

## 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

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### KEY INFORMATION MEMORANDUM

OF

### MIRAE ASSET FIXED MATURITY PLAN - SERIES V- Plan 4 (91 Days)

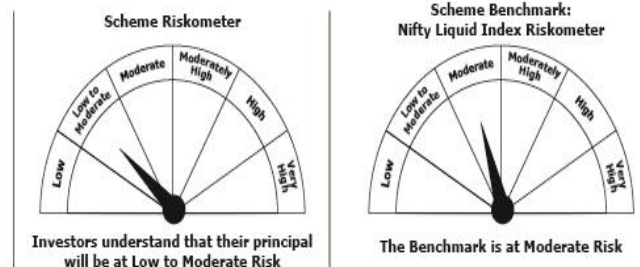
(A Close Ended Income Scheme with Tenure 91 Days. A Relatively Low Interest Rate Risk and Moderate Credit Risk)

#### PRODUCT LABELLING

Mirae Asset Fixed Maturity Plan - SERIES V - Plan 4 is suitable for investors who are seeking\*

- Income with capital growth over the tenure of the scheme
- Investment in Debt/Money Market Instrument/Govt. Securities

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



**Note:** The Product Labelling assigned during the NFO is based on internal assessment of the scheme characteristics or model portfolio and the same may vary post NFO when the actual investments are made.

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

*Offer for units of Rs. 10/- each during the New Fund Offer and continuous offer for units at NAV based prices.*

*New Fund Offer opens on : 08/06/2023*

*New Fund Offer closes on :13/06/2023*

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.

**BSE DISCLAIMER CLAUSE:**

“BSE Ltd. (‘the Exchange’) has given vide its letter LO/IPO/BS/MF/IP/272/2022-23 dated November 09, 2022 permission to Mirae Asset Mutual Fund to use the Exchange’s name in this SID as one of the Stock Exchanges on which this Mutual Fund’s Units are proposed to be listed. The Exchange has scrutinized this SID for its limited internal purpose of decided on the matter of granting the aforesaid permission to Mirae Asset Mutual Fund. The Exchange does not in any manner: -

- i) warrant, certify or endorse the correctness or completeness of any of the contents of this SID; or
- ii) warrant that this scheme’s unit will be listed or will continue to be listed on the Exchange; or
- iii) take any responsibility for the financial or other soundness of this Mutual Fund, its promoters, its management or any scheme or project of this Mutual Fund;

And it should not for any reason be deemed or construed that this SID has been cleared or approved by the Exchange. Every person who desires to apply for or otherwise acquires any unit of MIRAE ASSET FIXED MATURITY PLAN - SERIES V- Plan 4 of this Mutual Fund may do so pursuant to independent inquiry, investigation and analysis and shall not have any claim against the Exchange whatsoever by reason of any loss which may be suffered by such person consequent to or in connection with such subscription/ acquisition whether by reason of anything stated or omitted to be stated herein or any other reason whatsoever.

<b>Name of the Scheme</b>	<b>Mirae Asset Fixed Maturity Plan - Series V- Plan 4</b>												
<b>Type of the Scheme</b>	A Close Ended Income Scheme with Tenure 91 Days. A Relatively Low Interest Rate Risk and Moderate Credit Risk												
<b>Scheme Code</b>	MIRA/C/D/FTP/23/01/0053												
<b>Investment Objective</b>	<p>The Investment Objective of the Scheme is to provide income to the investors through investments in a portfolio comprising of Debt and Money Market Instruments maturing on or before the maturity of the Scheme.</p> <p>There is no assurance or guarantee that the investment objective of the Scheme will be achieved.</p>												
<b>Tenure</b>	<p><b>91 Days</b></p> <p>Tenure of the Scheme is 91 days from the date of allotment (including the date of allotment). If the maturity / payout date falls on a non-business day, the maturity / payout date shall be the next business day. The exact duration of the Scheme shall be decided at the time of launch of the respective Scheme.</p> <p>Units of respective schemes will be redeemed only on the Maturity Date of the respective scheme (or immediately succeeding Business Day if that day is not a Business Day.)</p> <p>Pending payment of maturity proceeds to the investors on the completion of scheme tenure, the funds may be deployed in TREPS. Interest earned on such deployment shall be included in the redemption NAV.</p>												
<b>Asset Allocation Pattern of the scheme</b>	<p>Under normal circumstances, the asset allocation will be as follows:</p> <table border="1"> <thead> <tr> <th rowspan="2">Types of Instruments</th> <th colspan="2">Indicative allocation (% of total assets)</th> <th rowspan="2">Risk Profile</th> </tr> <tr> <th>0</th> <th>100</th> </tr> </thead> <tbody> <tr> <td>Debt instruments &amp; Money Market Instruments</td> <td>0</td> <td>100</td> <td>Low to medium</td> </tr> </tbody> </table> <p>The Scheme shall not invest in Units issued by REITs and InvITs. The scheme shall not invest in foreign securities including ADR/GDR/Foreign equity and overseas ETFs. The Scheme shall not invest in instruments with special features as defined in SEBI Circular No. SEBI/HO/IMD/DF4/CIR/P/2021/032 dated March 10, 2021.</p> <p>The scheme may invest in derivatives to the extent of 50% of the net assets of the scheme. The scheme may invest in securitized debt upto 20% of the debt portfolio.</p> <p>The scheme may participate in repo in corporate debt securities limited to 10% of net assets of the scheme.</p> <p>The total exposure towards Credit Enhancement / structured obligations such as corporate / promoter guarantee etc. shall not exceed 10% of debt portfolio of the Scheme and group exposure shall not exceed 5% of debt portfolio of the Scheme.</p> <p>The Scheme shall not invest in Credit default Swaps.</p>			Types of Instruments	Indicative allocation (% of total assets)		Risk Profile	0	100	Debt instruments & Money Market Instruments	0	100	Low to medium
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	0	100											
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The scheme may engage in Securities Lending. The Scheme shall adhere to the following limits should it engage in Stock Lending.

- (a) Not more than 20% of the net assets can generally be deployed in Stock Lending
- (b) Not more than 5% of the net assets can generally be deployed in Stock Lending to any single approved intermediary i.e. broker.

The cumulative gross exposure through debt, derivative positions (including fixed income derivatives) and repo transactions in corporate debt securities shall not exceed 100% of the net assets of the scheme

The Scheme does not intend to undertake/ invest/ engage in

- Foreign securities/ADR/GDR;
- Units issued by REITs and InvITs;
- Credit Default Swaps.

Debt securities include, but are not limited to, debt securities of the Government of India, State and Local Governments, Government Agencies, Statutory Bodies, Public Sector Undertakings, Public Sector Banks or Private Sector Banks or any other Banks, Financial Institutions, Development Financial Institutions, and Corporate Entities, collateralized debt securities or any other instruments as may be prevailing and permissible under the Regulations from time to time).

The debt securities (including money market instruments) referred to above could be fixed rate or floating rate, listed, unlisted, privately placed, among others, as permitted by regulation.

Pending deployment of funds of a Scheme in securities in terms of investment objectives of the scheme a mutual fund can invest the funds of the Scheme in short term deposits of scheduled commercial banks in terms of SEBI circular dated April 16, 2007, June 23, 2008, August 16, 2019 and September 20, 2019.

Further, the Scheme may, pending deployment of funds invest in units of money market/liquid schemes of Mirae Asset Mutual Fund and/or any other mutual fund. Such investments will be within the limits specified under SEBI (MF) Regulations. The aggregate inter-scheme investment made by all schemes under the same management or in schemes under the management of any other asset management company shall not exceed 5% of the net asset value of the mutual fund in accordance with Clause 4 of Seventh Schedule of SEBI (Mutual Funds) Regulations, 1996. The AMC shall not charge any investment management fees with respect to such investment.

**Intended Portfolio Allocation for Mirae Asset Fixed Maturity Plan - Series V – Plan 4**

<b>Credit Ratings for Short Term Applicable instruments as applicable</b>	<b>A1+</b>	<b>AAA</b>	<b>AA</b>	<b>A</b>	<b>BBB</b>	<b>Not Applicable</b>
<b>Instruments</b>						
Certificates of Deposit (CDs)						

Commercial Papers (CPs)	95% - 100%					
Non - Convertible Debentures (NCDs)						
Government of India dated securities including State Government Securities						
Treasury Bills/ Tri-party repo / Reverse Repos/ Units of Debt or Liquid Mutual Funds Schemes	0% - 5%					

**Floors and Ceiling within a range of 5% of the intended allocation (in %) against each sub asset class / credit rating:**

*(The scheme shall invest in various securities/instruments as mentioned below with the ratings mentioned against the type of instrument. As per SEBI circular Cir/IMD/DF/12/2011 dated August 01, 2011, the scheme is allowed to invest within a range of 5% of the intended allocation (floor and cap) against each sub asset class/credit rating)*

**Notes:**

a. The ratings indicated in the above table include "-" and "+". For eg. the AA rating shall also include AA- and AA+. Similarly, securities with Rating A1 shall also include A1+.

b. All ratings will be considered at the time of investment. In case an instrument has more than one publicly available rating, the more conservative rating will be considered for the purpose of investment.

There would be no variation between the intended portfolio allocation and the final portfolio, subject to the following:

(i) Deviation of the asset allocation in favour of higher rated instruments within the same instrument category to improve the portfolio credit quality.

(ii) In case CPs/ NCDs of desired credit quality are not available or the Fund Manager is of the view that the risk-reward analysis of such instruments are not in the best interest of the Unit holders, the Plan may invest in highest rated CDs/Tri-party repo/ Reverse Repos/ Government Securities and T-Bills.

(iii) At the time of building the portfolio post NFO and towards the maturity of the Plan, the monies may be kept in cash and invested largely in cash equivalents / liquid/ money market schemes / shorter tenor CDs.

