

## 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](http://www.miraeassetmf.co.in) **E-mail:** [miraeasset@miraeassetmf.co.in](mailto:miraeasset@miraeassetmf.co.in)

### KEY INFORMATION MEMORANDUM Of MIRAE ASSET LARGE CAP FUND

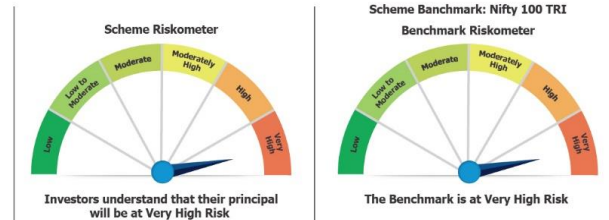
(Large Cap Fund - An open ended equity scheme predominantly investing across large cap stocks)

#### PRODUCT LABELLING

Mirae Asset Large Cap Fund is suitable for investors who are seeking\*

- To generate long term capital appreciation / income
- Investment predominantly in Large Cap companies

\*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](http://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.

|   |   |                              |                |                     |
|---|---|------------------------------|----------------|---------------------|
| <b>Investment Objective</b>                   | 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. <b>The Scheme does not guarantee or assure any returns.</b>   |                              |                |                     |
| <b>Asset Allocation Pattern of the scheme</b> | Under normal circumstances, the asset allocation will be as follows:  |                              |                |                     |
|   | <b>Types of Instruments</b>   | <b>Indicative allocation</b> |                | <b>Risk Profile</b> |
|   |   | <b>(% of total assets)</b>   |                |                     |
|   |   | <b>Minimum</b>               | <b>Maximum</b> |                     |
|   | Equities and Equity Related Securities of Large Cap companies*  | 80                           | 100            | High                |
|   | 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       |
|   | <p>* Equity and Equity related instruments include convertible debentures, equity warrants, convertible preference shares, equity derivatives etc. The scheme can invest upto 50% of Net Assets of Scheme into equity derivatives instruments. The cumulative gross exposure through equity, debt and derivatives shall not exceed 100% of the net assets of the scheme.</p> <p>** Debt instruments may include securitized debt upto 20% of the net assets of the scheme. The fund will not invest in foreign securitized debt.</p> <p>Large Cap Companies – As per SEBI Circular dated October 6, 2017, large cap companies means 1-100th company in terms of full market capitalization or such other companies as may be specified by SEBI from time to time.</p> |                              |                |                     |
| <b>Investment Strategy</b>                    | <p>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.</p> <p>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.</p>  |                              |                |                     |
| <b>Risk Profile of the Scheme</b>             | <p>Mutual Fund Units involve investment risks including the possible loss of principal. Please read the Scheme Information Document (SID) carefully for details on risk factors before investment.</p> <p>The Scheme is subjected to risk factors associated with Equity investments, Unlisted Securities, Debt and Money Market instruments, Derivatives, Securities Lending, short selling, Securitized Debt, risk associated with Repo in Corporate Debt and Risk associated with investing in Tri-Party Repo through CCIL (TREPS) are mentioned detailed in the SID.</p>  |                              |                |                     |
| <b>Risk Control measures</b>                  | <p>a) Monitoring risk adjusted returns performance of the fund with respect to its peers and its benchmark.</p> <p>b) Monitoring the sectoral diversification of the fund to ensure that the fund is well diversified across various sectors to avoid any sectoral risk.</p> <p>c) Ensure that the fund is diversified across various stocks to avoid any stock specific</p>  |                              |                |                     |

|                              | <p>risk.</p> <p>d) Tracking analysis of the fund on various risk parameters undertaken by independent fund research / rating agencies or analysts and take corrective measures if needed.</p>   |                                |                                       |                                |                             |   |               |               |             |   |               |        |             |   |               |         |             |   |           |        |             |   |        |               |             |   |        |         |             |   |           |         |              |   |           |               |              |
|------------------------------|---|--------------------------------|---------------------------------------|--------------------------------|-----------------------------|---|---------------|---------------|-------------|---|---------------|--------|-------------|---|---------------|---------|-------------|---|-----------|--------|-------------|---|--------|---------------|-------------|---|--------|---------|-------------|---|-----------|---------|--------------|---|-----------|---------------|--------------|
| <b>Plans and Options</b>     | <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>Amounts can be distributed out of investors capital (Equalization Reserve), which is part of sale price that represents realized gains.</p> <p>Investors subscribing under Direct Plan of the Scheme will have to indicate “Direct Plan” against the Scheme name in the application form i.e. “Mirae Asset Large Cap 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                          |                                |                             |   |               |               |             |   |               |        |             |   |               |         |             |   |           |        |             |   |        |               |             |   |        |         |             |   |           |         |              |   |           |               |              |
| <b>Applicable NAV (after</b> | <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</p>   |                                |                                       |                                |                             |   |               |               |             |   |               |        |             |   |               |         |             |   |           |        |             |   |        |               |             |   |        |         |             |   |           |         |              |   |           |               |              |

