

## 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 BANKING AND PSU DEBT FUND

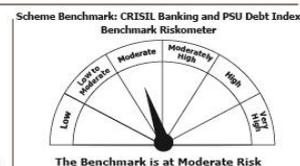
An open ended debt scheme predominantly investing in debt instruments of banks, Public Sector Undertakings, Public Financial Institutions and Municipal Bonds. A relatively high interest rate risk and moderate credit risk

#### PRODUCT LABELLING

Mirae Asset Banking and PSU Debt Fund is suitable for investors who are seeking\*

- Income over short to medium term
- To generate income / capital appreciation through predominantly investing in debt and money market instruments issued by Banks, Public Sector Undertakings (PSUs), Public Financial Institutions (PFIs) and Municipal Bonds

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



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

#### Continuous offer for units at NAV based prices

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

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

| <b>Scheme Code</b>  | MIRA/O/D/BPF/20/03/0018  |                      |  |               |              |         |         |   |     |      |               |   |    |     |               |                                |    |     |               |
|---|--|----------------------|--|---------------|--------------|---------|---------|---|-----|------|---------------|---|----|-----|---------------|--------------------------------|----|-----|---------------|
| <b>Name of the Scheme</b>   | MIRAE ASSET BANKING AND PSU DEBT FUND  |                      |  |               |              |         |         |   |     |      |               |   |    |     |               |                                |    |     |               |
| <b>Type of the scheme</b>   | An open ended debt scheme predominantly investing in debt instruments of banks, Public Sector Undertakings, Public Financial Institutions and Municipal Bonds. A relatively high interest rate risk and moderate credit risk   |                      |  |               |              |         |         |   |     |      |               |   |    |     |               |                                |    |     |               |
| <b>Investment Objective</b>   | <p>The investment objective of the scheme is to generate income / capital appreciation through predominantly investing in debt and money market instruments issued by Banks, Public Sector Undertakings (PSUs) and Public Financial Institutions (PFIs), Municipal Corporations and such other bodies.</p> <p>The Scheme does not guarantee or assure any returns.</p>   |                      |  |               |              |         |         |   |     |      |               |   |    |     |               |                                |    |     |               |
| <b>Asset Allocation Pattern of the scheme</b>   | <p>Under normal circumstances, the asset allocation will be as follows:</p> <table border="1"> <thead> <tr> <th rowspan="3">Types of Instruments</th> <th colspan="2">Indicative allocation<br/>(% of total assets)</th> <th rowspan="2">Risk Profile</th> </tr> <tr> <th>Minimum</th> <th>Maximum</th> </tr> </thead> <tbody> <tr> <td>Debt and Money Market Instruments, issued by Scheduled Commercial Banks, Public Sector Undertakings (PSUs) &amp; Public Financial Institutions (PFIs) and Municipal Bonds</td> <td>80%</td> <td>100%</td> <td>Low to Medium</td> </tr> <tr> <td>Debt (including government securities) and Money Market Instruments issued by entities other than Banks, PFIs, PSUs and Municipal Bonds</td> <td>0%</td> <td>20%</td> <td>Low to Medium</td> </tr> <tr> <td>Units issued by REITs &amp; InvITs</td> <td>0%</td> <td>10%</td> <td>Low to Medium</td> </tr> </tbody> </table> <ul style="list-style-type: none"> <li>A maximum of 10% of net assets may be deployed in REITs and InvITs and the maximum single issuer exposure may be restricted to 5% of net assets or upto the limits permitted by SEBI from time to time.</li> <li>The Scheme may invest in securitised debt upto a maximum of 50% of its net assets.</li> <li>The Scheme may invest in Structured Obligations / Credit Enhancements not exceeding 10% of the debt portfolio of the scheme and the group exposure in such instruments shall not exceed 5% of the debt portfolio of the scheme.</li> <li>The Scheme may invest in derivatives of fixed income instruments up to a maximum of 50% of its net assets.</li> <li>The cumulative gross exposure through debt, money market, units issued by REITs &amp; InvITs and derivative positions should not exceed 100% of the net assets of the Scheme.</li> <li>The scheme may participate in repo in corporate debt securities.</li> <li>The Scheme may engage in securities lending in accordance with the guidelines issued by SEBI. A maximum of 20% of net assets will be deployed in securities lending and the maximum single counterparty exposure will be restricted to 5% of net assets outstanding at any point of time.</li> <li>If permitted by SEBI Regulations, the Scheme may engage in short selling of securities in accordance with the guidelines issued by SEBI.</li> </ul> <p>Public sector entities/undertakings to include those entities:</p> <ul style="list-style-type: none"> <li>in which the Government of India/a State Government has at least 51% shareholding. (directly or indirectly)</li> <li>notified/qualifying as public sector entities, in accordance with norms/notified by Government of India/a State Government.</li> <li>the debt of which is guaranteed by Government of India/a State Government.</li> </ul> <p>“Public Financial Institution” means-</p> <ol style="list-style-type: none"> <li>the Life Insurance Corporation of India, established under section 3 of the Life Insurance Corporation Act, 1956;</li> <li>the Infrastructure Development Finance Company Limited, referred to in clause (vi) of sub-</li> </ol> | Types of Instruments | Indicative allocation<br>(% of total assets) |               | Risk Profile | Minimum | Maximum | Debt and Money Market Instruments, issued by Scheduled Commercial Banks, Public Sector Undertakings (PSUs) & Public Financial Institutions (PFIs) and Municipal Bonds | 80% | 100% | Low to Medium | Debt (including government securities) and Money Market Instruments issued by entities other than Banks, PFIs, PSUs and Municipal Bonds | 0% | 20% | Low to Medium | Units issued by REITs & InvITs | 0% | 10% | Low to Medium |
| Types of Instruments  | Indicative allocation<br>(% of total assets)   |                      | Risk Profile                                 |               |              |         |         |   |     |      |               |   |    |     |               |                                |    |     |               |
|   | Minimum  |                      |  | Maximum       |              |         |         |   |     |      |               |   |    |     |               |                                |    |     |               |
|   | Debt and Money Market Instruments, issued by Scheduled Commercial Banks, Public Sector Undertakings (PSUs) & Public Financial Institutions (PFIs) and Municipal Bonds  | 80%                  | 100%   | Low to Medium |              |         |         |   |     |      |               |   |    |     |               |                                |    |     |               |
| Debt (including government securities) and Money Market Instruments issued by entities other than Banks, PFIs, PSUs and Municipal Bonds | 0%   | 20%                  | Low to Medium                                |               |              |         |         |   |     |      |               |   |    |     |               |                                |    |     |               |
| Units issued by REITs & InvITs  | 0%   | 10%                  | Low to Medium                                |               |              |         |         |   |     |      |               |   |    |     |               |                                |    |     |               |

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|-----------------------------------|--|
|                                   | <p>section (1) of section 4A of the Companies Act, 1956 so repealed under section 465 of the Companies Act, 2013;</p> <p>iii. specified company referred to in the Unit Trust of India (Transfer of Undertaking and Repeal) Act, 2002;</p> <p>iv. institutions notified by the Central Government under sub-section (2) of section 4A of the Companies Act, 1956 so repealed under section 465 of the Companies Act, 2013;</p> <p>v. such other institution as may be notified by the Central Government in consultation with the Reserve Bank of India;</p> <p>Provided that no institution shall be so notified unless –</p> <p>A. it has been established or constituted by or under any Central or State Act; or</p> <p>B. not less than fifty-one per cent of the paidup share capital is held or controlled by the Central Government or by any State Government or Governments or partly by the Central Government and partly by one or more State Governments (directly or indirectly);</p> <p>The Scheme may invest in UDAY or other similar bonds under the category of Banking/PSU/PFI as mentioned above.</p> <p>Banks will include all scheduled commercial banks which are regulated by Reserve Bank of India.</p> <p>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.</p> <p>Subject to SEBI (MF) Regulations, the asset allocation pattern indicated above may change from time to time, keeping in view market conditions, market opportunities, applicable regulations and political and economic factors. It must be clearly understood that the percentages can vary substantially depending upon the perception of the Investment Manager; the intention being at all times to seek to protect the interests of the Unit holders. As per clause 1.14.1.2 of SEBI Master Circular dated May 19, 2023, such changes in the investment pattern will be for short term and for defensive consideration only. In the event of deviations, portfolio rebalancing will be carried out within 30 calendar days in such cases.</p> <p>In the event of deviation from mandated asset allocation mentioned above due to passive breaches, the rebalancing will be carried out in 30 business days. Where the portfolio is not rebalanced within 30 business 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, if so desires, can extend the timelines up to sixty (60) business days from the date of completion of mandated rebalancing period in accordance with clause 2.9 of SEBI Master Circular dated May 19, 2023. However, at all times the portfolio will adhere to the overall investment objectives of the Scheme.</p> <p>In accordance with the requirement of regulation 43A of SEBI (Mutual Funds) Regulations, 1996 read with SEBI circular no. SEBI/HO/IMD/PoD2/P/CIR/2023/129 dated July 27, 2023 on Investment by Mutual Fund Schemes and AMCs in units of Corporate Debt Market Development Fund, scheme shall invest 25 bps of its AUM as on December 31, 2022 in the units of the CDMDF within 10 working days from the request of CDMDF. For further details please read the SID.</p> |
| <p><b>Investment Strategy</b></p> | <p>The Scheme aims to invest in debt and money market instruments issued by entities such as Scheduled Commercial Banks, Public Financial Institutions (PFIs), Public Sector Undertakings (PSUs), Municipal Corporations and such other bodies. The Scheme shall endeavour to develop a well-diversified portfolio of debt (including securitised debt) and other instruments.</p> <p>The Scheme may also invest in the schemes of Mutual Funds. The Scheme may seek investment opportunity in the Foreign Debt Securities, in accordance with guidelines stipulated in this regard by SEBI and RBI from time to time. Investment in Foreign Debt Securities may be done in government securities and in debt/money market instruments issued by Foreign Commercial Banks/PSUs/PFIs/Municipal bodies. The Scheme may also invest in the hybrid securities viz. units of REITs and InvITs for diversification and subject to necessary stipulations by SEBI from time to time.</p> <p>Though every endeavor will be made to achieve the objective of the Scheme, the AMC / Sponsors /</p>   |

|                                   |  |
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|                                   | Trustee do not guarantee that the investment objective of the Scheme will be achieved. No guaranteed returns are being offered under the Scheme.   |
| <b>Risk Profile of the Scheme</b> | <p>Mutual Fund Units involve investment risks including the possible loss of principal. Please read the Scheme Information Document (SID) carefully for details on risk factors before investment.</p> <p>The Scheme is subjected to risk factors associated with risks associated with Derivatives, Risks associated with segregated portfolio, Risk Associated with Securitized Debt, Risk Factors Associated with Investments in REITs and InvITS, Risk associated with Securities Lending, Risk associated with short selling</p> <p>Backstop facility in form of investment in Corporate Debt Market Development Fund (CDMDF): CDMDF is set up as a scheme of the Trust registered as an Alternative Investment Fund ('AIF') in accordance with the SEBI (Alternative Investment Funds) Regulations, 2012 ("AIF Regulations"). The objective of the CDMDF is to help to develop the corporate debt market by providing backstop facility to instill confidence amongst the market participants in the corporate debt/bond market during times of market dislocation and to enhance the secondary market liquidity. In times of market dislocation, CDMDF shall purchase and hold eligible corporate debt securities from the participating investors (i.e., specified debt-oriented MF schemes to begin with) and sell as markets recover. The CDMDF will thus act as a key enabler for facilitating liquidity in the corporate debt market and to respond quickly in times of market dislocation. The trigger and period for which the backstop facility will be open shall be as decided by SEBI. Thus this backstop facility will help fund managers of the aforementioned Schemes to better generate liquidity during market dislocation to help the schemes fulfill liquidity obligations under stress situation.</p>  |
| <b>Risk Control measures</b>      | <p><b>RISK CONTROL:</b><br/>The Investment Manager endeavors to invest in REITs/InvITs, where adequate due diligence and research has been performed by the Investment Manager. The Investment Manager also relies on its own research as well as third party research. This involves one to one meetings with the managements, attending conferences and analyst meets and also tele-conferences. The analysis will focus, amongst others, on the predictability and strength of cash flows, value of assets, capital structure, business prospects, policy environment, strength of management, responsiveness to business conditions etc.</p> <p><b>RISK MITIGATION MEASURES</b></p> <p><b>Concentration Risk</b><br/>The AMC will mitigate this risk by investing in sufficiently large number of issuers spread across the sectors so as to maintain optimum diversification and keep issuer/sector specific concentration risk relatively low.</p> <p><b>Liquidity Risk</b><br/>The Schemes will invest in debt instruments and money market instruments. While the liquidity risk for government securities, money market instruments and short maturity corporate bonds may be low, it may be high in case of medium to long maturity corporate bonds. Liquidity risk is today characteristic of the Indian fixed income market. The Schemes will however, endeavor to minimize liquidity risk by investing in securities having a liquid market.</p> <p><b>Credit Risk</b> - The fund has a rigorous credit research process. There is a regulatory and internal cap on exposure to each issuer. This ensures a diversified portfolio and reduced credit risk in the portfolio.</p> <p><b>Risks Associated with Repo in Corporate Debt</b></p> <p>1) <b><u>Illiquidity Risk</u></b></p> <p>The repo market for corporate debt securities is over the counter (OTC) and illiquid. Hence, repo obligations cannot be easily sold to other parties. Therefore, to mitigate such risks, it has been stipulated that gross exposure to Repo in corporate bonds would be limited to 10% of net assets of the concerned scheme. Further, the tenor of repo would be taken based on nature and unit holders' pattern of the scheme.</p> |

|                                 |  |
|---------------------------------|--|
|                                 | <p>2) <b><u>Counter-party risk</u></b></p> <p>Credit risk would arise if the counter-party fails to repurchase the security as contracted or if counterparty fails to return the security or interest received on due date. To mitigate such risks, the schemes shall carry out repo transactions with only those counterparties, which has a credit rating of ‘A1+’ or ‘AA and above’. In case of lending of funds as a repo buyer, minimum haircuts on the value of the collateral security have been stipulated, and we would receive the collateral security in the scheme’s account before the money is lent to the counter-party. Overall, we would have a limited number of counter-parties, primarily comprising of Mutual Funds, Scheduled Commercial banks, Financial Institutions and Primary dealers. Similarly, in the event of the scheme being unable to pay back the money to the counterparty as contracted, the counter-party may hurriedly dispose of the assets (as they have sufficient margin) and the net proceeds may be refunded to the Scheme. Thus, the Scheme may suffer losses in such cases. Sufficient funds flow management systems are in place to mitigate such risks.</p> <p>3) <b><u>Collateral Risk (as a repo buyer)</u></b></p> <p>Collateral risks arise due to fall in the value of the security (change in credit rating and/or interest rates) against which the money has been lent under the repo arrangement. To mitigate such risks, we have stipulated the minimum credit rating of the issuer of collateral security.</p> <p>(‘AA’ for long-term instruments/A1+ for money market instruments), maximum duration of the collateral security (10 years) and minimum haircuts on the value of the security.</p>   |
| <p><b>Plans and Options</b></p> | <p>Mirae Asset Banking and PSU Debt Fund shall have Regular Plan and Direct Plan and offers two options viz., (1) Growth Option and (2) Income Distribution cum capital withdrawal option (IDCW). The Income Distribution cum capital withdrawal option shall have 2 sub options: (a) Payout of Income Distribution cum capital withdrawal option (“Payout of IDCW”) (b) Reinvestment of Income Distribution cum capital withdrawal option (“Reinvestment of IDCW”).</p> <p><b>Growth Option:</b> The returns from investments are generated through capital appreciation of units’ price and no IDCW will be declared.</p> <p><b>Income Distribution cum capital withdrawal option (IDCW):</b> Under this option, a IDCW may be declared by the Trustee, at its discretion, from time to time (subject to the availability of distributable surplus as calculated in accordance with the Regulations).</p> <p><b>Payout of Income Distribution cum capital withdrawal option (“Payout of IDCW”):</b> The IDCW declared by the Fund shall be paid to the investors who appears in the Unitholders /Beneficial Owners whose names appear in the Register of Unit holders maintained by the Mutual Fund/statement of beneficial ownership maintained by the Depositories, as applicable, under the Payout of IDCW Option of the plan, as on the record date.</p> <p><b>Reinvestment of Income Distribution cum capital withdrawal option (“Reinvestment of IDCW”):</b> The IDCW declared by the fund shall be reinvested in the Plan and accordingly the units shall be issued to the investor at the NAV prevailing at the date of declaration of IDCW. There shall, however, be no Entry Load and Exit Load on the IDCW so reinvested.</p> <p>On payment of IDCW, the NAV of the units under IDCW option will fall to the extent of the IDCW payout and applicable statutory levies, if any. It must be distinctly understood that the actual declaration of IDCW and frequency thereof is at the sole discretion of Board of Directors of the Trustee Company.</p> <p>Amounts can be distributed out of investors capital (Equalization Reserve), which is part of sale price that represents realized gains.</p> <p>The default option for the unitholders will be Regular Plan - Growth Option if he is routing his investments through a distributor and Direct Plan – Growth option if he is a direct investor.</p> |

If the unit holders selects IDCW option but does not specify the sub-option then the default sub-option shall be Reinvestment of IDCW.