(iv) During the tenure of the Plan, the above allocation may vary due to instances like (a) coupon inflow; (b) the instrument is called or bought back by the issuer (c) in

	<p>anticipation of any adverse credit event. In case of such deviations, the Plan may invest in highest rated CDs viz. A1+/- Tri-party repo s/ Reverse Repos / T-Bills. Such deviation may continue till maturity of the Plan(s), if suitable CPs / NCDs of desired credit quality are not available.</p> <p>(v) The above allocation may vary during the duration of the Scheme in case of any adverse credit events such as rating downgrade/default. In case of such event, fund manager may rebalance the portfolio or continue to hold the instrument in the portfolio in the best interest of the unit holders.</p> <p>In case of any deviation from floors and ceilings of the intended allocation (%) against each sub asset class/ ratings indicated in the above table and subject to point (i) to (v), the Fund Manager will rebalance the same within a period of 30 days.</p>
<p><b>Investment Strategy</b></p>	<p>The scheme will make investments in debt/money market securities and government securities which mature on or before the date of maturity of the Schemes.</p> <p>The Scheme does not guarantee or assure any return.</p> <p><b>Debt securities:</b></p> <ul style="list-style-type: none"> <li>• The credit quality of the portfolio will be maintained and monitored using in-house research capabilities as well as inputs from external sources such as independent credit rating agencies.</li> <li>• The investment team will primarily use a top down approach for taking interest rate view, sector allocation along with a bottom up approach for security/instrument selection.</li> <li>• The bottom up approach will assess the quality of security/instrument (including the financial health of the issuer) as well as the liquidity of the security.</li> <li>• Investments in debt instruments carry various risks such as interest rate risk, reinvestment risk, credit risk and liquidity risk etc. Whilst such risks cannot be eliminated, they may be minimized through diversification.</li> </ul> <p>Risk is an inherent part of the investment function. Effective risk management is critical to fund management for achieving financial soundness. Investments by the Scheme shall be made as per the investment objective of the Scheme and provisions of SEBI (MF) Regulations. AMC has incorporated adequate safeguards to manage risk in the portfolio construction process. Risk control would involve managing risk in order to keep it in line with the investment objective of the Scheme. The risk control process involves identifying &amp; measuring the risk through various Risk Measurement Tools like but not limited to calculating risk ratios, tracking error etc. The AMC has implemented Bloomberg as the Front Office and Settlement System (FOS). The system has incorporated all the investment restrictions as per SEBI guidelines and “soft” warning alerts at appropriate levels for preemptive monitoring. The system enables identifying &amp; measuring the risk through various risk measurement tools like various risk ratios, average duration and analyzes the same so as to act in a preventive manner.</p> <p>Though every endeavor will be made to achieve the objective of the Scheme, the AMC/Sponsors/ Trustee do not guarantee that the investment objective of the Scheme will be achieved. No guaranteed returns are being offered under the Scheme.</p> <p>The risk control measures for managing the scheme are:</p>

	<ol style="list-style-type: none"> <li>1. Monitoring risk adjusted returns performance of the fund with respect to its peers and its benchmark.</li> <li>2. Tracking analysis of the fund on various risk parameters undertaken by independent fund research / rating agencies or analysts and take corrective measures if needed.</li> <li>3. Credit analysis plays an important role at the time of purchase of bond and then at the time of regular performance analysis. Our internal research anchors the credit analysis. Sources for credit analysis include Capital Line, CRISIL, ICRA updates etc. Debt ratios, financials, cash flows are analysed at regular intervals to take a call on the credit risk.</li> <li>4. We define individual limits for G-Sec, money market instruments, MIBOR linked debentures and corporate bonds exposure, for diversification reasons.</li> </ol> <p>The Scheme does not propose to underwrite issuances of securities of other issuers.</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 Debt &amp; Money Market Instruments, Risk Factor associated with Listing of Units/Market Trading, Risk Factor associated with Close-ended Schemes, Risks Associated with Derivatives, Risk associated with Securitized Debt, Risk Associated with structured obligations and credit enhancement, Risk factors associated with instruments having special features, Risk factors associated with Securities Lending, Trade Execution Risk on RFQ Platforms, Risks associated with segregated portfolio, Risks associated with investing in Tri-Party Repo through CCIL (TREPS).</p>
<b>Risk Control measures</b>	<p><b><u>Concentration Risk:</u></b> The AMC will mitigate this risk by investing in sufficiently large number of issuers spread across the sectors so as to maintain optimum diversification and keep issuer/sector specific concentration risk relatively low.</p> <p><b><u>Liquidity Risk</u></b></p> <p>The Schemes will invest in debt instruments and money market instruments. While the liquidity risk for government securities, money market instruments and short maturity corporate bonds may be low, it may be high in case of medium to long maturity corporate bonds. Liquidity risk is today characteristic of the Indian fixed income market. The Schemes will however, endeavor to minimize liquidity risk by investing in securities having a liquid market.</p> <p><b><u>Risks Associated with Debt &amp; Money Market Instruments</u></b></p> <p><b><u>Credit Risk</u></b> - The fund has a rigorous credit research process. There is a regulatory and internal cap on exposure to each issuer. This ensures a diversified portfolio and reduced credit risk in the portfolio.</p>
<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 (IDCW). The IDCW Option shall have Payout option.</p> <p>Amounts can be distributed out of investors capital (Equalization Reserve), which is part of sale price that represents realized gains.</p>

	<p>The default option for the unitholders will be Regular Plan – Growth Option if he is routing his investments through a distributor and Direct Plan – Growth option if he is a direct investor.</p> <p>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 FMP – Series V – Plan 4”.</p> <p>Treatment for investors based on the applications received is given in the table below:</p> <table border="1" data-bbox="376 539 1291 920"> <thead> <tr> <th>Scenario</th> <th>Broker mentioned by the investor</th> <th>Code by the investor</th> <th>Plan mentioned by the investor</th> <th>Default Plan to be captured</th> </tr> </thead> <tbody> <tr> <td>1</td> <td>Not mentioned</td> <td></td> <td>Not mentioned</td> <td>Direct Plan</td> </tr> <tr> <td>2</td> <td>Not mentioned</td> <td></td> <td>Direct</td> <td>Direct Plan</td> </tr> <tr> <td>3</td> <td>Not mentioned</td> <td></td> <td>Regular</td> <td>Direct Plan</td> </tr> <tr> <td>4</td> <td>Mentioned</td> <td></td> <td>Direct</td> <td>Direct Plan</td> </tr> <tr> <td>5</td> <td>Direct</td> <td></td> <td>Not Mentioned</td> <td>Direct Plan</td> </tr> <tr> <td>6</td> <td>Direct</td> <td></td> <td>Regular</td> <td>Direct Plan</td> </tr> <tr> <td>7</td> <td>Mentioned</td> <td></td> <td>Regular</td> <td>Regular Plan</td> </tr> <tr> <td>8</td> <td>Mentioned</td> <td></td> <td>Not Mentioned</td> <td>Regular Plan</td> </tr> </tbody> </table> <p>In cases of wrong/ invalid/ incomplete ARN codes mentioned on the application form, the application shall be processed under Regular Plan.</p> <p>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><b>**DIRECT PLAN:</b> Direct Plan is only for investors who purchase /subscribe Units in a Scheme directly with the Mutual Fund or through the Stock exchange platform and is not available for investors who route their investments through a Distributor.</p>	Scenario	Broker mentioned by the investor	Code by the investor	Plan mentioned by the investor	Default Plan to be captured	1	Not mentioned		Not mentioned	Direct Plan	2	Not mentioned		Direct	Direct Plan	3	Not mentioned		Regular	Direct Plan	4	Mentioned		Direct	Direct Plan	5	Direct		Not Mentioned	Direct Plan	6	Direct		Regular	Direct Plan	7	Mentioned		Regular	Regular Plan	8	Mentioned		Not Mentioned	Regular Plan
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<p><b>Applicable NAV (after the scheme opens for repurchase)</b></p>	<p><b>Applicable NAV For Purchases including switch-ins:</b></p> <p>The Units of the Scheme will not be available for subscriptions / switch-in after the closure of NFO Period.</p> <p><b>Applicable NAV For Redemptions including switch-outs:</b></p> <p>Units of the Plan cannot be redeemed / switched-out by the investors directly with the Fund until the date of Maturity / Final Redemption. Therefore, the provisions of Cut off timing for redemptions including switch-outs will not be applicable to the Plan. Units of the Plan will be automatically redeemed on the Maturity / Final Redemption date, except requests for switch-out received by the Fund.</p> <p>Switch-out request will be accepted up to 3.00 p.m. on the Maturity Date/Final Redemption Date.</p> <p>Investors wishing to exit may do so by selling their units through stock exchanges.</p>																																													
<p><b>Minimum Amount for Application</b></p>	<p>Investors can invest under the Scheme during the New Fund Offer period with a minimum investment of Rs.5,000/- and in multiples of Re. 1/- thereafter.</p>																																													
<p><b>Dispatch of Repurchase</b></p>	<p>The redemption or repurchase proceeds shall be dispatched to the unitholders within 3 Business Days from the date of redemption or repurchase.</p>																																													



<b>(Redemption ) Request</b>	
<b>Benchmark Index</b>	NIFTY Liquid Index
<b>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). There is no assurance or guarantee to unit holders as to the rate of IDCW distribution nor will that IDCW be regularly paid. If the Fund declares a IDCW under the Scheme, AMC shall dispatch the IDCW warrants shall be dispatched to the unit holders within 7 working days from the record date. In case the delay is beyond seven working days, then the AMC shall pay interest @15% p.a. from the expiry of seven working days till the date of dispatch of the warrant. In accordance with SEBI Circular no. SEBI/ IMD/ Cir No. 1/64057/06 dated April 4, 2006 and SEBI Circular No. SEBI/HO/IMD/DF2/CIR/P/2021/024 dated March 4, 2021; the procedure for Dividend Distribution shall be followed.
<b>Name of the Fund Manager</b>	The Scheme will be managed by Mr. Amit Modani.
<b>Name of the Trustee Company</b>	Mirae Asset Trustee Company Private Limited
<b>Expenses of the Scheme</b>  <b>I. Load Structure</b>	<p>During New Fund Offer and Ongoing Offer Periods</p> <p><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. 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>Exit Load:</b> Nil. The units will be listed on the stock exchange.</p> <p>For any change in load structure AMC will issue an addendum and display it on the website/Investor Service Centres.</p> <p>As per SEBI/IMD/CIR No. 14/120784/08 dated March 18, 2008, no load would be charged on Bonus units.</p> <p>The Trustee reserves the right to modify/alter the load structure and may decide to charge an exit load on the Units with prospective effect, subject to the maximum limits as prescribed under the SEBI Regulations. At the time of changing the load structure, the AMC shall take the following steps:</p> <ul style="list-style-type: none"> <li>• Arrangements shall be made to display the changes/modifications in the SID in the form of a notice in all the Mirae Asset ISCs' and distributors' offices and on the website of the AMC.</li> <li>• The notice-cum-addendum detailing the changes shall be attached to SIDs and Key Information Memoranda. The addendum will be circulated to all the distributors so that the same can be attached to all SIDs and Key Information Memoranda already in stock.</li> <li>• The introduction of the exit load along with the details shall be stamped in the acknowledgement slip issued to the investors on submission of the application form and may also be disclosed in the statement of accounts issued after the introduction of such load.</li> <li>• Any other measures which the mutual funds may feel necessary.</li> </ul>

**2. Recurring Expenses**

The AMC may change the load from time to time and in case of an exit/repurchase load this may be linked to the period of holding. It may be noted that any such change in the load structure shall be applicable on prospective investment only. The exit load (net off GST, if any, payable in respect of the same) shall be credited to the Scheme of the Fund.

