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 SHORT TERM FUND

An open-ended short term debt scheme investing in instruments such that the Macaulay duration of the portfolio is between 1 year to 3 years (please refer to page no. 31). A relatively high interest rate risk and moderate credit risk.

PRODUCT LABELLING -

suitability of the product.

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

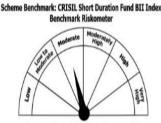
- Optimal returns over short term
- Investment in an actively managed diversified portfolio of debt and money market instruments including REITs & InvITs

*Investors should consult their financial advisors if they are not clear about the



Investors understand that their principal

will be at Low to Moderate Risk



The Benchmark is at Moderate Risk

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

Continuous offer for units at NAV based prices.

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

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

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Asset U Allocation	ne investment objective of the Schem uarantee any returns.	• •		er, there is no assurance that		
Asset U Allocation	uarantee any returns.	e will be reali	zed and the	duration of the portfolio is between 1 year to 3 years. However, there is no assurance that		
Asset U Allocation	-			e Scheme does not assure or		
Allocation	To 1					
Allocation		111	11.1 C 11			
	Under normal circumstances, the asset	allocation will	ll be as foll	OWS:		
Hattoma of the		T	11 42			
Pattern of the , scheme	Types of Instruments	Indicative al		Risk Profile		
	Manage Maghat Instruments and	(% of total 0%		Low to Medium		
	Money Market Instruments and	0%	100%	Low to Medium		
	Debt instruments with Macaulay					
	duration of the portfolio between 1 year to 3 years					
	Units issued by REITs & InvITs	0	10%	Low to Medium		
	Childs issued by REITS & Invits	0	1070	Low to Medium		
T sc of T ar ec ey D Si U In se R T T ra	ot exceed 20% of the net assets of the The Scheme may invest in repo/revers cheme to 'corporate bonds repo trans f the concerned scheme. The Cumulative Gross Exposure to M nd InvITs will not exceed 100% of th quivalents with residual maturity of I xposure. Debt securities include, but are not lim tate and Local Governments, Gove Indertakings, Public Sector Banks or institutions, Development Financial In ecurities or any other instruments degulations from time to time). The Debt Securities (including money ate or floating rate, listed, unlisted, egulation.	e repo in corp actions' shall foney Market he Net Assets less than 91 da nited to, Debt ernment Agen Private Secto astitutions, and as may be p market instru	not be mor Instrumen of the Sch ays shall be securities scies, Statu or Banks or l Corporate prevailing ments) refe	ts, Debt instruments, REITs eme. However, cash or cash e treated as not creating any of the Government of India, tory Bodies, Public Sector e any other Banks, Financial e Entities, collateralized debt and permissible under the		

	shall not charge any investment management fees with respect to such investment.
	Subject to SEBI (MF) Regulations, the asset allocation pattern indicated above may change from time to time, keeping in view market conditions, market opportunities, applicable regulations and political and economic factors. It must be clearly understood that the percentages can vary substantially depending upon the perception of the Investment Manager; the intention being at all times to seek to protect the interests of the Unit holders. Such changes in the investment pattern will be for short term and for defensive consideration only. In the event of deviations, portfolio rebalancing will be carried out within 30 calendar days. Where the portfolio is not rebalanced within 30 calendar Days, justification for the same shall be placed before the Investment Committee and reasons for the same shall be recorded in writing. The Investment Committee shall then decide on the course of action. However, at all times the portfolio will adhere to the overall investment objectives of the Scheme.
Investment Strategy	The Scheme shall be constructed and actively managed according to the investment objective. The Scheme seeks to generate returns through investments in a range of debt and money market instruments with Macaulay duration of the portfolio between 1 year to 3 years. The fund will be managed according to the investment objective, thereby seeking to generate reasonable returns commensurate with low risk.
	The Scheme may also invest in securities issued by corporate (both private sector and public sectors) including banks and financial institutions and Money Market Instruments across maturities / yield curve and ratings. The fund may also invest in government securities across maturities / yield curve. The fund may also look for opportunities from credit spreads among the range of available debt & money market instruments. The investment strategy of this scheme aims to optimize risk adjusted returns. The Scheme has a short term duration investment option that provides the flexibility to respond to continuously changing market scenario by managing its portfolio in line with current yield curve.
	 The credit quality of the portfolio will be maintained and monitored using in-house research capabilities as well as inputs from external sources such as independent credit rating agencies. The investment team will primarily use a top down approach for taking interest rate view, sector allocation along with a bottom up approach for security / instrument selection. The bottom up approach will assess the quality of security / instrument (including the financial health of the issuer) as well as the liquidity of the security. Investments in debt instruments carry various risks such as interest rate risk, reinvestment risk, credit risk and liquidity risk etc. Whilst such risks cannot be eliminated, they may be minimized through diversification techniques.
	The Scheme does not propose to underwrite issuances of securities of other issuers.
	The Scheme shall not invest in unrated debt instruments and derivatives. The Scheme shall not advance any loans. The Scheme does not invest in overseas/foreign securities. The scheme does not intend to participate in Stock Lending. The Scheme shall not participate in short lending, credit default swaps and Securities Lending & Borrowing.
	The Scheme may invest in fixed income derivatives instruments like forward rate agreements, interest rate swaps etc. to the extent permitted under and in accordance with the applicable Regulations, including for the purposes of portfolio hedging and portfolio balancing to optimize the returns. The Scheme does not propose to underwrite issuances of securities of other issuers.

	The Macaulay duration is the weighted average term to maturity of the cash flows from a bond. The weight of each cash flow is determined by dividing the present value of the cash flow by the price.
	Macaulay duration can be calculated:
	$\begin{array}{cccccccccccccccccccccccccccccccccccc$
	$\frac{\underline{t=1} (1+\underline{y})^t \qquad (1+\underline{y})^n}{\underline{P}}$
	Where: t = respective time period C = periodic coupon payment
	y = periodic yield n = total number of periods M = maturity value
	P = market price of bond
	Investments in debt instruments carry various risks such as interest rate risk, reinvestment risk, credit risk and liquidity risk, Reinvestment Risk, Pre-payment Risk, Regulatory Risk Concentration, etc. Whilst such risks cannot be eliminated, they may be minimized through diversification. The Scheme shall aim to generate better returns than bank fixed deposits and government securities and may follow an accrual based strategy. The Scheme shall be based on Accrual strategy.
Risk Profile of the Scheme	Mutual Fund Units involve investment risks including the possible loss of principal. Please read the Scheme Information Document (SID) carefully for details on risk factors before investment.
	The Scheme is subjected to risk factors associated with risks associated with Debt & Money Market Instruments like Securitized Debt, price/interest rate risk, credit risk, liquidity risk, reinvestment risk, pre-payment risk, spread risk, concentration risk, regulatory Risk, risk Factors Associated with Investments in REITs and InvITS, risks Associated with Repo in Corporate Debt and risks associated with investing in Tri-Party Repo through CCIL (TREPS).
Risk Control measures	Risk is an inherent part of the investment function. Effective risk management is critical to fund management for achieving financial soundness. Investments by the Scheme shall be made as per the investment objective of the Scheme and provisions of SEBI (MF) Regulations. AMC has incorporated adequate safeguards to manage risk in the portfolio construction process. Risk control would involve managing risk in order to keep it in line with the investment objective of the Scheme. The risk control process involves identifying & measuring the risk through various Risk Measurement Tools like but not limited to calculating risk ratios, tracking error etc. The AMC has incorporated all the investment Office and Settlement System (FOS). The system has incorporated all the investment restrictions as per SEBI guidelines and "soft" warning alerts at appropriate levels for preemptive monitoring. The system enables identifying & measuring the risk through various risk ratios, average duration and analyzes the same so as to act in a preventive manner.
	The risk control measures for managing the debt portion of the scheme are:
	 Monitoring risk adjusted returns performance of the fund with respect to its peers and its benchmark. Treaking analysis of the fund on various risk parameters undertaken by independent.
	2. Tracking analysis of the fund on various risk parameters undertaken by independent

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	 fund research / rating agencies or analysts and take corrective measures if needed. Interest rate risk is a function of the maturity profile or the tenure of the security in the portfolio. This is proactively monitored by managing average maturity in line with our view on the market. Credit analysis plays an important role at the time of purchase of bond and then at the time of regular performance analysis. Our internal research anchors the credit analysis. Sources for credit analysis include Capital Line, CRISIL, ICRA updates etc. Debt ratios, financials, cash flows are analysed at regular intervals to take a call on the credit risk. We have different maturity buckets for corporate bonds. By being in different maturity buckets, we avoid concentration of the portfolio in a maturity bucket. We define individual limits for G Sec, money market instruments, MIBOR linked debentures and corporate bonds exposure, for diversification reasons.
	RISK MITIGATION MEASURES: <u>Concentration Risk:</u> The AMC will mitigate this risk by investing in sufficiently large number of issuers spread across the sectors so as to maintain optimum diversification and keep issuer/sector specific concentration risk relatively low.
	Liquidity Risk The Schemes will invest in debt instruments and money market instruments. While the liquidity risk for government securities, money market instruments and short maturity corporate bonds may be low, it may be high in case of medium to long maturity corporate bonds. Liquidity risk is today characteristic of the Indian fixed income market. The Schemes will however, endeavor to minimize liquidity risk by investing in securities having a liquid market.
	Risks Associated with Debt & Money Market Instruments
	<u>Credit Risk</u> - 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.
Plans and Options	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.
	Each of the above Regular and Direct Plan under the scheme will have the following Options / Sub-options: (1) Growth Option and (2) Income Distribution cum capital withdrawal 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.
	If the unit holders selects IDCW option but does not specify the sub-option then the default sub-option shall be Reinvestment of IDCW.
	Amounts can be distributed out of investors capital (Equalization Reserve), which is part of sale price that represents realized gains.
	Investors subscribing under Direct Plan of the Scheme will have to indicate "Direct Plan" against the Scheme name in the application form i.e. "MIRAE ASSET SHORT TERM

in the table Scenario 1 2 3 4 5 6 7	Broker Code mentioned by the investor Not mentioned Not mentioned Not mentioned Mentioned Direct	the investor Not mentioned Direct Regular	Default Plan to be captured Direct Plan Direct Plan Direct Plan
$ \begin{array}{r} 1\\ 2\\ 3\\ 4\\ 5\\ 6\\ \end{array} $	by the investorNot mentionedNot mentionedNot mentionedMentioned	the investor Not mentioned Direct Regular	captured Direct Plan Direct Plan
$ \begin{array}{r} 2\\ 3\\ 4\\ 5\\ 6 \end{array} $	Not mentionedNot mentionedNot mentionedMentioned	Not mentioned Direct Regular	Direct Plan Direct Plan
$ \begin{array}{r} 2\\ 3\\ 4\\ 5\\ 6 \end{array} $	Not mentioned Not mentioned Mentioned	Direct Regular	Direct Plan
3 4 5 6	Not mentioned Mentioned	Regular	
4 5 6	Mentioned		
5 6		Direct	Direct Plan
6		Not Mentioned	Direct Plan
	Direct	Regular	Direct Plan
	Mentioned	Regular	Regular Plan
8	Mentioned	Not Mentioned	Regular Plan
 correct ARN code within 30 calendar days of the receipt of the application form from investor/ distributor. In case, the correct code is not received within 30 calendar day AMC shall reprocess the transaction under Direct Plan from the date of application we any exit load. **DIRECT PLAN: Direct Plan is only for investors who purchase /subscribe Unit Scheme directly with the Mutual Fund and is not available for investors who routed investments through a Distributor. Cut-off time is the time before which the Investor's Application Form(s) (complete respects) should reach the Official Points of Acceptance to be entitled to the Appl NAV of that Business Day. An application will be considered accepted on a Business Day, subject to it being corrin all respects and received and time stamped upto the relevant Cut-off time membelow, at any of the Official Points of Acceptance of transactions. Where an application vertice and the time stamping is done after the relevant Cut-off time the request vertice deemed to have been received on the next Business Day. Cut off timing for subscriptions/purchases/switch- ins: In respect of valid applications received upto 3.00 p.m. at the Official Point Acceptance and where the funds for the entire amount of subscriptions/purchases/switch- ins: 			within 30 calendar days, the date of application without chase /subscribe Units in r investors who route the on Form(s) (complete in a e entitled to the Applicable subject to it being complete int Cut-off time mentione ns. Where an application off time the request will be at the Official Point(s) of
Schen closin ii. In res Accep per th time o the ne applic iii. Irresp	he before the cut-off time i.e. g NAV of the day shall be app pect of valid applications re- bance and where the funds for e application are credited to the of the next Business Day i.e. ext Business Day - the clo- able. ective of the time of rece- bance, where the funds for the	available for utilization plicable. seceived after 3.00 p.m. for the entire amount of the bank account of the available for utilization psing NAV of the nex- eipt of applications at the entire amount of sub-	before the cut-off time- the at the Official Point(s) of subscription / purchase a Scheme before the cut-of before the cut-off time of xt Business Day shall be the Official Point(s) of scription/purchase/ switch
	closin ii. In res Accep per the time of the ne applic iii. Irrespondent	 closing NAV of the day shall be ap ii. In respect of valid applications re Acceptance and where the funds f per the application are credited to time of the next Business Day i.e. the next Business Day - the clo applicable. iii. Irrespective of the time of rece Acceptance, where the funds for the 	 Scheme before the cut-off time i.e. available for utilization closing NAV of the day shall be applicable. ii. In respect of valid applications received after 3.00 p.m. Acceptance and where the funds for the entire amount of per the application are credited to the bank account of the time of the next Business Day i.e. available for utilization the next Business Day - the closing NAV of the next applicable. iii. Irrespective of the time of receipt of applications at Acceptance, where the funds for the entire amount of sub ins as per the application are credited to the bank account of sub ins as per the application are credited to the bank account of sub ins as per the application are credited to the bank account of sub ins as per the application are credited to the bank account of sub ins as per the application are credited to the bank account of sub ins as per the application are credited to the bank account of sub ins as per the application are credited to the bank account of sub ins as per the application are credited to the bank account of sub ins as per the application are credited to the bank account of sub ins as per the application are credited to the bank account of sub ins as per the application are credited to the bank account of sub ins as per the application are credited to the bank account of sub ins as per the application are credited to the bank account of sub ins as per the application are credited to the bank account of sub ins as per the application are credited to the bank account of sub ins as per the application are credited to the bank account of sub ins as per the application are credited to the bank account of sub ins as per the application are credited to the bank account of sub ins as per the application are credited to the bank account of sub ins as per the application account of sub ins as per

	i. In respect of valid application on a Business Day by the Fur	.		·	A A
	In respect of valid application a SAI, after 3 p.m. on a Business Day will be applicable	·		·	
Minimum Amount for Application	 Purchase : Rs. 5000/- and in multiples of Rs. 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. 				
	The Minimum Application an applicable to the mandatory invo circular no. SEBI/HO/IMD/IMI with circular no. SEBI/HO/IMI as amended from time to time.	estments made D-I/DOF5/P/C	e in the Scheme IR/2021/553 date	pursuant to ed April 28	the provisions of , 2021 read along
Dispatch of	The redemption or repurchase	A	•	to the unith	nolders within 10
Repurchase	working days from the date of re	edemption or r	epurchase.		
(Redemption) Request					
Benchmark	CRISIL Short Duration Fund BI	I Index			
Index					
Income Distribution	IDCW A dividend may be declared by the Trustee, at its discretion, from time to time				
Distribution cum Capital	(subject to the availability of distributable surplus as calculated in accordance with the Regulations). Such dividends IDCW if declared will be paid under normal circumstances,				
Withdrawal	only to those Unit holders who have opted for Payout of Income Distribution cum capital				
(IDCW)	withdrawal. There is no assurance or guarantee to unit holders as to the rate of dividend				
	distribution of IDCW nor will that dividend IDCW be regularly paid. If the Fund declares a dividend IDCW under the Scheme, AMC shall dispatch the dividend IDCW warrants within 15 days from the date of declaration of the dividend.				
Name of the Fund Manager	Mr. Mahendra Kumar Jajoo & N				
Name of the Trustee Company	Mirae Asset Trustee Company F	Private Limited	1		
Scheme		-		-	
Performance	Particulars	option	n – Growth	option	an – Growth
	Compounded Annualised Growth Returns (CAGR)	Scheme returns (%)	Benchmark Returns (%)	Scheme returns (%)	Benchmark Returns (%)
	Since Inception	6.45	7.64	7.29	7.64
	Last 1 year	3.79	5.19	4.65	5.19
	Last 3 years	6.31	7.58	7.17	7.58
	Last 5 years	NA	NA	NA	NA
	NAV as on 31/03/2022	12.875	-	13.293	-
	Since Inception date: March 16, future	2018. Past Pe	erformance may	or may no	ot sustain in



