## **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 Gold ETF

An open-ended scheme replicating/tracking Domestic Price of Gold

(Scrip Code for NSE & BSE will be added after listing of the units)

# **PRODUCT LABELLING**

Mirae Asset Gold ETF is suitable for investors who are seeking\*

- Returns in-line with physical gold over medium to long-term, subject to tracking errors.
- Investments in physical gold of 99.5% purity (fineness)

<sup>\*</sup>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.

New Fund Offer opens on :09/02/2023
New Fund Offer closes on :15/02/2023
Scheme re-opens for continuous Sale and Repurchase from 21/02/2023

The subscription list may be closed earlier by giving at least one day's notice in one daily newspaper. The Trustee reserves the right to extend the closing date of the New Fund Offer Period, subject to the condition that the subscription list of the New Fund Offer Period shall not be kept open for more than 15 days.

The face value of each unit offered under the Scheme shall be Rs. 10 and will be issued at premium/discount equivalent to the difference between allotment price and the face value of Rs. 10. Each Unit is approximately equal to 0.01gram of Gold.

This Key Information Memorandum (KIM) sets forth the information, which a prospective investor ought to know before investing. For further details of the scheme/Mutual Fund, due diligence certificate by the AMC, Key Personnel, investors' rights & services, risk factors, penalties & pending litigations etc. investors should, before investment, refer to the Scheme Information Document (SID) and Statement of Additional Information (SAI)

available free of cost at any of the Investor Service Centres or distributors or from the website www.miraeassetmf.co.in

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

## **DISCLAIMER OF NSE:**

As required, a copy of this Scheme Information Document has been submitted to National Stock Exchange of India Limited (hereinafter referred to as NSE). NSE has given vide its letter no. NSE/LIST/5497 dated October 13, 2022 permission to the Mutual Fund to use the Exchange's name in this Scheme Information Document as one of the stock exchanges on which the Mutual Fund's Units are proposed to be listed subject to, the Mutual Fund fulfilling the various criteria for listing. The Exchange has scrutinized this Scheme Information Document for its limited internal purpose of deciding on the matter of granting the aforesaid permission to the Mutual Fund. It is to be distinctly understood that the aforesaid permission given by NSE should not in any way be deemed or construed that the Scheme Information Document has been cleared or approved by NSE; nor does it in any manner warrant, certify or endorse the correctness or completeness of any of the contents of this Scheme Information Document; nor does it warrant that the Mutual Fund's Units will be listed or will continue to be listed on the Exchange; nor does it take any responsibility for the financial or other soundness of the Mutual Fund, its Sponsors, its management or any scheme of the Mutual Fund.

Every person who desires to apply for or otherwise acquire any Units of the 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.

# **DISCLAIMER OF BSE:**

"BSE Ltd. ("the Exchange") has given vide its letter no. LO/IPO/AH/MF/IP/265/2022-23 dated October 13, 2022 permission 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 deciding on the matter of granting the aforesaid permission to. The Exchange does not in any manner:-

- warrant, certify or endorse the correctness or completeness of any of the contents of this SID; or
- warrant that this scheme's units 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 this 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.

An investor, by subscribing or purchasing an interest in the Product(s), will be regarded as having acknowledged, understood and accepted the disclaimer referred to in Clauses above and will be bound by it.

Name of the	Mirae Asset Gold ETF				
Scheme					
Category of	Exchange Traded Fund (ETF)				
the Scheme					
Type of the	of the An open-ended scheme replicating/tracking Domestic Price of Gold				
Scheme					
Scheme Code	MIRA/O/O/GET/23/01/0045				
Investment	To generate returns that are in line with the performance of physical gold in domestic prices, subject to				
Objective	tracking error. The Scheme does not guarantee or assure any returns.				
Asset	Under normal circumstances the asset allocation will be as follows:				
Allocation					

Asset
Allocation
Pattern of the
scheme

Types of Instruments	Indicative allocation (% of total assets)		Risk Profile
Gold and gold related instruments*	95%	100%	Medium to High
Money market instruments including Tri Party REPO/debt securities, Instruments and/or units of debt/liquid schemes of domestic Mutual Funds.	0	5%	Low to Medium

\*includes physical Gold and other gold related instruments^ which may be permitted by Regulator from time to time. Exchange Traded Commodity Derivatives (ETCDs) having gold as the underlying shall be considered as 'gold related instrument' for Gold ETF. Further, "Gold Monetization Scheme" (GMS) of Banks shall be considered as 'gold related instrument'

- Before investing in ETCDs or GMS having gold as the underlying, mutual funds shall put in place a written policy with regard to such investment with due approval from the Board of the AMC and the Trustees. The policy shall be reviewed by the Board of AMC and Trustees at least once a year.
- The cumulative investment by the Scheme in GMS will not exceed 20% of total AUM of such schemes
- The cumulative exposure to gold related instruments i.e. Gold Deposit Scheme (GDS) of banks, Gold Monetization Scheme (GMS) and ETCD having gold as the underlying shall not exceed 50% of net asset value of the scheme. However, within the 50% limit, the investment limit for GDS and GMS as part of gold related instrument shall not exceed 20% of net asset value of the scheme. The unutilized portion of the limit for GDS of banks and GMS can be utilized for ETCD having gold as the underlying.
- The cumulative gross exposure of the scheme through Gold and gold related instruments and Money market instruments shall not exceed 100% of the net assets of the scheme.

As per SEBI circular no. CIR/IMD/DF/11/2015 dated December 31, 2015, it is proposed that in case of Gold ETFs, the cumulative exposure to gold related instruments i.e. Gold Deposit Scheme (GDS) of banks, Gold Monetization Scheme (GMS) and ETCD having gold as the underlying shall not exceed 50% of net asset value of the scheme. However, within the 50% limit, the investment limit for GDS and GMS as part of gold related instrument shall not exceed 20% of net asset value of the scheme. The unutilized portion of the limit for GDS of banks and GMS can be utilized for ETCD having gold as the underlying.

Investment in the physical gold shall be of standard 1 kg bar's with fineness of 995 parts per thousand (or 99.5% purity) confirming to London Bullion Market Association (LBMA) Good Delivery Standards. This may change as per the regulatory guidelines in future. During buying or selling, for a concerned transaction, in case of any variation in the weight of the gold bar (away from 1 kg), same shall be adjusted in the cash component i.e. higher weight will reduce cash component and lower weight will increase cash

component for the concerned investor.

The Scheme may invest in the schemes of Mutual Funds in accordance with the applicable extant SEBI (Mutual Funds) Regulations as amended from time to time.

The Scheme will not invest in ADR/ GDR / Foreign Securities / Securitized Debt/ structured obligation/ Repo in Corporate Debt Securities nor will it engage in short selling. The scheme does not intend to invest into any credit default swaps. The scheme shall not invest in instruments having Special Features as defined in SEBI Circular no. SEBI/HO/IMD/DF4/CIR/P/2021/032 dated March 10, 2021. The scheme shall not invest in Units issued by REITs and InvITs. The scheme shall not engage in Securities Lending or short selling.

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

Further, the Scheme may, for meeting liquidity requirements invest in units of money market/liquid schemes of Mirae Asset Mutual Fund and/or any other mutual fund provided that 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. The AMC shall not charge any investment management fees with respect to such investment.

Subject to SEBI (MF) Regulations, the asset allocation pattern indicated above may change from time to time, keeping in view market conditions, market opportunities, applicable regulations and political and economic factors. It must be clearly understood that the percentages can vary substantially depending upon the perception of the Investment Manager; the intention being at all times to seek to protect the interests of the Unit holders. As per SEBI Circular SEBI/HO/IMD/DF2/CIR/P/2021/024 dated March 4, 2021 and in line with SEBI clarification letter dated June 29, 2022, such changes in the investment pattern will be for short term and for defensive consideration only.

The Scheme shall rebalance the portfolio in case of any deviation to the asset allocation. Such rebalancing shall be done within 7 days from the date of occurrence of deviation. Where the portfolio is not rebalanced within 7 Days, justification for the same including details of efforts taken to rebalance the portfolio shall be placed before the Investment Committee and reasons for the same shall be recorded in writing. The Investment committee shall then decide on the course of action. However, at all times the portfolio will adhere to the overall investment objectives of the Schemes.

# Investment Strategy

Investments made from the net assets of the Scheme would be in accordance with the investment objective of the Scheme and the provisions of the SEBI (MF) Regulations. The AMC will strive to achieve the investment objective by way of a judicious portfolio mix comprising Gold (includes physical Gold and other Gold related instruments which may be permitted by Regulator from time to time) and instruments related to gold (including derivatives as and when permitted by SEBI), Debt Securities and Money Market Instruments. Investments in gold (includes physical Gold and other Gold related instruments which may be permitted by Regulator from time to time) would be primarily assessed with regard to its fineness.

For detailed investment strategy, refer SID.

# Risk Profile of the Scheme

Mutual Fund Units involve investment risks including the possible loss of principal. Please read the Scheme Information Document (SID) carefully for details on risk factors before investment.

The Scheme is subjected to risk factors associated with Risk Factors associated with Exchange traded Schemes, Gold and Gold related instruments, handling, storing and safekeeping of physical gold, Custody of Gold, Lending of physical Gold.

# Risk Control measures

# Risk Factors associated with Exchange traded Schemes

The Scheme is subject to the specific risks that may adversely affect the Scheme's NAV, return and / or ability to meet its investment objective. The specific risk factors related to the Scheme include, but are not limited to the following:

# Risk factors associated with investing in Gold and Gold related instruments

- The NAV of the Units relates directly to the value of the gold held by the Scheme minus the expenses incurred in managing of the scheme including but not limited to management fees, Operational expenses, cost incurred to buy and sell, taxes, other charges, tracking error, tracking difference (Positive or negative) and fluctuations in the price of could adversely affect investment value of the Units. The factors that may affect the price of gold, *inter-alia*, include economic and political developments, changes in interest rates and perceived trends in bullion prices, exchange rates, inflation trends, market movements,
- Actual or perceived disruptions in the processes used to determine the LBMA Gold Price, or lack of confidence in that benchmark, may adversely affect the return on your investment in the scheme (if any).
- Future governmental decisions may have significant impact on the price of gold, which may result in a significant decrease or increase in the value of the net assets and the net asset value.
- Because the ETF holds only gold, an investment in the ETF may be more volatile than an investment in a more broadly diversified portfolio.
- To the extent that demand for gold exceeds the available supply at that time, Authorized Participants may not be able to readily acquire sufficient amounts of gold necessary for the creation of a Basket. Market speculation in gold could result in increased requests for the issuances. It is possible that Authorized Participants may be unable to acquire sufficient gold that is acceptable for delivery for the issuance of new Baskets due to a limited then-available supply coupled with a surge in demand for the ETF units. In such circumstances, the AMC may suspend or restrict the issuance of Baskets. Such occurrence may lead to further volatility in Share price and deviations, which may be significant, in the market price of the ETF units relative to the NAV.
- The gold market in general has experienced extreme price and volume fluctuations that have often been unrelated or disproportionate to factors such as gold's uses in jewelry, technology, and industrial applications, or cost and production levels in major gold-producing countries such as China, Mexico, and Peru. In particular, supply chain disruptions resulting from the COVID-19 outbreak and investor speculation have significantly contributed to recent price and volume fluctuations.
- The formula for determining NAV of the Units is based on the imported (landed) value of gold. The landed value of gold is computed by multiplying international market price by US dollar value. The value of gold or NAV, therefore will depend upon the conversion value of US dollar into Indian rupee and attracts all the risks attached to such conversion and forex volatility.
- There is no Exchange for physical gold in India. The Scheme may have to buy or sell gold from the open market, which may lead to counter party risks for the Scheme for trading and settlement.
- The returns from physical gold in which the Scheme invests may underperform returns from other securities or asset classes.
- There is a risk that part or all of the Scheme's gold could be lost, damaged or stolen. Access to the Scheme's gold could also be restricted by natural events or human actions. Any of these actions may have adverse impact on the operations of the Scheme and consequently on investment / redemption in Units.
- The Scheme may retain certain investments in cash or cash equivalents for its day-to-day liquidity requirements. The Scheme has to sell gold only to bullion bankers / traders who are authorized to buy gold. Though, there are adequate numbers of players (commercial or bullion bankers) to whom the Scheme can sell gold, the Scheme may have to resort to distress sale of gold if there is no or low demand for gold to meet its cash needs of redemption or expenses. The distress sale may affect the redemption value of the units adversely. The Trustee, in general interest of the Unit holders of the Scheme offered under this Scheme Information Document and keeping in view of the unforeseen circumstances / unusual

market conditions, may limit the total number of Units, which can be redeemed on any Business Day.

