KEY INFORMATION MEMORANDUM

Mirae Asset Income plus Arbitrage Active FOF

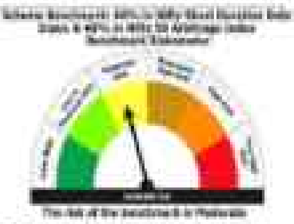
(An open-ended fund of funds scheme investing in units of actively managed Debt oriented and arbitrage Mutual Fund schemes)

PRODUCT LABELLING

Mirae Asset Income plus Arbitrage Active FoF is suitable for investors who are seeking*

- To generate low volatility returns over short to medium term
- Investments predominantly in units of actively managed Debt oriented and arbitrage Mutual Fund schemes

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



Note: *The above Product Labelling assigned during the New Fund Offer (NFO) is based on internal assessment of the scheme characteristics or model porfolio and the same may vary post NFO when the actual investments are made.*

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

New Fund Offer opens on: - 16/06/2025
New Fund Offer closes on: - 30/06/2025
Scheme re-opens on: - 07/07/2025

The subscription list may be closed earlier by giving at least one day's notice in one daily newspaper; however the NFO period shall be open for minimum 3 working days. The Trustee reserves the right to extend the closing date of the New Fund Offer Period, subject to the condition that the subscription list of the NFO period shall not be kept open for more than 15 days.

Name of Mutual Fund: Mirae Asset Mutual Fund
Name of Asset Management Company: Mirae Asset Investment Managers (India) Private Limited
CIN: U65990MH2019PTC324625

Name of Trustee Company: Mirae Asset Trustee Company Private Limited
CIN: U65191MH2007FTC170231

Registered & Corporate Office:
Unit No.606, Windsor Building, Off. C.S.T Road, Kalina, Santacruz (East), Mumbai – 400098
Tel. No.: 022-678 00 300 **Fax No.:** 022- 6725 3940 - 47
Website: www.miraeassetmf.co.in **E-mail**: miraeasset@miraeassetmf.co.in

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 and Statement of Additional Information available free of cost at any of the Investor Service Centres or distributors or from the website www.miraeassetmf.co.in
The Scheme particulars have been prepared in accordance with Securities and Exchange Board of India (Mutual Funds) Regulations 1996, as amended till date, and circulars issued thereunder filed with 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.

The Investors are advised to refer to the Statement of Additional Information (SAI) for details of Mirae Asset Mutual Fund, standard risk factors, special considerations, tax and legal issues and general information on www.miraeassetmf.co.in SAI is incorporated by reference (is legally a part of the SID). For a free copy of the current SAI, please contact your nearest Investor Service Centre or log on to our website.
This Key Information Memorandum is dated 06/06/2025

<table>
<tr><td>Investment objective</td><td>The investment objective of the scheme is to provide long-term capital appreciation from a portfolio investing in units of actively managed debt oriented and Arbitrage mutual fund schemes. The Scheme does not guarantee or assure any returns.

There is no assurance that the investment objective of the Scheme will be achieved.</td></tr>
<tr><td>Asset Allocation Pattern of the scheme</td><td>Under normal circumstances, the asset allocation will be as follows:

<table>
<tr><th rowspan="2">Instruments
Particulars</th><th colspan="2">Indicative asset allocation (% of total assets)</th></tr>
<tr><th>Minimum</th><th>Maximum</th></tr>
<tr><td>Units of actively managed debt-oriented schemes*</td><td>35</td><td>65</td></tr>
<tr><td>Units of actively managed Arbitrage Mutual Fund schemes</td><td>35</td><td>65</td></tr>
<tr><td>Money Market instruments, including Triparty repo on Government securities or treasury bills, cash & cash equivalents*</td><td>0</td><td>5</td></tr>
</table>
*The exposure to units of actively managed Debt Oriented Mutual Fund Schemes and Money market instruments, including Triparty repo on Government securities or treasury bills, cash & cash equivalents shall be below 65% at all times.

The Scheme does not intend to undertake/invest/engage in:
• Derivatives
• Securitised debt
• Debt Instrument with special features (AT1 and AT2 Bonds)
•Structured Obligations / Credit Enhancements
• Repo in corporate debt securities
• Securities lending or short selling
• ReITs and InVITS
• Credit Default Swaps
• Repo in Corporate Debt Securities
•Foreign securities

The Scheme can invest in the units of actively managed Schemes of Mirae Asset Mutual Fund or any other Mutual fund(s) as per the above stated asset allocation. The cumulative gross exposure through units of actively managed Arbitrage fund and debt oriented mutual fund schemes and Money market instruments including Triparty repo on Government securities or treasury bills, cash & cash equivalents shall not exceed 100% of the net assets of the Scheme in accordance with Clause 12.24 of SEBI Master Circular dated June 27, 2024.

Cash or cash equivalents with residual maturity of less than 91 days may be treated as not creating any exposure. SEBI vide letter dated November 3, 2021 has clarified that Cash Equivalent shall consist of Government Securities, T-Bills and Repo on Government Securities having residual maturity of less than 91 days.

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

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

Pending deployment of funds of a scheme in securities in terms of investment objectives of the scheme a mutual fund can invest the funds of the scheme in short term deposits of scheduled commercial banks. The investment in these deposits shall be in accordance with clause 12.16 of SEBI Master Circular dated June 27, 2024.

Further, the Scheme may, for meeting liquidity requirements invest in units of money market/liquid schemes of Mirae Asset Mutual Fund and/or any other mutual fund provided that aggregate inter-scheme investment made by all schemes under the same management or in schemes under the management of any other asset management company shall not exceed 5% of the net asset value of the mutual fund. The AMC shall not charge any investment management fees with respect to such investment.

Indicative Table (Actual instrument/percentages may vary subject to applicable SEBI circulars)

Sr. no	Type of Instrument	Percentage of exposure	Circular references*
1.	Securities Lending / Short selling	0%	Clause 12.11 of SEBI Master Circular dated June 27, 2024
2.	Derivatives	0%	Clause 12.25 of SEBI Master Circular dated June 27, 2024
3.	Equity Derivate for non-hedging purpose	0%	Clause 12.25 of the SEBI Master Circular dated June 27, 2024
4.	Securitized Debt	0%	Clause 12.15 of SEBI Master Circular dated June 27, 2024
5.	Overseas Securities	0%	Clause 12.19 of SEBI Master Circular dated June 27, 2024
6.	Debt Instruments with Structured Obligations /Credit Enhancements	0%	Clause 12.3 of SEBI Master Circular dated June 27, 2024
7.	Repo in Corporate Debt Securities	0%	Clause 12.18 of SEBI Master Circular dated June 27, 2024
8.	Credit default swaps	0%	Clause 12.28 of SEBI Master Circular dated June 27, 2024
9.	Unrated Debt instruments	0%	Clause 12.1 of SEBI Master Circular dated June 27, 2024
10.	REITs and InvITs	0%	Clause 12.21 of SEBI Master Circular dated June 27, 2024
11.	Debt Instruments having Special Features	0%	Clause 12.2 of SEBI Master Circular dated June 27, 2024
12.	Fund of Fund Schemes	0%	Clause 9A of Seventh Schedule of SEBI (Mutual Funds) Regulations, 1996
13.	Units of mutual funds	100%	–

	*SEBI circular references (wherever applicable) in support of exposure limits of different types of asset classes in asset allocation shall be provided. **Rebalancing due to passive breach** 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 June 27, 2024. However, at all times the portfolio will adhere to the overall investment objectives of the Scheme. In case the portfolio of schemes is not rebalanced within the aforementioned mandated plus extended timelines, AMCs shall: i. not be permitted to launch any new scheme till the time the portfolio is rebalanced; ii. not to levy exit load, if any, on the investors exiting such scheme **Rebalancing of deviation due to short term defensive consideration** 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 June 27, 2024 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. **Timelines for deployment of funds collected in NFO:** In line with SEBI circular no. SEBI/HO/IMD/IMD-PoD-1/P/CIR/2025/23 dated February 27, 2025, deployment of the funds garnered in NFO shall be made within 30 business days from the date of allotment of units. In an exceptional case, if the AMC is not able to deploy the funds in 30 business days, reasons in writing, including details of efforts taken to deploy the funds, shall be placed before the Investment Committee. The Investment Committee, after examining the root cause for delay may extend the timeline by 30 business days
Investment Strategy	Mirae Asset Income plus Arbitrage Active FOF is an actively managed Fund of Fund. The Scheme shall invest in units of actively managed Arbitrage Fund and Debt-oriented Mutual Fund schemes subject to permissible limits. The Scheme has the flexibility to manage its allocation of its assets between the units of actively managed Arbitrage Fund and debt-oriented mutual fund schemes after evaluating various parameters like arbitrage spreads between the cash market and Future & Options market, credit risk, interest rate risk, liquidity risk and others as found suitable by the Fund Managers. A part of the fund may be invested in Government Securities, T-Bills and Repo on Government Securities, as defined under asset allocation table to meet liquidity requirements.