|   |  |
|---|--|
| <i>the scheme opens for repurchase)</i>                         | <p>Applicable NAV of that Business Day.</p> <p>An application will be considered accepted on a Business Day, subject to it being complete in all respects and received and time stamped upto the relevant Cut-off time mentioned below, at any of the Official Points of Acceptance of transactions. Where an application is received and the time stamping is done after the relevant Cut-off time the request will be deemed to have been received on the next Business Day.</p> <p>Cut off timing for subscriptions/purchases/switch- ins:</p> <ol style="list-style-type: none"> <li>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.</li> <li>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.</li> <li>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.</li> </ol> <p>For Redemption/ Repurchases/Switch out:</p> <ol style="list-style-type: none"> <li>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.</li> </ol> <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> |
| <b>Minimum Amount for Application</b>                           | <p><b>Purchase :</b> Rs. 5000/- and in multiples of Re. 1/- thereafter</p> <p><b>Additional Purchase:</b> Rs.1000/- and in multiples of Re.1/- thereafter.</p> <p><b>Redemption:</b> The minimum redemption amount shall be 'any amount' or 'any number of units' as requested by the investor at the time of redemption request.</p>  |
| <b>Dispatch of Repurchase (Redemption) Request</b>              | The redemption or repurchase proceeds shall be dispatched to the unitholders within 10 working days from the date of redemption or repurchase.   |
| <b>Benchmark Index</b>  | Nifty 100 TRI  |
| <b>Income Distribution cum Capital Withdrawal (IDCW) Policy</b> | IDCW may be declared by the Trustee, at its discretion, from time to time (subject to the availability of distributable surplus as calculated in accordance with the Regulations). Such IDCW if declared will be paid under normal circumstances, only to those Unit holders who have opted for Payout of Income Distribution cum capital withdrawal. There is no assurance or guarantee to unit holders as to the rate of distribution of IDCW nor will that IDCW be regularly paid. If the Fund declares a IDCW under the Scheme, AMC shall dispatch the IDCW warrants within 15 days from the date of declaration of the IDCW.  |

| Name of the Fund Manager  | The Scheme will be managed by Mr. Gaurav Khandelwal and Mr. Gaurav Misra.   |                    |                              |                    |                             |                                   |   |                 |       |       |       |       |       |       |       |       |       |       |       |       |       |       |
|---|---|--------------------|------------------------------|--------------------|-----------------------------|-----------------------------------|---|-----------------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|
| Name of the Trustee Company   | Mirae Asset Trustee Company Private Limited   |                    |                              |                    |                             |                                   |   |                 |       |       |       |       |       |       |       |       |       |       |       |       |       |       |
| Scheme Performance  | Particulars   |                    | Regular Plan – Growth option |                    | Direct Plan – Growth option |                                   |   |                 |       |       |       |       |       |       |       |       |       |       |       |       |       |       |
|   | Compounded Annualised Growth Returns (CAGR)   | Scheme returns (%) | Benchmark Returns (%)        | Scheme returns (%) | Benchmark Returns (%)       |                                   |   |                 |       |       |       |       |       |       |       |       |       |       |       |       |       |       |
|   | 1 Year  | 54.31              | 58.51                        | 56.01              | 58.51                       |                                   |   |                 |       |       |       |       |       |       |       |       |       |       |       |       |       |       |
|   | 3 Years   | 18.62              | 18.34                        | 19.92              | 18.34                       |                                   |   |                 |       |       |       |       |       |       |       |       |       |       |       |       |       |       |
|   | 5 Years   | 16.82              | 16.49                        | 17.94              | 16.49                       |                                   |   |                 |       |       |       |       |       |       |       |       |       |       |       |       |       |       |
|   | Since Inception   | 16.59              | 12.26                        | 18.99              | 14.94                       |                                   |   |                 |       |       |       |       |       |       |       |       |       |       |       |       |       |       |
|   | NAV as on 30-Sep-2021   | 79.38              |                              | 86.13              |                             |                                   |   |                 |       |       |       |       |       |       |       |       |       |       |       |       |       |       |
|   | Since Inception date of the Scheme: April 4, 2008; Direct Plan was introduce on January 01, 2013  |                    |                              |                    |                             |                                   |   |                 |       |       |       |       |       |       |       |       |       |       |       |       |       |       |
|   | Graph depicting absolute returns for past 5 years:  |                    |                              |                    |                             |                                   |   |                 |       |       |       |       |       |       |       |       |       |       |       |       |       |       |
|   | <div><p>Chart Title</p><table><thead><tr><th>Fiscal Year</th><th>Mirae Asset Large Cap Fund(G)-Direct Plan</th><th>NIFTY 100 - TRI</th></tr></thead><tbody><tr><td>FY21</td><td>54.31</td><td>58.51</td></tr><tr><td>FY20</td><td>18.62</td><td>18.34</td></tr><tr><td>FY19</td><td>16.82</td><td>16.49</td></tr><tr><td>FY19</td><td>16.59</td><td>12.26</td></tr><tr><td>FY18</td><td>18.99</td><td>14.94</td></tr></tbody></table></div> |                    |                              |                    |                             | Fiscal Year                       | Mirae Asset Large Cap Fund(G)-Direct Plan | NIFTY 100 - TRI | FY21  | 54.31 | 58.51 | FY20  | 18.62 | 18.34 | FY19  | 16.82 | 16.49 | FY19  | 16.59 | 12.26 | FY18  | 18.99 |
| Fiscal Year   | Mirae Asset Large Cap Fund(G)-Direct Plan   | NIFTY 100 - TRI    |                              |                    |                             |                                   |   |                 |       |       |       |       |       |       |       |       |       |       |       |       |       |       |
| FY21  | 54.31   | 58.51              |                              |                    |                             |                                   |   |                 |       |       |       |       |       |       |       |       |       |       |       |       |       |       |
| FY20  | 18.62   | 18.34              |                              |                    |                             |                                   |   |                 |       |       |       |       |       |       |       |       |       |       |       |       |       |       |
| FY19  | 16.82   | 16.49              |                              |                    |                             |                                   |   |                 |       |       |       |       |       |       |       |       |       |       |       |       |       |       |
| FY19  | 16.59   | 12.26              |                              |                    |                             |                                   |   |                 |       |       |       |       |       |       |       |       |       |       |       |       |       |       |
| FY18  | 18.99   | 14.94              |                              |                    |                             |                                   |   |                 |       |       |       |       |       |       |       |       |       |       |       |       |       |       |
| <div><p>Chart Title</p><table><thead><tr><th>Fiscal Year</th><th>Mirae Asset Large Cap Fund-Reg(G)</th><th>NIFTY 100 - TRI</th></tr></thead><tbody><tr><td>FY21</td><td>54.31</td><td>58.51</td></tr><tr><td>FY20</td><td>18.62</td><td>18.34</td></tr><tr><td>FY19</td><td>16.82</td><td>16.49</td></tr><tr><td>FY19</td><td>16.59</td><td>12.26</td></tr><tr><td>FY18</td><td>18.99</td><td>14.94</td></tr></tbody></table></div> |   |                    |                              |                    | Fiscal Year                 | Mirae Asset Large Cap Fund-Reg(G) | NIFTY 100 - TRI                           | FY21            | 54.31 | 58.51 | FY20  | 18.62 | 18.34 | FY19  | 16.82 | 16.49 | FY19  | 16.59 | 12.26 | FY18  | 18.99 | 14.94 |
| Fiscal Year   | Mirae Asset Large Cap Fund-Reg(G)   | NIFTY 100 - TRI    |                              |                    |                             |                                   |   |                 |       |       |       |       |       |       |       |       |       |       |       |       |       |       |
| FY21  | 54.31   | 58.51              |                              |                    |                             |                                   |   |                 |       |       |       |       |       |       |       |       |       |       |       |       |       |       |
| FY20  | 18.62   | 18.34              |                              |                    |                             |                                   |   |                 |       |       |       |       |       |       |       |       |       |       |       |       |       |       |
| FY19  | 16.82   | 16.49              |                              |                    |                             |                                   |   |                 |       |       |       |       |       |       |       |       |       |       |       |       |       |       |
| FY19  | 16.59   | 12.26              |                              |                    |                             |                                   |   |                 |       |       |       |       |       |       |       |       |       |       |       |       |       |       |
| FY18  | 18.99   | 14.94              |                              |                    |                             |                                   |   |                 |       |       |       |       |       |       |       |       |       |       |       |       |       |       |
| Past performance may or may not be sustained in future and should not be used as a basis for comparison with other investments.   |   |                    |                              |                    |                             |                                   |   |                 |       |       |       |       |       |       |       |       |       |       |       |       |       |       |

