide the Bank account details as per the directives of SEBI).</p> <p>Further, the IDCW proceeds may be paid by way of ECS/EFT/NEFT/RTGS/any other manner through which the investor’s bank account specified in the Registrar & Transfer Agent’s records is credited with the IDCW proceeds as per the instructions of the Unit holders.</p> <p>In case the delay is beyond seven working days, then the AMC shall pay interest @ 15% p.a. from the expiry of seven working days till the date of dispatch of the warrant.</p> | | | | | | | |
| Name of the Fund Manager | Mr. Neelesh Surana | | | | | | | |
| Name of the Trustee Company | Mirae Asset Trustee Company Private Limited | | | | | | | |
| <p>Performance of the scheme :</p> <p>[In case of a new scheme, the statement should be given “<i>This scheme does not have any performance track record</i>”]</p> <p>Or</p> <p>[In case of a scheme in existence, the return figures shall be given for that scheme only, as per the For a scheme which is in existence for more than 1 year, the returns given will be Compounded Annualised Returns and for scheme which is in</p> | Particulars | Regular Plan – Growth option | | | Direct Plan – Growth option | | | |
| | Compounded Annualised | Scheme returns (%) | Tier 1 Benchma rk Returns (%) | Tier 2 Bench mark Returns (%) | Scheme returns (%) | Tier 1 Bench mark Returns (%) | Tier 2 Bench mark Returns (%) | |
| | Growth Returns (CAGR) | | | | | | | |
| | Since Inception | 17.54 | 14.61 | 14.27 | 19.05 | 14.61 | 14.27 | |
| | Last 1 year | -2.61 | -5.28 | -4.94 | -1.67 | -5.28 | -4.94 | |
| | Last 3 years | 17.17 | 16.38 | 15.65 | 18.36 | 16.38 | 15.65 | |
| | Last 5 years | 20.65 | 20.70 | 19.90 | 22.02 | 20.70 | 19.90 | |
| | NAV as on 30/09/2025 (INR) | 48.433 | 36,240.26 | 18,314.99 | 54.899 | 36,240.26 | 18,314.99 | |
| | | Inception date: 28th December, 2015 | | | | | | |
| | | Absolute Return for Each Financial Year for the Last 5 year | | | | | | |

existence for less than 1 year, the returns would be absolute returns since inception.] Absolute returns for each financial year for the last 5 years shall be represented by means of a bar diagram as per the adjacent format.]



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

As per the SEBI standards for performance reporting, the returns are calculated on allotment NAV. For this purpose, the inception date is deemed to be the date of allotment. The calculations of returns shall assume reinvestment of all payouts at the then prevailing NAV. The absolute graph of is computed from the Date of Allotment/1st April, as the case maybe, to 31st March of the respective financial year.

Additional Scheme Related Disclosures

- Scheme's portfolio holdings (top 10 holdings by issuer and fund allocation towards various sectors are available on functional website link: <https://www.miraeassetmf.co.in/downloads/statutory-disclosure/other-disclosure/offer-documents-data>
- Disclosure of name and exposure to Top 7 issuers, stocks, groups and sectors as a percentage of NAV of the scheme through a functional website link that contains detailed description - Not applicable
- Portfolio Turnover Ratio: 1.05 Times

