

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

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

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

KEY INFORMATION MEMORANDUM

of

MIRAE ASSET ARBITRAGE FUND

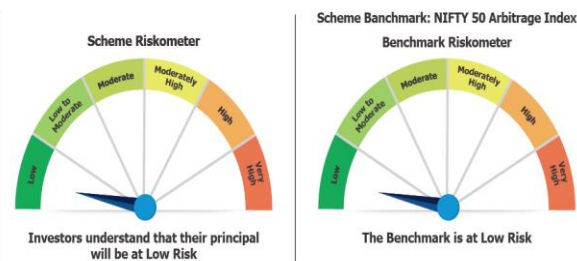
An open ended scheme investing in arbitrage opportunities

PRODUCT LABELLING

Mirae Asset Arbitrage Fund is suitable for investors who are seeking*

- Income over short term
- Investments predominantly in arbitrage opportunities in the cash and derivative segments and the arbitrage opportunities available within the derivative segment

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



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 Scheme	Mirae Asset Arbitrage Fund																																														
Type of the scheme	An open ended scheme investing in arbitrage opportunities																																														
Scheme Code	MIRA/O/H/ARB/20/04/0019																																														
Investment Objective	<p>The investment objective of the scheme is to generate capital appreciation and income by predominantly investing in arbitrage opportunities in the cash and derivative segments of the equity markets and the arbitrage opportunities available within the derivative segment and by investing the balance in debt and money market instruments.</p> <p>There is no assurance or guarantee that the investment objective of the scheme will be realized.</p>																																														
Asset Allocation Pattern of the scheme	<p>Under normal circumstances, the asset allocation will be as follows:</p> <table border="1"> <thead> <tr> <th rowspan="2">Types of Instruments</th><th colspan="2">Indicative allocation (% of total assets)</th><th rowspan="2">Risk Profile</th></tr> <tr> <th>Minimum</th><th>Maximum</th></tr> </thead> <tbody> <tr> <td>Equities and Equity Linked instruments*</td><td>65%</td><td>90%</td><td>Medium to High</td></tr> <tr> <td>Derivatives including Index Futures, Stock Futures, Index Options and Stock Options</td><td>65%</td><td>90%</td><td>Medium to High</td></tr> <tr> <td>Debt securities and Money Market Instruments (including the margin money deployed in derivative transactions)</td><td>10%</td><td>35%</td><td>Low to Medium</td></tr> <tr> <td>Units issued by REITs & InvITs</td><td>0%</td><td>10%</td><td>Medium to High</td></tr> </tbody> </table> <p>Under defensive circumstances, the asset allocation will be as follows:</p> <table border="1"> <thead> <tr> <th rowspan="2">Types of Instruments</th><th colspan="2">Indicative allocation (% of total assets)</th><th rowspan="2">Risk Profile</th></tr> <tr> <th>Minimum</th><th>Maximum</th></tr> </thead> <tbody> <tr> <td>Equities and Equity Linked instruments*</td><td>0%</td><td>35%</td><td>Medium to High</td></tr> <tr> <td>Derivatives including Index Futures, Stock Futures, Index Options and Stock Options</td><td>0%</td><td>35%</td><td>Medium to High</td></tr> <tr> <td>Debt securities and Money Market Instruments (including the margin money deployed in derivative transactions)</td><td>65%</td><td>100%</td><td>Low to Medium</td></tr> <tr> <td>Units issued by REITs & InvITs</td><td>0%</td><td>10%</td><td>Medium to High</td></tr> </tbody> </table> <p>Defensive circumstances are when the arbitrage opportunities in the market are negligible, in view of the fund manager or returns are lower than alternative investment opportunities as per allocation pattern. The allocation under defensive considerations will be made keeping in view the interest of the unitholders.</p> <ul style="list-style-type: none"> Investment in derivatives can be made upto 90% of the net assets of the scheme. The Scheme may invest in securitised debt upto 50% of debt portion. 			Types of Instruments	Indicative allocation (% of total assets)		Risk Profile	Minimum	Maximum	Equities and Equity Linked instruments*	65%	90%	Medium to High	Derivatives including Index Futures, Stock Futures, Index Options and Stock Options	65%	90%	Medium to High	Debt securities and Money Market Instruments (including the margin money deployed in derivative transactions)	10%	35%	Low to Medium	Units issued by REITs & InvITs	0%	10%	Medium to High	Types of Instruments	Indicative allocation (% of total assets)		Risk Profile	Minimum	Maximum	Equities and Equity Linked instruments*	0%	35%	Medium to High	Derivatives including Index Futures, Stock Futures, Index Options and Stock Options	0%	35%	Medium to High	Debt securities and Money Market Instruments (including the margin money deployed in derivative transactions)	65%	100%	Low to Medium	Units issued by REITs & InvITs	0%	10%	Medium to High
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	<ul style="list-style-type: none"> • 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 participate in repo in corporate debt securities. • The Scheme may engage in securities lending in accordance with the guidelines issued by SEBI. A maximum of 20% of net assets will be deployed in securities lending and the maximum single counterparty exposure will be restricted to 5% of net assets outstanding at any point of time. • If permitted by SEBI Regulations, the Scheme may engage in short selling of securities in accordance with the guidelines issued by SEBI. <p>The cumulative gross exposure of the Scheme through Equities and Equity Linked instruments, Derivatives, Debt securities and Money Market Instruments and Units issued by REITs & InvITs shall not exceed 100% of the net assets of the Scheme.</p> <p>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.</p> <p>*Equity allocation is measured as the Gross exposure to equities, equity related instruments and derivatives. The Equity allocation so built, at any point in time, would be completely hedged out, using derivative instruments that provides an equal but opposite exposure, thereby making the Net exposure market-neutral.</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. 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.</p>
Investment Strategy	<p>The scheme will seek to achieve its investment objective primarily by employing various strategies which seek to exploit available arbitrage opportunities in markets. If suitable arbitrage opportunities are not available in the opinion of the Fund Manager, the scheme may predominantly invest in debt and money market securities.</p> <p>The market provides opportunities to the investor to derive returns from the implied cost of carry between the underlying cash market and the derivatives market. This provides for opportunities to generate returns that are possibly higher than short term interest rates with minimal active price risk on equities. Implied cost of carry and spreads across the spot, futures and options markets can potentially lead to profitable arbitrage opportunities. The Scheme would carry out arbitrage strategies, which would entail taking offsetting positions in the various markets simultaneously. The arbitrage strategy can also be on account of buy-back of shares announced by a company and/or differences in prices between two exchanges/markets. In this case the arbitrage strategy will not include an offsetting derivatives transaction.</p> <p>The Investment Manager will use a disciplined quantitative analysis while accessing arbitrage opportunities. The Investment Manager will have an effective risk monitoring and control process to ensure adherence to regulatory guidelines and limits.</p>