- Any changes in trading regulations by the stock exchange(s) or SEBI may affect the ability of Authorised Participant to arbitrage resulting into wider premium / discount to NAV. Any changes in the regulations relating to import and export of gold or gold jewellery (including customs duty, sales tax and any such other statutory levies) may affect the ability of the Scheme to buy / sell gold against the purchase and redemption requests received.
- The Scheme is not actively managed. The performance of the Scheme may be affected by a general price decline in the Gold prices. The Scheme invests in the physical Gold regardless of their investment merit. The AMC does not attempt to take defensive positions in declining markets.
- For the valuation of gold by the Scheme, indirect taxes like customs duty, VAT, etc. would also be considered. Hence, any change in the rates of indirect taxation / applicable taxes would affect the valuation of the Scheme.
- Gold Exchange Traded Funds (GETFs) are relatively new products and their value could decrease if unanticipated operational or trading problems arise. Mirae Asset Gold ETF, an open ended Exchange Traded Fund, is therefore subject to operational risks.
- Though this is an open-ended scheme, the Scheme would ordinarily repurchase Units in Creation Unit Size. Thus Unit holding less than Creation Unit Size can only be sold through the secondary market on the Exchange. Further, the price received upon the redemption of Units of the Scheme may be less than the value of the gold represented by them.
- A day on which valuation on London Bullion Market Association (LBMA) is not available shall not be a Business day and hence NAV for the said day shall not be available to the Investors.
- Mirae Asset Gold ETF (the Scheme) is a passively managed fund that shall be investing substantial
  portion of its assets in physical gold and tracking its performance as close as possible to the price of
  gold. Therefore, irrespective of decline / rise in prices of physical gold, the Scheme shall remain
  invested in gold and being a passively managed fund, no active calls based on outlook of gold prices
  will be taken by the Fund.
- Investments by the Scheme are subject to availability of Gold. If favorable investment opportunities do not exist or opportunities have notably diminished, the scheme may suspend accepting fresh subscriptions.
- Performance of the Scheme may be affected by political, social and economic developments, which may include changes in government policies, diplomatic conditions, taxation and other policies.
- ETF units are created to reflect, at any given time, the market price of gold. Because the value of ETFs depends on the price of gold, it is subject to fluctuations similar to those affecting gold prices. The price of gold has fluctuated widely over the past several years. If gold markets continue to be characterized by the wide fluctuations that they have shown in the past several years, the price of the ETF units will change widely and in an unpredictable manner. This exposes your investment in ETF units to potential losses if you need to sell your ETF units at a time when the price of gold is lower than it was when you made your investment in ETF units. Even if you are able to hold ETF units for the mid- or long-term you may never realize a profit, because gold markets have historically experienced extended periods of flat or declining prices. Investors should be aware that while gold is used to preserve wealth by investors around the world, there is no assurance that gold will maintain its long-term value in terms of future purchasing power. In the event the price of gold declines, it is expected the value of an investment in the ETFs to decline proportionately.
- During the process of creation or redemption of the Scheme in creation unit size, the AMC will source or sell the physical gold from a counterparty. The price at which the gold is bought or sold at will include a spread also, apart from cost price of the gold, taxes and other transaction cost. Thus cost may vary depending on the source from which gold is bought or sold, due to different cost being changed by the counterparty. This varying buying or selling cost will impact the cost at which units are created for the investor or redeemed for the investor. AMC will most likely be passing on all the cost associated with buying and selling of the physical gold, including spread, transaction cost, taxes etc. on to the investor/investors. This will impact the per unit cost realized by the investor in case of creation or redemption directly with the AMC

- The AMC within the regulatory guidelines and room given in Scheme information document, may use derivative on gold (like Futures) for rebalancing, holding, creation of fresh units or redemption of existing units for the Scheme. The use of derivatives may affect the performance of the scheme and tracking error. It may also impact the value at units are created or redeemed by the scheme.
- If the process of creation and redemption of Baskets encounters any unanticipated difficulties or is materially restricted due to any illiquidity in the market for physical gold, the possibility for arbitrage transactions by Authorized Participants, intended to keep the price of the ETF units closely linked to the price of gold may not exist and, as a result, the price of the ETF units may fall or otherwise diverge from NAV.

## Risks associated with handling, storing and safekeeping of physical gold:

All physical gold procured must follow the LMBA guidelines as per prescribed SEBI guidelines.

Risk arises when part or all of the gold held by the Fund could be lost, stolen or damaged and access to gold may be restricted due to natural calamities or human actions, loss or damage directly or indirectly occasioned by, happening through or in consequence of war, invasion, acts of foreign enemies, hostilities (whether war be declared or not), civil war, rebellion, revolution, insurrection, military or usurped power. Loss due to aridity, humidity, exposure to light or extremes of temperature. Hence, the Custodian maintains insurance in regard to the business on terms and conditions and the custodian is also responsible for all costs arising from the insurance policies.

The custodian taking delivery on behalf of the AMC needs to ensure the weight, purity, and the source of gold as specified under the LMBA guidelines.

Since this is paramount to the SEBI guidelines the risk arises in violation of same.

Safekeeping of physical gold requires appropriate vaulting space, confirming to the best global standards. The vaulting agents engaged by the custodian needs to ensure the same.

## Risks Related to the Custody of Gold

- The Custodian is responsible for the safekeeping of the gold bullion and also facilitates the transfer of gold bullion into and out of the vault. Although the Custodian is a market maker, clearer and approved weigher under the rules of the LBMA (which sets out good practices for participants in the bullion market), the LBMA is not an official or governmental regulatory body. Accordingly, the ETF is dependent on the Custodian to comply with the best practices of the LBMA and to implement satisfactory internal controls for its gold bullion custody operations in order to keep the gold bullion secure.
- The Custodian is responsible for loss or damage to the gold only under limited circumstances. The Custodian Agreement contemplates that the Custodian will be responsible to the AMC only if it acts with negligence, fraud or in willful default of its obligations under the Custodian Agreement. In addition, the Custodian has agreed to indemnify the Trust for any loss or liability directly resulting from a breach of the Custodian's representations and warranties in the Custodian Agreement, a failure of the Custodian to act in accordance with the instructions or any physical loss, destruction or damage to the gold held for the Trust's account, except for losses due to nuclear fission or fusion, radioactivity, war, terrorist event, invasion, insurrection, civil commotion, riot, strike, act of government or public authority, act of God or a similar cause that is beyond the control of the Custodian for which the Custodian will not be responsible to the AMC. The Custodian's liability to the AMC, if any, will be limited to the value of any gold lost, or the amount of any balance held on an unallocated basis, at the time of the Custodian's negligence, fraud or willful default, or at the time of the act or omission giving rise to the claim for indemnification.

- Neither the Shareholders nor any Authorized Participant have a right under the Custodian Agreement to assert a claim against the Custodian. Claims under the Custodian Agreement may only be asserted by the AMC.
- The procedures agreed to with the Custodian contemplate that the Custodian must undertake certain tasks in connection with the inspection of gold delivered by Authorized Participants in exchange for Baskets. The Custodian's inspection includes review of the corresponding bar list to ensure that it accurately describes the weight, fineness, refiner marks and bar number appearing on the gold bars, but does not include any chemical or other tests designed to verify that the gold received does, in fact, meet the purity requirements. Accordingly, such inspection procedures may not prevent the deposit of gold that fails to meet these purity standards. The Custodian will not be responsible or liable to the Trust or to any investor in the event any gold otherwise properly inspected by it does not meet the purity requirements
- The AMC does not insure its gold (Underlying gold of the scheme). The Custodian maintains insurance on such terms and conditions as it considers appropriate in connection with its custodial obligations under the Custodian Agreement and is responsible for all costs, fees and expenses arising from the insurance policy or policies. The AMC is not a beneficiary of any such insurance and does not have the ability to dictate the existence, nature or amount of coverage. Therefore, Shareholders cannot be assured that the Custodian maintains adequate insurance or any insurance with respect to the gold held by the Custodian on behalf of the Trust.
- Tracking Error Risk: The Fund Manager would not be able to invest the entire corpus in physical gold due to certain factors such as the fees and expenses of the Scheme, corporate actions, cash balance, changes to the underlying index and regulatory restrictions, which may result in Tracking Error with the underlying index. The Scheme's returns may therefore deviate from those of the underlying index. "Tracking Error" is defined as the standard deviation of the difference between daily returns of the underlying index and the NAV of the Scheme. The Fund Manager would monitor the Tracking Error of the Scheme on an ongoing basis and would seek to minimize the Tracking Error to the maximum extent possible. There can be no assurance or guarantee that the Scheme will achieve any particular level of Tracking Error relative to performance of the underlying Index. Tracking Error may arise due to the following reasons: -
  - 1. Expenditure incurred by the Fund.
  - 2. Available funds may not be invested at all times as the Scheme may keep a portion of the funds in cash to meet Redemptions for corporate actions or otherwise.
  - 3. Accounting for indirect taxes including tax reclaims.
  - 4. SEBI Regulations (if any) may impose restrictions on the investment and/or disvestment activities of the Scheme. Such restrictions are typically outside the control of the AMC and may cause or exacerbate the Tracking Error.