Expenses of the Scheme

Continuous Offer

| Load Structure | <p>Exit load: NIL</p> <p>No Exit Load shall be levied in case of switch transactions from Regular Plan to Direct Plan and vice versa</p> | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
|---|--|-----------------------------|-------|----------------------------|-------|----------------------------|-------|-----------------------------|-------|-----------------------------|-------|--|---|--------------------------|-------|-------------|--|--------------------------------------|------------|-------------|------------|----------------|----------|--|---|---|--|-----------------------------------|---|---|--|--|
| Recurring expenses | <p>These 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:</p> <p>The AMC has estimated that upto 2.25% 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:</p> <table border="1" style="width: 100%; border-collapse: collapse; margin-bottom: 10px;"> <tr> <td style="width: 60%;">First Rs. 500 crores</td> <td style="text-align: center;">2.25%</td> </tr> <tr> <td>Next Rs. 250 crores</td> <td style="text-align: center;">2.00%</td> </tr> <tr> <td>Next Rs. 1250crores</td> <td style="text-align: center;">1.75%</td> </tr> <tr> <td>Next Rs. 3000 crores</td> <td style="text-align: center;">1.60%</td> </tr> <tr> <td>Next Rs. 5000 crores</td> <td style="text-align: center;">1.50%</td> </tr> <tr> <td>on the next Rs. 40,000 crores of the daily net assets</td> <td>Total expense ratio reduction of 0.05% for every increase of Rs 5,000 crores of daily net assets or part thereof,</td> </tr> <tr> <td>Balance of assets</td> <td style="text-align: center;">1.05%</td> </tr> </table> <p>For the actual current expenses being charged, the investor should refer to the website of the mutual fund https://www.miraassetmf.co.in/downloads/statutory-disclosure/total-expense-ratio</p> <p>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)</p> <table border="1" style="width: 100%; border-collapse: collapse;"> <thead> <tr style="background-color: #cccccc;"> <th style="width: 75%;">Particulars</th> <th style="width: 25%;">% p.a. of daily net assets* (Estimated p.a.)</th> </tr> </thead> <tbody> <tr> <td>Investment Management & Advisory Fee</td> <td rowspan="15" style="text-align: center; vertical-align: middle;">Upto 2.25%</td> </tr> <tr> <td>Trustee fee</td> </tr> <tr> <td>Audit fees</td> </tr> <tr> <td>Custodian fees</td> </tr> <tr> <td>RTA Fees</td> </tr> <tr> <td>Marketing & Selling expense incl. agent commission**</td> </tr> <tr> <td>Cost related to investor communications</td> </tr> <tr> <td>Cost of fund transfer from location to location</td> </tr> <tr> <td>Cost of providing account statements and redemption of IDCW cheques and warrants</td> </tr> <tr> <td>Costs of statutory Advertisements</td> </tr> <tr> <td>Cost towards investor education & awareness (2 bps)</td> </tr> <tr> <td>Brokerage & transaction cost over and above 12 bps and 5 bps for cash market transactions and derivative transaction respectively</td> </tr> <tr> <td>Goods and Services tax on expenses other than investment and advisory fees</td> </tr> <tr> <td>Goods and Services tax on brokerage and transaction cost</td> </tr> </tbody> </table> | First Rs. 500 crores | 2.25% | Next Rs. 250 crores | 2.00% | Next Rs. 1250crores | 1.75% | Next Rs. 3000 crores | 1.60% | Next Rs. 5000 crores | 1.50% | 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 | 1.05% | Particulars | % p.a. of daily net assets* (Estimated p.a.) | Investment Management & Advisory Fee | Upto 2.25% | 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 of IDCW cheques and warrants | Costs of statutory Advertisements | Cost towards investor education & awareness (2 bps) | Brokerage & transaction cost over and above 12 bps and 5 bps for cash market transactions and derivative transaction respectively | Goods and Services tax on expenses other than investment and advisory fees | Goods and Services tax on brokerage and transaction cost |
| First Rs. 500 crores | 2.25% | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Next Rs. 250 crores | 2.00% | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Next Rs. 1250crores | 1.75% | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
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| Next Rs. 5000 crores | 1.50% | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 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 | 1.05% | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Particulars | % p.a. of daily net assets* (Estimated p.a.) | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Investment Management & Advisory Fee | Upto 2.25% | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 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 of IDCW cheques and warrants | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Costs of statutory Advertisements | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Cost towards investor education & awareness (2 bps) | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Brokerage & transaction cost over and above 12 bps and 5 bps for cash market transactions and derivative transaction respectively | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Goods and Services tax on expenses other than investment and advisory fees | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Goods and Services tax on brokerage and transaction cost | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |

| | | | | | | | |
|--|--|--|---|--|--|--|------------|
| | <table border="1"> <tr> <td data-bbox="459 219 1219 253">Other Expenses*</td> <td data-bbox="1219 219 1465 253"></td> </tr> <tr> <td data-bbox="459 253 1219 315">Maximum total expense ratio (TER) permissible under Regulation 52 (6) (c)</td> <td data-bbox="1219 253 1465 315"></td> </tr> <tr> <td data-bbox="459 315 1219 344">^ Additional expenses under regulation 52 (6A) (c)</td> <td data-bbox="1219 315 1465 344">Upto 0.05%</td> </tr> </table> | Other Expenses* | | Maximum total expense ratio (TER) permissible under Regulation 52 (6) (c) | | ^ Additional expenses under regulation 52 (6A) (c) | Upto 0.05% |
| Other Expenses* | | | | | | | |
| Maximum total expense ratio (TER) permissible under Regulation 52 (6) (c) | | | | | | | |
| ^ Additional expenses under regulation 52 (6A) (c) | Upto 0.05% | | | | | | |
| <p>Tax treatment for the Investors (Unitholders)</p> | <p>Investor will be advised to refer to the details in the Statement of Additional Information and also independently refer to his tax advisor.</p> | | | | | | |
| <p>Daily Net Asset Value (NAV) Publication</p> | <p>The AMC shall update the NAVs on the website of the Mutual Fund https://www.miraeassetmf.co.in/ and on the website of Association of Mutual Funds in India - AMFI (www.amfiindia.com) by 11.00 p.m. on every Business Day.</p> | | | | | | |
| <p>For Investor Grievances please contact</p> | <table border="1"> <tr> <td data-bbox="459 1055 916 1420"> <p>KFin Technologies Limited Karvy Selenium, Tower B, Plot Number 31 & 32, Financial District, Gachibowli, Hyderabad - 500 034.</p> </td> <td data-bbox="916 1055 1465 1420"> <p>Ms. Venuka Amla Mirae Asset Investment Managers (India) Pvt. Ltd. 606, 6th Floor, Windsor Bldg, Off CST Road, Kalina, Santacruz (E), Mumbai - 400 098. Telephone Nos.: 6780 0300 e-mail: customercare@miraeasset.com</p> <p>Investors may contact any of the ISCs or the AMC by calling the investor line of the AMC at "1800 2090 777" or visit the website at www.miraeassetmf.co.in for complete details.</p> </td> </tr> </table> | <p>KFin Technologies Limited Karvy Selenium, Tower B, Plot Number 31 & 32, Financial District, Gachibowli, Hyderabad - 500 034.</p> | <p>Ms. Venuka Amla Mirae Asset Investment Managers (India) Pvt. Ltd. 606, 6th Floor, Windsor Bldg, Off CST Road, Kalina, Santacruz (E), Mumbai - 400 098. Telephone Nos.: 6780 0300 e-mail: customercare@miraeasset.com</p> <p>Investors may contact any of the ISCs or the AMC by calling the investor line of the AMC at "1800 2090 777" or visit the website at www.miraeassetmf.co.in for complete details.</p> | | | | |
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| <p>Unitholders' Information</p> | <p><u>Accounts Statements</u></p> <p>The AMC shall send an allotment confirmation specifying the units allotted by way of email and/or SMS within 5 working days of receipt of valid application/transaction to the Unit holders registered e-mail address and/ or mobile number (whether units are held in demat mode or in account statement form).</p> <p>A Consolidated Account Statement (CAS) detailing all the transactions across all mutual funds and holding at the end of the month shall be sent to the Unit holders in whose folio(s) transaction(s) have taken place during the month by email on or before 12th of the succeeding month who have opted for e-CAS and on or before 15th day of the succeeding month to investors who have opted for delivery via physical mode.</p> <p>Half-yearly CAS shall be issued at the end of every six months (i.e. September/ March) on or before 18th day of succeeding month who have opted for e-CAS and on or before 21st day of the succeeding month to investors who have opted for delivery via physical mode, to all investors providing the prescribed details across all schemes of mutual funds and securities held in dematerialized form across demat accounts, if applicable</p> | | | | | | |

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

Annual Report

Pursuant to Regulation 56 of SEBI (Mutual Funds) Regulations, 1996 read with Clause 5.4 of SEBI Master Circular dated June 27, 2024, the scheme wise annual report or abridged summary thereof will be hosted on the website of the Mirae Asset Mutual Fund viz. <https://www.miraeassetmf.co.in/downloads/statutory-disclosure/financials> and on the website of AMFI, not later than four months after the close of each financial year (31st March). The AMCs shall display the link prominently on the website of the Mirae Asset Mutual Fund viz. <https://miraeassetmf.co.in> and make the physical copies available to the unitholders, at their registered offices at all times. Unit holders whose e-mail addresses are not registered will have to specifically 'opt in' to receive physical copy of scheme wise annual report or abridged summary thereof. The unit holders may request for a physical copy of scheme annual reports at a price and the text of the relevant scheme by writing to the Mirae Asset Investment Managers (India) Pvt Ltd. / Investor Service Centre / Registrar & Transfer Agents. The Mutual Fund / AMC shall provide a physical copy of abridged report of the annual report, without charging any cost, on specific request received from a unit holder. An advertisement shall be published every year disclosing the hosting of the scheme wise annual report on website of Mirae Asset Mutual Fund and on the website of AMFI and the modes such as SMS, telephone, email or written request (letter) through which a unitholder can submit a request for a physical or electronic copy of the scheme wise annual report or abridged summary thereof. Such advertisement shall be published in the all India edition of at least two daily newspapers, one each in English and Hindi.

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 month / half-year i.e. March 31 and September 30, on its website viz. <https://www.miraeassetmf.co.in/downloads/portfolio> and on the website of Association of Mutual Funds in India (AMFI) viz. www.amfiindia.com within 10 days from the close of each month/ half year respectively. In case of unitholders whose e-mail addresses are registered, the Mutual Fund/ AMC will send via email both the monthly and half yearly statement of scheme portfolio within 10 days from the close of each 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.