

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 TAX SAVER FUND

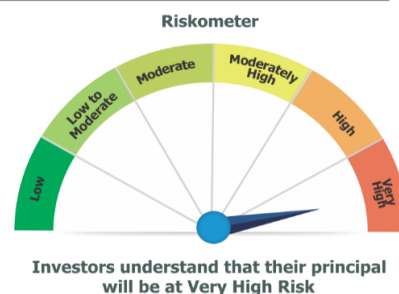
An open ended equity linked saving scheme with a statutory lock in of 3 years and tax benefit

Product Labelling

Mirae Asset Tax Saver Fund is suitable for investors who are seeking*

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

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



Continuous Offer for units at NAV based prices.

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

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

Investment Objective	The investment objective of the scheme is to generate long-term capital appreciation from a diversified portfolio of predominantly equity and equity related instruments. The Scheme does not guarantee or assure any returns.		
Asset Allocation Pattern of the scheme	Under normal circumstances, the asset allocation will be as follows:		
	Types of Instruments	Indicative allocation (% of total assets)	Risk Profile
		Minimum	Maximum
	Equity and Equity Related Instruments*	80	100
	Debt Instruments, Money Market Instruments, G-Secs, Cash, CBLO, Reverse Repo, etc.	0	20
	*Equity and Equity related instruments include convertible debentures, equity warrants, convertible preference shares, etc.		
	The funds collected under a plan shall be invested in equities, cumulative convertible preference shares and fully convertible debentures and bonds of companies. Investment may also be made in partly convertible issues of debentures and bonds including those issued on rights basis subject to the condition that, as far as possible, the non-convertible portion of the debentures so acquired or subscribed, shall be disinvested within a period of 12 months.		
	The Scheme shall not invest in derivative instruments, securitized debt and shall not engage into stock lending/short selling. All the investment shall be made subject to the guidelines which may be prescribed by the various regulatory authorities, Board of Directors of the Asset Management Company and Trustee Company.		
	In accordance with SEBI Circular No. Cir/ IMD/ DF/ 11/ 2010 dated August 18, 2010 the cumulative investments in the Fund including investment in equity and equity related instruments, debt and money market, if any, shall not exceed 100% of the net assets under management of the scheme.		
	The Scheme will not participate in short selling, securitized debt, equity linked debentures, repo/reverse repo transactions of Corporate Debt Securities and shall not invest in foreign securities (including ADG/GDR). The scheme does not intend to invest into any credit default swaps.		
	Debt securities include, but are not limited to, Debt securities of the Government of India, State and Local Governments, Government Agencies, Statutory Bodies, Public Sector Undertakings, Public Sector Banks or Private Sector Banks or any other Banks, Financial Institutions, Development Financial Institutions, and Corporate Entities, collateralized debt securities or any other instruments as may be prevailing and permissible under the Regulations from time to time).		
	The Debt Securities (including money market instruments) referred to above could be fixed rate or floating rate, listed, unlisted, privately placed, among others, as permitted by regulation. The Scheme may also invest in deposits of Scheduled Commercial Banks as permitted under Regulations / Guidelines. The Investment Manager will invest only in those debt securities that are rated investment grade by a domestic credit rating agency authorized to carry out such activity, such as CRISIL, ICRA, CARE, FITCH,		

	<p>etc.</p> <p>Pending deployment of funds of a Scheme in securities in terms of investment objectives of the Scheme a mutual fund can invest the funds of the Scheme in short term deposits of scheduled commercial banks in terms of SEBI circular dated April 16, 2007, June 23, 2008 and August 16, 2019 and September 20, 2019.</p> <p>Further, the Scheme may, pending deployment of funds invest in units of money market/liquid schemes of Mirae Asset Mutual Fund and/or any other mutual fund. Such investments will be within the limits specified under SEBI (MF) Regulations. The AMC shall not charge any investment management fees with respect to such investment.</p> <p>Pending investment of funds of a plan in the required manner, the Mutual Fund may invest the funds in short-term money market instruments or other liquid instruments or both. After three years of the date of allotment of the units, the Mutual Fund may hold upto twenty per cent of net assets of the plan in short-term money market instruments and other liquid instruments to enable them to redeem investment of those unit holders who would seek to tender the units for repurchase.</p> <p>In accordance with the Equity Linked Savings Scheme (ELSS) guidelines, investments in equity and equity related instruments shall be to the extent of at least 80% of net assets of the scheme in equity and equity related instruments as specified above. The Scheme will strive to invest its funds in the manner stated above. However, in exceptional circumstances, this requirement may be dispensed with by the Scheme in order that the interest of the investors is protected.</p> <p>Subject to SEBI (MF) Regulations, the asset allocation pattern indicated above may change from time to time, keeping in view market conditions, market opportunities, applicable regulations and political and economic factors. It must be clearly understood that the percentages can vary substantially depending upon the perception of the Investment Manager, the intention being at all times to seek to protect the interests of the Unit holders. Such changes in the investment pattern will be for short term and for defensive consideration only. In the event of deviations, portfolio rebalancing will be carried out within 30 calendar days. Where the portfolio is not rebalanced within 30 calendar Days, justification for the same shall be placed before the Investment Committee and reasons for the same shall be recorded in writing. The Investment Committee shall then decide on the course of action. However, at all times the portfolio will adhere to the overall investment objectives of the Scheme.</p> <p>Investments other than in equity will be made for managing liquidity in the normal market circumstances. The preferred instruments will be debt and money market instruments include commercial papers, commercial bills, treasury bills, Government securities, CBLO or notice money, certificate of deposit and any other like instruments as specified by Reserve Bank of India from time to time.</p>
Investment Strategy	<p>The Scheme will primarily invest in equity and equity related securities.</p> <p>Equity:</p> <p>For the equity portion, to the extent the fund invests in equity shares, the focus would be to build a diversified portfolio of strong growth companies, reflecting our most attractive investment ideas, at all points of time.</p> <p>The fund manager may not have any bias towards particular theme or style in picking</p>

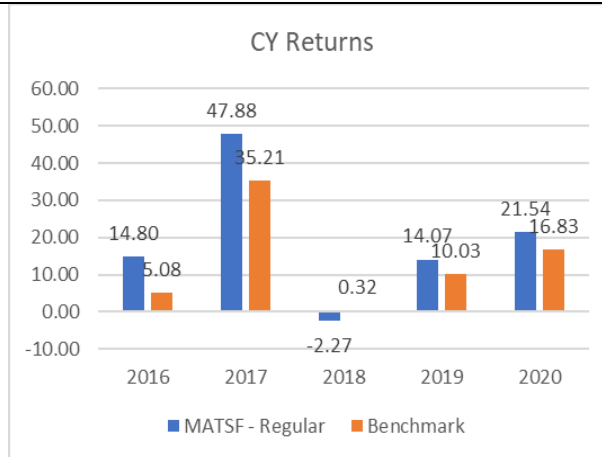
	<p>investment opportunities. However, the fund manager does have the flexibility to follow a focused approach on the investments.</p> <p>The fund manager broadly analyses the macro economy, industry trends and business cycles. He will invest in companies that benefit from macroeconomic, industry and sectoral trends (Top down Theme Overlay) after doing bottom up analysis and due diligence, quality of management in terms of corporate governance and commitment to minority shareholders etc.</p> <p>The universe of stocks will comprise majorly of companies having a robust business models, enjoying sustainable competitive advantages as compared to their competitors and have high return ratios.</p> <p>The Fund Manager will try to have a large base of stocks in the portfolio to avoid concentration risk and liquidity risk. The Fund Managers will monitor the trading volumes in a particular stock before investment to avoid liquidity risk.</p> <p>The Scheme will also invest in debt securities and money market instruments.</p> <ul style="list-style-type: none"> • The credit quality of the portfolio will be maintained and monitored using in-house research capabilities as well as inputs from external sources such as independent credit rating agencies. • The investment team will primarily use a top down approach for taking interest rate view, sector allocation along with a bottom up approach for security/instrument selection. • The bottom up approach will assess the quality of security/instrument (including the financial health of the issuer) as well as the liquidity of the security. • Investments in debt instruments carry various risks such as interest rate risk, reinvestment risk, credit risk and liquidity risk etc. Whilst such risks cannot be eliminated, they may be minimized through diversification. <p>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 implemented Quantis as the Front 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 measurement tools like various risk ratios, average duration and analyzes the same so as to act in a preventive manner.</p> <p>The risk control measures for managing the debt portion of the scheme are:</p> <ol style="list-style-type: none"> 1. Monitoring risk adjusted returns performance of the fund with respect to its peers and its benchmark. 2. Tracking analysis of the fund on various risk parameters undertaken by independent fund research / rating agencies or analysts and take corrective measures if needed. 3. Credit analysis plays an important role at the time of purchase of bond and then at
--	--

	<p>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.</p> <p>4. We define individual limits for G Sec, money market instruments, MIBOR linked debentures and corporate bonds exposure, for diversification reasons.</p> <p>The Scheme does not propose to underwrite issuances of securities of other issuers. There will be no exposure to securitized debt securities in the portfolio.</p>
<i>Risk Profile of the Scheme</i>	<p>Mutual Fund Units involve investment risks including the possible loss of principal. Please read the Scheme Information Document (SID) carefully for details on risk factors before investment.</p> <p>Some or all of these risks may adversely affect Scheme's NAV, yield, return and/or its ability to meet its objectives. As per the provision of lock-in under the ELSS Guidelines, the ability of Unitholders to realize returns in the Scheme is restricted for the first three years from the date of their allotment.</p> <p>The Scheme is subjected to risk factors associated with investments in Equity Investments, risks associated with Debt & Money Market Instruments like price/interest rate risk, credit risk, liquidity risk, reinvestment risk, pre-payment risk, credit risk, spread risk, concentration risk, etc., Risks associated with investing in Tri-Party Repo through CCIL (TREPS).</p>
<i>Risk Control measures</i>	<p>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 implemented Quantis as the Front 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 measurement tools like various risk ratios, average duration and analyzes the same so as to act in a preventive manner.</p> <p>The risk control measures for managing the debt portion of the scheme are:</p> <ol style="list-style-type: none"> 1. Tracking analysis of Monitoring risk adjusted returns performance of the fund with respect to its peers and its benchmark. 2. the fund on various risk parameters undertaken by independent fund research / rating agencies or analysts and take corrective measures if needed. 3. 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. 4. We define individual limits for G Sec, money market instruments, MIBOR linked debentures and corporate bonds exposure, for diversification reasons.

Plans & Options	<p>The Scheme will have Regular Plan and Direct Plan** with a common portfolio and separate NAVs. Investors should indicate the Plan for which the subscription is made by indicating the choice in the application form.</p> <p>Each of the above Regular and Direct Plan under the scheme will have the following Options / Sub-options: (1) Growth Option and (2) Income Distribution cum capital 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”). .</p> <p>Investors subscribing under Direct Plan of the Scheme will have to indicate “Direct Plan” against the Scheme name in the application form i.e. “Mirae Asset Tax Saver Fund - Direct Plan”. Treatment for investors based on the applications received is given in the table below:</p> <table><tr><th>Scenario</th><th>Broker Code mentioned by the investor</th><th>Plan mentioned by the investor</th><th>Default Plan to be captured</th></tr><tr><td>1</td><td>Not mentioned</td><td>Not mentioned</td><td>Direct Plan</td></tr><tr><td>2</td><td>Not mentioned</td><td>Direct</td><td>Direct Plan</td></tr><tr><td>3</td><td>Not mentioned</td><td>Regular</td><td>Direct Plan</td></tr><tr><td>4</td><td>Mentioned</td><td>Direct</td><td>Direct Plan</td></tr><tr><td>5</td><td>Direct</td><td>Not Mentioned</td><td>Direct Plan</td></tr><tr><td>6</td><td>Direct</td><td>Regular</td><td>Direct Plan</td></tr><tr><td>7</td><td>Mentioned</td><td>Regular</td><td>Regular Plan</td></tr><tr><td>8</td><td>Mentioned</td><td>Not Mentioned</td><td>Regular Plan</td></tr></table> <p>In cases of wrong/ invalid/ incomplete ARN codes mentioned on the application form, the application shall be processed under Regular Plan. The AMC shall contact and obtain the correct ARN code within 30 calendar days of the receipt of the application form from the investor/ distributor. In case, the correct code is not received within 30 calendar days, the AMC shall reprocess the transaction under Direct Plan from the date of application without any exit load.</p> <p>However, the investors should note the following instructions for ensuring that the application is treated as a direct application:</p> <p>1. Broker code, if already printed on the forms must be struck off and countersigned by the investors.</p> <p>2. Ensure that the broker code block in the form is not left blank (i.e. it should be either struck off or indicated 'direct' or NA)</p> <p>However, if the investor does not specify the application as “Direct” or otherwise, then the AMC treats such application as “Direct” in the interest of the investors.</p> <p>**DIRECT PLAN: Direct Plan is only for investors who purchase /subscribe Units in a Scheme directly with the Mutual Fund and is not available for investors who route their investments through a Distributor.</p>	Scenario	Broker Code mentioned by the investor	Plan mentioned by the investor	Default Plan to be captured	1	Not mentioned	Not mentioned	Direct Plan	2	Not mentioned	Direct	Direct Plan	3	Not mentioned	Regular	Direct Plan	4	Mentioned	Direct	Direct Plan	5	Direct	Not Mentioned	Direct Plan	6	Direct	Regular	Direct Plan	7	Mentioned	Regular	Regular Plan	8	Mentioned	Not Mentioned	Regular Plan
Scenario	Broker Code mentioned by the investor	Plan mentioned by the investor	Default Plan to be captured																																		
1	Not mentioned	Not mentioned	Direct Plan																																		
2	Not mentioned	Direct	Direct Plan																																		
3	Not mentioned	Regular	Direct Plan																																		
4	Mentioned	Direct	Direct Plan																																		
5	Direct	Not Mentioned	Direct Plan																																		
6	Direct	Regular	Direct Plan																																		
7	Mentioned	Regular	Regular Plan																																		
8	Mentioned	Not Mentioned	Regular Plan																																		
Applicable NAV (after the scheme opens for repurchase)	<p>Cut-off time is the time before which the Investor’s Application Form(s) (complete in all respects) should reach the Official Points of Acceptance to be entitled to the Applicable NAV of that Business Day.</p> <p>An application will be considered accepted on a Business Day, subject to it being</p>																																				