## Risk associated with Lending of physical Gold

### Market Trading Risks

- Although Units of Scheme described in this Scheme Information Document are listed / to be listed on the Exchange, there can be no assurance that an active secondary market will be developed or be maintained.
- Trading in Units of the Scheme on the Exchange may be halted because of market conditions or for reasons that in view of the Exchange Authorities or SEBI, trading in Units of the Scheme is not advisable. In addition, trading in Units of the Scheme is subject to trading halts caused by extraordinary market volatility and pursuant to the Exchange and SEBI 'circuit filter' rules. There can be no assurance that the requirements of the Exchange necessary to maintain the listing of Units of the Scheme will continue to be met or will remain unchanged.
- Any changes in trading regulations by the Stock Exchange(s) or SEBI may affect the ability of market maker to arbitrage resulting into wider premium / discount to NAV. The Units of the Scheme may

- trade above or below their NAV. The NAV of the Scheme will fluctuate with changes in the market value of Scheme's holdings. The trading prices of Units of the Scheme will fluctuate in accordance with changes in their NAV as well as market supply and demand for the Units of the Scheme.
- The Units will be issued only in demat form through depositories. The records of the depository are final with respect to the number of Units available to the credit of Unit holder. Settlement of trades, repurchase of Units by the Mutual Fund during liquidity window depends upon the confirmations to be received from depository(ies) on which the Mutual Fund has no control.
- Governments, central banks and related institutions worldwide, own a significant portion of the
  aggregate world gold holdings. If one or more of these institutions decides to sell in amounts large
  enough to cause a decline in world gold prices, the price of Units of the Scheme will be adversely
  affected.
- The Scheme provides for the creation and redemption of Units in Creation Unit Size directly with the Fund and therefore, it is expected that large discounts or premiums to the NAV of the Units of the Scheme will not sustain due to arbitrage opportunity available.
- Conversion of underlying physical gold into the Units of the Scheme may attract capital gain tax depending on acquisition cost and holding period.

# Risk factors associated with investing in Gold Monetisation Scheme (GMS) and Gold Deposit Scheme (GDS)

The ETF shall, as permitted by SEBI, may invest a part of its pool of physical gold assets in Gold Monetisation Scheme/Gold Deposit Scheme run by Banks. Under the GMS/GDS, the ETF will deposit its physical gold assets as principal with the Banks which offer such facility ("the issuer"). A situation could arise where the issuer is unable to return the principal physical gold to ETF upon maturity or in case of an early redemption. Such inability to return physical gold could arise on account of liquidity problems or general financial health of the issuer. A default by the issuer under a GMS /GDS may result in losses to the Unit holders of the ETF. GMS/GDS being an unlisted and non-transferrable security can be Redeemed only with the issuer and hence, is subject to the risk of an issuer's inability to meet principal and interest payments on the obligation (credit risk). Credit Risk means that the issuer of a Security may default on interest payments or even paying back the principal amount on maturity (i.e. the issuer may be unable to make timely principal and interest payments on the Security) which may result in losses to the Unitholders of the ETF.

# Risks Associated with Debt & Money Market Instruments

While these measures are expected to mitigate the above risks to a large extent, there can be no assurance that these risks would be completely eliminated.

# Creation Unit Size

'Creation Unit Size' is the number of Units of the Scheme, which is exchanged against a predefined quantity and purity of physical Gold called the Portfolio Deposit and / or a Cash Component. For redemption of Units it is vice versa i.e. a fixed number of Units of Scheme are exchanged for Portfolio Deposit and Cash Component. The Portfolio Deposit and Cash Component may change from time to time and is discussed separately under this Scheme Information Document.

**Portfolio Deposit:** Portfolio Deposit consists of pre-defined quantity and purity of physical gold and announced by AMC from time to time.

**Cash Component:** Cash component represents the difference between the applicable net asset value of a creation unit and the market value of the Portfolio deposit.

The Portfolio Deposit and Cash Component may change from time to time due to change in NAV and will be announced by the AMC on its website. The Creation Unit size for the scheme shall be 1,10,000 units. The Portfolio Deposit and the cash component will change from time to time as decided by AMC. The Creation Unit size may be changed by the AMC at their discretion and the notice of the same shall be published on website of Mutual Fund (www.miraeassetmf.co.in)

Plans	a
<b>Options</b>	
Applicabl	e
NAV (afte	er
the schem	ıe
opens for	

repurchase)

The Scheme does not offer any Plans/Options for investment.

# In case of Purchase / Redemption directly with Mutual Fund (By Authorized Participants and Large Investors):

# **Direct transaction in ETFs through AMCs**

Direct transaction with AMCs shall be facilitated for investors only for transactions above a specified threshold. In this regard, to begin with any order placed for redemption or subscription directly with the AMC must be of creation unit size.

All direct transactions in units of ETFs by Market Makers or other eligible investors (as mentioned above) with AMCs shall be at intra-day NAV based on the actual execution price of the underlying portfolio.

# For Redemption of units directly with the Mutual Fund (other than Authorized Participants and Large Investors):

Investors can directly approach the AMC for redemption of units of ETF, for transaction less than creation unit size without any exit load, in case of the following scenarios:

- i. Traded price (closing price) of the ETF units is at discount of more than 1% to the day end NAV for 7 continuous trading days, or
- ii. No quotes for such ETFs are available on stock exchange(s) for 3 consecutive trading days, or
- iii. Total bid size on the exchange is less than half of creation units size daily, averaged over a period of 7 consecutive trading days.

In case of the above scenarios, applications received from investors for redemption up to 3.00 p.m. on any trading day, shall be processed by the AMC at the closing NAV of the day.

Such instances shall be tracked by the AMC on an ongoing basis and in case any of the above mentioned scenario arises, the same shall be disclosed on the website of the Mutual Fund.

## Settlement of Purchase/Sale of Units of the Scheme on NSE/BSE

Buying/Selling of Units of the Scheme on NSE/ BSE is just like buying/selling any other normal listed security. If an investor has bought Units, an investor has to pay the purchase amount to the broker/subbroker such that the amount paid is realized before the funds pay-in day of the settlement cycle on the Stock Exchange(s). If an investor has sold Units, an investor has to deliver the Units to the broker/subbroker before the securities pay- in day of the settlement cycle on the Stock Exchange(s). The Units (in the case of Units bought) and the funds (in the case of Units sold) are paid out to the broker on the pay-out day of the settlement cycle on the Stock Exchange(s) regulations stipulate that the trading member should pay the money or Units to the investor within 24 hours of the pay-out.

If an investor has bought Units, he should give standing instructions for 'Delivery-In' to his /her/its DP for accepting Units in his/her/its beneficiary account. An investor should give the details of his/her beneficiary account and the DP-ID of his/her/its DP to his/ her/its trading member. The trading member will transfer the Units directly to his/her/ its beneficiary account on receipt of the same from NSE's/ BSE's Clearing Corporation.

An investor who has sold Units should instruct his/her/its Depository Participant (DP) to give 'Delivery Out' instructions to transfer the Units from his/her/its beneficiary account to the Pool Account of his/her/its trading member through whom he/she/it have sold the Units. The details of the Pool A/C (CM-BP-ID) of his/her trading member to which the Units are to be transferred, Unit quantity etc. should be mentioned in the Delivery Out instructions given by him/her to the DP. The instructions should be given well before the prescribed securities pay-in day. SEBI has advised that the Delivery Out instructions should be given at least 24 hours prior to the cut-off time for the prescribed securities pay-in to avoid any rejection of

	instructions due to data entry errors, network problems, etc.
Minimum Amount for Application	During NFO Period: Rs. 5,000 per application and in multiples of Re. 1 thereafter. Units will be allotted in whole figures and the balance amount will be refunded. On an on-going Basis:
	<b>Authorised Participants:</b> Application for subscription of Units directly with the Fund in Creation Unit Size at NAV based prices in exchange of Portfolio Deposit and Cash Component.
	<b>Large Investors:</b> Application for subscription of Units directly with the Fund in Creation Unit Size at NAV based prices by payment of requisite Cash as determined by the AMC only by means of payment instruction of Real Time Gross Settlement (RTGS) / National Electronic Funds Transfer (NEFT) or Funds Transfer Letter / Transfer Cheque of a bank where the Scheme has a collection account.
	Other investors (including Authorised Participants, Large Investors and Regulated Entities): Units of the Scheme can be subscribed (in lots of 1 Unit) during the trading hours on all trading days on the NSE and BSE on which the Units are listed.
	Note: Allotment of units will be done after deduction of applicable stamp duty and transaction, if any.
Dispatch of	The redemption or repurchase proceeds shall be dispatched to the unitholders within 3 working days from
Repurchase	the date of redemption or repurchase.
(Redemption) Request	
Benchmark	Domestic Price of Physical Gold
Index	Bonnessie Thee of Thysical Cold
Name of the	The Scheme will be managed by Mr. Ritesh Patel
Fund	
Manager	
Name of the Trustee	Mirae Asset Trustee Company Private Limited
Company	
Expenses of	During New Fund Offer and Ongoing Offer Periods
the Scheme	
1.Load	Entry Load: Not Applicable
Structure	Exit Load:
	<ul> <li>For investors transacting directly with the AMC: No Exit load will be levied on redemptions made by Authorized Participants / Large Investors directly with the AMC.</li> <li>For investors transacting on the exchange: Not Applicable.</li> </ul>
	Investors other than Authorized Participants can redeem units directly with the Fund for less than Creation Unit size at approximately indicative NAV based prices (along with applicable charges and execution variations) during the Ongoing Offer for units without any exit load if:
	<ul> <li>Traded price (closing price) of the ETF units is at discount of more than 1% to the day end NAV for 7 continuous trading days, or</li> <li>No quotes for such ETFs are available on stock exchange(s) for 3 consecutive trading days, or</li> <li>Total bid size on the exchange is less than half of creation units size daily, averaged over a period of 7 consecutive trading days.</li> </ul>
	Such instances shall be tracked by the AMC on an ongoing basis and in case if any of the above mentioned scenario arises, the same shall be disclosed on the website of the Mutual Fund.

For any change in load structure AMC will issue an addendum and display it on the website/Investor Service Centres.

The Mutual Fund may charge the load within the stipulated limit of 5% and without any discrimination to any specific group. The Repurchase Price however, will not be lower than 95% of the NAV.

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:

- 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.
- 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.
- 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.
- Any other measures which the mutual funds may feel necessary.

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:

# 2. Recurring Expenses

The AMC has estimated that the following expenses will be charged to the scheme as expenses as permitted under Regulation 52 of SEBI (MF) Regulations. For the actual current expenses being charged, the investor should refer to the website of the Fund.

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 1 bps)	
Brokerage & transaction cost over and above 12 bps and 5 bps for cash marke transactions and derivative transaction respectively @@	t
GST on expenses other than investment and advisory fees	
GST on brokerage and transaction cost	
Other Expenses*	
Maximum total expense ratio (TER) permissible under Regulation 52 (6) (b)	
Additional expenses for gross new inflows from specified cities	Upto 0.30%

<sup>\*</sup>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.

Provided that the total expense ratio to be charged over and above the weighted average of the total expense ratio of the underlying schemes shall not exceed two times the weighted average of the total expense ratio levied by the underlying scheme(s), subject to the overall ceilings as stated above.

The total expense ratio of the scheme including weighted average of the total expense ratio levied by the underlying scheme(s) shall not exceed 1.00 per cent of the daily net assets of the scheme in terms of Regulation 52 clause 6 sub clause (a)(i) of the SEBI Mutual Funds Regulations.