	Investments made from the net assets of the Scheme would be in accordance with the investment objective of the Scheme and the provisions of the SEBI (MF) Regulations. Subject to the Regulations and the applicable guidelines the Scheme may invest in the schemes of Mutual Funds. The investment strategy shall be in line with the asset allocation mentioned under "Part II - A: How will the Scheme allocate its assets?". **Though every endeavour will be made to achieve the objective of the Scheme, the AMC/Sponsors/Trustee does not guarantee that the investment objective of the Scheme will be achieved. No guaranteed returns are being offered under the Scheme.** **Risk Controls** Risk is an inherent part of the investment function. Effective risk management is critical to fund management for achieving financial soundness. Investments by the Scheme shall be made as per the investment objective of the Scheme and provisions of SEBI (MF) Regulations. AMC has incorporated adequate safeguards to manage risk in the portfolio construction process. Risk control would involve managing risk in order to keep it in line with the investment objective of the Scheme. The risk control process involves identifying & measuring the risk through various Risk Measurement Tools like but not limited to calculating risk ratios, tracking error etc. The AMC has implemented Bloomberg as the Front Office and Settlement System (FOS). The system has incorporated all the investment restrictions as per SEBI guidelines and "soft" warning alerts at appropriate levels for preemptive monitoring. The system enables identifying & measuring the risk through various risk measurement tools like various risk ratios, average duration and analyzes the same so as to act in a preventive manner. The risk control measures for managing the debt portion of the scheme are: 1. Monitoring risk adjusted returns performance of the fund with respect to its peers and its benchmark. 2. Tracking analysis of the fund on various risk parameters undertaken by independent fund research / rating agencies or analysts and take corrective measures if needed. 3. Credit analysis plays an important role at the time of purchase of bond and then at the time of regular performance analysis. Our internal research anchors the credit analysis. Sources for credit analysis include Capital Line, CRISIL, ICRA updates etc. Debt ratios, financials, cash flows are analyzed at regular intervals to take a call on the credit risk. 4. We define individual limits for G-Sec, money market instruments, MIBOR linked debentures and corporate bonds exposure, for diversification reasons. The Scheme does not propose to underwrite issuances of securities of other issuers. There will be no exposure to securitized debt securities in the portfolio. **Policy for Investment decisions** The investment policy of the AMC has been determined by the Investment Committee ("IC") which has been ratified by the Boards of the AMC and Trustee. At the strategic level, the broad investment philosophy of the AMC and the authorized exposure limits are spelt out in the Investment Policy of the AMC. During trading hours, the Fund Managers have the discretion to take investment decisions for the Scheme within the limits defined in the Investment Policy, these decisions and the reasons thereof are communicated to the CEO for post facto approval.

	The designated Fund Manager(s) of the Scheme will be responsible for taking day-to-day investment decisions and will inter-alia be responsible for asset allocation, security selection and timing of investment decisions. **Portfolio Turnover Policy** Portfolio turnover is defined as the aggregate value of purchases or sales as a percentage of the corpus of a scheme during a specified period of time. The Scheme is open ended, with subscriptions and redemptions expected on a daily basis, resulting in net inflow/outflow of funds, and on account of the various factors that affect portfolio turnover, it is difficult to give an estimate, with any reasonable amount of accuracy. However, during volatile market conditions, the fund manager has the flexibility to churn the portfolio actively to optimize returns keeping in mind the cost associated with it.
Risk Profile of the Scheme	Mutual Fund Units involve investment risks including the possible loss of principal. Please read the SID carefully for details on risk factors before investment. Scheme specific Risk Factors are summarized below: **<u>Scheme Specific Risk Factors:</u>** Some of the specific risk factors related to the Scheme include, but are not limited to the following: • As the investors are incurring expenditure at both the Fund of Funds level and the scheme into which the Fund of Funds invests, the returns that they may obtain may be materially impacted or may at times be lower than the returns that investors may obtain by directly investing in such schemes. • As the Fund of Funds scheme will invest into underlying scheme(s), the expense charged being dependent on the structure of the underlying scheme (being different), it may lead to a non-uniform charging of expenses over a period of time. • In the Fund of Funds (FOF) factsheets and disclosures of portfolio will be limited to providing the particulars of the schemes invested at FOF level, thus investors may not be able to obtain specific details of the investments of the underlying schemes. • The fund of funds scheme may have different returns/performance than the underlying scheme(s) due to various reasons. The return of the Fund of Funds may be adversely impacted by Total expense ratio, cash drag, timing and pricing difference b/w the subscription/redemption in the Fund of Funds v/s underlying scheme, operational and transactional reasons etc. • The scheme specific risk factors of the underlying schemes become applicable where a fund of funds invest. Investors who intend to invest in Fund of Funds are required to and are deemed to have read and understood the risk factors of the underlying scheme in which Fund of Funds scheme invest in. Copies of the Scheme Information Documents pertaining to the various schemes of Mirae Asset Mutual Fund, which disclose the relevant risk factors, are available at the Investor/Customer Service Centers or may be accessed at www.miraeassetmf.co.in. • A Fund Manager managing the Fund of Funds scheme may also be the Fund Manager for any underlying schemes.

	Other factors involved: ➤ Scheme Specific Risk Factors ➤ Risks Associated with Debt & Money Market Instruments ➤ Risk associated with investing in Mutual Fund units ➤ Risks associated with segregated portfolio ➤ Risks associated with investing in Tri-Party Repo through CCIL (TREPS) ➤ Risks Associated with Investing In Underlying Schemes (As Applicable) ➤ Risk associated through transacting with email **For details on risk factors and risk mitigation measures, please refer SID.**
Plans/Options	The Scheme will have Regular Plan and Direct Plan** with a common portfolio and separate NAVs. Investors should indicate the Plan for which the subscription is made by indicating the choice in the application form. Each of the above Regular and Direct Plan under the scheme will have the following Options: (1) Growth Option and (2) Income Distribution cum Capital Withdrawal (IDCW) Option. The IDCW Option shall have the following 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"). 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. If the unit holders select IDCW option but does not specify the sub-option then the default sub-option shall be Reinvestment of IDCW. Amounts can be distributed out of investors capital (Equalization Reserve), which is part of sale price that represents realized gains. 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 Income plus Arbitrage Active FOF - Direct Plan". **Guidelines for Processing of transactions received under Regular Plan with invalid ARN** In accordance with AMFI circular no. 135/BP/ 111 /2023-24 dated February 2, 2024, transactions received in Regular Plan with Invalid ARN shall be processed in Direct Plan of the same Scheme (even if reported in Regular Plan), applying the below logic:

Transaction Type	Primary ARN			SUB distributor ARN		EUIN	Execution Only Mentioned	Regular Plan / Direct Plan
	Valid	Invalid	Empanelled	Valid	Invalid	Valid	Yes	
Lump Sum/ Registration	Y		Y				Y	Regular
	Y		N	Not applicable				Direct
	Y		Y	N.A	N.A	N.A	N	Regular
	Y		Y	Y		Y		Regular
		Y						Direct
	Y		Y	Y			Y	Regular
	Y		Y		Y			Direct
Trigger	Y			Not applicable				Regular
		Y		Not applicable				Direct

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.

**DIRECT PLAN: Direct Plan is only for investors who purchase /subscribe Units in a Scheme directly with the Mutual Fund or through the stock exchange and is not available for investors who route their investments through a Distributor.

For detailed disclosure on default plans and options, kindly refer SAI.

Applicable NAV (after the scheme opens for subscriptions and redemptions)

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:

i. 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.
ii. 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.
iii. 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

<table>
<tr>
<td></td>
<td colspan="3">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.</td>
</tr>
<tr>
<td>Minimum Application Amount/ Number of Units</td>
<td>During NFO Period: Rs. 5,000 per application and in multiples of Re. 1 thereafter. Units will be allotted in whole figures and the balance amount will be refunded.

On Continuous Basis:

<u>Purchase:</u>

Investors can invest under the Scheme with a minimum investment of Rs. 5,000/- and in multiples of Re. 1/- thereafter</td>
<td><u>Additional Purchase:</u>

For subsequent additional purchases, the investor can invest with the minimum amount of Rs. 1,000/- and in multiples of Re. 1/- thereafter.</td>
<td><u>Redemption:</u>

The minimum redemption/switch out amount shall be 'any amount' or 'any number of units' as requested by the investor at the time of redemption.</td>
</tr>
<tr>
<td>Despatch of Redemption Request</td>
<td colspan="3">The redemption or repurchase proceeds shall be dispatched to the unitholders within three working days from the date of redemption or repurchase.

For list of exceptional circumstances refer para 14.1.3 of SEBI Master Circular for Mutual Funds dated June 27, 2024.

Non-Resident Investors

For NRIs, Redemption proceeds will be remitted depending upon the source of investment as follows:

(i) Repatriation basis
When Units have been purchased through remittance in foreign exchange from abroad or by cheque / draft issued from proceeds of the Unit Holder's FCNR deposit or from funds held in the Unit Holder's Non Resident (External) account kept in India, the proceeds can also be sent to his Indian address for crediting to his NRE/FCNR/non-resident (Ordinary) account, if desired by the Unit Holder.

(ii) Non-Repatriation basis
When Units have been purchased from funds held in the Unit Holder's non-resident (Ordinary) account, the proceeds will be sent to the Unit Holder's Indian address for crediting to the Unit Holder's non-resident (Ordinary) account.