Investors subscribing under Direct Plan of the Scheme will have to indicate “Direct Plan” against the Scheme name in the application form i.e. “MIRAE ASSET BANKING AND PSU DEBT FUND - Direct Plan”. Treatment for investors based on the applications received is given in the table below:

| Scenario | Broker Code mentioned by the investor | Plan mentioned by the investor | Default Plan to be captured |
|----------|---------------------------------------|--------------------------------|-----------------------------|
| 1        | Not mentioned                         | Not mentioned                  | Direct Plan                 |
| 2        | Not mentioned                         | Direct                         | Direct Plan                 |
| 3        | Not mentioned                         | Regular                        | Direct Plan                 |
| 4        | Mentioned                             | Direct                         | Direct Plan                 |
| 5        | Direct                                | Not Mentioned                  | Direct Plan                 |
| 6        | Direct                                | Regular                        | Direct Plan                 |
| 7        | Mentioned                             | Regular                        | Regular Plan                |
| 8        | Mentioned                             | Not Mentioned                  | Regular Plan                |

In cases of wrong/ invalid/ incomplete ARN codes mentioned on the application form, the application shall be processed under Regular Plan. The AMC shall contact and obtain the correct ARN code within 30 calendar days of the receipt of the application form from the investor/ distributor. In case, the correct code is not received within 30 calendar days, the AMC shall reprocess the transaction under Direct Plan from the date of application without any exit load.

The AMC reserves the right to introduce a new option / investment Plan at a later date, subject to the SEBI (MF) Regulations. The AMC also reserves the right to discontinue / withdraw any option / investment plan, if deemed fit, after taking approval of the Board of Directors of AMC and Trustee.

***Applicable NAV (after the scheme opens for repurchase)***

Cut-off time is the time before which the Investor’s Application Form(s) (complete in all respects) should reach the Official Points of Acceptance to be entitled to the Applicable NAV of that Business Day.

An application will be considered accepted on a Business Day, subject to it being complete in all respects and received and time stamped upto the relevant Cut-off time mentioned below, at any of the Official Points of Acceptance of transactions. Where an application is received and the time stamping is done after the relevant Cut-off time the request will be deemed to have been received on the next Business Day.

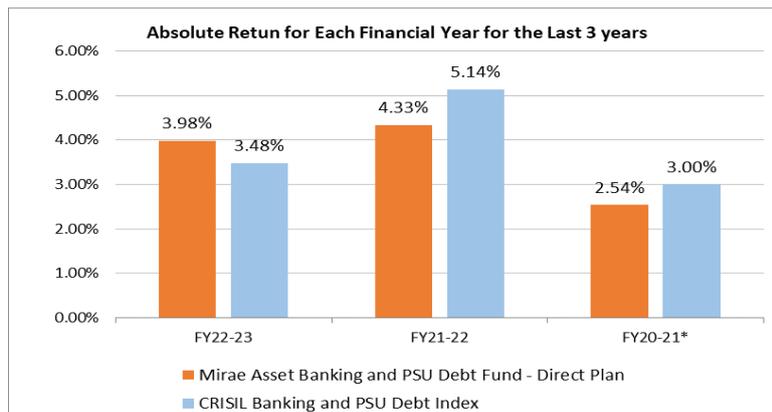
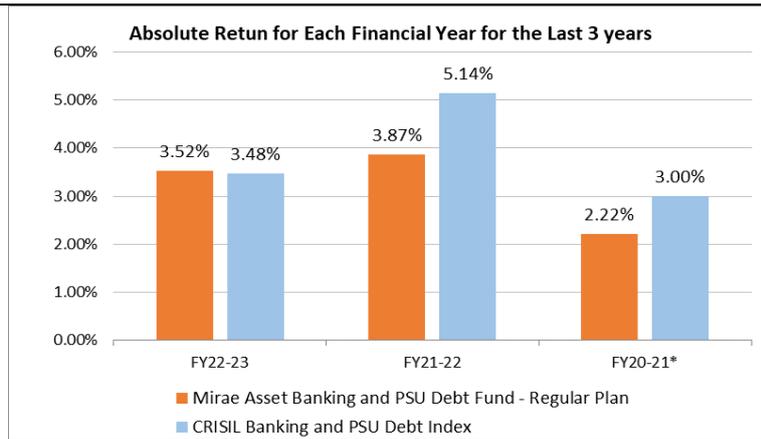
Cut off timing for subscriptions/purchases/switch- ins:

1. In respect of valid applications received upto 3.00 p.m. at the Official Point(s) of Acceptance and where the funds for the entire amount of subscription / purchase/switch-ins as per the application are credited to the bank account of the Scheme before the cut-off time i.e. available for utilization before the cut-off time- the closing NAV of the day shall be applicable.
2. In respect of valid applications received after 3.00 p.m. at the Official Point(s) of Acceptance and where the funds for the entire amount of subscription / purchase as per the application are credited to the bank account of the Scheme before the cut-off time of the next Business Day i.e. available for utilization before the cut-off time of the next Business Day - the closing NAV of the next Business Day shall be applicable.
3. Irrespective of the time of receipt of applications at the Official Point(s) of Acceptance, where the funds for the entire amount of subscription/purchase/ switch-ins as per the application are credited to the bank account of the Scheme before the cut-off time on any subsequent Business Day i.e. available for utilization before the cut-off time on any subsequent Business Day - the closing NAV of such subsequent Business Day shall be applicable.

For Redemption/ Repurchases/Switch out:

- i. In respect of valid application accepted at an Official Points of Acceptance up to 3 p.m. on a Business Day by the Fund, the closing NAV of that day will be applicable.

|  | ii. In respect of valid application accepted at an Official Point of Acceptance as listed in the SAI, after 3 p.m. on a Business Day by the Fund, the closing NAV of the next Business Day will be applicable.   |                       |                              |                       |                             |  |                    |                       |                    |                       |  |  |  |  |  |                        |      |      |      |      |                    |      |      |      |      |                     |      |      |      |      |                     |    |    |    |    |                             |         |          |         |          |
|--|--|-----------------------|------------------------------|-----------------------|-----------------------------|--|--------------------|-----------------------|--------------------|-----------------------|--|--|--|--|--|------------------------|------|------|------|------|--------------------|------|------|------|------|---------------------|------|------|------|------|---------------------|----|----|----|----|-----------------------------|---------|----------|---------|----------|
| <b>Minimum Amount for Application</b>                    | Investors can invest under the Scheme with a minimum investment of Rs.5,000/- and in multiples of Re. 1/- thereafter.<br><br>For subsequent additional purchases, the investor can invest with the minimum amount of Rs. 1,000/- and in multiples of Re. 1/- thereafter.<br><br>The Minimum Application and redemption amount mentioned above shall not be applicable to the mandatory investments made in the Scheme pursuant to the provisions of clause 6.10 of SEBI Master Circular dated May 19, 2023, as amended from time to time.  |                       |                              |                       |                             |  |                    |                       |                    |                       |  |  |  |  |  |                        |      |      |      |      |                    |      |      |      |      |                     |      |      |      |      |                     |    |    |    |    |                             |         |          |         |          |
| <b>Dispatch of Repurchase (Redemption) Request</b>       | The redemption or repurchase proceeds shall be dispatched to the unitholders within 3 working days from the date of redemption or repurchase.  |                       |                              |                       |                             |  |                    |                       |                    |                       |  |  |  |  |  |                        |      |      |      |      |                    |      |      |      |      |                     |      |      |      |      |                     |    |    |    |    |                             |         |          |         |          |
| <b>Benchmark Index</b>                                   | CRISIL Banking and PSU Debt Index  |                       |                              |                       |                             |  |                    |                       |                    |                       |  |  |  |  |  |                        |      |      |      |      |                    |      |      |      |      |                     |      |      |      |      |                     |    |    |    |    |                             |         |          |         |          |
| <b>Income Distribution cum Capital Withdrawal (IDCW)</b> | IDCW may be declared by the Trustee, at its discretion, from time to time (subject to the availability of distributable surplus as calculated in accordance with the Regulations). Such IDCW if declared will be paid under normal circumstances, only to those Unit holders who have opted for Payout of Income Distribution cum capital withdrawal. There is no assurance or guarantee to unit holders as to the rate of IDCW distribution of IDCW nor will that IDCW be regularly paid. If the Fund declares a IDCW under the Scheme, AMC shall dispatch the IDCW warrants within 7 working days from the date of declaration of the IDCW.  |                       |                              |                       |                             |  |                    |                       |                    |                       |  |  |  |  |  |                        |      |      |      |      |                    |      |      |      |      |                     |      |      |      |      |                     |    |    |    |    |                             |         |          |         |          |
| <b>Name of the Fund Manager</b>                          | The Scheme will be managed by Mr. Basant Bafna.  |                       |                              |                       |                             |  |                    |                       |                    |                       |  |  |  |  |  |                        |      |      |      |      |                    |      |      |      |      |                     |      |      |      |      |                     |    |    |    |    |                             |         |          |         |          |
| <b>Name of the Trustee Company</b>                       | Mirae Asset Trustee Company Private Limited  |                       |                              |                       |                             |  |                    |                       |                    |                       |  |  |  |  |  |                        |      |      |      |      |                    |      |      |      |      |                     |      |      |      |      |                     |    |    |    |    |                             |         |          |         |          |
| <b>Scheme Performance</b>                                | <table border="1"> <thead> <tr> <th rowspan="2">Particulars</th> <th colspan="2">Regular Plan – Growth option</th> <th colspan="2">Direct Plan – Growth option</th> </tr> <tr> <th>Scheme returns (%)</th> <th>Benchmark Returns (%)</th> <th>Scheme returns (%)</th> <th>Benchmark Returns (%)</th> </tr> </thead> <tbody> <tr> <td><b>Compounded Annualised Growth Returns (CAGR)</b></td> <td></td> <td></td> <td></td> <td></td> </tr> <tr> <td><b>Since Inception</b></td> <td>4.06</td> <td>4.78</td> <td>4.52</td> <td>4.78</td> </tr> <tr> <td><b>Last 1 year</b></td> <td>6.40</td> <td>6.99</td> <td>6.87</td> <td>6.99</td> </tr> <tr> <td><b>Last 3 years</b></td> <td>4.34</td> <td>4.94</td> <td>4.80</td> <td>4.94</td> </tr> <tr> <td><b>Last 5 years</b></td> <td>NA</td> <td>NA</td> <td>NA</td> <td>NA</td> </tr> <tr> <td><b>NAV as on 29/09/2023</b></td> <td>11.3495</td> <td>5,156.35</td> <td>11.5107</td> <td>5,156.35</td> </tr> </tbody> </table> <p>Inception date of the Scheme: July 24, 2020</p> <p><b>Absolute Return for Each Financial Year for the Last 3 years</b></p> | Particulars           | Regular Plan – Growth option |                       | Direct Plan – Growth option |  | Scheme returns (%) | Benchmark Returns (%) | Scheme returns (%) | Benchmark Returns (%) | <b>Compounded Annualised Growth Returns (CAGR)</b> |  |  |  |  | <b>Since Inception</b> | 4.06 | 4.78 | 4.52 | 4.78 | <b>Last 1 year</b> | 6.40 | 6.99 | 6.87 | 6.99 | <b>Last 3 years</b> | 4.34 | 4.94 | 4.80 | 4.94 | <b>Last 5 years</b> | NA | NA | NA | NA | <b>NAV as on 29/09/2023</b> | 11.3495 | 5,156.35 | 11.5107 | 5,156.35 |
| Particulars  | Regular Plan – Growth option   |                       | Direct Plan – Growth option  |                       |                             |  |                    |                       |                    |                       |  |  |  |  |  |                        |      |      |      |      |                    |      |      |      |      |                     |      |      |      |      |                     |    |    |    |    |                             |         |          |         |          |
|  | Scheme returns (%)   | Benchmark Returns (%) | Scheme returns (%)           | Benchmark Returns (%) |                             |  |                    |                       |                    |                       |  |  |  |  |  |                        |      |      |      |      |                    |      |      |      |      |                     |      |      |      |      |                     |    |    |    |    |                             |         |          |         |          |
| <b>Compounded Annualised Growth Returns (CAGR)</b>       |  |                       |                              |                       |                             |  |                    |                       |                    |                       |  |  |  |  |  |                        |      |      |      |      |                    |      |      |      |      |                     |      |      |      |      |                     |    |    |    |    |                             |         |          |         |          |
| <b>Since Inception</b>                                   | 4.06   | 4.78                  | 4.52                         | 4.78                  |                             |  |                    |                       |                    |                       |  |  |  |  |  |                        |      |      |      |      |                    |      |      |      |      |                     |      |      |      |      |                     |    |    |    |    |                             |         |          |         |          |
| <b>Last 1 year</b>                                       | 6.40   | 6.99                  | 6.87                         | 6.99                  |                             |  |                    |                       |                    |                       |  |  |  |  |  |                        |      |      |      |      |                    |      |      |      |      |                     |      |      |      |      |                     |    |    |    |    |                             |         |          |         |          |
| <b>Last 3 years</b>                                      | 4.34   | 4.94                  | 4.80                         | 4.94                  |                             |  |                    |                       |                    |                       |  |  |  |  |  |                        |      |      |      |      |                    |      |      |      |      |                     |      |      |      |      |                     |    |    |    |    |                             |         |          |         |          |
| <b>Last 5 years</b>                                      | NA   | NA                    | NA                           | NA                    |                             |  |                    |                       |                    |                       |  |  |  |  |  |                        |      |      |      |      |                    |      |      |      |      |                     |      |      |      |      |                     |    |    |    |    |                             |         |          |         |          |
| <b>NAV as on 29/09/2023</b>                              | 11.3495  | 5,156.35              | 11.5107                      | 5,156.35              |                             |  |                    |                       |                    |                       |  |  |  |  |  |                        |      |      |      |      |                    |      |      |      |      |                     |      |      |      |      |                     |    |    |    |    |                             |         |          |         |          |



\* from inception (24-Jul-20) till 31-Mar-21

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

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

**Expenses of the Scheme**

**1. Load Structure**

During Ongoing Offer Periods

**Entry Load: Not Applicable:** In accordance with clause 10.4 of SEBI Master Circular dated May 19, 2023, no entry load will be charged by the Scheme to the investor. Similarly, no entry load will be charged with respect to applications for registrations under Systematic Investment Plan (SIP) / Systematic Transfer Plan (STP) accepted by the Mutual Fund with effect from August, 1, 2009. The upfront commission shall be paid by the investor directly to the distributor, based on his assessment of various factors including the service rendered by the distributor.

**Exit Load: Nil**

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.

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

The AMC has estimated that upto 2.00% of the daily net assets of the Scheme will be charged to the scheme as expenses. As per the Regulations, the maximum recurring expenses including investment management and advisory fee that can be charged to the Scheme shall be subject to a percentage limit of daily net assets as in the table below:

|  |   |
|--|---|
| <b>First Rs. 500 crores</b>                                  | 2.00%   |
| <b>Next Rs. 250 crores</b>                                   | 1.75%   |
| <b>Next Rs. 1250crores</b>                                   | 1.50%   |
| <b>Next Rs. 3000 crores</b>                                  | 1.35%   |
| <b>Next Rs. 5000 crores</b>                                  | 1.25%   |
| <b>on the next Rs. 40,000 crores of the daily net assets</b> | Total expense ratio reduction of 0.05% for every increase of Rs 5,000 crores of daily net assets or part thereof, |
| <b>Balance of assets</b>                                     | 0.80%   |

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)

**2. Recurring expenses**

| <b>Particulars</b>   | <b>% p.a. of daily net assets</b> |
|--|-----------------------------------|
| Investment Management & Advisory Fee   | Upto 2.00%                        |
| 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 dividend redemption cheques and warrants                |                                   |
| Costs of statutory Advertisements  |                                   |
| Cost towards investor education & awareness (at least 2 bps)                                     |                                   |
| Brokerage & transaction cost over and above 12 bps for cash market transactions @@               |                                   |
| GST on expenses other than investment and advisory fees  |                                   |
| GST on brokerage and transaction cost  |                                   |
| Other Expenses*  |                                   |
| <b>Maximum total expense ratio (TER) permissible under Regulation 52 (6) (c) (i) and (6) (a)</b> |                                   |
| ^ Additional expenses under regulation 52 (6A) (c) Upto 0.05%                                    |                                   |
| Additional expenses for gross new inflows from specified cities***                               | Upto 0.30%                        |

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

^ In terms of clause 10.1 of SEBI Master Circular dated May 19, 2023, in case exit load is not levied / not applicable, the AMC shall not charge the said additional expenses.