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

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

@@ Brokerage and transaction costs which are incurred for the purpose of execution of trade up to 0.12 per cent of trade value in case of cash market transactions.

Waiver	of
Load	for
Direct	
Application	ons
T 4	4

Not Applicable.

# Tax treatment for the Investors (Unitholders)

Investors are advised to refer to the paragraph on Taxation in the "Statement of Additional Information" or "Scheme Information Document" and to consult their own unit holder's tax advisors with respect to the specific amount of tax and other implications arising out of their participation in the scheme.

# Daily Net Asset Value (NAV)

NAVs will be disclosed at the close of each business day. NAV of the Units of the Scheme (including options there under) calculated in the manner provided in this SID or as may be prescribed by the Regulations from time to time.

The AMC shall update the NAVs on the website of the Mutual Fund <a href="https://www.miraeassetmf.co.in/">https://www.miraeassetmf.co.in/</a> and on the website of Association of Mutual Funds in India - AMFI (www.amfiindia.com) by 9.00 a.m. of the following calendar day. In case of any delay, the reasons for such delay would be explained to AMFI in writing. If the NAVs are not available before commencement of business hours on the following day due to any reason, the Mutual Fund shall issue a press release giving reasons and explaining when the Mutual

<sup>^</sup> Such expenses will not be charged if exit load is not levied/not applicable to the scheme.

	Fund would be able to publish the NAVs.
	Tile NAXV secili be a second of sector A desired and a second sector and sect
	The NAV will be computed upto 4 decimal places.
Indicative Net Asset Value (iNAV)	iNAV i.e. the per unit NAV based on the current market value of the scheme portfolio during the trading hours of the scheme, will be disclosed based on the latest available data for Gold. Accordingly, iNAV disclosed for Mirae Asset Gold ETF may either be static or dynamic depending upon the availability of the
	underlying price.
For Investor	Mr. Chaitanya Chaubal
Grievances	Mirae Asset Investment Managers (India) Private Limited
please contact	606, 6th Floor, Windsor Bldg., Off CST Road, Kalina, Santacruz (E), Mumbai - 400 098.
	<b>Telephone Nos.:</b> 6780 0300 <b>e-mail:</b> customercare@miraeasset.com
	Investors are advised to contact any of the ISCs or the AMC by calling the investor line of the AMC at "1800 2090 777" (toll-free from a MTNL / BSNL landline) for any queries. Investors can also visit the website at <a href="https://www.miraeassetmf.co.in">www.miraeassetmf.co.in</a> , for complete details.
Unitholders' Information	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.
	Half yearly Disclosures: Portfolio / Financial Results: 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 www.miraeassetmf.co.in. 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.
	The AMC/Mutual Fund shall publish an advertisement disclosing the hosting of unaudited financial results on their website www.miraeassetmf.co.in 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.
	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.
	<b>Monthly Portfolio:</b> The AMC/Mutual Fund shall disclose portfolio (along with ISIN) as on the last day of the month for all their schemes on its website on www.miraeassetmf.co.in or before the tenth day of the succeeding month in a user friendly format.
	Monthly Average Asset under Management (Monthly AAUM) Disclosure: The Mutual Fund shall disclose the Monthly AAUM under different categories Schemes as specified by SEBI in the prescribed format on a monthly basis on its website viz. www.miraeassetmf.co.in and forward to AMFI within 7 working days from the end of the month.
	<b>Disclosures with respect to Tracking Error and Tracking Difference: Tracking Error (TE)</b> : The AMC shall disclose tracking error based on past one year rolling data, on a daily basis, on the website of AMC and AMFI.
	<b>Tracking Difference (TD):</b> Tracking difference i.e. the annualized difference of daily returns between the index or goods and the NAV of the scheme shall be disclosed on the website of the AMC and AMFI, on a

monthly basis, for tenures 1 year, 3 year, 5 year, 10 year and since the date of allotment of units.

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).

# Segregated Portfolio

In case of a credit event at issuer level and to deal with liquidity risk, Creation of segregated portfolio shall be subject to guidelines specified by SEBI from time to time.

For complete details please refer SID of the Scheme.

# Product Labeling and Risk-o-meter

The Risk-o-meter shall have following six levels of risk:

- . 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;
- b) risk-o-meter of the scheme and benchmark wherever the performance of the scheme vis-à-vis that of the benchmark is disclosed.
- c) scheme risk-o-meter, name of benchmark and risk-o-meter of benchmark while disclosing portfolio of the scheme in terms of SEBI circular SEBI/HO/IMD/DF2/CIR/P/2018/92 dated June 5, 2018.

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

# **Fund Manager Details**

Sr. No.	Particulars	Details		
i.	Name	Mr. Ritesh Patel		
ii.	Age	32 years		
iii.	Qualification	Bachelors in financial market, CMT L-2 Candidate		

iv.	Past experience	Mr. Ritesh Patel has over 10 years of experience in Commodities market. Prior to joining Mirae Asset Investment Managers (India) Private Limited, Mr. Patel has worked with companies like Aditya Birla Money Ltd, IIFL Securities, Ventura Securities, Choice Broking Pvt. Ltd and Waves research.  Currently, Mr. Ritesh Patel is not managing any other scheme of Mirae Asset Mutual Fund.
v.	Tenure for which the fund manager has	N.A
	been managing the scheme	
vi.	Scheme's portfolio turnover ratio	N.A.

Portfolio of the Scheme: NA since it is a new scheme

# Comparison with similar existing schemes of Mirae Asset Mutual Fund:

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

Scheme Name	Investment Objective	Asset Allocation Pattern	Investment Strategy	No of Folios as on December 31, 2022	AUM as on December 31, 2022 (in Rs. crores)
Mirae Asset Gold ETF	To generate returns that are in line with the performance of physical gold in domestic prices, subject to tracking error.	Gold and gold related instruments: 95% to 100%  Money market instruments including Tri Party REPO/ debt securities, Instruments and/or units of debt/liquid schemes of domestic Mutual Funds: 0% to 5%	Investments made from the net assets of the Scheme would be in accordance with the investment objective of the Scheme and the provisions of the SEBI (MF) Regulations. The AMC will strive to achieve the investment objective by way of a judicious portfolio mix comprising Gold (includes physical Gold and other Gold related instruments which may be permitted by Regulator from time to time) and instruments related to gold (including derivatives as and when permitted by SEBI), Debt Securities and Money Market Instruments. Investments in gold (includes physical Gold and other Gold related instruments which may be permitted by Regulator from time to time) would be primarily assessed with regard to its fineness.		J.A

MIRAE	The investment	Securities included	The NIFTY 50 ETF will be	5304	1084.57
ASSET	objective of the	in the Nifty 50	managed passively with		
NIFTY	scheme is to	Index: 95% to	investments in stocks in a		
50 ETF	generate returns,	100%	proportion that match as		
00211	before expenses,	Money market	close as possible to the		
	that are	instruments / debt	weights of these stocks in		
	commensurate	securities,	Nifty 50 Index. The		
			•		
			investment strategy would		
	performance of		revolve around reducing		
	the Nifty 50		the tracking error to the		
	Index, subject to		least possible through		
	tracking error.	Funds: 0% to 5%	regular rebalancing of the		
	The Scheme does		portfolio, taking into		
	not guarantee or		account the change in		
	assure any		weights of stocks in the		
	returns.		Index as well as the		
			incremental		
			collections/redemptions in		
			the Scheme. A part of the		
			funds may be invested in		
			debt and money market		
			instruments, to meet the		
			liquidity requirements.		
MIRAE		Securities included	The NIFTY NEXT 50 ETF	3164	98.96
ASSET	objective of the	•	will be managed passively		
NIFTY	scheme is to	50 Index: 95% to	with investments in stocks		
NEXT 50	generate returns,	100%	in a proportion that match		
ETF	before expenses,	Money market	as close as possible to the		
	that are	instruments / debt	weights of these stocks in		
	commensurate	securities,	Nifty Next 50 Index. The		
	with the	Instruments and/or	investment strategy would		
	performance of		revolve around reducing the		
	the Nifty Next 50		tracking error to the least		
	Total Return		possible through regular		
	Index, subject to		rebalancing of the portfolio,		
	tracking error.	C	taking into account the		
	The Scheme does	subscription and	change in weights of stocks		
	not guarantee or	redemption cash	in the Index as well as the		
	assure any	flow*: 0% to 5%	incremental collections		
	returns.		/redemptions in the		
			Scheme. A part of the funds		
			may be invested in debt and		
			money market instruments,		
			to meet the liquidity		
			requirements.		
			_ ^		
	1				

Mirae Asset Nifty 100 ESG Sector Leaders ETF	The investment objective of the scheme is to generate returns, before expenses, that are commensurate with the performance of the Nifty100 ESG Sector Leaders Total Return Index, subject to tracking error. The Scheme does not guarantee or assure any returns.	ESG Sector Leaders Index: 95% to 100% Money market instruments / debt securities, Instruments and/or units of debt/liquid schemes of domestic Mutual	The Mirae Asset Nifty 100 ESG Sector Leaders ETF will be managed passively with investments in stocks in a proportion that match as close as possible to the weights of these stocks in Nifty100 ESG Sector Leaders Index.	4054	158.80
Mirae Asset NYSE FANG+ ETF	The investment objective of the scheme is to generate returns, before expenses, that are commensurate with the performance of the NYSE FANG+ Total Return Index, subject to tracking error and forex movement. The Scheme does not guarantee or assure any returns.	in the NYSE FANG+ Index: 95% 100% Money market instruments / debt securities, Instruments and/or	The Mirae Asset NYSE FANG+ ETF will be managed passively with investments in stocks in a proportion that match as close as possible to the weights of these stocks in NYSE FANG+ Index.	87891	1035.89

		Securities included in the S&P 500 Top 50 Index: 95% 100% Money market instruments / debt securities, Instruments and/or units of schemes of domestic Mutual Funds. 0 - 5%	The Mirae Asset S&P 500 Top 50 ETF will be managed passively with investments in stocks in a proportion that match as close as possible to the weights of these stocks in S&P 500 TOP 50 Index.  The investment strategy of the Scheme will be to invest in a basket of securities forming part of S&P 500 TOP 50 Index in similar weight proportion.	14539	491.99
Mirae Asset Nifty India Manufactu ring ETF	objective of the	Manufacturing Index: 95% to 100%  Money market instruments / debt securities, Instruments and/or units of debt/liquid	The Mirae Asset Nifty India Manufacturing ETF will be managed passively with investments in stocks in a proportion that match as close as possible to the weights of these stocks in Nifty India Manufacturing Index.  The investment strategy of the Scheme will be to invest in a basket of securities forming part of Nifty India Manufacturing Index in similar weight proportion.	2484	76.46

Mirae	The investment	Securities included	The Mirae Asset Nifty	8372	324.46
Asset	objective of the	in the Nifty	Financial Services ETF will		
Nifty	scheme is to	Financial Services	be managed passively with		
Financial	generate returns,	Index: 95% to	investments in stocks in a		
Services	before expenses,		proportion that match as		
ETF	that are		close as possible to the		
	commensurate	Money market	weights of these stocks in		
	with the	instruments / debt	Nifty Financial Services		
	performance of	securities,	Index.		
	the Nifty	Instruments and/or			
	Financial	units of debt/liquid	The investment strategy of		
	Services Total	schemes of	the Scheme will be to		
	Return Index,	domestic Mutual	invest in a basket of		
	subject to	Funds: 0% to 5%	securities forming part of		
	tracking error.		Nifty Financial Services		
	The Scheme does		Index in similar weight		
	not guarantee or		proportion.		
	assure any				
	returns.		The investment strategy		
			would revolve around		
			reducing the tracking error		
			to the least possible through		
			regular rebalancing of the		
			portfolio, considering the		
			change in weights of stocks		
			in the Index as well as the		
			incremental		
			collections/redemptions in		
			the Scheme. A part of the		
			funds may be invested in		
			debt and money market		
			instruments, to meet the		
			liquidity requirements.		