	<p>complete in all respects and received and time stamped upto the relevant Cut-off time mentioned below, at any of the Official Points of Acceptance of transactions. Where an application is received and the time stamping is done after the relevant Cut-off time the request will be deemed to have been received on the next Business Day.</p> <p>Cut off timing for subscriptions/purchases/switch- ins:</p> <ol style="list-style-type: none"> In respect of valid applications received upto 3.00 p.m. at the Official Point(s) of Acceptance and where the funds for the entire amount of subscription / purchase/switch-ins as per the application are credited to the bank account of the Scheme before the cut-off time i.e. available for utilization before the cut-off time- the closing NAV of the day shall be applicable. In respect of valid applications received after 3.00 p.m. at the Official Point(s) of Acceptance and where the funds for the entire amount of subscription / purchase as per the application are credited to the bank account of the Scheme before the cut-off time of the next Business Day i.e. available for utilization before the cut-off time of the next Business Day - the closing NAV of the next Business Day shall be applicable. Irrespective of the time of receipt of applications at the Official Point(s) of Acceptance, where the funds for the entire amount of subscription/purchase/switch-ins as per the application are credited to the bank account of the Scheme before the cut-off time on any subsequent Business Day i.e. available for utilization before the cut-off time on any subsequent Business Day - the closing NAV of such subsequent Business Day shall be applicable. <p>For Redemption/ Repurchases/Switch out:</p> <ol style="list-style-type: none"> In respect of valid application accepted at an Official Points of Acceptance up to 3 p.m. on a Business Day by the Fund, the closing NAV of that day will be applicable. <p>In respect of valid application accepted at an Official Point of Acceptance as listed in the SAI, after 3 p.m. on a Business Day by the Fund, the closing NAV of the next Business Day will be applicable.</p>
Minimum Amount for Application	<p>Purchase: Rs. 500/- and in multiples of Rs. 500/- thereafter. Additional Purchase: Rs.500/- and in multiples of Re.500/- thereafter.</p> <p>AMC may revise the minimum/maximum amounts and the methodology for new/additional subscriptions, as and when necessary and subject to the ELSS Rules. Such change may be brought about after taking into account the cost structure for a transaction/account and /or Market practices and/or the interest of existing Unit holders and/or ELSS Rules. Further, such changes shall only be applicable to transactions from the date of such a change, on a prospective basis.</p> <p>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. Redemption / switch out shall be subject to compulsory lock in period of 3 years.</p>
Dispatch of Repurchase (Redemption) Request	The redemption or repurchase proceeds shall be dispatched to the unitholders within 10 working days from the date of redemption or repurchase.
Benchmark Index	Nifty 200 (TRI)
Dividend Policy	A dividend may be declared by the Trustee, at its discretion, from time to time (subject to the availability of distributable surplus as calculated in accordance with the Regulations). Such dividends if declared will be paid under normal circumstances, only

	to those Unit holders who have opted for IDCW Option. There is no assurance or guarantee to unit holders as to the rate of dividend distribution nor will that dividend be regularly paid. If the Fund declares a dividend under the Scheme, AMC shall dispatch the dividend warrants within 15 days from the date of declaration of the dividend. In case the delay is beyond 15 days, then the AMC shall pay interest @ 15% p.a. from the expiry of 15 days till the date of dispatch of the warrant.																																																									
Name of the Fund Manager	Mr. Neelesh Surana																																																									
Name of the Trustee Company	Mirae Asset Trustee Company Private Limited																																																									
Scheme Performance	<table><tr><th>Particulars</th><th colspan="2">Regular Plan – Growth option</th><th colspan="2">Direct Plan – Growth option</th></tr><tr><th>Compounded Annualised Growth Returns (CAGR)</th><th>Scheme returns (%)</th><th>Benchmark Returns (%)</th><th>Scheme returns (%)</th><th>Benchmark Returns (%)</th></tr><tr><td>Since Inception</td><td>19.41</td><td>13.59</td><td>21.16</td><td>13.59</td></tr><tr><td>Last 1 year</td><td>86.01</td><td>74.61</td><td>88.9</td><td>74.61</td></tr><tr><td>Last 3 years</td><td>17.64</td><td>12.99</td><td>19.42</td><td>12.99</td></tr><tr><td>Last 5 years</td><td>21.19</td><td>15.01</td><td>22.95</td><td>15.01</td></tr><tr><td>NAV as on 31/03/2021</td><td>25.42</td><td></td><td>27.44</td><td></td></tr></table> <p>Inception date of the Scheme: December 28, 2015</p> <p>Graph depicting absolute returns for past 3 years:</p> <table><caption>CY Returns</caption><tr><th>Year</th><th>MATSF - Direct</th><th>Benchmark</th></tr><tr><td>2016</td><td>16.63</td><td>5.08</td></tr><tr><td>2017</td><td>49.80</td><td>35.21</td></tr><tr><td>2018</td><td>-1.14</td><td>0.32</td></tr><tr><td>2019</td><td>16.04</td><td>10.03</td></tr><tr><td>2020</td><td>23.39</td><td>16.83</td></tr></table>					Particulars	Regular Plan – Growth option		Direct Plan – Growth option		Compounded Annualised Growth Returns (CAGR)	Scheme returns (%)	Benchmark Returns (%)	Scheme returns (%)	Benchmark Returns (%)	Since Inception	19.41	13.59	21.16	13.59	Last 1 year	86.01	74.61	88.9	74.61	Last 3 years	17.64	12.99	19.42	12.99	Last 5 years	21.19	15.01	22.95	15.01	NAV as on 31/03/2021	25.42		27.44		Year	MATSF - Direct	Benchmark	2016	16.63	5.08	2017	49.80	35.21	2018	-1.14	0.32	2019	16.04	10.03	2020	23.39	16.83
Particulars	Regular Plan – Growth option		Direct Plan – Growth option																																																							
Compounded Annualised Growth Returns (CAGR)	Scheme returns (%)	Benchmark Returns (%)	Scheme returns (%)	Benchmark Returns (%)																																																						
Since Inception	19.41	13.59	21.16	13.59																																																						
Last 1 year	86.01	74.61	88.9	74.61																																																						
Last 3 years	17.64	12.99	19.42	12.99																																																						
Last 5 years	21.19	15.01	22.95	15.01																																																						
NAV as on 31/03/2021	25.42		27.44																																																							
Year	MATSF - Direct	Benchmark																																																								
2016	16.63	5.08																																																								
2017	49.80	35.21																																																								
2018	-1.14	0.32																																																								
2019	16.04	10.03																																																								
2020	23.39	16.83																																																								



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

Note: As per the SEBI standards for performance reporting, the returns are calculated on Rs.10/- invested at inception. For this purpose the inception date is deemed to be the date of allotment. The calculations of returns shall assume reinvestment of all payouts at the then prevailing NAV. The absolute graph of Direct Plan is computed from the Date of Allotment/1st Jan, as the case maybe, to 31st December of the respective financial year.

Expenses of the Scheme

1. Load Structure

2. *Recurring expenses*

Entry Load – N.A.

In accordance with SEBI circular no. SEBI/IMD/CIR No. 4/168230/09 dated June 30, 2009, no entry load will be charged by the Scheme to the investor. Similarly, no entry load will be charged with respect to applications for registrations under Systematic Investment Plan (SIP) / Systematic Transfer Plan (STP) accepted by the Mutual Fund with effect from August, 1, 2009. The upfront commission shall be paid by the investor directly to the distributor, based on his assessment of various factors including the service rendered by the distributor.

Exit Load – Nil

As per SEBI/IMD/CIR No. 14/120784/08 dated March 18, 2008, no load would be charged on Bonus units.

The AMC has estimated that upto 2.25% of the daily net assets of the Scheme will be charged to the scheme as expenses. As per the Regulations, the maximum recurring expenses including investment management and advisory fee that can be charged to the Scheme shall be subject to a percentage limit of daily net assets as in the table below:

First Rs. 500 crores	2.25%
Next Rs. 250 crores	2.00%
Next Rs. 1250crores	1.75%
Next Rs. 3000 crores	1.60%
Next Rs. 5000 crores	1.50%
on the next Rs. 40,000 crores of the daily net assets	Total expense ratio reduction of 0.05% for every increase of Rs 5,000 crores of daily net assets or part thereof, on the next Rs. 40,000

	crores of the daily net assets
Balance of assets	1.05%

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

Particulars	% p.a. of daily net assets
Investment Management & Advisory Fee	Upto 2.25%
Trustee fee	
Audit fees	
Custodian fees	
RTA Fees	
Marketing & Selling expense incl. agent commission**	
Cost related to investor communications	
Cost of fund transfer from location to location	
Cost of providing account statements and dividend redemption cheques and warrants	
Costs of statutory Advertisements	
Cost towards investor education & awareness (at least 2 bps)	
Brokerage & transaction cost over and above 12 bps for cash market transactions@@	
GST on expenses other than investment and advisory fees	
GST on brokerage and transaction cost	
Other Expenses*	
Maximum total expense ratio (TER) permissible under Regulation 52 (6) (c) (i) and (6) (a)	
^ Additional expenses under regulation 52 (6A) (c) Upto 0.20%	Upto 0.05%
\$ Additional expenses for gross new inflows from specified cities	Upto 0.30%

*Other expenses: Any other expenses which are directly attributable to the Scheme, may be charged with approval of the Trustee within the overall limits as specified in the Regulations except those expenses which are specifically prohibited.

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

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

**Direct Plan shall have a lower expense ratio excluding distribution expenses, commission, etc. and no commission for distribution of Units will be paid / charged under Direct Plan. The TER of the Direct Plan will be lower to the extent of the abovementioned distribution expenses/ commission which is charged in the Regular Plan.