Expenses of the Scheme			
1. Load Structure	Entry Load: Not Applicable: In accordance with S 4/168230/09 dated June 30, 2009, no entry load w investor. Similarly, no entry load will be charg registrations under Systematic Investment Plan (SI accepted by the Mutual Fund with effect from Augus shall be paid by the investor directly to the distribute factors including the service rendered by the distribute Exit Load: Nil The AMC has estimated that upto 2.00% of the dat charged to the scheme as expenses. As per the I expenses including investment management and add Scheme shall be subject to a paraentage limit of deity	ill be charg red with re P) / System st, 1, 2009. or, based on or. hilly net asse Regulations visory fee t	ged by the Scheme to the espect to applications for natic Transfer Plan (STP) . The upfront commission a his assessment of various ets of the Scheme will be , the maximum recurring that can be charged to the
2. Recurring	Scheme shall be subject to a percentage limit of daily	net assets a	as in the table below:
expenses	First Rs. 500 crores	2.00%	
	Next Rs. 250 crores	1.75%	
	Next Rs. 1250crores	1.50%	
	Next Rs. 3000 crores	1.35%	
	Next Rs. 5000 crores	1.25%	
	on the next Rs. 40,000 crores of the daily net	Total exp	ense ratio reduction of
	assets	0.05% for	every increase of Rs
			res of daily net assets or
		part there	of,
	Balance of assets	0.80%	
	The recurring expenses of operating the Scheme on a to the Scheme, are estimated to be as follows (each a net assets)		age per annum of the daily
	Particulars		% p.a. of daily net assets
	Investment Management & Advisory Fee		
	Trustee fee		
	Audit fees		
	Custodian fees		
	RTA Fees	de de	
	Marketing & Selling expense incl. agent commission	n**	
	Cost related to investor communications		
	Cost of fund transfer from location to location	n abaquas	Upto 2.00%
	Cost of providing account statements and redemptio and IDCW warrants	II cheques	-1
	Costs of statutory Advertisements		
	Cost towards investor education & awareness (at lea	st 2 hns)	
	Brokerage & transaction cost over and above 12 bps		
	market transactions@@	- 51 - 4011	
	GST on expenses other than investment and advisor	y fees	
	GST on brokerage and transaction cost	-	
	Other Expenses*		
	Maximum total expense ratio (TER) permissib	ole 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 attribute charged with approval of the Trustee within the overall 1 Regulations except those expenses which are specifically prohib	imits as specified in the
^ Such expenses will not be charged if exit load is not levied/not For the actual current expenses being charged, the investor sho the Mutual Fund.	
**Direct Plan shall have a lower expense ratio excludi commission, etc. and no commission for distribution of Units w Direct Plan. The TER of the Direct Plan will be lower to the ext distribution expenses/ commission which is charged in the Regu	vill be paid / charged under tent of the abovementioned
@@ Brokerage and transaction costs which are incurred for the trade and is included in the cost of investment shall not exceed 0 market transactions	
The purpose of the above table is to assist the investor in underst expenses that the investor in the Scheme will bear directly or have been made in good faith as per the information available expenses (including investment management and advisory fe change and may increase/decrease as per actual and/or any cha amended from time to time.	indirectly. These estimates to the AMC and the above es) are subject to inter-se
All scheme related expenses including commission paid to district it may be called and in whatever manner it may be paid, shall n scheme only within the regulatory limits and not from the books Companies (AMC), its associate, sponsor, trustee or any other end	ecessarily be paid from the s of the Asset Management
All fees and expenses charged in a direct plan (in percentage t including the investment and advisory fee shall not exceed the under such heads in a regular plan. The TER of the Direct Plan of the distribution expenses/commission which is charged in commission for distribution of Units will be paid / charged under	fees and expenses charged will be lower to the extent the Regular Plan and no
In addition to the limits as specified in Regulation 52(6) Regulations 1996 ['SEBI Regulations'] or the Total Recurring Limit) as specified above, the following costs or expenses may namely:-	g Expenses (Total Expense
Additional expenses for gross new inflows from specified cities:	
 (a) expenses not exceeding of 0.30 per cent of daily net assets 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 whichever is higher: 	
Provided that if inflows from such cities is less than the higher clause (ii), such expenses on daily net assets of the Scher	

1	proportionate basis.
	Provided further that, expenses charged under this clause shall be utilised for distribution expenses incurred for bringing inflows from such cities.
S	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.
i	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.
ŗ	This sub clause (a) shall be applicable for inflows received during the NFO period.
	Additional expenses under regulation 52 (6A) (c)
	(b) GST payable on investment and advisory service fees ('AMC fees') charged by Mirae Asset Investment Managers (India) Private Limited ('Mirae Asset AMC)';
t	Further, 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.
e	Further, the close ended schemes or schemes where no exit loads is charged shall not be eligible to charge additional expenses under regulation 52 (6A) (c), in terms of SEBI circular dated Feb 2, 2018.
	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.
	Any expenditure in excess of the SEBI regulatory limits shall be borne by the AMC or the Sponsor.
	The current expense ratios will be updated on the AMC website <u>https://miraeassetmf.co.in/downloads/regulatory</u> .
i	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.
i i i	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.
, r	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.	
	The changes in TER shall also be placed before the Trustees on quarterly basis along with rationale for such changes.	
	TER for the Segregated Portfolio	
	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.	
	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.	
	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.	
	d. The costs related to segregated portfolio shall in no case be charged to the main portfolio.	
	Actual expenses for the financial year 2021-22, inclusive of GST: Regular Plan: 1.16% Direct Plan: 0.39%	
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 (NAV)	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 2090 777" (toll-free from a MTNL / BSNL landline) to know the latest NAV.	
For Investor Grievances please contact	Mr. Somak Banerjee Mirae Asset Mutual Fund 606, 6th Floor, Windsor Bldg., Off CST Road, Kalina, Santacruz (E), Mumbai - 400 098. Telephone Nos.: 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 <u>www.miraeassetmf.co.in</u> , for complete	
Unitholders' Information	 details. 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 of the succeeding month by mail/email.

- In case of non-availability of PAN, AMC will send monthly account statement for any financial transactions undertaken during the month on or before 15th day of the succeeding month by mail/email.
- In case of a specific request received from the Unit holders, the AMC/Fund will provide an account statement (reflecting transactions of the Fund) to the investors within 5 Business Days from the receipt of such request by mail/email.
- The Unit holder may request for a physical account statement by writing/calling the AMC/ISC/R&T. The Mutual Fund/ AMC shall dispatch an account statement within 5 Business Days from the date of the receipt of request from the Unit holder.
- Further, the CAS detailing holding across all schemes of all mutual funds at the end of every six months (i.e. September/ March), shall be sent by mail/e-mail on or before 21st day of succeeding month, to all such Unit holders in whose folios no transaction has taken place during that period. The half yearly consolidated account statement will be sent by e-mail to the Unit holders whose email address is available, unless a specific request is made to receive in physical form.
- The holding(s) of the beneficiary account holder for units held in demat mode will be shown in the statement issued by respective Depository Participants (DPs) periodically.

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

Monthly Portfolio Disclosures: The AMC/Mutual Fund shall disclose portfolio (along with ISIN) as on the last day of the month for all their schemes on its website on www.miraeassetmf.co.in on or before the tenth day of the succeeding month in a user-friendly format.

Half Yearly Portfolio Disclosure: 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. In case of each month/ half-year respectively. 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.

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: The Scheme wise annual report or an abridged summary thereof shall 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.
	The scheme wise annual report or an abridged summary thereof shall be sent by mail/e-mail not later than four months from the date of closure of the relevant accounting year (i.e. 31st March each 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 annual report or abridged summary thereof shall be displayed prominently on the website of the Fund and shall also be displayed on the website of Association of Mutual Funds in India (AMFI).
	Fortnightly Portfolio The Mutual Fund/ AMC will disclose portfolio (along with ISIN) of the Scheme in the prescribed format, as on the last day of the fortnight on its website viz. <u>https://www.miraeassetmf.co.in/</u> within 5 days from the close of fortnight.
	 Product Labeling: In case of unitholders whose e-mail addresses are registered, the Mutual Fund/ AMC will send via email the fortnightly portfolio within 5 days from the close of fortnight. The Risk-o-meter shall have following six levels of risk: Low Risk Low Risk Low to Moderate Risk Moderate Risk Moderately High Risk High Risk and 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.
Segregated Portfolio	In case of a credit event at issuer level and to deal with liquidity risk, Creation of segregated portfolio shall be subject to guidelines specified by SEBI from time to time.
	For complete details please refer SID of the Scheme.

Additional Disclosures:

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

Fund Managers details:

Sr.	Particulars	Details	Details
No.			
i.	Name	Mr. Mahendra Kumar Jajoo	Mr. Amit Modani
		Head – Fixed Income	Co-Fund Manager
ii.	Age	54 years	33 years
iii.	Qualification	ACA, ACS, CFA	CA/CS/BCOM
iv.	Last 10 years' experience	 ACA, ACS, CFA Mr. Mahendra Kumar Jajoo is the Head – Fixed Income of Mirae Asset Investment Managers (India) Private Limited. He has over 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. The other schemes being managed by Mr. Jajoo are: Mirae Asset Banking and PSU Debt Fund Mirae Asset Cash Management Fund Mirae Asset Savings Fund Mirae Asset Corporate Bond Fund Mirae Asset Corporate Bond Fund Mirae Asset Hybrid - Equity Fund Mirae Asset Equity Savings Fund Mirae Asset Equity Savings Fund Mirae Asset Money Market Fund 	Mr. Modani has over 10 years of professional experience with primary responsibility being portfolio management. Prior to this assignment, he was associated with BOI AXA Investment Managers Pvt Ltd as Fund Manager and with Quantum Asset Managers Pvt Ltd and Pramerica Asset Managers Pvt Ltd as Dealer – Fixed Income. Currently, he is not managing any other scheme of Mirae Asset Mutual Fund.
		- Mirae Asset Nifty SDL Jun 2027 Index	
		Fund	
v.	Tenureforwhichthefund managerhasbeenmanaging thescheme	4 years 1 month (Since March 2018)	1 year and 10 months (Since June 2020)
vi.	Scheme's portfolio turnover ratio	NA	

Portfolio of the Schemes as on March 31, 2022

Name of the Instrument	ISIN	Industry	Quantity	Market/Fair Value(Rs. in Lacs)	% to Net Assets
5.63% Government of	IN0020210012	SOVEREIGN	28,50,000	2811.60	5.67%
India (12/04/2026)	110020210012	SOVEREION	20,50,000	2011.00	5.0770
7.03% REC Limited	INE020B08AK2	CRISIL AAA	25,00,000	2526.24	5.10%
(07/09/2022) **	11(2020)001112		20,00,000	2020121	0.1070
6.4% National Bank	INE261F08CA0	ICRA AAA	20,00,000	2031.07	4.10%
For Agriculture and					
Rural Development					
(31/07/2023)**					
6.8% Hindustan	INE094A08044	CRISIL AAA	20,00,000	2028.30	4.09%
Petroleum Corporation					
Limited (15/12/2022)					
**					
6.39% Indian Oil	INE242A08452	CRISIL AAA	17,50,000	1788.56	3.61%
Corporation Limited					
(06/03/2025)	D 10000160104	COVEDEICN	15 00 000	1500.40	0.150/
7.39% State	IN2220160104	SOVEREIGN	15,00,000	1562.46	3.15%
Government Securities					
(09/11/2026) 7% Hindustan	INE094A08036	CRISIL AAA	15,00,000	1548.59	3.12%
Petroleum Corporation	INE094A06050	CRISIL AAA	13,00,000	1346.39	5.12%
Limited (14/08/2024)					
**					
7.17% Reliance	INE002A08500	CRISIL AAA	15,00,000	1520.87	3.07%
Industries Limited	11 (2002) 1002 00		12,00,000	1020107	510770
(08/11/2022) **					
6.99% Housing &	INE031A08756	ICRA AAA	15,00,000	1519.87	3.07%
Urban Development					
Corporation Limited					
(11/11/2022) **					
8.8% Power Grid	INE752E07KN9	CRISIL AAA	10,00,000	1036.40	2.09%
Corporation of India					
Limited (13/03/2023)					
**					

Top 10 Holdings as on March 31, 2022

Asset Allocation as on March 31, 2022

Asset allocation	% of total
Corporate Bond	59.9670%
Government Bond	11.9794%
Treasury Bill	10.9447%
Commercial Paper	3.9878%
State Government Bond	3.1525%
Certificate of Deposit	2.9630%
Zero Coupon Bond	0.7553%
Cash & Other Receivables	6.2503%
Total	100.0000%

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

Comparison with similar existing schemes of Mirae Asset Mutual Fund:

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

Schem e Name	Investm ent Objectiv e	Asset Allocation	Patterr	1		Investment Strategy	AUM as on Marc h 31, 2022 (as in crores)	No. of folio s as on Mar ch 31, 2022
Mirae Asset Cash	The investme nt			Indicative allocation Ris		The fund will be managed according to the investment	3048.9 1	4805 0
Manag ement Fund	oftheschemeTypesistoInstruments		k(% of total assets)kPro file		objective to generate consistent returns with a high level of liquidity in a			
	generate consisten t returns with a		Mini mum	Ma xi mu m		judicious portfolio mix comprising of money market and debt instruments.		
	high level of liquidity in a judicious portfolio mix ng of money market and debt instruments upto 91 days. Scheme does not guarante e any returns.	Instruments (including Cash, Reverse Repo, Tri- party repo) MIBOR & MIBOR linked instruments	20	100	Lo w	The intention is to offer returns at lower level of risk while maintaining the liquidity profile. The investment team will primarily use a bottom up approach with an importance to top down overlay to assess the quality of the		
		0	80	Me diu m	security/instrument (including the financial health of the issuer) as well as the liquidity of the security and the impact of various macroeconomic			
						policy changes such as monetary policy changes etc.		