For FPIs, the designated branch of the authorized dealer may allow remittance of net sale / maturity proceeds (after payment of taxes) or credit the amount to the Foreign Currency account or Non-</td>
</tr>
</table>

	resident Rupee account of the FPI maintained in accordance with the approval granted to it by the RBI. The Fund will not be liable for any delays or for any loss on account of any exchange fluctuations, while converting the rupee amount in foreign exchange in the case of transactions with NRIs/FPIs. The Fund may make other arrangements for effecting payment of redemption proceeds in future. The normal processing time may not be applicable in situations where necessary details are not provided by investors/Unit holders. The AMC will not be responsible for any loss arising out of fraudulent encashment of cheques and/or any delay/loss in transit.
Benchmark Index	Nifty Short Duration Debt Index (60%) + Nifty 50 Arbitrage Index (TRI) (40%)
Dividend Policy (IDCW)	Not Applicable
Name of the Fund Manager	Mr. Mahendra Jajoo
Name of the Trustee Company	Mirae Asset Trustee Company Private Limited
Performance of the scheme:	This scheme being a new scheme does not have any performance track record
Additional Scheme Related Disclosures	This is a new Scheme and therefore, the requirement of following additional disclosures shall **not** be applicable for the Scheme: • Scheme's portfolio holdings (top 10 holdings by issuer and fund allocation towards various sectors are available on functional website link • Portfolio Turnover Ratio
Expenses of the Scheme **1. Load Structure** **2. Recurring expenses**	Exit load: **For investors transacting directly with the AMC:** if redeemed or switched out within 15 days from the date of allotment: 0.25%, if redeemed or switched out after 15 days from date of allotment: Nil 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 1% of the daily net assets of the scheme will be charged to the scheme as expenses. For the actual current expenses being charged, the investor should refer to the website of the mutual fund https://www.miraeassetmf.co.in/downloads/statutory-disclosure/total-expense-ratio

Expense Head	**% p.a. of daily Net Assets* (Estimated p.a.)**
Investment Management & Advisory Fee	Upto 1.00%
Audit fees/fees and expenses of trustees	

Custodial Fees	
Registrar & Transfer Agent Fees including cost of providing account statements / IDCW / redemption cheques/ warrants	
Marketing & Selling Expenses including Agents Commission and statutory advertisement**	
Costs related to investor communications	
Costs of fund transfer from location to location	
Brokerage & transaction cost pertaining to distribution of units	
Goods & Services Tax on expenses other than investment and advisory fees	
Goods & Services Tax on brokerage and transaction cost	
Other Expenses (to be specified as per Reg 52 of SEBI MF Regulations) *	
Maximum Total expenses ratio (TER) permissible under Regulation 52 (6) (c)	**Upto 1.00%**
^ Additional expenses under regulation 52 (6A) (c)	Upto 0.05%

Since it is a Fund of Fund Scheme, the investor shall bear the recurring expense of the scheme in addition to the expense of the underlying scheme.

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

The total expense ratio of Mirae Asset Income plus Arbitrage Active FOF including the total expense ratio of underlying scheme shall be within the regulatory limits of 1% in terms of Regulation 52 clause 6 sub clause (a)(i) of the SEBI Mutual Funds Regulations.

*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.

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

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

**Direct Plan shall have a lower expense ratio excluding distribution expenses, commission, etc. and no commission for distribution of Units will be paid / charged under Direct Plan. The TER of the Direct Plan will be lower to the extent of the abovementioned distribution expenses/ commission which is charged in the Regular Plan. All fees and expenses charged in a direct plan (in percentage terms) under various heads including the investment and advisory fee shall not exceed the fees and expenses charged under such heads in a regular plan.

The purpose of the above table is to assist the investor in understanding the various costs & expenses that the investor in the Scheme will bear directly or indirectly. These estimates have been made in good faith as per the information available to the AMC and the above expenses (including investment management and advisory fees) are subject to inter-se change and may increase/decrease as per actual and/or any change in the Regulations, as amended from time to time.

	All scheme related expenses including commission paid to distributors, by whatever name it may be called and in whatever manner it may be paid, shall necessarily be paid from the scheme only within the regulatory limits and not from the books of the Asset Management Companies (AMC), its associate, sponsor, trustee or any other entity through any route. The maximum limit of recurring expenses that can be charged to the Scheme would be as per Regulation 52 of the SEBI (MF) Regulation, 1996. Investors are requested to read "Section- Annual Scheme Recurring Expenses" in the SID.	
Tax treatment for the Investors (Unitholders)	Investor will be advised to refer to the details in the Statement of Additional Information and also independently refer to his tax advisor.	
Daily Net Asset Value (NAV) Publication	The AMC will calculate and disclose the first NAV under the Scheme not later than 5 Business Days from the date of allotment of units under the NFO Period. Subsequently, the NAV will be calculated and disclosed on all Business Day. The AMC shall update the NAVs on the website of the Mutual Fund https://www.miraeassetmf.co.in/ and on the website of Association of Mutual Funds in India - AMFI (www.amfiindia.com) by 10.00 a.m. of the following business day.	
For Investor Grievances please contact	**KFin Technologies Limited** Karvy Selenium, Tower B, Plot Number 31 & 32, Financial District, Gachibowli, Hyderabad - 500 034.	**Mr. Chaitanya Chaubal** Mirae Asset Investment Managers (India) Pvt. Ltd. 606, 6th Floor, Windsor Bldg, Off CST Road, Kalina, Santacruz (E), Mumbai - 400 098. Telephone Nos.: 6780 0300 e-mail: customercare@miraeasset.com **Investors may contact any of the ISCs or the AMC by calling the investor line of the AMC at "1800 2090 777" or visit the website at www.miraeassetmf.co.in for complete details.**
Unitholders' Information	The AMC shall send an allotment confirmation specifying the units allotted by way of email and/or SMS within 5 working days of receipt of valid application/transaction to the Unit holders registered e-mail address and/ or mobile number (whether units are held in demat mode or in account statement form). A Consolidated Account Statement (CAS) detailing all the transactions across all mutual funds (including transaction charges paid to the distributor) and holding at the end of the month shall be sent to the Unit holders in whose folio(s) transaction(s) have taken place during the month by email on or before 12th of the succeeding month who have opted for e-CAS and on or before 15th day of the succeeding month to investors who have opted for delivery via physical mode. Half-yearly CAS shall be issued at the end of every six months (i.e. September/ March) on or before 18th day of succeeding month who have opted for e-CAS and on or before 21st day of the succeeding month to investors who have opted for delivery via physical mode, to all investors providing the prescribed details across all schemes of mutual funds and securities held in dematerialized form across demat accounts, if applicable For further details, refer SAI. **Monthly/Half Yearly Portfolio Disclosures:** The Mutual Fund/ AMC will disclose portfolio (along with ISIN) of the Scheme in the prescribed format, as on the last day of the month / half-year i.e. March 31 and September 30, on its website viz. https://www.miraeassetmf.co.in/downloads/portfolio and on the website of Association of Mutual	

Funds in India (AMFI) viz. www.amfiindia.com within 10 days from the close of each month/ 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: The AMC/Mutual Fund shall within one month from the close of each half year, that is on March 31st and on September 30th, host a soft copy of its unaudited financial results on their website https://www.miraeassetmf.co.in/downloads/statutory-disclosure/financials. The half-yearly unaudited financial results shall contain details as specified in Twelfth Schedule of the SEBI (Mutual Funds) Regulations, 1996 and such other details as are necessary for the purpose of providing a true and fair view of the operations of Mirae Asset Mutual Fund.

The AMC/Mutual Fund shall publish an advertisement disclosing the hosting of unaudited financial results on their website www.miraeassetmf.co.in in at least one English daily newspaper having nationwide circulation and in a newspaper having wide circulation published in the language of the region where the Head Office of the Mutual Fund is situated.

The mutual fund shall publish an advertisement in the all India edition of at least two daily newspapers, one each in English and Hindi, disclosing the hosting of the half-yearly statement of the Scheme portfolio on its website and on the website of Association of Mutual Funds in India (AMFI). The AMC will provide a physical copy of the statement of its Scheme portfolio, without charging any cost, on specific request received from a unitholder.

Annual Report: Pursuant to Regulation 56 of SEBI (Mutual Funds) Regulations, 1996 read with Clause 5.4 of SEBI Master Circular SEBI/HO/IMD/IMD-PoD-1/P/CIR/2023/74 dated May 19, 2023, the scheme wise annual report or abridged summary thereof will be hosted on the website of the Mirae Asset Mutual Fund viz. https://www.miraeassetmf.co.in/downloads/statutory-disclosure/financials and on the website of AMFI, not later than four months after the close of each financial year (31st March). The AMCs shall display the link prominently on the website of the Mirae Asset Mutual Fund viz. https://miraeassetmf.co.in and make the physical copies available to the unitholders, at their registered offices at all times. Unit holders whose e-mail addresses are not registered will have to specifically 'opt in' to receive physical copy of scheme wise annual report or abridged summary thereof. The unit holders may request for a physical copy of scheme annual reports at a price and the text of the relevant scheme by writing to the Mirae Asset Investment Managers (India) Pvt Ltd. / Investor Service Centre / Registrar & Transfer Agents. The Mutual Fund / AMC shall provide a physical copy of abridged report of the annual report, without charging any cost, on specific request received from a unit holder. An advertisement shall be published every year disclosing the hosting of the scheme wise annual report on website of Mirae Asset Mutual Fund and on the website of AMFI and the modes such as SMS, telephone, email or written request (letter) through which a unitholder can submit a request for a physical or electronic copy of the scheme wise annual report or abridged summary thereof. Such advertisement shall be published in the all India edition of at least two daily newspapers, one each in English and Hindi.