The purpose of the above table is to assist the investor in understanding the various costs & expenses that the investor in the Scheme will bear directly or indirectly. These estimates have been made in good faith as per the information available to the AMC and

	<p>the above expenses (including investment management and advisory fees) are subject to inter-se change and may increase/decrease as per actual and/or any change in the Regulations, as amended from time to time.</p> <p>All scheme related expenses including commission paid to distributors, by whatever name it may be called and in whatever manner it may be paid, shall necessarily be paid from the scheme only within the regulatory limits and not from the books of the Asset Management Companies (AMC), its associate, sponsor, trustee or any other entity through any route.</p> <p>All fees and expenses charged in a direct plan (in percentage terms) under various heads including the investment and advisory fee shall not exceed the fees and expenses charged under such heads in a regular plan. The TER of the Direct Plan will be lower to the extent of the distribution expenses/commission which is charged in the Regular Plan and no commission for distribution of Units will be paid / charged under the Direct Plan.</p> <p>In addition to the limits as specified in Regulation 52(6) of SEBI (Mutual Funds) Regulations 1996 [‘SEBI Regulations’] or the Total Recurring Expenses (Total Expense Limit) as specified above, the following costs or expenses may be charged to the scheme namely:-</p> <p>Additional expenses for gross new inflows from specified cities:</p> <p>(a) expenses not exceeding of 0.30 per cent of daily net assets, if the new inflows from such cities as specified by SEBI/AMFI from time to time are at least -</p> <p>(i) 30 per cent of gross new inflows in the scheme, or;</p> <p>(ii) 15 per cent of the average assets under management (year to date) of the scheme, whichever is higher:</p> <p>Provided that if inflows from such cities is less than the higher of sub-clause (i) or subclause (ii), such expenses on daily net assets of the Scheme shall be charged on proportionate basis.</p> <p>Provided further that, expenses charged under this clause shall be utilised for distribution expenses incurred for bringing inflows from such cities.</p> <p>Provided further that amount incurred as expense on account of inflows from such cities shall be credited back to the Scheme in case the said inflows are redeemed within a period of one year from the date of investment.</p> <p>This sub clause (a) shall be applicable for inflows received during the NFO period.</p> <p>Currently, SEBI has specified that the above additional expenses may be charged for inflows from beyond ‘Top 30 cities.’ The top 30 cities shall mean top 30 cities based on Association of Mutual Funds in India (AMFI) data on ‘AUM by Geography – Consolidated Data for Mutual Fund Industry’ as at the end of the previous financial year.</p> <p>Additional expenses under regulation 52 (6A) (c)</p> <p>^ Such expenses will not be charged if exit load is not levied/not applicable to the scheme.</p> <p>^ (b) GST payable on investment and advisory service fees (‘AMC fees’) charged by Mirae Asset Investment Managers (India) Private Limited (‘Mirae Asset AMC’);</p>
--	---

	<p>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.</p> <p>Within the Total Expense Limit chargeable to the Scheme, following will be charged to the Scheme:</p> <p>(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;</p> <p>(b) Investor education and awareness initiative fees of at least 2 basis points on daily net assets of respective Scheme.</p> <p>Any expenditure in excess of the SEBI regulatory limits shall be borne by the AMC or the Sponsor.</p> <p>The current expense ratios will be updated on the AMC website https://miraeassetmf.co.in/downloads/regulatory.</p> <p>Further, the notice of change in base TER (i.e. TER excluding additional expenses provided in Regulation 52(6A) (b) and 52(6A)(c) of SEBI (Mutual Funds) Regulations, 1996) in comparison to previous base TER charged to the scheme will be communicated to investors of the scheme through notice via email or SMS at least three working days prior to effecting such change.</p> <p>However, any decrease in TER due to decrease in applicable limits as prescribed in Regulation 52 (6) (i.e. due to increase in daily net assets of the scheme) would not require issuance of any prior notice to the investors. Further, such decrease in TER will be immediately communicated to investors of the scheme through email or SMS and uploaded on the AMC website.</p> <p>The above change in the base TER in comparison to previous base TER charged to the scheme shall be intimated to the Board of Directors of AMC along with the rationale recorded in writing.</p> <p>The changes in TER shall also be placed before the Trustees on quarterly basis along with rationale for such changes.</p> <p>Actual expenses for the financial year 2020-21, inclusive of Service Tax : Regular Plan: 1.97% Direct Plan: 0.35%</p>
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) Publication	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),

	<p>Mumbai - 400 098. Telephone Nos.: 6780 0300 e-mail: customercare@miraeasset.com</p> <p>Investors are advised to contact any of the ISCs or the AMC by calling the investor line of the AMC at "1800 2090 777" for any queries. Investors can also visit the website at www.miraeassetmf.co.in for complete details.</p>
Unitholders' Information	<p>Lock-in period: Redemption of Units can be made only after a period of three years (lock-in period) from the date of allotment, as prescribed in the ELSS regulations. It may, however, be noted that in the event of death of the Unit holder, the nominee or legal heir, (subject to production of requisite documentary evidence to the satisfaction of the AMC) as the case may be, shall be able to redeem the investment only after the completion of one year or any time thereafter, from the date of allotment of the Units to the deceased Unit Holder.</p> <ul style="list-style-type: none"> • An allotment confirmation specifying the units allotted shall be sent by way of email and/or SMS within 5 Business Days of receipt of valid application/transaction to the Unit holders registered e-mail address and/or mobile number. • Thereafter, a Consolidated Account Statement (CAS), generated based on PAN, containing details relating to all the transactions carried out by the investor across all schemes of all mutual funds during the month and holding at the end of the month shall be sent to the Unit holder in whose folio transactions have taken place during that month, on or before 15th 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). <p>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.</p> <p>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/</p>

	<p>half-year respectively. In case of unitholders whose e-mail addresses are registered, the Mutual Fund/ AMC will send via email both the monthly and half-yearly statement of scheme portfolio within 10 days from the close of each month/ half-year respectively. Mutual Fund /AMC will publish an advertisement every half-year in the all India edition of at least two daily newspapers, one each in English and Hindi, disclosing the hosting of the half-yearly statement of the Scheme portfolio on its website and on the website of Association of Mutual Funds in India (AMFI). Mutual Fund / AMC will provide a physical copy of the statement of its Scheme portfolio, without charging any cost, on specific request received from a unitholder.</p> <p>Half Yearly Unaudited Financial Results: Half yearly Unaudited Financial Results shall be hosted in the prescribed format on the website of the Mutual Fund on www.miraeassetmf.co.in within one month from the close of each half year i.e. on March 31 and on September 30 and an advertisement in this regard shall be published in at least one English daily newspaper having nationwide circulation and in a newspaper having wide circulation published in the language of the region where the Head Office of the Mutual Fund is situated. A link for the half yearly Unaudited Financial Results shall also be provided on website of Association of Mutual Funds in India (AMFI) on www.amfiindia.com</p> <p>Annual Financial Results: The Scheme wise annual report or an abridged summary thereof shall be sent:</p> <p>(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.</p> <p>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).</p> <p>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.</p> <p>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).</p>
--	---

Additional Disclosures:

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

Fund Managers details:

Sr. No.	Particulars	Details
i.	Name	Mr. Neelesh Surana
ii.	Age	52 years
iii.	Qualification	B.E. (Mechanical), MBA (Finance)
iv.	Last 10 years' experience	Mr. Neelesh Surana is Head of Equities at Mirae Asset Investment Managers (India) Private Limited. In his capacity as Head of Equities, Neelesh spearheads the equity research and investment function. He is responsible for the managing existing equity funds of Mirae Asset (India), as well as, providing research support for the global mandate. Following others Schemes of the Fund are managed or co-managed by him:

		<p>i. Mirae Asset Emerging Bluechip Fund</p> <p>An engineering graduate with MBA in Finance, Neelesh has over 28 years of experience in equity research and portfolio management. Prior to Mirae Asset, Neelesh was with ASK Investment Managers Ltd., as Senior Portfolio Manager responsible for managing domestic and international portfolios.</p>
v.	Tenure for which the fund manager has been managing the scheme	5 years and 3 months, (since December 28, 2015)
vi.	Scheme's portfolio turnover ratio	0.98 times as on March 31, 2021

Portfolio of the Schemes as on March 31, 2021:

Top 10 Holdings as on March 31, 2021

Name of the Instrument	Industry	Quantity	Market/Fair Value(Rs. in Lacs)	% to Net Assets
Equity & Equity related				
HDFC Bank Limited	Banks	41,29,722	61683.59	8.90%
Infosys Limited	Software	35,71,693	48862.55	7.05%
ICICI Bank Limited	Banks	82,48,912	48016.92	6.92%
Axis Bank Limited	Banks	49,36,266	34427.99	4.96%
Tata Consultancy Services Limited	Software	9,44,826	30025.15	4.33%
Bharti Airtel Limited	Telecom - Services	43,18,000	22337.01	3.22%
State Bank of India	Banks	56,83,799	20706.08	2.99%
Maruti Suzuki India Limited	Auto	2,57,091	17634.39	2.54%
Reliance Industries Limited	Petroleum Products	15,68,304	17102.36	2.47%
JK Cement Limited	Cement & Cement Products	5,49,199	15911.67	2.29%

Sector allocation as on March 31, 2021

Industry Allocation (Domestic Equities)	% Weightage
Banks	25.9793%
Software	11.3761%
Pharmaceuticals	7.9873%
Consumer Non Durables	7.2829%
Petroleum Products	6.2996%
Insurance	5.0436%

Auto	4.6819%
Finance	4.4591%
Consumer Durables	3.4539%
Telecom - Services	3.2211%
Auto Ancillaries	2.6591%
Chemicals	2.6345%
Industrial Products	2.3404%
Cement & Cement Products	2.2946%
Ferrous Metals	1.8976%
Capital Markets	1.8900%
Gas	1.8728%
Construction Project	1.2198%
Aerospace & Defense	0.8165%
Transportation	0.6505%
Textile Products	0.3251%
Retailing	0.2677%
Healthcare Services	0.0429%
Total	98.6965%

Asset allocation	% Weightage
Equity	98.6965%
Exchange Traded Funds	0.3361%
Mutual Fund Units	0.0003%
Cash & Other Receivables	0.9671%
Total	100.0000%

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

Comparison with similar existing schemes of Mirae Asset Mutual Fund:

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

Scheme Name	Investment Objective	Asset Allocation Pattern				Investment Strategy	No. of folios as on March 31, 2021	AUM as on March 31, 2021
Mirae Asset Large Cap Fund	The investment objective of the scheme is to generate long term capital appreciation by capitalizing on potential investment opportunities by predominantly investing in equities of large cap companies. The Scheme does not guarantee or assure any returns.	Types of Instruments	Indicative allocation (% of total assets)		Risk Profile	The fund will predominantly invest in large cap companies, yet it has the flexibility to invest upto 20% in non-large cap companies. The fund manager may not have any bias towards particular theme, sector, or style in picking investment opportunities. The Scheme aims to maximize the long term capital appreciation by finding investment opportunities resulting from Indian economic growth and its structural shifts through investing in equities, equities related securities with risk mitigating and controlling measures.	733197	23,550.96
			Mini mu m	Maxi mum				
			Equities and Equity Related Securities of Large Cap companies*	80	100			
		Equities and Equity Related Securities of companies other than Large Cap companies*	0	20	High			
		Money market instruments/ debt securities Instruments **	0	20	Low to Medium			

Mirae Asset Great Consumer Fund	The investment objective of the scheme is to generate long term capital appreciation by investing in a portfolio of companies/funds that are likely to benefit either directly or indirectly from consumption led demand in India. The Scheme does not guarantee or assure any returns.	Instruments	Indicative allocations (% of total assets)		Risk Profile	The Consumer Investment Theme responds to lasting changes in the emerging and developed markets. The AMC's strong conviction in long-term opportunities of the consumer theme in India especially has led to develop Mirae Asset Great Consumer Fund. Mirae Asset Great Consumer Fund aims to capture the wide-ranging investment opportunities presented by this trend. It does not focus solely on the consumer sector but on a broad range of sectors that will benefit from increased consumption. The portfolio manager aims to construct a concentrated portfolio of stocks based on high conviction investment ideas. The fund manager may not have any bias towards particular market cap or style in selecting investment opportunities.	48521	1,174.39
			Mini mum	Maxi mum				
		Indian Equities and Equity Related Securities of companies that are likely to benefit either directly or indirectly from consumption led demand*	80%	100%	High			
		Money market instruments / debt securities Instruments and/or units of debt/liquid schemes of domestic/international Mutual Funds.	0	20%	Low to medium			

Mirae Asset Equity Savings Fund	The investment objective of the scheme is to provide capital appreciation and income distribution to the investors by using equity and equity related instruments, arbitrage opportunities, and investments in debt and money market instruments. The Scheme does not assure or guarantee any returns.	Types of Instruments	Indicative allocation (% of total assets)		Risk Profile	The scheme will seek to achieve its investment objective primarily by employing various strategies which seek to exploit available arbitrage opportunities in markets along with pure equity investments and investments in debt and money market instruments.	8558	209.04
		Indian Equities and Equity Related Instruments	65 %	90 %	Medium to High			
		i. Equities & equity related instruments (unhedged)*	20 %	45 %	High			
		ii. Equities, equity related instruments and derivatives including index futures, stock futures, index options & stock options etc. as part of hedged / arbitrage exposure.**	20 %	70 %	Low to Medium			
		Money market instruments / debt securities Instruments and/or units of debt/liquid schemes of domestic Mutual Funds	10 %	35 %	Low to Medium			