M	Tile in the second of	C 1/1 1 - 1 - 1 - 1	The Mine Asset Henry	0204	156 44
Mirae Asset Hang Seng TECH ETF	objective of the	Securities included in the Hang Seng TECH Index: 95% to 100%  Money market instruments / debt securities, Instruments and/or units of schemes of domestic Mutual Funds: 0% to 5%	The Mirae Asset Hang Seng TECH ETF will be managed passively with investments in stocks in a proportion that match the weights of these stocks in Hang Seng TECH Index.	9204	156.44
Mirae Asset Nifty Midcap 150 ETF	The investment objective of the scheme is to generate returns, before expenses, that are commensurate with the performance of the Nifty Midcap 150 Total Return Index, subject to tracking error. The Scheme does not guarantee or assure any returns.	in the Nifty Midcap 150 Index: 95% to 100%  Money market instruments / debt securities,	The Mirae Asset Nifty Midcap 150 ETF will be managed passively with investments in stocks in the same proportion as in the Nifty Midcap 150 Index.  The investment strategy of the Scheme will be to invest in a basket of securities forming part of Nifty Midcap 150 Index in similar weight proportion.	10553	160.97

Date: 30/01/2023

An open-ended scheme replicating/tracking domestic price of gold.

The face value of each unit offered under the Scheme shall be Rs. 10 and will be issued at premium/discount equivalent to the difference between allotment price and the face value of Rs. 10. Each Unit is approximately equal to 0.01gram of Gold. ("NFO") period and at approximately indicative NAV based prices (along with applicable charges and execution variations) during the Orgoing Offer- NFO Dates: 09/02/2023 to 15/02/2023 Scheme re-opens for continuous sale & re-purchase on and from 21/02/2023



## **MIRAE ASSET GOLD ETF**

An open-ended scheme replicating/tracking domestic price of gold.

New Fund Offer open on: 09/02/2023 New Fund Offer closes on: 15/02/2023

e\*. Non-Individual Investors involved/providing

any of the mentioned services

**Application No.:** 

- ·Returns in-line with physical gold over medium to long term, subject to tracking errors.
- Investments in physical gold of 99.5% purity (fineness)

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



☐ Gaming/Gambling/Lottery/Casino Services

None of the above



			Investo	ors understand that their principal will be at High Risk	The Benchmark is at High Risk
Name & Broker Code/ ARN/RIA Code**	Sub Broker / Agent ARN Code	Sub Agent Code	EUIN*	Internal Code for AMC	ISC Date Time Stamp Reference No.
*EUIN Declaration: Declaration for "Execution Only" EUIN box has been intentionally left blank by me/us a advice of in-appropriateness, if any, provided by the feed/portfolio holdings/NAV etc. in respect of my/our in	s this transaction is executed without employee/relationship manager/sales	any interaction or advice by s person of the distributor/si	y the employee/relationship m ub broker. ** <b>RIA/Declaration</b> :	anager/sales person of the above d : "I/We hereby give you my/our cons	istributor/sub broker or notwithstanding the
TRANSACTION CHARGES (Please ©	any one of the below Ref	er Instruction No. 11	1)	Chigh Gray Physicanic	
☐ I AM A FIRST TIME INVESTOR IN MU		OR	·	I EXISTING INVESTOR IN I	MUTUAL FUNDS
Applicable transaction charges will be dedu registered Distributor) based on the investor	icted in case your distributor h 's assessment of various factor	as opted for such chars including the services	rges. Upfront commissions rendered by the ARN Ho	n shall be paid directly by the older.	e investor to the ARN Holder (AMFI
EXISTING UNIT HOLDER INFORM	IATION - Please fill in your	Folio Number, PAN,	KIN in below Sections	s 2, 3, 4 & proceed to Sect	ion 7 for Investment Details.
Folio No.					tion, provided the particulars should
		. ,	, and the second	•	details given in the below Sections.
1a. MODE OF HOLDING AND UNITS I	HOLDING PATTERN - The M		· ·		
2. DEMAT ACCOUNT DETAILS - Man	datory	The first appli the Demat Acc	cant details provided i count details mentione	n the Application Form / Ford below which is held with	olio No. should be same as per the Depository Participant.
National Securities Depository Limited	(NSDL)		· · · · ·	rvices (India) Limited (CDS	SL)
DP Name			DP Name		
DP ID I N Be	nef. A/C No.	1	6 Digit A/C No.		
Enclosures - Please (✓) ☐ Client Ma	asters List (CML)	Transaction cum	Holding Statement	☐ Delivery Instruc	ction Slip (DIS)
3. APPLICANT(S) NAME AND INFOR	RMATION [Refer Instruction	2] If the 1 <sup>st</sup> / Sole Ap	plicant is Minor, then	please provide details of r	natural / legal guardian
1st SOLE APPLICANT Mr. / Ms. / M/s.				PAN	
(Please write the name as per PAN Card)					
LEI Code for entities					
CKYC ID No. (KIN)			Pls indic		for tax purpose / Resident of Canada No <sup>s</sup> (\$Default if not ✓)
GUARDIAN (In case 1st Applicant is a Mir	por)				ip with Minor (Please ✓)
Mr. / Ms. / M/s.	101)			Mother	Father Legal Guardian
GUARDIAN CKYC ID No. (KIN)			KYC (Please ✓)  □ Proof Attached	GUARDIAN PAN	
POA / Custodian Name:				KY	C (Please ✓) ☐ Proof Attached
POA / Custodian CKYC ID No. (KIN)			PC	OA / Custodian PAN	
Contact Person for Corporate Investor:	Name			Designation:	
4. FIRST APPLICANT AND KYC DETA	ILS All fields marked as '	*' are Mandatory		-	
1st SOLE APPLICANT Individual or					a & 10b - Refer Instruction No. 17]
*Date of Birth/ Incorporation (Individual) (Non-individual) (Please write the Date of birth as per Aadhaar Ca		of Date of Birth (Ple (For minor applicant)			School Leaving Certi cate / Mark Sheet Others
Place of Birth / Incorporation:	Country of Birth /		Nationality:	Gender	Male Female Other
(Please write the Date of birth as per Aadhaar Ca <b>Type:</b> Resident Individual Sole		rust Bank / Fls	☐ FIIs ☐ PIO ☐ S	Society/AOP/BOI Minor	through Guardian  NRI - NRO
	te Company Public Ltd. Co				
a*. Occupation Details [Please tick (✓)]	Private Sector Business	Public Sector Retired	Government Servi	ce Student Proprietorship	☐ Professional ☐ Housewife ☐ Others
b*. Politically Exposed Person (PEP) Status					
c*. Gross Annual Income (₹) [Please tick (√	)] Below 1 Lakh	1-5 Lakhs	5-10 Lakhs	☐ 10-25 Lakhs	>25 Lakhs > 1 Crore
d*. Net-worth (Mandatory for Non-Individua	_	_	as on		Y Y (Not older than 1 year)

☐ Foreign Exchange / Money Changer Services

Money Lending / Pawning

Signature of 1st Applicant / Guardian / Auth. Signatory / PoA / Karta (AS IN BANK RECORDS)

ignature of 2<sup>nd</sup> Applicant / Guardian / Auth. Signatory / PoA (AS IN BANK RECORDS) Signature of 3<sup>rd</sup> Applicant / Guardian / Auth. Signatory / PoA (AS IN BANK RECORDS)

PART		•					tv (NFEs)	AIOAG	3110 010	23311104		rterer	monuc	tion no	3. 10)	
We ar		GIIN		- COL TOPOL	Ling it		iy (i.i. 20)									
	cial institution	Not	e: If you do not have a GIIN	I but you are spo	sponsored by another entity, please provide your sponsor's GIIN above and indicate your sponsor's name below											
Direct	reporting NFE	Name o	of sponsoring en	titv:												
Pleas	se tick (✓ )]	- Namo e	or oponooning on													
	ot available [Please		Applied fo				olease specify 2 d		ategory			_ No	ot obtain	ned – N	on-part	ticipating
PART	B (please fill any o	one as app	propriate "to be f	filled by N	FEs of	ther than Direct	Reporting NFEs	")								
Is the Entity a publicly traded company     (that is, a company whose shares are regularly     traded on an established securities market)						es (If yes, please spector of stock exchange:	cify any one stock ex	change on v	hich the	stock is r	egularly	/ traded	)			
2	Is the Entity a relate	ed entity o	of a publicly		Ye	es (If ves. please spe	cify name of the lister	d company a	ind one s	tock exch	ange o	n which	the stock	k is reau	larlv trad	led)
_	traded company (a regularly traded on	company	whose shares ar												,	,
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							-	a Company (		Controll	ou by a	Listeu	Joinpariy			
	le the Entity on esti	ive NEE				of stock exchange:			- \							
3	Is the Entity an acti	IVE NFE			_		JBO declaration in the	e next sectio	п.)							
					Nature	e of Business:										
					Please	e specify the sub-cat	egory of Active NFE		Mention	n code: R	efer ins	truction	15(c)			
4	Is the Entity a pass	ive NFE			Ye	es (If yes, please fill L	JBO declaration in the	e next section	n.)							
					Nature	e of Business:										
	ECLARATION FOR UNITED ITEMS IS NOT THE CONTROL OF CONTR					- `	•		4111 1	l de		D		la a l'acco dia	- 4-4-9-	-ft10-
person(s) Statemen	, confirming ALL countries t and Auditor's Letter with re	of tax reside equired details	ency / permanent resides as mentioned in Form	dency / citizer 1.	nship an	d ALL Tax Identification	on Numbers for EACH	d controlling	person(s)	. Owner-o	locumer	nted FF	l's should	provide	FFI Own	
10b. D	ETAILS OF ULTIMAT Name of UBO & Addre		Address Type <sup>ss</sup>	[Mandato		Document Type	Country of tax	equate, pl Count			ultiple Code		aration (YC (Yes			beneficial
			Addiess Type	Identification Equivalent	on No./			citizen			latory)		[please a the KY knowled copy	ttach /C gement	in	nterest
information that applie	ss Type: Residential or Buston is not provided, it will be potent has concealed the facts information as may be requ	resumed that s of beneficial	t applicant is the UBO, I l ownership. I/We also u	with no declar	ation to	submit. In such case, N	MAMF/AMC reserves t	he right to rej	ect the ap	plication o	rrevers	e the all	otment of	units, if s	ubseque	ntly it is four
# If passi	ve NFE, please provide bel	ow additiona	l details. (Please attac	h additional s	sheets if	necessary). Also prov	vide below mandatory	details if the	UBO doe	s not hav	e a PAN	I. (Refer	Instructio	on No. 15	i)	
Election ID	any other Identification No., Govt. ID, Driving Licence NREGA. Birth - Country of Birth			Nationa .	lity:	<b>De:</b> Service, Business Mandatory if PAN is	,			ate of Bir r: Male, F		Other				
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#Addition	al details to be filled by cont le US, where controlling per	rolling persor	ns with tax residency / p	ermanent res	idency/	citizenship / Green Ca	rd in any country other	than India.								