|  |   |                             |       |                            |       |                            |       |                             |       |                             |       |  |   |                          |       |
|--|---|-----------------------------|-------|----------------------------|-------|----------------------------|-------|-----------------------------|-------|-----------------------------|-------|--|---|--------------------------|-------|
|  | <p><b>Note:</b> As per the SEBI standards for performance reporting, the returns are calculated on Rs.10/- invested at inception. For this purpose the inception date is deemed to be the date of allotment. The calculations of returns shall assume reinvestment of all payouts at the then prevailing NAV. The absolute graph of is computed from the Date of Allotment/1st April, as the case maybe, to 31st March of the respective financial year.</p>  |                             |       |                            |       |                            |       |                             |       |                             |       |  |   |                          |       |
| <p><b>Expenses of the Scheme</b></p> <p><b>1. Load Structure</b></p> | <p>a) <b>Entry Load: Not Applicable:</b> In accordance with SEBI circular no. SEBI/IMD/CIR No. 4/168230/09 dated June 30, 2009, no entry load will be charged by the Scheme to the investor. Similarly, no entry load will be charged with respect to applications for registrations under Systematic Investment Plan (SIP) / Systematic Transfer Plan (STP) accepted by the Mutual Fund with effect from August, 1, 2009. The upfront commission shall be paid by the investor directly to the distributor, based on his assessment of various factors including the service rendered by the distributor.</p> <p>b) <b>Exit Load:</b></p> <p>(i) <u>For investors who have opted for SWP under the plan:</u></p> <p>15% of the units allotted (including Switch-in/STP - in) on or before completion of 365 days from the date of allotment of units: NIL.</p> <p>Any redemption in excess of such limits in the first 365 days from the date of allotment shall be subject to the following exit load: (Redemption of units would be done on First In First Out Basis (FIFO):</p> <ul style="list-style-type: none"> <li>• If redeemed within 1 year (365 days) from the date of allotment: 1%.</li> <li>• If redeemed after 1 year (365 days) from the date of allotment: NIL.</li> </ul> <p>(ii) <u>Other Redemptions: For Investors who have not opted for SWP under the plan:</u></p> <p>For all other redemption(s) (including Switch out, STP out):</p> <ul style="list-style-type: none"> <li>• If redeemed within 1 year (365 days) from the date of allotment: 1%.</li> <li>• If redeemed after 1 year (365 days) from the date of allotment: NIL.</li> </ul> <p>The AMC has estimated that upto 2.25% of the daily net assets of the Scheme will be charged to the scheme as expenses. As per the Regulations, the maximum recurring expenses including investment management and advisory fee that can be charged to the Scheme shall be subject to a percentage limit of daily net assets as in the table below:</p> <table border="1"> <tr> <td><b>First Rs. 500 crores</b></td><td>2.25%</td></tr> <tr> <td><b>Next Rs. 250 crores</b></td><td>2.00%</td></tr> <tr> <td><b>Next Rs. 1250crores</b></td><td>1.75%</td></tr> <tr> <td><b>Next Rs. 3000 crores</b></td><td>1.60%</td></tr> <tr> <td><b>Next Rs. 5000 crores</b></td><td>1.50%</td></tr> <tr> <td><b>on the next Rs. 40,000 crores of the daily net assets</b></td><td>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</td></tr> <tr> <td><b>Balance of assets</b></td><td>1.05%</td></tr> </table> | <b>First Rs. 500 crores</b> | 2.25% | <b>Next Rs. 250 crores</b> | 2.00% | <b>Next Rs. 1250crores</b> | 1.75% | <b>Next Rs. 3000 crores</b> | 1.60% | <b>Next Rs. 5000 crores</b> | 1.50% | <b>on the next Rs. 40,000 crores of the daily net assets</b> | 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 | <b>Balance of assets</b> | 1.05% |
| <b>First Rs. 500 crores</b>  | 2.25%   |                             |       |                            |       |                            |       |                             |       |                             |       |  |   |                          |       |
| <b>Next Rs. 250 crores</b>   | 2.00%   |                             |       |                            |       |                            |       |                             |       |                             |       |  |   |                          |       |
| <b>Next Rs. 1250crores</b>   | 1.75%   |                             |       |                            |       |                            |       |                             |       |                             |       |  |   |                          |       |
| <b>Next Rs. 3000 crores</b>  | 1.60%   |                             |       |                            |       |                            |       |                             |       |                             |       |  |   |                          |       |
| <b>Next Rs. 5000 crores</b>  | 1.50%   |                             |       |                            |       |                            |       |                             |       |                             |       |  |   |                          |       |
| <b>on the next Rs. 40,000 crores of the daily net assets</b>         | 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   |                             |       |                            |       |                            |       |                             |       |                             |       |  |   |                          |       |
| <b>Balance of assets</b>   | 1.05%   |                             |       |                            |       |                            |       |                             |       |                             |       |  |   |                          |       |
| <p><b>2. Recurring expenses</b></p>                                  |   |                             |       |                            |       |                            |       |                             |       |                             |       |  |   |                          |       |