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

\*\*\* Note: SEBI vide its letter no. SEBI/HO/IMD-SEC-3/P/OW/2023/5823/1 dated February 24, 2023 and AMFI letter dated No. 35P/ MEM-COR/ 85/ 2022-23 dated March 02, 2023 has directed AMCs to keep B-30 incentive structure in abeyance with effect from March 01, 2023 till

|  |   |
|--|---|
|  | <p>further notice.</p> <p><b>Actual expenses for the financial year 2023-24, inclusive of GST :</b><br/> Regular Plan: 0.78%<br/> Direct Plan: 0.29%</p>  |
| <b>Waiver of Load for Direct Applications</b>        | Not Applicable.   |
| <b>Tax treatment for the Investors (Unitholders)</b> | Investors are advised to refer to the paragraph on Taxation in the “Statement of Additional Information” or “Scheme Information Document” and to consult their own unit holder's tax advisors with respect to the specific amount of tax and other implications arising out of their participation in the scheme.   |
| <b>Daily Net Asset Value (NAV)</b>                   | <p>The NAV will be declared on all business days. NAV can also be viewed on <a href="http://www.miraeassetmf.co.in">www.miraeassetmf.co.in</a> and <a href="http://www.amfiindia.com">www.amfiindia.com</a>. Investors can also call us on “1800 2090 777” (toll-free from a MTNL / BSNL landline) to know the latest NAV.</p> <p>‘In case NAV of Corporate Debt Market Development Fund (‘CDMDF’) units is not available by 9:30 p.m of same Business Day, NAV declaration timing for Mutual Fund Schemes holding units of CDMDF shall be 10 a.m. on next business day instead of 11 p.m. on same Business Day</p>   |
| <b>For Investor Grievances please contact</b>        | <p><b>Mr. Chaitanya Chaubal</b><br/> Mirae Asset Investment Managers (India) Pvt. Ltd.<br/> 606, 6th Floor, Windsor Bldg., Off CST Road, Kalina, Santacruz (E), Mumbai - 400 098.</p> <p><b>Telephone Nos.:</b> 6780 0300 <b>e-mail:</b> <a href="mailto:Chaubal.chaitanya@miraeasset.com">Chaubal.chaitanya@miraeasset.com</a></p> <p><b>Investors are advised to contact any of the ISCs or the AMC by calling the investor line of the AMC at "1800 2090 777" (toll-free from a MTNL / BSNL landline) for any queries. Investors can also visit the website at <a href="http://www.miraeassetmf.co.in">www.miraeassetmf.co.in</a>, for complete details.</b></p>   |
| <b>Unitholders' Information</b>                      | <ul style="list-style-type: none"> <li>• An allotment confirmation specifying the units allotted shall be sent by way of email and/or SMS within 5 Business Days of receipt of valid application/transaction to the Unit holders registered e-mail address and/or mobile number.</li> <li>• Thereafter, a Consolidated Account Statement (CAS), generated based on PAN, containing details relating to all the transactions carried out by the investor across all schemes of all mutual funds during the month and holding at the end of the month shall be sent to the Unit holder in whose folio transactions have taken place during that month, on or before 15<sup>th</sup> of the succeeding month by mail/email.</li> <li>• In case of non-availability of PAN, AMC will send monthly account statement for any financial transactions undertaken during the month on or before 15<sup>th</sup> day of the succeeding month by mail/email.</li> <li>• In case of a specific request received from the Unit holders, the AMC/Fund will provide an account statement (reflecting transactions of the Fund) to the investors within 5 Business Days from the receipt of such request by mail/email.</li> <li>• The Unit holder may request for a physical account statement by writing/calling the AMC/ISC/R&amp;T. The Mutual Fund/ AMC shall dispatch an account statement within 5 Business Days from the date of the receipt of request from the Unit holder.</li> <li>• Further, the CAS detailing holding across all schemes of all mutual funds at the end of every six months (i.e. September/ March), shall be sent by mail/e-mail on or before 21<sup>st</sup> day of succeeding month, to all such Unit holders in whose folios no transaction has taken place during that period. The half yearly consolidated account statement will be sent by e-mail to the Unit holders whose email address is available, unless a specific request is made to receive in physical form.</li> <li>• The holding(s) of the beneficiary account holder for units held in demat mode will be shown in the statement issued by respective Depository Participants (DPs) periodically.</li> </ul> <p>For more details, please refer the Scheme Information Document (SID) and Statement of Additional Information (SAI).</p> <p><b>Monthly/Half Yearly Portfolio Disclosures:</b> The Mutual Fund/ AMC will disclose portfolio (along with ISIN) of the Scheme in the prescribed format, as on the last day of the month / half-year i.e. March 31 and September 30, on its website viz. <a href="http://www.miraeassetmf.co.in/">http://www.miraeassetmf.co.in/</a> and on the website</p> |

of Association of Mutual Funds in India (AMFI) viz. [www.amfiindia.com](http://www.amfiindia.com) within 10 days from the close of each month/ half year respectively. In case of unitholders whose e-mail addresses are registered, the Mutual Fund/ AMC will send via email both the monthly and half yearly statement of scheme portfolio within 10 days from the close of each month/ half year respectively. Mutual Fund / AMC will publish an advertisement every half year in the all India edition of at least two daily newspapers, one each in English and Hindi, disclosing the hosting of the half-yearly statement of the Scheme portfolio on its website and on the website of Association of Mutual Funds in India (AMFI). Mutual Fund / AMC will provide a physical copy of the statement of its Scheme portfolio, without charging any cost, on specific request received from a unitholder.

**Half Yearly Unaudited Financial Results:** Half yearly Unaudited Financial Results shall be hosted in the prescribed format on the website of the Mutual Fund on [www.miraeassetmf.co.in](http://www.miraeassetmf.co.in) within one month from the close of each half year i.e. on March 31 and on September 30 and an advertisement in this regard shall be published in at least one English daily newspaper having nationwide circulation and in a newspaper having wide circulation published in the language of the region where the Head Office of the Mutual Fund is situated. A link for the half yearly Unaudited Financial Results shall also be provided on website of Association of Mutual Funds in India (AMFI) on [www.amfiindia.com](http://www.amfiindia.com).

**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).

#### **Fortnightly Portfolio**

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

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

#### **Product Labeling**

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

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

The evaluation of risk levels of a scheme shall be done in accordance with clause 5.16 of SEBI Master Circular dated May 19, 2023.

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

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

Further, in accordance with provisions of clause 5.16 of SEBI Master Circular dated May 19, 2023,

|                             |  |
|-----------------------------|--|
|                             | <p>the AMC shall disclose:</p> <p>a) risk-o-meter of the scheme wherever the performance of the scheme is disclosed;</p> <p>b) risk-o-meter of the scheme and benchmark wherever the performance of the scheme vis-à-vis that of the benchmark is disclosed.</p> <p>c) scheme risk-o-meter, name of benchmark and risk-o-meter of benchmark while disclosing portfolio of the scheme in terms of clause 5.17 of SEBI Master Circular dated May 19, 2023.</p> <p><b>Potential Risk Class (PRC) Matrix:</b> In accordance with clause 17.5 of SEBI Master Circular dated June 7, 2021, the AMC shall disclose the Potential Risk Class (PRC) Matrix of the debt schemes which shall be based on maximum interest rate risk (measured by Macaulay Duration (MD) of the scheme) and maximum credit risk (measured by Credit Risk Value (CRV) of the scheme).</p> <p>Any change in the PRC matrix shall be communicated to investors through SMS and by providing a link on the AMC's website referring to the said change.</p> |
| <b>Segregated Portfolio</b> | <p>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.</p> <p>For complete details please refer SID of the Scheme.</p>   |
| <b>Stamp Duty</b>           | <p>Pursuant to Notification No. S.O. 1226(E) and G.S.R. 226(E) dated March 30, 2020 issued by Department of Revenue, Ministry of Finance, Government of India, read with Part I of Chapter IV of Notification dated February 21, 2019 issued by Legislative Department, Ministry of Law and Justice, Government of India on the Finance Act, 2019, a stamp duty @ 0.005% of the transaction value would be levied on applicable mutual fund transactions, with effect from July 1, 2020. Accordingly, pursuant to levy of stamp duty, the number of units allotted on purchase transactions (including dividend reinvestment) to the unitholders would be reduced to that extent.</p> <p>Please refer Statement of Additional Information for more details.</p>  |

**Additional Disclosures:**

**Details as per 5.8 of SEBI Master Circular dated May 19, 2023:**

**Fund Managers details:**

| Sr. No. | Particulars  | Details  |
|---------|--|--|
| 1.      | Name   | Mr. Basant Bafna<br>Senior Fund Manager  |
| 2.      | Age  | 35 years   |
| 3.      | Qualification  | CFA, FRM, MBA (Finance), B Com (Hons), Certified Treasury Professional, Certified Associate of the Indian Institute of Bankers, Cleared all three levels of Company Secretary  |
| 4.      | Past experience  | Mr. Basant Bafna has over 12 years of experience in the banking industry. Mr. Basant Bafna has worked as Chief Dealer and Assistant General Manager with Export-Import Bank of India.<br><br>Other schemes managed by him are: <ul style="list-style-type: none"> <li>• Mirae Asset Ultra Short Duration Fund</li> <li>• Mirae Asset Short Term Fund</li> <li>• Mirae Asset Corporate Bond Fund</li> </ul> |
| 5.      | Tenure for which the fund manager has been managing the scheme | 9 months (Since January 16, 2023)  |
| 6.      | Scheme's portfolio turnover ratio                              | N.A.   |

**Portfolio holdings as on September 30, 2023 (top 10 holdings by issuer and fund allocation towards various sectors), along with a website link to obtain Scheme's latest monthly portfolio holding**

| Name of the Instrument   | ISIN         | Rating     | Quantity | Market/Fair Value(Rs. in Lacs) | % to Net Assets |
|--|--------------|------------|----------|--------------------------------|-----------------|
| 7.26% Government of India (06/02/2033)                                   | IN0020220151 | SOVEREIGN  | 8,50,000 | 850.66                         | 10.43%          |
| 7.54% State Bank of India (01/08/2038)                                   | INE062A08389 | ICRA AAA   | 5,00,000 | 500.29                         | 6.13%           |
| 7.52% NHPC Limited (06/06/2024) **                                       | INE848E07997 | CARE AAA   | 5,00,000 | 499.93                         | 6.13%           |
| 7.54% Housing & Urban Development Corporation Limited (11/02/2026) **    | INE031A08855 | ICRA AAA   | 5,00,000 | 499.68                         | 6.12%           |
| 7.45% Indian Railway Finance Corporation Limited (13/10/2028) **         | INE053F08320 | CRISIL AAA | 5,00,000 | 498.46                         | 6.11%           |
| 4.64% Oil & Natural Gas Corporation Limited (21/11/2023) **              | INE213A08032 | ICRA AAA   | 5,00,000 | 498.41                         | 6.11%           |
| 7.47% Small Industries Dev Bank of India (25/11/2025) **                 | INE556F08KE8 | ICRA AAA   | 5,00,000 | 497.62                         | 6.10%           |
| 7.05% National Housing Bank (18/12/2024) **                              | INE557F08FG1 | CRISIL AAA | 5,00,000 | 497.38                         | 6.10%           |
| 7.4% National Bank For Agriculture and Rural Development (30/01/2026) ** | INE261F08DO9 | CRISIL AAA | 5,00,000 | 496.81                         | 6.09%           |
| 7.13% Power Finance Corporation Limited (15/07/2026) **                  | INE134E08LP1 | CRISIL AAA | 5,00,000 | 493.58                         | 6.05%           |

\*\* Thinly Traded / Non Traded Security

#### Asset allocation as on September 30, 2023

| Asset Allocation                            | % Weightage      |
|---|------------------|
| Corporate Bond                              | 72.5595%         |
| Government Bond                             | 14.6925%         |
| Reduced Face Value Bonds - Non Amortisation | 4.9073%          |
| Cash & Other Receivables                    | 7.8407%          |
| <b>Total</b>                                | <b>100.0000%</b> |

#### Credit Allocation as on September 30, 2023

| Rating allocation Profile | % Weightage      |
|---------------------------|------------------|
| AAA                       | 77.4668%         |
| SOV                       | 14.6925%         |
| Cash & Other Receivables  | 7.8407%          |
| <b>Total</b>              | <b>100.0000%</b> |

Portfolio turnover ratio: NA

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

#### The aggregate investment in the Scheme under the following categories as on September 30, 2023

| Sr. No. | Categories                     | Amount (Rs.) |
|---------|--------------------------------|--------------|
| i.      | AMC's Board of Directors       | 31,776.33    |
| ii.     | Scheme's Fund Manager          | 77,365.01    |
| iii.    | Other key managerial personnel | 1,44,231.14  |

\* Investments by Other Key Managerial Personnel includes investments by Mr. Swarup Mohanty and Mr. Sung Ho Ahn who are also directors of the AMC

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

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

| Scheme Name  | Investment Objective   | Asset Allocation Pattern    |                              |                |                     | Investment Strategy | AUM as on September 30, 2023 (as in crores) | No. of folios as on September 30, 2023 |
|--|--|-----------------------------|------------------------------|----------------|---------------------|---------------------|---|--|
| <b>Mirae Asset Cash Management Fund</b>  | The investment objective of the scheme is to generate consistent returns with a high level of liquidity in a judicious portfolio mix comprising of money market and debt instruments. The Scheme does not guarantee any returns. | <b>Types of Instruments</b> | <b>Indicative allocation</b> |                | <b>Risk Profile</b> | 8562.99             | 37942                                       |  |
|  |  |                             | <b>(% of total assets)</b>   |                |                     |                     |   |  |
|  |  |                             | <b>Minimum</b>               | <b>Maximum</b> |                     |                     |   |  |
| Money Market Instruments (including Cash, Reverse Repo, Tri-party repo) MIBOR & MIBOR linked instruments upto 91 days.   | 20   | 100                         | Low                          |                |                     |                     |   |  |
| Debt Instruments with residual maturity upto 91 days only  | 0  | 80                          | Medium                       |                |                     |                     |   |  |
| The fund will be managed according to the investment objective to generate consistent returns with a high level of liquidity in a judicious portfolio mix comprising of money market and debt instruments. The intention is to offer returns at lower level of risk while maintaining the liquidity profile. The investment team will primarily use a bottom up approach with an importance to top down overlay to assess the quality of the security/instrument (including the financial health of the issuer) as well as the liquidity of the security and the impact of various macroeconomic policy changes such as monetary policy changes etc. |  |                             |                              |                |                     |                     |   |  |

|                                      |  |                             |  |                |                        |  |        |      |
|--------------------------------------|--|-----------------------------|--|----------------|------------------------|--|--------|------|
| <b>Mirae Asset Dynamic Bond Fund</b> | The objective of the Scheme is to generate optimal returns through active management of a portfolio of debt and money market instruments. However, there is no assurance that the investment objective of the Scheme will be realized and the Scheme does not assure or guarantee any returns. | <b>Types of Instruments</b> | <b>Indicative allocation (% of total assets)</b> |                | <b>Risk Profile</b>    | The Scheme will invest across debt securities and money market instruments. The investment strategy of this scheme aims to optimize risk adjusted returns through an active management of the portfolio. The Scheme is a medium to long-term investment option that provides the flexibility to respond to continuously changing market scenario by actively managing its portfolio in line with the evolving interest rate scenario. During periods when interest rates are expected to decline, the duration of the portfolio may be increased and during periods when interest rates are expected to harden, duration of the portfolio may be decreased. Similarly, when spreads on corporate bonds are expected to contract, proportion of corporate bonds in portfolio may be increased and vice-versa. The objective of this active management is to thereby improve on returns as compared to a less active portfolio. The interest rate risk/duration risk of the scheme may change substantially depending upon the outlook on interest rates and other factors like steepness of yield curve and bond spreads. | 199.33 | 3567 |
|                                      |  |                             | <b>Minimum</b>                                   | <b>Maximum</b> | <b>High/Medium/Low</b> |  |        |      |
|                                      |  |                             | Money market instruments & Debt securities       | 0              | 100                    |  |        |      |

|  |   |   |  |      |                     |   |        |      |
|--|---|---|--|------|---------------------|---|--------|------|
| <b>Mirae Asset Short Term Fund</b>                                 | An open-ended short-term debt scheme investing in instruments such that the Macaulay duration of the portfolio is between 1 year to 3 years (please refer to page no. 31 of the SIID) | <b>Types of Instruments</b>   | <b>Indicative allocation (% of total assets)</b> |      | <b>Risk Profile</b> | The Scheme shall be constructed and actively managed according to the investment objective. The Scheme seeks to generate returns through investments in a range of debt and money market instruments with Macaulay duration of the portfolio between 1 year to 3 years. The fund will be managed according to the investment objective, thereby seeking to generate reasonable returns commensurate with low risk. The Scheme may also invest in securities issued by corporate (both private sector and public sectors) including banks and financial institutions and Money Market Instruments across maturities / yield curve and ratings. The fund may also invest in government securities across maturities / yield curve. The fund may also look for opportunities from credit spreads among the range of available debt & money market instruments. The investment strategy of this scheme aims to optimize risk adjusted returns. The Scheme has a short term duration investment option that provides the flexibility to respond to continuously changing market scenario by managing its portfolio in line with current yield curve. | 373.82 | 9079 |
|  |   | Money Market Instruments and Debt instruments with Macaulay duration of the portfolio between 1 year to 3 years | 0%   | 100% | Low to Medium       |   |        |      |
|  |   | Units issued by REITs & InvITs  | 0  | 10%  | Low to Medium       |   |        |      |
| Key Information Memorandum - Mirae Asset Banking and PSU Debt Fund |   |   |  |      |                     |   |        | 16   |

|                                 |  |  |  |                |                     |   |        |       |
|---------------------------------|--|--|--|----------------|---------------------|---|--------|-------|
| <b>Mirae Asset Savings Fund</b> | The investment objective of the scheme is to seek to generate returns with a portfolio comprising of debt and money market instruments, such that Macaulay duration of the portfolio is between 6 months - 12 months. The Scheme does not guarantee any returns. | <b>Types of Instruments</b>  | <b>Indicative allocation (% of total assets)</b> |                | <b>Risk Profile</b> | This scheme is meant for investors to deploy their funds for a short period of time where the Macaulay duration of the portfolio is between 6-12 months. The fund will be managed according to the investment objective, thereby seek to generate reasonable returns commensurate with low risk. The scheme will invest in money market and other debt securities and shall maintain high liquidity for the purpose of meeting the liquidity requirements of the investors. The credit quality of the portfolio will be maintained and monitored using in-house research capabilities as well as inputs from external sources such as independent credit rating agencies. The investment team will primarily use a top down approach for taking interest rate view, sector allocation along with a bottom up approach for security/instrument selection. The bottom up approach will assess the quality of security/instrument (including the financial health of the issuer) as well as the liquidity of the security. | 575.73 | 17963 |
|                                 |  |  | <b>Minimum</b>                                   | <b>Maximum</b> |                     |   |        |       |
|                                 |  | Money Market Instruments and debt instruments such that the Macaulay duration of the portfolio is between 6 months and 12 months | 0  | 100            | Low to Medium       |   |        |       |