Application No.:

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ACKNOWLEDGMENT SLIP

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?

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

1 <sup>st</sup> Applicant	ardian / Non-Individual)		pplicant	3 <sup>rd</sup> Applicant					
Country(ies) of Birth	Do you have any non-Indian Country(ies) of Birth / Citizenship / Nationality and Tax Residency		Do you have any non-Indian Country(ies) of Birth / Citizenship / Nationality and Tax Residency		Yes No	Do you have any non-India Country(ies) of Birth / Citizenship / Nationality and Tax Residency		☐ Yes ☐ No	
Country of Birth / Incorporation			Country of Birth			Country of Birth			
Country Citizenship / Nationality			Country Citizenship Nationality	I		Country Citizenship Nationality	I		
Are you a US specified person?	ed	Yes No Please provide Tax Payer Id.	Are you a US specific person?	ed	Yes No Please provide Tax Payer Id.	Are you a US specific person?	ed	Yes No Please provide Tax Payer Id.	
For non-Individual inve	estor, in ca	se your country of incorporation / Tax	residence is US, but yo	u are not	a specified US person then please me	ention exemption code		Refer instruction 15(e)	
Individual or Non-Ind if ticked Yes above.	ividual in	vestors fill this section	Individual investor	have to f	II in below details in case of joint a	pplicants			
	Country	r:		Countr	y:		Country	y:	
Tax Residency Status: 1	No.:		Tax Residency Status: 1	No.:		Tax Residency Status: 1	No.:		
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Address Type			Address Type			Address Type		_	
(Address Type: Resid	dential or	Business (default) / Residential / B	usiness / Registered O	Office) (Fo	r address mentioned in form / exist	ting address appearing	in folio)		
		he POA holder should fill separate for			•				
To The Trustees, Mirae Asset agree to abide by the terms, co provisions of the Income Tax /Asset Mutual Fund. (D) The i information/details with the AN I/We will indemnify the Fund, // form of trail commission or amy I/We have read, understood a (RIA) through the registrar or convest into the Scheme as per notify the AMC, in which event confirm that the information pr will be presumed that applicar has concealed the facts of bei	Mutual Fund onditions, rul Act, Anti Mon nformation of MC / Fund/Re AMC, Trusted y other mode indicative yi nd shall be botherwise. (I) the said FEN tithe AMC recovided by mutis the ultim.	es and regulations governing the scheme. (B) ey Laundering Laws or any other applicable is liven in / with this application form is true an eigistrars and Transfer Agent (RTA) from time to p. RTA and other intermediaries in case of any ), payable to him for the different competing Seld by the Fund/AMC/its distributor for this invo ound by the terms & conditions of the PIN agr Applicable to Foreign Resident's Residing in I AA regulations and other applicable laws and serves the right to redeem my / our investmen e /us on this Form is true, correct, and comple ate beneficial owner, with no declaration to sul-	Ithe contents of the SID of the I/We hereby declare that the ai was enacted by the Governme of correct and further agrees to time. I/We hereby confirm the dispute regarding the eligibility tichemes of various Mutual Fur estement. I/We have not receive eement available on the AMC nodia:- I/We confirm that I/We seregulations. (J) I/We confirm to is in the Scheme(s). (K) FATC, te. I/We also confirm that I/W unit. In such case, the concerned in writing about any change	Scheme appropriet of India fro furnish ad at the AMC/Fr, validity and the Amc/Fr we satisfy the Restatisfy the Restatisfy the Restatisfy the Restatisfy the Restatisfy the Scentife have readed SEBI regently and the satisfy the Restatisfy the Resta	.,.	only and does not involve and acknowledging receipts of my/ westment Managers (India) Print and other details with the regifurther declare that "The ARN at one me." (F) IWB hereby condirectly in making this investre to consent the AMC to share in cions. IWM Einther declare that with the state or resident in requirements of this Form (re Conditions and hereby accept the application or reverse the	is not design our credit wi ivate Limited gulatory and I holder has so onfirm that I/ nent. (G) App my transactic I/We am/are (s) of Canad ead along wi the same. Ir allotment of	Il constitute full discharge of liabilities of Mirae d (AMC) / Fund and undertake to update the government authorities as and when needed. disclosed to me/us all the commissions (in the We have not been offered/communicated any plicable to Investors availing the online facility: on details to the registered investment advisor "Person Resident in India" and are allowed to ia. In case of change to this status, I / We shall the HATCA & CRS Instructions) and hereby nease the above information is not provided, it units, if subsequently it is found that applicant	

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

Scheme Name and Plan

Payment Details

Date & Stamp of Collection Centre / ISC

MIRAE ASSET GOLD ETF

Amount (Rs)

Cheque / DD No.:

Dated

Bank & Branch

### **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.

(a) The application form should be completed in ENGLISH in BLOCK LETTERS only. CAF complete in all respects, may be submitted at the designated Investor Services Centers (ISC)/Official Point of acceptance. (b) Investors must write the Application Form number/Folio number on the reverse of the cheques and bank drafts accompanying the CAF. (b) 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.

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

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

#### Individual Investors:

- Individual Investors:

  (j) New Individual investors who have never done KYC under KRA (KYC Registration Agency) regime and whose KYC is not registered or verified in the KRA system will be required to fill the new CKYC form while investing with the Fund. (ii) If any new individual investor uses the old KRAKYC form, then such investor will be required to either fill the new CKYC form or provide the missing/additional information using the Supplementary CKYC form. (iii) Investors who have already completed CKYC and have a KYC Identification Number (KIN) from the CKYC platform can (iii) Investors who have already completed CKYC and have a KYC Identification Number (KIN) from the CKYC platform can invest in schemes of the Fund quoting their designated KIN issued by CKYC on the application form (14 digits for normal accounts and 15 digits for simplified and small accounts). Further, in case the investor's PAN is not updated in CKYC system, a self-certified copy of PAN Card shall be mandatory. Further, the AMC/ Mutual Fund shall use the KIN of the investors to download the KYC information from CKYC and update its records as and when required. The CKYC form and Supplementary CKYC form for individual investors and common application form are available on our website. Currently there is no impact on the Existing Investors who have done the SEBI KYC (KYC thru 5 KRAs, CVL, NDML, DOTEX, KARVY & CAMS). They can 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 or any reason, investors can verification, either at the collection point itself or subsequently by the back office of the registrars for any reason, investors can
- 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, Kfin technologies Ltd. or send an email to customercare@miraeasset.com.
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  (i) All the applicants must sign in original on the application form. Signatures should be in English or in any Indian language. Thumb impressions should be from the left hand for males and the right hand for females and in all cases be attested by a Magistrate, Notary Public or Special Executive Magistrate. In case of an HUF, the Karta will sign on behalf of the HUF.

  (ii) In case the application is under a power of Attorney (POA), a duly certified copy thereof duly notarized should be submitted with the application. The POA document should contain the signature of both the applicant and the constituted Attorney. (iii) Applications made by a Limited Company or a Body Corporate or a registered Society or Trust, should be accompanied by a copy of the relevant resolution or authority to make the application, as the case may be, along with a certified copy of the MOA and AOAor Trust deed/Bye laws/Partnership deed, whichever is applicable. Refer to document check list.

#### 3. Bank Account Details:

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

a. Cancelled original cheque of the new bank mandate with first unit holder name and bank account number printed on the face of the cheque. b. Self-attested copy of bank statement. c. Bank passbook with current entries not older than 3 months. d. Bank Letter duly signed by branch manager/authorized personnel. The AMC may also collect proof of Old Bank details while effecting the Change of Bank "Mandate. There shall be a cooling period of 10 calendar days for validation and registration of new bank account. In case of receipt of redemption request during this cooling period, the validation of new Bank mandate and dispatch of redemption proceeds shall be completed within 10 working days to the new bank account; however, the AMC displact of redempton proceeds stall be completed within 1 working days to the new bank account, nower, the AMC reserves the right to process the redemption request in the old bank mandate, if the credentials of the new bank mandate cannot be authenticated. Any COB accompanied with any other transaction is liable to be rejected. If unit holder(s) provide a new and unregistered bank mandate or a change of bank mandate request with specific redemption/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 withheld the payment for upto 10 calendar days to ensure validation

of newbank 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

### 4. Multiple Bank Accounts Registration Facility:

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

On Consollate grisped because of the assu below exceeds with first with the proceeds and back account the process of the same payor and the process of the process of the same payor and the process of th

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

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

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

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

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 subscriptions 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 I 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 / onetime 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 Options Available: The Scheme does not offer any option Investors may please note, mat Payout of income Distribution cum capital withdrawal option may be declared by the Trustee, subject to the availability of distribution between 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.

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

- 1. Consolidation of account statement shall be done on the basis of PAN. In case of multiple holding, it shall be PAN of the first holder and pattern of holding.
- Institution and pattern or noting.

  2. The CAS shall be generated on a monthly basis and shall be issued on or before 10th of the immediately succeeding month to the unit holder(s) in whose folio(s) transaction(s) has/have taken place during the month.

  3. In case there is no transaction in any of the mutual fund folios then CAS detailing holding of investments across all
- schemes of all Mutual Funds will be issued on half yearly basis [at the end of every six months (i.e. September/March)]
  4. Investors having MF investments and holding securities in Demat account shall receive a Consolidated Account Statement containing details of transactions across all Mutual Fund schemes and securities from the Depository by email / physical mode.
- 5. 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 communication from us in lieu of printed documents, when a unit holder has communicated insiner email address in the application form or any subsequent communication in any of the folio belonging to the investor, Electronic Mail (email) shall be treated as a default mode for sending various statutory communications including Abridged Annual Report to the investor. However, the unit holder always has the right to request a physical copy of any statutory communication and the AMC will arrange for the same to be sent to the unit holder. The AMC/Mutual Fund/Registrars & Transfer agents are not responsible for the email not reaching the investor and for all consequences thereof. The investor needs to intimate the Fund/its transfer agents about any changes in the email address from time to time

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

This facility (transact@ease) enables Investors to transact on the website of the Fund which is https://transact.miraeassetmf.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

Nomination Details: The 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:

To Broker code, if already printed on the forms must be struck off and countersigned by the investors.

2. Ensure that the broker code block in the form is not left blank (i.e. it should be either struck of or indicated 'direct' or NA).

However, if the investor does not specify the application as "Direct" or otherwise, then the AMC treats such applications as "Direct" in the interest of the investors.