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

| 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 and 5 bps for cash market transactions and derivative transaction respectively @ @ |                            |
| GST on expenses other than investment and advisory fees   |                            |
| GST on brokerage and transaction cost   |                            |
| Other Expenses*   |                            |
| <b>Maximum total expense ratio (TER) permissible under Regulation 52 (6)</b>  |                            |
| ^ 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.

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

\$ Additional expenses for gross new inflows from specified cities:

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

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

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|  | <p>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. 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><b>Additional expenses under regulation 52 (6A) (c)</b></p> <p>^ Such expenses will not be charged if exit load is not levied/not applicable to the scheme.</p> <p>^ (b) additional expenses, incurred towards different heads mentioned under Regulations 52(2) and 52(4), not exceeding 0.20 per cent of daily net assets of the Scheme;</p> <p>(c) GST payable on investment and advisory service fees ('AMC fees') charged by Mirae Asset Investment Managers (India) Private Limited ('Mirae Asset AMC');</p> <p>Within the Total Expense Limit chargeable to the Scheme, following will be charged to the Scheme:</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 <a href="https://miraeassetmf.co.in/downloads/regulatory">https://miraeassetmf.co.in/downloads/regulatory</a>.</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> |
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|   | <p>The changes in TER shall also be placed before the Trustees on quarterly basis along with rationale for such changes.</p> <p>The purpose of the above table is to assist the investor in understanding the various costs &amp; expenses that the investor in the Scheme will bear directly or indirectly. These estimates have been made in good faith as per the information available to the AMC and the above expenses (including investment management and advisory fees) are subject to inter-se change and may increase/decrease as per actual and/or any change in the Regulations, as amended from time to time.</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><b>**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.</b></p> <p><b>Actual expenses for the financial year 2020-21, inclusive of Service Tax :</b><br/> Regular Plan: 1.63%<br/> Direct Plan: 0.52%</p> |
| <b><i>Waiver of Load for Direct Applications</i></b>        | Not Applicable.   |
| <b><i>Tax treatment for the Investors (Unitholders)</i></b> | 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.   |
| <b><i>Daily Net Asset Value (NAV)</i></b>                   | The NAV will be declared on all business days. NAV can also be viewed on <a href="http://www.miraeassetmf.co.in">www.miraeassetmf.co.in</a> and <a href="http://www.amfiindia.com">www.amfiindia.com</a> . Investors can also call us on “1800 2090 777” (toll-free from a MTNL / BSNL landline) to know the latest NAV.  |
| <b><i>For Investor Grievances please contact</i></b>        | <p><b>Mr. Somak Banerjee</b><br/> Mirae Asset Mutual Fund<br/> 606, 6th Floor, Windsor Bldg, Off CST Road, Kalina, Santacruz (E),<br/> Mumbai - 400 098. Telephone Nos.: 6780 0300<br/> e-mail: <a href="mailto:customercare@miraeasset.com">customercare@miraeasset.com</a></p> <p><b>Investors are advised to contact any of the ISCs or the AMC by calling the investor line of the AMC at "1800 2090 777 " (toll-free from a MTNL / BSNL landline) for any queries. Investors can also visit the website at <a href="http://www.miraeassetmf.co.in">www.miraeassetmf.co.in</a>, for complete details.</b></p>   |
| <b><i>Unitholders' Information</i></b>                      | <ul style="list-style-type: none"> <li>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</li> </ul>  |