The distributors should disclose all the commissions (in the form of trail commission or any other mode) payable to them for the different competing schemes of various mutual funds from amongst which the scheme is being recommended to the investor.

These are the fees and expenses for operating the Scheme. These expenses include Investment Management and Advisory Fee charged by the AMC, Registrar and Transfer Agents' fee, marketing and selling costs etc. as given in the table below:

The AMC has estimated the following recurring expenses, as detailed in table related to maximum permissible expense below. The expenses are estimated have been made in good faith as per the information available to the AMC based on past experience and are subject to change inter se. The purpose of the below table is to assist the investor in understanding the various costs and expenses that an investor in the scheme will bear directly or indirectly.

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 1.00%
Trustee fee	
Audit fees	
Custodian fees	
RTA Fees	
Marketing & Selling expense incl. agent commission	
Cost related to investor communications	
Cost of fund transfer from location to location	
Cost of providing account statements and redemption cheques and IDCW warrants	
Costs of statutory Advertisements	
Cost towards investor education & awareness (at least 2 bps)	
Brokerage & transaction cost over and above 12 bps 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) (c) (i) and (6) (a)</b>	

\*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.

	<p>@@ 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.</p> <p>For the actual current expenses being charged, the investor should refer to the website of the Mutual Fund.</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>
<b>Waiver of Load for Direct Applications</b>	Not Applicable.
<b>Tax treatment for the Investors (Unitholders)</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>Daily Net Asset Value (NAV) Publication</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>Listing</b>	The Mutual Fund will endeavor to list the Units of the Scheme on the Capital Market Segment of the BSE within 5 Business Days of allotment of units under NFO. The Units can be purchased / sold during the trading hours like any other publicly traded stock, until the date of suspension of trading by stock exchange(s) where the Scheme / Plan is listed. The record date for determining the Unit holders whose name(s) appear on the list of beneficial owners as per the Depositories (NSDL/CDSL) records for the purpose of redemption of Units on Maturity / Final Redemption date (“Maturity Record Date”) will be one working day prior to the Maturity / Final Redemption date. The stock exchange(s) will suspend trading in Units one working day prior to the Maturity Record Date. No separate notice will be issued by the AMC informing about Maturity Record Date or Suspension of trading by the stock exchange. However, the Fund reserves the right to change the Maturity Record Date by issue of suitable notice. The Mutual Fund may at its sole discretion list the Units under the respective Plan(s) on any other recognized Stock Exchange(s) at a later date. The AMC/Trustee reserves the right to delist the units of the Plan(s) under the Scheme from a particular stock exchange provided the units are listed on atleast one stock exchange. The price of the Units in the market will depend on demand and supply at that point of time. There is no minimum investment, although Units are purchased in round lots of 1.

<p><b>Dematerialization of Units</b></p>	<p>The Unit holders are given an Option to hold the units by way of an Account Statement (Physical form) or in Dematerialized ('Demat') form.</p> <p>Mode of holding shall be clearly specified in the KIM cum application form.</p> <p>The Unit holder intending to hold the units in Demat form are required to have a beneficiary account with the Depository Participant (DP) (registered with NSDL / CDSL). Unit holders opting to hold the units in demat form must provide their Demat Account details like the DP's name, DP ID Number and the beneficiary account number of the applicant with the DP, in the specified section of the application form.</p> <p>In case Unit holders do not provide their Demat Account details, units will be allotted to them in physical form and an Account Statement shall be sent to them.</p> <p>Investors holding units in dematerialization form as well as investors holding units in physical form, both shall be able to trade on the BSE StAR MF Platform and on NSE NMF II.</p>
<p><b>For Investor Grievances please contact</b></p>	<p><b>Mr. Chaitanya Chaubal</b>  Mirae Asset Investment Managers (India) Pvt. Ltd.  606, 6<sup>th</sup> Floor, Windsor Bldg, Off CST Road, Kalina, Santacruz (E), Mumbai - 400 098.  Telephone Nos.: 6780 0300  e-mail: <a href="mailto:Chaubal.chaitanya@miraeasset.com">Chaubal.chaitanya@miraeasset.com</a>  <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>
<p><b>Unitholders' Information</b></p>	<p><b>Account Statement:</b>  The AMC shall send an allotment confirmation specifying the units allotted by way of e-mail and/or SMS within 5 Business Days of receipt of valid application to the Unit holders registered e-mail address and/or mobile number.</p> <p>As the units of the Scheme will be issued, traded and settled compulsorily in dematerialized (electronic) form, the statement of holding of the Unitholder i.e. beneficiary account holder will be sent by the respective DPs periodically.</p> <p><b>Half yearly Disclosures: Portfolio / Financial Results:</b> The AMC/Mutual Fund shall within one month from the close of each half year, that is on March 31st and on September 30th, host a soft copy of its unaudited financial results on their website <a href="http://www.miraeassetmf.co.in">www.miraeassetmf.co.in</a>. The half-yearly unaudited financial results shall contain details as specified in Twelfth Schedule of the SEBI (Mutual Funds) Regulations, 1996 and such other details as are necessary for the purpose of providing a true and fair view of the operations of Mirae Asset Mutual Fund.</p> <p>The AMC/Mutual Fund shall publish an advertisement disclosing the hosting of unaudited financial results on their website <a href="http://www.miraeassetmf.co.in">www.miraeassetmf.co.in</a> 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.</p> <p>The mutual fund shall publish an advertisement 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). The 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>

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

**Fortnightly Portfolio:** The Mutual Fund/ AMC will disclose portfolio (along with ISIN) of the Scheme in the prescribed format, as on the last day of the fortnight on its website viz. <https://www.miraeassetmf.co.in/> within 5 days from the close of fortnight.

In case of unitholders whose e-mail addresses are registered, the Mutual Fund/ AMC will send via email the fortnightly portfolio within 5 days from the close of fortnight.

**Annual Financial Results:** An annual report of the Scheme or an abridged format thereof will be prepared as at the end of each financial year (March 31) and copies of the same will be sent (i) by e-mail to the Unit holders whose e-mail address is available with the Fund, (ii) in physical form to the Unit holders whose email address is not registered with the Fund and/or those Unit holders who have opted/requested for the same as soon as possible but not later than 4 months from the closure of the relevant financial year. The physical copy of the Scheme wise annual report or abridged summary thereof shall be made available to the investors at the registered office of the AMC. A link of the Scheme wise annual report or abridged summary thereof shall be displayed prominently on the website of the Fund and shall also be displayed on the website of Association of Mutual Funds in India (AMFI).

**Product Labeling and Risk-o-meter:** The Risk-o-meter shall have following six levels of risk:

- i. Low Risk
- ii. Low to Moderate Risk
- iii. Moderate Risk
- iv. Moderately High Risk
- v. High Risk and
- vi. Very High Risk

The evaluation of risk levels of a scheme shall be done in accordance with SEBI Circular no. SEBI/HO/IMD/DF3/CIR/P/2020/197 dated October 5, 2020.

Any change in risk-o-meter shall be communicated by way of Notice cum Addendum and by way of an e-mail or SMS to unitholders. The risk-o-meter shall be evaluated on a monthly basis and the risk-o-meter alongwith portfolio disclosure shall be disclosed on the AMC website as well as AMFI website within 10 days from the close of each month.

The AMC shall disclose the risk level of schemes as on March 31 of every year, along with number of times the risk level has changed over the year, on its website and AMFI website.

The Product Labelling assigned during the NFO is based on internal assessment of the scheme characteristics or model portfolio and the same may vary post NFO when the actual investments are made.

Further, in accordance with provisions of SEBI Circular No. SEBI/HO/IMD/IMD-II DOF3/P/CIR/2021/621 dated August 31, 2021, the AMC shall disclose:

- a) risk-o-meter of the scheme wherever the performance of the scheme is disclosed;

	<p>b) risk-o-meter of the scheme and benchmark wherever the performance of the scheme vis-à-vis that of the benchmark is disclosed.</p> <p>c) scheme risk-o-meter, name of benchmark and risk-o-meter of benchmark while disclosing portfolio of the scheme in terms of SEBI circular SEBI/HO/IMD/DF2/CIR/P/2018/92 dated June 5, 2018.</p> <p><b>Potential Risk Class (PRC) Matrix:</b> In accordance with SEBI Circular no. SEBI/HO/IMD/IMD-II DOF3/P/CIR/2021/573 dated June 7, 2021, the AMC shall disclose the Potential Risk Class (PRC) Matrix of the debt schemes which shall be based on maximum interest rate risk (measured by Macaulay Duration (MD) of the scheme) and maximum credit risk (measured by Credit Risk Value (CRV) of the scheme).</p> <p>Any change in the PRC matrix shall be communicated to investors through SMS and by providing a link on the AMC's website referring to the said change.</p>
<b>Segregated Portfolio</b>	In case of a credit event at issuer level and to deal with liquidity risk, Creation of segregated portfolio shall be subject to guidelines specified by SEBI from time to time. For complete details please refer SID of the Scheme.

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

#### **Fund Manager Details**

<b>Sr. No.</b>	<b>Particulars</b>	<b>Details</b>
i.	Name	Mr. Amit Modani
ii.	Age	34 years
iii.	Qualification	CA/CS/BCOM
iv.	Previous experience	<p>Mr. Modani has over 10 years of professional experience with primary responsibility being portfolio management. Prior to this assignment, he was associated with BOI AXA Investment Managers Pvt Ltd as Fund Manager and with Quantum Asset Managers Pvt Ltd and Pramerica Asset Managers Pvt Ltd as Dealer – Fixed Income.</p> <p>Currently, he is the Fund Manager in the following schemes:</p> <ul style="list-style-type: none"> <li>• Mirae Asset Short Term Fund</li> <li>• Mirae Asset Nifty SDL Jun 2027 Index Fund</li> <li>• Mirae Asset Dynamic Bond Fund</li> <li>• Mirae Asset CRISIL IBX Gilt Index April 2023 Index Fund,</li> <li>• Mirae Asset Nifty AAA PSU Bond Plus SDL Apr 2026 50:50 Index Fund</li> <li>• Mirae Asset Fixed Maturity Plan - Series V - Plan 1</li> <li>• Mirae Asset Fixed Maturity Plan - Series V - Plan 2</li> </ul>

**Date: June 2, 2023**









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

**(FOR INDIVIDUALS & NON-INDIVIDUALS)**

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

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

(If Yes, please provide country/ies in which the entity is a resident for tax purpose and the associated Tax Identification

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

For non-Individual investor in case, if you country of incorporation / Tax resistance in US, but you are not a specified

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

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

<sup>^</sup> In case Tax identification number is not available, kindly provide its functional type.