Mirae AssetThe objective micType sIndicative allocation (% of total assets)Risk ProfileThe Scheme will invest across debt securities and money market instruments. The investment strategy of this scheme aims to optimal returns through active manage ment of a portfolio of debt and moneyMini Maxi mumMaxi High/Me dium/Lo wThe Scheme will invest across debt securities and money market instruments. The investment strategy of this scheme aims to optimize risk adjusted returns through an active management of the portfolio of debt and moneyMini Maxi mumMaxi MediumHigh/Me dium/Lo wMone money0100Low to MediumInvestment option that provides the flexibility to respond	5,01 3
mic Bond is fundScheme 	
BondistotsThe investmentFundgenerate optimal returns through active manage ment of a portfolio of debt and moneytsImage manage mumImage mumThe investment strategy of this scheme aims to optimize through dium/Lo wMini mum portfolio of debt and moneyMini mumMaxi mumHigh/Me dium/Lo wThe investment strategy of this scheme aims to optimize manage through an active management of the portfolio. The Scheme is a medium to long-term investment option that provides the flexibility to respond	
Fundgenerate optimal returns through active manage ment of a portfolio of debt and moneyMini Mini mumMaxi Maxi mumstrategy of this scheme aims to optimize through dium/Lo wMini mumMaxi mumHigh/Me dium/Lo wstrategy of this scheme aims to optimize through an active management of the portfolio. The Scheme is a medium to long-term investment option that provides the flexibility to respond	
optimal returns through active manage ment of a portfolio of debt and moneyMini Maxi mumMaxi High/Me dium/Lo wScheme aims to optimize risk adjusted through an active management of the portfolio. The Scheme is a medium to long-term investment option that provides the flexibility to respond	
returns through active manage ment of a portfolio of debt and money w money ment of a portfolio of debt money manage ment of a portfolio of and money manage ment of a money mone	
through active manage ment of a portfolio of debt and moneyMini Mini mumMaxi Maxi mumHigh/Me dium/Lo wadjusted returns through an active management of the portfolio. The Scheme is a medium to long-term investment option that provides the flexibility to respond	
active manage ment of a portfolio of debt and moneyMini Mini mumMaxi mum mumHigh/Me dium/Lo wthrough an active management of the portfolio. The Scheme is a medium to long-term investment option that provides the flexibility to respond	
manage ment of a portfolio of debt and moneyMini mumMaxi mumHigh/Me dium/Lo wmanagement of the portfolio to NWMini mumMaxi mumHigh/Me dium/Lo wmanagement of the portfolio. to long-term investment option that provides the flexibility to respond	
Initialize ment of a portfolio of debt and moneymummumdium/Lo wInitializement of the portfolio. WMone money0100Low to Mediuminvestment of the portfolio. to long-term investment option that provides the flexibility to respond	
a portfolio of debt and moneyMone0100Low MediumScheme is a medium toScheme is a medium toMone y marke100Low MediumInvestment flexibility to respond	
portfolio of debt and moneyMone0100Low to Mediumtolong-term investmentdy marke100Low to Mediumtolong-term investment	
of debt and moneyMone y0100Low Mediuminvestment that flexibility to respond	
and y money warke 100 100 Low to Medium that provides the flexibility to respond	
money y Medium flexibility to respond	
montant Illarke	
market t to continuously	
instrume instru	
nts. ments scenario by actively	
However managing its	
, there is Debt portfolio in line with	
no securi the evolving interest	
assuranc ties rate scenario. During	
e that the periods when interest rates are expected to	
nt lates are expected to decline, the duration	
objective of the portfolio may	
of the be increased and	
Scheme during periods when	
will be interest rates are	
realized expected to harden,	
and the duration of the	
Scheme portfolio may be	
does not decreased. Similarly,	
assure or when spreads on	
guarante corporate bonds are	
e any expected to contract,	
returns. proportion of corporate bonds in	
portfolio may be	
increased and vice-	
versa. The objective	
of this active	
management is to	
thereby improve on	
returns as compared	
to a less active	
portfolio. The	
interest rate	
risk/duration risk of	
the scheme may	
change substantially depending upon the	
outlook on interest	
rates and other	
factors like steepness	
Key Information Memorandum - Mirae Asset Short Ferne Fundarye and	18
bond spreads.	10

Mirae	An onen					The Scheme shall be	495.01	14.0
Asset	An open ended			cative	Risk	constructed and	495.01	14,0 50
Short	short	Types of		ation	Prof	actively managed		50
Term	term	Instruments	-	of total	ile	according to the		
Fund	debt		asset	(S)		investment objective.		
	scheme	Money	0%	100	Low	The Scheme seeks to		
	investing	Market		%	to	generate returns		
	in	Instruments			Med	through investments		
	instrume	and Debt			ium	in a range of debt		
	nts such	instruments				and money market		
	that the	with				instruments with		
	Macaula	Macaulay				Macaulay duration of		
	У	duration of				the portfolio between		
	duration	the portfolio				1 year to 3 years.		
	of the	between 1				The fund will be		
	portfolio	year to 3				managed according		
	is	years	0	1.00/	Τ	to the investment		
	between	Units issued	0	10%	Low	objective, thereby		
	1 year to	by REITs &			to Mod	seeking to generate		
	3 years	InvITs			Med	reasonable returns		
	(please refer to	L		1	ium	commensurate with low risk. The		
	page no.					low risk. The Scheme may also		
	31 of the					invest in securities		
	SIID)					issued by corporate		
	SILD)					(both private sector		
						and public sectors)		
						including banks and		
						financial institutions		
						and Money Market		
						Instruments across		
						maturities / yield		
						curve and ratings.		
						The fund may also		
						invest in government		
						securities across		
						maturities / yield		
						curve. The fund may		
						also look for		
						opportunities from		
						credit spreads among the range of		
						the range of available debt &		
						money market		
						instruments. The		
						investment strategy		
						of this scheme aims		
						to optimize risk		
						adjusted returns. The		
						Scheme has a short		
						term duration		
						investment option		
						that provides the		
						flexibility to respond		
						to continuously		
						changing market		
	IZ are L. O	annation Mana	n d	Maria	A age 4 01	scenario by		
	Key inf	ormation Memora	naum	- wirae	Asset Sno			19
						portfolio in line with		
						current yield curve.		

Mirae Asset Saving	The investme nt		Indica allocat		Risk	This scheme is meant for investors to deploy their funds	746.60	26,8 65
s Fund	objective of the scheme	Types of Instruments	(% of assets)		Profi le	for a short period of time where the Macaulay duration of		
	is to seek to generate		Mini mum	Ma xi mu m		the portfolio is between 6-12 months. The fund		
	returns with a portfolio comprisi ng of debt and money market instrume nts, such that Macaula y duration of the portfolio is between 6 months - 12 months. The Scheme does not guarante e any returns.	Money Market Instruments and debt instruments such that the Macaulay duration of the portfolio is between 6 months and 12 months	0	m 100	Low to Medi um	will be managed according to the investment objective, thereby seek to generate reasonable returns commensurate with low risk. The scheme will invest in money market and other debt securities and shall maintain high liquidity for the purpose of meeting the liquidity requirements of the investors. The credit quality of the portfolio will be maintained and monitored using in- house research capabilities as well as inputs from external sources such as independent credit rating agencies. The investment team will primarily use a top down approach for taking interest rate view, sector allocation along with a bottom up approach for security/instrument selection. The bottom up approach will assess the quality of security/instrument (including the financial health of the issuer) as well as the liquidity of the security.		

Mirae	The					The fund will be	799.50	3,18
Asset	investme				D	managed according	199.30	5,18 6
Overni			Indica		R			0
	nt		allocat	tion	is	to the investment		
ght	objective				k	objective to generate		
Fund	of the	Types of	(0/ -4	P 4-4-1	P	consistent returns		
	scheme	Instruments		f total	ro	with a high level of		
	is to	msti uments	assets)		fil	liquidity in a		
	generate				e	judicious portfolio		
	returns		Mini	Maxi		mix comprising of		
	commen		mum	mum		money market and		
	surate	Overnight				debt instruments.		
	with low	securities or				The intention is to		
	risk and	Debt				offer returns at lower		
	providin	Securities* and				level of risk while		
	g high					maintaining the		
	level of	Money Market			T	liquidity profile.		
	liquidity,	Instruments [@]	00/	100	L	inquicity promo.		
	through	(including	0%	%	0	The investment team		
	investme	MIBOR			W	will primarily use a		
	nts made	Linked						
		instruments				bottom up approach		
	primarily	with daily call				with an importance		
	in	and put				to top down overlay		
	overnigh	options)				to assess the quality		
	t					of the		
	securitie					security/instrument		
	s having					(including the		
	maturity					financial health of		
	of 1					the issuer) as well as		
	business					the liquidity of the		
	day.					security and the		
	However					impact of various		
	, there is					macroeconomic		
	no					policy changes such		
	assuranc					as monetary policy		
	e or					changes etc.		
	guarante							
	e that the							
	investme							
	nt							
	objective							
	of the							
	Scheme							
	will be							
	achieved							
	. The							
	scheme							
	does not							
	assure or							
	guarante							
	e any							
	returns.							

Mirae	The		Ind	cativ		The Scheme aims to 143.99 5,21
Asset	investme			cally		invest in debt and 2
Banki	nt		e		Ris	
ng and	objective			catio	k	money market instruments issued by
PSU	of the		n		Pro	entities such as
Debt	scheme is	Types of	(%	of	file	Scheduled
Fund	to	Instruments	total			Commercial Banks,
runu	generate		asse	·		Public Financial
	income /		Mi	Ma		Institutions (PFIs),
	capital		ni	xi		Public Sector
	appreciati		mu	mu		Undertakings (PSUs)
	on		m	m		and Municipal Bonds
	through	Debt and				and such other
	predomin	Money Market				bodies. The Scheme
	antly	Instruments,				shall endeavour to
	investing	issued by				develop a well-
	in debt	Scheduled				diversified portfolio
	and	Commercial			Lo	of debt (including
	money	Banks, Public			w to	securitised debt) and
	market	Sector	80	100	Me	other instruments.
	instrume	Undertakings	%	%	diu	The Scheme may
	nts issued	(PSUs) &			m	also invest in the
	by	Public				schemes of Mutual
	Banks,	Financial				Funds. The Scheme
	Public	Institutions				may also invest in the
	Sector	(PFIs) and				hybrid securities viz.
	Undertak	Municipal				units of REITs and
	ings	Bonds				InvITs for
	(PSUs)	Debt (including				diversification and
	and	government				subject to necessary
	Public	securities) and			-	stipulations by SEBI
	Financial	Money Market			Lo	from time to time.
	Institutio	Instruments	0.04	20	w to	
	ns (PFIs)	issued by	0%	%	Me	
	and	entities other			diu	
	Municipa	than Banks,			m	
	1 Bonds.	PFIs, PSUs and				
	The	Municipal				
	Scheme	Bonds				
	does not	TT ', ' 11			Lo	
	guarantee	Units issued by		10	w to	
	or assure	REITs &	0%	%	Me	
	any	InvITs			diu	
	returns.				m]
L						

Mirae	The					The Scheme seeks to	271.42	7,87	
Asset	investme		Indic	ati		generate returns and		9	
Ultra	nt		ve			reduce interest rate			
Short	objective		alloca	atio	Ris	risk by keeping the			
Durati	of the		n		k	portfolio Macaulay			
on	scheme		(%	of	Pro	duration between 3			
Fund	is to	_	total		file	months & 6 months.			
	generate	Types of		assets)		The maturity profile			
	regular	Instruments		M		of debt instruments			
	income			9.8		may be selected in			
	and		Min	i		accordance with the			
	provide		imu	m		Fund Manager's			
	liquidity		m	u		view regarding			
	by			m		market conditions,			
	investing	Debt & Money				interest rate outlook			
	primarily	market		10	Low	and rating.			
	in a	instruments	0.07	10	to				
	portfolio	including	0%	0	Med	Though every			
	comprisi	government		%	ium	endeavor will be			
	ng of	securities*				made to achieve the			
	debt &			6 10 %	Med	objective of the			
	money	Theirs issued have			ium	Scheme, the AMC /			
	market	Units issued by REITs & InvITs	0%			to	Sponsors / Trustee do		
	instrume	KEITS & IIIVITS				%	Hig	not guarantee that the	
	nts.				h	investment objective			
	There is					of the Scheme will be achieved. No			
	no								
	assuranc e or					guaranteed returns are being offered			
	guarante					under the Scheme.			
	e that the								
	investme								
	nt								
	objective								
	of the								
	scheme								
	will be								
	realized								
	realized								

Asset Corpor rate Bond investme nt objective of the Fund investme nt objective of the Fund invest objective of the Fund invest is not norments invest of the is norments invest is norments invest of the is norments invest is norments invest is norme	Mirae	The		T., -1	inst		The Scheme will	99.35	2.05
Corporate off tend Fund off off tend scheme in d capital appreciat ion by investing predomi nanty in AA+ and above rate bods. The currents Types off total in m im u u u u u u u u u u u u u u u u u					icat			77.55	2,95 1
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Key Information Memorandum - Mirae Asset Short True Fund for 24		Key Inf	ormation Memorar	ldum	- Mir	ae Asset Sh			24
diversification and							diversification and		
subject to necessary									

Mirae	The					The Scheme	48.19	2,77
Asset	investme		Indicati	ve	Ris	proposes to invest in		5
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Marke	objective		(% of	total	Pro	instruments having		
t Fund	of the		Types of essets) file	maturity up to 1 year.				
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Date: April 29, 2022

APPLICATION FORM - MIRAE ASSET SHORT TERM FUND (MASTF) Short Duration Fund - An open ended short term debt scheme investing in instruments such that the

Short Duration Fund - An open ended short term debt scheme investing in instruments such that the Macaulay duration* of the portfolio is between 1 year to 3 years (please refer to page no. 31 of SID) A relatively high interest rate risk and moderate credit risk



Application No. :	This product is suitable for invest	ors who are seeking*	RISKOMETER		AL RISK CLASS MATRIX
	 Optimal returns over short term. 		Moderate High	Interest Rate Risk Lo	
	Investment in an actively managed of debt and money market instru-		ou to the most ingh ingh	Relatively Low (Class I)	
	REITs & InvITs	/	Trans (Moderate	
		(.		(Class II)	
				Relatively High (Class III)	B-III
		In	vestors understand that their p will be at Low to Moderate R		
Name & Broker Code/	Sub Broker /	Sub Agent Code	EUIN*	Internal Code for AMC	ISC Date Time Stamp
ARN/RIA Code**	Agent ARN Code	Sub Agent Code	EOIN	Internal code for Allic	Reference No.
*EUIN Declaration: Declaration for "Execution Or					
the EUIN box has been intentionally left blank by advice of in-appropriateness, if any, provided by t feed/portfolio holdings/NAV etc. in respect of my/o	the employee/relationship manager/sales	s person of the distributor/s	ub broker.**RIA/Declaration	: "I/We hereby give you my/our cor	nsent to share/provide the transactions data
Sign of 1 st Applicant / Guardian / Auth. Signa Please	iatory / PoA / Karta Sign c	of 2 nd Applicant / Guardian	/ Auth. Signatory / PoA	Sign of 3 rd Applicant	/ Guardian / Auth. Signatory / PoA
Please 🕢 Lumpsum Investmer	nt	Micro Applicat	ion 🗌	SIP	Application
TRANSACTION CHARGES (Please	e \oslash any one of the below. Ref	er Instruction No. 11)		
TRANSACTION CHARGES (Please I AM A FIRST TIME INVESTOR IN N Applicable transaction charges will be de registered Distributor) based on the inver- 1. EXISTING UNIT HOLDER INFO Folio No. 2. APPLICANT(S) NAME AND INF		OR		EXISTING INVESTOR IN	
Applicable transaction charges will be de registered Distributor) based on the inve	educted in case your distributor h astor's assessment of various fact	as opted for such char ors including the serv	rges. Upfront commissio ices rendered bv the AR	n shall be paid directly by the N Holder.	e investor to the ARN Holder (AMFI
1. EXISTING UNIT HOLDER INFO		v			tion 7 for Investment Details.
					this application. All Unit Holders in the
Folio No.	given	Folio should be KYC c	ompliant. Any updation i	n KYC credentials may be fil	led in the below sections.
2. APPLICANT(S) NAME AND INF	ORMATION [Refer Instruction	2] If the 1 st / Sole Ap	plicant is Minor, then	please provide details of	natural / legal guardian
1 st SOLE APPLICANT Mr. / Ms. / M/s.				-	
(Please write the name as per PAN Card)	'			PAN	
LEI Code for entities					
CKYC ID No. (KIN)			Pls indi		t for tax purpose / Resident of Canada No ^s (\$Default if not √)
GUARDIAN (In case 1 st Applicant is a l	Minor)	;;;;			nip with Minor (Please ✓)
Mr. / Ms. / M/s.				Mother	Father Legal Guardian
GUARDIAN CKYC ID No. (KIN)			KYC (Please ✓) ☐ Proof Attached	GUARDIAN PAN	
POA / Custodian Name:	· · · · · · · · · · · · · · · · · · ·			K	YC (Please 🗸) 🔲 Proof Attached
POA / Custodian CKYC ID No. (KIN)			PC	DA / Custodian PAN	
CKYC ID No. (KIN)	tor: Name			Designation:	
Contact Person for Corporate Invest 3. FIRST APPLICANT AND KYC		rked as '*' are Mai	adatory	0	
1 st SOLE APPLICANT Individual				eclaration Form in section1	a & 11b - Refer Instruction No. 17]
*Date of Birth/ Incorporation D D M (Individual)	M M Y Y Y Y Proof	of Date of Birth (Ple (For minor applicant)	ease√) ☐ Birth		hool Leaving Certificate / Mark Sheet
(Please write the Date of birth as perAadhaar Place of Birth / Incorporation:	Country of Birth / Incorporation:		Nationality:	·	r 🗌 Male 🗌 Female 🗌 Other
(Please write the Date of birth as perAadhaar		· 🗖 - · ·			
				Society/AOP/BOI Minor	· _
HUF LLP Listed Company Pr a*. Occupation Details [Please tick ()]	Private Sector	Public Sector	Government Servi	ce Student	Professional Housewife
b*. Politically Exposed Person (PEP) Sta	Business	Retired	Retired		Others (Please specify)
		_			
 c*. Gross Annual Income (₹) [Please tick d*. Net-worth (Mandatory for Non-Individ 		1-5 Lakhs	5-10 Lakhs	D D M M Y Y	>25 Lakhs > 1 Crore Y (Not older than 1 year)
e*. Non-Individual Investors involved	·	xchange / Money Cha		Gaming/Gambling/Lottery	
any of the mentioned services 4. BANK ACCOUNT DETAILS -		nding / Pawning on Nos. 3 & 4]] None of the above	
Name of the Bank:	- manual protor monuou				
			A/c.		
Core Banking A/c No.		Iress:	Тур	e Pls. (✔) □ NRE □ CURRI	ENT SAVINGS NRO Other
Bank Branch City:	Stat		LIESC Code (March 1	Pin C	
MICR Code		h a cancelled cheque boto copy of a cheque			