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|  | <p>Unit holders registered e-mail address and/or mobile number.</p> <ul style="list-style-type: none"> <li>• Thereafter, a Consolidated Account Statement (CAS), generated based on PAN, containing details relating to all the transactions carried out by the investor across all schemes of all mutual funds during the month and holding at the end of the month shall be sent to the Unit holder in whose folio transactions have taken place during that month, on or before 15<sup>th</sup> of the succeeding month by mail/email.</li> <li>• 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.</li> <li>• 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.</li> <li>• The Unit holder may request for a physical account statement by writing/calling the AMC/ISC/R&amp;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.</li> <li>• 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 21<sup>st</sup> 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.</li> <li>• 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).</li> </ul> <p><b>Monthly Portfolio Disclosures:</b> 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 <a href="http://www.miraeassetmf.co.in">www.miraeassetmf.co.in</a> on or before the tenth day of the succeeding month in a user-friendly format.</p> <p><b>Half Yearly Portfolio Disclosure:</b> 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. <a href="https://www.miraeassetmf.co.in/">https://www.miraeassetmf.co.in/</a> and on the website of Association of Mutual Funds in India (AMFI) viz. <a href="http://www.amfiindia.com">www.amfiindia.com</a> within 10 days from the close of each month/ half-year respectively. In case of unitholders whose e-mail addresses are registered, the Mutual Fund/ AMC will send via email both the monthly and half-yearly statement of scheme portfolio within 10 days from the close of each month/ half-year respectively. Mutual Fund /AMC will publish an advertisement every half-year in the all India edition of at least two daily newspapers, one each in English and Hindi, disclosing the hosting of the half-yearly statement of the Scheme portfolio on its website and on the website of Association of Mutual Funds in India (AMFI). Mutual Fund / AMC will provide a physical copy of the statement of its Scheme portfolio, without charging any cost, on specific request received from a unitholder.</p> <p><b>Half Yearly Unaudited Financial Results:</b> Half yearly Unaudited Financial Results shall be hosted in the prescribed format on the website of the Mutual Fund on <a href="http://www.miraeassetmf.co.in">www.miraeassetmf.co.in</a> 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</p> |
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|  | <p><a href="http://www.amfiindia.com">www.amfiindia.com</a></p> <p><b>Annual Financial Results:</b> 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,</p> <p>(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 <b>scheme wise annual report or an abridged summary</b> 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> |
| <b>Product Labeling and Risk-o-meter</b> | <p>The Risk-o-meter shall have following six levels of risk:</p> <ol style="list-style-type: none"> <li>Low Risk</li> <li>Low to Moderate Risk</li> <li>Moderate Risk</li> <li>Moderately High Risk</li> <li>High Risk and</li> <li>Very High Risk</li> </ol> <p>The evaluation of risk levels of a scheme shall be done in accordance with SEBI Circular no. SEBI/HO/IMD/DF3/CIR/P/2020/197 dated October 5, 2020.</p> <p>Any change in risk-o-meter shall be communicated by way of Notice cum Addendum and by way of an e-mail or SMS to unitholders. The risk-o-meter shall be evaluated on a monthly basis and the risk-o-meter alongwith portfolio disclosure shall be disclosed on the AMC website as well as AMFI website within 10 days from the close of each month.</p> <p>The AMC shall disclose the risk level of schemes as on March 31 of every year, along with number of times the risk level has changed over the year, on its website and AMFI website.</p> <ul style="list-style-type: none"> <li>•</li> </ul>  |

#### **Additional Disclosures:**

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

#### **Fund Manager details:**

| Sr. No. | Particulars   | Details                            | Details                        |
|---------|---------------|------------------------------------|--------------------------------|
| i.      | Name          | Mr. Gaurav Khandelwal              | Mr. Gaurav Misra               |
| ii.     | Age           | 33 Years                           | 51 years                       |
| iii.    | Qualification | Chartered Accountant and Chartered | MBA, IIM Lucknow/ BA ECO(HONS) |

|     |  |   |   |
|-----|--|---|---|
|     |  | <b>Financial Analyst</b>  |   |
| iv. | Previous experience  | <p>Mr. Khandelwal has professional experience of more than 11 years and his primary responsibility includes assisting fund managers in equity research. Prior to this he was associated with Ambit Capital Private Limited, Emkay Global Private Limited, CRISIL Limited and ICICI Bank.</p> <p>Currently, he is not managing any other scheme.</p> | <p>Mr. Gaurav Misra has over 25 years of experience in investment management and equity research functions. Prior to this he has worked as Senior Portfolio Manager with ASK Investment Managers Limited.</p> <p>Following other Schemes of the Fund are managed by him:</p> <p>i. Mirae Asset Focused Fund</p> |
| v.  | Tenure for which the fund manager has been managing the scheme | 1 month (since October 2021)  | 2 year and 9 months (since January 31, 2019)  |
| vi. | Scheme's portfolio turnover ratio                              | 0.23 times (as on September 30, 2021)   |   |

**Portfolio of the Schemes as on September 30, 2021:**

**Top 10 Holdings of the Scheme as on September 30, 2021:**

| <b>Name of the Instrument</b>     | <b>ISIN</b>  | <b>Industry</b>    | <b>Quantity</b> | <b>Market/Fair Value(Rs. in Lacs)</b> | <b>% to Net Assets</b> |
|-----------------------------------|--------------|--------------------|-----------------|---------------------------------------|------------------------|
| Infosys Limited                   | INE009A01021 | Software           | 1,59,69,087     | 267514.15                             | 8.78%                  |
| HDFC Bank Limited                 | INE040A01034 | Banks              | 1,65,14,451     | 263397.24                             | 8.65%                  |
| ICICI Bank Limited                | INE090A01021 | Banks              | 3,46,06,753     | 242541.43                             | 7.96%                  |
| Reliance Industries Limited       | INE002A01018 | Petroleum Products | 81,99,489       | 206565.63                             | 6.78%                  |
| Axis Bank Limited                 | INE238A01034 | Banks              | 1,82,77,484     | 140106.05                             | 4.60%                  |
| State Bank of India               | INE062A01020 | Banks              | 2,87,47,748     | 130227.30                             | 4.28%                  |
| Tata Consultancy Services Limited | INE467B01029 | Software           | 30,69,768       | 115900.63                             | 3.81%                  |
| Bharti Airtel                     | INE397D01024 | Telecom - Services | 1,47,37,761     | 101440.01                             | 3.33%                  |

|                            |              |                       |           |          |       |
|----------------------------|--------------|-----------------------|-----------|----------|-------|
| Limited                    |              |                       |           |          |       |
| Hindustan Unilever Limited | INE030A01027 | Consumer Non Durables | 26,96,647 | 72858.01 | 2.39% |
| Larsen & Toubro Limited    | INE018A01030 | Construction Project  | 40,25,716 | 68555.93 | 2.25% |