	<p>The arbitrage strategies the Fund may adopt could be as under. The list is not exhaustive and the Fund could use similar strategies and any other strategies as available in the markets.</p> <p>(a) Index/ Stock spot – Index/ Stock Futures:</p> <p>This strategy is employed when the price of the future is trading at premium to the price of its underlying in spot market. The Scheme shall buy the stock in spot market and endeavour to simultaneously sell the future at a premium on a quantity neutral basis.</p> <p>Buying the stock in spot market and selling the futures results into a hedge where the Scheme has locked in a spread and is not affected by the price movement of cash market and futures market. The arbitrage position can be continued till expiry of the future contracts. The future contracts are settled based on the last half an hour's weighted average trade of the spot market. Thus there is a convergence between the spot price and the futures market on expiry. This convergence helps the Scheme to generate the arbitrage return locked in earlier.</p> <p>On or before the date of expiry, if the price differential between the spot and futures position of the subsequent month maturity still remains attractive, the scheme may rollover the futures position and hold onto the position in the spot market. In case such an opportunity is not available, the scheme would liquidate the spot position and settle the futures position simultaneously.</p> <p>Rolling over of the futures transaction means unwinding the short position in the futures of the current month and simultaneously shorting futures of the subsequent month maturity, and holding onto the spot position.</p> <p>(b) Index Arbitrage:</p> <p>The Nifty 50 derives its value from fifty constituent stocks; the constituent stocks (in their respective weights) can be used to create a synthetic index matching the Nifty Index. Also, theoretically, the fair value of a future is equal to the spot price plus the cost of carry.</p> <p>Theoretically, therefore, the pricing of Nifty Index futures should be equal to the pricing of the synthetic index created by futures on the underlying stocks.</p> <p>Due to market imperfections, the index futures may not exactly correspond to the synthetic index futures. The Nifty Index futures normally trades at a discount to the synthetic Index due to large volumes of stock hedging being done using the Nifty Index futures giving rise to arbitrage opportunities.</p> <p>One instance in which an index arbitrage opportunity exists is when Index future is trading at a discount to the index (spot) and the futures of the constituent stocks are trading at a cumulative premium.</p> <p>The investment manager shall endeavour to capture such arbitrage opportunities by taking long positions in the Nifty Index futures and short positions in the synthetic index (constituent stock futures).</p> <p>Based on the opportunity, the reverse position can also be initiated.</p> <p>(c) Corporate Action / Event Driven Strategies:</p> <p>I. Dividend Arbitrage</p> <p>At the time of declaration of dividend, the stock futures / options market can provide a profitable opportunity. Generally, the stock prices decline by the dividend amount when the stock becomes ex-dividend.</p> <p>II. Buy-Back/ Open Offer Arbitrage</p>
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	<p>When the Company announces the buy-back or open offer of its own shares, there could be opportunities due to price differential in buyback price and traded price.</p> <p>III. Merger</p> <p>When the Company announces any merger, amalgamation, hive off, de-merger, etc, there could be opportunities due to price differential in the cash and the derivative market.</p> <p>(d) Portfolio Hedging:</p> <p>This strategy will be adopted:</p> <p>(i) If in an already invested portfolio of a Scheme, the Investment manager is expecting a market correction, the Investment manager may sell Index Futures to insulate the portfolio from the market related risks.</p> <p>(ii) If there are significant inflows to the Scheme and the market expectations are bullish, the Investment manager may buy Index Futures to continue participation in the equity markets. This strategy is used to reduce the time to achieve the desired invested levels.</p> <p>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.</p>
Risk Profile of the Scheme	<p>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.</p> <p>The Scheme is subjected to risk factors associated with risks associated with Equity Investments, Debt & Money Market Instruments, Derivatives, segregated portfolio, Covered Call, Securitized Debt, Structured Obligations and Credit Enhancement. Investments in REITs and InvITS, Securities Lending , short selling, Repo in Corporate Debt etc.</p>
Risk Control measures	<p>Concentration Risk</p> <p>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.</p> <p>Liquidity Risk</p> <p>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.</p> <p>Risks Associated with Equity Investments:</p> <p>The scheme has a diversified portfolio to counter the volatility in the prices of individual stocks. Diversification in the portfolio reduces the impact of high fluctuations in daily individual stock prices on the portfolio.</p> <p>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.</p>
Plans and Options	<p>The Scheme will 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 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</p>

	<p>withdrawal option (IDCW). The Income Distribution cum capital withdrawal option shall have 2 sub options: (a) Payout of Income Distribution cum capital withdrawal option (“Payout of IDCW”) (b) Reinvestment of Income Distribution cum capital withdrawal option (“Reinvestment of IDCW”). 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>If the unit holders selects IDCW option but does not specify the sub-option then the default sub-option shall be Reinvestment of IDCW.</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 ARBITRAGE FUND - Direct Plan”.</p> <p>Treatment for investors based on the applications received is given in the table below:</p> <table><tr><th>Scenario</th><th>Broker mentioned by the investor</th><th>Code by the investor</th><th>Plan mentioned by the investor</th><th>Default Plan to be captured</th></tr><tr><td>1</td><td>Not mentioned</td><td></td><td>Not mentioned</td><td>Direct Plan</td></tr><tr><td>2</td><td>Not mentioned</td><td></td><td>Direct</td><td>Direct Plan</td></tr><tr><td>3</td><td>Not mentioned</td><td></td><td>Regular</td><td>Direct Plan</td></tr><tr><td>4</td><td>Mentioned</td><td></td><td>Direct</td><td>Direct Plan</td></tr><tr><td>5</td><td>Direct</td><td></td><td>Not Mentioned</td><td>Direct Plan</td></tr><tr><td>6</td><td>Direct</td><td></td><td>Regular</td><td>Direct Plan</td></tr><tr><td>7</td><td>Mentioned</td><td></td><td>Regular</td><td>Regular Plan</td></tr><tr><td>8</td><td>Mentioned</td><td></td><td>Not Mentioned</td><td>Regular Plan</td></tr></table> <p>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.</p> <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>	Scenario	Broker mentioned by the investor	Code by the investor	Plan mentioned by the investor	Default Plan to be captured	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
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Applicable NAV (after the scheme opens for repurchase)	<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>																																													

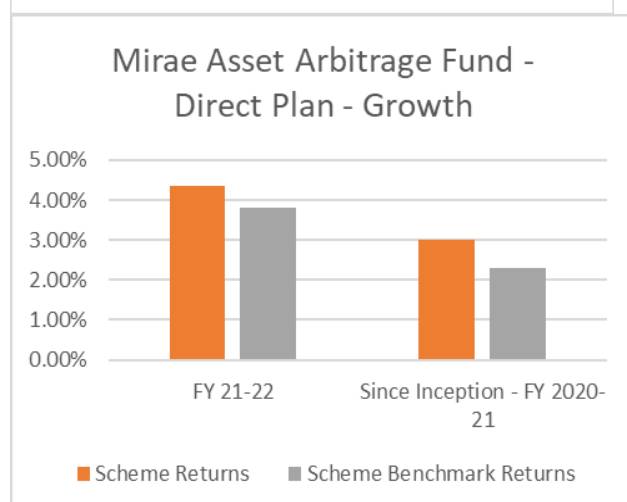
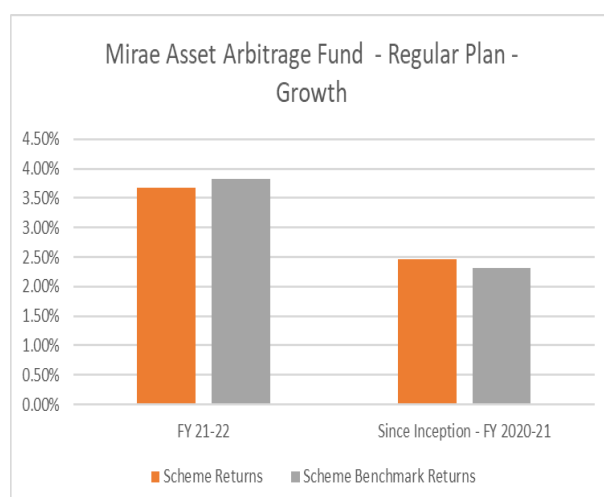
	<p>i. In respect of valid applications received upto 3.00 p.m. at the Official Point(s) of Acceptance and where the funds for the entire amount of subscription / purchase/switch-ins as per the application are credited to the bank account of the Scheme before the cut-off time i.e. available for utilization before the cut-off time- the closing NAV of the day shall be applicable.</p> <p>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.</p> <p>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> <p>For Redemption/ Repurchases/Switch out:</p> <p>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.</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>
Minimum Amount for Application	<p>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.</p> <p>However, 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 circular no. SEBI/HO/IMD/IMD-I/DOF5/P/CIR/2021/553 dated April 28, 2021 read along with circular no. SEBI/HO/IMD/IMD-IDOF5/P/CIR/2021/624 dated September 20, 2021, as amended from time to time.</p>
Dispatch of Repurchase (Redemption) Request	The redemption or repurchase proceeds shall be dispatched to the unitholders within 10 working days from the date of redemption or repurchase.
Benchmark Index	NIFTY 50 Arbitrage Index
Income Distribution cum Capital Withdrawal (IDCW)	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 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 15 days from the date of declaration of the IDCW.
Name of the Fund Manager	The Scheme is be managed by Mr. Jignesh Rao and Mr. Jigar Shethia (Equity portion) and Mr. Mahendra Kumar Jajoo (Debt portion)
Name of the Trustee Company	Mirae Asset Trustee Company Private Limited

**Scheme
Performance**

Particulars	Regular Plan – Growth option		Direct Plan – Growth option	
Compounded Annualised Growth Returns (CAGR)	Scheme returns (%)	Benchmark Returns (%)	Scheme returns (%)	Benchmark Returns (%)
Since Inception	3.45	3.45	4.16	3.45
Last 1 year	3.67	3.82	4.37	3.82
Last 3 years	NA	NA	NA	NA
Last 5 years	NA	NA	NA	NA
NAV as on 31/03/2022	10.622	-	10.752	-

Inception date of the Scheme: June 19, 2020

Graph showing absolute returns for past 2 Financial Years:



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

	<p>As per the SEBI standards for performance reporting, the returns are calculated on Rs.10/- invested at inception. 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.</p>																								
<p>Expenses of the Scheme</p> <p>1.Load Structure</p>	<p>During Ongoing Offer Periods:</p> <p>Entry Load: Not Applicable: In accordance with SEBI circular no. SEBI/IMD/CIR No. 4/168230/09 dated June 30, 2009, no entry load will be charged by the Scheme to the investor. Similarly, no entry load will be charged with respect to applications for registrations under Systematic Investment Plan (SIP) / Systematic Transfer Plan (STP) accepted by the Mutual Fund with effect from August, 1, 2009. The upfront commission shall be paid by the investor directly to the distributor, based on his assessment of various factors including the service rendered by the distributor.</p> <p>Exit Load: 0.25%: If units Redeemed or Switched Out within 30 days from the date of allotment. Nil after 30 Days.</p> <p>For any change in load structure AMC will issue an addendum and display it on the website/Investor Service Centres. As per SEBI/IMD/CIR No. 14/120784/08 dated March 18, 2008, no load would be charged on Bonus units.</p> <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> <tr> <td>First Rs. 500 crores</td><td>2.25%</td></tr> <tr> <td>Next Rs. 250 crores</td><td>2.00%</td></tr> <tr> <td>Next Rs. 1250crores</td><td>1.75%</td></tr> <tr> <td>Next Rs. 3000 crores</td><td>1.60%</td></tr> <tr> <td>Next Rs. 5000 crores</td><td>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>1.05%</td></tr> </table> <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> <tr> <th>Particulars</th><th>% p.a. of daily net assets</th></tr> <tr> <td>Investment Management & Advisory Fee</td><td></td></tr> <tr> <td>Trustee fee</td><td></td></tr> <tr> <td>Audit fees</td><td></td></tr> <tr> <td>Custodian fees</td><td></td></tr> </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	Investment Management & Advisory Fee		Trustee fee		Audit fees		Custodian fees	
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2.Recurring expenses																									

RTA Fees	Upto 2.25%
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 IDCW warrants	
Costs of statutory Advertisements	
Cost towards investor education & awareness (at least 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 0.20%	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 the 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 SEBI Circular No SEBI/HO/IMD/DF2/CIR/P/2018/15 dated February 02, 2018, 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,

	<p>whichever is higher:</p> <p>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.</p> <p>Provided further that, expenses charged under this clause shall be utilised for distribution expenses incurred for bringing inflows from such cities.</p> <p>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.</p> <p>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.</p> <p>Provided further that, additional TER can be charged based on inflows only from retail investors from B30 cities in terms of SEBI circular no. SEBI/HO/IMD/DF2/CIR/P/2018/137 dated October 22, 2018 read with SEBI/HO/IMD/DF2/CIR/P/2019/42 dated March 25, 2019.</p> <p>'Retail investors' are defined as individual investors with an inflow of an amount upto Rs 2,00,000/- per transaction.</p> <p>This sub clause (a) shall be applicable for inflows received during the NFO period. (b) GST payable on investment and advisory service fees ('AMC fees') charged by Mirae Asset Investment Managers (India) Private Limited ('Mirae Asset AMC');</p> <p>Within the Total Expense Limit chargeable to the Scheme, following will be charged to the Scheme: (a) GST on other than investment and advisory fees, if any, (including on brokerage and transaction costs on execution of trades) shall be borne by the Scheme; (b) Investor education and awareness initiative fees of at least 2 basis points on daily net assets of respective Scheme.</p> <p>Any expenditure in excess of the SEBI regulatory limits shall be borne by the AMC or the Sponsor.</p> <p>The current expense ratios will be updated on the AMC website https://miraeassetmf.co.in/downloads/regulatory at least 3 working days prior to the effective date of the change.</p> <p>Further, the notice of change in base TER (i.e. TER excluding additional expenses provided in Regulation 52(6A) (b) and 52(6A)(c) of SEBI (Mutual Funds) Regulations, 1996) in comparison to previous base TER charged to the scheme will be communicated to investors of the scheme through notice via email or SMS at least three working days prior to effecting such change.</p> <p>However, any decrease in TER due to decrease in applicable limits as prescribed in Regulation 52 (6) (i.e. due to increase in daily net assets of the scheme) would not require issuance of any prior notice to the investors. Further, such decrease in TER will be immediately communicated to investors of the scheme through email or SMS and uploaded on the AMC website.</p>
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	<p>The above change in the base TER in comparison to previous base TER charged to the scheme shall be intimated to the Board of Directors of AMC along with the rationale recorded in writing.</p> <p>The changes in TER shall also be placed before the Trustees on quarterly basis along with rationale for such changes.</p> <p>Illustration of impact of expense ratio on scheme’s returns</p> <table><tr><th colspan="2">Particulars</th><th>NAV</th></tr><tr><td>Opening NAV per unit</td><td>A</td><td>10.000</td></tr><tr><td>Gross Scheme Returns @ 8.75%</td><td>B</td><td>0.875</td></tr><tr><td>Expense Ratio @ 1.50 % p.a. (including distribution expenses) charged during the year</td><td>C = (A x 1.50%)</td><td>0.150</td></tr><tr><td>Closing NAV per unit</td><td>D = A + B - C</td><td>10.725</td></tr><tr><td>Net 1 Year Return</td><td>D/A - 1</td><td>7.25%</td></tr></table> <p>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.</p> <p>TER for the Segregated Portfolio</p> <p>a) AMC shall not charge investment and advisory fees on the segregated portfolio. However, TER (excluding the investment and advisory fees) can be charged, on a pro-rata basis only upon recovery of the investments in segregated portfolio.</p> <p>b) The TER so levied shall not exceed the simple average of such expenses (excluding the investment and advisory fees) charged on daily basis on the main portfolio (in % terms) during the period for which the segregated portfolio was in existence.</p> <p>c) The legal charges related to recovery of the investments of the segregated portfolio may be charged to the segregated portfolio in proportion to the amount of recovery. However, the same shall be within the maximum TER limit as applicable to the main portfolio. The legal charges in excess of the TER limits, if any, shall be borne by the AMC.</p> <p>d) The costs related to segregated portfolio shall in no case be charged to the main portfolio.</p> <p>Actual expenses for the financial year 2021-22, inclusive of GST : Regular Plan: 1.09% Direct Plan: 0.37%</p>	Particulars		NAV	Opening NAV per unit	A	10.000	Gross Scheme Returns @ 8.75%	B	0.875	Expense Ratio @ 1.50 % p.a. (including distribution expenses) charged during the year	C = (A x 1.50%)	0.150	Closing NAV per unit	D = A + B - C	10.725	Net 1 Year Return	D/A - 1	7.25%
Particulars		NAV																	
Opening NAV per unit	A	10.000																	
Gross Scheme Returns @ 8.75%	B	0.875																	
Expense Ratio @ 1.50 % p.a. (including distribution expenses) charged during the year	C = (A x 1.50%)	0.150																	
Closing NAV per unit	D = A + B - C	10.725																	
Net 1 Year Return	D/A - 1	7.25%																	
Waiver of Load for Direct Applications	Not Applicable.																		
Tax treatment for the Investors (Unitholders)	Investors are advised to refer to the paragraph on Taxation in the “Statement of Additional Information” or “Scheme Information Document” and to consult their own unit holder's tax advisors with respect to the specific amount of tax and other implications arising out of their participation in the scheme.																		
Daily Net Asset Value	The NAV will be declared on all business days. NAV can also be viewed on www.miraeassetmf.co.in and www.amfiindia.com . Investors can also call us on “1800																		

(NAV)	2090 777" (toll-free from a MTNL / BSNL landline) to know the latest NAV.
For Investor Grievances please contact	<p>Mr. Somak Banerjee Mirae Asset Investment Managers (India) Pvt. Ltd. 606, 6th Floor, Windsor Bldg., Off CST Road, Kalina, Santacruz (E), Mumbai - 400 098. Telephone Nos.: 022-6780 0300 e-mail: customercare@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 www.miraeassetmf.co.in, for complete details.</p>
Unitholders' Information	<p>Account Statement for ongoing transactions:</p> <ul style="list-style-type: none"> • 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 15th day 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. <p>For more details, please refer the Scheme Information Document (SID) and Statement of Additional Information (SAI).</p> <p>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/ 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.</p>

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).

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 SEBI Circular no. SEBI/HO/IMD/DF3/CIR/P/2020/197 dated October 5, 2020.

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 SEBI Circular No. SEBI/HO/IMD/IMD-II DOF3/P/CIR/2021/621 dated August 31, 2021, 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 SEBI circular SEBI/HO/IMD/DF2/CIR/P/2018/92 dated June 5, 2018.