11. Transaction charges (TC):
In case of applications of Rs. 10,000 & more and routed through a distributor who has opted for such TC, are deducted from the subscription may be applicable from time to time: (I) Rs. 150/- from a first time mutual fund investors application (An investor who invests for the first time ever in any mutual fund either by way of subscription); (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 StAR MF, NSE NMFII, ICEX and Channel Partners Platform). In addition to above, upfront commission to distributors shall continue to be paid by the investor directly.

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

- 13. Units in Demat mode: All the units of the Mirae Asset Gold ETF will be held in Dematerialized ("Demat") Form, the statement of Units in Dematmode: All the units of the Mirae Asset Gold E. I. will be neld in Dematerialized (Demat) Form, the statement of holding of the beneficiary account holder will be sent by the respective Depository Participant periodically. Unit holders 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 PAM 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 election of the properties of the properties of the details detailed by lible lible. applications write the details are indicated with the DP data, the application shall be treated as invalid and shall be liable to be rejected. Unit Holders opting the units in the demat mode, can submit redemption/switch only through DP or through stock exchange platform. In case Unit holders do not provide their Demat Account details, an Account Statement shall be sent to them. Such investors will not be able to trade on the stock exchange till the holdings are converted in to demat form.
- 14. The US Department of the Treasury and the US Internal Revenue Service (IRS) has introduced the Foreign Account Tax Compliance Act (FATCA), effective July 01, 2014. The purpose of FATCA is to report financial assets owned by United States persons to the 2015 tax authorities. Accordingly, AMC may be required to report information reliang to the folios of the investors to the authority established by the Government of India for its submission to US authorities. AMC reserves the right to seek additional information / documents sought for FATCA details in the CAF for the disclosure and reporting of any tax related additional information / documents sought for 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 cary duations 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 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.

## **INSTRUCTIONS**

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

The identification of US person will be based on one or more of the following US indicia: Identification of the investor as US 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 / Vo Box address in the US (4) Having US telephone to transfer funds to an account maintained in USA (5) Being POA holder based out of US or having US residence / citizenship (6) Paying tax in the US (7) Having Identification Number or any identification that indicates US residence / citizenship (8) Having US beneficiary owners /shareholders (9) The Director / Promotor / Authorised signatory / POA holder of nonindividual investor is based out of US or holds US residence / citizenship.

#### 15. Details under FATCA & CRS

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

The investor may receive more than one request for information if you have multiple relationships with the AMC or its group 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 of a Financial Institution, except that an entity shall not qualify for this status if the entity funds 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 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 any political subdivision thereof. Explanation: For the purpose of this NFE sountry or fersion or 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) and investor Protection Fund referred to in clause (23EC), of section 10 of the Act;
80	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.

- Document Type: Please mention the Code or Document as: "A" Passport; "B" Election ID Card; "C" PAN CARD; "D" Driving
- License; "E' NREGAJob Card.

  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 instrumentallities. (iii) As tate, the District of Columbai, a possession of the United States or any of their political subdivision or instrumentallities. (iv) Acorporation 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) Acorporation that is a member of the same expanded affilialted 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. (xii) 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: Payout of Income Distribution cum capital withdrawal options; 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 NFFE that elects to report information about its direct or indirect substantial U.S. owners to

Owner documented FFI: An FFI meets the following requirements: The FFI is an FFI solely because it is an investment 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 fere is a change in circumstances; and The designated withholding agent agrees to report to the IRS (or, in the case of a reporting Model 11GA, to the relevant foreign government or agency thereof) all of the information described in or (as appropriate) with respect to any specified U.S. persons and (2). Notwithstanding the previous sentence, the designated withholding agent is not required to report information with respect to an indirect owner of the FFI that holds its interest through a participating FFI, a deemedcompliant FFI (other than an owner-documented FFI), an entity that is a U.S. person, an 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 the United States (U.S.) and Residents 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.

  - 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 Residen(s) of Canada, in that case the AMC/Fund at its discretion shall redeem all the units held by such person from the Scheme of the Fund at applicable NetAsset Value.

#### 17. Ultimate Beneficial Owner (UBO)

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

### Ultimate Beneficial Owner means:

- For Investor other than Trust: A 'Natural Person', who, whether acting alone or together, or through one or more juridical 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.
- where the juncial person is an unincorporated association of ood or 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 a 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 particul person exercise capital flowership interest in the controlling ownership interest is the beneficial owner or where no natural person exerts control through ownership interests]. UBO-5: Natural person who holds the position of senior managing official [In case no natural person cannot be identified as above]. UBO-6: The settlor(s) of the trust. UBO-7: Trustee(s) of the Trust. UBO-8: The Protector(s) of the Trust [if applicable]. UBO-9: The beneficiaries with 15% or more interest in the trust if they are natural person(s). UBO-10: Natural person(s) exercising ultimate effective control over the Trust. through a chain of control or ownership.
- 18. Investors may please note that the primary holders own email address and mobile number should be provided for speed and ease of communication in a convenient and cost effective manner, and to help prevent fraudulent transactions.

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

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

# APPLICATION FORM FOR AUTO SWITCH OUT TO NEW FUND OFFER SCHEME MIRAE ASSET GOLD ETF



						Muti	ual Fund
Name & Bro ARN/RI		Sub Broke Agent ARN		Sub Agent Code	EUIN*	Internal Code for AMC	ISC Date Time Stamp Reference No.
oox has been intentionally l n-appropriateness, if any,	left blank by me/us as the provided by the employ	nis transaction is executed v yee/relationship manager/s	vithout any int ales person o	eraction or advice by the em f the distributor/sub broker.	* box is left blank). Please refe ployee/relationship manager/ RIA/Declaration: "I/We herel tioned SEBI-Registered Inve	sales person of the above distribu by give you my/our consent to sha	ils on EUIN. I/We hereby confirm that the EUII tor/sub broker or notwithstanding the advice c re/provide the transactions data feed/portfoli
1. EXISTING UNIT	HOLDER INFOR	MATION (The details	in our rec	cords under the folio	number mentioned wi	Il apply for this application	on.)
olio No.:				e of 1 <sup>st</sup> Unit Holder:			•
2. ADDITIONAL P	URCHASE IN EX	STING SCHEME FRO	OM WHER	E THE SWITCH OUT	TO NFO SCHEME IS IN	ITENDED	
KYC compliance stat			Applicant		2 <sup>nd</sup> Applicant	☐ 3 <sup>rd</sup> Applicant	
Scheme		Regular Pla	n G	Distribut	ion cum capital Inval option ca	einvestment of acome Distribution cum apital withdrawal option Default)	Payout of Income Distribution cum capital withdrawal option frequency
Payout of Income Dist	ribution cum capital	withdrawal option frequ	ency is app	licable for Mirae Asset C	ash Management Fund, I	Mirae Asset Savings Fund & I	Mirae Asset Overnight Fund
Payment Type: Plea	ıse (✓)	☐ Non-Third Part	y Paymen	t	y Payment (Please atta	ach 'Third Party Payment l	Declaration Form')
Core Banking A/c N	o.:				A/c. Typ	pe Please (✓) ☐ NRE ☐	CURRENT SAVINGS NR
Cheque / DD / UTI	R No. & Date	Amount of Chequ RTGS / NEFT in fig		Net Purchase Amount	Drawn on B Branch		ay-In Bank A/c No. (For Cheque Only)
transaction charges	s, ₹100/- will be d	leducted from the Pi	ırchase aı	mount and paid to the	e distributor. Units sha	all be allotted for the bala	distributor has opted to receive nce amount only.  nes as per the Depository Details.
National Securitie	es Depository	Limited (NSDL)		С	entral Depository S	Services (India) Limite	ed (CDSL)
DP Name:				D	P Name:		
DP ID I N		Benef. A/C No.	M		Digit A/C No.		- lives destruction Oliv (DIO)
Enclosures: Please	• /	Client Masters List (C	,		n cum Holding Stateme		elivery Instruction Slip (DIS)
From Scheme	EST-TWISH TO	Regular Pla		rowth Payout o	of Income Rion cum capital Inval option ca	einvestment of acome Distribution cum apital withdrawal option Default)	Payout of Income Distribution cum capital withdrawal option frequency
Amount (in figures)	(₹):			Or Units	(in figures):	·	Or All Units
Amount (in words)	(₹):						
To Scheme: MIRAE	ASSET GOLD E	TF					
			encv is app	licable for Mirae Asset C	ash Management Fund. I	Mirae Asset Savings Fund & I	Mirae Asset Overnight Fund
To The Trustees, Mirae Asset Magree to abide by the terms, coprovisions of the Income Tax Asset Mutual Fund. (D) The ir information/details with the AM I/We will indemnify the Fund, A form of trail commission or any indicative portfolio and/ or any indicative portfolio and/ or any il/We have read, understood an (RIA) through the registrar or of invest into the Scheme as per thoutify the AMC, in which event confirm that the information provill be presumed that applicant has concealed the facts of ben	Mutual Fund (The Fund) — (, nditions, rules and regulatic Ct, Anti Money Laundering Information given in / with IC / Fund/Registrars and Tr MC, Trustee, RTA and other other mode), payable to hi indicative yield by the Fund dishall be bound by the tent therwise. (I) Applicable to Fithe said FEMA regulations the AMC reserves the right vided by me / us on this Fc tis the ultimate beneficial o leficial ownership. I/We als	A) Having read and understood ons governing the scheme. (B) IL Laws or any other applicable lat his application form is true and ransfer Agent (RTA) from time to ir intermediaries in case of any or infor the different competing Sc IVAMC/its distributor for this inverms & conditions of the PIN agreroreign Resident's Residing in Ir and other applicable laws and reto redeem my / our investments or in the correct, and complete were, with no declaration to sub-	he contents of t We hereby decl vs enacted by th correct and fur time. I/We herel ispute regardin hemes of variou trment. I/We have ement available dia:- I/ We confii gulations. (J) I/ in the Scheme( b. I/ We also cor nit. In such case dd in writing abo	are that the amount invested in the Government of India from time ther agrees to furnish additional by confirm that the AMC/Fund she the there agrees to furnish additional by confirm that the AMC/Fund she that the the thing that the thing the thi	(Including the scheme(s) available to scheme is through legitimate so to to time. (C) Signature of the nomininformation sought by Mirae Assall have the right to share my information of mylour transactions. (E) which the Scheme is being recommeduced by any rebate or gifts, direct ting online. (H) RIA: I/We hereby a yet set as prescribed under FEMAp of United States person(s) under the III was the set of the Archael Carlo derstood the inform derstood the FATCA& CRS Terms intermediary reserves the right to	urces only and does not involve and is not nee acknowledging receipts of mylour on the threat threatment Managers (India) Private mation and other details with the regulat I/We further declare that "The ARN to ended to melus. (F) I/We here by confirm yor indirectly in making this investment gree to consent the ANC to share my trovisions. I/We further declare that I/We tie laws of United States or resident(s) o nation requirements of this Form (read and Conditions and hereby accept the reject the application or reverse the allo	We hereby apply for units of the said such scheme ar of designed for the purpose of the contravention of an credit will constitute full discharge of liabilities of Mira Limited (AMC) / Fund and undertake to update the ory and government authorities as and when neede der has disclosed to me/us all the commissions (in the m that I/We have not been offered/communicated ar (G) Applicable to Investors availing the online facilit ansaction details to the registered investment advis- sam/are "Person Resident in India" and are allowed for Anada. In case of change to this status, I / We sha along with the FATCA & CRS Instructions) and heret same. In case the above information is not provided, ment of units, if subsequently its found that applica tional information as may be required at your end. (if
(A	S IN BANK RECORDS		Signatur	e of 2 <sup>rd</sup> Applicant/Guardian (AS IN BANK REd	/Authorised Signatory/PoA CORDS)		nt/Guardian/Authorised Signatory/PoA N BANK RECORDS)
Kecelved Ap	Scheme Nam	Ir. / Ms. / M/s		Daves	ent Details	Data 9 Ctar	as per details below:
GME	Scheme Nam Mirae Asset GOLD		Δ		ent Details		np of Collection Centre / ISC
	/ITCH OUT APPLIC		С				

Bank & Branch\_

# 1. Auto Switch facility is a Special facility available to the existing investors having investments in Specified Schemes of Mirae Asset Mutual Fund (MAMF) only during the New Fund Offering (NFO) period whereby investors can switch their units from such Specified Schemes at the specified date during the NFO Period.