| <b>Mirae Asset Overnight Fund</b>  | The investment objective of the scheme is to generate returns commensurate with low risk and providing high level of liquidity, through investments made primarily in overnight securities having maturity of 1 business day. However, there is no assurance or guarantee that the investment objective of the Scheme will be achieved. The scheme does not assure or guarantee any returns. | <table border="1"> <thead> <tr> <th rowspan="2">Types of Instruments</th> <th colspan="2">Indicative allocation<br/>(% of total assets)</th> <th rowspan="2">Risk Profile</th> </tr> <tr> <th>Minimum</th> <th>Maximum</th> </tr> </thead> <tbody> <tr> <td>Overnight securities or Debt Securities and Money Market Instruments<sup>@</sup> (including MIBOR Linked instruments with daily call and put options)</td> <td>0%</td> <td>100%</td> <td>Low</td> </tr> </tbody> </table> |  |  | Types of Instruments | Indicative allocation<br>(% of total assets) |  | Risk Profile | Minimum | Maximum | Overnight securities or Debt Securities and Money Market Instruments <sup>@</sup> (including MIBOR Linked instruments with daily call and put options) | 0% | 100% | Low | The fund will be managed according to the investment objective to generate consistent returns with a high level of liquidity in a judicious portfolio mix comprising of money market and debt instruments.<br>The intention is to offer returns at lower level of risk while maintaining the liquidity profile.<br><br>The investment team will primarily use a bottom up approach with an importance to top down overlay to assess the quality of the security/instrument (including the financial health of the issuer) as well as the liquidity of the security and the impact of various macroeconomic policy changes such as monetary policy changes etc. | 1253.42 | 3659 |
|--|--|---|--|--|----------------------|--|--|--------------|---------|---------|--|----|------|-----|--|---------|------|
|  |  | Types of Instruments  | Indicative allocation<br>(% of total assets) |  |                      | Risk Profile                                 |  |              |         |         |  |    |      |     |  |         |      |
| Minimum  | Maximum  |   |  |  |                      |  |  |              |         |         |  |    |      |     |  |         |      |
| Overnight securities or Debt Securities and Money Market Instruments <sup>@</sup> (including MIBOR Linked instruments with daily call and put options) | 0%   | 100%  | Low  |  |                      |  |  |              |         |         |  |    |      |     |  |         |      |
|  |  |   |  |  |                      |  |  |              |         |         |  |    |      |     |  |         |      |

|  |  |                                |   |                |                     |  |       |      |               |
|--|--|--------------------------------|---|----------------|---------------------|--|-------|------|---------------|
| <b>Mirae Asset Banking and PSU Debt Fund</b> | The investment objective of the scheme is to generate income / capital appreciation through predominantly investing in debt and money market instruments issued by Banks, Public Sector Undertakings (PSUs) and Public Financial Institutions (PFIs) and Municipal Bonds. The Scheme does not guarantee or assure any returns. | <b>Types of Instruments</b>    | <b>Indicative allocation (% of total assets)</b>  |                | <b>Risk Profile</b> | The Scheme aims to invest in debt and money market instruments issued by entities such as Scheduled Commercial Banks, Public Financial Institutions (PFIs), Public Sector Undertakings (PSUs) and Municipal Bonds and such other bodies. The Scheme shall endeavour to develop a well-diversified portfolio of debt (including securitised debt) and other instruments. The Scheme may also invest in the schemes of Mutual Funds. The Scheme may also invest in the hybrid securities viz. units of REITs and InvITs for diversification and subject to necessary stipulations by SEBI from time to time. | 81.58 | 3497 |               |
|  |  |                                | <b>Minimum</b>  | <b>Maximum</b> |                     |  |       |      |               |
|  |  |                                | Debt and Money Market Instruments, issued by Scheduled Commercial Banks, Public Sector Undertakings (PSUs) & Public Financial Institutions (PFIs) and Municipal Bonds | 80 %           | 100 %               |  |       |      | Low to Medium |
|  |  |                                | Debt (including government securities) and Money Market Instruments issued by entities other than Banks, PFIs, PSUs and Municipal Bonds                               | 0%             | 20 %                |  |       |      | Low to Medium |
|  |  | Units issued by REITs & InvITs | 0%  | 10 %           | Low to Medium       |  |       |      |               |

| <b>Mirae Asset Ultra Short Duration Fund</b>                     | The investment objective of the scheme is to generate regular income and provide liquidity by investing primarily in a portfolio comprising of debt & money market instruments. There is no assurance or guarantee that the investment objective of the scheme will be realized | <table border="1"> <thead> <tr> <th rowspan="2">Types of Instruments</th> <th colspan="2">Indicative allocation (% of total assets)</th> <th rowspan="2">Risk Profile</th> </tr> <tr> <th>Minimum</th> <th>Maximum</th> </tr> </thead> <tbody> <tr> <td>Debt &amp; Money market instruments including government securities.</td> <td>0%</td> <td>100%</td> <td>Low to Medium</td> </tr> <tr> <td>Units issued by REITs &amp; InvITs</td> <td>0%</td> <td>10%</td> <td>Medium to High</td> </tr> </tbody> </table> |   |         | Types of Instruments | Indicative allocation (% of total assets) |  | Risk Profile | Minimum | Maximum | Debt & Money market instruments including government securities. | 0% | 100% | Low to Medium | Units issued by REITs & InvITs | 0% | 10% | Medium to High | The Scheme seeks to generate returns and reduce interest rate risk by keeping the portfolio Macaulay duration between 3 months & 6 months. The maturity profile of debt instruments may be selected in accordance with the Fund Manager's view regarding market conditions, interest rate outlook and rating.<br><br>Though every endeavor will be made to achieve the objective of the Scheme, the AMC / Sponsors / Trustee do not guarantee that the investment objective of the Scheme will be achieved. No guaranteed returns are being offered under the Scheme. | 502.38 | 8190 |
|--|---|--|---|---------|----------------------|---|--|--------------|---------|---------|--|----|------|---------------|--------------------------------|----|-----|----------------|---|--------|------|
|  |   | Types of Instruments   | Indicative allocation (% of total assets) |         |                      | Risk Profile                              |  |              |         |         |  |    |      |               |                                |    |     |                |   |        |      |
|  |   |  | Minimum                                   | Maximum |                      |   |  |              |         |         |  |    |      |               |                                |    |     |                |   |        |      |
| Debt & Money market instruments including government securities. | 0%  | 100%   | Low to Medium                             |         |                      |   |  |              |         |         |  |    |      |               |                                |    |     |                |   |        |      |
| Units issued by REITs & InvITs                                   | 0%  | 10%  | Medium to High                            |         |                      |   |  |              |         |         |  |    |      |               |                                |    |     |                |   |        |      |
|  |   |  |   |         |                      |   |  |              |         |         |  |    |      |               |                                |    |     |                |   |        |      |
|  |   |  |   |         |                      |   |  |              |         |         |  |    |      |               |                                |    |     |                |   |        |      |

|  |  |                             |                                    |                |                     |  |       |      |
|--|--|-----------------------------|------------------------------------|----------------|---------------------|--|-------|------|
| <b>Mirae Asset Corporate Bond Fund</b>                             | The investment objective of the scheme is to provide income and capital appreciation by investing predominantly in AA+ and above rated corporate bonds. The Scheme does not guarantee or assure any returns. | <b>Types of Instruments</b> | <b>Indicative allocation</b>       |                | <b>Risk Profile</b> | The Scheme will primarily invest in securities issued by corporate (both private sector and public sectors) including banks and financial institutions rated AA+ and above across maturities / yield curve. The Scheme shall endeavour to develop a well-diversified portfolio of debt (including securitised debt) and other instruments. It will look for opportunities from credit spreads among the range of available corporate bonds. The aim of the Investment Manager will be to allocate the assets of the Scheme amongst various fixed income instruments (debt / money market) with the objective of optimizing returns. The actual percentage of investment in various fixed income instruments and the general maturity range for the portfolio will be determined from time to time basis the prevailing macro-economic environment (including interest rates and inflation), market conditions, general liquidity, and fund manager views. The Scheme may also invest in the schemes of Mutual Funds. The Scheme may also invest in the hybrid securities viz. units of REITs and InvITs for diversification and subject to necessary stipulations by SEBI from time to time. | 60.24 | 2084 |
|  |  |                             | <b>(% of total assets)</b>         |                |                     |  |       |      |
|  |  |                             | <b>Minimum</b>                     | <b>Maximum</b> |                     |  |       |      |
|  |  |                             | Corporate Debt rated AA+ and above | 80 %           |                     |  |       |      |
| Government Securities, other debt and Money Market Instruments     | 0 %  | 20 %                        | Low to Medium                      |                |                     |  |       |      |
| Units issued by REITs & InvITs                                     | 0 %  | 10 %                        | Medium to High                     |                |                     |  |       |      |
| Key Information Memorandum - Mirae Asset Banking and PSU Debt Fund |  |                             |                                    |                |                     |  |       |      |
|  |  |                             |                                    |                |                     |  | 21    |      |

| <b>Mirae Asset Money Market Fund</b> | The investment objective of the scheme is to generate reasonable returns with low risk and provide liquidity by investing in money market instruments. However, there is no assurance or guarantee that the investment objective of the scheme will be realized. | <table border="1"> <thead> <tr> <th rowspan="2">Types of Instruments</th> <th colspan="2">Indicative allocation<br/>(% of total assets)</th> <th rowspan="2">Risk Profile</th> </tr> <tr> <th>Minimum</th> <th>Maximum</th> </tr> </thead> <tbody> <tr> <td>Money market instruments</td> <td>0%</td> <td>100%</td> <td>Low</td> </tr> </tbody> </table> |  |  | Types of Instruments | Indicative allocation<br>(% of total assets) |  | Risk Profile | Minimum | Maximum | Money market instruments | 0% | 100% | Low | The Scheme proposes to invest in money market instruments having maturity up to 1 year. The aim of the investment strategy is to generate stable returns both in the short term and the long term with a low risk.<br><br>Though every endeavor will be made to achieve the objective of the Scheme, the AMC / Sponsors / Trustee do not guarantee that the investment objective of the Scheme will be achieved. No guaranteed returns are being offered under the Scheme. | 84.83 | 2477 |
|--------------------------------------|--|--|--|--|----------------------|--|--|--------------|---------|---------|--------------------------|----|------|-----|--|-------|------|
|                                      |  | Types of Instruments   | Indicative allocation<br>(% of total assets) |  |                      | Risk Profile                                 |  |              |         |         |                          |    |      |     |  |       |      |
| Minimum                              | Maximum  |  |  |  |                      |  |  |              |         |         |                          |    |      |     |  |       |      |
| Money market instruments             | 0%   | 100%   | Low  |  |                      |  |  |              |         |         |                          |    |      |     |  |       |      |
|                                      |  |  |  |  |                      |  |  |              |         |         |                          |    |      |     |  |       |      |

**Date: October 30, 2023**

# APPLICATION FORM - MIRAE ASSET BANKING AND PSU DEBT FUND

An open ended debt scheme predominantly investing in debt instruments of banks, Public Sector Undertakings, Public Financial Institutions and Municipal Bonds. A relatively high interest rate risk and moderate credit risk



Application No.:

This product is suitable for investors who are seeking\*

- Income over short to medium term.
- To generate income/capital appreciation through predominantly investing in debt and money market instruments issued by Banks Public Sector Undertakings (PSUs), Public Financial Institutions (PFIs) and Municipal Bonds..

Riskometer



POTENTIAL RISK CLASS MATRIX

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

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

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

|  |  |  |
|--|--|--|
| Sign of 1 <sup>st</sup> Applicant / Guardian / Auth. Signatory / PoA / Karta | Sign of 2 <sup>nd</sup> Applicant / Guardian / Auth. Signatory / PoA | Sign of 3 <sup>rd</sup> Applicant / Guardian / Auth. Signatory / PoA |
|--|--|--|

Please  Lumpsum Investment  Micro Application  SIP Application

**TRANSACTION CHARGES** (Please  any one of the below. Refer Instructions No. 11)

I AM A FIRST TIME INVESTOR IN MUTUAL FUNDS OR  I AM AN EXISTING INVESTOR IN MUTUAL FUNDS

Applicable transaction charges will be deducted in case your distributor has opted for such charges. Upfront commission shall be paid directly by the investor to the ARN Holder (AMFI registered Distributor) based on the investor's assessment of various factors including the services rendered by the ARN Holder.

**1. EXISTING UNIT HOLDER INFORMATION- Please fill in your Folio Number, PAN, KIN in below Sections 2, 3, 4 & proceed to Section 7 for Investment Details.**

**Folio No.**  The details in our records under the Folio No. mentioned alongside will apply for this application. All Unit Holders in the given Folio should be KYC compliant. Any update in KYC credentials may be filled in the below sections.

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

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

(Please write the name as per PAN Card)

**LEI Code for entities**

**CKYC ID No. (KIN)**  Pls indicate if US Person or a resident for tax purpose / Resident of Canada  Yes  No (\$Default if not)

**GUARDIAN** (In case 1<sup>st</sup> Applicant is a Minor) Mr. / Ms. / M/s. **Relationship with Minor (Please )**  Mother  Father  Legal Guardian

**GUARDIAN CKYC ID No. (KIN)**  **GUARDIAN PAN**  KYC (Please )  Proof Attached

**POA / Custodian Name:**  KYC (Please )  Proof Attached

**POA / Custodian CKYC ID No. (KIN)**  **POA / Custodian PAN**

**Contact Person for Corporate Investor:** Name  Designation:

**3. FIRST APPLICANT AND KYC DETAILS** All fields marked as **†** are Mandatory

**1<sup>st</sup> SOLE APPLICANT**  Individual or  Non-Individual [Please fill Ultimate Beneficial Ownership (UBO) Declaration Form in section 11a & 11b - Refer Instruction No. 17]

**\*Date of Birth/ Incorporation**  **Proof of Date of Birth (Please )**  Birth Certificate  School Leaving Certificate / Mark Sheet (Individual) (Non-Individual)  Passport of the Minor  Others (Please specify)

**Place of Birth / Incorporation:**  **Country of Birth / Incorporation:**  **Nationality:**  **Gender**  Male  Female  Other

**Type:**  Resident Individual  Sole Prop  NRI - NRE  Trust  Bank / FIs  FIs  PIO  Society/AOP/BOI  Minor through Guardian  NRI - NRO  HUF  LLP  Listed Company  Private Company  Public Ltd. Company  Artificial Juridical Person  Partnership Firm  FOF - MF Schemes  Other (Please specify)  NPO Registration Number of DARPAN Portal (Mandatory)

**a\*. Occupation Details [Please   Private Sector  Public Sector  Government Service  Student  Professional  Housewife  Business  Retired  Retired  Proprietorship  Others (Please specify)**

**b\*. Politically Exposed Person (PEP) Status** (Also applicable for authorised signatories/Promoters/Karta/Trustee/Whole time Directors)  I am PEP  I am Related to PEP  Not Applicable

**c\*. Gross Annual Income (₹) [Please  Below 1 Lakh  1-5 Lakhs  5-10 Lakhs  10-25 Lakhs  >25 Lakhs  > 1 Crore**

**d\*. Net-worth (Mandatory for Non-Individuals) ₹**  as on  (Not older than 1 year)

**e\*. Non-Individual Investors involved/providing any of the mentioned services**  Foreign Exchange / Money Changer Services  Gaming/Gambling/Lottery/Casino Services  Money Lending / Pawning  None of the above

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

Name of the Bank:

**Core Banking A/c No.**  A/c. Type Pls. ()  NRE  CURRENT  SAVINGS  NRO  Other

**Branch Name:**  **Address:**

**Bank Branch City:**  **State:**  **Pin Code**

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

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

CU/09/2023





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

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

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

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

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

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

For non-Individual investor, in case your country of incorporation / Tax residence is US, but you are not a specified US person then please mention exemption code \_\_\_\_\_ Refer instruction 15( e)

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

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

**13 . DECLARATION AND SIGNATURES / THUMB IMPRESSION OF APPLICANT(s) [Refer Instructions 2(f) of KIM]**

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

|  |  |  |
|--|--|--|
| Sign of 1 <sup>st</sup> Applicant / Guardian /<br>Authorised Signatory / PoA | Sign of 2 <sup>nd</sup> Applicant / Guardian /<br>Authorised Signatory / PoA | Sign of 3 <sup>rd</sup> Applicant / Guardian /<br>Authorised Signatory / PoA |
|--|--|--|

For  Lumpsum 'OR'  SIP

Received Application from Mr. / Ms. / M/s. \_\_\_\_\_ as per details below:

| Scheme Name and Plan                  | Payment Details  | Date & Stamp of Collection Centre / ISC |
|---------------------------------------|--|---|
| Mirae Asset Banking and PSU Debt Fund | Amount (Rs) _____<br>Cheque/ DD No.: _____<br>Dated _____<br>Bank & Branch _____ |   |

Cheque / DD is subject to realisation

# INSTRUCTIONS

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

## 1. General Instructions

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

## 2. Applicant Information

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

## (d) KYC Requirements and Details:

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

## Non Individual Investors:

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

## Individual Investors:

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

(ii) If any new individual investor uses the old KRA KYC form, then such investor will be required to either fill the new CKYC form or provide the missing/additional information using the Supplementary CKYC Form.

(iii) Investors who have already completed CKYC and have a KYC Identification Number (KIN) from the CKYC platform can invest in schemes of the Fund quoting their designated KIN issued by CKYC on the application form (14 digits for normal accounts and 15 digits for simplified and small accounts). Further, in case the investor's PAN is not updated in CKYC system, a self-certified copy of PAN Card shall be 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, DOTEK, KARVY & CAMS). They can continue to invest as it is in any schemes of any Mutual Fund; Existing Investors who wish 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 be liable to be rejected without any intimation to the applicants. Any Change in Address for all KYC compliant Investors has to be routed through KRA and that direct application to AMC will be not processed/rejected. In case if the applications are rejected after detailed scrutiny and verification, either at the collection point itself or subsequently by the back office of the registrars for any reason, investors can contact the nearest Investor Service Centre or write to the Registrars, Ms. Karvy Fintech Pvt. Ltd. or send an email to [customercare@miraeasset.com](mailto:customercare@miraeasset.com).