Mirae Asset Healthcare Fund	The investment objective of the scheme is to seek to generate long term capital appreciation through investing in equity and equity related securities of companies benefitting directly or indirectly in Healthcare and allied sectors in India. The Scheme does not guarantee or assure any returns.	Types of Instruments	Indicative allocation (% of total assets)		Risk Profile	The Scheme will primarily invest in equity and equity related securities. The Scheme will also invest in debt securities and money market instruments.	72504	1,270.33
		Indian Equities and Equity Related Securities of companies that are likely to benefit either directly or indirectly from Healthcare and allied sectors.*	80 %	100 %	High			
		Other equities and equity related securities of companies in India.*	0	20%	High			
		Money market instruments / debt securities, Instruments and/or units of debt/liquid schemes of domestic Mutual Funds	0	20%	Low to Medium			

Mirae Asset Hybrid Equity Fund	The investment objective of the Scheme is to generate capital appreciation along with current income from a combined portfolio of predominantly investing in equity & equity related instruments and balance in debt and money market instruments. The Scheme does not guarantee or assure any returns. The Scheme does not guarantee or assure any returns.	<table><tr><th rowspan="3">Types of Instruments</th><th colspan="2">Indicative allocation (% of total assets)</th><th>Risk Profile</th></tr><tr><th>Minimum</th><th>Maximum</th><th>High/Medium/Low</th></tr><tr><td>Equity and Equity Related Instruments*</td><td>65</td><td>80</td><td>High</td></tr><tr><td>Debt & Money Market Instruments</td><td>20</td><td>35</td><td>Medium</td></tr><tr><td>Units issued by REITs and InvITs</td><td>0</td><td>10</td><td>Medium to High</td></tr></table>	Types of Instruments	Indicative allocation (% of total assets)		Risk Profile	Minimum	Maximum	High/Medium/Low	Equity and Equity Related Instruments*	65	80	High	Debt & Money Market Instruments	20	35	Medium	Units issued by REITs and InvITs	0	10	Medium to High	<p>This fund is positioned as a lower risk alternative to a pure equities scheme, while retaining some of the upside potential from equities exposure.</p> <p>The Scheme provides the Investment Manager flexibility to shift allocations within the mentioned asset allocation in the event of a change in view regarding an asset class.</p> <p>The Scheme will primarily invest in equity and equity related securities.</p>	133859	4,753.77
Types of Instruments	Indicative allocation (% of total assets)			Risk Profile																				
	Minimum	Maximum		High/Medium/Low																				
	Equity and Equity Related Instruments*	65	80	High																				
Debt & Money Market Instruments	20	35	Medium																					
Units issued by REITs and InvITs	0	10	Medium to High																					
Mirae Asset Tax Saver Fund	The investment objective of the scheme is to generate long-term capital appreciation from a diversified portfolio of predominantly equity and equity related instruments. The Scheme does not guarantee or assure any returns.	<table><tr><th rowspan="2">Types of Instruments</th><th colspan="2">Indicative allocation (% of total assets)</th><th>Risk Profile</th></tr><tr><th>Minimum</th><th>Maximum</th><th>High/Medium/Low</th></tr><tr><td>Equity and Equity Related Instruments*</td><td>80</td><td>100</td><td>High</td></tr><tr><td>Debt Instruments, Money Market Instruments, G-Secs, Cash, CBLO, Reverse Repo, etc.</td><td>0</td><td>20</td><td>Low to Medium</td></tr></table>	Types of Instruments	Indicative allocation (% of total assets)		Risk Profile	Minimum	Maximum	High/Medium/Low	Equity and Equity Related Instruments*	80	100	High	Debt Instruments, Money Market Instruments, G-Secs, Cash, CBLO, Reverse Repo, etc.	0	20	Low to Medium	The Scheme will primarily invest in equity and equity related securities.	749683	6,972.13				
Types of Instruments	Indicative allocation (% of total assets)			Risk Profile																				
	Minimum	Maximum	High/Medium/Low																					
Equity and Equity Related Instruments*	80	100	High																					
Debt Instruments, Money Market Instruments, G-Secs, Cash, CBLO, Reverse Repo, etc.	0	20	Low to Medium																					

Mirae Asset Midcap Fund	The investment objective of the scheme is to provide long-term capital appreciation from a portfolio investing predominantly in Indian equity and equity related securities of midcap companies. From time to time, the fund manager may also participate in other Indian equities and equity related securities for optimal portfolio construction. There is no assurance that the investment objective of the Scheme will be realized.	Types of Instruments	Indicative allocation (% of total assets)		Risk Profile	As per investment objective, the Scheme shall follow a predominantly Midcap strategy with a minimum exposure of 65% to Mid-Cap equity and equity related instruments. The Scheme may also seek participation in other equity and equity related securities to achieve optimal portfolio construction. The Investment Manager will select equity securities on a bottom-up, stock-by-stock basis. The focus would be to build a portfolio of strong growth companies, reflecting our most attractive investment ideas at all points of time.	186962	4,233.14
			Minimu m	Maxi mum				
		Equities and equity related securities* of midcap companies**	65 %	100 %				
		Equities and equity related securities other than above	0%	35 %				
		Money market instruments / debt securities, Instruments and/or units of debt/liquid schemes of domestic Mutual Funds	0	35 %	Low to Medium			

Mirae Asset Focused Fund	An open ended equity scheme investing in a maximum of 30 stocks intending to focus in large cap, mid cap and small cap category (i.e., Multi-cap)	Types of Instruments	Indicative allocation (%) of total assets)		Risk Profile	<p>The Scheme will primarily invest in equity and equity related securities.</p> <p>The fund manager will follow a focused approach on the investments. The investments will be limited to maximum of 30 stocks. The fund has the flexibility to invest across market capitalization in large cap, mid cap and small cap category.</p> <p>The focus would be to build a portfolio of strong growth companies, reflecting our most attractive investment ideas at all points of time.</p>	202490	5,479.86
			Minimum	Maximum				
		Indian equities and equity related securities\$*	65 %	100 %	High			
		Money market instruments / debt securities, Instruments and/or units of debt/liquid schemes of domestic Mutual Funds	0	35 %	Low to Medium			

Mirae Asset Arbitrage Fund	The investment objective of the scheme is to generate capital appreciation and income by predominantly investing in arbitrage opportunities in the cash and derivative segments of the equity markets and the arbitrage opportunities available within the derivative segment and by investing the balance in debt and money market instruments. There is no assurance or guarantee that the investment objective of the scheme will be realized	Types of Instruments	Indicative allocation		Risk Profile	The scheme will seek to achieve its investment objective primarily by employing various strategies which seek to exploit available arbitrage opportunities in markets. If suitable arbitrage opportunities are not available in the opinion of the Fund Manager, the scheme may predominantly invest in debt and money market securities.	6009	293.77
			(% of total assets)					
			Minimum	Maximum				
		Equities and Equity Linked instruments*	65 %	90 %	Medium to High			
		Derivatives including Index Futures, Stock Futures, Index Options and Stock Options	65 %	90 %	Medium to High			
		Debt securities and Money Market Instruments (including the margin money deployed in derivative transactions)	10 %	35 %	Low to Medium			
		Units issued by REITs & InvITs	0 %	10 %	Medium to High	The market provides opportunities to the investor to derive returns from the implied cost of carry between the underlying cash market and the derivatives market. This provides for opportunities to generate returns that are possibly higher than short term interest rates with minimal active price risk on equities. Implied cost of carry and spreads across the spot, futures and options markets can potentially lead to profitable arbitrage opportunities. The Scheme would carry out arbitrage strategies, which would entail taking offsetting positions in the various markets simultaneously. The arbitrage strategy can also be on account of buy-back of shares announced by a company and/or differences in prices between two exchanges/markets. In this case the arbitrage strategy will not include an offsetting derivatives transaction.		

Mirae Asset Banking and Financial Services Fund	The investment objective of the scheme is to generate long-term capital appreciation from a portfolio that is invested predominantly in equity and equity related securities of companies engaged in banking and financial services sector. The Scheme does not guarantee or assure any returns.	Types of Instruments	Indicative allocation (% of total assets)		Risk Profile	The fund manager broadly analyses the industry trends and business cycles in companies that benefit from the growth in the Banking and Financial services sector that includes but not limited to Banks, NBFCs, HFCs, MFCs, Broking and securities, Stock exchanges, depositories and related infrastructure providers, Wealth management or various kinds of asset management, Insurance, currency and forex, Credit cards and payment gateways or such infrastructure providers, digital financial institutes, rating agencies and investment companies The Fund Manager may also invest upto 20% of the net assets of the Scheme in equities and equity related securities of companies other than in Banking and Financial services sector. The fund has the flexibility to invest across market capitalization in portfolio companies within this theme.	31978	515.29
			Mini mum	Maxi mum				
		Equity and equity related instruments of companies in the Banking and Financial Services Sector in India	80%	100%	High			
		Other equities and equity related Instruments	0%	20%	High			
		Debt and Money Market Instruments including schemes of Mutual Fund	0%	20%	Low to Medium			
		Units issued by REIT/InvITs	0%	10%	Medium to High			

Date: May 31, 2021

MIRAE ASSET MUTUAL FUND BRANCH OFFICES

• Ahmedabad - Unit No-104, 1st Floor, SPG Empressa, Mithakhali - 380 009. • Bangalore - Unit No. 204, 2nd Floor Prestige Meridian II, No. 30, M.G Road, Bangalore - 560 001. Tel-080-44227777. • Bhubaneswar - Office No. 202, 2nd Floor, Janpath Tower, Ashok Nagar, Bhubaneswar-751009. Tel-7381029019. • Chandigarh - SCO 2473-2474, First Floor, Sector 22 C, Chandigarh - 160022. Tel-0172-5030688. • Chennai - New No.3, Old.No.2, Burkit Road, T. Nagar - 600017. Tel-044-44227777. • Jaipur - Unit 804, 8th Floor, Okay Plus Tower, Ajmer Road, Jaipur-302001. Tel-0141-2377222. • Kanpur - Office no 303 & 304, 3rd Floor, 14/113 KAN Chambers, Civil Lines, Kanpur-208 001. Tel-81770 00201. • Kolkata - Krishna Building, 5th Floor, Room No 510, 224, A.J.C. Bose Road, Kolkata-700017. Tel-033-44227777. • Lucknow - Office no. 308, 3rd Floor, Saran Chamber-II, 5, Park Road, Lucknow-226001. Tel-0522 - 4241511. • Mumbai (Corporate Office) - Unit No. 606, 6th Floor, Windsor Bldg., Off. CST Road, Kalina, Santacruz (E), Mumbai-400 098. Tel-022-67800300. • Mumbai (Branch Office) - Ground Floor, 3, 4, 9, Rahimtoola House, 7, Homji Street, Fort, Mumbai - 400001. Tel-022-49763740. • New Delhi - 1110 Ansal Bhavan, 16 K. G. Marg, New Delhi-110001. Tel-011-44227777. • 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. • Vadodara - Office No. 244, Second Floor, Emerald One, Jetalpur Road, Vadodara - 390020. Tel-9375504443. Tel-9375504443. • Surat - C-225, ITC Building, Majura Gate, Ring Road, Surat - 395002. Tel-0261-4888844.