#### Sector Allocation as on September 30, 2021

| Industry Allocation (Domestic Equities) | % Weightage     |
|---|-----------------|
| Banks                                   | 25.9153%        |
| Software                                | 15.0083%        |
| Petroleum Products                      | 8.2565%         |
| Pharmaceuticals                         | 5.8968%         |
| Consumer Non Durables                   | 5.3485%         |
| Consumer Durables                       | 5.3301%         |
| Auto                                    | 4.6559%         |
| Finance                                 | 4.4148%         |
| Insurance                               | 4.0982%         |
| Telecom - Services                      | 3.3836%         |
| Cement & Cement Products                | 2.4783%         |
| Construction Project                    | 2.2509%         |
| Retailing                               | 2.2458%         |
| Chemicals                               | 1.3156%         |
| Capital Markets                         | 1.2665%         |
| Ferrous Metals                          | 1.1943%         |
| Power                                   | 1.1377%         |
| Aerospace & Defense                     | 1.0795%         |
| Auto Ancillaries                        | 1.0309%         |
| Healthcare Services                     | 0.5276%         |
| Non - Ferrous Metals                    | 0.5101%         |
| Pesticides                              | 0.4544%         |
| Industrial Products                     | 0.3599%         |
| Gas                                     | 0.3332%         |
| <b>Total</b>                            | <b>98.4929%</b> |
|   |                 |

| Asset allocation         | % of total       |
|--------------------------|------------------|
| Equity Holdings          | 98.4929%         |
| Exchange Traded Funds    | 0.8728%          |
| Mutual Fund Units        | 0.0039%          |
| Cash & Other Receivables | 0.6304%          |
|                          |                  |
| <b>Total</b>             | <b>100.0000%</b> |

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

**The aggregate investment in the scheme under the following categories as on September 30, 2021:**

| Sr. No. | Categories                     | Amount (Rs.)  |
|---------|--------------------------------|---------------|
| i.      | AMC's Board of Directors       | 6,512,301     |
| ii.     | Scheme's Fund Manager(s)       | 10,255,173.95 |
| iii.    | Other key managerial personnel | 3,810,237     |

#### 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 September 30, 2021 | AUM as on September 30, 2021 (in crores) |
|----------------------------|--|--|---|-----|---------------|--|--|--|
| 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  | <p>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.</p> <p>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.</p> | 838927                                 | 30122.49                                 |
|                            |  |  | Min                                       | Max |               |  |  |  |
|                            |  | Equities and Equity Related Securities of Large Cap companies *                      | 80  | 100 | High          |  |  |  |
|                            |  | 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 |  |  |  |

|  |   |  |   |                |                     |  |        |          |
|--|---|--|---|----------------|---------------------|--|--------|----------|
| <b>Mirae Asset Great Consumer Fund</b> | 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. | <b>Instruments</b>   | <b>Indicative allocations (% of total assets)</b> |                | <b>Risk Profile</b> | 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. | 56,704 | 1,553.48 |
|  |   |  | <b>Minimum</b>                                    | <b>Maximum</b> |                     |  |        |          |
|  |   | 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       | The fund manager may not have any bias towards particular market cap or style in selecting investment opportunities.   |        |          |

|  |  |   |  |      |                     |  |        |        |
|--|--|---|--|------|---------------------|--|--------|--------|
| <b>Mirae Asset Equity Savings Fund</b> | 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. | <b>Types of Instruments</b>   | <b>Indicative allocation (% of total assets)</b> |      | <b>Risk Profile</b> | 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. | 11,068 | 375.54 |
|  |  | 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       |  |        |        |

|                                    |  |  |  |       |                     |  |        |          |
|------------------------------------|--|--|--|-------|---------------------|--|--------|----------|
| <b>Mirae Asset Healthcare Fund</b> | 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. | <b>Types of Instruments</b>  | <b>Indicative allocation (% of total assets)</b> |       | <b>Risk Profile</b> | The Scheme will primarily invest in equity and equity related securities. The Scheme will also invest in debt securities and money market instruments. | 98,543 | 1,886.64 |
|                                    |  | 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       |  |        |          |

|                                       |  |  |  |                |                     |  |          |          |
|---------------------------------------|--|--|--|----------------|---------------------|--|----------|----------|
| <b>Mirae Asset Hybrid Equity Fund</b> | 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. | <b>Types of Instruments</b>            | <b>Indicative allocation<br/>(% of total assets)</b> |                | <b>Risk Profile</b> | This fund is positioned as a lower risk alternative to a pure equities scheme, while retaining some of the upside potential from equities exposure.<br><br>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.<br><br>The Scheme will primarily invest in equity and equity related securities. | 1,53,346 | 6,047.49 |
|                                       |  |  | <b>Minimum</b>                                       | <b>Maximum</b> |                     |  |          |          |
|                                       |  | 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      |  |          |          |

|                                   |  |  |  |                |                        |   |           |          |
|-----------------------------------|--|--|--|----------------|------------------------|---|-----------|----------|
| <b>Mirae Asset Tax Saver Fund</b> | 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. | <b>Types of Instruments</b>  | <b>Indicative allocation (% of total assets)</b> |                | <b>Risk Profile</b>    | The Scheme will primarily invest in equity and equity related securities. | 10,06,694 | 9,838.44 |
|                                   |  |  | <b>Minimum</b>                                   | <b>Maximum</b> | <b>High/Medium/Low</b> |   |           |          |
|                                   |  | 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          |   |           |          |