5. JOINT APPLIC	ANTS, IF ANY	AND THE	R KYC	DETAI	LS A	ll fielc	ls mar	ked	as '*' are	Mandatory				
Mode of Holding:	Anyone o	r Survivor			Sin	gle			Joint		(Please note	that the Defau	It option is A	nyone or Survivor
2 nd APPLICANT Mr. / Please write the name as												Gender	Male 🗌 F	emale 🗌 Othe
AN Details						Pls inc	licate if l	US Pe	erson or a res	sident for tax purpos	se / Resident of Ca	inada 🗌 Yes	s 🗌 No*	(*Default if not ✓
KYC ID No. (KIN)									KYC Pls	Proof Attac	ched Date of	Birth (Mandat AN Card)	ory) D D I	лмүүүү
Place of Birth				Cour	ntry of Bir	th					Nationality			
a*. Occupation Deta	ils [Please ticl	k (🗸)]		Private Busine	Sector ss		olic Sec tired	tor	A	overnment Service griculture	e Student		ofessional hers(P	Housewife
o*. Politically Exposed				I am PE			n Relate	ed to P		ot Applicable				
. Gross Annual Ind I. Net-worth ₹	come (₹) [Plea	se tick (*)]		Below	1 Lakh		Lakhs on _D			10 Lakhs YYYYY	10-25 Lal (Not older thar		5 Lakhs	> 1 Crore
Mode of Holding:	Anyone o	or Survivor			Sin				Joint	(Please note that		otion is Anv	one or Survivor
3 rd APPLICANT Mr. / Please write the name as		(Not Applicabl	e in ca	se of Min	nor Applica	nt)								emale 🗌 Othe
PAN Details						Pls inc	licate if	US Pe	erson or a res	sident for tax purpos	se / Resident of Ca	inada 🗌 Yes	s 🗌 No*	(*Default if not√
CKYC ID No. (KIN)									KYC Pls (Proof Attac	ched Date of	Birth (Mandat AN Card)	ory) D D N	ЛМҮҮҮ
Place of Birth				Cour	ntry of Bir	th					Nationality			
a*. Occupation Deta	ils [Please ticl	k (🗸)]		Private	Sector	Pu	blic Sec	ctor		overnment Service			ofessional	Housewife
o*. Politically Exposed	-			Busine I am PE			tired n Relate	ed to P		griculture ot Applicable	Proprieto	rship 🔄 Ot	ners(P	lease specify)
c*. Gross Annual Inc		· · · · · · · · · · · · · · · · · · ·		Below			Lakhs			10 Lakhs	10-25 La	khs >2	5 Lakhs	> 1 Crore
d*. Net-worth ₹						as	on 🗋	D	M M	YYYY	(Not older than	ı 1 year)		
6. MAILING ADD	RESS [Please	provide yo	ur E-n	nail ID a	and Mobi	le Nun	nber to	help	us serve y	/ou better]				
ocal Address of 1 st A	pplicant													
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The primary email addr MPlease Use Block Let			·	· · · · ·		ceive al	l Comm	unicat	ions Statem	ent of Accounts and	d Abridged Annual	Report through	e-mail only	
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Overseas Correspond	lence Address													
					te inform	nation	on Inve	estme	ent Details	please refer to l	nstructions No.	6.)		
Scheme - MIRA FUND (MASTF))				Regular Pl Direct Plar		Growth			Payout of Income cum capital withdra	awal option*	capital withdra	awal option	Distribution cun (Default)*
Payment Type [Please		Self (No		Party						nt (Please attach 'T Net Purchase		nt Declaration F	· ·	Bank A/c No.
Cheque / DD / UTF	R No. & Date	RTGS /						any	,	Amount		ranch		heque Only)
Amounts can be distrib	outed out of inve	stors capital	(Equali:	zation Re	eserve), wł	nich is p	part of sa	ale pri	ce that repre	sents realized gains	S			
8. DEMAT ACCOU	JNT DETAILS	- Mandator	y for u	nits in I	Demat Mo				e that the s ry Details.	sequence of nam	es as mentione	d under secti	on 3 match	es as per
National Securities	Depository Li	mited (NSD	L)						Central E	epository Servic	es (India) Limit	ed (CDSL)		
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Enclosures - Please	(✔) □ Cli	ient Masters	List (C	ML)		П	ansacti	ion cu	Im Holding	Statement	Deliver	y Instruction S	lip (DIS)	
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PLEASE REGIS				R BELO		-		OR of the	Guardian		VISH TO NOMIN		e of Nomin	ee / Guardian
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FOR NON-INDIVIDUALS ONLY

10. F/	ATCA & CRS DETAI	LS (Pleas	e con	isult you	r pro	fession	al tax	advis	sor for fu	rther	r guidanc	e on F	ATCA 8	CRS cl	assifi	cation)					
PART	A To be filled by F	inancial I	nstitu	itions or	Direc	ct Repo	orting I	Non F	inancial	Enti	ty (NFEs)											
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or Direct	t reporting NFE			do not have a			oonsored t	by anothe	er entity, please	provid	de your sponso	r's GIIN al	bove and ind	icate your spo	onsor's na	ame below						
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PART	-									· ·			•	-category				NOL	blaineu	- 110	i-partici	paung r
1	Is the Entity a publ								yes, please s					uubiah tha	ataalu	ia ragula	nh c trac	dad)				
	(that is, a company traded on an estab	whose s	hares	are regu					ock exchang			IUCK EX	change or	i which the	SIOCK	is regula		ded)				
2	Is the Entity a relat						<u> </u>	′es (If y	yes, please s	specif	fy name of t	he liste	d company	y and one	stock e	xchange	on wh	hich the	e stock is r	egular	ly traded)
	traded company (a regularly traded or					arket)	Nam	e of lis	sted compan	y:												
							Natu	re of re	elation	Sub	osidiary of th	e Liste	d Compan	y or	Cont	rolled by	a List	ted Cor	npany			
							Nam	e of st	ock exchang	ie:												
3	Is the Entity an act	ive NFE							yes, please f			on in the	e next sec	tion.)								
	,								Business:					,								
							Natu	re of B	susiness:													
							Plea	se spe	cify the sub-	categ	gory of Activ	e NFE		Mentic	n code	: Refer ir	nstruc	tion 15	(c)			
4	Is the Entity a pass	ive NFE					<u> </u>	′es (If y	yes, please f	fill UB	30 declarati	on in the	e next sec	tion.)								
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Application No.:

The detail of this page should be filled by Non-Individual investors only.

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

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

if ticked Yes above.			•		
	Country:		Country:		Country:
Tax Residency Status: 1	No.:	Tax Residency Status: 1	No.:	Tax Residency Status: 1	No.:
	Туре:		Туре:		Туре:
	Country:		Country:		Country:
Tax Residency Status: 2	No.:	Tax Residency Status: 2	No.:	Tax Residency Status: 2	No.:
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Tax Residency Status: 3	No.:	Tax Residency Status: 3	No.:	Tax Residency Status: 3	No.:
	Туре:		Туре:		Туре:
Address Type	·	Address Type		Address Type	

FATCA AND CRS DETAILS (Self Certification) (Refer instruction No. 15)

1st Applicant (Sole / Guardian / Non-Individual)

Do you have any non-Indian

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? No (If Yes, please provide country/ies in which the entity is a resident for tax purpose and the associated Tax Identi&ation No. below)

Country(ies) of Birth Citizenship / Nationa and Tax Residency	1	Yes No	Country(ies) of Birth Citizenship / Nationa and Tax Residency	1/	Yes No	Country(ies) of Birth Citizenship / Nationa and Tax Residency	1	Yes No
Country of Birth / Incorporation			Country of Birth			Country of Birth		
Country Citizenship Nationality	1		Country Citizenship Nationality	1		Country Citizenship Nationality	1	
Are you a US specifi person?	ied	Yes No Please provide Tax Payer Id.	Are you a US specifi person?	ied	Yes No Please provide Tax Payer Id.	Are you a US specifi person?	ed	Yes No Please provide Tax Payer Id.
For non-Individual invo	estor, in ca	ase your country of incorporation / Tax	k residence is US, but yo	ou are not	a specified US person then please m	ention exemption code		Refer instruction 15(e))
Individual or Non-Ind if ticked Yes above.	dividual ir	vestors fill this section	Individual investor	have to f	ill in below details in case of joint a	applicants		
	Countr	y:		Countr	y:		Country	y:
Tax Residency Status: 1	No.:		Tax Residency Status: 1	No.:		Tax Residency Status: 1	No.:	
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	Туре:			Туре:			Туре:	
	Countr	v:		Countr	v:		Country	v:

2nd Applicant

Do you have any non-Indian

	(Address Type: Residential or Business (default) / Residential	tial / Business / Registered Office) (For address mentione	ed in form / existing address appearing in folio)
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In case of applications with POA, the POA holder should Mill 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 (a) fractional governing the scheme. (B) I/We hereby declare that the amount invested in the scheme (a) fractional governing the scheme. (B) I/We hereby declare that the amount invested in the scheme. (B) I/We hereby declare that the amount invested in the scheme. (B) I/We hereby declare that the amount invested in the scheme (B) I/We hereby declare that the amount invested in the scheme (B) I/We hereby declare that the amount invested in the scheme (B) I/We hereby declare that the amount invested in the scheme. (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 (fractional undertake to update the information/details with the AMC / Fund Registrars and Transfer Agent (TAR) from time to time. (We hereby confirm that the AMC/Fund shall have the right to share my information and other details with the AMC / Fund Registrars and Transfer Agent (TAR) 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 agovernment authorities as and when needed. I/We will indemnify the Fund, AMC, Trustee, RTA and other intermedianes 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 (Nr) intogin the splexing in the information resident is resident or being in resident is resident or being in res Aadhaar: I/We hereby voluntarily submit Aadhar card to the Fund/AMC for updating the same in my folio.

Received Application from Mr. / Ms. / M/s.	 For Lumpsum 'OR' SIP

<u> </u>			us per details below.
	Scheme Name and Plan	Payment Details	Date & Stamp of Collection Centre / ISC
	MIRAE ASSET SHORT TERM FUND	Amount (Rs) Cheque / DD No.: Dated Bank & Branch	
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3rd Applicant

Do you have any non-Indian

Cheque / DD is subject to realisation

STANDALONE ONE TIME MANDATE (OTM) FOR SIP APPLICATION.

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TERMS AND CONDITIONS

- One Time Mandate (OTM) is a facility (herein after referred as'facility') whereby the Unit holder(s) can register a One Time Mandate to debit their bank account up to a certain limit per transaction, as per their choice, with Mirae Asset Mutual Fund ('Fund') and authorizing the Fund and the bank to debit their bank account for payment towards various purchases or SIP instalments submitted through various modes offered or as may be offered from time to time by Mirae Asset Mutual Fund.
- This facility is an authorization to the bank, as indicated by the Unit holder(s) in the OTM form, to debit their bank account up to a certain limit in a particular folio per registration per transaction, based on their instruction to the Fund, whenever they choose to invest or start a SIP.
- 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.
- Application forms along with supporting documents can be submitted to Investor Service Centre of the AMC or the RTA – M/s Kfintech, contact details of which are available on www.miraeassetmf.co.in
- 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.

SIP ENROLMENT CUM ONE TIME DEBIT MANDATE (OTM) FORM with Goal SIP & Top Facility Registration Cum Mandate Form For NACH/Direct Debit

Application No.:



29 Oct 2021

EUIN Declaration: Declaration for "Execution Only" Transaction (where Employee Unique Identification Number-EUIN* box is left blank). Please refer instruction 12 of KIM for compromised by the employee/relationship manager/sales person of the distributor/sub broker. RIA/Declaration: "I'M diviser/RIA".	Reference No.
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1. EXISTING UNIT HOLDER INFORMATION (The details in our records under the folio number mentioned will apply for this ap	plication.)
Name of 1 st Unit Holder Folio No.	
2. SIP ENROLMENT DETAILS (Please check the Minimum Amount Criteria for the scheme applied for. [Refer General Instruction Frequency Please (Comparison of Comparison of Co	
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Scheme: withdrawal option (Default)	
SIP Date □ □ (Please choose Any Date from 1 st till 28 th of the month, If left blank 5 th will be considered as the default date) SIP Amount (₹) □ 5,000 □ 10,000 □ 25,000 □ Any other A	Amount. (₹)
SIP Start Month (MM/YY) M M Y Y SIP End Month (MM/YY) M M Y Y OR Perpetual Dec 2099 (Till you instruct Mirae Asset Mu	utual Fund to discontinue your SIP
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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 All Applicants have to submit NACH mandate and will need to fill the maximum amount in line with Top Up amount, SIP amount & tenure. (No	-
Top-up Amount (₹) (minimum ₹ 500/- & in multiples of ₹ 1/- only) Top-up Start Month (MM/YY) M Y Y Top-up End Month	
	early
3. SIP PAYMENT DETAILS (New Investors - Please provide copy of cancelled cheque and mention relevant SIP details in the form	
Cancelled cheque Leaf First SIP Cheque No. Drawn on Bank	
4. OTM BANK ACCOUNT DETAILS (Mandatory) Name of 1 st A/c. Holder as in Bank Records	
Bank Name Core Banking A/c. No	
Branch Name & City Bank Account Type 🕢 🗌 NRE 🗌 CURRENT 🗌 SJ	AVINGS 🗌 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 have 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 (Aut 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, 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/u 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 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 per	ereby apply for units of the said suc to Debit). I/We also agree that if th their appointed service providers us all the commissions (in the for o me/us". "I/We have not made ar riod or in a financial year".
Signature of 1 st Applicant/Guardian/Authorised Signatory/PoA/Karta Signature of 2 ^{std} Applicant/Guardian /Authorised Signatory/PoA Signature of 3 ^{std} Applicant/Guardian (AS IN BANK RECORDS) Signature of 3 ^{std} Applicant/Guardian (AS IN BANK RECORDS) (AS IN BANK RECORDS)	
MIRAE ASSET	D M M Y Y Y Y
Mutual Fund Sponsor Bank Code Bank (Lise CREATE X MODIFY	
Utility Code Bank use I/We hereby authorize Mirae Asset Investment I	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 I Fixed Amount Maximum Amount FREQUENCY I Mthly I Qtly I H-Yrly I Yrly	As & when presented
Reference 1 Folio No. Reference 2 Scheme Name	
	t the declaration has been careful
	at I am authorized to cancel/amer
1.1 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 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. Have understood that this mandate by appropriately communicating the cancellation / amendment request to the user entity/ corporate or the bank where I have authorized the debit. PERIOD	at I am authorized to cancel/amer
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 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 this mandate by appropriately communicating the cancellation / amendment request to the user entity/ corporate or the bank where I have authorized the debit.	at I am authorized to cancel/amer
1.1 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 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. 3.1 have understood that 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 DDMMYYYYY To DDMMYYYYY	
1.1 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 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. 3.1 have understood that 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 DDMMYYYYY To DDMMYYYYY	at I am authorized to cancel/amer

TERMS AND CONDITIONS OF OTM

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.miraeassetmf.co.in

10. Registration of One Time Mandate will take 25 Calendar days from the date of submission of form.

11. Maximum amount per OTM is ₹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 / HUF (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.