Additional Disclosures:

Details as per SEBI circular no. SEBI/HO/IMD/DF2/CIR/P/2016/42 dated March 18, 2016

Fund Managers details

Sr. No.	Particulars	Details	Details	Details
i.	Name	Mr. Jignesh Rao (Equity portion)	Mr. Jigar Shethia (Equity portion)	Mr. Mahendra Kumar Jajoo (Debt portion) CIO – Fixed Income
ii.	Age	40 Years	36 Years	54 Years
iii.	Qualification	B.SC., PGDBA	BCOM & CFA Level 3	ACA, ACS, CFA
iv.	Previous experience	<p>Mr. Jignesh N Rao has over 18 years of experience in the field of Equity dealing. Prior to this assignment, Mr. Rao was associated with Motilal Oswal Asset Management Company Ltd. as Dealer – Equity.</p> <p>Mr. Rao does not manage any other scheme of Mirae Asset Mutual Fund.</p>	<p>Mr. Jigar Bharat Shethia has over 14 years of experience in the field of Equity dealing. Prior to this assignment, Mr. Shethia was associated with Sushil Financial Services Pvt Ltd as Assistant Manager – Equity.</p> <p>Mr. Shethia does not manage any other scheme of Mirae Asset Mutual Fund.</p>	<p>Mr. Mahendra Kumar Jajoo is the Head – Fixed Income of Mirae Asset Investment Managers (India) Private Limited.</p> <p>He has more than 26 years of experience in the field of financial services. He is overall responsible for supervising all Debt schemes of the Mirae Asset Mutual Fund. Prior to this assignment, Mr. Jajoo was Director with AUM Capital Markets Ltd. He has also been associated with organizations like Pramerica Asset Managers Ltd., Tata Asset Management Ltd., ABN AMRO Asset Management Ltd and ICICI Group.</p> <p>The other schemes being managed by Mr. Jajoo are:</p> <ol style="list-style-type: none"> Mirae Asset Equity Savings Fund (debt portion) Mirae Asset Hybrid Equity Fund (Equity Portion) Mirae Asset Cash Management Fund Mirae Asset Dynamic Bond Fund Mirae Asset Savings Fund Mirae Asset Short Term Fund. Mirae Asset Ultra Short Duration Fund Mirae Asset Banking and PSU Debt Fund Mirae Asset Corporate Bond Fund Mirae Asset Money Market Fund

				xi. Mirae Asset Nifty SDL Jun 2027 Index Fund
v.	Tenure for which the fund manager has been managing the scheme	1 year 10 months (Managing since June 2020)		
vi.	Scheme's portfolio turnover ratio	17.30 Times as on March 31, 2022		

Disclosures in terms of SEBI circular no. SEBI/HO/IMD/DF2/CIR/P/2016/42 dated March 18, 2016:

A. Portfolio holdings as on March 31, 2021

Name of the Instrument	ISIN	Industry	Quantity	Market/Fair Value(Rs. in Lacs)	% to Net Assets
Adani Ports and Special Economic Zone Limited	INE742F01042	Transportation	2,16,250	1674.21	4.40%
Reliance Industries Limited	INE002A01018	Petroleum Products	57,500	1514.98	3.98%
Bharti Airtel Limited	INE397D01024	Telecom - Services	1,94,750	1470.27	3.86%
Sun TV Network Limited	INE424H01027	Entertainment	2,94,000	1440.16	3.79%
Bandhan Bank Limited	INE545U01014	Banks	4,14,000	1272.64	3.35%
Infosys Limited	INE009A01021	Software	55,500	1058.30	2.78%
Kotak Mahindra Bank Limited	INE237A01028	Banks	58,400	1024.25	2.69%
ITC Limited	INE154A01025	Consumer Non Durables	3,96,800	994.58	2.61%
Hero MotoCorp Limited	INE158A01026	Auto	38,700	887.84	2.33%
Vedanta Limited	INE205A01025	Non - Ferrous Metals	2,17,000	875.27	2.30%

Sector Allocation as on March 31, 2022

Industry Allocation (Domestic Equities)	% Weightage
Banks	9.2765%
Software	8.2081%
Entertainment	5.8546%
Finance	5.2646%
Telecom - Services	4.9368%
Transportation	4.4007%

Petroleum Products	3.9821%
Consumer Non Durables	3.4440%
Pharmaceuticals	3.3885%
Leisure Services	2.7329%
Construction	2.5134%
Non - Ferrous Metals	2.4164%
Auto	2.3337%
Aerospace & Defense	2.1477%
Chemicals	2.0404%
Healthcare Services	1.9860%
Retailing	1.5799%
Insurance	0.9959%
Pesticides	0.9730%
Industrial Capital Goods	0.6676%
Consumer Durables	0.5271%
Cement & Cement Products	0.3636%
Auto Ancillaries	0.3594%
Capital Markets	0.3516%
Construction Project	0.2137%
Total	70.9584%

Asset Allocation as on March 31, 2022

Asset allocation Profile	% Weightage
Equity	70.9584%
SOV	22.4490%
Equity Futures	-71.2949%
Cash & Other Receivables	77.8875%
Total	100.0000%

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

The aggregate investment in the scheme under the following categories as on March 31, 2022

Sr. No.	Categories	Amount (Rs.)
i.	AMC's Board of Directors	46,208.01
ii.	Scheme's Fund Manager(s)	4,33,531.43
iii.	Other key managerial personnel*	41,00,994.09

*Investments by Other Key Managerial Personnel includes investments by Mr. Swarup Mohanty and Mr. Jun Hong who are also directors of the AMC.

Comparison with similar existing schemes of Mirae Asset Mutual Fund:

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

Scheme Name	Investment Objective	Asset Allocation Pattern			Investment Strategy	AUM as on March 31, 2022 (in crores)	No. of folios as on March 31, 2022
Mirae Asset Equity Savings Fund	The investment objective of the scheme is to provide capital appreciation and income distribution to the investors by using equity and equity related instruments, arbitrage opportunities, and investments in debt and money market instruments. The Scheme does not assure or guarantee any returns.	Types of Instruments	Indicative allocation (% of total assets)		The scheme will seek to achieve its investment objective primarily by employing various strategies which seek to exploit available arbitrage opportunities in markets along with pure equity investments and investments in debt and money market instruments.	512.43	14,143
		Indian Equities and Equity Related Instruments	65 %	90 %			
		i. Equities & equity related instruments (unhedged)*	20 %	45 %			
		ii. Equities, equity related instruments and derivatives including index futures, stock futures, index options & stock options etc. as part of hedged / arbitrage exposure.**	20 %	70 %			
		Money market instruments / debt securities Instruments and/or units of debt/liquid schemes of domestic Mutual Funds	10 %	35 %			

Mirae Asset Hybrid Equity Fund	The investment objective of the Scheme is to generate capital appreciation along with current income from a combined portfolio of predominantly investing in equity & equity related instruments and balance in debt and money market instruments. The Scheme does not guarantee or assure any returns. The Scheme does not guarantee or assure any returns.	Types of Instruments	Indicative allocation (% of total assets)		Risk Profile	This fund is positioned as a lower risk alternative to a pure equities scheme, while retaining some of the upside potential from equities exposure. The Scheme provides the Investment Manager flexibility to shift allocations within the mentioned asset allocation in the event of a change in view regarding an asset class. The Scheme will primarily invest in equity and equity related securities.	6,592.82	1,69,495
			Minimum	Maximum				
		Equity and Equity Related Instruments*	65	80	High			
		Debt & Money Market Instruments	20	35	Medium			
		Units issued by REITs and InvITs	0	10	Medium to High			

Date: April 29, 2022

(Arbitrage Fund - An open ended scheme investing in arbitrage opportunities)

Mutual Fund

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.

Sign of 1 st Applicant / Guardian / Auth. Signatory / PoA / Karta	Sign of 2 nd Applicant / Guardian / Auth. Signatory / PoA	Sign of 3 rd Applicant / Guardian / Auth. Signatory / PoA
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TRANSACTION CHARGES (Please ☒ any one of the below. Refer Instructions No. 11)

Applicable transaction charges will be deducted in case your distributor has opted for such charges. Upfront commission shall be paid directly by the investor to the ARN Holder (AMFI registered Distributor) based on the investor's assessment of various factors including the services rendered by the ARN Holder.

Folio No.										
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The details in our records under the Folio No. mentioned alongside will apply for this application.All Unit Holders in the given Folio should be KYC compliant.Any updation in KYC credentials may be filled in the below sections.