**13. MATURITY INSTRUCTION**

"Automatic Switch of Redemption proceeds on maturity (Auto Maturity Switch) to Mirae Asset Cash Management Fund" |  Growth (default) |  IDCW Payout |  IDCW Reinvestment |  IDCW frequency\* \_\_\_\_\_

\*Existing plan whether Regular or Direct will prevail at the time of Auto Switch Maturity. Default option here will be Growth, if option not selected. <sup>^</sup>IDCW Frequency can be Daily or Weekly or Monthly; if not selected, Monthly will be considered as default, refer to SID for more details. \* \*Income Distribution cum Capital Withdrawal.

**14. DECLARATION AND SIGNATURES / THUMB IMPRESSION OF**

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

Signature of 1 <sup>st</sup> Applicant / Guardian / Authorised Signatory /PoA/Karta	Signature of 2 <sup>nd</sup> Applicant / Guardian / Authorised Signatory /PoA	Signature of 3 <sup>rd</sup> Applicant / Guardian / Authorised Signatory /PoA
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For  Lumpsum  
as per details below:

Received Application from Mr. / Ms. / M/s. \_\_\_\_\_

Scheme Name and Plan	Payment Details	Date & Stamp of Collection Centre / ISC
<b>Mirae Asset Fixed Maturity Plan - Series V - Plan 4</b>	Amount (Rs.) _____ Cheque / DD No.: _____ Dated _____ Bank & Branch _____	

Cheque / DD is subject to realisation

ACKNOWLEDGMENT SLIP

06-2023

# INSTRUCTIONS

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

## 1. General Instructions

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

## 2. Applicant Information

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

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

### Non Individual Investors:

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

### Individual Investors:

- New individual investors who have never done KYC under KRA (KYC Registration Agency) regime and whose KYC is not registered or verified in the KRA system will be required to fill the new CKYC form while investing with the Fund.
  - If any new individual investor uses the old KRA KYC form, then such investor will be required to either fill the new CKYC form or provide the missing/additional information using the Supplementary CKYC form.
  - Investors who have already completed KYC and have a KYC Identification Number (KIN) from the CKYC platform can invest in schemes of the Fund quoting their designated KIN issued by CKYC on the application form (14 digits for normal accounts and 15 digits for simplified and small accounts). Further, in case the investor's PAN is not updated in CKYC system, a self-certified copy of PAN Card shall be mandatory. Further, the AMC/ Mutual Fund shall use the KIN of the investors to download the KYC information from CKYC and update its records as and when required. The CKYC form and Supplementary CKYC form for individual investors and common application form are available on our website. Currently there is no impact on the Existing Investors who have done the SEBI KYC (KYC thru 5 KRAs, CVL, NDML, DOTEX, Kintech & CAMS). They can continue to invest as it is in any schemes of any Mutual Fund; Existing Investors who wishes to onboard themselves on the CKYC platform will need to again do the entire KYC process just like New Investor and get the KIN which can be used across.
- (e) Rejection:** In case of non-compliance of any C-KYC requirements, Applications shall liable to be rejected without any intimation to the applicants. Any Change in Address for all KYC compliant Investors has to be routed through KRA and that direct application to AMC will be not processed/rejected. In case if the applications are rejected after detailed scrutiny and verification, either at the collection point itself or subsequently by the back office of the registrars for any reason, investors can contact the nearest Investor Service Centre or write to the Registrars, Ms. K Fintech Pvt. Ltd. or send an email to [customer-care@miraeeasset.com](mailto:customer-care@miraeeasset.com).
- All the applicants must sign in original on the application form. Signatures should be in English or in any Indian language. Thumb impressions should be from the left hand for males and the right hand for females and in all cases be attested by a Magistrate, Notary Public or Special Executive Magistrate. In case of an HUF, the Karta will sign on behalf of the HUF.
  - In case the application is under a power of Attorney (POA), a duly certified copy thereof duly notarized should be submitted with the application. The POA document should contain the signature of both the applicant and the constituted Attorney.
  - Applications made by a Limited Company or a Body Corporate or a registered Society or Trust, should be accompanied by a copy of the relevant resolution or authority to make the application, as the case may be, along with a certified copy of the MOA and AOA or Trust deed/Bye laws/Partnership deed, whichever is applicable. Refer to document check list.

## 3. Bank Account Details:

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

a. Cancelled original cheque of the new bank mandate with first unit holder name and bank account number printed on the face of the cheque. Self-attested copy of bank statement. Bank passbook with current entries not older than 3 months. Bank Letter duly signed by branch manager/authorized personnel. The AMC may also collect proof of Old Bank details while effecting the Change of Bank Mandate. There shall be a cooling period of 10 calendar days for validation and registration of new bank account. In case of receipt of redemption request during this cooling period, the AMCs / RTAs can make the redemption payment after the cooling off period of 10 days from the date of receipt of COBM. The redemption transaction shall be processed as per the applicable NAV on the basis time stamp. The credit may either be given in the existing bank account or the new bank account post due diligence within 1 working day after cooling off period. Any COB accompanied with any other transaction is liable to be rejected. Redemption/Payout of Income Distribution cum capital withdrawal option payment request (with or without necessary supporting documents) such bank account may not be considered for payment or redemption/Payout of Income Distribution cum capital withdrawal option proceeds, or the Fund may withhold the payment for upto 10 calendar days to ensure validation of new bank mandate mentioned.

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

## 4. Multiple Bank Accounts Registration Facility:

The unit holder may register more than one bank account through the "Multiple Bank Accounts Registration Facility", to receive redemption/Payout of Income Distribution cum capital withdrawal option proceeds. The unit holder may choose to receive the proceeds in any of the bank accounts, the details of which will be registered under the folio. For the purpose of registration of bank account(s), the investors must submit in original any one of the following documents of the new bank account:

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

## 5. Direct Credit of Redemption/Payout of Income Distribution cum capital withdrawal option Proceeds:

Redemption proceeds will be initiated through electronic mode where complete bank details are provided and successful Penny drop validation is flagged. The AMC / MF reserves the right to use any other mode of payment as deemed appropriate, however the preferred mode will always be the electronic mode only.

## 6. Investment Details:

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

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

- Applicants should indicate the Option (Payout of Income Distribution cum capital withdrawal option/Growth) for which the application is made. In absence of information the request would be processed under the default option as mentioned in the SID/SAI of the relevant scheme.

For Direct Investments, please mention "Direct" in the column "Broker / Agent Code".

### e) Third Party Cheque/Funds Transfer will not be allowed for Investment subscription except in the following cases:

- Payment by the AMC to an empanelled Distributor on account of commission/incentive etc. in the form of the Mutual Fund units of the schemes managed by the AMC through lump sum / one-time subscription.
  - Payment by a Corporate to its Agent/Distributor/Dealer (similar arrangement with Principal agent relationship) on account of commission or incentive payable for sale of its goods/services in the form of the Mutual Fund Units through lump sum / one-time subscription.
  - Custodian on behalf of an FII or a Client.
- Options Available:** The Scheme does not offer any option. Investors may please note, that Payout of Income Distribution cum capital withdrawal option may be declared by the Trustee, subject to the availability of distributable surplus as per the Regulations. Reinvestment of Income Distribution cum capital withdrawal option can be availed at Daily, Weekly (Record date: Wednesday) & Monthly basis (Record date: 24th of every month). Kindly read the SID for frequency availability in respective scheme applied for. Amounts can be distributed out of investors capital (Equalization Reserve), which is part of sale price that represents realized gains.
  - Physical Copies:** Investors who requires physicals copies kindly reach us through email id: [customer-care@miraeeasset.com](mailto:customer-care@miraeeasset.com)  
**Toll Free Number : 1800-2090-777.**

## 7. Communication:

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

- Consolidation of account statement shall be done on the basis of PAN. In case of multiple holding, it shall be PAN of the first holder and pattern of holding.
- The CAS shall be generated on a monthly basis and shall be issued on or before 10th of the immediately succeeding month to the unit holder(s) in whose folio(s) transaction(s) has/have taken place during the month.
- In case there is no transaction in any of the mutual fund folios then CAS detailing holding of investments across all schemes of all Mutual Funds will be issued on half yearly basis [at the end of every six months (i.e. September/ March)].
- Investors having MF investments and holding securities in Demat account shall receive a Consolidated Account Statement containing details of transactions across all Mutual Fund schemes and securities from the Depository by email / physical mode.
- Annual Reports or other information etc.. may be sent to unit holders by email. Investors can choose to receive e-mail communication from us in lieu of printed documents, when a unit holder has communicated his/her email address and has provided consent for sending communication only via e-mail. Investor(s) who have provided their email address in the application form or any subsequent communication in any of the folio belonging to the investor, Electronic Mail (email) shall be treated as a default mode for sending various statutory communications including Abridged Annual Report to the investor. However, the unit holder always has the right to request a physical copy of any statutory communication and the AMC will arrange for the same to be sent to the unit holder. The AMC/Mutual Fund/Registrars & Transfer agents are not responsible for the email not reaching the investor and for all consequences thereof. The investor needs to intimate the Fund/its transfer agents about any changes in the email address from time to time.

## 8. Online Transactions/Personal Identification Number (PIN):

This facility ([transact@ease](https://transact.miraeeassetmf.co.in/investor)) enables Investors to transact on the website of the Fund which is <https://transact.miraeeassetmf.co.in/investor>. This facility can be availed by all KYC Compliant Investors (Fresh/Existing) using their e-mail Address and Mobile Number. The Units can be transacted only in the Physical mode.

## 9. Nomination Details:

Investors should either nominate or opt out from Nomination. Applicable option to be ticked and details to be filled accordingly. Please note that it is mandatory to sign in the Nomination section at the bottom. You may nominate a maximum of 3 persons, to receive the Units/amounts standing to your credit payable in the event of death of the Unit Holder(s) in respect of investment under a folio. Nomination Details will be as is Registered with Depository Participant for this application.