|                                |  |  |  |                |                     |  |          |          |
|--------------------------------|--|--|--|----------------|---------------------|--|----------|----------|
| <b>Mirae Asset Midcap Fund</b> | 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. |  | <b>Indicative allocation (% of total assets)</b> |                | <b>Risk Profile</b> | 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.<br><br>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. | 2,60,741 | 6,492.05 |
|                                |  | <b>Types of Instruments</b>  | <b>Minimum</b>                                   | <b>Maximum</b> |                     |  |          |          |
|                                |  | 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       |  |          |          |

|   |  |  |                              |                |                     |   |           |           |
|---|--|--|------------------------------|----------------|---------------------|---|-----------|-----------|
| <b>Mirae Asset Emerging Bluechip Fund</b>   | The investment objective of the scheme is to generate income and capital appreciation from a portfolio primarily investing in Indian equities and equity related securities of large cap and mid cap companies at the time of investment. From time to time, the fund manager may also seek participation in other Indian equity and equity related securities to achieve optimal Portfolio construction. The Scheme does not guarantee or assure any returns. | <b>Types of Instruments</b>  | <b>Indicative allocation</b> |                | <b>Risk Profile</b> | The investment strategies for the scheme are as follows:<br>•The scheme aims to generate income and capital appreciation from a portfolio primarily investing in Indian equities and equity related securities of large cap and mid cap companies at the time of investment. From time to time, the fund manager may also seek participation in other Indian equity and equity related securities to achieve optimal Portfolio construction.<br>•The fund manager may not have any bias towards particular theme, sector or style in picking investment opportunities. However, the fund manager does have the flexibility to follow a focused approach on the investments. | 13,27,440 | 21,265.21 |
|   |  |  | <b>(% of total assets)</b>   |                |                     |   |           |           |
|   |  |  | <b>Minimum</b>               | <b>Maximum</b> |                     |   |           |           |
|   |  |  |                              |                |                     |   |           |           |
|   |  | Indian Equities and Equity Related Securities* of Large cap companies (top 100 stocks by market capitalization at the time of investment). | 35                           | 65             | High                |   |           |           |
| Indian Equities and Equity Related Securities* of Mid cap companies (which are not part of the Top 100 stocks but fall within Top 250 stocks by market capitalization at the time of investment). | 35   | 65   | High                         |                |                     |   |           |           |
| Other Indian Equities and Equity Related Securities/ Money market instruments (including Tri-party repo)/debt securities Instruments**  | 0  | 30   | Low to Medium                |                |                     |   |           |           |

|                                 |   |  |  |                |                     |   |          |          |
|---------------------------------|---|--|--|----------------|---------------------|---|----------|----------|
| <b>Mirae Asset Focused Fund</b> | 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) | <b>Types of Instruments</b>  | <b>Indicative allocation (% of total assets)</b> |                | <b>Risk Profile</b> | The Scheme will primarily invest in equity and equity related securities.<br><br>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.<br><br>The focus would be to build a portfolio of strong growth companies, reflecting our most attractive investment ideas at all points of time. | 2,39,463 | 7,693.96 |
|                                 |   |  | <b>Minimum</b>                                   | <b>Maximum</b> |                     |   |          |          |
|                                 |   | Indian equities and equity related securities\$*   | 65%  | 100%           |                     |   |          |          |
|                                 |   | Money market instruments / debt securities, Instruments and/or units of debt/liquid schemes of domestic Mutual Funds | 0  | 35%            | Low to Medium       |   |          |          |

|                                   |  |   |  |                |                     |   |       |        |
|-----------------------------------|--|---|--|----------------|---------------------|---|-------|--------|
| <b>Mirae Asset Arbitrage Fund</b> | 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 | <b>Types of Instruments</b>   | <b>Indicative allocation (% of total assets)</b> |                | <b>Risk Profile</b> | 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.<br><br>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. | 7,012 | 385.05 |
|                                   |  |   | <b>Minimum</b>                                   | <b>Maximum</b> |                     |   |       |        |
|                                   |  | 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      |   |       |        |