[illegible][illegible]

CKYC ID No. (KIN)

Relationship with Minor (Please ✓)

☐ Mother ☐ Father ☐ Legal Guardian

[illegible]

KYC (Please)
☐ Proof Attached

GUARDIAN									
PAN									

POA / Custodian Name: KYC (Please  ☐ Proof Attached)

[illegible]

Designation:

3. FIRST APPLICANT AND KYC DETAILS All fields marked as '*' are Mandatory

1st SOLE APPLICANT ☐ Individual or ☐ Non-Individual (Please fill Ultimate Beneficial Ownership (UBO) Declaration Form in section 11a & 11b - Refer Instruction No. 17)

*Date of Birth/ Incorporation D D M M Y Y Y Y
(Individual) / (Non-Individual) _____

Proof of Date of Birth (Please ✓)
(For minor applicant)

☐ Birth Certificate
 ☐ School Leaving Certificate / Mark Sheet
☐ Passport of the Minor
 ☐ Others _____ (Please specify)

(Please write the Date of birth as per Aadhaar Card)

Place of Birth /
Incorporation:Country of Birth /
Incorporation:

Nationality:

Gender ☐ Male ☐ Female ☐ Other

Type: ☐ Resident Individual ☐ Sole Prop ☐ NRI - NRE ☐ Trust ☐ Bank / FIs ☐ FIs ☐ PIO ☐ Society/AOP/BOI ☐ Minor through Guardian ☐ NRI - NRO

☐ HUF ☐ LLP ☐ Listed Company ☐ Private Company ☐ Public Ltd. Company ☐ Artificial Juridical Person ☐ Partnership Firm ☐ EO - MF Schemes ☐ Other (Please specify)

a*. Occupation Details [Please tick (✓)]

<input type="checkbox"/> Private Sector	<input type="checkbox"/> Public Sector	<input type="checkbox"/> Government Service	<input type="checkbox"/> Student	<input type="checkbox"/> Professional	<input type="checkbox"/> Housewife
<input type="checkbox"/> Business	<input type="checkbox"/> Retired	<input type="checkbox"/> Retired	<input type="checkbox"/> Proprietorship	<input type="checkbox"/> Others	(Please specify)

b*. Politically Exposed Person (PEP) Status (Also applicable for authorised signatories/Promoters/Karta/Trustee/Whole time Directors) ☐ I am PEP ☐ I am Related to PEP ☐ Not Applicable

c*. Gross Annual Income (₹) [Please tick (✓)] ☐ Below 1 Lakh ☐ 1-5 Lakhs ☐ 5-10 Lakhs ☐ 10-25 Lakhs ☐ >25 Lakhs ☐ > 1 Crore

d*. Net-worth (Mandatory for Non-Individuals) ₹ as on DD MM YYYY (Not older than 1 year)

e*. Non-Individual Investors involved/providing any of the mentioned services

<input type="checkbox"/> Foreign Exchange / Money Changer Services	<input type="checkbox"/> Gaming/Gambling/Lottery/Casino Services
<input type="checkbox"/> Money Lending / Pawning	<input type="checkbox"/> None of the above

4. BANK ACCOUNT DETAILS - Mandatory [Refer Instruction Nos. 3 & 4]

Name of the Bank:

Core Banking A/c No. A/c.
Type Pls. ☒ NRE ☐ CURRENT ☐ SAVINGS ☐ NRO ☐ Other

Branch Name: _____ Address: _____

Bank Branch City: _____ State: _____ Pin Code _____

[illegible]

5. JOINT APPLICANTS, IF ANY AND THEIR KYC DETAILS All fields marked as **✳** are Mandatory

Mode of Holding: ☐ Anyone or Survivor ☐ Single ☐ Joint (Please note that the Default option is Anyone or Survivor)

2nd APPLICANT Mr. / Ms. / M/s. (Not Applicable in case of Minor Applicant) Gender ☐ Male ☐ Female ☐ Other
(Please write the name as per PAN Card)

PAN Details Pls indicates if US 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 tick ☒] ☐ Private Sector ☐ Public Sector ☐ Government Service ☐ Student ☐ Professional ☐ Housewife
☐ Business ☐ Retired ☐ Agriculture ☐ Proprietorship ☐ Others (Please specify)

b*. Politically Exposed Person (PEP) Status ☐ m PEP ☐ I am Related to PEP ☐ Not Applicable

c*. Gross Annual Income (₹) [Please tick ☒] ☐ 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)

Mode of Holding: ☐ Anyone or Survivor ☐ Single ☐ Joint (Please note that the Default option is Anyone or Survivor)

3rd APPLICANT Mr. / Ms. / M/s. (Not Applicable in case of Minor Applicant) Gender ☐ Male ☐ Female ☐ Other
(Please write the name as per PAN Card)

PAN Details Pls indicates if US 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 tick ☒] ☐ Private Sector ☐ Public Sector ☐ Government Service ☐ Student ☐ Professional ☐ Housewife
☐ Business ☐ Retired ☐ Agriculture ☐ Proprietorship ☐ Others (Please specify)

b*. Politically Exposed Person (PEP) Status ☐ I am PEP ☐ I am Related to PEP ☐ Not Applicable

c*. Gross Annual Income (₹) [Please tick ☒] ☐ 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)

6. MAILING ADDRESS [Please provide your E-mail ID and Mobile Number to help us serve you better]

Local Address of 1st Applicant

City State Pin Code

Tel. Off. Resi. Mobile

E - Mail

^^Please Use Block Letters. Investors providing email ID would mandatorily receive all Communications, Statement of Accounts and Abridged Annual Report through e-mail only.

6a. Mandatory for NRI / FII Applicant [Please provide Full Address. P. O. Box No. may not be sufficient. For Overseas Investors, Indian Address is preferred]

Overseas Correspondence Address

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

Scheme - MIRAE ASSET ARBITRAGE FUND - (MAAF) ☐ Regular Plan ☐ Growth (Default) ☐ Payout of income Distribution cum capital withdrawal option ☐ Reinvestment of Income Distribution cum capital withdrawal option (Default)

Payment Type [Please ☒] ☐ Self (Non-Third Party Payment) ☐ Third Party Payment (Please attach 'Third Party Payment Declaration Form')

Cheque / DD / UTR No. & Date	Amount of Cheque / DD / RTGS / NEFT in figures (Rs.)	DD Charges, if any	Net Purchase Amount	Drawn on Bank / Branch	Pay-In Bank A/c No. (For Cheque Only)

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

8. DEMAT ACCOUNT DETAILS - Mandatory for units in Demat Mode - Please ensure that the sequence of names as mentioned under section 3 matches as per the Depository Details.

National Securities Depository Limited (NSDL) Central Depository Services (India) Limited (CDSL)
DP Name DP Name

DP ID Benef. A/C No. 16 Digit A/C No.

Enclosures - Please ☒ ☐ Client Masters List (CML) ☐ Transaction cum Holding Statement ☐ Delivery Instruction Slip (DIS)

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

☐ PLEASE REGISTER MY/OUR NOMINEE AS PER BELOW DETAILS OR ☐ I/WE DO NOT WISH TO NOMINATE

No.	Nominee(s) Name	Date of Birth (in case of Minor)	Name of the Guardian (in case of Minor)	Relationship	% of Share	Signature of Nominee / Guardian (Preferred but not Mandatory)
1		<input type="text"/>				
2		<input type="text"/>				
3		<input type="text"/>				

FOR NON-INDIVIDUALS ONLY

10. FATCA & CRS DETAILS (Please consult your professional tax advisor for further guidance on FATCA & CRS classification)

PART A To be filled by Financial Institutions or Direct Reporting Non Financial Entity (NFEs)

We are a,
Financial institution ☐
or
Direct reporting NFE ☐
[Please tick (✓)]

GIIN

Note: If you do not have a GIIN but you are sponsored by another entity, please provide your sponsor's GIIN above and indicate your sponsor's name below

Name of sponsoring entity:

GIIN not available [Please tick (✓)] ☐ Applied for ☐ Not required to apply for - please specify 2 digits sub-category ☐ Not obtained - Non-participating FI

PART B (please fill any one as appropriate "to be filled by NFEs other then Direct Reporting NFEs")

1	Is the Entity a publicly traded company (that is, a company whose shares are regularly traded on an established securities market)	<input type="checkbox"/> 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 related entity of a publicly traded company (a company whose shares are regularly traded on an established securities market)	<input type="checkbox"/> Yes (If yes, please specify name of the listed company and one stock exchange on which the stock is regularly traded) Name of Listed company: _____ Nature of relation <input type="checkbox"/> Subsidiary of the Listed Company or <input type="checkbox"/> Controlled by a Listed Company Name of stock exchange: _____
3	Is the Entity an active NFE	<input type="checkbox"/> Yes (If yes, please fill UBO declaration in the next section.) Nature of Business: _____ Please specify the sub-category of Active NFE <input type="checkbox"/> <input type="checkbox"/> Mention code: Refer instruction 15(c)
4	Is the Entity an Passive NFE	<input type="checkbox"/> Yes (If yes, please fill UBO declaration in the next section.) Nature of Business: _____

For details refer instruction no. 15.