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

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

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

## 11. Transaction charges (TC):

In case of applications of Rs. 10,000 & more and routed through a distributor who has opted for such TC, are deducted from the subscription may be applicable from time to time: (i) Rs. 150/- from a first time mutual fund investors application (An investor who invests for the first time ever in any mutual fund either by way of subscription); (ii) Rs. 100/- from an existing mutual fund investors application. Units will be issued against the balance amount. Please tick the appropriate box as applicable to you. If no option is ticked, the mutual fund reserves a right to check with investments in other mutual funds to ascertain new or existing investors. Transaction charges shall not be deducted for transactions carried out through the stock exchange platforms (i.e. BSE SIAR MF Platform). In addition to above, upfront commission to distributors shall continue to be paid by the investor directly.

## 12. Employee Unique Identification Number (EUIDN):

In order to assist in addressing any instance of mis-selling at any point of time, it is regulatory for every employee/relationship manager/sales person of the distributor/broker (interacting with the investor for the sale of Mutual Fund products) of mutual fund products to quote the EUIDN (for non-advisory transactions (execution only) & advisory transactions) obtained from AMFI in the CAF. The EUIDN is a 7 digit unique alpha numeric number (one alphabet and six numerals). Individual ARN holders including senior citizens are also required to obtain and quote EUIDN in the Application Form. Hence, if your investments are routed through a distributor please ensure that the EUIDN is correctly filled up in the Application Form. It is further clarified that a mere quoting of EUIDN will not give an "advisory" character to the transaction. However, in case of any exceptional cases where there is no interaction by the employee/sales person/relationship manager of the distributor/sub broker with respect to the transaction, AMCs shall take the declaration separately signed by the investor, as mentioned on the top of the application form(s).



# INSTRUCTIONS

## 13. Units in Demat mode:

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

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

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

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

## 15. Details under FATCA & CRS

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

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

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

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

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

- a. Publicly traded company (listed company): A company is publicly traded if its stock are regularly traded on one or more established securities markets (Established securities market means an exchange that is officially recognized and supervised by a governmental authority in which the securities market is located and that has a meaningful annual value

of shares traded on the exchange).

- b. Related entity of a publicly traded company: The NFE is a related entity of an entity of which is regularly traded on an established securities market.

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

Code	Sub-category
01	Less than 50 percent of the NFE's gross income for the preceding financial year is passive income and less than 50 percent of the assets held by the NFE during the preceding financial year are assets that produce or are held for the production of passive income;
02	The NFE is a Governmental Entity, an International Organization, a Central Bank, or an entity wholly owned by one or more of the foregoing;
03	Substantially all of the activities of the NFE consist of holding (in whole or in part) the outstanding stock of, or providing financing and services to, one or more subsidiaries that engage in trades or businesses other than the business of a Financial Institution, except that an entity shall not qualify for this status if the entity functions as an investment fund, such as a private equity fund, venture capital fund, leveraged buyout fund, or any investment vehicle whose purpose is to acquire or fund companies and then hold interests in those companies as capital assets for investment purposes;
04	The NFE is not yet operating a business and has no prior operating history, but is investing capital into assets with the intent to operate a business other than that of a Financial Institution, provided that the NFE shall not qualify for this exception after the date that is 24 months after the date of the initial organization of the NFE;
05	The NFE was not a Financial Institution in the past five years, and is in the process of liquidating its assets or is reorganizing with the intent to continue or recommence operations in a business other than that of a Financial Institution;
06	The NFE primarily engages in financing and hedging transactions with, or for, Related Entities that are not Financial Institutions, and does not provide financing or hedging services to any Entity that is not a Related Entity, provided that the group of any such Related Entities is primarily engaged in a business other than that of a Financial Institution;
07	Any NFE that fulfills all of the following requirements: (1) It is established and operated in India exclusively for religious, charitable, scientific, artistic, cultural, athletic, or educational purposes; or it is established and operated in India and it is a professional organization, business league, chamber of commerce, labor organization, agricultural or horticultural organization, civic league or an organization operated exclusively for the promotion of social welfare; (2) It is exempt from income tax in India; (3) It has no shareholders or members who have a proprietary or beneficial interest in its income or assets; The applicable laws of the NFE's country or territory of residence or the NFE's formation documents do not permit any income or assets of the NFE to be distributed to, or applied for the benefit of, a private person or non-charitable Entity other than pursuant to the conduct of the NFE's charitable activities, or as payment of reasonable compensation for services rendered, or as payment representing the fair market value of property which the NFE has purchased; and The applicable laws of the NFE's country or territory of residence or the NFE's formation documents require that, upon the NFE's liquidation or dissolution, all of its assets be distributed to a governmental entity or other non-profit organization, or escheat to the government of the NFE's country or territory of residence or any political subdivision thereof. Explanation: For the purpose of this sub-clause, the following shall be treated as fulfilling the criteria provided in the said sub-clause, namely:- (1) an Investor Protection Fund referred to in clause (23EA); (2) a Credit Guarantee Fund Trust for Small Industries referred to in clause 23EB; and (3) an Investor Protection Fund referred to in clause (23EC), of section 10 of the Act;
08	The stock of the entity is regularly traded on an established securities market or the non financial entity is a related entity of the entity, the stock of which is regularly traded on an established securities market.

- d. Document Type: Please mention the Code or Document as: "A" Passport; "B" Election ID Card; "C" PAN CARD; "D" Driving License; "E" UIDIA; "F" NREGA Job Card.

- e. Exemption code for U.S. person (Refer 114F(9) of Income Tax Rules, 1962 for details).

(i) An organization exempt from tax under section 501(a) or any individual retirement plan as defined in section 7701(a)(37). (ii) The United States or any of its agencies or instrumentalities. (iii) A state, the District of Columbia, a possession of the United States or any of their political subdivision or instrumentalities. (iv) A corporation the stock of which is regularly traded on one or more established securities markets, as described in Reg. section 1.1472-1(c)(1)(i). (v) A corporation that is a member of the same expanded affiliated group as a corporation described in Reg. section 1.1472-1(c)(1)(i). (vi) A dealer in securities, commodities, or derivative financial instruments (including national principal contracts, futures, forwards and options) that is registered as such under the laws of the United States or any state. (vii) A real estate investment trust. (viii) A regulated investment company as defined in section 851 or an entity registered at all times during the tax year under the investment company act of 1940. (ix) A common trust fund as defined in section 584(a). (x) A bank as defined in section 581. (xi) A broker. (xii) A trust exempt from tax under section 664 or described in section 4947(a)(1). (xiii) A tax exempt trust under a section 403(b) plan or section 457(g) plan.

**Passive Income includes:** Dividends; Interest; Income equivalent to interest. Rents and royalties, other than rents and royalties derived in the active conduct of a business conducted, at least in part, by employees of the NFE; Annuities; excess of gains over losses from the sale or exchange of financial assets that gives rise to passive income; excess of gains over losses from transactions (including futures, forwards, options and similar transactions) in any financial assets; excess of foreign

currency gains over foreign currency losses; Net income from swaps; Amounts received under cash value insurance contracts. (But passive income will not include, in case of a non-financial entity that regularly acts as a dealer in financial assets, any income from any transaction entered into in the ordinary course of such dealer's business as such a dealer.)

**Passive NFE means:** any non-financial entity which is not an active non-financial entity including a publicly traded corporation or related entity of a publicly traded company; or an investment entity defined in clause (b) of these instructions a withholding foreign partnership or withholding foreign trust; (Note: Foreign persons having controlling interest in a passive NFE are liable to be reported for tax information compliance purposes).

**Direct reporting NFE means:** a NFE that elects to report information about its direct or indirect substantial U.S. owners to the IRS.

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

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

- No fresh purchases / additional purchases/switches in any Schemes of the Fund would be allowed. However, existing Unit Holder(s) will be allowed to redeem their units from the Schemes of the Fund. If an existing Unit Holder(s) subsequently becomes a U.S. Person or Resident of Canada, then such Unit Holder(s) will not be able to purchase any additional Units in any of the Scheme of the Fund.
- For transaction from Stock Exchange platform, while transferring units from the broker account to investor account, if the investor has U.S./Canadian address then the transactions would be rejected.
- In case the AMC/MAMF subsequently identifies that the subscription amount is received from U.S. Person(s) or Resident(s) of Canada, in that case the AMC/Fund at its discretion shall redeem all the units held by such person from the Scheme of the Fund at applicable Net Asset Value.

## 17. Ultimate Beneficial Owner (UBO)

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

### A Ultimate Beneficial Owner means:

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

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

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

- ii. **For Trust:** The settler of the trust, the trustees, the protector, the beneficiaries with 15% or more of interest in the trust and any other natural person exercising ultimate effective control over the trust through a chain of control or ownership.

- B **Applicability for foreign investors:** The identification of beneficial ownership in case of Foreign Institutional Investors (FIIs), their sub-accounts and Multilateral Funding Agencies / Bodies Corporate incorporated outside India with the permission of Government of India / Reserve Bank of India may be guided by the clarifications issued vide SEBI circular CIR/MIRSD/11/2012 dated September 5, 2012.

- C **UBO Code Description:** UBO-1: Controlling ownership interest of more than 25% of shares or capital or profits of the juridical person [Investor], where the juridical person is a company. UBO-2: Controlling ownership interest of more than 15% of the capital or profits of the juridical person [Investor], where the juridical person is a partnership. UBO-3: Controlling ownership interest of more than 15% of the property or capital or profits of the juridical person [Investor], where the juridical person is an unincorporated association or body of individuals. UBO-4: Natural person exercising control over the juridical person through other means exercised through voting rights, agreement, arrangements or in any other manner [In cases where there exists doubt under UBO-1 to UBO-3 above as to whether the person with the controlling ownership interest is the beneficial owner or where no natural person exerts control through ownership interests]. UBO-5: Natural person who holds the position of senior managing official [In case no natural person cannot be identified as above]. UBO-6: The settlor(s) of the trust. UBO-7: Trustee(s) of the Trust. UBO-8: The Protector(s) of the Trust [if applicable]. UBO-9: The beneficiaries with 15% or more interest in the trust if they are natural person(s). UBO-10: Natural person(s) exercising ultimate effective control over the Trust through a chain of control or ownership.

In case of any change in the information such as address, telephone number, citizenship, etc., investors are requested to bring this to the notice of the fund and submit the FATCA declaration form (available on [www.miraassetmf.co.in](http://www.miraassetmf.co.in)).

**MIRAE ASSET FIXED MATURITY PLAN - SERIES V - PLAN 4  
ASBA APPLICATION FORM**

(A Close Ended Income Scheme with Tenure 91 Days, A relatively Low Interest Rate Risk and Moderate Credit Risk)

Offer for units of ₹ 10/- each during the New Fund Offer period.