- 2. Unit holders are advised to read the Statement of Additional Information (SAI), Scheme Information Document (SID) and Key Information Memorandum (KIM) of the Scheme which is available at all the Designated Investor Service Centers (ISCs), Brokers / Distributors and on our website www.miraeassetmf.co.in carefully before investing
- 3. This Auto Switch Form can be used only by Existing Unit holders having investments in specified schemes of Mirae Asset Mutual Fund to switch their units. MAMF reserves the right to extend or limit the said facility on such terms and conditions as may be decided from time to time. For eligible/specified transferor scheme please refer to SID.
- 4. Existing unit holders having investments in schemes other than specified schemes and wish to switch their investments have to fill up Switch Section of the Application Form.
- 5. The application for Auto Switch will be processed on the closing day of the NFO .

**INSTRUCTIONS FOR AUTO SWITCH FACILITY** 

- 6. All valid Auto Switch request would be treated as switch out / redemption for the Transferor Scheme.
- 7. The units from the Specified Transferor Scheme will be switched, subject to provisions mentioned in the Scheme Information Document of the Transferor Scheme. The units in the Transferee Scheme will be allotted at the NFO Price of the Scheme on the Specified Schemes Specified Schemes allotment date.
- 8. Unit holder are required to maintain clear balance in accordance with amount specified in the Auto Switch Application Form on the execution date. In case of insufficient balance in the account / folio, the application for Auto Switch will be rejected.
- 9. Unit holders should note that Unit holders' holding pattern details and mode of holding in the Transferee NFO ETF Scheme will be as existing in the Demat Account held with the Depository.
- 10.Unit holders will be Allotted units in Demat form only. The Unit holder are required to have a beneficiary account with any DP registered with NSDL / CDSL and will be required to indicate in the application form, along with the copy of any one of the following supporting document of Client Master List, Transaction cum Holding Statement or Delivery Instruction Slip (DIS).
- 11. This facility will not be available for units which are under any Lien/Pledged or any lock-in period.
- 12. The application is subject to detailed scrutiny and verification. Applications which are not complete in all respect are liable for rejection either at the collection point itself or subsequently after detailed scrutiny / verification at the back office of the Registrar.
- 13. The application is subject to detailed scrutiny and verification. Applications which are not complete in all respect are liable for rejection either at the collection point itself or subsequently after detailed scrutiny / verification at the back office of the Registrar.
- 14.MAMF reserves the right to withdraw or amend or withdraw this facility or change the procedures from time to time.
- 15.Investors are requested to note that there is no choice of Plan and the Option in the intended NFO ETF scheme in which investment is to be made, and for the purpose of trading ISIN of the ETF scheme needs to be used. In case of any ambiguity, the application will be liable to be rejected.
- 16.Employee Unique Identification Number (EUIN) would assist in tackling the problem of mis-selling even if the employee / relationship manager / sales person leave the employment of the distributor.



### MIRAE ASSET MUTUAL FUND BRANCH OFFICES

• Ahmedabad - Unit No:-104, 1st Floor, SPG Empressa, Mithakhali - 380 009. • Bangalore - Unit No. 204, 2nd Floor Prestige Meridian II, No. 30, M.G Road, Bangalore - 560 001. Tel-080-44227777. • Bhubaneswar - 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 - Ofce no. 308, 3rd Floor, Saran Chamber-II, 5, Park Road, Lucknow-226001. Tel-0522 - 4241511. • Mumbai (Corporate Office) - Unit No. 606, 6th Floor, Windsor Bldg., Off. CST Road, Kalina, Santacruz (E), Mumbai-400 098. Tel-022-67800300. • Mumbai (Branch Office) - Ground Floor, 3, 4, 9, Rahimtoola House, 7, Homji Street, Fort, Mumbai - 400001. Tel-022-49763740. • Nagpur - 1st Floor, Shalwak Manor, Office No.101, Plot No 64-B, VIP Road, New Ramdaspeth, 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, UP – 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 Shrow Room, Grid Char Rasta, Anand - 380001 • Asansol - 112/N G. T. Road, Bhanga, Panchil, Bardhaman West Bengal, Asansol - 713303 • Aurangabad - Shop no B - 38, Motiwala Trade Centre, Nirala Bazar, Aurangabad 431001 • Balasore - 1-B, 1st Floor, Kalinga Hotel Lane, Baleshwar, Baleshwar Sadar Balasore - 756001, Orissa • Bangalore - No 35, Skanda Puttanna Road, Basavanagudi, Bangalore 560004 Vadodara - 1st Floor, 125 Kanha Capital, Opp Express Hotel, R C Dutt Road. Alkapuri Vadodara, 390007 • Bharuch – 123 Nexus business Hub ,Near Gangotri Hotel ,B/s Rajeshwari Petroleum ,Makampur Road ,Bharuch -392001 Bhavnagar - 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, GTRoad, Burdwan; PS: BURDWAN & DIST:\BURDWAN-EAST, PIN: 713101. • Calicut - Sowbhagya Shoping Complex, Areyadathupalam, Mavoor Road, Calicut-673004 • Chandigarh - SCO 2423-2424, Sector 22-C, Chandigarh-160022 • Chennai 9th Floor, Capital Towers, 180, Kodambakkam High Road, Nungambakkam, Chennai - 600 034 • Cochin - Ali Arcade, 1st Floor, Kizhavana Road, Panampilly Nagar, Near Atlantis Junction, Ernakualm-682036 • Coimbatore - 1057, 3rd Floor, Jaya Enclave, Avanashi Road, Coimbatore-641018 • Cuttack - Dargha Bazar, Opp. Dargha Bazar Police Station, Buxibazar, Cuttack-753001 • Dehradun – Shop No-809/799, Street No-2 A, Rajendra Nagar, Near Sheesha Lounge, Kaulagarh Road, Dehradun-248001 Dhanbad - 208, New Market, 2nd Floor, Katras Road, Bank More, Dhanbad-826001 • Durgapur - MWAV-16 Bengal Ambuja, 2nd Floor, City Centre, Durgapur-713216 • Faridabad - A-2B, 2nd Floor, Neelam Bata Road, Peerki Mazar, Nehru Ground, Nit, Faridabad, Haryana -121 001 • Gandhinagar - Plot No.945/2, Sector-7/C, Gandhinagar-382007 • Ghaziabad - 1st Floor, C-7, Lohia Nagar, Ghaziabad-201001 • Gorakhpur - Above V.I.P. House, Ajdacent A. D. Girls College, Bank Road, Gorakhpur-273001 • Gurgaon - 2nd Floor, Vipul Agora, M. G. Road, Gurgaon - 122001, Haryana • Guwahati - 54, Sagarika Bhawan, R. G. Baruah Road, (AIDC Bus Stop), Guwahati-781024 • Hubli - 22 & 23, 3rd Floor, Eurecka Junction, T. B. Road, Hubli-580029 • Hyderabad -303, Vamsee Estates, Opp. Bigbazaar, Ameerpet, Telangana - 500 016. • Indore - 101, Diamond Trade Centre, Indore, Madhya Pradesh - 452 001 • Jalandhar - Office No 7, 3rd Floor, City Square building, E-H197 Civil Lines, Jalandhar 144001 • Jabalpur - 3rd Floor, R.R. Tower. 5, Lajpatkunj, Near Tayabali Petrol Pump, Jabalpur - 482 001. • Jamnagar - 131, Madhav Plazza, Opp Sbi Bank, Nr Lal Bunglow, Jamnagar 361008• Jamshedpur -Madhukunj, 3rd Floor ,Q Road, Sakchi, Bistupur, East Singhbhum, Jamshedpur 831001 Jharkhand • Jodhpur - Shop No. 6, Ground Floor, Gang Tower, Opposite Arora Moter Service Center, Near Bombay Moter Circle, Jodhpur, Rajasthan - 342 003. • Kanpur - 15/46, Ground Floor, Opp. Muir Mills, Civil Lines, Kanpur-208001 • Kolhapur - 605/1/4 'E' Ward, Near Sultane Chambers, Shahupuri, 2nd Lane, Kolhapur-416001 • Kolkata - 2/1 Russel Street 4th Floor, Kankaria Centre, Kolkata 700071, West Bengal • Lucknow - 1st Floor, A.A. Complex, Thaper House, 5 Park Road, Hazratgani, 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 Vekkaliamman Kalyana Mandapam, Putthur, Trichy - 6200017, Tamilnadu • Trivandrum - 2nd Floor, Akshaya Towers, Above Jetairways, Sasthamangalam, Trivandrum-695010 • Udaipur - Shop No. 202, 2nd Floor, Business Centre, 1C Madhuvan, Opp G.P.O., Chetak Circle, Udaipur, Rajasthan - 313 001 • Valsad - 406 Dreamland Arcade, Opp Jade Blue, Tithal Road, Valsad - 396001, Gujarat • Vapi - A-8, First Floor, Solitaire Business Centre, Opp DCB Bank, GIDC Char Rasta, Silvassa Road, Vapi - 396 191 • Varanasi - D-64/132, 2nd Floor, KA, Mauza, Shivpurwa, Settlement, Plot No 478, Pargana: Dehat Amanat, ohalla Sigra, Varanashi - 221010, Uttar Pradesh • Vijayawada -1st Floor, H No. 26-23, Sundaramma Street, Gandhi Nagar, Vijayawada, Andhra Pradesh - 520 011. • Visakhapatnam - Ground Floor, 48-10-40, SriNagar Colony, Visakhapatnam, 530016 • Vellore - No.1, M N R Arcade, 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 Shoping Mall, Kurnool -518001 • Bhagalpur - 2nd Floor, Chandralok Complex, Near Ghanta Ghar, Bhagalpur - 812001, Bihar • Darbhanga - Jaya Complex, 2nd Floor, Above Furniture Planet, Donar Chowk, Darbhanga - 846003 • Bilaspur - KFin Technologies 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, Uttar Pradesh. • 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, Raiasthan.

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