(f) (i) All the applicants must sign in original on the application form. Signatures should be in English or in any Indian language. Thumb impressions should be from the left hand for males and the right hand for females and in all cases be attested by a Magistrate, Notary Public or Special Executive Magistrate. In case of an HUF, the Karta will sign on behalf of the HUF.

(ii) In case the application is under a power of Attorney (POA), a duly certified copy thereof duly notarized should be submitted with the application. The POA document should contain the signature of both the applicant and the constituted Attorney.

(iii) Applications made by a Limited Company or a Body Corporate or a registered Society or Trust, should be accompanied by a copy of the relevant resolution or authority to make the application, as the case may be, along with a certified copy of the MOA and AOA or Trust deed/Bye laws/Partnership deed, whichever is applicable. Refer to document check list.

## 3. Bank Account Details:

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

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

If unit holder(s) provide a new and unregistered bank mandate or a change of bank mandate request with specific redemption/Payout of Income Distribution cum capital withdrawal option payment request (with or without necessary supporting documents) such bank account may not be considered for payment or redemption/Payout of Income Distribution cum capital withdrawal option proceeds, or the Fund may withhold the payment for upto 10 calendar days to ensure validation of new bank mandate mentioned.

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

## 4. Multiple Bank Accounts Registration Facility:

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

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

## 6. Investment Details:

a) Resident Investors may make payment by cheque payable locally in the city where the application form is submitted at the local Mirae Asset Mutual Fund (MAMF)/AMC office or Authorized Collection Centre(s).

b) Please mention the application serial number on the reverse of the cheque/demand draft tendered with the CAF. The cheque should be drawn in favor of respective scheme name. Non MICR/ Outstanding Cheques/Money Orders/Post Dated Cheques or Cash is not permitted. Investors residing in Centres, where the Investors Service Centres (ISCs)/Authorized Collection Centre(s) of MAMF are not located, are requested to make payment by demand drafts payable at the Centre where the application is to be lodged. D.D. charges would be borne by the AMC only for the investors residing at places which are not covered by our offices/authorized centres. The maximum charges so borne

by the AMC would be restricted to limits as prescribed by State Bank of India. Please refer SAI for complete details on D.D. charges.

c) In case the payment is made through Indian Rupee draft purchased abroad from FCNR or NRE A/C, Account Debit certificate from the Bank issuing the draft, confirming the debit should be submitted. For subscription made by NRE/FCNR Account cheques, the CAF must be accompanied with a photocopy of the cheque or

Account Debit Letter/certificate from the bankers. FIR certificate is required to be submitted evidencing source of funds through Non Domestic Account. The AMC and the Registrar may ascertain the repatriation status purely based on the details provided under Investment and Payment details and will not be liable for any incorrect information provided by the applicant(s). In case the source of funds through Non Domestic Account is not validated/provided, AMC will not be in a position to repatriate redemption proceeds.

d) Applicants should indicate the Option (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 1 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.

f) **Options Available:** The Scheme does not offer any option Investors may please note, that Payout of Income Distribution cum capital withdrawal option may be declared by the Trustee, subject to the availability of distributable surplus as per the Regulations. Reinvestment of Income Distribution cum capital withdrawal option can be availed at Daily, Weekly (Record date: Wednesday) & Monthly basis (Record date: 24th of every month). Kindly read the SID for frequency availability in respective scheme applied for. Amounts can be distributed out of investors capital (Equalization Reserve), which is part of sale price that represents realized gains.

g) **Physical Copies:** Investors who requires physicals copies kindly reach us through email [id:customercare@miraeasset.com](mailto:customercare@miraeasset.com)  
**Toll Free Number : 1800-2090-777.**

## 7. Communication:

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

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

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

This facility ([transact@ease](mailto: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.

9. **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:

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

## 11. Transaction charges (TC) :

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

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

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

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

# INSTRUCTIONS

All Investors including non-individual investors, shall be required to submit a mandatory declaration form along with their investment 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 / 'C/o address' / hold mail address / PO Box address in the US (4) Having Standing instruction to transfer funds to an account maintained in USA (5) Being POA holder based out of US or having US residence / citizenship (6) Paying tax in the US (7) Having Identification Number or any identification that indicates US residence / citizenship (8) Having US beneficial 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:

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

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

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

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

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

(xii) A trust exempt from tax under section 664 or described in section 4947(a)(1). (xiii) A tax exempt trust under a section 403(b) plan or section 457(g) plan.

**Passive income includes:** 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 with a withholding foreign partnership or withholding foreign trust; (Note: Foreign persons having controlling interest in a passive NFE are liable to be reported for tax information compliance purposes).

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

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

holds its interest through a participating FFI, a deemed compliant FFI (other than an owner-documented FFI), an entity that is a U.S. person, an exempt beneficial owner, or an excepted NFE.

16. With effect from January 1, 2014, as per the US Securities Act of 1933, United States Person (U.S. Person), corporations and

other entities organized under the applicable laws of the United States (U.S.) and Residents of Canada as defined under the applicable laws of Canada should not invest in units of any of the Schemes of the Fund and should note the following:

- No fresh purchases / additional purchases/switches in any Schemes of the Fund would be allowed. However, existing Unit Holder(s) will be allowed to redeem their units from the Schemes of the Fund. If an existing Unit Holder(s) subsequently becomes a U.S. Person or Resident of Canada, then such Unit Holder(s) will not be able to purchase any additional Units in any of the Scheme of the Fund.

- For transaction from Stock Exchange platform, while transferring units from the broker account to investor account, if the investor has U.S./Canadian address then the transactions would be rejected.

- In case the AMC/MAMF subsequently identifies that the subscription amount is received from U.S. Person(s) or Resident(s) of Canada, in that case the AMC/Fund at its discretion shall redeem all the units held by such person from the Scheme of the Fund at applicable Net Asset Value.

## 17. Ultimate Beneficial Owner (UBO)

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

### A Ultimate Beneficial Owner means:

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

Controlling ownership interest means ownership of / entitlements to: (i) more than 10% of shares or capital or profits of the juridical person, where the juridical person is a company; (ii) more than 15% of the capital or profits of the juridical person, where the juridical person is a partnership; or (iii) more than 15% of the property or capital or profits of the juridical person, where the juridical person is an unincorporated association or body of individuals.

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

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

**D.** PAN and KYC of all the beneficiaries of UBO is mandatory to accept the transaction

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.miraassetmf.co.in](http://www.miraassetmf.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).

### 20. Instruction for Nomination:

A. The nomination can be made only by individuals applying for/holding units on their own behalf singly or jointly.

B. Non-individuals including a Society, Trust, Body Corporate, Partnership Firm, Karta of Hindu undivided family, a Power of Attorney holder and/or Guardian of Minor unitholder cannot nominate.

C. Nomination is not allowed in a folio of a Minor unitholder.

D. If the units are held jointly (i.e., in case of multiple unitholders in the folio), all joint holders need to sign the Nomination Form (even if the mode of holding/operation is on "Anyone or Survivor" basis).

E. A minor may be nominated. In that event, the name and address of the Guardian of the minor nominee needs to be provided.

F. Nomination can also be in favour of the Central Government, State Government, a local authority, any person designated by virtue of his office or a religious or charitable trust.

G. The Nominee shall not be a trust (other than a religious or charitable trust), society, body corporate, partnership firm, Karta of Hindu Undivided Family or a Power of Attorney holder.

H. A Non-Resident Indian may be nominated subject to the applicable exchange control regulations.

I. Multiple Nominees: Nomination can be made in favour of multiple nominees, subject to a maximum of three nominees. In case of multiple nominees, the percentage of the allocation/share should be in whole numbers without any decimals, adding up to a total of 100%. If the total percentage of allocation amongst multiple nominees does not add up to 100%, the nomination request shall be treated as invalid and rejected. If the percentage of allocation/ share for each of the nominee is not mentioned, the allocation /claim settlement shall be made equally amongst all the nominees.

J. Every new nomination for a folio/account shall overwrite the existing nomination, if any.

K. Nomination made by a unit holder shall be applicable for units held in all the schemes under the respective folio / account.

L. Nomination shall stand rescinded upon the transfer of units.

M. Death of Nominee/s: In the event of the nominee(s) pre-deceasing the unitholder(s), the unitholder/s/are advised to make a fresh nomination soon after the demise of the nominee. The nomination will automatically stand cancelled in the event of the nominee(s) pre-deceasing the unitholder(s). In case of multiple nominations, if any of the nominee is deceased at the time of death claim settlement, the said nominee's share will be distributed equally amongst the surviving nominees.

N. Transmission of units in favour of a Nominee shall be valid discharge by the asset management company/ Mutual Fund / Trustees against the legal heir(s).

O. Cancellation of Nomination: Request for cancellation of Nomination made can be made only by the unitholders. The nomination shall stand rescinded on cancellation of the nomination and the AMC shall not be under any obligation to transfer / transmit the units in favour of the Nominee.

P. Unitholders who do not wish to nominate are required to confirm the same by indicating their choice in the space provided in the nomination form.

Q. The nomination will be registered only when this form is completed in all respects to the satisfaction of the AMC.

R. In respect of folios/accounts where the Nomination has been registered, the AMC will not entertain any request for transmission / claim settlement from any person other than the registered nominee(s), unless so directed by any competent court.

# SIP ENROLMENT CUM ONE TIME DEBIT MANDATE (OTM) FORM

with Goal SIP & Top Facility

Registration Cum Mandate Form For NACH/Direct Debit



Application No.:

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

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

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

Please  SIP ENROLMENT with One Time Mandate (OTM) (Please fill all sections)  SIP Top-up Facility  Goal SIP

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

Name of 1<sup>st</sup> Unit Holder Folio No.

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

Frequency Please   Monthly (Default)  Quarterly  Regular Plan  Direct Plan  Growth  IDCW Payout  IDCW\* Frequency^

Scheme:  IDCW Reinvestment

\*IDCW frequency is applicable only for Mirae Asset Cash Management Fund, Mirae Asset Overnight Fund & Mirae Asset Savings Fund. Default option here will be Daily if frequency not selected.  
\*Income Distribution cum Capital Withdrawal. IDCW ^Frequency can be Daily or Weekly or Monthly; If not selected Monthly will be considered as default, refer SID for more details

SIP Date    (Please choose Any Date from 1<sup>st</sup> till 28<sup>th</sup> of the month, If left blank 5<sup>th</sup> will be considered as the default date) SIP Amount (₹)  5,000  10,000  25,000  Any other Amount. (₹)

SIP Start Month (MM/YY)     SIP End Month (MM/YY)

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

If Goal & SIP amount is same default will be taken as ₹ 1 crore Goal Amount ₹  Kids Education  Retirement Planning (Default)

Tax Savings  Dream House  Dream Car  Dream Vacation  Kids Marriage  Others- Please specify

### 2b. SIP TOP-UP FACILITY (You can start SIP Top-up facility after minimum 6 months from 1st SIP) [Refer General Instruction No. 23 Overleaf].

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

Top-up Amount (₹) (minimum ₹ 500/- & in multiples of ₹ 1/- only) Top-up Start Month (MM/YY)     Top-up End Month (MM/YY)

Existing Investors Availing Top-Up: Please provide current SIP IH Number as per SOA  Frequency Please   Half Yearly  Yearly (Default)

### 3. SIP PAYMENT DETAILS (New Investors - Please provide copy of cancelled cheque and mention relevant SIP details in the form and One Time Mandate.)

Cancelled cheque Leaf First SIP Cheque No.  Drawn on Bank

### 4. OTM BANK ACCOUNT DETAILS (Mandatory) Name of 1<sup>st</sup> A/c. Holder as in Bank Records

Bank Name  Core Banking A/c. No.

Branch Name & City  Bank Account Type   NRE  CURRENT  SAVINGS  NRO

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

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

-----

MIRAE ASSET Mutual Fund UMRN  Bank use  Date

Sponsor Bank Code  Bank use   CREATE  MODIFY  CANCEL

Utility Code  NACH0000000000005148 I/We hereby authorize Mirae Asset Investment Managers (India) Pvt. Ltd.

To Debit (tick ✓)  SB  CA  CC  SB-NRE  SB-NRO  Other Bank A/c

With Bank  Name of customers bank IFSC / MICR

An Amount Of Rupees  ₹

DEBIT TYPE  Fixed Amount  Maximum Amount FREQUENCY  Mthly  Qtly  H-Yrly  Yrly  As & when presented

Reference 1  Folio No. Reference 2  Scheme Name

1. I agree for the debit of mandate processing charges by the bank whom I am authorizing to debit my account as per latest schedule of charges of the bank. 2. This is to confirm that the declaration has been carefully read, understood & made by me/us. I am authorizing the user entity/Corporate to debit my account, based on the instructions as agreed and signed by me. 3. I have understood that I am authorized to cancel/amend this mandate by appropriately communicating the cancellation / amendment request to the user entity/ corporate or the bank where I have authorized the debit.

PERIOD From  To

Or  Until Cancelled Signature Of Primary Account Holder  Signature Of Joint Account Holder  Signature Of Joint Account Holder

Phone No.  1. Name Of Primary Account Holder 2. Name Of Joint Account Holder 3. Name Of Joint Account Holder

NACH MANDATE INSTRUCTION FORM (Refer guidelines / Instruction over leaf before filling)

CUI/09/2023

## GENERAL GUIDELINES

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

1. This SIP registration form has to be filled where an One Time mandate (OTM) is already registered in a folio for a bank account, and there is no need of a separate cheque to be given along with the SIP Registration Form.

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

3. Investor shall have the option of choosing any date of the month as the SIP date from 01st to 28th except the last three calendar dates 29th, 30th and 31st. If SIP debit date is not mentioned default date would be considered as 5th of every month. Even If the Investor selects or mentions the SIP dates as 29th, 30th or 31st, the default SIP date would be considered as 05th of every month only.

4. Unit holder(s) should mandatorily provide their mobile number and email id on the mandate form. Where the mobile number and email id mentioned on the mandate form differs from the ones as already existing in the folio, the details provided on the mandate will not be updated in the folio; however, the AMC reserves the right to communicate for transaction reasons on such contact details. All future communication whatsoever would be, thereafter, sent to the mobile number and email id registered under the folio.

5. Investor/Unitholder(s) should submit original Cancelled Cheque (or a copy) along with mandate form with name and account number pre-printed of the bank account to be registered or bank account verification letter for registration of the mandate failing which registration may not be accepted. The Unitholder(s) cheque/bank account details are subject to third party verification.

6. Investors are required to ensure adequate funds in their bank account on the date designated SIP date. Mirae Asset Mutual Fund (MAMF) through its service provider will endeavor to debit the investor bank account on or after the said date.

7. Applicant acknowledges that Mirae Asset Mutual Fund will not be liable in any manner whatsoever, for any transaction failures due to rejection by the investor's bank/branch, which is due to technical reasons or due to delay in registration of the NACH mandate. Further, Applicant is aware that he/she has to sufficiently keep its bank account funded for such non-debited transactions; which upon confirmation may be presented anytime to its bank for stipulated SIP debits. Further, the Applicant also confirms that it will not hold Mirae Asset Mutual Fund and/or its service providers responsible if the transaction is delayed or not effected by its Bank or if debited in advance on a Pre-Debit note or after the specific date due to various reasons or for any bank charges debited by its banker in its designated account towards NACH Registration / Cancellation/Rejections, NACH Debit/Auto Debit/Local Holidays.

8. Mirae Asset Mutual Fund reserves the right to reverse allotments in case the debit is not paid by the bank for any reason whatsoever. Further, Mirae Asset Mutual Fund shall not be responsible and liable for any damages/compensation for any loss, damage etc., incurred by the investor. The Applicant is aware and assumes the entire risk of using the Auto Debit facility of NACH and takes full responsibility for the same.

9. Mirae Asset Mutual Fund / Mirae Asset Trustee Co. Pvt. Ltd. / Mirae Asset Investment Managers (India) Private Limited reserves the right to discontinue or modify this facility at any time in future on a prospective basis. This right also includes the right to discontinue this facility in case Direct Debits through NACH routes are continuously rejected by the investor's bank for any reasons. Mirae Asset Mutual Fund reserves the right to reject any application without assigning any reason thereof.

10. Kindly note that any change in original SIP enrolment details such as SIP Date, Frequency, Tenure will be considered as fresh application and will be subject to applicable load structure and other terms at the time of application. Any change in any credential of bank particulars or transaction modification, will be treated as fresh Instructions, and applicants will have to use separate form for such changes/modifications.

11. Requests for cancellation in the OTM Bank Mandate request should be submitted at least 15 Calendar days in advance.

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

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

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

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

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

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

(ii) Custodian on behalf of an FII or a Client.

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

(iv) Payment by a Corporate to its Agent/ Distributor/ Dealer (similar arrangement with Principal agent relationship), on account of commission or incentive payable for sale of its goods/services, in the form of the Mutual Fund Units through SIP or lump sum / one-time subscription.

For complete details, please refer the section on Third Party cheques given in the General Instructions.

17. Please refer the "Minimum Application/Number of units" mentioned in the KIM under the section "Applicable to all schemes" for minimum subscription amount and frequency. Please take note of the Minimum Amount Criteria as under:

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

\*Please refer notice cum addendum dated November 4, 2020 for details on Minimum Application criteria for Mirae Asset Emerging Bluechip Fund

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

18. The transactions are liable to rejection incase Investor has Multiple Auto Debit Mandate at folio level. Separate forms will be required to be submitted to avail of SIP in separate schemes / plans / date. A single form cannot be used for different schemes simultaneously.