KFIN TECHNOLOGIES PRIVATE LIMITED (REGISTRAR)

• Agra - House No. 17/2/4, 2nd Floor, Deepak Wasan Plaza, Behind Hotel Holiday Inn, Sanjay Place, Agra, Uttar Pradesh - 282 002. • Ahmedabad - Office No. 401, 4th Floor, ABC-I, Off. C.G. Road - Ahmedabad -380009 • Ajmer - 1-2, 2nd Floor Ajmer Tower, Kutchary Road, Ajmer-305001 • Allahabad - Meena Bazar, 2nd Floor, 10, S. P. Marg, Civil Lines, Subhash Chauraha, Allahabad, Uttar Pradesh - 211 001. • Amritsar - 72-A, Taylor's Road, Aga Heritage Gandhi Ground, Amritsar-143001 • Anand - B-42, Vaibhav Commercial Center, Nr. TVS Down Town Show Room, Grid Char Rasta, Anand - 380001 • Asansol - 112/N G. T. Road, Bhanga, Panchil, Bardhaman West Bengal, Asansol - 713303 • Aurangabad - Shop no B - 38, Motiwala Trade Centre, Nirala Bazar, Aurangabad 431001 • Balasore - 1-B, 1st Floor, Kalinga Hotel Lane, Baleshwar, Baleshwar Sadar Balasore - 756001, Orissa • Bangalore - No 35, Skanda Puttanna Road, Basavanagudi, Bangalore 560004 • Baroda - SB-5, Mangaldeep Complex, Opp. Mesonic Hall, Productivity Road, Alkapuri, Baroda-390007 • Bharuch - 123 Nexus business Hub, Near Gangotri Hotel, B/s Rajeshwari Petroleum, Makampur Road, Bharuch -392001 • Bhavnagar - Office No 306-307, Krushna Darshan Complex, 3rd Floor, Parimal Chowk, Above Jed Blue Show Room Bhavnagar - 364002 • Bhilai - Office No.2, 1st Floor, Plot No. 9/6, Nehru Nagar [East], Bhilai 490020, Chhattisgarh • Bhopal - Gurukripa Plaza, Plot No. 48A, Opposite City Hospital, Zone-2, M P Nagar, Bhopal, Madhya Pradesh - 462 011. • Bhubaneswar - A/181, Saheed Nagar, Janardan House, Room No: 07, 3rd Floor, Bhubaneswar, Orissa - 751007. • Burdwan - 63 G. T. Road, Birhata, Halder Complex, 1st Floor, Burdwan-713101 • Calicut - Sowbhagya Shopping Complex, Areyadathupalam, Mavoor Road, Calicut-673004 • Chandigarh - SCO 2423-2424, Sector 22-C, Chandigarh-160022 • Chennai - Flat No.F11, 1st Floor, Akshya Plaza, (Erstwhile Harris Road), Opp.Chief City Metropolitan Court, # 108, Adhithanar Salai, Egmore, Chennai-600002 • Cochin - Ali Arcade, 1st Floor, Kizhavana Road, Panampilly Nagar, Near Atlantis Junction, Emakulam-682036 • Coimbatore - 1057, 3rd Floor, Jaya Enclave, Avanashi Road, Coimbatore-641018 • Cuttack - Dargha Bazar, Opp. Dargha Bazar Police Station, Buxibazar, Cuttack-753001 • Dehradun - Kaulagarh Road, Near Sirmour Marg, Above Reliance Webworld, 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, Eureka Junction, T. B. Road, Hubli-580029 • Hyderabad -303, Vamsee Estates, Opp. Bigbazaar, Ameerpet, Telangana - 500 016. • Indore - 101, Diamond Trade Centre, Indore, Madhya Pradesh - 452 001 • Jalandhar - Office No 7, 3rd Floor, City Square building, E-H197 Civil Lines, Jalandhar 144001 • Jabalpur - 3rd Floor, R.R. Tower. 5, Lajpatkunj, Near Tayabali Petrol Pump, Jabalpur - 482 001. • Jamnagar - 131, Madhav Piazza, 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 - 166A, Rashbehari Avenue, 2nd Floor, Near Adi Dhakerhwari Bastralaya, Opp. Fortis Hospital, Kolkata-700029 • Lucknow - 1st Floor, A.A. Complex, Thaper House, 5 Park Road, Hazratganj, Lucknow-226001 • Ludhiana - SCO 122, 2nd Floor, Above HDFC Mutual fund, Feroze Gandhi Market, Ludhiana 141001 • Madurai - G-16/17, AR Plaza, 1st floor, North Veli Street, Madurai 625001 • Mangalore - Ground Floor, Mahendra Arcade, Kodial Bail, Mangalore-575 003 • Mehsana - FF-21, Someshwar Shopping Mall, Modhera Char Rasta, Mehsana - 384 002 • Moradabad - Chadha Complex, G. M. D. Road, Near Tadi Khana Chowk, Moradabad - 244 001, Uttar Pradesh • Mumbai - Borivali - (Only for non-liquid transactions) Gomati Smuti, Ground Floor, Jambli Gully, Near Railway Station, Borivali West, Mumbai-400091 • Mumbai - Chembur - (Only for Equity transactions) Shop No.4, Ground Floor, Shram Safalya Building, N G Acharya Marg, Chembur, Mumbai-400071 • Mumbai - Fort - (Only for Equity transactions) Office No.01/04, 24/B, Raja Bahadur Compound, Ambalal Doshi Marg, Behind Bombay Stock Exchange, Fort, Mumbai-400001 • Mumbai - Thane - (Only for non-liquid transactions) Room No. 302, 3rd Floor, Ganga Prasad, Near RBL Bank Ltd., Ram Maruti Cross Road, Naupada, Thane West - 400 602 • Mumbai - Vashi - (Only for Equity transactions) A-Wing, Shop No. 205, 1st Floor, Vashi Plaza, Sector 17, Navi Mumbai - 400 073. • Mumbai - Vile Parle - (Only for Equity transactions) 104, Sangam Arcade, V P Road, Opp. Railway Station, Above Axis Bank, Vile Parle West, Mumbai-400056 • Muzaffarpur - First Floor, Saroj Complex, Diwam Road, Near Kalyani Chowk, Muzaffarpur, Bihar - 842001 • Mysore - L-350, Silver Tower, Clock Tower, Ashoka Road, Mysore-570001 • Nadiad - 104/105 Gf City Point, Near Paras Cinema, Nadiad-387001 • Nagpur - Plot No. 2, Survey No. 1032 and 1033 of Gagda Khare Town, Dharampeth, Nagpur - 440010 • Nasik - F-1, Suyojit Sankul, Sharanpur Road, Near Rajiv Gandhi Bhavan, Nasik- 422002 • Navsari - 103, 1st Floor Landmark Mall, Near Sayaji Library, Navsari, Gujarat-396 445 • New Delhi - 305, 3rd Floor, New Delhi House, Bara Khamba Road, Connaught Place, New Delhi-110001 • Panipat - 1st Floor, Krishna Tower, Near HDFC Bank, Opp. Railway Road, G. T. Road, Panipat-132103 • Panjim - City Business Centre, Coelho Pereira Building, Room Nos. 18, 19 & 20, Dada Vaidya Road, Panjim-403001 • Patiala - Sco. 27 D, Chhoti Baradari, Patiala-147001 • Patna - 3A, 3rd Floor, Anand Tower, Beside Chankya Cinema Hall, Exhibition Road, Patna-800001 • Pondicherry - No.122(10b), Muthumariamman koil street, Pondicherry - 605001 • Pune - Mozaic Bldg., CTS No. 1216/1, Final Plot No.576/1 TP, Scheme No. 1, F C Road, Bhamburda, Shivaji Nagar, Pune-411004 • Raipur - 2 & 3 Lower Level, Millenium Plaza, Room No. LI 2 & 3, Behind Indian Coffee House, Raipur-492001 • Rajkot - 104, Siddhi Vinayak Complex, Dr. Yagnik Road, 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 Koi, 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 Vekkalamman 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., Chetaks 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 Sagra, Varanashi - 221010, Uttar Pradesh • Vijayawada - 1st Floor, H No. 26-23, Sundaramma Street, Gandhi Nagar, Vijayawada, Andhra Pradesh - 520 011. • Visakhapatnam - Ground Floor, 48-10-40, SriNagar Colony, Visakhapatnam, 530016 • Vellore - No.1, M N R Arcade, Officers Line, Krishna Nagar, Vellore-632001 • Warrangal - 5-6-95, 1st Floor, Opp. B Ed College, Lashkar Bazar, Chandra Complex, Hanmakonda, Warrangal-506001 • Guntur - D No. 6-10-27, Srinilayam, Arundelpet, 10/1, Guntur - 522002 • Kurnool - Shop No. 47, 2nd Floor, S Komda Shopping Mall, Kurnool - 518001 • Bhagalpur - 2nd Floor, Chandralok Complex, Near Ghanta Ghar, Bhagalpur - 812001, Bihar • Darbhanga - Jaya Complex, 2nd Floor, Above Furniture Planet, Donar Chowk, Darbhanga - 846003 • Bilaspur - KFin Technologies Pvt. Ltd, Anandam Plaza; Shop.No. 306; 3rd Floor, Vyapar Vihar Main Road, Bilaspur - 495001, Chattisgarh • Gandhidham - Shop # 12, Shree Ambica Arcade, Plot # 300, Ward 12, Opp. CG High School, Near HDFC Bank, Gandhidham - 370201 • Junagadh - 124-125 Punit Shopping Center, M.G. Road, Ranavav Chowk, 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, Uttar Pradesh. • 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

5. JOINT APPLICANTS, IF ANY AND THEIR KYC DETAILS

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

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

Gender ☐ Male ☐ Female ☐ Other

PAN Details

Pls indicate if US Person or a resident for tax purpose / Resident of Canada ☐ Yes ☐ No* (*Default if not ✓)

CKYC ID No. (KIN)

KYC Pls ☒ ☐ Proof Attached

Date of Birth (Mandatory) (As per PAN Card)

Place of Birth

Country of Birth

Nationality:

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

☐ Private Sector ☐ Public Sector ☐ Government Service ☐ Student ☐ Professional ☐ Housewife
☐ Business ☐ Retired ☐ Agriculture ☐ Proprietorship ☐ Others (Please specify)

b*. Gross Annual Income (₹) [Please tick (✓)]

☐ Below 1 Lakh ☐ 1-5 Lakh ☐ 5-10 Lakh ☐ 10-25 Lakh ☐ >25 Lakh ☐ > 1 Crore

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

d. Net-worth ₹ as on (Not older than 1 year)

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

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

Gender ☐ Male ☐ Female ☐ Other

PAN Details

Pls indicate if US Person or a resident for tax purpose / Resident of Canada ☐ Yes ☐ No* (*Default if not ✓)

CKYC ID No. (KIN)

KYC Pls ☒ ☐ Proof Attached

Date of Birth (Mandatory) (As per PAN Card)

Place of Birth

Country of Birth

Nationality:

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

☐ Private Sector ☐ Public Sector ☐ Government Service ☐ Student ☐ Professional ☐ Housewife
☐ Business ☐ Retired ☐ Agriculture ☐ Proprietorship ☐ Others (Please specify)

b*. Gross Annual Income (₹) [Please tick (✓)]

☐ Below 1 Lakh ☐ 1-5 Lakh ☐ 5-10 Lakh ☐ 10-25 Lakh ☐ >25 Lakh ☐ > 1 Crore

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

d. Net-worth ₹ as on (Not older than 1 year)

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

Local Address of 1st Applicant

City

State

Pin Code

Tel. Off.

Resi.

Mobile

E - Mail^^

The primary email address as provided above belongs to me/family member¹⁸ ☐ (Please ✓)

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

However, if you still wish to receive physical copy of the scheme-wise annual prepare of abridged summary thereof please (✓) here ☐

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

Overseas Correspondence Address

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

Scheme : Mirae Asset Tax Saver Fund

☐ Regular Plan

☐ Direct Plan

☐ Growth (Default)

Dividend

☐ Payout

☐ Reinvestment (Default)

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

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

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

National Securities Depository Limited (NSDL)

Central Depository Services (India) Limited (CDSL)

DP Name

DP Name

DP ID

Benef. A/C No.

16 Digit A/C No.

Enclosures - Please (✓)

☐ Client Masters List (CML)

☐ Transaction cum Holding Statement

☐ Delivery Instruction Slip (DIS)

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

☐ PLEASE REGISTER MY/OUR NOMINEE AS PER BELOW DETAILS

OR

☐ I/WE DO NOT WISH TO NOMINATE

No.	Nominee(s) Name	Date of Birth (in case of Minor)	Name of the Guardian (in case of Minor)	Relationship	% of Share	Signature of Nominee / Guardian
1		<input type="text"/>				
2		<input type="text"/>				
3		<input type="text"/>				

* mandatory fields

FOR NON-INDIVIDUALS ONLY

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

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

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

[illegible]

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

Name of sponsoring entity:

GIIN not available [Please tick (✓)]	<input type="radio"/> Applied for	<input type="radio"/> Not required to apply for - please specify 2 digits sub-category	<input type="radio"/> Not obtained – Non-participating F
---	-----------------------------------	--	--

PART B (please fill any one as appropriate “to be filled by NFEs other than Direct Reporting NFEs”)

1	Is the Entity a publicly traded company (that is, a company whose shares are regularly traded on an established securities market)	<input type="radio"/> Yes (If yes, please specify any one stock exchange on which the stock is regularly traded) Name of stock exchange: _____
2	Is the Entity a related entity of a publicly traded company (a company whose shares are regularly traded on an established securities market)	<input type="radio"/> Yes (If yes, please specify name of the listed company and one stock exchange on which the stock is regularly traded) Name of listed company: _____ Nature of relation <input type="radio"/> Subsidiary of the Listed Company or <input type="radio"/> Controlled by a Listed Company Name of stock exchange: _____
3	Is the Entity an active NFE	<input type="radio"/> Yes (If yes, please fill UBO declaration in the next section.) Nature of Business: _____ Please specify the sub-category of Active NFE <input type="text"/> <input type="text"/> Mention code: Refer instruction 16(c)
4	Is the Entity a passive NFE	<input type="radio"/> Yes (If yes, please fill UBO declaration in the next section.) Nature of Business: _____

For details refer instruction No. 16.