|  |  |  |  |                 |                     |   |        |        |
|--|--|--|--|-----------------|---------------------|---|--------|--------|
| <b>Mirae Asset Banking and Financial Services Fund</b> | 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. | <b>Types of Instruments</b>  | <b>Indicative allocation (% of total assets)</b> |                 | <b>Risk Profile</b> | 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<br><br>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.<br><br>The fund has the flexibility to invest across market capitalization in portfolio companies within this theme. | 40,768 | 776.05 |
|  |  |  | <b>Mini mum</b>                                  | <b>Maxi mum</b> |                     |   |        |        |
|  |  | 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: October 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 - D - 112, International Trade Center (ITC Building), Majuragate, Ring Road, Surat - 395 002,. 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, Emakualm-682036 • Coimbatore - 1057, 3rd Floor, Jaya Enclave, Avanashi Road, Coimbatore-641018 • Cuttack - Dargha Bazar, Opp. Dargha Bazar Police Station, Buxibazar, Cuttack-753001 • Dehradun - Street No-2 A, Rajendra Nagar, Near Sheesha Lounge, Kaulagarh Road, Dehradun-248001 • Dhanbad - 208, New Market, 2nd Floor, Katras Road, Bank More, Dhanbad-826001 • Durgapur - MWAV-16 Bengal Ambuja, 2nd Floor, City Centre, Durgapur-713216 • Faridabad - A-2B, 2nd Floor, Neelam Bata Road, Peerki Mazar, Nehru Ground, Nit, Faridabad, Haryana -121 001 • Gandhinagar - Plot No.945/2, Sector-7/C, Gandhinagar-382007 • Ghaziabad - 1st Floor, C-7, Lohia Nagar, Ghaziabad-201001 • Gorakhpur - Above V.I.P. House, Ajdacent A. D. Girls College, Bank Road, Gorakhpur-273001 • Gurgaon - 2nd Floor, Vipul Agora, M. G. Road, Gurgaon - 122001, Haryana • Guwahati - 54, Sagarika Bhawan, R. G. Baruah Road, (AIDC Bus Stop), Guwahati-781024 • Hubli - 22 & 23, 3rd Floor, 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, Laipatkunj, 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 Road, Mangalore-575 003 • Mehsana - FF-21, Someswar 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, Dharampet, 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, Mahaburda, Shivaji Nagar, Pune-411004 • Raipur - 2 & 3 Lower Level, Millennium 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 Koil, Fairlands, Salem-636016 • Sambalpur - Sahej Plaza, First Floor, Shop No. 219, Golebazar, Sambalpur, Odisha - 768 001 • Shillong - Mani Bhawan, Thana Road, Lower Police Bazar, Shillong-793 001 • Siliguri - 2nd Floor, Nanak Complex, Sevoke Road, Siliguri - 734001 • Surat - G-5 Empire State Building, Near Parag House, Udhna Darwaja, Ring Road, Surat-395002 • Trichy - No 23C/1 E VR Road, Near Vekkaliannam Kalyana Mandapam, Putthur, Trichy - 6200017, Tamilnadu • Trivandrum - 2nd Floor, Akshaya Towers, Above Jetairways, Sasthamangalam, Trivandrum-695010 • Udaipur - Shop No. 202, 2nd Floor, Business Centre, 1C Madhuvan, Opp G.P.O., Chetak Circle, Udaipur, Rajasthan - 313 001 • Valsad - 406 Dreamland Arcade, Opp Jade Blue, Tithal Road, Valsad - 396001, Gujarat • Vapi - A-8, First Floor, Solitaire Business Centre, Opp DCB Bank, GIDC Char Rasta, Silvassa Road, Vapi - 396 191 • Varanasi - D-64/132, 2nd Floor, KA, Mauza, Shivrurva, Settlement, Plot No 478, Pargana: Dehat Amanat, ohalla Sagra, Varanasi - 221010, Uttar Pradesh • Vijayawada - 1st Floor, H No. 26-23, Sundaramma Street, Gandhi Nagar, Vijayawada, Andhra Pradesh - 520 011. • Visakhapatnam - Ground Floor, 48-10-40, SriNagar Colony, Visakhapatnam, 530016 • Vellore - No.1, M N R Arcade, Officers Line, Krishna Nagar, Vellore-632001 • Warrangal - 5-6-95, 1st Floor, Opp. B Ed College, Lashkar Bazar, Chandra Complex, Hanmakonda, Warrangal-506001 • Guntur - D No. 6-10-27, Srinilayam, Arundelpet, 10/1, Guntur - 522002 • Kurnool - Shop No. 47, 2nd Floor, S Komda Shopping Mall, Kurnool - 518001 • Bhagalpur - 2nd Floor, Chandralok Complex, Near Ghanta Ghar, Bhagalpur - 812001, Bihar • Darbhanga - Jaya Complex, 2nd Floor, Above Furniture Planet, Donar Chowk, Darbhanga - 846003 • Bilaspur - KFin Technologies Pvt. Ltd, Anandam Plaza, Shop.No. 306; 3rd Floor, Vyapar Vihar Main Road, Bilaspur - 495001, Chattisgarh • Gandhidham - Shop # 12, Shree Ambica Arcade, Plot # 300, Ward 12, Opp. CG High School, Near HDFC Bank, Gandhidham - 370201 • Junagadh - Shop No. 201, 2nd Floor, V-ARCADE Complex, Near vanzari chowk, M.G. Road, Junagadh, - 362001 Gujarat • 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 - Sebt Complex Centre Point, in the city of Aligarh - 202001, UttarPradesh. • Bareilly - 54 - Civil Lines, Ayub Khan Chauraha, Bareilly - 243001, Uttar Pradesh • Meerut - H No 5, Purva Eran, Opp. Syndicate Bank, Hapur Road, Meerut - 250001, Uttar Pradesh • Saharanpur - 18, Mission Market, Court Road, Saharanpur - 247001 • Haldwani - Shop No 5, KMVN Shopping Complex, Haldwani 263139 Uttarakhand • Haridwar - 8, Govind Puri, Opp. LIC - 2, Above Vijay Bank, Main Road, Ranipur More, Haridwar - 249401 • Kharagpur - 180, Malancha Road, Beside Axis Bank Ltd, Kharagpur - 721304 • Nungambakkam - No. 23, Cathedral Garden Road, Nungambakkam, Chennai, Tamil Nadu - 600 034 • Jhansi - 371/01, Narayan Plaza Gwalior Road, Near Jeevan Shah Chauraha, Jhansi - 284001 • Chinsura - KFin Technologies Pvt. Ltd, 96, Doctors Lane, Po: Chinsurah, Dt: Hooghly, Pin: 712101, West Bengal • Malda - KFin Technologies Pvt. Ltd, 96, Doctors Lane, Po: Chinsurah, Dt: Hooghly, Pin: 712101, West B • Noida - KFin Technologies Pvt. Ltd, F - 21, Sector - 18, Noida - 201301, Uttar Pradesh • Alwar - KFin Technologies Pvt. Ltd, Office Number 137, First Floor, Jai Complex Road No - 2, Alwar 301001, Rajasthan • Jaipur - KFin Technologies Pvt. Ltd, Office Number 137, First Floor, Jai Complex Road No - 2, Alwar 301001, Rajasthan

As per notice dated April 6, 2021, [CTTRANSACT@miraeasset.com](mailto:CTTRANSACT@miraeasset.com) has been designated as OPAT for all commercial transactions. Further, MF Central has been designated as OPAT vide notice dated September 23, 2021.