19. Employee Unique Identification Number (EUID): SEBI has made it compulsory for every employee / relationship manager / sales person of the distributor of mutual fund products to quote the EUID obtained by him / her from AMFI in the Application Form. EUID, particularly in advisory transactions, would assist in addressing any instance of misspelling even if the employee / relationship manager/sales person later leaves the employment of the distributor. Individual ARN holders including senior citizens distributing mutual fund products are also required to obtain and quote EUID in the Application Form. Hence, if your investments are routed through a distributor please ensure that the EUID is correctly filled up in the Application Form. However, if your distributor has not given you any advice pertaining to the investment, the EUID box may be left blank. In this case, you are required to tick mark the box provided above the signature box. However, in case of any exceptional cases where there is no interaction by the employee/sales person / relationship manager of the distributor/sub broker with respect to the transaction, AMC's shall take the requisite declaration separately signed by the investor.

20. Mirae Asset Mutual Fund/Sponsor Bank/NPCI are not liable for the bank charges, if any debited from investor's bank account by the destination bank, on account of payment through OTM

21. For further details of the Scheme features like minimum amounts, risk factors etc, investors should, before investment, refer to the Scheme Information Document(s), Key Information Memorandum and Addenda issued available at any of the Investor Service Centers or distributors or from the website www.miraeassetmf.co.in

22. Additional for MICRO Systematic Investment Plans (MICRO SIPs)

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

23. Terms & Conditions - SIP Top-up:

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

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

| Details of SIP registered   | Details of Top-up opted for   |
|---|---|
| <ul style="list-style-type: none"> <li>Fixed SIP Installment amount: ₹ 5,000/-</li> <li>SIP Period: 01-April-2019 till 31-March-2022 (3 years)</li> <li>SIP Date: 1st of every month (36 installments)</li> </ul> | <ul style="list-style-type: none"> <li>Example:</li> <li>Top-Up Amount: ₹1,000/-</li> <li>Top-Up Frequency: Every 6 months</li> </ul> |

Based on above details, SIP Installments shall be as follows:

| Installment No(s) | SIP Installment (in ₹) (A) | Top-Up amount (in ₹) (B) | Monthly SIP Installment amount after Top-up (in ₹) (A+B) |
|-------------------|----------------------------|--------------------------|--|
| 1 to 6            | 5,000                      | NA                       | 5,000  |
| 7 to 12           | 5,000                      | 1,000                    | 6,000  |
| 13 to 18          | 6,000                      | 1,000                    | 7,000  |
| 19 to 24          | 7,000                      | 1,000                    | 8,000  |
| 25 to 30          | 8,000                      | 1,000                    | 9,000  |
| 31 to 36          | 9,000                      | 1,000                    | 10,000*  |

\*(At-least amount to be filled on NACH Mandate)

24. Terms & Conditions - Goal Based SIP

SIP application can have only one Goal assigned. Investors will be required to submit separate application forms for each Goal.

Units will not be automatically redeemed upon achievement of Goal and the SIP shall continue till the term of the SIP, even after the crossing of the Goal Amount. Further, Units will be redeemed as per First In First Out basis for any redemption applied for.

\* Goal Amount & type of Goal is mandatory for each Goal SIP Application. Default option will be Retirement Planning where no Goal is ticked. If no Goal amount is mentioned, the same will be taken as default amount of 1 Crore. Further, AMC reserves

the right to register any such deficient application as a regular SIP & not as Goal SIP. Goal SIP facility is currently not available for SIP registered/submitted through Post-dated cheques (PDCs), OR through Mutual und Utility (MFU), OR through MFSS system if NSE or BSE Star MF platform of BSE or any other platforms of these stock exchanges or Channel partners or Mirae Asset online SIP (I-SIP). As & when relevant systems are put in place, this facility will be automatically offered on respective platforms.

Investors may kindly note that the status of Goal sip cannot be changed once registered. Investors will have a choice to discontinue the Goal SIP, with a prior notice if 15 days.

25. Pursuant to recent SEBI guideline, w.e.f 01st Feb, 2021, Allotment of units will be based on Realization basis. Here the date and time of receipt of funds into the collection account of the scheme will be considered and it will not be basis the debit date from investor's bank account. It may be please noted that different payment modes may have different clearing cycles, and accordingly, there will difference in the transaction date versus the NAV applied date for across transactions like Lumpsum, SIP or Switches including STP's. In case of Switches or STP's the Allotment will be as per the settlement cycle of the OUT scheme in to the IN scheme

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

26. SIP Cancellation: Investor can cancel the sip by submitting sip cancellation form before 10 calendar day of next instalment date.

## TERMS AND CONDITIONS

1. One Time Mandate (OTM) is a facility (herein after referred as 'facility') whereby the Unit holder(s) can register a One Time Mandate to debit their bank account up to a certain limit per transaction, as per their choice, with Mirae Asset Mutual Fund ('Fund') and authorizing the Fund and the bank to debit their bank account for payment towards various purchases or SIP instalments submitted through various modes offered or as may be offered from time to time by Mirae Asset Mutual Fund.
2. This facility is an authorization to the bank, as indicated by the Unit holder(s) in the OTM form, to debit their bank account up to a certain limit in a particular folio per registration per transaction, based on their instruction to the Fund, whenever they choose to invest or start a SIP.
3. Unless otherwise specified, the term 'mandate' in these terms and conditions refers to the specific bank and bank account number of the investor/s or unit holder/s as mentioned by them in the OTM form (mandate form) to be used for debits for payment towards SIP instalments..
4. The Application Form should be completed in ENGLISH and in BLOCK LETTERS only.
5. Investors who have already submitted a One Time Mandate (OTM) form or already registered for OTM facility should not submit OTM form again as OTM registration is a one-time process only for each bank account. However, if such investors wish to add a new bank account towards OTM facility may fill the form.
6. Investors, who have not registered for OTM facility, may fill the OTM form and submit duly signed with their name mentioned. There is no requirement of filling a mandate form every time for a new SIP, as long as the amount of the instalments for the SIPs registered are within the mandate amount.
7. In a folio, the Unit holder(s) can register only a single One Time Mandate with a particular bank account number. In other words, for the same bank account number, the unit holder(s) cannot submit more than one mandate in a folio. However, the Unit holder(s) can register multiple mandates of different bank account numbers maintained with the same bank or different banks.
8. This facility is available to all categories of investors who are eligible to invest in the schemes of the Fund from time to time MAMF reserves the right to restrict or withdraw or discontinue the OTM facility to certain categories of investors or to any specific investor anytime at its discretion without assigning any prior reason thereof.
9. Application forms along with supporting documents can be submitted to Investor Service Centre of the AMC or the RTA – M/s Kfintech, contact details of which are available on [www.miraeassetmf.co.in](http://www.miraeassetmf.co.in)
10. Registration of One Time Mandate will take 25 Calendar days from the date of submission of form.
11. Maximum amount per OTM is Rs. 1 Crore
12. Mobile Number and Email Id: Unit holder(s) should mandatorily provide their mobile number and email id on the mandate form. Where the mobile number and email id mentioned on the mandate form differs from the ones as already existing in the folio, the details provided on the mandate will not be updated in the folio; however, the AMC reserves the right to communicate for transaction reasons on such contact details. All future communication whatsoever would be, thereafter, sent to the mobile number and email id registered under the folio.
13. Investors are deemed to have read and understood the terms and conditions of OTM Facility, SIP registration through OTM facility, the Scheme Information Document, Statement of Additional Information, Key Information Memorandum, Instructions and Addenda issued from time to time of the respective Scheme(s) of Mirae Asset Mutual Fund.
14. "National Automated Clearing House (NACH)" is Direct Electronic Debit mode implemented by National Payments Corporation of India (NPCI), list of banks is available on NPCI website [www.npci.org.in](http://www.npci.org.in). The said list is subject to modifications. The investor agrees to abide by the terms and conditions of NACH Debit/ECS of Reserve Bank of India/Banks.
15. Date and the validity of the mandate should be mentioned in DD/MM/ YYYY format.
16. Utility Code of the Service Provider will be mentioned by Mirae Asset Mutual Fund.
17. Tick on the respective option to select your choice of action and instruction.
18. Please mention the Name of Bank and Branch, IFSC / MICR Code also provide an Original Cancelled copy of the cheque of the same bank account registered in One Time Mandate.
19. Amount payable for service or maximum amount per transaction that could be processed in words. The amount in figures should be same as the amount mentioned in words, in case of ambiguity the mandate will be rejected.
20. For the convenience of the investors the frequency of the mandate will be "As and When Presented"
21. Please affix the Names of customer/s and signature/s as well as seal of Company (where required) and sign the undertaking
22. The Investor/s shall not hold the AMC liable for the following:
  - For any transaction using the Facility carried out in good faith by the AMC on instructions of the Investor/s.
  - For unauthorized usage/ unauthorized transactions conducted by using the facility.
  - For any loss or damage incurred or suffered by the Investor/s due to any error, defect, failure or interruption in the provision of the Facility arising from or caused by any reason whatsoever.
23. Investor will not hold Mirae Asset Mutual Fund, its registrars and other service providers responsible if the transaction is delayed or not effected or the investor bank account is debited in advance or after the specific date due to various clearing cycles of NACH Debit/ Local/Bank holiday. Mirae Asset Mutual Fund, its registrars and other service providers shall not be held responsible or liable for damages / compensation / loss incurred by the investor as a result of using the SIP or ECS / Auto debt facility. The investor assumes the entire risk of using this facility and takes full responsibility.
24. Mirae Asset Mutual Fund reserves the right to reject any application without assigning any reason thereof. Mirae Asset Mutual Fund in consultation with Trustees reserves the right to withdraw these offerings, modify the procedure, frequency, dates, load structure in accordance with the SEBI Regulations and any such change will be applicable only to units transacted pursuant to such change on a prospective basis.
25. It is clarified that the Facility is only with a view to accommodate / facilitate the Investor/s and offered at the sole discretion of the AMC. The AMC is not bound and/or obliged in any way to give access to the Facility to Investor/s.
26. The Investor/s shall check his/ her account records carefully and promptly. If the Investor/s believes that there has been a mistake in any transaction using the Facility, or that an unauthorized transaction has been affected, the Investor/s shall notify the AMC immediately. If the Investor/s defaults in intimating the discrepancies in the statement within a period of fifteen days of receipt of the statements, he waives all his rights to raise the same in favor of the AMC, unless the discrepancy/ error is apparent on the face of it. By opting for the facility, the Investor/s hereby irrevocably authorizes and instructs the AMC to act as his/ her agent and to do all such acts as AMC may find necessary to provide the Facility.
27. Investor/s can choose to cancel the OTM by filling OTM cancellation form 10 days in advance of the next SIP date
28. **As per NPCI circular w.e.f 1st October 2023 maximum end date will be upto 30 years. Hence it is mandatory to provide the End date on the form.**

Intentionally left blank





# STANDALONE ONE TIME MANDATE (OTM) FOR SIP APPLICATION.



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

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

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

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

**Name of 1<sup>st</sup> Unit Holder**

**Folio No.**  **Mobile No.**

**Email ID**

**Bank Credentials:** Please provide Bank Details for which One Time Mandate (OTM) needs to be registered. Kindly note, that if the OTM registration is given for any other bank which is not registered under the folio, the bank will not be automatically added to the list for of bank A/c's and will not be used for purpose of any payout.

**Bank Name**

**Bank Account No.**

## DECLARATION AND SIGNATURES. ALSO REFER THE TERMS AND CONDITIONS OVERLEAF:

- I / We declare that the particulars furnished here are correct. I / We authorize Mirae Asset Mutual Fund acting through its service providers to debit my / our bank account towards payment of SIP installments through an Electronic Debit arrangement / NACH (National Automated Clearing House) as per my request from time to time.
- If the transaction is delayed or not effected at all for reasons of incomplete or incorrect information, or for any technical reasons at the banks end, I/We would not hold the user institution / Mirae Asset Mutual Fund responsible for such delay / non processing.
- I/We acknowledge that I/We will need to inform Mirae Asset Mutual Fund about any changes in my bank account and that Mirae Asset Mutual Fund will not be responsible for any rejections / non processing due to any such non information to Mirae Asset Mutual Fund.
- I/We hereby authorize Mirae Asset Mutual Fund to initiate / honour such payments and have signed and endorsed the Mandate Form in lieu of the same.
- Further, I/We authorize my representative (the bearer of this request) to get the above Mandate verified. Mandate verification charges, if any, may be charged to my/our bank account.
- I/ We hereby agree to read the respective SID and SAI of the schemes of Mirae Asset Mutual Fund before investing in any scheme of Mirae Asset Mutual Fund using this facility.
- I/ We request you to make provisions for me/ us and/ or an advisor authorized by me to be able to utilize this mandate for SIP in any scheme of Mirae Asset Mutual Fund applied for.
- I/We give my/our consent to Mirae Asset Mutual Fund or its Asset Management Company and its agents to contact me over phone, SMS, email or any other mode to address my investment related queries and/or receive communication pertaining to transactions/ non-commercial transactions/ promotional/ potential investments and other communication/ material irrespective of my blocking preferences with the Customer Preference Registration Facility.
- I/ We have read and understood the Terms and Conditions given overleaf for usage of the One Time Mandate Facility.

|   |   |   |
|---|---|---|
| Signature of 1 Applicant/Guardian/Authorised Signatory/<br>PoA/Karta (AS IN BANK RECORDS) | Signature of 2 Applicant/Guardian<br>/Authorised Signatory/PoA (AS IN BANK RECORDS) | Signature of 3 Applicant/Guardian/<br>Authorised Signatory/PoA (AS IN BANK RECORDS) |
|---|---|---|

**MIRAE ASSET** Mutual Fund UMRN  Bank use  Date

Sponsor Bank Code  Bank use   CREATE  MODIFY  CANCEL

Utility Code **N A C H 0 0 0 0 0 0 0 0 0 0 5 1 4 8** I/We hereby authorize Mirae Asset Investment Managers (India) Pvt. Ltd.

To Debit (tick ✓)  SB  CA  CC  SB-NRE  SB-NRO  Other Bank A/c

With Bank  Name of customers bank IFSC / MICR

An Amount Of Rupees  ₹

DEBIT TYPE  Fixed Amount  Maximum Amount FREQUENCY  Mthly  Qtly  H-Yrly  Yrly  As & when presented

Reference 1  Folio No. Reference 2  Scheme Name

I agree for the debit of mandate processing charges by the bank whom I am authorizing to debit my account as per latest schedule of charges of the bank. 2. This is to confirm that the declaration has been carefully read, understood & made by me/us. I am authorizing the user entity/Corporate to debit my account, based on the instructions as agreed and signed by me. 3.I have understood that I am authorized to cancel/amend this mandate by appropriately communicating the cancellation / amendment request to the user entity / corporate or the bank where I have authorized the debit.

**PERIOD**

From

To

Or  Until Cancelled

Signature Of Primary Account Holder  Signature Of Joint Account Holder  Signature Of Joint Account Holder

Phone No.  1. Name Of Primary Account Holder  2. Name Of Joint Account Holder  3. Name Of Joint Account Holder