MIRAE ASSET
Mutual Fund

Monthly Average Asset under Management (Monthly AAUM) Disclosure

The Mutual Fund shall disclose the Monthly AAUM under different categories Schemes as specified by SEBI in the prescribed format on a monthly basis on its website viz. https://www.miraeassetmf.co.in/downloads/statutory-disclosure/other-disclosure and forward to AMFI within 7 working days from the end of the month.

Scheme Summary Document

The AMC has provided on its website a standalone scheme document for all the Schemes which contains all the details of the Scheme viz. Scheme features, Fund Manager details, investment details, investment objective, expense ratios, portfolio details, etc. Scheme summary document is uploaded on the websites of AMC viz. https://www.miraeassetmf.co.in/downloads/statutory-disclosure/other-disclosure, AMFI and stock exchanges in 3 data formats i.e. PDF, Spreadsheet and a machine readable format (either JSON or XML). The document shall be updated by the AMCs on a monthly basis or on changes in any of the specified fields, whichever is earlier.

Product Labeling and Risk-o-meter:

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

1. Low Risk
2. Low to Moderate Risk
3. Moderate Risk
4. Moderately High Risk
5. High Risk and
6. Very High Risk

The evaluation of risk levels of a scheme shall be done in accordance with clause 17.4 of SEBI Master Circular dated June 27, 2024.

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 along with portfolio disclosure shall be disclosed on the AMC website viz. https://www.miraeassetmf.co.in/downloads/portfolio 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 viz. https://www.miraeassetmf.co.in/downloads/statutory-disclosure/other-disclosure and AMFI website.

Further, in accordance with clause 5.16 of SEBI Master Circular dated June 27, 2024, the AMC shall disclose:

a. risk-o-meter of the scheme wherever the performance of the scheme is disclosed;
b. risk-o-meter of the scheme and benchmark wherever the performance of the scheme vis-à-vis that of the benchmark is disclosed.
c. scheme risk-o-meter, name of benchmark and risk-o-meter of benchmark while disclosing portfolio of the scheme.

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

Date: 06/06/2025

MIRAE ASSET INCOME PLUS ARBITRAGE ACTIVE FOF - APPLICATION FORM

An open-ended fund of funds scheme investing in units of actively managed Debt oriented and arbitrage Mutual Fund schemes.

Offer of units of Rs. 10/- each during the New Fund Offer and continuous offer for units at NAV based prices.
NFO Dates: 16/06/2025 to 30/06/2025. Scheme re-opens for continuous sale & re-purchase from 07/07/2025

MIRAE ASSET Mutual Fund

MIRAE ASSET INCOME PLUS ARBITRAGE ACTIVE FOF	Mirae Asset Income Plus Arbitrage Active FOF is suitable for investors who are seeking*	Scheme Riskometer	Scheme Benchmark
An open-ended fund of funds scheme investing in units of actively managed Debt oriented and arbitrage Mutual Fund schemes. New Fund Offer opens on : 16/06/2025 New Fund Offer closes on : 30/06/2025 **Application No.:**	• To generate low volatility returns over short to medium term. • Investments predominantly in units of actively managed Debt oriented and arbitrage Mutual Fund schemes. *Investors should consult their financial advisers if they are not clear about the suitability of the product. The above [Product] labelling assigned during the New Fund Offer (NFO) is based on internal assessment of the scheme characteristics or model portfolio and the same may vary post NFO when the actual investments are made.	 The risk of the scheme is Moderate	 The risk of the benchmark is Moderate

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 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".

Sign of 1st Applicant / Guardian / Auth. Signatory / PoA / Karta	Sign of 1st Applicant / Guardian / Auth. Signatory / PoA / Karta	Sign of 1st Applicant / Guardian / Auth. Signatory / PoA / Karta

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 updation in KYC credentials may be filled in the below sections.

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

1st SOLE APPLICANT Mr. / Ms. / M/s. **PAN**
(Please write the name as per PAN Card)

LEI Code for entities

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

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

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

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

1st 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 (Individual) / (Non-Individual) D D M M Y Y Y Y **Proof of Date of Birth (Please ✓)** (For minor applicant) ☐ Birth Certificate ☐ School Leaving Certificate / Mark Sheet ☐ Passport of the Minor ☐ Others (Please specify)
(Please write the Date of birth as per Aadhaar Card)

Place of Birth / Incorporation: **Country of Birth / Incorporation:** **Nationality** **Gender** ☐ Male ☐ Female ☐ Other
(Please write the Date of birth as per Aadhaar Card)

Type: ☐ Resident Individual ☐ Sole Prop ☐ NRI - NRE ☐ Trust ☐ Bank / FIs ☐ FIIs ☐ 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 ☐ 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 D D M M Y Y Y Y (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

5. JOINT APPLICANT(S), IF ANY AND THEIR KYC DETAILS — All fields marked as (*) are Mandatory

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

2nd APPLICANT Mr. / Ms. / M/s.

Gender ☐ Male ☐ Female ☐ Other

PAN Details

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

CKYC ID No. (KIN)

KYC Pls ✓ ☐ Proof Attached

Date of Birth(Mandatory) (As per PAN Card) D D M M Y Y Y Y

Place of Birth | **Country of Birth** | **Nationality:**

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

b*. Politically Exposed Person (PEP) Status ☐ 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 ₹ ____ as on D D M M Y Y Y Y (Not older than 1 year)

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

3rd APPLICANT Mr. / Ms. / M/s.

Gender ☐ Male ☐ Female ☐ Other

PAN Details

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

CKYC ID No. (KIN)

KYC Pls ✓ ☐ Proof Attached

Date of Birth(Mandatory) (As per PAN Card) D D M M Y Y Y Y

Place of Birth | **Country of Birth** | **Nationality:**

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

b*. Politically Exposed Person (PEP) Status ☐ 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 ₹ ____ as on D D M M Y Y Y Y (Not older than 1 year)

6. MAILING ADDRESS (Please provide your E-mail ID and Mobile Number to help us serve you better (refer instructions 6.))

Local Address of 1st Applicant

City **State** **Pin Code**

Tel. Off. **Resi.** **Mobile**

Mobile No specified above belongs to☐ Self or Family, due to Investor being(Please tick any one option from below)

☐ Spouse ☐ Guardian(for Minor Investment) ☐ Dependent Children ☐ Dependent Parents ☐ Dependent Siblings

E - Mail**

**Please Use Block Letters. Investors providing email ID would mandatorily receive all Communications, Statement of Accounts and Abridged Annual Report through e-mail only.Incase if physical copies are required kindly refer instruction no. 6(g)

Email address specified above belongs to☐ Self or Family, due to Investor being(Please tick any one option from below)

☐ Spouse ☐ Guardian(for Minor Investment) ☐ Dependent Children ☐ Dependent Parents ☐ Dependent Siblings

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

Overseas Correspondence Address

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

Scheme - Mirae Asset Income Plus Arbitrage Active FOF ☐ Regular Plan ☐ Direct Plan ☐ Growth (Default) ☐ IDCW Payout ☐ IDCW Reinvestment

*Income Distribution cum Capital Withdrawal

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

Payment Mode [Please (✓)] ☐ **Cheque/DD** ☐ **OTM** (One Time Mandate) ☐ **RTGS / NEFT** **Core Banking A/c No.**

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

8. DEMAT ACCOUNT: Mandatory for units in Demat Mode -Please Ensure the sequence of names as mentioned under sec-3 matches as per the Depository Details.

National Securities Depository Limited (NSDL)	**Central Depository Services (India) Limited (CDSL)**
DP Name	DP Name
DP ID I N Benef. A/C No.	16 Digit A/C No.

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

8. NOMINATION DETAILS MANDATORY (Minor / HUF / POA Holder / Non Individuals cannot Nominate - Refer Nomination Instruction No. 28)

☐ I/We wish to make a nomination and do hereby nominate the following person(s) who shall receive all the assets held in my / our account in the event of my / our death.

Particulars	Nominee 1	Nominee 2	Nominee 3
Nominee Name*			
Nominee Address*			
Relationship with the Applicant*			
Allocation*			
Nominee PAN (Guardian PAN to be Provided in case of Minor)*			
Identity number* (tick any one) ☐ PAN ☐ Driving License Number ☐ Passport Number ☐ Last 4 digits of Aadhar ☐ Date of Birth (in case of Minor)			
Mobile Number*			
Email ID*			
In case if Nominee is a Minor			
Guardian Name			
Guardian's Relationship with the Minor (Attach Proof)	☐ Mother ☐ Father ☐ Legal Guardian	☐ Mother ☐ Father ☐ Legal Guardian	☐ Mother ☐ Father ☐ Legal Guardian
Nominee/Guardian Signature			

*Mandatory Fields
Birth certificate proof to be attached in case of Minor

Nominee Name option to be printed on Statement of Account (Mandatory)

I/We want the details of my/our Nominee to be printed in the Statement of Holding / SOA, provided to me/us by the AMC/DP as follows: (Please tick as appropriate)

☐ Name of the Nominee(s) ☐ Nomination: Yes/No *

* If there is no option ticked, default will Nomination: Yes/No reflected in the statement of account.