GENERAL GUIDELINES

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

House (NACH). 1.In case the One Time Mandate (OTM) is successfully registered, Please submit sip registration for not less than15 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. 2.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. 3.Unit holder(s) should mandatorily provide their mobile number and email id on the mandate form.

Sunit hole(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.

Alnvestor/Unitholder(s) should submit original Cancelled Cheque (or a copy) along with mandate form with name and account number pre-printed of the bank account to be registered or bank account verification letter for registration of the mandate failing which registration may not be accepted. The Unitholder(s) cheque/bank account details are subject to third party verification. 5. Investors are required to ensure adequate funds in their bank account on the date designated SIP date. Mice Accet Muthel Evend (MANE) there the previous previous previous account of the date the investor.

date. Mirae Asset Mutual Fund (MAMF) through its service provider will endeavor to debit the investor bank account on or after the said date.

6.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 pot effected by its Bank or if debited in advance on an Pre-Debit other areft the specific data delayed or not effected by its Bank or if debited in advance on an Pre-Debit note or after the specific date due to various reasons or for any bank charges debited by its banker in its designated account towards NACH Registration / Cancellation/Rejections, NACH Debit/Auto Debit/Local Holidays.

7. 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.

8.Mirae Asset Mutual Fund / Mirae Asset Trustee Co. Pvt. Ltd. / Mirae Asset Investment Managers (India) 8. Mirae Asset Mutual Fund / Mirae Asset Trustee Co. Pvt. Ltd. / Mirae Asset Investment Managers (India) 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.
9. 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.

changes/modifications.

10. Requests for change of bank in One Time Mandate request should be submitted at least 25 Business davs in advance.

accounts and the NAV guidelines will be applicable for the transactions which are connected with realization of funds.

12.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 upon receipt of intradice of any technical reasons as 13. 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. registrations.

14. 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. 15. Third Party Cheque / Funds Transfer: The payment towards investment can happen only from the

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

(i)Payment by employer on behalf of employee under Systematic Investment Plan (SIP) facility through payroll deductions:

Custodian on behalf of an FII or a Client.

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

subscription. (iv)Payment by a Corporate to its Agent/ Distributor/ Dealer (similar arrangement with Principal agent relationship), on account of commission or incentive payable for sale of its goods/services, in the form of the Mutual Fund Units through SIP or lump sum / onetime subscription. For complete details, please refer the section on Third Party cheques given in the General Instructions. 16.Please refer the "Minimum Application/Number of units" mentioned in the KIM under the section "Applicable to all schemes" for minimum subscription amount and frequency. Please take note of the MinimumAmount Criteria as under:

Schemes	Monthly / Quarterly Frequency
Mirae Asset Tax Saver Fund	₹ 500 - 5 Installments - Multiples of ₹ 500 thereafter
Mirae Asset NYSE FANG+ ETF Fund of Fund	₹5000 - 5 Installments - Multiples of ₹ 1 thereafter
Mirae Asset S&P 500 Top 50 ETF Fund of Fund	₹5000 - 5 Installments - Multiples of ₹ 1 thereafter
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. 17. The transactions are liable to rejection incase Investor has Multiple Auto Debit Mandate at folio level. Separate forms will be required to be submitted to avail of SIP in separate schemes / plans / date. A single form cannot be used for different schemes simultaneously. 18. Employee Unique Identification Number (EUIN): SEBI has made it compulsory for every employee / relationship manager, sales person of the distributor of mutual fund products to quote the EUIN obtained by him / hef from AMFI in the ApplicationForm. EUIN, particularly in advisory transactions, would assist in eaddressing any instance of misspelling even if the employee / relationship manager, sales person at the distributor of mutual fund products or quote the EUIN obtained by him / hef from AMFI in the Application Form. EUIN, particularly in advisory transactions, would assist in leaves the employment of the distributor, Individual ARN holders including senior citizens distributing mutual fund products are also required to obtain and quote EUIN in the Application Form. Hence, if your distributor holds are of any out enter through a distributor please ensure that the EUIN is correctly filled up in the Application Form. However, in case of any exceptional cases where there is no interaction by the employee/sales person / relationship manager of the distributor/sub proker vibutor show 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 proker with respect to the transaction, AMCs shall take the requisite declaration separately signed by the investor.

19. 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.
 20. For further details of the Scheme features like minimum amounts, risk factors etc. investors should, before investors 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 miraeasestmic o.in
 21. Additional for MICRO Systematic Investment Plans (MICRO SIPs) As per SEBI guidelines, Lumpsum and SIP investors were aggregate. Joint and SIP investors were aggregate of investments finant of the requirement of PAN subject to other operational guidelines. Any investment, well be exemption in a poling 12 months period, does not exceed St0.000- per investor will be entited to the consent meth string and the application is found to be defective. The were motion will case to proprietary firms. HUFs and other categories will not be eligible for Mirco Investments. The exemption is applicable to joint holders also. In cases under MICRO SIP. The first SIP Instainent is processed (as the cheque may be banked), and the application is found to be defective, the Mirco SIP registration will cases for thrule instainents. No refund to be made for the units already allotted. However redemptions will be applicate to joint systemate by intervent and valid and also to be either self-attested of the asset and the application aform and proof of address (self-lattested). No separate address proof is required if Pholo ID with address mentioned on its submitted. The photo identification documents have to be current and valid and also to be either self-attested or a tested by ARN holder (AMI Registered Distributor). All the applicants including second affind applicant (if any) is mandated to submit any of the above documents.
 21. Terms & Gord Din Silb & Silb & Silb Dings. The second of Sil

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

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)

B

23. 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 Tist 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 Muttal und Utility (MFU). OR through MFSS system if NSE or BSE Star MF platform of BSE or any other platforms of these stock exchanges or Channel partners or Mirag 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.
 24.Pursuant to recent SEBI guideline, w.e.f 01st Feb, 2021, Allotment of units will be based on Realization basis. Here 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 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.

Goal SIP. 25.**SIP cancellation:** Investor can cancel the sip by submitting sip cancellation form before 15 calendar day of next instalment date

Standalone SIP Registration Form (For OTM Registered Investors only)

Registration Cum Mandate Form For NACH/Direct Debit

MIRAE ASSE

(,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,	Application No.:		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" the EUIN box has been intentionally left blank by me/ advice of in-appropriateness, if any, provided by the feed/portfolio holdings/NAV etc. in respect of my/our i	L Transaction (where Employee Uniqi us as this transaction is executed with e employee/relationship manager/sa investments under Direct Plan of all S	Lue Identification Number-EUI nout any interaction or advice I les person of the distributor/s ichemes managed by you, to t	I N* box is left blank). Please r by the employee/relationship sub broker. RIA/Declaration he above mentioned SEBI-R	L efer instruction 12 of KIM for complete manager/sales person of the above c "I/We hereby give you my/our cons egistered Investment Adviser/ RIA".	L e details on EUIN. I/We hereby confirm th listributor/sub broker or notwithstanding th ent to share/provide the transactions da	
Signature of 1 st Applicant / Guardian / Authorised Sig	natory / PoA / Karta Sionat	ure of 2 nd Applicant / Guardian /	/ Authorised Signatory / PoA	Signature of 3 rd Applicant /	Guardian / Authorised Signatory / PoA	
Please 🕢 NEW SIP ENROLMENT WHERE			SIP Top-up Facility			
1. EXISTING UNIT HOLDER INFORM				<u> </u>)	
Name of 1 st Unit Holder				Folio No.		
2. SIP ENROLMENT DETAILS (Please	e check the Minimum Amou	nt Criteria for the sche	eme applied for. [Refe	r General Instruction 17 Ove	erleaf]).	
Frequency Please 🕢 🗌 Monthly (D	efault) 🗌 Quarterly 🗌	Regular Plan 🗌 Dire	ct Plan 🔲 Growth	Payout of Income Distribu	tion cum capital withdrawal option	
Scheme:				Reinvestment of Income I option (Default)	Distribution cum capital withdrawa	
SIP Date (Please choose Any If left blank 5 th will	ر Date from 1 st till 28 th of the n be considered as the default	nonth, date) SIP Amount	(₹) □ 5,000 □ 10	,000 🗌 25,000 🗌 Any ot	her Amount. (₹)	
SIP Start Month (MM/YY) M M Y	Y SIP End Month (MM/Y)) M M Y Y	OR Perpetual 🗌 D	ec 2099 (Till you instruct Mirae As	set Mutual Fund to discontinue your SIP	
2a. Goal SIP - Do you want to assign a	a goal for your SIP.	Yes No If yes ple	ease select (√) your g	goal [Refer General Instructi	on 24 Overleaf].	
Please specify your goal amount* ₹		Kids Marriage 🔭	🗌 Kids Edu	cation 💭 🛛 🛛 R	etirement Planning (Default) 🚕	
🗌 Tax Savings 🖉 📃 Dream Ho	use 🗥 🗌 Dream Ca		eam Vacation 🔊	Others-	Please specify	
2b. SIP TOP-UP FACILITY (You can sta	60	0 0	m 1st SIP) [Refer Gen	eral Instruction No. 23 Over	leaf].	
All Applicants have to submit NACH ma	andate and will need to fill t	he maximum amount i	n line with Top Up am	ount, SIP amount & tenure.	(Not available for micro SIPs)	
Top-up Amount (₹) (minimum ₹ 1	1000/- & in multiples of ₹1	/- only) Top-up Start M	Nonth (MM/YY)	M Y Y Top-up End Me	onth (MM/YY) M M Y Y	
Existing Investors Availing Top-Up: Ple	ase provide current SIP IH I	Number as per SOA		Frequency Please 🕢 🗌	Half Yearly 🗌 Yearly (Defaul	
3. OTM Bank Details to be debited for	or the SIP (OTM already Reg	istered)				
Name of 1 st A/c. Holder as in Bank Record	s					
Bank Name		Core Banking A/c. No.				
Branch Name & Address				City		
9 Digit MICR Code	Ba	ank Account Type			GS 🗌 NRO	
DECLARATION & SIGNATURE: To The Trustees, such scheme and agree to abide by the terms, con the transaction is delayed or not effected for reason: or representatives responsible. I/We also undertake the form of trail commission or any other mode not made any other Micro application [including financial year".	ditions, rules and regulations goverr s of incomplete or incorrect or any of e to keep sufficient funds in my bank), payable to him for the different	hing the scheme & conditions her operational reasons, I/We account on the date of execu competing Schemes of var	s of SIP enrolment and regis e would not hold Mirae Asset ution of the said standing ins rious Mutual Funds from a	tration through NACH/ECS or Direct t Investment Managers (India) Private tructions. "The ARN holder has dise amongst which the Scheme is beir	Debit (Auto Debit). I/We also agree that Limited, their appointed service provide closed to me/us all the commissions (i ng recommended to me/us". "I/We hav	

Signature of 1 [#] Applicant/Guardian/Authorised Signatory/PoA/Karta	Signature of 2 rd Applicant/Guardian /Authorised Signatory/PoA	Signature of 3 ^{er} Applicant/Guardian/Authorised Signatory/PoA
(AS IN BANK RECORDS)	(AS IN BANK RECORDS)	(AS IN BANK RECORDS)

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.: _	Received from Mr./Mrs.:		
Scheme:		Plan:		- MIRAE A SSE T	
Bank Name :	Cheque No.:	Amount ₹:	Dated:	Mutual Fund	

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.

2. In case the One Time mandate (OTM is successfully registered, Please submit sip registration form not less than15 Calendar daysbefore the first installment date as New SIP registration will take 15 Calendar days. The first debit may happen any time thereafter, based on the dates opted by the Unit holder(s). The installment start date shall not be later than 100 calendar days from date of application submission date. Applicant acknowledges that incomplete or ambiguous forms in any respect will not be processed & AMC reserves the right to reject such applications.

processed & AMC reserves the right to reject such applications. 3. Investor shall have the option of choosing any date of the month as the SIP date from 01st to 28th except the last three calendar dates 29th, 30th and 31st. If SIP debit date is not mentioned default date would be considered as 5th of every month. Even If the Investor selects or mentions the SIP dates as 29th, 30th or 31st, the default SIP date would be considered as 05th of every month only. 4. Unit holder(s) should mandatorily provide their mobile number and email id on the mandate form. Where the mobile number and email id mentioned on the mandate form differs from the ones as already 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. under the folio.

Under the folio. 5. Investor/Unitholder(s) should submit original Cancelled Cheque (or a copy) along with mandate form with name and account number pre-printed of the bank account to be registered or bank account verification letter for registration of the mandate failing which registration may not be accepted. The Unitholder(s) cheque/bank account details are subject to third party verification. 6. Investors are required to ensure adequate funds in their bank account on the date designated SIP date. Mirae Asset Mutual Fund (MAMF) through its service provider will endeavor to debit the investor bank account on or after the said date.

bank account on or after the said date. 7. Applicant acknowledges that Mirae Asset Mutual Fund will not be liable in any manner whatsoever, for any fransaction 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 confirmation may be presented anytime to its bank for stipulated SIP debits. Further, the Applicant also confirmation twill not hold Mirae Asset Mutual Fund and/or its service providers responsible if the transactions; delayed or not effected by its Bank or if debited in advance on an Pre-Debit note or after the specific date due to various reasons or for any bank charges debited by its banker in its designated account towards NACH Registration / Cancellation/Rejections, NACH Debit/Auto Debit/Local Holdays. 8. Mirae Asset Mutual Fund reserves the right to reverse allotments in case the debit is not paid by the bank for any reason whatsoever. Further, Mirae Asset Mutual Fund shall not be responsible and liable for any damages/compensation for any loss, damage etc., incurred by the investor. The Applicant is aware and assumes the entire risk of using the Auto Debit facility of NACH and takes full responsibility for the same.

same. 9. Mirae Asset Mutual Fund / Mirae Asset Trustee Co. Pvt. Ltd. / Mirae Asset Investment Managers (India) Private Limited reserves the right to discontinue or modify this facility at any time in future on a prospective basis. This right also includes the right to discontinue this facility in case Direct Debits through NACH routes are continuously rejected by the investor's bank for any reasons. Mirae Asset Mutual Fund reserves the right to reject any application without assigning any reason. Mirae Asset Mutual Fund reserves the right to reject any application without assigning any reason. Mirae Asset Mutual Fund reserves the right to reject any application without assigning any reason thereof. 10. Kindly note that any change in original SIP enrolment details such as SIP Date, Frequency, Tenure will be considered as fresh application and will be subject to applicable load structure and other terms at the time of application. Any change in any credential of bank particulars or transaction modification, will be treated as fresh Instructions, and applicants will have to use separate form for such changes/modifications. 11. Requests for cancellation in the NACH Bank Mandate request should be submitted at least 15

11. Requests for cancellation in the NACH Bank Mandate request should be submitted at least 15

Calendar days in advance. 12. Investments made through Auto Debit mode are subject to realization of funds from investor bank accounts and the NAV guidelines will be applicable for the transactions which are connected with realization of funds.

13. In case any payment instruction for SIP installment is dishonored by the Bankers for three consecutive times for the reason Account Closed or In sufficient balance or any technical reasons as provided by NPCI /

Aggregator, Sip will be terminated. 14. The facility will be automatically terminated upon receipt of intimation of death of the Unitholder. Further, fresh registrations will be required for all Minor Investors who have turned Major, along with fresh bank account credentials. MAMF reserves the right to reject all such transactions through old bank accour registrations.

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

16. Third Party Cheque / Funds Transfer: The payment towards investment can happen only from the bank account of 1st holder and therefore the 1st holder needs to be one of the holder in the bank account. As per the recent guidelines, Mirae Asset Mutual Fund has decided to restrict the acceptance of Third Party payment. Accourdingly 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.

(ii) 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 I one-time subscription.

(iv) Payment by a Corporate to its Agent/ Distributor/ Dealer (similar arrangement with Principal agent relationship), on account of commission or incentive payable for sale of its goods/services, in the form of the Mutual Fund Units through SIP or lump sum / onetime subscription. For complete details, please refer the section on Third Party cheques given in the General Instructions. To Principal Structure and the section on Third Party cheques given in the General Instructions.