## TERMS AND CONDITIONS

1. One Time Mandate (OTM) is a facility (herein after referred as 'facility') whereby the Unit holder(s) can register a One Time Mandate to debit their bank account up to a certain limit per transaction, as per their choice, with Mirae Asset Mutual Fund ('Fund') and authorizing the Fund and the bank to debit their bank account for payment towards various purchases or SIP instalments submitted through various modes offered or as may be offered from time to time by Mirae Asset Mutual Fund.
2. This facility is an authorization to the bank, as indicated by the Unit holder(s) in the OTM form, to debit their bank account up to a certain limit in a particular folio per registration per transaction, based on their instruction to the Fund, whenever they choose to invest or start a SIP.
3. Unless otherwise specified, the term 'mandate' in these terms and conditions refers to the specific bank and bank account number of the investor/s or unit holder/s as mentioned by them in the OTM form (mandate form) to be used for debits for payment towards SIP instalments..
4. The Application Form should be completed in ENGLISH and in BLOCK LETTERS only.
5. Investors who have already submitted a One Time Mandate (OTM) form or already registered for OTM facility should not submit OTM form again as OTM registration is a one-time process only for each bank account. However, if such investors wish to add a new bank account towards OTM facility may fill the form.
6. Investors, who have not registered for OTM facility, may fill the OTM form and submit duly signed with their name mentioned. There is no requirement of filling a mandate form every time for a new SIP, as long as the amount of the instalments for the SIPs registered are within the mandate amount.
7. In a folio, the Unit holder(s) can register only a single One Time Mandate with a particular bank account number. In other words, for the same bank account number, the unit holder(s) cannot submit more than one mandate in a folio. However, the Unit holder(s) can register multiple mandates of different bank account numbers maintained with the same bank or different banks.
8. This facility is available to all categories of investors who are eligible to invest in the schemes of the Fund from time to time MAMF reserves the right to restrict or withdraw or discontinue the OTM facility to certain categories of investors or to any specific investor anytime at its discretion without assigning any prior reason thereof.
9. Application forms along with supporting documents can be submitted to Investor Service Centre of the AMC or the RTA – M/s Kfintech, contact details of which are available on [www.miraeassetmf.co.in](http://www.miraeassetmf.co.in)
10. Registration of One Time Mandate will take 25 Calendar days from the date of submission of form.
11. Maximum amount per OTM is Rs. 1 Crore
12. Mobile Number and Email Id: Unit holder(s) should mandatorily provide their mobile number and email id on the mandate form. Where the mobile number and email id mentioned on the mandate form differs from the ones as already existing in the folio, the details provided on the mandate will not be updated in the folio; however, the AMC reserves the right to communicate for transaction reasons on such contact details. All future communication whatsoever would be, thereafter, sent to the mobile number and email id registered under the folio.
13. Investors are deemed to have read and understood the terms and conditions of OTM Facility, SIP registration through OTM facility, the Scheme Information Document, Statement of Additional Information, Key Information Memorandum, Instructions and Addenda issued from time to time of the respective Scheme(s) of Mirae Asset Mutual Fund.
14. "National Automated Clearing House (NACH)" is Direct Electronic Debit mode implemented by National Payments Corporation of India (NPCI), list of banks is available on NPCI website [www.npci.org.in](http://www.npci.org.in). The said list is subject to modifications. The investor agrees to abide by the terms and conditions of NACH Debit/ECS of Reserve Bank of India/Banks.
15. Date and the validity of the mandate should be mentioned in DD/MM/ YYYY format.
16. Utility Code of the Service Provider will be mentioned by Mirae Asset Mutual Fund.
17. Tick on the respective option to select your choice of action and instruction.
18. Please mention the Name of Bank and Branch, IFSC / MICR Code also provide an Original Cancelled copy of the cheque of the same bank account registered in One Time Mandate.
19. Amount payable for service or maximum amount per transaction that could be processed in words. The amount in figures should be same as the amount mentioned in words, in case of ambiguity the mandate will be rejected.
20. For the convenience of the investors the frequency of the mandate will be "As and When Presented"
21. Please affix the Names of customer/s and signature/s as well as seal of Company (where required) and sign the undertaking
22. The Investor/s shall not hold the AMC liable for the following:
  - For any transaction using the Facility carried out in good faith by the AMC on instructions of the Investor/s.
  - For unauthorized usage/ unauthorized transactions conducted by using the facility.
  - For any loss or damage incurred or suffered by the Investor/s due to any error, defect, failure or interruption in the provision of the Facility arising from or caused by any reason whatsoever.
23. Investor will not hold Mirae Asset Mutual Fund, its registrars and other service providers responsible if the transaction is delayed or not effected or the investor bank account is debited in advance or after the specific date due to various clearing cycles of NACH Debit/ Local/Bank holiday. Mirae Asset Mutual Fund, its registrars and other service providers shall not be held responsible or liable for damages / compensation / loss incurred by the investor as a result of using the SIP or ECS / Auto debt facility. The investor assumes the entire risk of using this facility and takes full responsibility.
24. Mirae Asset Mutual Fund reserves the right to reject any application without assigning any reason thereof. Mirae Asset Mutual Fund in consultation with Trustees reserves the right to withdraw these offerings, modify the procedure, frequency, dates, load structure in accordance with the SEBI Regulations and any such change will be applicable only to units transacted pursuant to such change on a prospective basis.
25. It is clarified that the Facility is only with a view to accommodate / facilitate the Investor/s and offered at the sole discretion of the AMC. The AMC is not bound and/or obliged in any way to give access to the Facility to Investor/s.
26. The Investor/s shall check his/ her account records carefully and promptly. If the Investor/s believes that there has been a mistake in any transaction using the Facility, or that an unauthorized transaction has been affected, the Investor/s shall notify the AMC immediately. If the Investor/s defaults in intimating the discrepancies in the statement within a period of fifteen days of receipt of the statements, he waives all his rights to raise the same in favor of the AMC, unless the discrepancy/ error is apparent on the face of it. By opting for the facility, the Investor/s hereby irrevocably authorizes and instructs the AMC to act as his/ her agent and to do all such acts as AMC may find necessary to provide the Facility.
27. Investor/s can choose to cancel the OTM by filling OTM cancellation form 10 days in advance of the next SIP date.
28. **As per NPCI circular w.e.f 1st October 2023 maximum end date will be upto 30 years. Hence it is mandatory to provide the End date on the form.**

# Mirae Asset MULTI SIP Application Form

SIP ENROLMENT with One Time Mandate (OTM) (Please fill all sections)

Please see Terms & Conditions on the reverse for eligible schemes under this facility.

Application No.:

## MIRAE ASSET

Mutual Fund

| Name & Broker Code<br>ARN/RIA Code | Sub Broker/<br>Agent ARN Code | Sub Agent Code | EUIN* | Internal Code for AMC | ISC Date Time Stamp<br>Reference no |
|------------------------------------|-------------------------------|----------------|-------|-----------------------|-------------------------------------|
|                                    |                               |                |       |                       |                                     |

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

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

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

Name of 1st Unit Holder Folio No.

### 2. SIP ENROLMENT DETAILS ( Please refer KIM for Minimum amount Criteria for the scheme applied for.)

|          |   |  |   |  |  |  |  |  |
|----------|---|--|---|--|--|--|--|--|
| Scheme 1 | <b>Scheme Name:</b>   |  |   |  |  |  |  |  |
|          | Frequency <input checked="" type="checkbox"/> Please <input type="checkbox"/> Monthly (Default) <input type="checkbox"/> Quarterly                                    |  | <input type="checkbox"/> Regular Plan <input type="checkbox"/> Direct Plan <input type="checkbox"/> Growth  |  | <input type="checkbox"/> IDCW Payout <input type="checkbox"/> IDCW* Frequency <sup>^</sup> |  | <input type="checkbox"/> IDCW Reinvestment |  |
|          | SIP Date <input type="text"/> <input type="text"/> (Please choose Any Date from 1st till 28th of the month, If left blank 5th will be considered as the default date) |  | SIP Amount (₹) <input type="checkbox"/> 5,000 <input type="checkbox"/> 10,000 <input type="checkbox"/> 25,000 <input type="checkbox"/> Any other Amount (₹) |  |  |  |  |  |
|          | SIP Start Month (MM/YY) <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>   |  | SIP End Month (MM/YY) <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>   |  |  |  |  |  |

|          |   |  |   |  |  |  |  |  |
|----------|---|--|---|--|--|--|--|--|
| Scheme 2 | <b>Scheme Name:</b>   |  |   |  |  |  |  |  |
|          | Frequency <input checked="" type="checkbox"/> Please <input type="checkbox"/> Monthly (Default) <input type="checkbox"/> Quarterly                                    |  | <input type="checkbox"/> Regular Plan <input type="checkbox"/> Direct Plan <input type="checkbox"/> Growth  |  | <input type="checkbox"/> IDCW Payout <input type="checkbox"/> IDCW* Frequency <sup>^</sup> |  | <input type="checkbox"/> IDCW Reinvestment |  |
|          | SIP Date <input type="text"/> <input type="text"/> (Please choose Any Date from 1st till 28th of the month, If left blank 5th will be considered as the default date) |  | SIP Amount (₹) <input type="checkbox"/> 5,000 <input type="checkbox"/> 10,000 <input type="checkbox"/> 25,000 <input type="checkbox"/> Any other Amount (₹) |  |  |  |  |  |
|          | SIP Start Month (MM/YY) <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>   |  | SIP End Month (MM/YY) <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>   |  |  |  |  |  |

|          |   |  |   |  |  |  |  |  |
|----------|---|--|---|--|--|--|--|--|
| Scheme 3 | <b>Scheme Name:</b>   |  |   |  |  |  |  |  |
|          | Frequency <input checked="" type="checkbox"/> Please <input type="checkbox"/> Monthly (Default) <input type="checkbox"/> Quarterly                                    |  | <input type="checkbox"/> Regular Plan <input type="checkbox"/> Direct Plan <input type="checkbox"/> Growth  |  | <input type="checkbox"/> IDCW Payout <input type="checkbox"/> IDCW* Frequency <sup>^</sup> |  | <input type="checkbox"/> IDCW Reinvestment |  |
|          | SIP Date <input type="text"/> <input type="text"/> (Please choose Any Date from 1st till 28th of the month, If left blank 5th will be considered as the default date) |  | SIP Amount (₹) <input type="checkbox"/> 5,000 <input type="checkbox"/> 10,000 <input type="checkbox"/> 25,000 <input type="checkbox"/> Any other Amount (₹) |  |  |  |  |  |
|          | SIP Start Month (MM/YY) <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>   |  | SIP End Month (MM/YY) <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>   |  |  |  |  |  |

\*IDCW Frequency is applicable only for Mirae Asset Cash Management Fund, Mirae Asset Overnight Fund & Mirae Asset Savings Fund. Default option here will be Daily if frequency not selected.  
 \*Income Distribution cum Capital Withdrawal. IDCW \*Frequency can be Daily or Weekly or Monthly; If not selected Monthly will be considered as default, refer SID for more details

**Multi SIP Payment Details-** Cheque / DD should be drawn in favour of "Mirae Asset Multi SIP Collection A/c".

Payment initiated through Cheque/DD, shall be considered as first installment. Cheque amount should be equal to total SIP amounts of all the scheme(s) applied for.

Cheque/DD no.  Cheque/DD date.  Total Cheque Amount (₹)  Payment Type-Non Third Party(Self)

Bank.  Branch  City

DECLARATION : To The Trustees, Mirae Asset Mutual Fund - By Signing the OTM in the below section, I/We acknowledge that I/we have read and understood the contents of the SID of the Scheme applied for (including the scheme(s) available during the New Fund Offer Period); I/We hereby apply for units of the said such scheme and agree to abide by the terms, conditions, rules and regulations governing the scheme & conditions of SIP/Multi-SIP enrolment and registration through OTM.

|                            |  |                               |  |
|----------------------------|--|-------------------------------|--|
| MIRAE ASSET<br>Mutual Fund | UMRN <input type="text"/>              | BANK USE <input type="text"/> | Date <input type="text"/>  |
|                            | Sponsor Bank Code <input type="text"/> | BANK USE <input type="text"/> | <input checked="" type="checkbox"/> CREATE <input checked="" type="checkbox"/> MODIFY <input checked="" type="checkbox"/> CANCEL |

Utility Code  N A C H 0 0 0 0 0 0 0 0 0 0 5 1 4 8 I/We hereby authorize Mirae Asset Investment Managers (India) Pvt. Ltd.

To Debt Tick (✓)  SB  CA  CC  SB-NRE  SB-NRO  Other Bank A/c

With Bank  Name of customer bank IFSC/MICR

An Amount of Rupees  ₹

DEBT TYPE  Fixed Amount  Maximum Amount FREQUENCY  Mntly  Qtly  H-Yrly  Yrly  As when presented

Reference 1  Folio No. Reference 2  Scheme name

1. I agree for the debit of mandate processing charges by the bank whom I am authorizing to debit my account as per latest schedule of charges of the bank. 2. This is to confirm that the declaration has been carefully read, understood & made by me/us. I am authorizing the user entity/Corporate to debit my account, based on the instructions as agreed and signed by me. 3. I have understood that I am authorized to cancel/amend this mandate by appropriately communicating the cancellation / amendment request to the user entity / corporate or the bank where I have authorized the debit.

Period

From

To

Or  Until Cancelled

Signature Of Primary Account Holder

Signature Of Joint Account Holder

Signature Of Joint Account Holder

Phone no  1. Name Of Primary Account Holder 2. Name Of Joint Account Holder 3. Name Of Joint Account Holder

## Terms & Conditions of Multi-SIP Facility

The Application Form should be completed in ENGLISH and in BLOCK LETTERS only.

1. This facility is not available currently with all Mirae Asset ETF schemes & Mirae Asset Emerging Bluechip Fund.

For further details on Fund Of Fund kindly refer the addendum no. AD/47/2022, visit: <https://www.miraeassetmf.co.in/downloads/statutory-disclosure/addendum>

2. Multi-SIP is a facility whereby the Unit holder(s) can register a One Time Mandate to debit their bank account for the sum total of the Multiple SIP(s) amount as applied for under eligible schemes. Cheque amount should be equivalent with total SIP(s) instalment amount. For any mis-match in the amount application will be liable to be rejected. Under this application, the Investor authorizes the Fund and the bank to debit their bank account for payment towards various purchases through SIP instalments submitted through various modes offered or as may be offered from time to time by Mirae Asset Mutual Fund. Please refer the "Minimum Application/Number of units" mentioned in the KIM under the section as Applicable to Eligible schemes under this Multi SIP Facility for minimum subscription amount and frequency. Default Option is Growth. In case of Income Distribution Cum Capital Withdrawal (IDCW) option, default option is IDCW-Reinvestment. In case of ambiguity at Plan level, Application will be processed under Direct Plan as Default option.

Investor shall have the option of choosing any date of the month as the SIP date from 01st to 28th except the last three calendar dates 29th, 30th & 31st. If SIP debit date is not mentioned default date would be considered as 5th of every month. Even If the Investor selects or mentions the SIP dates as 29th, 30th or 31st, the default SIP date would be considered as 05th of every month only.

3. This facility is an authorization to the bank, as indicated by the Unit holder(s) in the OTM form, to debit their bank account up to a certain limit in a particular folio per registration per transaction, based on their instruction to the Fund, whenever they choose to invest or start a SIP.

4. Maximum amount per OTM is Rupees 1 Crore. Kindly ensure that the Max Amount mentioned has to be greater than the total SIP quantum applied for. Investors are requested to note that if OTM with similar bank account details is already registered under the folio, AMC will endeavor to register the applied SIP(s) with the already existing OTM subject to the total SIP amount (existing plus applied for) being under the maximum limit authorized. In any case, the higher of the max limit will be taken in to consideration.

If the unit holder(s) has changed the max limit amount, then the mandate will be registered as a fresh mandate with the revised details. Further, unit holder(s) will be able to register multiple OTM (up to 5 mandates) of different bank account numbers maintained with the same bank or different banks. If any OTM is submitted outside the already existing 5 mandates, the same shall be liable to be rejected.

5. Unless otherwise specified, the term 'mandate' in these terms and conditions refers to the specific bank and bank account number of the investor/s or unit holder/s as mentioned by them in the OTM form (mandate form) to be used for debits for payment towards SIP instalments.

6. Only 3 SIPs can be registered per Multi SIP application form. However, the Unit holder(s) can register multiple applications under the same OTM mandate registered for Multi SIP under the folio.

Time Gap for first SIP start date should be minimum of 25 Calendar days but not later than 100 calendar days. Applicant acknowledges that incomplete or ambiguous forms in any respect will not be processed & AMC reserves the right to reject such applications.

7. This facility is available to all categories of investors who are eligible to invest in the schemes of the Fund from time to time MAMF reserves the right to restrict or withdraw or discontinue the facility to certain categories of investors or to any specific investor anytime at its discretion without assigning any prior reason thereof.

8. Multi-SIP Application forms along with supporting documents can be submitted to Investor Service Centre of the AMC or the RTA – M/s Kfintech, contact details of which are available on [www.miraeassetmf.co.in](http://www.miraeassetmf.co.in)

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

10. Applicant(s) also agree that if the transaction is delayed or not effected for reasons of incomplete or incorrect or any other operational reasons, they would not hold AMC, their appointed service providers or representatives responsible. Applicant(s) also undertake to keep sufficient funds in the bank account on the date of execution of the said standing instructions.

In case any payment instruction for SIP installment is dishonoured by the Bankers for 3 consecutive times for the reason Account Closed or Insufficient balance or any technical reasons as provided by NPCI / Aggregator, AMC reserves the right to terminate the SIP.

11. Mobile Number and Email Id: Unit holder(s) should mandatorily provide their mobile number and email id on the mandate form. Where the mobile number and email id mentioned on the mandate form differs from the ones as already existing in the folio, the details provided on the mandate will not be updated in the folio; however, the AMC reserves the right to communicate for transaction reasons on such contact details. All future communication whatsoever would be, thereafter, sent to the mobile number and email id registered under the folio.

12. Investors are deemed to have read and understood the terms and conditions of OTM Facility, SIP registration through OTM facility, the Scheme Information Document, Statement of Additional Information, Key Information Memorandum, Instructions and Addenda issued from time to time of the respective Scheme(s) of Mirae Asset Mutual Fund.

13. "National Automated Clearing House (NACH)" is Direct Electronic Debit mode implemented by National Payments Corporation of India (NPCI), list of banks is available on NPCI website [www.npci.org.in](http://www.npci.org.in). The said list is subject to modifications. The investor agrees to abide by the terms and conditions of NACH Debit/ECS of Reserve Bank of India/Banks.

14. Date and the validity of the mandate should be mentioned in DD/MM/YYYY format. Utility Code of the Service Provider will be mentioned by Mirae Asset Mutual Fund. Please don't forget to Tick on the respective option to select your choice of action and instruction.

15. The enrolment period specified in the SIP enrolment form should be less than or equal to the enrolment period mentioned in the OTM Details. In case of any deviation between the tenure for Multi-SIP and tenure mentioned in OTM Details, the transaction shall be processed till the tenure mentioned in "OTM Details". To initiate the investment, process the investor does not require to submit a physical cheque; however, Investors will be required to give a Cancel Cheque Leaf or a Copy of the Cheque for validation of bank account. Please do not overwrite the Bank Name, Branch, IFSC / MICR Code on the mandate.

16. Amount in figures should be same as the Amount mentioned in words, in case of ambiguity the mandate will be rejected.

17. For the convenience of the investors the frequency of the mandate will be "As and When Presented".

18. Please affix the Names of customer/s and signature/s as well as seal of Company / HUF (where required) and sign the undertaking

19. The Investor/s shall not hold the AMC liable for the following:

- For any transaction using the Facility carried out in good faith by the AMC on instructions of the Investor/s.
- For unauthorized usage/ unauthorized transactions conducted by using the facility.
- For any loss or damage incurred or suffered by the Investor/s due to any error, defect, failure or interruption in the provision of the Facility arising from or caused by any reason whatsoever.

20. Investor will not hold Mirae Asset Mutual Fund, its registrars and other service providers responsible if the transaction is delayed or not effected or the investor bank account is debited in advance or after the specific date due to various clearing cycles of NACH Debit/Local/Bank holiday. Mirae Asset Mutual Fund, its registrars and other service providers shall not be held responsible or liable for damages / compensation / loss incurred by the investor as a result of using this facility. The investor assumes the entire risk of using this facility and takes full responsibility.