Incase if you do not wish to nominate

☐ **Declaration for opting-out of nomination**

Incase of death of all the account holder(s), my / our legal heirs would need to submit all the requisite documents / information for claiming of assets held in my / our MF Folio which may also include documents issued by Court or other such competent authority, based on the value of assets held in the MF Folio.

* If the account holder affixes thumb impression, instead of wet signature. Signature of two witness(es), along with name and address are required.

	Name & Address	Signature
Witness 1		
Witness 2		

DECLARATION AND SIGNATURE

I / We have read the terms and conditions for nomination and hereby nominate the above nominee(s) to receive all the amounts to my / our credits in the event of my / our death. Signature of the nominee(s) acknowledging receipt of my / our credit will constitute full discharge of liabilities of Mirae Asset Mutual Fund.

Sign of 1st Applicant	Sign of 2nd Applicant	Sign of 3rd Applicant

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

FOR NON-INDIVIDUALS ONLY

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

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

We are a, Financial institution ☐ or Direct reporting NFE ☐ (Please tick (✓))	GIIN Note: If you do not have a GIIN but you are sponsored by another entity, please provide your sponsor's GIIN above and indicate your sponsor's name below
	Name of sponsoring entity:

GIIN not available (Please tick (✓)) ☐ Applied for ☐ Not required to apply for - please specify 2 digits sub-category ☐ Not obtained - Non-participating FI

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

1	Is the Entity a publicly traded company (that is, a company whose shares are regularly traded on an established securities market)	☐ Yes (If yes, please specify any one stock exchange on which the stock is regularly traded) Name of stock exchange:
2	Is the Entity a related entity of a publicly traded company (a company whose shares are regularly traded on an established securities market)	☐ Yes (If yes, please specify name of the listed company and one stock exchange on which the stock is regularly traded) Name of Listed company: Nature of relation: ☐ Subsidiary of the Listed Company or ☐ Controlled by a Listed Company Name of stock exchange:
3	Is the Entity an active NFE	☐ Yes (If yes, please fill UBO declaration in the next section.) Nature of Business: Please specify the sub-category of Active NFE Mention code: Refer instruction 15(c)
4	Is the Entity an Passive NFE	☐ Yes (If yes, please fill UBO declaration in the next section.) Nature of Business:

For details refer instruction no. 15.

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

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

Additional details to be filled by controlling persons with tax residency/permanent residency/citizenship/Green Card in any country other than India.
* To include US, where controlling person is a US citizen or green card holder.
% In case Tax Identification Number is not available, kindly provide functional equivalent.

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

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

☐ **Our company is a Listed Company on a recognized stock exchange in India / Subsidiary of a or Controlled by a Listed Company** (If this category is selected, no need to provide UBO details)

Name of the Stock Exchange where it is listed: ____________________ Security ISIN ____________

Name of the Listed Company (applicable if the investor is subsidiary/associate): ____________________

☐ Unlisted Company ☐ Partnership Firm / LLP ☐ Unincorporated association / body of individuals ☐ Public Charitable Trust ☐ Private Trust ☐ Religious Trust

☐ Trust created by a Will ☐ Others (please specify) ____________

11a. Ultimate Beneficiary Owner (UBO) / Controlling Person(s) / Senior Managing Official details

Does your company/entity have any individual person(s) who holds direct / indirect controlling ownership above the prescribed threshold limit? # ☐ Yes ☐ No

If 'YES' - We hereby declare that the following individual person holds directly / indirectly controlling ownership in our entity above the prescribed threshold limit. Details of such individual(s) are given below.

If 'NO' - declare that no individual person (directly / indirectly) holds controlling ownership in our entity above the prescribed threshold limit. Details of the individual who holds the position of Senior Managing Official (SMO) are provided below.

Cheque/DD should be Drawn in favour of the Scheme Name Mirae Asset Income Plus Arbitrage Active FoF

Application No.:

	UBO-1 / Senior Managing Official (SMO)	UBO-2	UBO-3
Name of the UBO / SMO#			
UBO / SMO PAN# For Foreign National, TIN to be provided]			
UBO / SMO Country of Tax Residency#			
UBO / SMO Taxpayer Identification Number / Equivalent ID Number#			
UBO / SMO Identity Type			
UBO / SMO Place & Country of Birth#	Place of Birth __________ Country of Birth __________	Place of Birth __________ Country of Birth __________	Place of Birth __________ Country of Birth __________
UBO / SMO Nationality			
UBO / SMO Date of Birth [dd-mmm-yyyy] #			
UBO / SMO PEP#	I am PEP ☐ Related to PEP ☐ Not a PEP ☐	I am PEP ☐ Related to PEP ☐ Not a PEP ☐	I am PEP ☐ Related to PEP ☐ Not a PEP ☐
UBO / SMO Address Type	Residence ☐ Business ☐ Registered Office ☐	Residence ☐ Business ☐ Registered Office ☐	Residence ☐ Business ☐ Registered Office ☐
UBO / SMO Occupation	Public Service ☐ Private Service ☐ Business ☐ Others ☐	Public Service ☐ Private Service ☐ Business ☐ Others ☐	Public Service ☐ Private Service ☐ Business ☐ Others ☐
SMO Designation#			
UBO / SMO KYC Complied** If not complied, please complete KYC process independently and then submit the proof.	Please attach the KYC acknowledgement.	Please attach the KYC acknowledgement.	Please attach the KYC acknowledgement.

Mandatory column

** In case of Foreign Nationals, who are not KYC complied, they need to attach the ID proof in English along with the Nationality proof, Address proof again in English. If the documentary proof is in Foreign Language, it should be translated in English and should be attested by Indian Embassy of that country.

Note: If the given columns are not sufficient, required information in the given format can be enclosed as additional sheet(s) duly signed by Authorised Signatory.

Participating Mutual Fund(s) / RTA may call for additional information/documentation wherever required or if the given information is not clear / incomplete / incorrect and valid declaration should be submitted again with all the required information.

Instructions

As per PMLA guidelines and relevant SEBI circulars issued from time to time, non-individuals and trusts are required to provide details of controlling persons (CP) / ultimate beneficiary owner (UBO) and submit appropriate proof of identity of such CPs/ UBOs. The beneficial owner has been defined in the circular as the natural person or persons, who ultimately own, control or influence a client and/or persons on whose behalf a transaction is being conducted and includes a person who exercises ultimate effective control over a legal person or arrangement.

A. For Investors other than individuals or trusts:

(i) The identity of the 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/entitlement to:

- more than 10% of shares or capital or profits of the juridical person, where the juridical person is a company
- more than 10% of the capital or profits of the juridical person, where the juridical person is a partnership or or who exercises control through other means."

For the purpose of this clause, "Control" shall include the right to control the management or policy decision.

- 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.

(ii) In cases where there exists doubt under clause (i) 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, the identity of the natural person exercising control over the juridical person through other means like through voting rights, agreement, arrangements or in any other manner.

(iii) Where no natural person is identified under clauses (i) or (ii) above, the identity of the relevant natural person who holds the position of senior managing official.

B. For investors which is a trust:

The identity of the settlor of the trust, the trustee, the protector, the beneficiaries with 10% or more interest in the trust and any other natural person exercising ultimate effective control over the trust through a chain of control or ownership.

C. Exemption in case of listed companies / foreign investors

The client or the owner of the controlling interest is a company listed on a stock exchange or is a majority-owned subsidiary of such a company, there is no need for identification and verification of the identity of any shareholder or beneficial owner of such companies and hence exempted from UBO declaration provided other requisite information is provided. Intermediaries dealing with foreign investors' viz., Foreign Institutional Investors, Sub Accounts and Qualified Foreign Investors, may be guided by the clarification issued vide SEBI circular CIR/MIRSD/11/2012 dated September 5, 2012 and other circulars issued from time to time, for the purpose of identification of beneficial ownership of the client.

D. KYC requirements

Beneficial Owner(s) / Senior Managing Official (SMO) are required to comply with the prescribed KYC process as stipulated by SEBI from time to time with any one of the KRA & submit the same to AMC. KYC acknowledgement proof is to be submitted for all the UBO(s) / SMO(s).

In case of Foreign Nationals, who are not KYC complied, they need to attach the ID proof in English along with the Nationality proof, Address proof again in English. If the documentary proof is in Foreign Language, it should be translated in English and should be attested by Indian Embassy of that country.