11 DECLARATION FOR ULTIMATE BENEFICIAL OWNERSHIP [UBO] (Refer instruction No. 17)*

*This declaration is not needed for Companies that are listed on any recognized stock exchange or is a Subsidiary of such Listed Company or is Controlled by such Listed Company. Please list below the details of controlling person(s), confirming ALL countries of tax residency / permanent residency / citizenship and ALL Tax Identification Numbers for EACH controlling person(s). Owner-documented FFI's should provide FFI Owner Reporting Statement and Auditor's Letter with required details as mentioned in Form W8 BENE

11a. DETAILS OF ULTIMATE BENEFICIAL OWNERS [Mandatory] (If the given space below is not adequate, please attach multiple declaration forms)

Name of UBO & Address	Address Type ^{ss}	PAN/Tax Payer Identification No./ Equivalent ID No. [%]	Document Type Refer instruction No. 15(d)	Country of tax Residency/ permanent residency*	Country of citizenship	UBO Code (Mandatory)	KYC (Yes / NO) [please attach the KYC acknowledgement copy]	% of beneficial interest

ss Address Type: Residential or Business (default)/Residential/Business/Registered Office. Attached documents should be self certified by the UBO and certified by the applicant or Authorised signatory. In case the above information is not provided, it will be presumed that applicant is the UBO, with no declaration to submit. In such case, MAMFIAMC reserves the right to reject the application or reverse the allotment of units, if subsequently it is found that applicant has concealed the facts of beneficial ownership. We also undertake to keep you informed in writing about any changes/modification to the above information in future and also undertake to provide any other additional information as may be required at your end.

If passive NFE, please provide below additional details. (Please attach additional sheets if necessary). Also provide below mandatory details if the UBO does not have a PAN. (Refer Instruction No. 16)

PAN / Any other Identification Number (PAN, Aadhaar, Passport, Election ID, Govt. ID, Driving Licence NREGA Job Card, Others) City of Birth - Country of Birth	Occupation Type: Service, Business, Others Nationality: Father's Name: Mandatory if PAN is not available	DOB: Date of Birth Gender: Male, Female, Other
1. PAN: City of Birth Country of Birth:	Occupation Type: Nationality: Father's Name:	Date of Birth: Gender <input type="checkbox"/> Male <input type="checkbox"/> Female <input type="checkbox"/> Other
2. PAN: City of Birth Country of Birth:	Occupation Type: Nationality: Father's Name:	Date of Birth: Gender <input type="checkbox"/> Male <input type="checkbox"/> Female <input type="checkbox"/> Other
3. PAN: City of Birth Country of Birth:	Occupation Type: Nationality: Father's Name:	Date of Birth: Gender <input type="checkbox"/> Male <input type="checkbox"/> Female <input type="checkbox"/> Other

Additional details to be filled by controlling persons with tax residency/permanent residency/citizenship/Green Card in any country other than India.

* To include US, where controlling person is a US citizen or green card holder

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

Application No.:

Cheque/DD should be Drawn in favour of the scheme "Mirae Asset Arbitrage Fund"

Mutual Fund investments are subject market risks, read all scheme related document carefully.

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 Identification No. below)

1 st Applicant (Sole / Guardian / Non-Individual)		2 nd Applicant		3 rd Applicant	
Do you have any non-Indian Country(ies) of Birth / Citizenship / Nationality and Tax Residency	<input type="checkbox"/> Yes <input type="checkbox"/> No	Do you have any non-Indian Country(ies) of Birth / Citizenship / Nationality and Tax Residency	<input type="checkbox"/> Yes <input type="checkbox"/> No	Do you have any non-Indian Country(ies) of Birth / Citizenship / Nationality and Tax Residency	<input type="checkbox"/> Yes <input type="checkbox"/> No
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?	<input type="checkbox"/> Yes <input type="checkbox"/> No Please provide Tax Payer Id. _____	Are you a US specified person?	<input type="checkbox"/> Yes <input type="checkbox"/> No Please provide Tax Payer Id. _____	Are you a US specified person?	<input type="checkbox"/> Yes <input type="checkbox"/> No 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 if ticked Yes above.			Individual investor have to fill in below details in case of joint applicants					
Tax Residency Status: 1	Country:		Tax Residency Status: 1	Country:		Tax Residency Status: 1	Country:	
	No.:			No.:			No.:	
	Type:			Type:			Type:	
Tax Residency Status: 2	Country:		Tax Residency Status: 2	Country:		Tax Residency Status: 2	Country:	
	No.:			No.:			No.:	
	Type:			Type:			Type:	
Tax Residency Status: 3	Country:		Tax Residency Status: 3	Country:		Tax Residency Status: 3	Country:	
	No.:			No.:			No.:	
	Type:			Type:			Type:	
Address Type _____			Address Type _____			Address Type _____		

(Address Type: Residential or Business (default) | Residential | Business | Registered Office) (For address mentioned in form | existing address appearing in folio)

In case of applications with POA, the POA holder should fill separate form to provide the above details mandatorily.

13. 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 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 my/our credit will constitute full discharge of liabilities of Mirae Asset Mutual Fund. (D) The information given in / with this application form is true and correct and further agrees to furnish additional information sought by 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. I/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. I/We will indemnify the Fund, AMC, Trustee, RTA and other intermediaries in case of any dispute regarding the eligibility, validity and authorization of my/our transactions. (E) I/We further declare that "The ARN holder has disclosed to me/us all the commissions (in the form of trail commission or any other mode), payable to him for the different competing Schemes of various Mutual Funds from amongst which the Scheme is being recommended to me/us. (F) I/We hereby confirm that I/We have not been offered/communicated any indicative portfolio and/ or any indicative yield by the Fund/AMC/its 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: I/We have read, understood and shall be bound by the terms & conditions of the PIN agreement available on the AMC website for transacting online. (H) RIA: I/We hereby agree to consent the AMC to share my transaction details to the registered investment advisor (RIA) through the registrar or otherwise. (I) Applicable to Foreign Resident's Residing in India:- I/We confirm that I/We satisfy the Residency test as prescribed under FEMA provisions. I/We further declare that I/We am/are "Person Resident in India" and are allowed to invest into the Scheme as per the said FEMA regulations and other applicable laws and regulations. (J) I / We confirm that I am / We are not United States person(s) under the laws of United States or resident(s) of Canada. In case of change to this status, I / We shall notify the AMC, in which event the AMC reserves the right to redeem my / our investments in the Scheme(s). (K) FATCA/CRS Certification: I / We have understood the information requirements of this Form (read along with the FATCA& CRS Instructions) and hereby confirm that the information provided by me / us on this Form is true, correct, and complete. I / We also confirm that I / We have read and understood the FATCA& CRS Terms and Conditions and hereby accept the same. In case the above information is not provided, it will be presumed that applicant is the ultimate beneficial owner, with no declaration to submit. In such case, the concerned SEBI registered intermediary reserves the right to reject the application or reverse the allotment of units, if subsequently it is found that applicant has 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) Aadhaar: I/We hereby voluntarily submit Aadhaar card to the Fund/AMC for updating the same in my folio.

Sign of 1 st Applicant / Guardian / Authorised Signatory / PoA	Sign of 2 nd Applicant / Guardian / Authorised Signatory / PoA	Sign of 3 rd Applicant / Guardian / Authorised Signatory / PoA
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ACKNOWLEDGMENT SLIP

Received Application from Mr. / Ms. / M/s. _____

For ☐ Lumpsum 'OR' ☐ SIP

as per details below:

Scheme Name and Plan: Mirae Asset Arbitrage Fund	Payment Details	Date & Stamp of Collection Centre / ISC
	Amount (Rs) _____ Cheque/ DD No.: _____ Dated _____ Bank & Branch _____	

Cheque / DD is subject to realisation

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.
2. 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.
3. 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.
9. 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.miraeeassetmf.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 giving an written signed request or filling OTM cancellation form 15 days in advance of the next SIP date.

STANDALONE ONE TIME MANDATE (OTM) FOR SIP APPLICATION.