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

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

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

[illegible]

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

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

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

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

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

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

Application No.:

Cheque/DD should be Drawn in favour of the Scheme “Mirae Asset Tax Saver Fund”

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

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

12-2019

FOR INDIVIDUALS: Please indicate all countries in which you are resident for tax purposes and the associated Tax Reference Numbers below.

FOR NON-INDIVIDUALS: Is the "Entity" a tax resident of any country other than India? ☐ Yes ☐ No

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

1 st Applicant (Sole / Guardian / Non-Individual)		2 nd Applicant		3 rd Applicant	
Do you have any non-Indian Country(ies) of Birth / Citizenship / Nationality and Tax Residency	<input type="radio"/> Yes <input type="radio"/> No	Do you have any non-Indian Country(ies) of Birth / Citizenship / Nationality and Tax Residency	<input type="radio"/> Yes <input type="radio"/> No	Do you have any non-Indian Country(ies) of Birth / Citizenship / Nationality and Tax Residency	<input type="radio"/> Yes <input type="radio"/> No
Country of Birth / Incorporation		Country of Birth		Country of Birth	
Country Citizenship / Nationality		Country Citizenship / Nationality		Country Citizenship / Nationality	
Are you a US specified person?	<input type="radio"/> Yes <input type="radio"/> No Please provide Tax Payer Id. _____	Are you a US specified person?	<input type="radio"/> Yes <input type="radio"/> No Please provide Tax Payer Id. _____	Are you a US specified person?	<input type="radio"/> Yes <input type="radio"/> No Please provide Tax Payer Id. _____

For non-Individual investor in case, if you country of incorporation / Tax residence in US, but you are not a specified US person then please mention exemption code _____ (Refer instruction 16(e))

Individual or Non-Individual investors fill this section if ticked Yes above.		Individual investor have to fill in below details in case of joint applicants			
Tax Residency Status: 1	Country:	Tax Residency Status: 1	Country:	Tax Residency Status: 1	Country:
	No.:		No.:		No.:
	Type:		Type:		Type:
Tax Residency Status: 2	Country:	Tax Residency Status: 2	Country:	Tax Residency Status: 2	Country:
	No.:		No.:		No.:
	Type:		Type:		Type:
Tax Residency Status: 3	Country:	Tax Residency Status: 3	Country:	Tax Residency Status: 3	Country:
	No.:		No.:		No.:
	Type:		Type:		Type:
Address Type _____		Address Type _____		Address Type _____	
(Address Type: Residential or Business (default) / Residential / Business / Registered Office) (For address mentioned in form / existing address appearing in folio)					

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

13. DECLARATION AND SIGNATURES / THUMB IMPRESSION OF APPLICANT(S) [Refer Instructions 2(f)]

To The Trustees, Mirae Asset Mutual Fund (The Fund) – (A) Having read and understood the contents of the SID of the Scheme applied for (Including the scheme(s) available during the New Fund Offer period); I/We hereby apply for units of the said such scheme and agree to abide by the terms, conditions, rules and regulations governing the scheme. (B) I/We hereby declare that the amount invested in the scheme is through legitimate sources only and does not involve and is not designed for the purpose of the contravention of any provisions of the Income Tax Act, Anti Money Laundering Laws or any other applicable laws enacted by the Government of India from time to time. (C) Signature of the nominee acknowledging receipts of my/our credit will constitute full discharge of liabilities of Mirae Asset Mutual Fund. (D) The information given in / with this application form is true and correct and further agrees to furnish additional information sought by Mirae Asset Investment Managers (India) Private Limited (AMC)/ Fund and undertake to update the information/details with the AMC / Fund/Registrars and Transfer Agent (RTA) from time to time. I/We hereby confirm that the AMC/Fund shall have the right to share my information and other details with the regulatory and government authorities as and when needed. I/We will indemnify the Fund, AMC, Trustee, RTA and other intermediaries in case of any dispute regarding the eligibility, validity and authorization of my/our transactions. (E) I/We further declare that "The ARN holder has disclosed to me/us all the commissions (in the form of trail commission or any other mode), payable to him for the different competing Schemes of various Mutual Funds from amongst which the Scheme is being recommended to me/us. (F) I/We hereby confirm that I/We have not been offered/communicated any indicative portfolio and/ or any indicative yield by the Fund/AMC/its distributor for this investment. I/We have not received nor have been induced by any rebate or gifts, directly or indirectly in making this investment. (G) Applicable to Investors availing the online facility: I/We have read, understood and shall be bound by the terms & conditions of the PIN agreement available on the AMC website for transacting online. (H) RIA: I/We hereby agree to consent the AMC to share my transaction details to the registered investment advisor (RIA) through the registrar or otherwise. (I) Applicable to Foreign Resident's Residing in India: - I/ We confirm that I/We satisfy the Residency test as prescribed under FEMA provisions. I/We further declare that I/We am/are "Person Resident in India" and are allowed to invest into the Scheme as per the said FEMA regulations and other applicable laws and regulations. (J) I/ We confirm that I am / We are not United States person(s) under the laws of United States or resident(s) of Canada. In case of change to this status, I/ We shall notify the AMC, in which event the AMC reserves the right to redeem my / our investments in the Scheme(s). (K) FATCA/CRS Certification: I/ We have understood the information requirements of this Form (read along with the FATCA & CRS Instructions) and hereby confirm that the information provided by me / us on this Form is true, correct, and complete. I/ We also confirm that I / We have read and understood the FATCA& CRS Terms and Conditions and hereby accept the same. In case the above information is not provided, it will be presumed that applicant is the ultimate beneficial owner, with no declaration to submit. In such case, the concerned SEBI registered intermediary reserves the right to reject the application or reverse the allotment of units, if subsequently it is found that applicant has concealed the facts of beneficial ownership. I/We also undertake to keep you informed in writing about any changes/modification to the above information in future & also undertake to provide any other additional information as may be required at your end. (L) Aadhaar: I/We hereby voluntarily submit Aadhaar card to the Fund/AMC for updating the same in my folio.

Signature of 1 st Applicant / Guardian / Authorised Signatory /PoA/Karta	Signature of 2 nd Applicant / Guardian / Authorised Signatory /PoA	Signature of 3 rd Applicant / Guardian / Authorised Signatory /PoA
--	--	--

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

For ☐ Lumpsum 'OR' ☐ SIP
as per details below:

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

MIRAE ASSET TAX SAVER FUND

An open ended equity linked saving scheme with a statutory lock-in of 3 years & tax benefit

SYSTEMATIC INVESTMENT PLAN (SIP)

Registration Cum Mandate Form with Goal SIP & Top-Up Facility



Application No.:

Name & Broker Code / ARN / RIA Code	Sub Broker / Agent ARN Code	Sub Agent Code	EUIN*	Internal Code for AMC	ISC Date Time Stamp Reference No.

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

Signature of 1 st Applicant / Guardian / Authorised Signatory / PoA / Karta	Signature of 2 nd Applicant / Guardian / Authorised Signatory / PoA	Signature of 3 rd Applicant / Guardian / Authorised Signatory / PoA
--	--	--

Please ☒ Enrollment for New Registration (Please fill all sections) OR ☐ SIP Top-up Facility OR ☐ Goal SIP

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

Name of 1st Unit Holder Folio No.

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

Frequency Please ☒ Monthly (Default) ☐ Quarterly ☐ Regular Plan ☐ Direct Plan ☐ Growth (Default) ☐ Dividend Reinvestment (Please ☒ Dividend Payout

Scheme: Mirae Asset Tax Saver Fund

SIP Date Please ☒ 01st ☐ 10th (Default) ☐ 15th ☐ 21st ☐ 28th SIP Amount (₹) ☐ 5,000 ☐ 10,000 ☐ 25,000 ☐ Any other Amount. (₹)

SIP Start Date: M M Y Y Y Y OR Enter SIP End Date: M M Y Y Y Y End Date : Perpetual ☐ Dec 2099 (Till you instruct Mirae Asset Mutual Fund to discontinue your SIP)

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

Please specify your goal amount ₹ ☐ Kids Marriage ☐ Kids Education ☐ Retirement Planning (Default)

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

2b. SIP TOP-UP FACILITY (You can start SIP Top-up facility after minimum 6 months from 1st SIP) Refer Instruction No. 23 on the reverse on SIP Top-up

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

Top-up Amount (₹) (minimum ₹ 500/- and in multiples of ₹ 1/- only) Top-up Start Date M M Y Y Y Y

Frequency Please ☒ Half Yearly ☐ Yearly (Default) Top-up End Date M M Y Y Y Y

3. SIP PAYMENT DETAILS (New Investors - Please provide copy of cancelled cheque and mention relevant SIP details in the form and NACH mandate.)

☐ Cancelled cheque Leaf First SIP Cheque No. Drawn on Bank

Cheque Date A/c. Type ☐ NRE ☐ CURRENT ☐ SAVINGS ☐ NRO

4. BANK ACCOUNT DETAILS (Mandatory)

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

Bank Name Core Banking A/c. No.

Branch Name & Address City

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

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

Signature of 1 st Applicant/Guardian/Authorised Signatory/PoA/Karta (AS IN BANK RECORDS)	Signature of 2 nd Applicant/Guardian /Authorised Signatory/PoA (AS IN BANK RECORDS)	Signature of 3 rd Applicant/Guardian/Authorised Signatory/PoA (AS IN BANK RECORDS)
---	--	---

NACH MANDATE INSTRUCTION FORM (Refer instruction over leaf before Filing)

Tick(✓) Create <input checked="" type="checkbox"/> Modify <input type="checkbox"/> Cancel <input type="checkbox"/>	UMRN ¹ <input type="text"/>	Date ² DD MM YYYY <input type="text"/>
	Sponsor Bank Code ³ <input type="text"/>	Utility Code ⁴ <input type="text"/>
	I/We, hereby authorize ⁵ Mirae Asset Investment Managers (India) Pvt. Ltd.	To Debit (Tick✓) ⁶ SB / CA / CC / SB-NRE / SB-NRO / Other
	Bank A/c Number ⁸ <input type="text"/>	IFSC ¹⁰ <input type="text"/>
	Bank Name ⁹ <input type="text"/>	or MICR ¹¹ <input type="text"/>
	Amount in words ¹² <input type="text"/>	Amount in Figures ¹³ ₹ <input type="text"/>
	Frequency ¹⁴ <input checked="" type="checkbox"/> Mthly <input checked="" type="checkbox"/> Qtly <input checked="" type="checkbox"/> H-Yrly <input checked="" type="checkbox"/> Yrly <input checked="" type="checkbox"/> As & when presented	Debit Type ¹⁵ <input checked="" type="checkbox"/> Fixed Amount <input checked="" type="checkbox"/> Maximum Amount
	Ref 1 ¹⁶ : Folio No. <input type="text"/>	Mobile ¹⁸ <input type="text"/>
	Ref 2 ¹⁷ : Scheme <input type="text"/>	Email ID ¹⁹ <input type="text"/>
	Period ²⁰ D D M M Y Y Y Y	
	From <input type="text"/>	
	To <input type="text"/>	
	Or <input checked="" type="checkbox"/> Until cancelled	
	<input checked="" type="checkbox"/> I agree for the debit of mandate processing charges by the bank whom I am authorizing to debit my accounts as per latest schedule of charges of the bank.	
	21 Signature of primary account holder	22 Signature of joint account holder
	22 Name of primary account holder	Name of joint account holder

This is to confirm that declaration has been carefully read, understood & made by me/us. I am authorizing the User entity/Corporate to debit my account, based on the instructions as agreed and signed by me. I have understood that I am authorized to cancel/amend this mandate by appropriately communicating the cancellation/amendment request to the User entity/corporate or the bank where I have authorized debit.