12. FATCA AND CRS DETAILS (Self Certification) (Refer instruction No. 15) (FOR INDIVIDUALS & NON-INDIVIDUALS)

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

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

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

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

Individual or Non-Individual Investors fill this section if ticked Yes above.		Individual investor have to fill in below details in case of joint applicants			
Tax Residency Status: 1	Country:	Tax Residency Status: 1	Country:	Tax Residency Status: 1	Country:
	No.:		No.:		No.:
	Type:		Type:		Type:
Tax Residency Status: 2	Country:	Tax Residency Status: 2	Country:	Tax Residency Status: 2	Country:
	No.:		No.:		No.:
	Type:		Type:		Type:
Tax Residency Status: 3	Country:	Tax Residency Status: 3	Country:	Tax Residency Status: 3	Country:
	No.:		No.:		No.:
	Type:		Type:		Type:
Address Type ________		Address Type ________		Address Type ________	

(Address Type: Residential or Business (default) / Residential / Business / Registered Office) (For address mentioned in form / existing address appearing in folio)

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

13. DECLARATION AND SIGNATURE(S) / THUMB IMPRESSION OF APPLICANT(s) (Refer Instructions 20) 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 schemes and agree to abide by the terms, conditions, rules and regulations governing the schemes. (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 receipt 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 agree 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/Registrar 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 1st Applicant / Guardian / Authorised Signatory / POA	Sign of 2nd Applicant / Guardian / Authorised Signatory / POA	Sign of 3rd Applicant / Guardian / Authorised Signatory / POA

ACKNOWLEDGEMENT SLIP

For ☐ Lumpsum/OTI ☐ 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 Income Plus Arbitrage Active FOF	Amount (Rs.)______ Cheque/ DD No.: ______ Dated______ Bank & Branch______	

Cheque / DD is subject to realisation

Declaration Form of Non-Profit Organization (NPO)

(Mandatory for Trusts/Society)

MIRAE ASSET
Mutual Fund

Investor Name											
PAN											

☐ I/We hereby confirm that above stated entity / organization is falling under **"Non-profit Organization"** [NPO] which has been constituted for religious or charitable purpose referred to in clause (15) of section 2 of the Income-tax Act, 1961 (43 of 1961), and is registered as a trust or a society under the Societies Registration Act, 1860 (21 of 1860) or any similar State legislation or a Company registered under the section 8 of the companies Act, 2013 (18 of 2013).

☐ Enclosed relevant documentary proof evidencing the above defination.

We further confirm that we have registered with DARPAN Portal of NITI Aayog as NPO and registration details are as follows:

Registration Number of DARPAN Portal	

If not, please register immediately and confirm with the above information. In absence of receipt of the DARPAN portal registration details, MF/AMC/RTA will be required to register your entity on the said portal and / or report to the relevant authorities as applicable.

☐ I/We hereby confirm that the above stated entity / organization is **NOT** falling under Non-profit organization as defined above or in PMLA Act/Rules thereof.

I/We acknowledge and confirm that the information provided above is true and correct to the best of my/our knowledge and belief. In case any of the above specified information is found to be false or untrue or misleading or misrepresenting, I/We am/are aware that I/We may be liable for it for any fines or consequences as required under the respective statutory requirements and authorize you to deduct such fines/charges under intimation to me/us or collect such fines/charges in any other manner as might be applicable. I/We hereby authorize you [RTA/Fund/AMC/Other participating entities] to disclose, share, rely, remit in any form, mode or manner, all / any of the information provided by me, including all changes, updates to such information as and when provided by me to any of the Mutual Fund, its Sponsor, Asset Management Company, trustees, their employees / RTAs ('the Authorized Parties') or any Indian or foreign governmental or statutory or judicial authorities / agencies including to the Financial Intelligence Unit-India (FIU-IND), the tax / revenue authorities in India or outside India wherever it is legally required and other investigation agencies without any obligation of advising me/us of the same. Further, I/We authorize to share the given information to other SEBI Registered Intermediaries or any other statutory authorities to facilitate single submission / update & for regulatory purposes. I/We also undertake to keep you informed in writing about any changes / modification to the above information in future within 30 days of such changes and undertake to provide any other additional information as may be required at your / Fund's end or by domestic or overseas regulators/ tax authorities.

Signature with relevant seal:

Authorized Signatory	Authorized Signatory	Authorized Signatory

Place:________________

Date:____/____/______

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). Annual 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 Securitisation 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 recognised stock exchange or is a subsidiary of such listed or is controlled by such listed Company, are also required to fill 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 16 digits for simplified and small accounts). Further, in case the investor's PAN is not updated in CKYC system, a self-certified copy of PAN Card shall be mandatory. Further, the AMC/ Mutual Fund shall use the KIN of the investors to download the KYC information from CKYC and update its records as and when required. The CKYC form and Supplementary CKYC form for individual investors and common application form are available on our website. Currently there is no impact on the Existing Investors who have done the SEBI KYC (KYC thru 5 KRAs, CVL, NDML, DOTEX, KARVY & CAMS). They can continue to invest as it is in any schemes of any Mutual Fund. Existing Investors who wishes to onboard themselves on the CKYC platform will need to again do the entire KYC process just like New Investor and get the KIN which can be used across.

(e) Rejection: In case of non compliance of any C-KYC requirements, Applications shall liable to be rejected without any intimation to the applicants. Any Change in Address for all KYC compliant Investors has to be routed through KRA and that direct application to AMC will be not processed/rejected. In case if the applications are rejected after detailed scrutiny and verification, either at the collection point itself or subsequently by the back office of the registrar, for any reason, investors can contact the nearest Investor Service Centre or write to the Registrar, M/s. Karvy Fintech Pvt. Ltd. or send an email to 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 notarised 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 checklist.

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 investor 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 of redemption/Payout of Income Distribution cum capital withdrawal option proceeds, or the Fund may withhold the payment for upto 10 calendar days to ensure validation of new bank mandate mentioned.

b. Indian Financial System Code (IFSC): Investors are requested to mention the IFSC while submitting any bank details updation request to help facilitate the payouts seamlessly through the electronic mode. 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 Authorised personnel of the Bank.

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

Investors can opt for direct credit of the redemption proceeds to their bank accounts (Direct Credit / RTGS / NEFT). The AMC/ MF reserves 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 (AMC offices or Authorised Collection Centres).

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 favour of respective scheme name. Non MICR/ Outstation Cheques/Money Orders/Post Dated Cheques or Cash is not permitted. Investors residing in Centres, where the Investors Service Centres (ISCs)/Authorised Collection Centres(s) of MAMF are not located, are requested to make payment by demand drafts payable at the Centre where the application is to be lodged. D.D. charges would be borne by the AMC only for the investors residing at places which are not covered by our offices/authorised centres. The maximum charges to 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. **Please refer**: Download Forms: Exit Forms of Mutual Fund and Online (Mirae Asset)

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

d) Applicants should indicate the Option (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 for investment by means of Cheque, Demand Draft or any other mode shall be accepted from the bank account of the minor, parent or legal guardian of the minor, or from a joint account of the minor with parent or legal guardian.

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

• Custodian on behalf of an FII or a Client.

f) Options Available: The Scheme offers two plans i.e. Regular and Direct and will have the following Options: (1) Growth Option and (2) Income Distribution cum Capital Withdrawal (IDCW) Option. IDCW 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: 28th 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 at 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 15th 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 transactions 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, where 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/Registrar & Transfer agents are not responsible for the email not reaching the investor and for all consequences thereof. The investor needs to intimate the Fund/its transfer agents about any changes in the email address from time to time.

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

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

9. **Nomination Details**: The Nomination Details will be as is Registered with Depository Participant for the 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 investor.

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 StAR MF Platform). In addition to above, upfront commission to distributors shall continue to be paid by the investor directly.

12. **Employee Unique Identification Number (EUIN)**:

In order to assist in in addressing any instance of mis-selling at any point of time, it is regulatory for every employee/relationship manager/sales person of the distributor/broker (interacting with the investor for the sale of Mutual Fund products) of mutual fund products to quote the EUIN (for non-advisory transactions ("execution only") & advisory transactions) obtained from AMFI in the CAF. The EUIN is a 7 digit unique alpha numeric number (one alphabet and six numerals). Individual ARN holders including senior citizens are also required to obtain and quote EUIN in the Application Form. Hence, if your investments are routed through a distributor please ensure that the EUIN is correctly filled up in the Application Form. It is further clarified that a mere quoting of EUIN will not give an "advisory" character to the transaction. However, in case of any exceptional cases where there is no interaction by the employee/relationship 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 the 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 beneficiary owners/shareholders (9) The Director / Promoter / Authorised signatory / POA holder of non-individual investor is based out of US or holds US residence / citizenship.