MIRAE ASSET

Mutual Fund

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-EUIN* box is left blank). Please refer instruction 12 of KIM for complete details on EUIN. I/We hereby confirm that the EUIN box has been intentionally left blank by me/us as this transaction is executed without any interaction or advice by the employee/relationship manager/sales person of the above distributor/sub broker or notwithstanding the advice of in-appropriateness, if any, provided by the employee/relationship manager/sales person of the distributor/sub broker. **RIA/Declaration:** "I/We hereby give you my/our consent to share/provide the transactions data feed/portfolio holdings/NAV etc. in respect of my/our investments under Direct Plan of all Schemes managed by you, to the above mentioned SEBI-Registered Investment Adviser/ RIA".

Signature of 1 st Applicant / Guardian / Authorised Signatory / PoA / Karta	Signature of 2 nd Applicant / Guardian / Authorised Signatory / PoA	Signature of 3 rd Applicant / Guardian / Authorised Signatory / PoA
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EXISTING UNIT HOLDER INFORMATION (The details in our records under the folio number mentioned will apply for this application.)

Name of 1 st Unit Holder	
Folio No.	Mobile No.
Email ID	
Bank Credentials:	Please provide Bank Details for which One Time Mandate (OTM) needs to be registered. Kindly note, that if the OTM registration is given for any other bank which is not registered under the folio, the bank will not be automatically added to the list for of bank A/c's and will not be used for purpose of any payout.
Bank Name	
Bank Account No.	

DECLARATION AND SIGNATURES. ALSO REFER THE TERMS AND CONDITIONS OVERLEAF:

1. I / We declare that the particulars furnished here are correct. I / We authorize Mirae Asset Mutual Fund acting through its service providers to debit my / our bank account towards payment of SIP installments through an Electronic Debit arrangement / NACH (National Automated Clearing House) as per my request from time to time.
2. If the transaction is delayed or not effected at all for reasons of incomplete or incorrect information, or for any technical reasons at the banks end, I/We would not hold the user institution / Mirae Asset Mutual Fund responsible for such delay / non processing.
3. I/We acknowledge that I/We will need to inform Mirae Asset Mutual Fund about any changes in my bank account and that Mirae Asset Mutual Fund will not be responsible for any rejections / non processing due to any such non information to Mirae Asset Mutual Fund.
4. I/We hereby authorize Mirae Asset Mutual Fund to initiate / honour such payments and have signed and endorsed the Mandate Form in lieu of the same.
5. Further, I/We authorize my representative (the bearer of this request) to get the above Mandate verified. Mandate verification charges, if any, may be charged to my/our bank account.
6. I/ We hereby agree to read the respective SID and SAI of the schemes of Mirae Asset Mutual Fund before investing in any scheme of Mirae Asset Mutual Fund using this facility.
7. I/ We request you to make provisions for me/ us and/ or an advisor authorized by me to be able to utilize this mandate for SIP in any scheme of Mirae Asset Mutual Fund applied for.
8. I/We give my/our consent to Mirae Asset Mutual Fund or its Asset Management Company and its agents to contact me over phone, SMS, email or any other mode to address my investment related queries and/or receive communication pertaining to transactions/ non-commercial transactions/ promotional/ potential investments and other communication/ material irrespective of my blocking preferences with the Customer Preference Registration Facility.
- 9.I/ We have read and understood the Terms and Conditions given overleaf for usage of the One Time Mandate Facility.

Signature of 1 Applicant/Guardian/Authorised Signatory/ PoA/Karta (AS IN BANK RECORDS)	Signature of 2 Applicant/Guardian /Authorised Signatory/PoA (AS IN BANK RECORDS)	Signature of 3 Applicant/Guardian/ Authorised Signatory/PoA (AS IN BANK RECORDS)
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NACH MANDATE INSTRUCTION FORM (Refer guidelines / instruction over leaf before filling)

MIRAE ASSET

Mutual Fund

UMRN

Bank use

Date

Sponsor Bank Code

Bank use

Utility Code

Bank use

☒ CREATE ☒ MODIFY ☒ CANCEL

I/We hereby authorize Mirae Asset Investment Managers (India) Pvt. Ltd.

To Debit (tick ☒) ☐ SB ☐ CA ☐ CC ☐ SB-NRE ☐ SB-NRO ☐ Other Bank A/c

With Bank Name of customers bank IFSC / MICR

An Amount Of Rupees ₹

DEBIT TYPE ☒ Fixed Amount ☒ Maximum Amount FREQUENCY ☒ Mthly ☒ Qtly ☒ H-Yrly ☒ Yrly ☒ As & when presented

Reference 1 Folio No. Reference 2 Scheme Name

1. I agree for the debit of mandate processing charges by the bank whom I am authorizing to debit my account as per latest schedule of charges of the bank. 2. This is to confirm that the declaration has been carefully read, understood & made by me/us. I am authorizing the user entity/Corporate to debit my account, based on the instructions as agreed and signed by me. 3.I have understood that I am authorized to cancel/amend this mandate by appropriately communicating the cancellation / amendment request to the user entity / corporate or the bank where I have authorized the debit.

PERIOD

From

To

Or ☒ Until Cancelled

Signature Of Primary Account Holder Signature Of Joint Account Holder Signature Of Joint Account Holder

Phone No.

1. Name Of Primary Account Holder 2. Name Of Joint Account Holder 3. Name Of Joint Account Holder

cu/mar/2022

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.
2. 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.
3. 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.
9. 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.miraeeasetsmf.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 giving an written signed request or filling OTM cancellation form 15 days in advance of the next SIP date.

(For OTM Registered Investors only)

Application No.:

MIRAE ASSET
Mutual Fund

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-EUIN" box is left blank). Please refer instruction 12 of KIM for complete details on EUIN. I/We hereby confirm that the EUIN box has been intentionally left blank by me/us as this transaction is executed without any interaction or advice by the employee/relationship manager/sales person of the above distributor/sub broker or notwithstanding the advice of in-appropriateness, if any, provided by the employee/relationship manager/sales person of the distributor/sub broker. **RIA/Declaration:** "I/We hereby give you/my/our consent to share/provide the transactions data feed/portfolio holdings/NAV etc. in respect of my/our investments under Direct Plan of all Schemes managed by you, to the above mentioned SEBI-Registered Investment Adviser/RIA".

Signature of 1 st Applicant / Guardian / Authorised Signatory / PoA / Karta	Signature of 2 nd Applicant / Guardian / Authorised Signatory / PoA	Signature of 3 rd Applicant / Guardian / Authorised Signatory / PoA
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Please ☐ **NEW SIP ENROLMENT WHERE OTM ALREADY REGISTERED** ☐ SIP Top-up Facility ☐ Goal SIP

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

[illegible]

2. SIP ENROLMENT DETAILS (Please check the Minimum Amount Criteria for the scheme applied for. [Refer General Instruction 17 Overleaf]).

<p>Frequency Please  <input type="checkbox"/> Monthly (Default) <input type="checkbox"/> Quarterly <input type="checkbox"/> Regular Plan <input type="checkbox"/> Direct Plan <input type="checkbox"/> Growth</p> <p>Scheme: Mirae Asset Arbitrage Fund</p>	<p><input type="checkbox"/> Payout of Income Distribution cum capital withdrawal option</p> <p><input type="checkbox"/> Reinvestment of Income Distribution cum capital withdrawal option (Default)</p>
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Scheme: Mirae Asset Arbitrage Fund

SIP Date (Please choose Any Date from 1st till 28th of the month, If left blank 5th will be considered as the default date) SIP Amount (₹) ☐ 5,000 ☐ 10,000 ☐ 25,000 ☐ Any other Amount. (₹)

SIP Start Month (MM/YY) SIP End Month (MM/YY) OR Perpetual ☐ Dec 2099 (Till you instruct Mirae Asset Mutual Fund to discontinue your SIP)

2a. Goal SIP - Do you want to assign a goal for your SIP. ☐ Yes ☐ No If yes please select (✓) your goal [Refer General Instruction 24 Overleaf].