General Guidelines

- This mandate registration form will be submitted through National Automated Clearing House (NACH).
- This facility is offered to investors having Bank accounts in select banks mentioned in the link <http://www.npci.org.in/> The Banks in the list may be modified/updated/changed/removed at any time in future entirely at the discretion of National Payments Corporation of India (NPCI) without assigning any reasons or prior notice. Standing instructions for investors in such Banks will be discontinued. The investor consents to agree to abide by the terms and conditions of NACH facility of NPCI. By signing this Systematic Investment Plan Application form, the Applicant(s) hereby authorises Mirae Asset Global Investments (India) Pvt. Ltd., Investment manager to Mirae Asset Mutual Fund acting through their authorised service providers to debit the mentioned Bank A/c provided by NACH/ECS (Auto Debit Clearing / Direct Debit) Facility or any other facility for collection of SIP payments.
 - Please submit the NACH mandate registration form not less than 25 business days before the first installment date. The installment start date shall not be later than 2 months from the 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.
 - Unitholders can opt to invest SIP on monthly or quarterly frequency on the following dates - 1st, 10th, 15th, 21st and 28th of each month/ first month of the quarter. In case the day specified is a Non-Business Day, the transaction will be effected on the next Business Day.
 - Investor/Unitholder(s) should preferably 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 may be updated in the folio. All future communication whatsoever would be, thereafter, may be sent to the updated mobile number and email id.
 - 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.
 - Investors are required to ensure adequate funds in their bank account on the date designated SIP date. Mirae Asset Mutual Fund (MAMF) through its service provider will endeavor to debit the investor bank account on or after the said date.
 - Applicant acknowledges that Mirae Asset Mutual Fund will not be liable in any manner whatsoever, for any transaction failures due to rejection by the investor's bank/branch, which is due to technical reasons or due to delay in registration of the NACH mandate. Further, Applicant is aware that he/she has to sufficiently keep its bank account funded for such non-debited transactions; which upon confirmation may be presented anytime to its bank for stipulated SIP debits. Further, the Applicant also confirms that it will not hold Mirae Asset Mutual Fund and/or its service providers responsible if the transaction is delayed or not effected by its Bank or if debited in advance or after the specific date due to various reasons or for any bank charges debited by its banker in its designated account towards NACH Registration/Cancellation/Rejections, NACH Debit/Auto Debit/Local Holidays.
 - Mirae Asset Mutual Fund reserves the right to reverse allotments in case the debit is not paid by the bank for any reason whatsoever. Further, Mirae Asset Mutual Fund shall not be responsible and liable for any damages/compensation for any loss, damage etc., incurred by the investor. The Applicant is aware and assumes the entire risk of using the Auto Debit facility of NACH and takes full responsibility for the same.
 - Mirae Asset Mutual Fund / Mirae Asset Trustee Co. Pvt. Ltd. / Mirae Asset Investment Managers (India) Private Limited reserves the right to discontinue or modify this facility at any time in future on a prospective basis. This right also includes the right to discontinue this facility in case Direct Debits through NACH routes are continuously rejected by the investor's bank for any reasons. Mirae Asset Mutual Fund reserves the right to reject any application without assigning any reason thereof.
 - Kindly note that any change in original SIP enrolment details such as SIP Date, Frequency, Tenure will be considered as fresh application and will be subject to applicable load structure and other terms at the time of application. Any change in any credential of bank particulars or transaction modification, will be treated as fresh Instructions, and applicants will have to use separate form for such changes/modifications.
 - Requests for any changes/cancellation in the NACH Bank Mandate request should be submitted at least 15 Business days in advance.
 - Investments made through Auto Debit mode are subject to realization of funds from investor bank accounts and the NAV guidelines will be applicable for the transactions which are connected with realization of funds.
 - In case any payment instruction for SIP installment is dishonored by the Bankers for three consecutive times for the reason Account Closed or Insufficient Balance, the AMC reserves the right to discontinue the SIP enrollment.
 - The facility will be automatically terminated upon receipt of intimation of death of the Unitholder. Further, fresh registrations will be required for all Minor Investors who have turned Major, along with fresh bank account credentials. MAMF reserves the right to reject all such transactions through old registrations.
 - Each SIP installment will be treated as a fresh transaction and shall be subject to applicable exit load structure prevailing on the date of each investment.
 - Third Party Cheque / Funds Transfer: The payment towards investment can happen only from the bank account of 1st holder and therefore the 1st holder needs to be one of the holder in the bank account. As per the recent guidelines, Mirae Asset Mutual Fund has decided to restrict the acceptance of Third Party payments. Accordingly Third Party payment instruments for subscriptions / investments shall not be accepted by the AMC except in the following cases:
 - Payment by Parents / Grand-Parents / related persons on behalf of a minor in consideration of natural love and affection or as gift for a value not exceeding Rs. 50,000/- (each regular purchase or per SIP installment);
 - 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.For complete details, please refer the section on Third Party cheques given in the General Instructions.
 - Please refer the "Minimum Application/Number of units" mentioned in the KIM under the section "Applicable to all schemes" for minimum subscription amount and frequency. Please take note of the Minimum Amount Criteria as under:

Schemes	Monthly / Quarterly Frequency
Mirae Asset Tax Saver Fund	₹ 1,000 - 5 Installments - Multiples of ₹ 1 thereafter

Instructions to fill Mandate:

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

- by the destination bank, on account of payment through NACH.
- For further details of the Scheme features like minimum amounts, risk factors etc, investors should, before investment, refer to the Scheme Information Document(s), Key Information Memorandum and Addenda issued available at any of the Investor Service Centers or distributors or from the website www.miraeeasetsmf.co.in
 - Additional for MICRO Systematic Investment Plans (MICRO SIPs)**

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

'SIP Top-Up' is a facility which will enable investors to increase the amount of SIP installments at pre-defined frequency by a fixed amount during the tenure of SIP. The features, terms and conditions for availing the 'Top-Up' facility shall be as follows:

 - SIP Top-Up facility can be availed at half yearly and yearly intervals. In case the Top-Up frequency is not specified, Default will be considered as yearly frequency.
 - Minimum Top-Up amount would be Rs. 500/- & in multiples of Re. 1/- thereafter for all the schemes of the Fund that offer SIP.
 - In case the investor does not specify Top-Up amount, Rs. 500/- will be considered as the Top-Up amount and the request will be processed accordingly.
 - SIP Top-up facility can be started after minimum 6 months from the date of 1st SIP. If the end date of the Top-up facility is not mentioned the Top-up facility will be continued up till the tenure of the SIP. For example, if the SIP is registered up till 2099 & the end date of the Top-up facility is not mentioned; then the Top-up will continue till 2099.
 - SIP Top-up facility is currently available only for SIP registration and installment payments made directly with the fund and through modes like NACH/Auto Debit mode. SIP Top up facility is currently not available for SIP registration and installment being made by submission of Post-dated cheques (PDCs) and where SIP is registered and installments are sent through Mutual Fund Utility (MFU), NSE MF II system of NSE or BSE Star MF platform of BSE or any other platforms of these stock exchanges or Channel partners, Mirae Asset Online SIP (I-SIP). As & When relevant systems are put in place, this facility will be automatically offered.
 - The Top-up details cannot be modified once enrolled. In order to make any changes, the investor must cancel the existing SIP and enroll for a fresh SIP with Top-up option.
 - In case the SIP Top up is cancelled the SIP will continue to be processed with the last topped up amount till the SIP end date.
 - SIP Top Up facility can be availed by Existing Investors who have already registered any SIP with the fund, after a gap of 6 months from the date of submission of such Top Up application request and after the subsequent cycle date SIP has been processed.
 - All other conditions generally applicable for SIP shall also be applicable for SIP top-up facility.
 - For Example if for an Existing SIP, the First SIP date is 15th of each Month from Jan 2016; and the Top Up application request is submitted on 22nd Feb, 2018. The Next SIP date will be 15th of March, 2018; therefore the Top Up will start after 6 Months from 15th of September, 2018
 - Top-up facility would be available to all existing and new SIP enrolments. Existing investors who have enrolled for SIP are also eligible to avail Top-Up facility and will be required to submit 'Systematic Investment Plan (SIP) with Top-up Facility' at least 25-30 calendar days prior to the Top-Up start month.

An Illustration: The Top-Up facility will work as follows:

Details of SIP registered	Details of Top-up opted for
<ul style="list-style-type: none">Fixed SIP Installment amount: ₹ 5,000/-SIP Period: 01-April-2016 till 31-March-2019 (3 years)SIP date: 1st of every month (36 installments)	<p>Example:</p> <ul style="list-style-type: none">Top-Up Amount: Rs. 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)
 - Terms & Conditions - Goal Based SIP:**
 - SIP application can have only one Goal assigned. Investors will be required to submit separate application forms for each Goal.
 - Units will not be automatically redeemed upon achievement of Goal and the SIP shall continue till the term of the SIP, even after the crossing of the Goal Amount. Further, Units will be redeemed as per First In First Out basis for any redemption applied for.
 - Goal Amount & type of Goal is mandatory for each Goal SIP Application. Default option will be Retirement Planning where no Goal is ticked. If no Goal amount is mentioned on the SIP application in section 2a, then the SIP will be registered as a regular SIP & not as Goal SIP.
 - Goal SIP facility is currently not available for SIP registered/submitted through Post-dated cheques (PDCs), OR through Mutual Fund Utility (MFU), 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.
 - All other conditions generally applicable for SIP shall also be applicable for Goal SIP.
 - Securities and Exchange Board of India ("SEBI") vide its letter dated November 20, 2019 bearing reference no. SEBI/HO/IMD/DF5/OW/P/2019/30719/1 ("SEBI NOC") had granted their non-objection to transfer the AMC Business from 'Mirae Asset Global Investments (India) Pvt.Ltd' to 'Mirae Asset Investment Managers (India) Private Limited', in this regard we request you to refer to our notice cum addendum no. AD/28/2019 dated November 25, 2019 to know in detail.

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.

Applications incomplete in any respect (other than mentioned above) will be liable to be rejected.

1. General Instructions

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

2. 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, FII and other eligible non-individual applicants. Any change in the status of any Authorized Signatory should be promptly intimated to the AMC. Incomplete application forms are liable to be rejected.

(d) KYC Requirements and Details:

Implementation of Central KYC (CKYC):

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

(i) New individual investors who have never done KYC under KRA (KYC Registration Agency) regime and whose KYC is not registered or verified in the KRA system will be required to fill the new CKYC form while investing with the Fund.

(ii) If any new individual investor uses the old KRA KYC form, then such investor will be required to either fill the new CKYC form or provide 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 invest in schemes of the Fund quoting their designated KIN issued by CKYC on the application form (14 digits for normal accounts and 15 digits for simplified and small accounts). Further, in case the investor's PAN is not updated in CKYC system, a self-certified copy of PAN Card shall be submitted.

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 continue to invest as it is in any schemes of any Mutual Fund; Existing Investors who wishes to onboard themselves on the CKYC platform will need to again do the entire KYC process just like New Investor and get the KIN which can be used across.

- (e) **Rejection:** In case of non-compliance of any C-KYC requirements, Applications shall liable to be rejected without any intimation to the applicants. Any Change in Address for all KYC compliant Investors has to be routed through KRA and that direct application to AMC will be not processed/rejected. In case if the applications are rejected after detailed scrutiny and verification, either at the collection point itself or subsequently by the back office of the registrars for any reason, investors can contact the nearest Investor Service Centre or write to the Registrars, Ms. Karvy Fintech Pvt. Ltd. or send an email to customercare@miraeeassetf.com.
- (f) (i) All the applicants must sign in original on the application form. Signatures should be in English or in any Indian language. Thumb impressions should be from the left hand for males and the right hand for females and in all cases be attested by a Magistrate, Notary Public or Special Executive Magistrate. In case of an HUF, the Karta will sign on behalf of the HUF.
- (ii) In case the application is under a power of Attorney (POA), a duly certified copy thereof duly notarized should be submitted with the application. The POA document should contain the signature of both the applicant and the constituted Attorney.
- (iii) Applications made by a Limited Company or a Body Corporate or a registered Society or Trust, should be accompanied by a copy of the relevant resolution or authority to make the application, as the case may be, along with a certified copy of the MOA and AOA or Trust deed/Bye laws/Partnership deed, whichever is applicable. Refer to document check list.