15. Details under FATCA & CRS

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

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

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

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

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

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

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

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

Code	Sub-category
01	Less than 50 percent of the NFE's gross income for the preceding financial year is passive income and less than 50 percent of the assets held by the NFE during the preceding financial year are assets that produce or are held for the production of passive income;
02	The NFE is a Governmental Entity, an International Organization, a Central Bank , or an entity wholly owned by one or more of the foregoing;
03	Substantially all of the activities of the NFE consist of holding (in whole or in part) the outstanding stock of, or providing financing and services to, one or more subsidiaries that engage in trades or businesses other than the business of a Financial Institution, except that an entity shall not qualify for this status if the entity functions as an investment fund, such as a private equity fund, venture capital fund, leveraged buyout fund, or any investment vehicle whose purpose is to acquire or fund companies and then hold interests in those companies as capital assets for investment purposes;
04	The NFE is not yet operating a business and has no prior operating history, but is investing capital into assets with the intent to operate a business other than that of a Financial Institution, provided that the NFE shall not qualify for this exception after the date that is 24 months after the date of the initial organization of the NFE;
05	The NFE was not a Financial Institution in the past five years, and is in the process of liquidating its assets or is reorganizing with the intent to continue or recommence operations in a business other than that of a Financial Institution;
06	The NFE primarily engages in financing and hedging transactions with, or for, Related Entities that are not Financial Institutions, and does not provide financing or hedging services to any Entity that is not a Related Entity, provided that the group of any such Related Entities is primarily engaged in a business other than that of a Financial Institution;
07	Any NFE that fulfills all of the following requirements: (1) It is established and operated in India exclusively for religious, charitable, scientific, artistic, cultural, athletic, or educational purposes; or it is established and operated in India and it is a professional organization, business league, chamber of commerce, labor organization, agricultural or horticultural organization, civic league or an organization operated exclusively for the promotion of social welfare; (2) It is exempt from income tax in India; (3) It has no shareholders or members who have a proprietary or beneficial interest in its income or assets; (4) 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 (5) 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:- (I) an Investor Protection Fund referred to in clause (23EA); (II) a Credit Guarantee Fund Trust for Small Industries referred to in clause 23EB; and (III) 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 of 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 notional 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 or a withholding foreign partnership or withholding foreign trust. (Note: Foreign persons having controlling interest in a passive NFE are liable to be reported for tax information compliance purposes)

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

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

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

• No fresh purchases / additional purchases/switches in any Schemes of the Fund would be allowed. However, existing Unit Holder(s) will be allowed to redeem their units from the Schemes of the Fund. If an existing Unit Holder(s) subsequently becomes a U.S. Person or Resident of Canada, then such Unit Holder(s) will not be able to purchase any additional units in any of the Schemes 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/MFAF 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 MFAMF or log on to our website www.miraeassetmf.co.in for the Declaration Form.

A. Ultimate Beneficial Owner means:

1. **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/entitlement 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.

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

18. Investors may please note that the primary holders own email address and mobile number should be provided for speed and ease of communication in a convenient and cost effective manner, and to help prevent fraudulent transactions.

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

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

20. Instruction for Nomination:

A. Nomination shall be mandatory for single holding only. The requirement of nomination shall be optional for jointly held accounts / folios.

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 10 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 nominees 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/holders 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.

S. Nomination section (Opt-in/ Opt-Out) shall be mandatory for all new folios which are opened by individual (Single Holding) and no new folios will be created without such details. The AMC has the discretion to reject the application in case the nomination section is incomplete or left blank.

Acceptance of financial transactions received through email by a non-individual entity

1. AMC shall obtain a Board resolution and authority letter from the entity.

2. Documents executed through affixing DSC shall be valid and binding on the non-individual investor even if it is not received through the official email id, the domain name should be that of the same organisation.

3. Scanned copy of the transaction letter/request form signed by the employee of the non-individual investor/ MFD may also be accepted provided that the domain of the sender is from the same organisation.

4. Change in bank details/addition in bank details/change in registered email address or contact details shall not be allowed through email.

APPLICATION FORM FOR AUTO SWITCH OUT TO NEW FUND OFFER SCHEME
MIRAE ASSET INCOME PLUS ARBITRAGE ACTIVE FOF

MIRAE ASSET
Mutual Fund

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 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)".

Sign of 1st Applicant / Guardian / POA Holder	Sign of 2nd Applicant / POA Holder	Sign of 3rd Applicant / POA Holder

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

Folio No.: ______ **Name of 1st Unit Holder** (as per PAN card) ______

2. ADDITIONAL PURCHASE IN EXISTING SCHEME FROM WHERE THE SWITCH OUT TO NFO SCHEME IS INTENDED

KYC compliance status: Please (✓) ☐ 1st Applicant ☐ 2nd Applicant ☐ 3rd Applicant

Scheme - ______ ☐ Regular Plan ☐ Direct Plan ☐ Growth (Default) ☐ IDCW Payout ☐ IDCW Reinvestment ☐ IDCW* Frequency**

IDCW frequency is applicable only for the Mirae Asset Liquid Fund, Mirae Asset Overnight Fund & Mirae Asset Low Duration Fund.
If frequency is not selected the default option would be daily for IDCW re-investment. For IDCW payout default frequency is monthly. ** Income Distribution cum capital withdrawal, refer SID for the more details.

Payment Type: Please (✓) ☐ **Non-Third Party Payment** ☐ **Third Party Payment** (Please attach 'Third Party Payment Declaration Form')

Core Banking A/c No. ______ A/c. Type **Please (✓)** ☐ NRE ☐ CURRENT ☐ SAVINGS ☐ NRO

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

TRANSACTION CHARGES (Refer Instruction in the KIM) : In case, the purchase amount is ₹10,000 or above and distributor has opted to receive transaction charges, ₹100/- will be deducted from the Purchase amount and paid to the distributor. Units shall be allotted for the balance amount only.

2a. DEMAT ACCOUNT DETAILS – Mandatory for sale in Demat Mode – Please ensure that the sequence of names as mentioned as given in folio, matches as per the Depository Details

National Securities Depository Limited (NSDL)	Central Depository Services (India) Limited (CDSL)
DP Name:	DP Name:
DP ID: I N ______ Beneficiary A/c No. ______	16 Digit A/C No. ______

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

3. SWITCH REQUEST - I WISH TO SWITCH UNITS / AMOUNT AS UNDER CONSIDERING ABOVE THE PURCHASE

From Scheme - ______ ☐ Regular Plan ☐ Direct Plan ☐ Growth (Default) ☐ IDCW Payout ☐ IDCW Reinvestment ☐ IDCW* Frequency**

IDCW frequency is applicable only for the Mirae Asset Liquid Fund, Mirae Asset Overnight Fund & Mirae Asset Low Duration Fund.
If frequency is not selected the default option would be daily for IDCW re-investment. For IDCW payout default frequency is monthly. ** Income Distribution cum capital withdrawal, refer SID for the more details.

Amount (in figures) (₹): ______ **Or Units (in figures):** ______ **Or All Units** ☐

Amount (in words) (₹): ______

To Scheme: Mirae Asset Income Plus Arbitrage Active FOF

4. DECLARATION AND SIGNATURES / THUMB IMPRESSION OF APPLICANT(s) (Refer Instructions 2(f))

To The Trustees, Mirae Asset Mutual Fund (The Fund) - (A) Having read and understood the contents of the SID of the Scheme applied for (including the scheme(s) available during the New Fund Offer period), I/We hereby apply for units of the said such scheme and agree to abide by the terms, conditions, rules and regulations governing the scheme. (B) I/We hereby declare that the amount invested in the scheme is through legitimate sources only and does not involve and is not designed for the purpose of the contravention of any provisions of the Income Tax Act, Anti Money Laundering Laws or any other applicable laws enacted by the Government of India from time to time. (C) Signature of the nominee acknowledging receipt 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 agree 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/Registrar 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 [illegible] agreement available on the AMC website for transacting online. (H) [illegible] I/We hereby agree to consent the AMC to share my transaction details to the registered investment adviser (RIA) through the registrar or otherwise. (I) Applicable to Foreign Residents 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 am/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 in this status, I / We shall notify the AMC, in which event the AMC reserves the right to redeem my / our investments in the Scheme(s). (K) FATCA/CRS Certification: I / We have understood the information requirements of this Form (read along with the FATCA & CRS Instructions) and hereby confirm that the information provided by me / us on this Form is true, correct, and complete. I / We also confirm that I / We have read and understood the FATCA & CRS Terms and Conditions and hereby accept the same. In case the above information is not provided, it will be presumed that applicant is the ultimate beneficial owner, with no declaration to submit. In such case, the concerned SEBI registered intermediary reserves the right to reject the application or reverse the allotment of units, if subsequently it is found that applicant has concealed the facts of beneficial ownership. I/We also undertake to keep you informed in writing about any changes/modification to the above information in future & also undertake to provide any other additional information as may be required at your end. (L) Aadhaar: I/We hereby voluntarily submit Aadhaar card to the Fund/AMC for updating the same in my folio.