"Applicable to all schemes" for minimum subscription amount and frequency. Please take note of the Minimum Amount Criteria as under:

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

*Please refer notice cum addendum dated November 4, 2020 for details on Minimum Application criteria for

Mirae Asset Emerging Bluechip Fund

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

at Plan level, it will always be under Direct Plan. 18. The transactions are liable to rejection incase Investor has Multiple Auto Debit Mandate at folio level. Separate forms will be required to be submitted to avail of SIP in separate schemes / plans / date. A single form cannot be used for different schemes simultaneously. 19. Employee Unique Identification Number (EUIN): SEBI has made it compulsory for every employee / relationship manager / sales person of the distributor of mutual fund products to quote the EUIN obtained by him / her from AMIFI in the ApplicationForm. EUIN, particularly in advisory transactions, would assist in addressing any instance of misspelling even if the employee / relationship manager/sales person later leaves the employment of the distributor. Individual ARN holders including senior citizens distributing mutual fund products are also required to obtain and quote EUIN in the Application Form. Hence, if your investments are routed through a distributor has not given you any advice pertaining to the investment, the EUIN box may be left blank. In this case, you are required to tick mark the box provided above the 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 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

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 features like minimum amounts, risk factors etc., investors should, before investment, refer to the Scheme features like minimum amounts, risk factors etc., investors should, before investment, refer to the Scheme features like minimum amounts, risk factors etc., investment website www.miraeassetmf.co.in 22. Additional for MICRO Systematic Investment Plans (MICRO SIPs) As per SEBI guidelines, Lumpsum and SIP investments in a mutual funds up to ₹ 50.000 per year, per investor, per mutual funds hall be exempted from the requirement of PAN subject to other operational guidelines. Any investment, lumpsum or through Systematic Investment Plans (SIPs) by investors, where a ggre gate 0 in investment si in a 1 rolling 12 months period, does not exceed ₹ 50.000. Periode to PAN exemption in KYC process. This exemption will be applicable ONLY to investments by individuals (not NRI & PIOs), Minors and Sole propretary firms. HUFs and other categories will not be enable for the units already allotted. However redemptions will be allowed based on the submission of normal prescribed Redemption. Sip. Investors may submit any one of the Photo Identification documents (please refer paragraph title PAN under be General Instructors) allong with KYC form and proof address (self-attested). No separate address proof is required to Photo Identification addres to not it is submited. The photo leaftification documents have the current and valid and also to be effect of address (self-attested). No separate address proof is required to Photo Identification documents by the asy and third applicant (fr any) is mandated to submit any of the above documents. Sip Top-Up is a facility which will enable investors to increase the amount of IJP installments at pre-defined frequency by a fixe admount during the tenure of

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

Based on above details, SIP Installments shall be as follows:					
Installment No(s).	SIP Installment (in ₹) (A)	Top-Up amount (in ₹) (B)	Monthly SIP Installment amount after Top-up (in ₹) (A+B)		

1 to 6	5,000	NA	5,000
7 to 12	5,000	1,000	6,000
13 to 18	6,000	1,000	7,000
19 to 24	7,000	1,000	8,000
25 to 30	8,000	1,000	9,000
31 to 36	9,000	1,000	10,000* *(At-least amount to be filled on NACH Mandate)

24. Terms & Conditions - Goal Based SIP
• SIP application can have only one Goal assigned. Investors will be required to submit separate application forms for each Goal.
• 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 amount is mentioned, the same will be taken as default amount of 1 Crore. Further, AMC reserves

default amount of 1 Crore. Further, AMC reserves the right to register any such deficient application as a regular SIP & not as Goal SIP.• Goal SIP facility is currently not available for SIP registered/submitted through Post-dated cheques (PDCs). OR through Mutual und Utility (MFU), OR through MFSS system if NSE or BSE Star MF platform of BSE or any other platforms of these stock exchanges or Channel partners or Mirae Asset online SIP (I-SIP). As & when relevant systems are put in place, this facility will be automatically offered on respective platforms. • Investors may kindly note that the status of Goal sip cannot be changed once registered. Investors will have a choice to discontinue the Goal SIP, with a prior notice if 15 days. 25. Pursuant to recent SEB1 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 note basis the debit date from investor's bank account. It may be please noted that different date versus the NAV applied date for across transactions like Lumpsum, SIP or Switches including STP's. In case of Switches or STP's the Allotment will be as per the settlement cycle of the OUT scheme in to the IN scheme. scheme

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

26. SIP Cancellation: Investor can cancel the sip by submitting sip cancellation form before 15 calendar day of next instalment date.

INSTRUCTIONS

Please read the Key Information Memorandum (KIM) and the terms of the Scheme Information Document (SID) and Statement of Additional Information (SAI) of the Scheme carefully before investing / filing the application form. All investors / applicants are deemed to have read, understood and accepted the terms, subject to which the offers are being made and bind themselves to the terms upon signing the Application Form and tendering payment.

1. General Instructions

(a) The application form should be completed in ENGLISH in BLOCK LETTERS only. CAF complete in all respects, may be submitted at the designated Investor Services Centers (ISC)/Official Point of acceptance. (b) Investors must write the Application Form number/Folio number on the reverse of the cheques and bank drafts accompanying the CAF. (c) Please strike out any section that is not applicable. Any cancellation and modification on any of the mandatory information should be countersigned. (d) Please refer to the checklist at the end of these notes to ensure that the requisite details and adductments have been provided in order to avoid unnecessary delays and/or rejection of your application. (e) If the Scheme name on the application form and on the payment instrument are different, the application may be processed and units allotted at applicable NAV of the scheme mentioned in the application/transaction slip duly signed by investor(s). (f) Applications incomplete in any respect (other than mentioned above) will be liable to be rejected.

- Applicant Information
 (a) Name and address shall be given in full without any abbreviations. In case the Investor is an NRI/FII, an overseas address must be provided (mandatory). A local address if available should also be mentioned in the CAF.
 (b) Name of the guardian must be mentioned if the investments are being made on behalf of a minor. Guardian of the minor must be either a natural guardian or a Court appointed guardian. Date of birth is mandatory for minors and has to be supported with Age proof.
- (c) Name of the contact person, e-mail and telephone number should be mentioned in case of investments by a Company, Body Corporate, Trust, Partnership, Society, Fil and other eligible non-individual application forms are liable to be rejected Authorized Signatory should be promptly intimated to the AMC. Incomplete application forms are liable to be rejected (d) KYC Requirements and Details:

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

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

Individual Investors: Individual Investors: (i) New individual investors: (ii) New individual investors who have never done KYC under KRA (KYC Registration Agency) regime and whose KYC is not registered or verified in the KRA system will be required to fill the new CKYC form while investing with the Fund. (iii) frany new individual investor uses the old KRA KYC form, then such investor will be required to define fill the new CKYC form or provide the missing/additional information using the Supplementary CKYC form. (iii) Investors who have already completed CKYC and have a KYC Identification Number (KIN) from the CKYC platform can In the store who have already completed CHT and have a NC to the initiated in Validier (NN) mit the CNC equilation for mit the store part of the investor's PAN is not updated in CKYC system, a accounts and 15 digits for simplified and small accounts). Further, in case the investor's PAN is not updated in CKYC system, a self-certified copy of PAN Card shall be mandatory. Further, the AMC/ Mutual Fund shall use the KIN of the investors to download the KYC information from CKYC and update its records as and when required. The CKYC form and Supplementary CKYC form for individual investors and common application form are available on our website. Currently there is no impact on the Existing Investors who have done the SEBI KYC (KYC thru 5 KRAs, CVL, NDML, DOTEX, KARVY & CAMS). They can

- the Existing Investors who have done the SEBIATC (KYC Infl 5 KKAS, OVL, NUML, DOTEA, KAKY & CAMS). They can continue to invest as it is nay schemes of any Mula Fund, Existing Investors who wishes to onboard themselves on the CKYC platform will need to again do the entire KYC process just like New Investor and get the KIN which can be used across. (e) Rejection: In case of non-compliance of any C-KYC requirements, Applications shall liable to be rejected without any initimation to the applications. Any Change in Address for all KYC compliant Investors has to be routed through KRA and that direct application to AMC will be not processed/rejected. In case if the applications are rejected after detailed scrutiny and verification, either at the collection point itself or subsequently by the back office of the registrars for any reason, investors can contact the nearest Investor Service Centre or write to the Registrars, Ms. Karvy Fintech Pvt. Ltd. or send an email to customercare@miraeasset.com.
- Custometrategemetratester.com (i) All the applicants must sign in original on the application form. Signatures should be in English or in any Indian language. Thumb impressions should be from the left hand for males and the right hand for females and in all cases be attested by a Magistrate, Notary Public or Special Executive Magistrate. In case of an HUF, the Karta will sign on behalf of the HUF. (ii) In case the application is under a power of Attorney (POA), a duly certified coxy thereof duly notarized should be submitted with the application. The POA document should contain the signature of both the application and the constituted Attorney. (f) (iii) Applications made by a Limited Company or a Body Corporate or a registered Society or Trust, should be accompanied by a opy of the relevant resolution or authority to make the application, as the case may be, along with a certified copy of the MÓA nd AOA or Trust deed/Bye laws/Partnership deed, whichever is applicable. Refer to document check list.

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

the following documents of the new bank account: a. Cancelled original cheque of the new bank mandate with first unit holder name and bank account number printed on the face of the cheque. b. Self-attested copy of bank statement. c. Bank passbook with current entries not older than 3 months. d. Bank Letter duly signed by branch manager/authorized personnel. The AMC may also collect proof of Old Bank details while effecting the Change of Bank "Mandate. There shall be a cooling period of 10 calendar days for validation and registration of new bank account. In case of receipt of redemption request during this cooling period, the validation of new Bank mandate and dispatch of redemption proceeds shall be completed within 10 working days to the new bank account; however, the AMC reserves the right to process the redemption request in the old bank mandate, if the credentials of the new bank account for unit holder(s) provide a new and unregistered bank mandate or a change of bank mandate request with specific redemption(ICW pavyut harvent request (with or without necessary supporting doruments) such bank account are not account and unregistered bank mandate or a change of bank mandate request with specific redemption/IDCW payout payment request (with or without necessary supporting documents) such bank account may no be considered for payment or redemption/IDCW payout proceeds, or the Fund may withheld the payment for upto 10 calendar days to ensure validation of new bank mandate mentioned.

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

4. Multiple Bank Accounts Registration Facility: The unitholder may register more than one bank account through the 'Multiple Bank Accounts Registration Facility', to receive redemption/IDCW payout proceeds. The unitholder may choose to receive the proceeds in any of the bank accounts, the details of which will be registered under the folio. For the purpose of registration of bank account(s), the investors must submit in the details of which will be registered under the folio. For the purpose of registration of bank account(s), the investors must submit in the details of which will be registered under the folio. original any one of the following documents of the new bank account: (a) Cancelled original cheque of the new bank mandate with first unit holder name and bank account number printed on the

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

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

Investment Details:

- a)
- Investment Details: Resident Investors may make payment by cheque payable locally in the city where the application form is submitted at the local Mirae Asset Mutual Fund (MAMF)/AMC office or Authorised Collection Centre(s). Please mention the application serial number on the reverse of the cheque/demand draft tendered with the CAF. The cheque should be drawn in favor of respective scheme name. Non MICR/ Outstation Cheques/Money Orders/Post Dated Cheques or Cash is not permitted. Investors residing in Centres, where the Investors Service Centres (ISCs)/Authorised Collection Centre(s) of MAMF are not located, are requested to make payment by demand drafts payable at the Centre where the application is to be lodged. D.D. charges would be borne by the AMC only for the investors residing at places which are not covered by our offices/authorised centres. The maximum charges so borne by the AMC would be restricted to limits as prescribed by State Bank of India. Please refer SAI for complete details on D.D. charges. In case the payment is made through Indian Rupee draft purchased abroad from FCNR or NRE A/C, Account Debit certificate from the Bank issuing the draft, confirming the debit should be submitted. b) c) li

For subscription made by NRE/FCNR Account cheques, the CAF must be accompanied with a photocopy of the cheque or Account debit Letter/certificate from the bankers. FIRC certificate is required to be submitted evidencing source of funds through Non Domestic Account. The AMC and the Registrar may ascertain the repatriation status purely based on the details provided under Investment and Payment details and will not be liable for any incorrect information provided by the applicant(s). In case the source of funds through Non Domestic Account is not validated/provided, AMC will not be in a position to repatriate redemption proceeds.

- d) Applicants redenplin process.
 d) Applicants should indicate the Option (Income Distribution cum capital withdrawal option/Growth) for which the application is made. In absence of information the request would be processed under the default option as mentioned in the SID/SAI of the relevant scheme. For Direct Investments, please mention "Direct" in the column "Broker / Agent Code".
 e) Third Party Cheque/Funds Transfer will not be allowed for Investment subscriptions (lumpsum/SIP) except in the following cases. Installments of SIPs registered before November 15, 2010 will not be affected:
 Payment by the AMC to an empanelled Distributor on account of commission/ incentive etc. in the form of the Mutual Fund 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 /
 - onetimesubscription. Payment by employer on behalf of employee under Systematic Investment Plan (SIP) facility through payroll

Custodian on behalf of an FII or a Client. Options Available: Income Distribution cum capital withdrawal option and Growth Default Option: Growth; and under f)

Options Available: income Distribution cum capital withdrawal option and Growth Denait Option: Growth; and under Income Distribution cum capital withdrawal option Option, Default option: Reinvestment of Income Distribution cum capital withdrawal option. Investors may please note, that IDCW may be declared by the Trustee, subject to the availability of distributable surplus as per the Regulations. Reinvestment of Income Distribution cum capital withdrawal option can be availed at Daily. Weekly (Record date Wednesday) & Monthly basis (Record date: 24th of every month). Kindly read the SID for frequency availability in respective scheme applied for.

7. Communication:

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

- 1. Consolidation of account statement shall be done on the basis of PAN. In case of multiple holding, it shall be PAN of the The CAS shall be generated on a monthly basis and shall be issued on or before 10th of the immediately succeeding

- 2. The CAS shall be generated on a findinity basis and shall be issued on berote four on before four on the minimulately successful month.
 3. In case there is no transaction in any of the mutual fund folios then CAS detailing holding of investments across all schemes of all Mutual Funds will be issued on half yearly basis [at the end of every six months (i.e. September/ March)].
 4. Investors having MF investments and holding securities in Demat account shall receive a Consolidated Account Statement containing details of transactions across all Mutual Fund schemes and securities from the Depository by securities from the Depository by securities from the Depository by securities in Demat account statement containing details of transactions across all Mutual Fund schemes and securities from the Depository by securities in Demat account statement containing details of transactions across all Mutual Fund schemes and securities from the Depository by securities in Demat account statement containing details of transactions across all Mutual Fund schemes and securities from the Depository by securities in Demat account statement containing details of transactions across all Mutual Fund schemes and securities from the Depository by securities in Demat account statement containing details of transactions across all schemes and securities from the Depository by securities in Demat account statement containing details of transactions across all schemes and securities from the Depository by securities in Demat account statement containing details of transactions across all schemes and securities in Demat account statement containing details of transactions across all schemes and securities from the Depository by securities in Demat account statement containing details of transactions across all schemes and securities from the details account statement containing details of transactions across all schemes and securities from the details account statement containing details of transactions across account sta email/physical mode.

email physical mode. 5. Investors having ME investments and not having Demat account shall receive a CAS from the MF Industry containing details of transactions across all Mutual Fund schemes by email / physical mode. The word 'transaction' shall include purchase, redemption, switch, IDCW payout, divided reinvestment, SIP, systematic withdrawal plan, and systematic transfer plan and bonus transactions. CAS shall not be received by the Unit holders for the folic(s) wherein the PAN details are not updated. The Unit holders are therefore requested to ensure that the folic(s) are updated with their PAN. For Micro SIP and Skkim based investors whose PAN details are not mandatorily required to be updated Account. Statement will be dispatched by MAMF for each calendar month on or before 10th of the immediately succeeding month. In case of a specific request received from the Unit holders, MAMF will provide the account statement to the investors within 5 Business Days from the receipt of such request. Annual Reports or other information etc., may be sent to unit holders by email. Investors can choose to receive e-mail communication from us in lieu of printed documents, when a unit holder has communicated his/her email address and has provided consent for sending communication only via e-mail. Investor(s) who have provided their email address in the application form or any subsequent communication in any of the foliobelonging to the investor. Electronic Mail (email) shall be treated as a default mode for sending various statutory communications including Abridged Annual Report to the investor. However, the unit holder always has the right to request a physical copy of any statutory communication and the AMC will arrange for the same to be sent to the unit holder. The AMC/Mutual Fund/Registrars & Transfer agents are not responsible for the email no treaching the investor and for all consequences thereof. The investor needs to intimate the Fund/its transfer agents about any changes in the email address from time to time.