New Fund Offer opens on: Thursday, 8<sup>th</sup> June, 2023 New Fund Offer closes on: Tuesday, 13<sup>th</sup> June 2023



Application No.: \_\_\_\_\_

**ASBA Application Form** (Application Supported by Blocked Amount)

To be submitted to Self Certificate

Name & Broker Code / ARN / RIA Code	Sub Broker / Agent ARN Code / RIA No.	Sub Agent Code	Employee Unique Identification Number (EUIN)	Application No.
				<b>MAFMP - S V - P4 ASBA</b>

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

Signature of 1 <sup>st</sup> Applicant / Guardian / Authorised Signatory /PoA/Karta	Signature of 2 <sup>nd</sup> Applicant / Guardian / Authorised Signatory /PoA	Signature of 3 <sup>rd</sup> Applicant / Guardian / Authorised Signatory /PoA
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**1. EXISTING UNIT HOLDER INFORMATION [Please fill in your Folio Number, KIN, Section 2 & proceed to Section 4 - Investment Details]**

Folio No. \_\_\_\_\_ **CKYC Identification No. (KIN)** \_\_\_\_\_

**2. APPLICANT(S) NAME AND INFORMATION [Refer Instruction 2] If the 1<sup>st</sup> / Sole Applicant is Minor, then please provide details of natural / legal guardian**

Name of 1<sup>st</sup> Unit Holder \_\_\_\_\_

**1<sup>st</sup> SOLE APPLICANT** Mr. / Ms. / M/s. \_\_\_\_\_

**PAN Details** \_\_\_\_\_ KYC Pls   Proof Attached Pls indicate if US Person / Resident of Canada  Yes  No\* (\*Default if not )

**2<sup>nd</sup> SOLE APPLICANT** Mr. / Ms. / M/s. \_\_\_\_\_

**PAN Details** \_\_\_\_\_ KYC Pls   Proof Attached Pls indicate if US Person / Resident of Canada  Yes  No\* (\*Default if not )

**3<sup>rd</sup> SOLE APPLICANT** Mr. / Ms. / M/s. \_\_\_\_\_

**PAN Details** \_\_\_\_\_ KYC Pls   Proof Attached Pls indicate if US Person / Resident of Canada  Yes  No\* (\*Default if not )

**The Units will be Allotted Based on the information Provided for the 1<sup>st</sup> Applicant and the Holding pattern in the Demat Account.**

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

**National Securities Depository Limited (NSDL)** **Central Depository Services (India) Limited (CDSL)**

DP Name \_\_\_\_\_ DP Name \_\_\_\_\_

DP ID | I | N | \_\_\_\_\_ Benef. A/C No. \_\_\_\_\_ 16 Digit A/C No. \_\_\_\_\_

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

**4. INVESTMENT DETAILS (Please option you wish to Invest)**

Regular Plan  Growth - INFXXXXXXXX  IDCW\* Payout - INFXXXXXXXX

Direct Plan  Growth - INFXXXXXXXX  IDCW\* Payout - INFXXXXXXXX \*Income Distribution cum Capital Withdrawal.

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

Name of the Bank \_\_\_\_\_

Core Banking A/c No. \_\_\_\_\_ A/c. Type Pls.  NRE  CURRENT  SAVINGS  NRO

Branch Name \_\_\_\_\_ Address \_\_\_\_\_

Bank Branch City \_\_\_\_\_ State \_\_\_\_\_ Pin Code \_\_\_\_\_

MICR Code \_\_\_\_\_ Please attach a cancelled cheque OR a clear photo copy of a cheque **IFSC Code (Mandatory for Credit via NEFT/RTGS)** \_\_\_\_\_

Amount to be blocked (₹) In Figures \_\_\_\_\_ In Words \_\_\_\_\_

**6. UNDERTAKING BY ASBA INVESTOR & A/C HOLDER, DECLARATION & SIGNATURE(S)**

1-I/ We hereby undertake that, I/we have read and understood the instructions contained in this Form and Terms and Conditions concerning ASBA as contained in the Scheme Information Documents (SID) / Key Information Memorandum (KIM) of the above mentioned Scheme and Statement of Additional Information (SAI) of Mirae Asset Mutual Fund. Further I/we understand that if the details as provided by me/us in this Form are different from those in the NFO Application Form, then in such a case; the information as provided by me/us herein will be relied upon. 1-A-I/we further confirm and undertake that I am/we are eligible ASBA applicants(s) as per the relevant provisions of the SEBI (Issue of Capital and Disclosure Requirement) Regulations, 2009. 2-In accordance with provisions of ASBA in the SEBI ICDR Regulations, 2009 and as disclosed in the SAI, I/we authorize-(a) the SCSB to do all acts as are necessary to make an application in the New Fund Offer of above mentioned Scheme, including uploading of application details, blocking the amount to the extent mentioned above under "SCSB BANK ACCOUNT DETAILS" or unblocking of funds in the bank account maintained with the SCSB specified above, transfer of funds to the Mirae Asset Mutual Fund's account on receipt of instructions from the Registrar to Mirae Asset Mutual Fund after finalisation of the basis of allotment, entitling me/us to receive mutual fund units on such transfer of funds, etc. (b) Registrar to issue instructions to the SCSB to unblock the funds in the bank accounts specified above upon finalisation of the basis of allotment and to transfer the requisite money to the Mirae Asset Mutual Fund's account. 3-In case the amount available in the bank account specified above is insufficient, the SCSB shall reject the application. Further, I/we also authorize the SCSB to make relevant revisions as may be required to be done during the NFO, in the event of any modification due to information required. 4-If the DP ID, Beneficiary or PAN is not provided by me/us or the details on the same as furnished in the form are incorrect or incomplete or not matching with the depository records, my/our application shall be rejected and Mirae Asset Mutual Fund or SCSB shall not be liable for losses, if any.

Signature of 1 <sup>st</sup> Applicant / Guardian / Authorised Signatory /PoA/Karta	Signature of 2 <sup>nd</sup> Applicant / Guardian / Authorised Signatory /PoA	Signature of 3 <sup>rd</sup> Applicant / Guardian / Authorised Signatory /PoA
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Received Application from \_\_\_\_\_ (sole/1<sup>st</sup> applicant) ASBA Application Form details of which are follows:

Mirae Asset Fixed Maturity Plan - Series V - Plan 4	Payment Details	
Plan-	Application No.: _____	Amount Blocked (₹) _____
Option-	SCSB (Bank & Branch) _____	Bank Account No.: _____
	Date of Submission _____	Scheme/Plan/Option _____

Please Read All Instructions as given in KIM, to help you complete the Application Form Correctly.

06-2023

ACKNOWLEDGEMENT SLIP

**Background:** In its continuing endeavor to make the existing public issue process more efficient SEBI introduced a supplementary process of applying in public issues, viz: the “Applications Supported by Blocked Amount (ASBA)” process. Accordingly, Securities and Exchange Board of India (Issue of Capital and Disclosure Requirements) Regulations, 2009, as amended have been amended for ASBA process. The salient features of Circular No. SEBI / CED / DIVA / ASBA / 1 / 2009 / 30 / 12 dated December 30, 2009 available on SEBI website for “Additional mode of payment through Applications Supported by Blocked Amount (hereinafter referred to as “ASBA”)” are mentioned below for understanding the ASBA process:

- 1. Meaning of ASBA:** ASBA is an application for Subscribing to a New Fund Offer Application FORM (NFO), containing an authorisation to block the application money in a bank account.
- 2. Self Certified Syndicate Bank (SCSB):** SCSB is a banker to an issue registered with the SEBI which offers the facility of applying through the ASBA process. The list of SCSB will be displayed by SEBI on its website at [www.sebi.gov.in](http://www.sebi.gov.in) from time to time. ASBAs can be accepted only by SCSBs, whose names appear in the list of SCSBs displayed on SEBI’s website. Investors maintaining their accounts in any of these Banks may approach one of the designated branches of these SCSB’s for availing this facility. An updated list of all the registered SCSB’s, their controlling branches, contact details and details of their contact persons, a list of their designated branches which are providing such services is available on the website of SEBI at the address <http://www.sebi.gov.in>. Further these details are also available on the website of the Stock Exchanges at <http://www.bseindia.com> and <http://www.nseindia.com>. Alternatively Investors may also contact the AMC, R& TA for information about the SCSB’s or the ASBA process. These SCSB’s are deemed to have entered into an agreement with the Issuer and shall be required to offer the ASBA facility to all its account holders for all issues to which ASBA process is applicable. A SCSB shall identify its Designated Branches (DBs) at which an ASBA bidder shall submit ASBA and shall also identify the Controlling Branch (CB), which shall act as a coordinating branch for the Registrar to the issue. Stock Exchange and Merchant Bankers. The SCSB, its DBs and CB shall continue to act as such, for all issues to which ASBA process is applicable. The SCSB may identify new DBs for the purpose of ASBA process and intimate details of the same to SEBI, after which SEBI will add the DB to the list of SCSB’s maintain by it. The SCSB shall communicate the following details to Stock Exchanges for making it available on their respective website. These details shall also be made available by the SCSB on its website:
  - (i) Name and address of the SCSB.
  - (ii) Addresses of DBs and CB and other details such as telephone number, fax number and email ids.
  - (iii) Name and contact details of a nodal officer at a senior level from the CB.
- 3. Eligibility of Investors:** An Investor shall be eligible to apply through ASBA process, if he/she:
  - (i) is a “Resident Retail Individual Investor, Non Institutional Investor, OIBs, Eligible NRIs applying on non-repatriation basis, Eligible NRIs applying on repatriation basis i.e. any investor.
  - (ii) is applying through blocking of funds in a bank account with the SCSB; Such investors are hereinafter referred to as ‘ASBA Investors’.
- 4. ASBA Facility in Brief:** Investors shall submit his Bid through an ASBA cum Application Form, either in physical or electronic mode, to the SCSB with whom the bank account of the ASBA Investors or bank account utilised by the ASBA Investors (“ASBA Account”) is maintained. The SCSB shall block an amount equal to the NFO application Amount in the bank account specified in the ASBA cum Application form, physical or electronic, on the basis of an authorisation to this effect given by the account holder at the time of submitting the application. The Bid Amount shall remain blocked in the aforesaid ASBA Account until the allotment in the New fund offer and consequent transfer of the Application Amount against the allocated Units to the issuer’s account designated for this purpose, or until withdrawal/failure of the Offer or until withdrawal/rejection of the ASBA Application, as the case may be. The ASBA data shall thereafter be uploaded by the SCSB in the electronic IPO system of the Stock Exchange. Once the Allotment is finalised the R&TA to the NFO shall send an appropriate request to the Controlling Branch of the SCSB for unblocking the relevant bank accounts and for transferring the amount allocable to the successful ASBA Bidders to the AMC account designated for this purpose. In case of withdrawal/Rejection of the Offer, the R&TA to the Offer shall notify the SCSBs to unblock the blocked amount of the ASBA Bidders within one day from the day of receipt of such notice
- 5. Obligations of the AMC:** AMC shall ensure that adequate arrangements are made by the R&TA for the NFO to obtain information about all ASBAs and to treat these application similar to non-ASBA applications while allotment of Units, as per the procedure specified in the Securities and Exchange Board of India (Issue of Capital and Disclosure Requirements) Regulations, 2009. Investors are requested to check with their respective banks about the availability of the ASBA facility.