If Goal and SIP amount is same default will be taken as ☐ 1 crore ☐ Kids Marriage ☐ Kids Education ☒ Retirement Planning (Default)

☐ Tax Savings  ☐ Dream House  ☐ Dream Car  ☐ Dream Vacation  ☐ Others- Please specify _____

2b. SIP TOP-UP FACILITY (You can start SIP Top-up facility after minimum 6 months from 1st SIP) [Refer General Instruction No. 23 Overleaf]

All Applicants have to submit NACH mandate and will need to fill the maximum amount in line with Top Up amount. SIP amount & tenure. (Not available for micro SIPs)

Top-up Amount (₹)	(minimum ₹ 1000/- & in multiples of ₹ 1/- only)	Top-up Start Month (MM/YY)	M	M	Y	Y	Top-up End Month (MM/YY)	M	M	Y	Y
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Existing Investors Availing Top-Up: Please provide current SIP IH Number as per SOA		Frequency Please  <input type="checkbox"/> Half Yearly <input type="checkbox"/> Yearly (Default)
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3. OTM Bank Details to be debited for the SIP (OTM already Registered)

Name of 1st A/c. Holder as in Bank Records[illegible]

Branch Name & Address	City

9 Digit MICR Code Bank Account Type ☐ NRE ☒ CURRENT ☐ SAVINGS ☐ NRO

DECLARATION & SIGNATURE: To The Trustees, Mirae Asset Mutual Fund - Having read and understood the contents of the SID of the Scheme applied for (Including the scheme(s)); 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 & conditions of SIP enrolment and registration through NACH/ECS or Direct Debit (Auto Debit). I/We also agree that if the transaction is delayed or not effected for reasons of incomplete or incorrect or any other operational reasons, I/We would not hold Mirae Asset Investment Managers (India) Private Limited, their appointed service providers or representatives responsible. I/We also undertake to keep sufficient funds in my bank account on the date of execution of the said standing instructions. **"The ARN holder has disclosed to me/us all the commissions (in the form of trail commission or any other mode), payable to him for the different competing Schemes of various Mutual Funds from amongst which the Scheme is being recommended to me/us".** "I/We have not made any other Micro application [including Lumpsum + SIPs] which together with the current application would result in aggregate investments exceeding ₹ 50,000 in a rolling 12 month period or in a financial year".

Acknowledgement slip for Standalone SIP Registration Form (For OTM Registered Investors only) To be filled by the investor

SIP for Folio No.: _____ Received from Mr./Mrs.: _____

Scheme: **Plan:**

Bank Name :

Cheque No.:

Amount `:

Dated:

MIRAE ASSET
Mutual Fund

2022/03/20

GENERAL GUIDELINES

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

- 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.
- In case the One Time mandate (OTM) is successfully registered, Please submit sip registration form not less than 15 Calendar days before 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.
- 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.
- 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 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.
- Investor/Unit holder(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 Unit holder(s) cheque/bank account details are subject to third party verification.
- 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.
- 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 a 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.
- 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.
- 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.
- 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.
- Requests for cancellation in the NACH Bank Mandate request should be submitted at least 15 Calendar days in advance.
- 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.
- 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.
- 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.
- 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.
- 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:
 - Payment by employer on behalf of employee under Systematic Investment Plan (SIP) facility through payroll deductions;
 - Custodian on behalf of an FII or a Client.
 - 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.
 - 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.

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.

18. The transactions are liable to rejection in case 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 (EUID): SEBI has made it compulsory for every employee / relationship manager / sales person of the distributor of mutual fund products to quote the EUID obtained by him / her from AMFI in the Application Form. EUID, 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 EUID in the Application Form. Hence, if your investments are routed through a distributor please ensure that the EUID is correctly filled up in the Application Form. However, if your distributor has not given you any advice pertaining to the investment, the EUID 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 NACH.

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/installments 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 & PIOs), 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 Installment 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 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 applicant (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 pre-defined frequency by a fixed amount during the tenure of SIP. The features, terms and conditions for availing the 'Top-Up' facility shall be as follows:

- SIP Top-Up facility can be availed at half yearly and yearly intervals. In case the Top-Up frequency is not specified, Default will be considered as yearly frequency.
- Minimum Top-Up amount would be ₹ 1000/- & 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 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 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 generally applicable for SIP shall also be applicable for SIP top-up facility. For Example if for an Existing SIP, the First SIP date is 15th of each Month from Jan 2016; and the Top Up application request is submitted on 22nd Feb, 2018. The Next SIP date will be 15th of March, 2018; therefore the Top Up will start after 6 Months from 15th of September, 2018
- Top-Up facility would be available to all existing and new SIP enrolments. Existing investors who have enrolled for SIP are also eligible to avail Top-Up facility and will be required to submit 'Systematic Investment Plan (SIP) with Top-Up Facility' at least 25-30 calendar days prior to the Top-Up start month. An Illustration: The Top-Up facility will work as follows:

Details of SIP registered	Details of Top-up opted for
<ul style="list-style-type: none"> 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: <ul style="list-style-type: none"> 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.

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 and 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.

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.

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

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 15 calendar day of next instalment date.

MIRAE ASSET MUTUAL FUND BRANCH OFFICES

• Ahmedabad - Unit No:-104, 1st Floor, SPG Empressa, Mithakhali - 380 009. • Bangalore - Unit No. 204, 2nd Floor Prestige Meridian II, No. 30, M.G Road, Bangalore - 560 001. Tel-080-44227777. • Bhubaneswar - Office No. 202, 2nd Floor, Janpath Tower, Ashok Nagar, Bhubaneswar-751009. Tel-7381029019. • Chandigarh - SCO 2473-2474, First Floor, Sector 22 C, Chandigarh - 160022. Tel-0172-5030688. • Chennai - New No.3, Old.No.2, Burkit Road, T. Nagar - 600017. Tel-044-44227777. • Indore - Ground Floor, G -2, Vitrag 30 / 1 South Tukoganj, Indore (M.P.) - 452001 • Jaipur - Unit 804, 8th Floor, Okay Plus Tower, Ajmer Road, Jaipur-302001. Tel-0141-2377222. • Kanpur - Office 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. 308, 3rd Floor, Saran Chamber-II, 5, Park Road, Lucknow-226001. Tel-0522 - 4241511. • 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 - Office No 510, SAS Business Centre, Level 5, Landmark Building, Ramdaspath, Wardha Road, Nagpur - 440010 • New Delhi - 1110 Ansal Bhavan, 16 K. G. Marg, New Delhi-110001. Tel-011-44227777. • 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 - Shop no.63, First Floor, Kuber Complex, Rathyatra, Varanasi, UP - 221010

KFIN TECHNOLOGIES PRIVATE 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 Show 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 - Office 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, M P Nagar, Bhopal, Madhya Pradesh - 462 011. • Bhubaneswar - A/181, Saheed Nagar, Janardan House, Room No: 07, 3rd Floor, Bhubaneswar, Orissa - 751007. • Burdwan - Saluja Complex; 846, Laxmipur, G T Road, Burdwan; PS: BURDWAN & DIST: BURDWAN-EAST, PIN: 713101. • Calicut - Sowbhagya Shopping 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 • Cochin - Ali Arcade, 1st Floor, Kizhavana Road, Panampilly Nagar, Near Atlantis Junction, Ernakulam-682036 • 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, Adjacent 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, Eureka 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 Plaza, 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 - Ground Floor, Mahendra Arcade, Kodial Bail, Mangalore-575 003 • 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) Office No.01/04, 24/B, Raja Bahadur Compound, Ambalal Doshi Marg, Behind Bombay Stock Exchange, Fort, Mumbai-400001 • 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. LI 2& 3, Behind Indian Coffee House, Raipur-492001 • Rajkot - 104, Siddhi Vinayak Complex, Dr. YagnikRoad, Opp. Ramkrishna Ashram, Rajkot-360001 • Ranchi - Room No. 307, 3rd Floor, Commerce Towers, Beside Mahabir Towers, Main Road, Ranchi-834001 • 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 Vekkalliamman 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 Siga, 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, M N R Arcade, Officers 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 Shopping Mall, Kurnool – 518001 • Bhagalpur - 2nd Floor, Chandralok Complex, Near Ghanta Ghar, Bhagalpur - 812001, Bihar • Darbhanga - Jaya Complex, 2nd Floor, Above Furniture Planet, Donar Chowk, Darbhanga - 846003 • Bilaspur - KFin Technologies Pvt. 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 chowk, M.G. Road, Junagadh - 362001 • Ambala - 6349, 2nd Floor, Nicholson Road, Adjacent Kos Hospital Ambala Cant, Ambala - 133001, Haryana • Rohtak - 1st 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 - 70-71, 2nd Floor, Dr. Chahar Building, Panchsati Circle, Sadul Ganj, Bikaner - 334003 • 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 - H No 5, Purva Eran, Opp. Syndicate Bank, Hapur Road, Meerut - 250001, Uttar Pradesh • 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 Pvt. Ltd, 96, Doctors Lane, Po: Chinsurah, Dt: Hooghly, Pin: 712101, West Bengal • Malda - KFin Technologies Pvt. Ltd, 96, Doctors Lane, Po: Chinsurah, Dt: Hooghly, Pin: 712101, West B • Noida - KFin Technologies Pvt. Ltd, F - 21, Sector - 18, Noida - 201301, Uttar Pradesh • Alwar - KFin Technologies Pvt. Ltd, Office Number 137, First Floor, Jai Complex Road No - 2, Alwar 301001, Rajasthan • Jaipur - KFin Technologies Pvt. 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.