8.

Online Transactions/Personal Identification Number (PIN): This facility (transact@ease) enables Investors to transact on the website of the Fund which is https://transact.mireaesattmireaesattmic co.in/investors.This facility can be availed by all KYC Compliant Investors (Fresh/Existing) using their e-mail Address and Mobile Number. The Units can be transacted only in the Physical mode.

Nomination Details

A Unit Holder in the scheme maybe allowed to nominate upto a maximum of three nominees. The nomination will be on a A Unit Holder in the scheme maybe allowed to nominate upto a maximum of three nominees. The nomination will be on a proportionate basis and investor may specify the percentage for each nominee in the event of his/her demise. If the percentage is not specified, it will be equal percentage for the nominees by default. Provision for mentioning the details of the nominees are made in the KIM/application form and / or separate nomination request forms is made available to the investors. The details of the nominee(s) will be captured by the Registrar and will be available in the data base maintained. Upon receipt of intimation from the nominee(s) regarding demise of the investor, duly accompanied with necessary documents e.g. providing proof of the death of the Unit Holder, letter from nominee, attested copy of the death certificate of the unit holder, KYC and complete bank details of nominee along with his signature duly attested in original by the banker, furnishing proof of guardianship if the nominee is a minor, and such other documents as may be required from the nominee in favor of and to the satisfaction of the AMC/Registrar, the units will be transmitted to the nominee(s) as per the percentage advised by the investor and a confirmation/fresh Statement of account will be sent to the new holder(s). Only the following cateonoise of Indian residents can Amorregistrat, mere units will be dransmitted to the informately as per impercentage avoised by the investor and a confirmation/fresh Statement of account will be sent to the new holder(s). Only the following categories of Indian residents can be nominated: (a)individuals; (b) minors through parent/legal guardian (whose name and address must be provided); (c) religious or charitable trusts, and (d) Central Government, State Government, a local authority or any person designated by virtue of his office However Non Individual, including society, trust, body corporate, partnership firm, Karta of HUF, persons applying on behalf of minor or on power of attorney cannot nominate. A nomination in respect of Units will be treated as rescinded upon the Redemption of all Units. Cancellation of a nomination can be made only by the Unit Holders who made the original nomination and must be notified in writing. On receipt of a valid cancellation, the nomination shall be treated as rescinded and the AMC/Fund shall not be under any obligation to transfer the Units in favour of the nominee. The transfer of Units/payment to the nominee of the Redemption proceeds shall be valid and effectual against any demand made upon the Fund/AMC/Trustee and shall discharge the Fund/AMC/Trustee of all liability towards the estate of the deceased Unit Holder and his/her legal personal representative or other successors. The Fund, the AMC and the Trustee are entitled to be and many legal poission reproduction of succession in the run in the run of the run of the run are suffered in run or incur in connection with a nomination. The Investor may choose to provide or not provide the details of his nominee. Accordingly he shall choose to select the option provided under the application form of the scheme.

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

No entry load will be charged by the Scheme to the investor. The upfront commission on investment made by the investor, if any, shall be paid to the ARN Holder directly by the investor, based on the investor's assessment of various factors including service rendered by the ARN Holder. Investors should note the following instructions for ensuring that the application is treated as a direct application:

 Broker code, if already printed on the forms must be struck off and countersigned by the investors.
 Ensure that the broker code block in the form is not left blank (i.e. it should be either struck of or indicated 'direct' or NA). However, if the investor does not specify the application as "Direct" or otherwise, then the AMC treats such applications as "Direct" in the interest of the investors.

11. Transaction charges (TC): In case of applications of Rs. 10,000 & more and routed through a distributor who has opted for such TC, are deducted from the subscription may be applicable from time to time: (I) Rs. 150/- from a first time mutual fund investors application (An investor who invests for the first time ever in any mutual fund either by way of subscription or SIP); (ii) Rs. 100/- from an existing mutual fund investors application. Units will be issued against the balance amount. Please tick the appropriate box as applicable to you. However, TC - in case of investments through SIP registered, shall be deducted only if the total commitment (i.e. amount per SIP installment Number of installments) amounts to Rs. 10,000/- or more. The TC shall be deducted in 4 installments i.e. from the 2nd to the 5th installment, equally (In case there is a rejection for the reasons of non-availability of amount in the bank or bounce of cheque for any other reasons within 2 to 5th installments, TC will be deducted from the subsequent installments). If no option is ticked, the mutual fund reserves a right to check with investments in other mutual funds to ascertain new or existing investors. Transaction charges shall not be deducted for transactions carried out through the stock exchange platforms (i.e. BSE StAR MF Platform). In addition to above, upfront commission to distributors shall continue to be paid by the investor directly.

INSTRUCTIONS

12. Employee Unique Identification Number (EUIN):

In order to assist in in addressing any instance of mis-selling at any point of time, it is regulatory for every employee/relationship manager/sales person of the distributor/broker (interacting with the investor for the sale of Mutual Fund products) of mutual fund products to quote the EUIN (for non-advisory transactions ('execution only') & advisory transactions) obtained from AMFI in the CAF. The EUIN is a 7 digit unique alpha numeric number (one alphabet and six numerals), Individual ARN holders including senior citizens are also required to obtain and quote EUIN in the Application Form. Hence, if your investments are routed through a distributor please ensure that the EUIN is correctly filled up in the Application Form. It is further clarified that a 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 declaration separately signed by the investor, as mentioned on the top of the application form(s).

13. Units in Demat mode:

Units in Demat mode: Units of MMAT can be held by way of an Account Statement or in Dematerialized ('Demat') form. Unit holders opting to hold the units in demat form must provide their Demat Account details in the specified section of the CAF. In order to hold the units in Demat form, unitholders shall have a beneficiary account with the Depository Participant (DP) (registered with NSDL/CDSL as may be indicated by the Fund at the time of launch of the Plan) and will be required to indicate in the CAF the DP's name, DP ID Number and the beneficiary account number of the applicant with the DP. Applicants must ensure that the sequence of names and other details like Client ID, Address and PAN details as mentioned in the application form matches that of the account held with the DP. Only those applications where the details are matched with the DP data will be treated as valid applications. If the details mentioned in the predication compared before whether with the DP data by the public betweet of the beneficiary account held by the fund at the table predications. If the details mentioned in the applications where the occasing are matched with the DF data will be bedied as value applications. In the details mentioned in the application are incomplete/incorrect, not matched with the DF data, the application shall be treated as invalid and shall be liable to be rejected. Unit Holders opting the units in the demat mode, can submit redemption/switch only through DF or through stock exchange platform. In case Unit Holders do not provide their Demat Account details, an Account Statement shall be sent to them. Such investors will not be able to trade on the stock exchange till the holdings are converted in to demat form.

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

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

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

15. Details under FATCA & CRS

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

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

#It is mandatory to supply a TIN or functional equivalent if the country in which you are tax resident issues such identifiers. If no TIN is yet available or has not yet been issued, please provide an explanation and attach this to the form. Financial Institution (FI): The term FI means any financial institution that is a Depository Institution, Custodial Institution, Investment Entity or Specified Insurance company, as defined under FATCA guidelines.

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

c. Active NFE : (is any one of the following):

Code Sub-category

- Less than 50 percent of the NFE's gross income for the preceding financial year is passive income and less than 50 percent of the assets held by the NFE during the preceding financial year are assets that produce or are held for the 01 production of passive income
- 02 The NFE is a Governmental Entity, an International Organization, a Central Bank, or an entity wholly owned by one or more of the foregoing;
- Substantially all of the activities of the NFE consist of holding (in whole or in part) the outstanding stock of, or providing financing and services to, one or more subsidiaries that engage in trades or businesses other than the business of a Financial Institution, except that an entity shall not qualify for this status if the entity functions as an investment fund, such as a private equity fund, venture capital fund, leveraged buyout fund, or any investment whice whose purpose is to acquire or fund companies and then hold interests in those companies as capital assets for investment purposes; 03
- 04 The NFE is not yet operating a business and has no prior operating history, but is investing capital into assets with the intent to operate a business other than that of a Financial Institution, provided that the NFE shall not qualify for this exception after the date that is 24 months after the date of the initial organization of the NFE;
- 05 The NFE was not a Financial Institution in the past five years, and is in the process of liquidating its assets or is reorganizing with the intent to continue or recommence operations in a business other than that of a Financial reorganizi Institution:
- The NFE primarily engages in financing and hedging transactions with, or for. Related Entities that are not Financial Institutions, and does not provide financing or hedging services to any Entity that is not a Related Entity, provided that the group of any such Related Entities is primarily engaged in a business other than that of a Financial Institution; 06
- Institution; Any NFE that Infills all of the following requirements: (1) It is established and operated in India exclusively for religious, charitable, scientific, artistic, cultural, athletic, or educational purposes; or it is established and operated in India and it is a professional organization, business league, chamber of commerce, labor organization, agricultural or horticultural organization, civic league or an organization operated exclusively for the promotion of social welfare; (2) It is exempt from income tax in India; (3) It has no shareholders or members who have approjetary or beneficial interest in its income or assets: The applicable laws of the NFE's country or territory of residence or the NFE's formation documents do not permit any income or assets of the NFE's country or territory of residence or the NFE's formation documents do not permit any income or assets of the NFE's country or territory of residence or the NFE's formation documents do not permit any income or assets of the NFE's country or territory of residence or the NFE's formation documents do not permit any income or assets of the NFE's country or territory of residence or the NFE's formation documents require that, upon the NFE's liquidation or dissolution, all of the fair market value of project which the NFE has purchased; and The applicable laws of the NFE's country or territory of residence or the NFE's formation documents require that, upon the NFE's liquidation or dissolution, all of its assets be distributed to a governmental entity or other non-profit organization, or escheat to the government of the NFE's country or territory of residence or any political subdivision thereof. Explanation: For the purpose of this sub-clause, the following shall be iterated as fulfilling the criterian provided in the said sub-clause, analy-cl-(1) investor Protection Fund referred to in clause (23EA); (2) a Credit Guarantee Fund Trust for Small Industries referred to in clause 23EB; and (3) an Investor Protection Fund ref 07
- 08 The stock of the entity is regularly traded on an established securities market or the non financial entity is a related entity of the entity, the stock of which is regularly traded on an established securities market.
- d. Document Type: Please mention the Code or Document as: "A" Passport; "B" Election ID Card; "C" PAN CARD; "D" Driving License; "E" NREGA Job Card.
 e. Exemption code for U.S. person (Refer 114F(9) of Income Tax Rules, 1962 for details.

(i) An organization exempt from tax under section 501(a) or any individual retirement plan as defined in section 7701(a)(37). (ii) The United States or any of its agencies or instrumentalities. (iii) A state, the District of Columbai, a possession of the United States or any of their political subdivision or instrumentalities. (iv) A corporation the stock of which is regularly traded on one or more established securities markets, as described in Reg. section 1.1472-1(c)(1)(i). (v) A

corporation that is a member of the same expanded affiliated group as a corporation described in Reg. section 1.1472-1(c)(1)(i). (vi) A dealer in securities, commodities, or derivative financial instruments (including national principal contracts, futures, forwards and options) that is registered as such under the laws of the United States or any state. (vii) A real estate investment trust. (viii) A regulated investment company as defined in section 851 or an entity registered at all times during the tax year under the investment company act of 1940. (ix) A common trust fund as defined in section 584(a). (x) A bank as defined in section 581. (xi) A broker. (xii) A trust exempt from tax under section 664 or described in section 4947(a)(1). (xiii) A tax exempt trust under a section 403(b) plan or section 457(g) plan.

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

Passive NFE means: any non-financial entity which is not an active non-financial entity including a publicly traded corporation or related entity of a publicly traded company; or an investment entity defined in clause (b) of these instructions a withholding foreign partnership or withholding foreign trust; (Note: Foreign persons having controlling interest in a passive NFE are liable to be reported for tax information compliance purposes). Direct reporting NFE means: a NFFE that elects to report information about its direct or indirect substantial U.S. owners to

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

- 6. With effect from January 1, 2014, as per the US Securities Act of 1933, United States Person (U.S. Person), corporations and other entities organized under the applicable laws of the United States (U.S.) and Residents of Canada as defined under the applicable laws of Canada should not invest in units of any of the Schemes of the Fund and should note the following: No fresh purchases (including SIP and Systematic Transfer Plans) additional purchases/switches in any Schemes of the Fund would be allowed. However, existing Unit Holder(s) will be allowed to redeem their units from the Schemes of the Fund. If an existing Unit Holder(s) subsequently becomes a U.S. Person or Resident of Canada, then such Unit Holder(s) will note able to purchase any additional Units in any of the Scheme of the Fund.

- An example gistered SIF and Systematic Transfer Plans Would be ceased. For transaction from Stock Exchange platform, while transferring units from the broker account to investor account, if the investor has U.S./Canadian address then the transactions would be rejected. In case the AMC/IAMAMF subsequently identifies that the subscription amount is received from U.S. Person(s) or Resident(s) of Canada, in that case the AMC/Fund at its discretion shall redeem all the units held by such person from the Scheme of the Fund at applicable NetAsset Value.

17. Ultimate Beneficial Owner (UBO)

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

Ultimate Beneficial Owner means:

For Investor other than Trust: A 'Natural Person', who, whether acting alone or together, or through one or more juridical For investor other man trust: A natural Person, who, whether adding alone of together, of indigin one of mole junical person, exercises control through ownership or who ultimately has a controlling ownership interest. Controlling ownership interest means ownership of / entitlements to: (i) more than 25% of shares or capital or profits of the junical person, where the junical person is a company. (iii) more than 15% of the capital or profits of the junical person, where the junical person is a partnership; or (iiii) more than 15% of the property or capital or profits of the junical person, where the junical person is an unincorporated association or body of individuals.

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

- ii. For Trust: The settler of the trust, the trustees, the protector, the beneficiaries with 15% or more of interest in the trust and any other natural person exercising ultimate effective control over the trust through a chain of control or ownership
- Applicability for foreign investors: The identification of beneficial ownership in case of Foreign Institutional Investors (FIIs), their sub-accounts and Multilateral Funding Agencies / Bodies Corporate incorporated outside India with the permission of Government of India / Reserve Bank of India may be guided by the clarifications issued vide SEBI circular R CIR/MIRSD/11/2012 dated September 5, 2012.
- CHAMINGSUT12012 dated september 3, 2012.
 C UBO Code Description: UBO-1: Controlling ownership interest of more than 25% of shares or capital or profits of the juridical person [Investor], where the juridical person is a company. UBO-2: Controlling ownership interest of more than 15% of the capital or profits of the juridical person [Investor], where the juridical person is a partnership. UBO-3: Controlling ownership interest of more than 15% of the property or capital or profits of the juridical person is a partnership. UBO-3: Controlling ownership interest of more than 15% of the property or capital or profits of the juridical person is a partnership. UBO-3: Controlling ownership interest of more than 15% of the group of the dividuals. UBO-4: Natural person exercising control over the juridical person intrough other means exercised through voting rights, agreement, arrangements or in any other manner [In cases where there exists doubt under UBO-1 to UBO-3 above as to whether the person with the controlling ownership interest is the beneficial owner or whore one antural person exercised through voting rights, agreement, interpreting interpreting under the person with the controlling ownership interest is the beneficial owner or owners one particul person works control interpreting interp where no natural person exerts control through ownership interests]. UBO-5: Natural person who holds the position of senior managing official [In case no natural person cannot be identified as above]. UBO-6: The settlor(s) of the trust. UBO-7: Trustee(s) of the Trust. UBO-8: The Protector(s) of the Trust [if applicable]. UBO-9: The beneficiaries with 15% or more interest in the trust if they are natural person(s). UBO-10: Natural person(s) exercising ultimate effective control over the Trust through a chain of control or ownership.