#### Other Information for ASBA Investors:

1. SCSB shall not accept any ASBA after the closing time of acceptance on the last day of the NFO period.
2. SCSB shall give ASBA investors an acknowledgment for the receipt of ASBAs.
3. SCSB shall not upload any ASBA in the electronic system of the Stock Exchange(s) unless (i) it has received the ASBA in a physical or electronic form; and (ii) it has blocked the application money in the bank account specified in the ASBA or has system to ensure that Electronic ASBAs are accepted in the system only after blocking of application money in the relevant bank account opened with it.
4. SCSB shall ensure that complaints of ASBA investors arising out of errors or delay in capturing of data, blocking or unblocking of bank accounts, etc. are satisfactory redressed.
5. SCSB shall be liable for all its omissions and commissions in discharging responsibilities in the ASBA process.
6. R&TA to the NFO shall act as a nodal agency for redressing complaints of ASBA and non-ASBA investors, including providing guidance to ASBA investors regarding approaching the SCSB concerned.

#### Grounds for rejection of ASBA applications

ASBA application forms can be rejected by the AMCI / Registrar / SCSBs, on the following technical grounds:

1. Applications by persons not competent to contract under the Indian Contract Act. 1872, including but not limited to minors, insane persons etc.
2. Mode of ASBA i.e. either Physical ASBA or Electronic ASBA, not selected or ticked.
3. ASBA Application form without the stamp of the SCSB.
4. Application by any person outside India if not in compliance with applicable foreign and Indian laws.
5. Bank account details not given/incorrect details given.
6. Duly certified Power of Attorney, if applicable, not submitted along with the ASBA application form.
7. No corresponding records available with the Depositories matching the parameters namely (a) Names of the ASBA applicants (including the order of names of joint holders) (b) DP ID @ Beneficiary account number or any other relevant details pertaining to the Depository Account.
8. Insufficient funds in the investor’s account.
9. Application accepted by SCSB and not uploaded on/with the Exchange/ Registrar.



### 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 - Ofce No. 202, 2nd Floor, Janpath Tower, Ashok Nagar, Bhubaneswar-751009. Tel-7381029019. • Chandigarh - SCO 2471-72, Second Floor, Sector 22 C, Chandigarh - 160022. Tel-0172-5030688. • Chennai - New No.3, Old.No.2, Burkit Road, T. Nagar - 600017. Tel-044-44227777 • Indore – Ground Floor, G-2 Vitraj 30/ I South Tukoganj, Indore – 452001 • Jaipur - Unit 804, 8th Floor, Okay Plus Tower, Ajmer Road, Jaipur-302001. Tel-0141-2377222. • Kanpur - Ofce no 303 & 304, 3rd Floor, 14/113 KAN Chambers, Civil Lines, Kanpur-208 001. Tel-81770 00201. • Kochi - 1st Floor, Business Communication Centre, Chiramel Chambers, Kurisupally Road, Ravipuram, Kochi-682015. • Kolkata - Krishna Building, 5th Floor, Room No 510, 224, A.J.C. Bose Road, Kolkata-700017. Tel-033-44227777. • Lucknow - Office No- 8 & 9 Ground Floor Saran Chambers II, 5 Park Road Lucknow-226001 Telephone:(91) 9305174817. • Mumbai (Corporate Office) - Unit No. 606, 6th Floor, Windsor Bldg., Off. CST Road, Kalina, Santacruz (E), Mumbai-400 098.Tel-022-67800300. • Mumbai (Branch Office) - Ground Floor, 3, 4, 9, Rahimtoola House, 7, Homji Street, Fort, Mumbai - 400001. Tel-022-49763740. • Nagpur - 1st Floor, Shalwak Manor, Office No.101, Plot No 64-B, VIP Road, New Ramdaspath, Near Central Mall, Nagpur – 440010 • New Delhi - Unit No 1501-1505, 15th Floor, Narain Manzil Barakhambha Road, New Delhi- 110 001 . • Patna - D-215, Dumraon Place, Fraser Road, Patna-800001 Pune - 75/76, 4th Floor, C-Wing, Shreenath Plaza, Dnyaneshwar Paduka Chowk, Shivaji Nagar, Pune-411 005. Tel-020-44227777. • Rajkot - Office No. 406, 4th Floor, The Imperia, Near Limbda Chowk, Opposite Shastri Maidaan, Rajkot - 360 002 • Secunderabad - No. 208, Legend Crystal Building, 2nd Floor, PG Road, Secunderabad-500003. Tel-040-66666723. • Surat - D - 112, International Trade Center (ITC Building), Majuragate, Ring Road, Surat – 395 002,. Tel-0261-4888844. • Vadodara- Office No. 244, Second Floor, Emerald One, Jetalpur Road, • Vadodara – 390020. Tel-9375504443. Tel-9375504443. • Varanasi - Shop no.63, First Floor, Kuber Complex, Rathyatra, Varanasi, U P – 221010.

### KFIN TECHNOLOGIES LIMITED (REGISTRAR)

• Agra - House No. 17/2/4, 2nd Floor, Deepak Wasan Plaza, Behind Hotel Holiday Inn, Sanjay Place, Agra, Uttar Pradesh - 282 002. • Ahmedabad - Office No. 401, 4th Floor, ABC-I, Off. C.G. Road - Ahmedabad -380009 • Ajmer - 1-2, 2nd Floor Ajmer Tower, Kutchary Road, Ajmer-305001 • Allahabad - Meena Bazar, 2nd Floor, 10, S. P. Marg, Civil Lines, Subhash Chauraha, Allahabad, Uttar Pradesh - 211 001. • Amritsar - 72-A, Taylor's Road, Aga Heritage Gandhi Ground, Amritsar-143001 • Anand - B-42, Vaibhav Commercial Center, Nr. TVS Down Town Show Room, Grid Char Rasta, Anand - 380001 • Asansol - 112/N G. T. Road, Bhanga, Panchil, Bardhaman West Bengal, Asansol - 713303 • Aurangabad - Shop no B - 38, Motiwala Trade Centre, Nirala Bazar ,Aurangabad 431001 • Balasore - 1-B, 1st Floor, Kalinga Hotel Lane, Baleshwar, Baleshwar Sadar Balasore - 756001, Orissa • Bangalore - No 35, Skanda Puttanna Road, Basavanagudi, Bangalore 560004 • Vadodara – 1st Floor, 125 Kanha Capital, Opp Express Hotel, R C Dutt Road, Alkapuri Vadodara, 390007 • Bharuch – 123 Nexus business Hub ,Near Gangotri Hotel ,B/s Rajeshwari Petroleum ,Makampur Road ,Bharuch -392001 • Bhavnagar - Ofce No 306-307, Krushna Darshan Complex, 3rd Floor, Parimal Chowk, Above Jed Blue Show Room Bhavnagar - 364002 • Bhilai - Office No.2, 1st Floor, Plot No. 9/6, Nehru Nagar [East], Bhilai 490020, Chhattisgarh • Bhopal - Gurukripa Plaza, Plot No. 48A, Opposite City Hospital, Zone-2, M P Nagar, Bhopal, Madhya Pradesh - 462 011. • Bhubaneswar - A/181, Saheed Nagar, Janardan House, Room No: 07, 3rd Floor, Bhubaneshwar, Orissa - 751007. • Burdwan - Saluja Complex; 846, Laxmipur, G T Road, Burdwan; PS: BURDWAN & DIST:\BURDWAN-EAST, PIN: 713101. • Calicut - Sowbhagya Shopping Complex, Areyadathupalam, Mavoor Road, Calicut-673004 • Chandigarh - SCO 2423-2424, Sector 22-C, Chandigarh-160022 • Chennai 9th Floor, Capital Towers, 180, Kodambakkam High Road, Nungambakkam, Chennai – 600 034 • Cochin - Ali Arcade, 1st Floor, Kizhavana Road, Panampilly Nagar, Near Atlantis Junction, Ernakualm-682036 • Coimbatore - 1057, 3rd Floor, Jaya Enclave, Avانشi Road, Coimbatore-641018 • Cuttack - Dargha Bazar, Opp. Dargha Bazar Police Station, Buxibazar, Cuttack-753001 • Dehradun – Shop No-809/799, Street No-2 A, Rajendra Nagar, Near Sheesha Lounge, Kaulagarh Road, Dehradun-248001 • Dhanbad - 208, New Market, 2nd Floor, Katras Road, Bank More, Dhanbad-826001 • Durgapur - MWAV-16 Bengal Ambuja, 2nd Floor, City Centre, Durgapur-713216 • Faridabad - A-2B, 2nd Floor, Neelam Bata Road, Peerki Mazar, Nehru Ground, Nit, Faridabad, Haryana -121 001 • Gandhinagar - Plot No.945/2, Sector-7/C, Gandhinagar-382007 • Ghaziabad - 1st Floor, C-7, Lohia Nagar, Ghaziabad-201001 • Gorakhpur - Above V.I.P. House, Ajdacent A. D. Girls College, Bank Road, Gorakhpur-273001 • Gurgaon - 2nd Floor, Vipul Agora, M. G. Road, Gurgaon - 122001, Haryana • Guwahati - 54, Sagarika Bhawan, R. G. Baruah Road, (AIDC Bus Stop), Guwahati-781024 • Hubli - 22 & 23, 3rd Floor, Eurecka Junction, T. B. Road, Hubli-580029 • Hyderabad -303, Vamsee Estates, Opp. Bigbazaar, Ameerpet, Telangana - 500 016. • Indore - 101, Diamond Trade Centre, Indore, Madhya Pradesh - 452 001 • Jalandhar - Office No 7, 3rd Floor, City Square building, E-H197 Civil Lines, Jalandhar 144001 • Jabalpur - 3rd Floor, R.R. Tower. 5, Lajpatkunj, Near Tayabali Petrol Pump, Jabalpur - 482 001. • Jamnagar - 131, Madhav 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 - 2/1 Russel Street 4th Floor, Kankaria Centre, Kolkata 700071, West Bengal • Lucknow - 1st Floor, A.A. Complex, Thaper House, 5 Park Road, Hazratganj, Lucknow-226001 • Ludhiana - SCO 122, 2nd Floor, Above HDFC Mutual fund, Feroze Gandhi Market, Ludhiana 141001 • Madurai - G-16/17, AR Plaza, 1st floor, North Veli Street, Madurai 625001 • Mangalore - Shop No – 305, Marian Paradise Plaza, 3rd Floor, Bunts Hostel Road, Mangalore – 575003, Dakshina Kannada, Karnataka. • Mehsana - FF-21, Someshwar Shopping Mall, Modhera Char Rasta, Mehsana - 384 002 • Moradabad - Chadha Complex, G. M. D. Road, Near Tadi Khana Chowk, Moradabad - 244 001, Uttar Pradesh • Mumbai - Borivali - (Only for non-liquid transactions) Gomati Smuti, Ground Floor, Jambli Gully, Near Railway Station, Borivali West, Mumbai-400091 • Mumbai - Chembur - (Only for Equity transactions) Shop No.4, Ground Floor, Shram Safalya Building, N G Acharya Marg, Chembur, Mumbai-400071 • Mumbai - Fort - (Only for Equity transactions) 6/8 Ground Floor, Crossely House Near BSE (Bombay Stock Exchange) Next Union Bank , Fort Mumbai - 400 001 • Mumbai - Thane - (Only for non-liquid transactions) Room No. 302, 3rd Floor, Ganga Prasad, Near RBL Bank Ltd., Ram Maruti Cross Road,