3. Bank Account Details:

It is mandatory for the Sole/First Applicant to mention his/her bank account number in the CAF. CAF received without the relevant bank details will be rejected. The AMC may provide direct credit facility with the banks as may be available from time to time.

Investor(s) are requested to note that for all Change of Bank details (COB) the investors must submit in original any one of the following documents of the new bank account:

a. Cancelled original cheque of the new bank mandate with first unit holder name and bank account number printed on the face of the cheque. b. Self-attested copy of bank statement. c. Bank passbook with current entries not older than 3 months. d. Bank Letter duly signed by branch manager/authorized personnel.

The AMC may also collect proof of Old Bank details while effecting the Change of Bank "Mandate. There shall be a cooling period of 10 calendar days for validation and registration of new bank account. In case of receipt of redemption request during this cooling period, the validation of new Bank mandate and dispatch of redemption proceeds shall be completed within 10 working days to the new bank account; however, the AMC reserves the right to process the redemption request in the old bank mandate, if the credentials of the new bank mandate cannot be authenticated.

Any COB accompanied with any other transaction is liable to be rejected.

If unit holder(s) provide a new and unregistered bank mandate or a change of bank mandate request with specific redemption/dividend payment request (with or without necessary supporting documents) such bank account may not be considered for payment or redemption/dividend proceeds, or the Fund may withhold 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 update 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 unit holder may register more than one bank account through the "Multiple Bank Accounts Registration Facility", to receive redemption/dividend proceeds. The unit holder may choose to receive the proceeds in any of the bank accounts, the details of which will be registered under the folio.

For the purpose of registration of bank account(s), the investors must submit in original any one of the following documents of the new bank account:

(a) Cancelled original cheque of the new bank mandate with first unit holder name and bank account number printed on the face of the cheque. (b) Self-attested copy of bank statement. (c) Bank passbook with current entries not older than 3 months. (d) Bank Letter duly signed by Branch Manager/Authorized personnel.

If photocopies of the above stated documents are submitted, investor must produce the original for verification at the official point of acceptance of transaction. The original shall be returned to the investor over the counter upon verification. If the originals are not produced for verification, then the photocopies submitted should be attested in original by the Branch Manager or Authorised personnel of the Bank.

5. Direct Credit of Redemption/Dividend Proceeds:

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

6. Investment Details:

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

For subscription made by NRE/FCNR Account cheques, the CAF must be accompanied with a photocopy of the cheque or Account debit Letter/certificate from the bankers. FIRC certificate is required to be submitted evidencing source of 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 should indicate the Option (Dividend/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 (refer Addendum dated November 12, 2010):

- **Payment by Parents/Grand-Parents/related persons on behalf of a minor in consideration of natural love and affection or as gift for a value not exceeding Rs. 50,000/- (each regular purchase or per SIP installment). However this restriction will not be applicable for payment made by a guardian whose name is registered in the records of Mutual Fund in that folio;**
- **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.**

- f) **Options Available: Dividend and Growth Default Option:** Growth; and under Dividend Option, **Default option: Dividend Reinvestment.** Investors may please note, that Dividend may be declared by the Trustee, subject to the availability of distributable surplus as per the Regulations.

Dividend Reinvestment 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 first holder and pattern of holding.
2. The CAS shall be generated on a monthly basis and shall be issued on or before 10th of the immediately succeeding month to the unit holder(s) in whose folio(s) transaction(s) has/have taken place during the month.
3. In case there is no transaction in any of the mutual fund folios then CAS detailing holding of investments across all schemes of all Mutual Funds will be issued on half yearly basis [at the end of every six months (i.e. September/ March)]
4. Investors having MF investments and holding securities in Demat account shall receive a Consolidated Account Statement containing details of transactions across all Mutual Fund schemes and securities from the Depository by email / physical mode.
5. Investors having MF 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, dividend payout, dividend reinvestment, SIP, systematic withdrawal plan, and systematic transfer plan and bonus transactions.

CAS shall not be received by the Unit holders for the folio(s) wherein the PAN details are not updated. The Unit holders are therefore requested to ensure that the folio(s) are updated with their PAN. For Micro SIP and Sikkim 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 folio belonging to the investor, Electronic Mail (email) shall be treated as a default mode for sending various statutory communications including Abridged Annual Report to the investor. However, the unit holder always has the right to request a physical copy of any statutory communication and the AMC will arrange for the same to be sent to the unit holder. The AMC/Mutual Fund/Registrars & Transfer agents are not responsible for the email not reaching the investor and for all consequences thereof. The investor needs to intimate the Fund/its transfer agents about any changes in the email address from time to time.

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

9. Nomination Details:

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 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 indemnified from the deceased Unit Holder's estate against any liabilities whatsoever that any of them may suffer or incur in connection with a nomination.

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:

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

11. Transaction charges (TC):

In case of applications of Rs. 10,000 & more and routed through a distributor who has opted for such TC, are deducted 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 x 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 SIAR 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 (EUIIN):

In order to assist 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 EUIIN (for non-advisory transactions ('execution only') & advisory transactions) obtained from AMFI in the CAF. The EUIIN 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 EUIIN in the Application Form. Hence, if your investments are routed through a distributor please ensure that the EUIIN is correctly filled up in the Application Form. It is further clarified that a mere quoting of EUIIN will not give an 'advisory' character to the transaction. However, in case of any exceptional cases where there is no interaction by the employee/sales person/relationship manager of the distributor/sub broker with respect to the transaction, AMC's 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 of MAMF 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 (PAN, 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 application are incomplete/incorrect, not matched with the DP 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 DP 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 information obtained or held by the fund in any local or foreign regulatory or tax authority ("Tax Authority"). Upon request by the fund, investor hereby agrees to provide necessary information and permits the fund to disclose and report tax and account specific financial information to any local or foreign Tax authority. The potential consequences for failure to comply with requests for tax information disclosure include, but are not limited to: (a) Fund has the right to carry out actions which are necessary to comply with the local or foreign tax reporting obligations; (b) Fund has the ability to withhold taxes that may be due from certain payments made to the investor's account; (c) Fund has the right to pay relevant taxes to the appropriate tax authority; (d) Fund has the right to refuse to provide certain services; and (e) Fund has the discretion to close investor accounts. The investor agrees to inform, or respond to any request from, the fund, if there are any changes to tax information previously provided.

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

The identification of US person will be based on one or more of the following US indicia:- Identification of the investor as US citizen or resident (1) US is the place of birth or country of incorporation (2) Having US telephone number (3) Having any residence / mailing address / 'C/o address' / hold mail address / PO Box address in the US (4) Having Standing instruction 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 non-individual investor is based out of US or holds US residence / citizenship.

15. Details under FATCA & CRS

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

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

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

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

Non-Financial Entity (NFE): Types of NFEs that are regarded as excluded NFE are:

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

Code	Sub-category
01	Less than 50 percent of the NFE's gross income for the preceding financial year is passive income and less than 50 percent of the assets held by the NFE during the preceding financial year are assets that produce or are held for the production of passive income;
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;
03	Substantially all of the activities of the NFE consist of holding (in whole or in part) the outstanding stock of, or providing financing and services to, one or more subsidiaries that engage in trades or businesses other than the business of a Financial Institution, except that an entity shall not qualify for this status if the entity functions as an investment fund, such as a private equity fund, venture capital fund, leveraged buyout fund, or any investment vehicle whose purpose is to acquire or fund companies and then hold interests in those companies as capital assets for investment purposes;
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 Institution;
06	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;
07	Any NFE that fulfills all of the following requirements: (1) It is established and operated in India exclusively for religious, charitable, scientific, artistic, cultural, athletic, or educational purposes; or it is established and operated in India and it is a professional organization, business league, chamber of commerce, labor organization, agricultural or horticultural organization, civic league or an organization operated exclusively for the promotion of social welfare; (2) It is exempt from income tax in India; (3) It has no shareholders or members who have a proprietary or beneficial interest in its income or assets; The applicable laws of the NFE's country or territory of residence or the NFE's formation documents do not permit any income or assets of the NFE to be distributed to, or applied for the benefit of, a private person or non-charitable Entity other than pursuant to the conduct of the NFE's charitable activities, or as payment of reasonable compensation for services rendered, or as payment representing the fair market value of property which the NFE has purchased; and The applicable laws of the NFE's country or territory of residence or the NFE's formation documents require that, upon the NFE's liquidation or dissolution, all of its assets be distributed to a governmental entity or other 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 treated as fulfilling the criteria provided in the said sub-clause, namely:- (1) an Investor Protection Fund referred to in clause 23(EA); (2) a Credit Guarantee Fund Trust for Small Industries referred to in clause 23(EB); and (3) an Investor Protection Fund referred to in clause 23(EC), of section 10 of the Act;
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 Columbia, 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: Dividends; 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 losses from the sale or exchange of financial assets that gives rise to passive income; excess of gains over losses from transactions (including futures, forwards, options and similar transactions) in any financial assets; excess of foreign currency gains over foreign currency losses; Net income from swaps; Amounts received under cash value insurance contracts. (But passive income will not include, in case of a non-financial entity that regularly acts as a dealer in financial assets, any income from any transaction entered into in the ordinary course of such dealer's business as such a dealer.)

Passive NFE means: any non-financial entity which is not an active non-financial entity including a publicly traded corporation or related entity of a publicly traded company; or an investment entity defined in clause (b) of these instructions with 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 NFE that elects to report information about its direct or indirect substantial U.S. owners to the IRS.

Owner documented FFI: An FFI meets the following requirements: The FFI is an FFI solely because it is an investment entity; The FFI is not owned by or related to any FFI that is a depository institution, custodial institution, or specified insurance company; The FFI does not maintain a financial account for any non participating FFI; The FFI provides the designated withholding agent with all of the documentation and agrees to notify the withholding agent if there is a change in circumstances; and The designated withholding agent agrees to report to the IRS (or, in the case of a reporting Model 1 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 deemed-compliant FFI (other than an owner-documented FFI), an entity that is a U.S. person, an exempt beneficial owner, or an excepted NFE.

16. With effect from January 1, 2014, as per the US Securities Act of 1933, United States Person (U.S. Person), corporations and other entities organized under the applicable laws of the United States (U.S.) and Residents of Canada as defined under the applicable laws of Canada should not invest in units of any of the Schemes of the Fund and should note the following:

- No fresh purchases (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 not be able to purchase any additional Units in any of the Schemes of the Fund.
- All existing registered SIP 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/MAMF subsequently identifies that the subscription amount is received from U.S. Person(s) or Resident(s) of Canada, in that case the AMC/Fund at its discretion shall redeem all the units held by such person from the Scheme of the Fund at applicable Net Asset Value.

17. Ultimate Beneficial Owner (UBO)

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.miraasestmf.co.in for the Declaration Form.

A. Ultimate Beneficial Owner means:

i. **For Investor other than Trust:** A 'Natural Person', who, whether acting alone or together, or through one or more juridical person, exercises control through ownership or who ultimately has a controlling ownership interest.

Controlling ownership interest means ownership of / entitlements to: (i) more than 25% of shares or capital or profits of the juridical person, where the juridical person is a company; (ii) more than 15% of the capital or profits of the juridical person, where the juridical person is a partnership; or (iii) more than 15% of the property or capital or profits of the juridical person, where the juridical person is an unincorporated association or body of individuals.

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

ii. **For Trust:** The settlor 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.

B. **Applicability for foreign investors:** The identification of beneficial ownership in case of Foreign Institutional Investors (FIIs), their sub-accounts and Multilateral Funding Agencies / Bodies Corporate incorporated outside India with the permission of Government of India / Reserve Bank of India may be guided by the clarifications issued vide SEBI circular CIR/MIRSD/11/2012 dated September 5, 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 [Investor], where the juridical person is an unincorporated association or body of individuals. UBO-4: Natural person exercising control over the juridical person through other means exercised through voting rights, agreement, arrangements or in any other manner [In cases where there exists doubt under UBO-1 to UBO-3 above as to whether the person with the controlling ownership interest is the beneficial owner or where no natural person exerts control through ownership interests]. UBO-5: Natural person 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.

19. Securities and Exchange Board of India ("SEBI") vide its letter dated November 20, 2019 bearing reference no. SEBI/HO/IMD/DF5/OWP/2019/30719/1 ("SEBI NOC") had granted their non-objection to transfer the AMC Business from 'Mirae Asset Global Investments (India) Pvt Ltd' to 'Mirae Asset Investment Managers (India) Private Limited', in this regard we request you to refer to our notice cum addendum no. AD/28/2019 dated November 25, 2019 to know in detail.

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.miraasestmf.co.in).