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

19. LEI (Legal Entity Identifier) Code : The Legal Entity Identifier (LEI) is a global reference number that uniquely identifies every legal entity or structure that is party to a financial transaction, in any jurisdiction. The Reserve Bank of India has mandated the LEI Number for all payment transactions of value ₹50 crore and above undertaken by entities (non-individuals) for Real Time Gross Settlement (RTGS) and National Electronic Funds Transfer (NETT).IDC

APPLICATION FORM FOR AUTO SWITCH OUT TO NEW FUND OFFER SCHEME MIRAE ASSET SHORT TERM FUND (MASTF)



					Nucual i unu
Name & Broker Code/ ARN/RIA Code	Sub Broker / Agent ARN Cod	e Sub Agent	Code EUIN*	Internal Code for	r AMC ISC Date Time Stamp Reference No.
e EUIN box has been intentionally left blank by m vice of in-appropriateness, if any, provided by t	e/us as this transaction is execution he employee/relationship mana	ted without any interaction ager/sales person of the di	or advice by the employee/relation stributor/sub broker. RIA/Decla	onship manager/sales person of ration: "I/We hereby give you r	for complete details on EUIN. I/We hereby confirm f the above distributor/sub broker or notwithstanding m//our consent to share/provide the transactions
ed/portfolio holdings/NAV etc. in respect of my/ou	Ir investments under Direct Plan	i of all Schemes managed b	ly you, to the above mentioned S	EBI-Registered Investment Adv	ISET/ RIA".
1. EXISTING UNIT HOLDER INFOR	MATION (The details in o	our records under th Name of 1 st Unit He		ed will apply for this app	plication.)
2. ADDITIONAL PURCHASE IN EXI	STING SCHEME FROM	WHERE THE SWITC	H OUT TO NFO SCHEME	IS INTENDED	
YC compliance status: Please (🗸)	1 st App		2 nd Applicant	3 rd Applic	cant
cheme	Regular Plan		Payout of Income Distribution cum capital vithdrawal option	Reinvestment of Income Distribution of capital withdrawal op (Default)	
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nclosures: Please (🗸)	lient Masters List (CML)	Trai	nsaction cum Holding Sta	atement	Delivery Instruction Slip (DIS)
3. SWITCH REQUEST - I WISH TO S	SWITCH UNITS / AMOUN	IT AS UNDER CONS	IDERING ABOVE THE P	URCHASE	
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o Scheme: MIRAE ASSET SHORT		oplicable only for Mira	e Asset Cash Manageme	Regular Plan	Direct Plan Growth (Default)
DECLARATION AND SIGNATURE The Trustees, Mirae Asset Mutual Fund (The Fund) – (A ree to abide by the terms, conditions, rules and regulatio ovisions of the Income Tax Act, Anti Money Laundering I seet Mutual Fund. (D) The information given in / with the formation/details with the AMC / Fund/Registrars and Trz We will indemnify the Fund, AMC, Trustee, RTA and othe rm of trail commission or any other mode), payable to hi- dicative portfolio and/or any indicative yield by the Fund/ We have read, understood and shall be bound by the terr (JA) through the registrar or otherwise. (I) Applicable to Fo vest into the Scheme as per the said FEMA regulations a tiffy the AMC, in which event the AMC reserves the right mirm that the information provided by me / us on this For	ES / THUMB IMPRESSIO) Having read and understood the co ns governing the scheme. (B) I/We he aws or any other applicable laws enc is application form is true and correct intermediaries in case of any dispute n for the different competing Scheme MA/Cits distributor for this investment ms & conditions of the PIN agreemen oreign Resident's Residing in India: . I or deter applicable laws and regulati to redeem my / our investments in the m is true, correct, and complete. / I/W vner, with no declaration to submit. In undertake to keep you informed in w	IN OF APPLICANT(s) intents of the SID of the Scheme reeby declare that the amount in acted by the Government of Ind it and further agrees to furnish I/We hereby confirm that the AM regarding the eligibility, validity is of various Mutual Funds from t available on the AMC website I/We aven not received nor hat t available on the AMC website I/We confirm that I/We satisfy the confirm that We satisfy the scheme(s). (K) FATCA/CRS (fe also confirm that I/We have r such case, the concerned SEB such case, the concerned SEB	(Refer Instructions 2(f)) applied for (Including the scheme(s) vested in the scheme is through legiti ia from time to time. (C) Signature of I additional information sought by MI IC/Fund shall have the right to share amongst which the Scheme is being we been induced by any rebate or gift for transacting online. (H) RIA: IWe H e Residency test as prescribed under /We are not United States person(s) 2retification: I /We have understood the FATCA& CR registered intermediary reserves the	of KIM] available during the New Fund Offer mate sources only and does not involv he nominee acknowledging receipts; rea Asset Investment Managers (Ind my information and other details with I ions. (E) IWe further declare that "Th recommended to me/us. (F) IWe here s, directly or indirectly in making this ir nereby agree to consent the AMC to s FEMA provisions. IWe further declar under the laws of United States or re- ne information requirements of this FC S Terms and Conditions and hereby a right to reject the application or rever	period); I/We hereby apply for units of the said such scher ve and is not designed for the purpose of the contravention of my/our credit will constitute full discharge of liabilities of the regulatory and government authorities as and when ne ve ARN holder has disclosed to me/us all the commissions reby confirm that I/We have not been offered/communicat nycestment. (G) Applicable to Investors availing the online f thare my transaction details to the registered investment a e that I/We anvare "Person Resident in India" and are allo sident(s) of Canada. In case of change to this status, I/W orm (read along with the FATCA & CRS Instructions) and f accept the same. In case the above information is not prov se the allotment of units, if subsequently it is found that ap other additional information as may be required at your e
Signature of 1 ^{er} Applicant/Guardian/Authorised (AS IN BANK RECORDS		Signature of 2 nd Applicant/((AS IN E	Suardian /Authorised Signatory/ ANK RECORDS)	PoA Signature of 3	[≓] Applicant/Guardian/Authorised Signatory/PoA (AS IN BANK RECORDS)
Received Application from M	r. / Ms. / M/s				as per details below:
Scheme Name	and Plan		Payment Details	Date	& Stamp of Collection Centre / ISC
Received Application from M Scheme Name MIRAE ASSET SHORT TH (AUTO SWITCH OUT APPL		Amount (Rs) Cheque / DD No	0.:		

Dated_ Bank & Branch_

Cheque / DD is subject to realisation

INSTRUCTIONS

- Auto Switch facility is a Special facility available to the existing investors having investments in Specified Schemes of Mirae Asset Mutual Fund (MAMF) only during the New Fund Offering (NFO) period whereby investors can switch their units from such Specified Schemes at the specified date during the NFO Period.
- Unit holders are advised to read the Statement of Additional Information (SAI), Scheme Information Document (SID) and Key Information Memorandum (KIM) of the Scheme which is available at all the Designated Investor Service Centers (ISCs), Brokers / Distributors and on our website www.miraeassetmf.co.in carefully before investing.
- This Auto Switch Form can be used only by Existing Unit holders having investments in specified schemes of Mirae Asset Mutual Fund to switch their units. MAMF reserves the right to extend or limit the said facility on such terms and conditions as may be decided from time to time. For eligible/specified transferor scheme please refer to SID.
- 4. Existing unit holders having investments in schemes other than specified schemes and wish to switch their investments have to fill up Switch Section of the Application Form.
- 5. The application for Auto Switch will be processed on the closing day of the NFO .
- 6. All valid Auto Switch request would be treated as switch out / redemption for the Transferor Scheme.
- 7. The units from the Specified Transferor Scheme will be switched, subject to provisions mentioned in the Scheme Information Document of the Transferor Scheme. The units in the Transferee Scheme will be allotted at the NFO Price of the Scheme on the Specified Schemes Specified Schemes allotment date.
- 8. Unit holder are required to maintain clear balance in accordance with amount specified in the Auto Switch Application Form on the execution date. In case of insufficient balance in the account / folio, the application for Auto Switch will be rejected.
- 9. Unit holders should note that Unit holders' details and mode of holding (single, joint, anyone or survivor) in the Transferee Scheme will be as per the existing folio number of the Transferer Scheme. Units will be allotted under the same folio number
- 10. The Unit holders are given an Option to hold the units by way of an Account Statement or in Dematerialized ('Demat') form. Unit holders opting to hold the units in Demat form must provide their Demat Account details in the specified section of the application form. The Unit holder intending to hold the units in Demat form are required to have a beneficiary account with the DP (registered with NSDL / CDSL as may be indicated by the Fund at the time of launch of the Plan) and will be required to indicate in the application the DP's name, DP ID Number and the Beneficiary account number of the applicant with the DP. In case Unit holders do not provide their Demat Account Statement shall be sent to them. Such investors will not be able to trade on the stock exchange till the holdings are converted in to Demat form.
- 11.For Direct Investments, please mention "Direct" in the column "Name & Broker Code / ARN".
- 12. This facility will not be available for units which are under any Lien/Pledged or any lock-in period.
- 13. The application is subject to detailed scrutiny and verification. Applications which are not complete in all respect are liable for rejection either at the collection point itself or subsequently after detailed scrutiny / verification at the back office of the Registrar.
- 14.MAMF reserves the right to withdraw this amend or withdraw this facility or change the procedures from time to time.
- 15. Investors are requested to clearly mention the Plan and the Option in which investment is to be made. In case of any ambiguity, the application will be liable to be rejected. In the absence of clear indication as to the choice of Option (Growth or Income Distribution cum capital withdrawal option), by default, the units will be allotted under the Growth Option of the Plan.
- 16.Investors subscribing under Direct Plan of the Mirae Asset Banking & PSU Debt Fund will have to indicate the Scheme / Plan name in the application form as "Mirae Asset Banking & PSU Debt Fund Direct Plan". Investors should also indicate "Direct" in the ARN column. In case ARN code is mentioned in the application form, but "Direct Plan" is indicated against the Scheme name, ARN code will be ignored and the application will be processed under Direct Plan. If the investor does not mention Direct against the scheme name and the ARN code is also not provided the default allotment would be made in the Direct Plan.
- 17.Employee Unique Identification Number (EUIN) would assist in tackling the problem of mis-selling even if the employee / relationship manager / sales person leave the employment of the distributor

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 - Ofice 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 - Ofice 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 - Ofice 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, Ramdaspeth, 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. • Varanasi - Shop no.63, First Floor, Kuber Complex, Rathyatra, Varanasi, U P - 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 Shrow Room, Grid Char Rasta, Anand - 380001 • Asansol - 112/N G. T. Road, Bhanga, Panchil, Bardhaman West Bengal, Asansol - 713303 • Aurangabad - Shop no B - 38, Motiwala Trade Centre, Nirala Bazar, Aurangabad 431001. Balasore - 1-B, 1st Floor, Kalinga Hotel Lane, Baleshwar, Baleshwar Sadar Balasore -756001, Orissa • Bangalore - No 35, Skanda Puttanna Road, Basavanagudi, Bangalore 560004• Vadodara – 1st Floor, 125 Kanha Capital, Opp Express Hotel, R C Dutt Road, Alkapuri Vadodara, 390007 • Bharuch - 123 Nexus business Hub ,Near Gangotri Hotel ,B/s Rajeshwari Petroleum ,Makampur Road ,Bharuch -392001• Bhavnagar - Ofice 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, Bhubaneshwar, Orissa - 751007. • Burdwan - Saluja Complex; 846, Laxmipur, G T Road, Burdwan; PS: BURDWAN & DIST:\BURDWAN-EAST, PIN: 713101.• Calicut - Sowbhagya Shoping Complex, Areyadathupalam, Mavoor Road, Calicut-673004 • Chandigarh -SCO 2423-2424, Sector 22-C, Chandigarh-160022 • Chennai 9th Floor, Capital Towers, 180, Kodambakkam High Road, Nungambakkam, Chennai – 600 034 • Cochin - Ali Arcade, 1st Floor, Kizhavana Road, Panampilly Nagar, Near Atlantis Junction, Ernakualm-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, Ajdacent A. D. Girls College, Bank Road, Gorakhpur-273001 • Gurgaon - 2nd Floor, Vipul Agora, M. G. Road, Gurgaon - 122001, Haryana • Guwahati - 54, Sagarika Bhawan, R. G. Baruah Road, (AIDC Bus Stop), Guwahati-781024 • Hubli - 22 & 23, 3rd Floor, Eurecka Junction, T. B. Road, Hubli-580029 • Hyderabad -303, Vamsee Estates, Opp. Bigbazaar, Ameerpet, Telangana - 500 016. • Indore - 101, Diamond Trade Centre, Indore, Madhya Pradesh -452 001 • Jalandhar - Office No 7, 3rd Floor, City Square building, E-H197 Civil Lines, Jalandhar 144001• Jabalpur - 3rd Floor, R.R. Tower. 5, Lajpatkunj, Near Tayabali Petrol Pump, Jabalpur - 482 001. • Jamnagar - 131, Madhav Plazza, Opp Sbi Bank, Nr Lal Bunglow, Jamnagar 361008• Jamshedpur - Madhukunj, 3rd Floor, Q Road, Sakchi, Bistupur, East Singhbhum, Jamshedpur 831001 Jharkhand • Jodhpur - Shop No. 6, Ground Floor, Gang Tower, Opposite Arora Moter Service Center, Near Bombay Moter Circle, Jodhpur, Rajasthan - 342 003. • Kanpur - 15/46, Ground Floor, Opp. Muir Mills, Civil Lines, Kanpur-208001 • Kolhapur - 605/1/4 'E' Ward, Near Sultane Chambers, Shahupuri, 2nd Lane, Kolhapur-416001 • Kolkata -2/1 Russel Street 4th Floor, Kankaria Centre, Kolkata 700071, West Bengal • Lucknow - 1st Floor, A.A. Complex, Thaper House, 5 Park Road, Hazratganj, Lucknow-226001 • Ludhiana - SCO 122, 2nd Floor, Above HDFC Mutual fund, Feroze Gandhi Market, Ludhiana 141001• Madurai - G-16/17, AR Plaza, 1st floor, North Veli Street, Madurai 625001 • Mangalore - 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) Oflice 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), Muthumarianman

koil street, Pondicherry - 605001 • Pune - Mozaic Bldg., CTS No. 1216/1, Final Plot No.576/1 TP, Scheme No. 1, F C Road, Bhamburda, Shivaji Nagar, Pune-411004 • Raipur - 2 & 3 Lower Level, Millenium Plaza, Room No. Ll 2& 3, Behind Indian Coffee House, Raipur-492001 • Rajkot - 104, Siddhi Vinayak Complex, Dr. YagnikRoad, Opp. Ramkrishna Ashram, Rajkot-360001 • Ranchi - Room No. 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 Vekkaliamman Kalyana Mandapam, Putthur, Trichy - 6200017, Tamilnadu • Trivandrum - 2nd Floor, Akshaya Towers, Above Jetairways, Sasthamangalam, Trivandrum-695010 • Udaipur - Shop No. 202, 2nd Floor, Business Centre, 1C Madhuvan, Opp G.P.O., Chetak Circle, Udaipur, Rajasthan - 313 001 • Valsad - 406 Dreamland Arcade, Opp Jade Blue, Tithal Road, Valsad - 396001, Gujarat • Vapi - A-8, First Floor, Solitaire Business Centre, Opp DCB Bank, GIDC Char Rasta, Silvassa Road, Vapi - 396 191 • Varanasi - D-64/132, 2nd Floor, KA, Mauza, Shivpurwa, Settlement, Plot No 478, Pargana: Dehat Amanat, ohalla Sigra, Varanashi - 221010, Uttar Pradesh • Vijayawada - 1st Floor, H No. 26-23, Sundaramma Street, Gandhi Nagar, Vijayawada, Andhra Pradesh - 520 011. • Visakhapatnam - Ground Floor, 48-10-40, SriNagar Colony, Visakhapatnam, 530016 • Vellore - No.1, M N R Arcade, Offcers Line, Krishna Nagar, Vellore-632001 • Warrangal - 5-6-95, 1st Floor, Opp. B Ed College, Lashkar Bazar, Chandra Complex, Hanmakonda, Warrangal-506001 • Guntur - D No. 6-10-27, Srinilayam, Arundelpet, 10/1, Guntur - 522002 • Kurnool - Shop No. 47, 2nd Floor, S Komda Shoping Mall, Kurnool - 518001 • Bhagalpur - 2nd Floor, Chandralok Complex, Near Ghanta Ghar, Bhagalpur - 812001, Bihar • Darbhanga - 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.