Naupada, Thane West - 400 602 • Mumbai - Vashi - (Only for Equity transactions) A-Wing, Shop No. 205, 1st Floor, Vashi Plaza, Sector 17, Navi Mumbai - 400 073. • Mumbai - Vile Parle - (Only for Equity transactions) 104, Sangam Arcade, V P Road, Opp. Railway Station, Above Axis Bank, Vile Parle West, Mumbai-400056 • Muzaffarpur - First Floor, Saroj Complex, Diwam Road, Near Kalyani Chowk, Muzaffarpur, Bihar - 842001 • Mysore - L-350, Silver Tower, Clock Tower, Ashoka Road, Mysore-570001 • Nadiad - 104/105 Gf City Point, Near Paras Cinema, Nadiad-387001 • Nagpur -Plot No. 2 , Survey No. 1032 and 1033 of Gagda Khare Town, Dharampeth, Nagpur – 440010 • Nasik - F-1, Suyojit Sankul, Sharanpur Road, Near Rajiv Gandhi Bhavan, Nasik- 422002 • Navsari - 103, 1st Floor Landmark Mall, Near Sayaji Library, Navsari, Gujarat-396 445 • New Delhi - 305, 3rd Floor, New Delhi House, Bara Khamba Road, Connaught Place, New Delhi-110001 • Panipat - Shop No. 20, 1st Floor BMK Market, Behind HIVE Hotel, G.T. Road, Panipat-132103, Haryana • Panjim - City Business Centre, Coelho Pereira Building, Room Nos.18, 19 & 20, Dada Vaidya Road, Panjim-403001 • Patiala - Sco. 27 D, Chhoti Baradari, Patiala-147001 • Patna - 3A, 3rd Floor, Anand Tower, Beside Chankya Cinema Hall, Exhibition Road, Patna-800001 • Pondicherry - No.122(10b), Muthumariamman koil street, Pondicherry - 605001 • Pune - Mozaic Bldg., CTS No. 1216/1, Final Plot No.576/1 TP, Scheme No. 1, F C Road, Bhamburda, Shivaji Nagar, Pune-411004 • Raipur - 2 & 3 Lower Level, Millenium Plaza, Room No. Ll 2& 3, Behind Indian Coffee House, Raipur-492001 • Rajkot - 104, Siddhi Vinayak Complex, Dr. YagnikRoad, Opp. Ramkrishna Ashram, Rajkot-360001 • Ranchi - Room No. 307, 3rd Floor, Commerce Towers, Beside Mahabir Towers, Main Road, Ranchi-834001 • Rourkela - (Only for Equity transactions) 2nd Floor, Main Road, Udit Nagar, Rourkela, Sundargarh, Orissa – 769012 • Salem - No 40, 2nd Floor, Brindavan Road, Near Perumal Koil, Fairlands, Salem-636016 • Sambalpur - Sahej Plaza, First Floor, Shop No. 219, Golebazar, Sambalpur, Odisha - 768 001 • Shillong - Mani Bhawan, Thana Road, Lower Police Bazar, Shillong-793 001 • Siliguri - 2nd Floor, Nanak Complex, Sevoke Road, Siliguri - 734001 • Surat - G-5 Empire State Building, Near Parag House, Udhna Darwaja, Ring Road, Surat- 395002 • Trichy - No 23C/1 E VR Road, Near Vekkaliyamman Kalyana Mandapam, Putthur, Trichy - 6200017, Tamilnadu • Trivandrum - 2nd Floor, Akshaya Towers, Above Jetairways, Sasthamangalam, Trivandrum-695010 • Udaipur - Shop No. 202, 2nd Floor, Business Centre, 1C Madhuvan, Opp G.P.O., Chetak Circle, Udaipur, Rajasthan - 313 001 • Valsad - 406 Dreamland Arcade, Opp Jade Blue, Tithal Road, Valsad - 396001, Gujarat • Vapi - A-8, First Floor, Solitaire Business Centre, Opp DCB Bank, GIDC Char Rasta, Silvassa Road, Vapi - 396 191 • Varanasi - D-64/132, 2nd Floor, KA, Mauza, Shivpurwa, Settlement, Plot No 478, Pargana: Dehat Amanat, ohalla Sagra, Varanashi - 221010, Uttar Pradesh • Vijayawada - 1st Floor, H No. 26-23, Sundaramma Street, Gandhi Nagar, Vijayawada, Andhra Pradesh - 520 011. • Visakhapatnam - Ground Floor, 48-10-40, SriNagar Colony, Visakhapatnam, 530016 • Vellore - No.1, M N R Arcade, Of cers 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 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 Chawk,M.G. road, Junagadh – 362001 • Ambala - 6349, 2nd Floor, Nicholson Road, Adjacent Kos Hospital Ambala Cant, Ambala - 133001, Haryana • Rohtak - Office No:- 61, First Floor, Ashoka Plaza, Delhi Road, Rohtak 124001 • Yamuna Nagar - B-V, 185/A, 2nd Floor, Jagadri Road, Near DAV Girls College, (UCO Bank Building) Pyara Chowk, Yamuna Nagar - 135001, Haryana • Shimla - 1st Floor, Hills View Complex, Near Tara Hall, Shimla 171001 • Jammu - Gupta's Tower, 2nd Floor, CB-12, Rail Head Complex, Jammu - 180012 • Bokaro – City Centre, Plot No. HE-07; Sector-IV; Bokaro Steel City - 827004 • Belgaum - CTS No. 3939 / A2 A1, Above Raymonds Show Room, Beside Harsha Appliances, Club Road, Belgaum - 590001 • Kottayam - 11-4-3/3 Shop No. S-9, 1st Floor, Srivenkata Sairam Arcade, Old CPI Office, Near Priyadarshini College, Nehru Nagar, Khammam - 507002, Telangana • Trichur - 2nd Floor, Brothers Complex, Naikkanal Junction, Shornur Road, Near Dhanalakshmi Bank H O, Thrissur - 680001 • Gwalior - City Centre, Near Axis Bank, Gwalior, Madhya Pradesh - 474 011 • Amaravathi - Shop No. 21, 2nd Floor, Gulshan Tower, Near Panchsheel Talkies, Jaistambh Square, Amaravathi - 444601 • Shillong - Annex Mani Bhawan, Lower Thana Road, Near R K M LP School, Shillong - 793001 • Berhampur (Or) - Opp. Divya Nandan Kalyan Mandap, 3rd Lane Dharam Nagar, Near Lohiya Motor, Berhampur (Or) - 760001 • Bhatinda - Second floor, MCB -2-3-01043 Goniana Road Opposite Nippon India MF GT Road, Near Hanuman Chowk Bhatinda - 161001 • Bhilwara - Shop No. 27-28, 1st Floor, Heera Panna Market, Pur Road, Bhilwara - 311001 • Bikaner - 70-71, 2nd Floor, Dr. Chahar Building, Panchsati Circle, Sadul Ganj, Bikaner - 334003 • Kota - D-8, Shri Ram Complex, Opposite Multi Purpose School, Gumanpura, Kota, Rajasthan - 324 007 • Sri Ganganagar - 35E Block, Opp. Sheetla Mata Vaateka Sri Ganganagar - 335001 • Erode - No. 4, Veerappan Traders Complex, KMY Salai, Sathy Road, Opp. Erode Bus Stand, Erode - 638003 • Tirupur - First Floor, 244 A, Above Selvakumar Dept Stores, Palladam Road, Opp. to Cotton Market Complex, Tirupur - 641604 • Agartala - Bidurkarta Chowmuhani, J N Bari Road, Tripura (West) - 799001 • Aligarh - Sebti Complex Centre Point, in the city of Aligarh - 202001, UttarPradesh. • Bareilly - 54 - Civil Lines, Ayub Khan Chauraha, Bareilly - 243001, Uttar Pradesh • Meerut - Shop No:- 111, First Floor, Shivam Plaza, Near Canara Bank,Opposite Eves Petrol Pump, Meerut-25001, Uttar Pradesh, India • 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 Ltd, 96, Doctors Lane, Po: Chinsurah, Dt: Hooghly, Pin: 712101, West Bengal • Malda - KFin Technologies Ltd, 96, Doctors Lane, Po: Chinsurah, Dt: Hooghly, Pin: 712101, West B • Noida - KFin Technologies Ltd, F - 21, Sector - 18, Noida - 201301, Uttar Pradesh • Alwar - KFin Technologies Ltd,Office Number 137, First Floor, Jai Complex Road No - 2, Alwar 301001, Rajasthan • Jaipur - KFin Technologies Ltd,Office Number 137, First Floor, Jai Complex Road No - 2, Alwar 301001, Rajasthan.

MF Central has been designated as OPAT vide notice dated September 23, 2021