21. Mirae Asset Mutual Fund reserves the right to reject any application without assigning any reason thereof. Mirae Asset Mutual Fund in consultation with Trustees reserves the right to withdraw these offerings, modify the procedure, frequency, dates, load structure in accordance with the SEBI Regulations and any such change will be applicable only to units transacted pursuant to such change on a prospective basis.

22. The Investor/s shall check his/ her account records carefully and promptly. If the Investor/s believes that there has been a mistake in any transaction using the Facility, or that an unauthorized transaction has been affected, the Investor/s shall notify the AMC immediately. If the Investor/s defaults in intimating the discrepancies in the statement within a period of 15 days of receipt of the statements, he waives all his rights to raise the same in favor of the AMC, unless the discrepancy/ error is apparent on the face of it. By opting for the facility, the Investor/s hereby irrevocably authorizes and instructs the AMC to act as his/ her agent and to do all such acts as AMC may find necessary to provide the Facility.

23. It is clarified that the Facility is only with a view to accommodate / facilitate the Investor/s and offered at the sole discretion of the AMC. The AMC is not bound and/or obliged in any way to give access to the Facility to Investor/s.

24. Investor/s can choose to cancel the Multi-SIP by filling cancellation form 10 days in advance of the next SIP date.

**25. As per NPCI circular w.e.f 1st October 2023 maximum end date will be upto 30 years. Hence it is mandatory to provide the End date on the form.**

### Instructions to fill Mandate:

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

12. Amount in words.

13. Amount in figures.

14. Frequency at which the debit should happen.

15. Whether the amount is fixed or variable.

16. Reference - 1: Any details requested by the entity to whom the mandate is being given

17. Reference - 2: Any details requested by the entity to whom the mandate is being given.

18. Your phone number.

19. Your email-id.

20. Period for which the debit mandate is valid

a. Start date

b. End date

21. Signatures of the account holder as per holding pattern in bank records.

22. Name of the account holder.

### MIRAE ASSET MUTUAL FUND BRANCH OFFICES

• Ahmedabad - Unit No:-104, 1st Floor, SPG Empressa, Mithakhali - 380 009. • Bangalore - Unit No. 203 & 204, 2nd Floor Prestige Meridian II, No. 30, M.G Road, Bangalore - 560 001. Tel-080-44227777. • Bhubaneswar –Ground Floor, No. 185, Janpath road, near Kharvela Nagar Police Station, Bhubaneswar - 751009. • Chandigarh - SCO 2471-72, Second Floor, Sector 22 C, Chandigarh - 160022. Tel-0172-5030688. • Chennai - Ground Floor, C.N. Deivanayagam Complex No. 33 - Venkatanarayan Road, T. Nagar Chennai - 600017 • Indore – Ground Floor, G-2 Vitraj 30/ I South Tukoganj, Indore – 452001 • Jaipur - Unit 804, 8th Floor, Okay Plus Tower, Ajmer Road, Jaipur-302001. Tel-0141-2377222. • Kanpur - Ofce no 303 & 304, 3rd Floor, 14/113 KAN Chambers, Civil Lines, Kanpur-208 001. Tel-81770 00201. • Kochi - 1st Floor, Business Communication Centre, Chiramel Chambers, Kurisupally Road, Ravipuram, Kochi-682015. • Kolkata - Krishna Building, 5th Floor, Room No 510, 224, A.J.C. Bose Road, Kolkata-700017. Tel-033-44227777. • Lucknow - Office No- 8 & 9 Ground Floor Saran Chambers II, 5 Park Road Lucknow 226001 Telephone:(91) 9305174817. • Mumbai (Corporate Office) - Unit No. 606, 6th Floor, Windsor Bldg., Off. CST Road, Kalina, Santacruz (E), Mumbai-400 098.Tel-022-67800300. • Mumbai (Branch Office) - Ground Floor, 3, 4, 9, Rahimtoola House, 7, Homji Street, Fort, Mumbai - 400001. Tel-022-49763740. • Nagpur - 1st Floor, Shalwak Manor, Office No.101, Plot No 64-B, VIP Road, New Ramdaspath, Near Central Mall, Nagpur – 440010 • New Delhi - Unit No 1501-1505, 15th Floor, Narain Manzil Barakhambha Road, New Delhi- 110 001 . • Patna - D-215, Dumraon Place, Fraser Road, Patna-800001 Pune - 75/76, 4th Floor, C-Wing, Shreenath Plaza, Dnyaneshwar Paduka Chowk, Shivaji Nagar, Pune-411 005. Tel-020-44227777. • Rajkot - Office No. 406, 4th Floor, The Imperia, Near Limbda Chowk, Opposite Shastri Maidaan, Rajkot - 360 002 • Secunderabad - No. 208, Legend Crystal Building, 2nd Floor, PG Road, Secunderabad-500003. Tel-040-66666723. • Surat - D - 112, International Trade Center (ITC Building), Majuragata, 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 - D- 64 / 52, G- 4, Arihant Complex, Second Floor, Madhopur, Shivpurva, Sigra, Near Petrol Pump, Varanasi, Uttar Pradesh - 221010.

### KFIN TECHNOLOGIES LIMITED (REGISTRAR)

• Agra - House No. 17/2/4, 2nd Floor, Deepak Wasan Plaza, Behind Hotel Holiday Inn, Sanjay Place, Agra, Uttar Pradesh - 282 002. • Ahmedabad - Office No. 401, 4th Floor, ABC-I, Off. C.G. Road - Ahmedabad -380009 • Ajmer - 1-2, 2nd Floor Ajmer Tower, Kutchary Road, Ajmer-305001 • Allahabad - Meena Bazar, 2nd Floor, 10, S. P. Marg, Civil Lines, Subhash Chauraha, Allahabad, Uttar Pradesh - 211 001. • Amritsar - 72-A, Taylor's Road, Aga Heritage Gandhi Ground, Amritsar-143001 • Anand - B-42, Vaibhav Commercial Center, Nr. TVS Down Town Show Room, Grid Char Rasta, Anand - 380001 • Asansol - 112/N G. T. Road, Bhanga, Panchil, Bardhaman West Bengal, Asansol - 713303 • Aurangabad - Shop no B - 38, Motiwala Trade Centre, Nirala Bazar ,Aurangabad 431001 • Balasore - 1-B, 1st Floor, Kalinga Hotel Lane, Baleshwar, Baleshwar Sadar Balasore - 756001, Orissa • Bangalore - No 35, Skanda Puttanna Road, Basavanagudi, Bangalore 560004 • Vadodara – 1st Floor, 125 Kanha Capital, Opp Express Hotel, R C Dutt Road, Alkapuri Vadodara, 390007 • Bharuch – 123 Nexus business Hub ,Near Gangotri Hotel ,B/s Rajeshwari Petroleum ,Makampur Road ,Bharuch -392001 • Bhavnagar - Ofce No 306-307, Krushna Darshan Complex, 3rd Floor, Parimal Chowk, Above Jed Blue Show Room Bhavnagar - 364002 • Bhilai - Office No.2, 1st Floor, Plot No. 9/6, Nehru Nagar [East], Bhilai 490020, Chhattisgarh • Bhopal - Gurukripa Plaza, Plot No. 48A, Opposite City Hospital, Zone-2, M P Nagar, Bhopal, Madhya Pradesh - 462 011. • Bhubaneswar - A/181, Saheed Nagar, Janardan House, Room No: 07, 3rd Floor, Bhubaneswar, Orissa - 751007. • Burdwan - Saluja Complex; 846, Laxmipur, G T Road, Burdwan; PS: BURDWAN & DIST:\BURDWAN-EAST, PIN: 713101. • Calicut - Sowbhagya Shopping Complex, Areyadathupalam, Mavoor Road, Calicut-673004 • Chandigarh - SCO 2423-2424, Sector 22-C, Chandigarh-160022 • Chennai 9th Floor, Capital Towers, 180, Kodambakkam High Road, Nungambakkam, Chennai – 600 034 • Kochi - Door No: 61/2784, Second floor, Sreelakshmi Tower, Chittoor Road, Ravipuram, Ernakulam-Kerala-682015 • Coimbatore - 1057, 3rd Floor, Jaya Enclave, Avanasshi 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 Plaza, Opp Sbi Bank, Nr Lal Bunglow, Jamnagar 361008 • Jamshedpur - Madhukunj, 3rd Floor ,Q Road, Sakchi, Bistupur, East Singhbhum, Jamshedpur 831001 Jharkhand • Jodhpur - Shop No. 6, Ground Floor, Gang Tower, Opposite Arora Moter Service Center, Near Bombay Moter Circle, Jodhpur, Rajasthan - 342 003. • Kanpur - 15/46, Ground Floor, Opp. Muir Mills, Civil Lines, Kanpur-208001 • Kolhapur - 605/1/4 'E' Ward, Near Sultane Chambers, Shahupuri, 2nd Lane, Kolhapur-416001 • Kolkata - 2/1 Russel Street 4th Floor, Kankaria Centre, Kolkata 700071, West Bengal • Lucknow - 1st Floor, A.A. Complex, Thaper House, 5 Park Road, Hazratganj, Lucknow-226001 • Ludhiana - SCO 122, 2nd Floor, Above HDFC Mutual fund, Feroze Gandhi Market, Ludhiana 141001 • Madurai - G-16/17, AR Plaza, 1st floor, North Veli Street, Madurai 625001 • Mangalore - Shop No – 305, Marian Paradise Plaza, 3rd Floor, Bunts Hostel Road, Mangalore – 575003, Dakshina Kannada, Karnataka. • Mehsana - FF-21, Someshwar Shopping Mall, Modhera Char Rasta, Mehsana - 384 002 • Moradabad - Chadha Complex, G. M. D. Road, Near Tadi Khana Chowk, Moradabad - 244 001, Uttar Pradesh •

Mumbai - Borivali - (Only for non-liquid transactions) Gomati Smuti, Ground Floor, Jambli Gully, Near Railway Station, Borivali West, Mumbai-400091 • Mumbai - Chembur - (Only for Equity transactions) Shop No.4, Ground Floor, Shram Safalya Building, N G Acharya Marg, Chembur, Mumbai-400071 • Mumbai - Fort - (Only for Equity transactions) 6/8 Ground Floor, Crossely House Near BSE (Bombay Stock Exchange) Next Union Bank , Fort Mumbai - 400 001 • Mumbai - Thane - (Only for non-liquid transactions) Room No. 302, 3rd Floor, Ganga Prasad, Near RBL Bank Ltd., Ram Maruti Cross Road, Naupada, Thane West - 400 602 • Mumbai - Vashi - (Only for Equity transactions) A-Wing, Shop No. 205, 1st Floor, Vashi Plaza, Sector 17, Navi Mumbai - 400 073. • Mumbai - Vile Parle - (Only for Equity transactions) 104, Sangam Arcade, V P Road, Opp. Railway Station, Above Axis Bank, Vile Parle West, Mumbai-400056 • Muzaffarpur - First Floor, Saroj Complex, Diwam Road, Near Kalyani Chowk, Muzaffarpur, Bihar - 842001 • Mysore - L-350, Silver Tower, Clock Tower, Ashoka Road, Mysore-570001 • Nadiad - 104/105 Gf City Point, Near Paras Cinema, Nadiad-387001 • Nagpur -Plot No. 2 , Survey No. 1032 and 1033 of Gagda Khare Town, Dharampeth, Nagpur – 440010 • Nasik - F-1, Suyojit Sankul, Sharanpur Road, Near Rajiv Gandhi Bhavan, Nasik- 422002 • Navsari - 103, 1st Floor Landmark Mall, Near Sayaji Library, Navsari, Gujarat-396 445 • New Delhi - 305, 3rd Floor, New Delhi House, Bara Khamba Road, Connaught Place, New Delhi-110001 • Panipat - Shop No. 20, 1st Floor BMK Market, Behind HIVE Hotel, G.T. Road, Panipat-132103, Haryana • Panjim - City Business Centre, Coelho Pereira Building, Room Nos.18, 19 & 20, Dada Vaidya Road, Panjim-403001 • Patiala - Sco. 27 D, Chhoti Baradari, Patiala-147001 • Patna - 3A, 3rd Floor, Anand Tower, Beside Chankya Cinema Hall, Exhibition Road, Patna-800001 • Pondicherry - No.122(10b), Muthumariamman koil street, Pondicherry - 605001 • Pune - Mozaic Bldg., CTS No. 1216/1, Final Plot No.576/1 TP, Scheme No. 1, F C Road, Bhamburda, Shivaji Nagar, Pune-411004 • Raipur - 2 & 3 Lower Level, Millenium Plaza, Room No. Ll 2& 3, Behind Indian Coffee House, Raipur-492001 • Rajkot - 104, Siddhi Vinayak Complex, Dr. YagnikRoad, Opp. Ramkrishna Ashram, Rajkot-360001 • Ranchi- Room no 103, 1st Floor, Commerce Tower, Beside Mahabir Tower, Main Road, Ranchi -83400 • Rourkela - (Only for Equity transactions) 2nd Floor, Main Road, Udit Nagar, Rourkela, Sundargarh, Orissa – 769012 • Salem - No 40, 2nd Floor, Brindavan Road, Near Perumal Koil, Fairlands, Salem-636016 • Sambalpur - Sahej Plaza, First Floor, Shop No. 219, Golebazar, Sambalpur, Odisha - 768 001 • Shillong - Mani Bhawan, Thana Road, Lower Police Bazar, Shillong-793 001 • Siliguri - 2nd Floor, Nanak Complex, Sevoke Road, Siliguri - 734001 • Surat - G-5 Empire State Building, Near Parag House, Udhna Darwaja, Ring Road, Surat- 395002 • Trichy - No 23C/1 E VR Road, Near Vekkaliyamman Kalyana Mandapam, Putthur, Trichy - 6200017, Tamilnadu • Trivandrum - 2nd Floor, Akshaya Towers, Above Jetairways, Sasthamangalam, Trivandrum-695010 • Udaipur - Shop No. 202, 2nd Floor, Business Centre, 1C Madhuvan, Opp G.P.O., Chetak Circle, Udaipur, Rajasthan - 313 001 • Valsad - 406 Dreamland Arcade, Opp Jade Blue, Tithal Road, Valsad - 396001, Gujarat • Vapi - A-8, First Floor, Solitaire Business Centre, Opp DCB Bank, GIDC Char Rasta, Silvassa Road, Vapi - 396 191 • Varanasi - D-64/132, 2nd Floor, KA, Mauza, Shivpurwa, Settlement, Plot No 478, Pargana: Dehat Amanat, ohalla Sagra, Varanashi - 221010, Uttar Pradesh • Vijayawada - 1st Floor, H No. 26-23, Sundaramma Street, Gandhi Nagar, Vijayawada, Andhra Pradesh - 520 011. • Visakhapatnam - Ground Floor, 48-10-40, SriNagar Colony, Visakhapatnam, 530016 • Vellore - No.1, M N R Arcade, Of cers Line, Krishna Nagar, Vellore-632001 • Warrangal - 5-6-95, 1st Floor, Opp. B Ed College, Lashkar Bazar, Chandra Complex, Hanmakonda, Warrangal-506001 • Guntur - D No. 6-10-27, Srinilayam, Arundelpt, 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 - H No-185, Ward No-13, National Statistical office Campus, Kathalbari, Bhandar Chowk, Darbhanga, Bihar – 846004 • 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 - H. No. 10, Himtasar House, Museum circle, Civil line, Bikaner, Rajasthan – 334001 • Kota - D-8, Shri Ram Complex, Opposite Multi Purpose School, Gumanpura, Kota, Rajasthan - 324 007 • Sri Ganganagar - 35E Block, Opp. Sheetla Mata Vaateka Sri Ganganagar - 335001 • Erode - No. 4, Veerappan Traders Complex, KMY Salai, Sathy Road, Opp. Erode Bus Stand, Erode - 638003 • Tirupur - First Floor, 244 A, Above Selvakumar Dept Stores, Palladam Road, Opp. to Cotton Market Complex, Tirupur - 641604 • Agartala - Bidurkarta Chowmuhani, J N Bari Road, Tripura (West) - 799001 • Aligarh - Sebti Complex Centre Point, in the city of Aligarh - 202001, UttarPradesh. • Bareilly - 54 - Civil Lines, Ayub Khan Chauraha, Bareilly - 243001, Uttar Pradesh • Meerut - Shop No:- 111, First Floor, Shivam Plaza, Near Canara Bank,Opposite Eves Petrol Pump, Meerut-25001, Uttar Pradesh, India • Saharanpur - 18, Mission Market, Court Road, Saharanpur - 247001 • Haldwani - Shop No 5, KMVN Shopping Complex, Haldwani 263139 Uttarakhand • Haridwar - 8, Govind Puri, Opp. LIC - 2, Above Vijay Bank, Main Road, Ranipur More, Haridwar - 249401 • Kharagpur - 180, Malancha Road, Beside Axis Bank Ltd, Kharagpur - 721304 • Nungambakkam - No. 23, Cathedral Garden Road,

Nungambakkam, Chennai, Tamil Nadu - 600 034 • Jhansi - 371/01, Narayan Plaza Gwalior Road, Near Jeevan Shah Chauraha, Jhansi - 284001 • Chinsura - KFin Technologies Ltd, 96, Doctors Lane, Po: Chinsurah, Dt: Hooghly, Pin: 712101, West Bengal • Malda - KFin Technologies Ltd, 96, Doctors Lane, Po: Chinsurah, Dt: Hooghly, Pin: 712101, West B • Noida - KFin Technologies Ltd, F - 21, Sector - 18, Noida - 201301, Uttar Pradesh • Alwar - KFin Technologies Ltd, Office Number 137, First Floor, Jai Complex Road No - 2, Alwar 301001, Rajasthan • Jaipur - KFin Technologies Ltd, Office Number 137, First Floor, Jai Complex Road No - 2, Alwar 301001, Rajasthan.

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