Signature of 1st / Sole Applicant / Guardian / POA Holder	Signature of 2nd Applicant / POA Holder	Signature of 3rd Applicant / POA Holder

ACKNOWLEDGEMENT SLIP

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 Income Plus Arbitrage Active FOF (AUTO SWITCH OUT APPLICATION FORM)	Amount (Rs.) ______ Cheque / DD No.: ______ Dated ______ Bank & Branch ______	

Cheque / DD is subject to realisation

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

5a.The acceptance of Auto-switch transaction cut off is as mentioned below:

SCHEME NAME/ CATEGORY	Last date of Acceptance of Auto Switch Transaction
MIRAE ASSET NYSE FANG + ETF Fund of Fund	25-June-2025 [CUTOFF 15:00 HOURS]
MIRAE ASSET S&P 500 TOP 50 ETF Fund of Fund	26-June-2025 [CUTOFF 15:00 HOURS]
Mirae Asset Global X Artificial Intelligence & Technology ETF Fund of Fund	26-June-2025 [CUTOFF 15:00 HOURS]
MIRAE ASSET HANG SENG TECH ETF Fund of Fund	25-June-2025 [CUTOFF 15:00 HOURS]
Mirae Asset Global Electric & Autonomous Vehicles ETFs Fund of Fund	27-June-2025 [CUTOFF 15:00 HOURS]
Liquid and Debt Funds	30-June-2025 [CUTOFF 15:00 HOURS]
Equity Funds	30-June-2025 [CUTOFF 15:00 HOURS]

6. All valid Auto Switch request would be treated as switch out / redemption for the Transferor Scheme.
7. The units from the Specified Transferor Scheme will be switched, subject to provisions mentioned in the Scheme Information Document of the Transferor Scheme. The units in the Transferee Scheme will be allotted at the NFO Price of the Scheme on the Specified Schemes Specified Schemes allotment date.
8. Unit holder are required to maintain clear balance in accordance with amount specified in the Auto Switch Application Form on the execution date. In case of insufficient balance in the account / folio, the application for Auto Switch will be rejected.
9. Unit holders should note that Unit holders' details and mode of holding (single, joint, anyone or survivor) in the Transferee Scheme will be as per the existing folio number of the Transferor Scheme. Units will be allotted under the same folio number.
10. The Unit holders are given an Option to hold the units by way of an Account Statement or in Dematerialized ('Demat') form. Unit holders opting to hold the units in Demat form must provide their Demat Account details in the specified section of the application form. The Unit holder intending to hold the units in Demat form are required to have a beneficiary account with the DP (registered with NSDL / CDSL as may be indicated by the Fund at the time of launch of the Plan) and will be required to indicate in the application the DP's name, DP ID Number and the Beneficiary account number of the applicant with the DP. In case Unit holders do not provide their Demat Account details, an Account Statement shall be sent to them. Such investors will not be able to trade on the stock exchange till the holdings are converted in to Demat form.
11. This facility will not be available for units which are under any Lien/Pledged or any lock-in period.
12. The Application is subject to detailed scrutiny and verification. Applications which are not complete in all respect are liable for rejection either at the collection point itself or subsequently after detailed scrutiny / verification at the back office of the Registrar.
13. MAMF reserves the right to withdraw this amend or withdraw this facility or change the procedures from time to time.
14. Employee Unique Identification Number (EUIN) would assist in tackling the problem of mis-selling even if the employee/ relationship manager / sales person leave the employment of the distributor.

SIP ENROLMENT CUM ONE TIME DEBIT MANDATE (OTM) FORM
with Goal SIP & Top - Up Facility

Registration Cum Mandate Form For NACH/Direct Debit

Application No.:

MIRAE ASSET Mutual Fund

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 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".

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 1st Unit Holder (as per PAN card) **Folio No.**

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

Frequency Please (✓) ☐ **Monthly (Default)** ☐ Quarterly | ☐ Regular Plan ☐ Direct Plan | ☐ Growth | ☐ IDCW Payout ☐ IDCW Reinvestment

Scheme : Mirae Asset Income Plus Arbitrage Active FOF

***IDCW - Income Distribution Cum Capital Withdrawal**

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

SIP Start Month (MM/YY) M M Y Y **SIP End Month (MM/YY)** M M Y Y

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].

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

☐ **Tax Savings** ☐ **Dream Home** ☐ **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].

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)** M M Y Y **Top-up End Month (MM/YY)** M M Y Y

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

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".

NACH MANDATE INSTRUCTION FORM

MIRAE ASSET Mutual Fund

UMRN | Date D D M M Y Y Y Y

Utility Code N A C H 0 0 0 0 0 0 0 0 0 0 0 5 1 4 8 | ☑ CREATE ☒ MODIFY ☒ CANCEL

Sponsor Bank Code | 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 | IFSC / MICR

An Amount Of Rupees | ₹

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

Reference 1 | Reference 2

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 D D M M Y Y Y Y

To D D M M Y Y Y Y

Maximum period of validity of this mandate is 40 years only

Maximum period of validity of this mandate is 40 years only

Phone No. | 1. | 2. | 3.

GENERAL GUIDELINES

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

1. The SIP enrolment form has to be filled along with OTM (One Time Mandate) details. The installment start date should be minimum of 25 calendar days but shall not be later than 100 calendar days from date of application submission date.

2. The standalone 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.

3. In case the One Time mandate (OTM) is successfully registered, Please submit sip registration form not less than 10 Calendar days before the first installment date as New SIP registration will take 10 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.

4. 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.

5. All future communication whatsoever would be, thereafter, sent to the mobile number and email id registered under the folio.

6. 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.

7. 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.

8. 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 an Pre-Debit note or after the specific date due to various reasons of for any bank charges debited by its banker in its designated account towards NACH Registration / Cancellation/Rejections, NACH Debit/Auto Debit/Local Holidays.

9. 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.

10. 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 reason. Mirae Asset Mutual Fund reserves the right to reject any application without assigning any reason thereof.

11. 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 change of modifications.

12. Investments made through Auto Debit mode are subject to realisation 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 Insufficient balance or any technical reasons as provided by NPCI / Aggregator, Sip will be terminated.

14. This 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 / onetime 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 ELSS Tax Saver Fund (Erstwhile known as Mirae Asset Tax Saver Fund)	₹ 500 - 6 installments - Multiples of ₹ 500 thereafter
All Other Schemes	₹ 99 - 5 installments - Multiples of ₹ 1 thereafter

***Please refer notice cum addendum dated July 26, 2024, for details on Minimum Application criteria for Mirae Asset Large & Midcap Fund** (Erstwhile known as 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 in case 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 (EUIN): SEBI has made it compulsory for every employee / relationship manager / sales person of the distributor of mutual fund products to quote the EUIN obtained by him / her from AMFI in the Application Form. EUIN, particularly in advisory transactions, would assist in addressing any instance of mis-selling 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 EUIN in the Application Form. Hence, if your investments are routed through a distributor please ensure that the EUIN is correctly filled up in the Application Form. However, if your distributor has not given you any advice pertaining to the investment, the EUIN 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 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 Addendum 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/instalments 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 installments. 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 30 yrs. and the end date of the Top-up facility is not mentioned, then the Top-up will continue till 30 yrs.
- SIP top-up facility is currently available for SIP registration and installment payments made directly with the fund and through modes like NACH/Auto Debit mode, ISIP, eNACH and UPI Autopay. 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. As & When relevant systems are put in place, this facility will be automatically offered.
- The Top-up details cannot be modified once enrolled. In order to make any changes, the investor must cancel the existing SIP and enroll for a fresh SIP with Top-up option.
- In case the SIP Top up is cancelled the SIP will continue to be processed with the last topped up amount till the SIP end date.
- SIP Top Up facility can be availed by Existing Investors who have already registered any SIP with the fund, after a gap of 6 months from the date of submission of such Top Up application request and after the subsequent cycle date SIP has been processed.
- All other conditions generally applicable for SIP shall also be applicable for SIP top-up facility. For Example if for an Existing SIP, the First SIP date is 15th of each Month from Jan 2018, 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 10 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
• Fixed SIP Installment amount: ₹ 5,000/- • SIP Period: 01-April-2019 till 31-March-2022 (3 years) • SIP Date: 1st of every month (36 installments)	Example: • Top-Up Amount: ₹ 1,000/- • Top-Up Frequency: Every 6 months

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

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

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 fund Utility (MFU) and through Channel partners. As & When relevant systems are put in place, this facility will be automatically offered.
- 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 of 15 days.

25. Pursuant to recent SEBI guideline, w.e.f 01st Feb, 2021, Allotment of units will be based on Realization basis. Hence 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 submit SIP cancellation request which will be processed in 3 working days from the date of request. However the scheduled SIP installment will be processed.

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

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 Addendums 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. 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 debit 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 effected, 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. While submitting the mandate the gap between the current business date and date of the mandate should be less than 120 days. If the gap is more than 120 days then such mandate shall be rejected.
The date of the mandate should be less than or equal to the current business date. If the date is beyond the current business date, then such mandate shall not be accepted.

29. As per NPCI latest circular maximum end date will be upto 40 years. Hence it is mandatory to provide the End date on the form.

Intentionally left blank

Standalone SIP Registration Form
(For OTM Registered Investors only)

Registration Cum Mandate Form For NACH/Direct Debit

Application No.:

MIRAE ASSET
Mutual Fund

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

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

Signature of 1st Applicant / Guardian / Authorised Signatory / Power of Attorney	Signature of 2nd Applicant / Guardian / Authorised Signatory / Power of Attorney	Signature of 3rd Applicant / Guardian / Authorised Signatory / Power of Attorney

Please ✓ ☑ NEW SIP ENROLMENT WHERE OTM ALREADY REGISTERED ☐ 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 1st Unit Holder (as per PAN card) Folio No.

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

Frequency Please ✓ ☐ Monthly (Default) ☐ Quarterly ☐ Regular Plan ☐ Direct Plan ☐ Growth ☐ IDCW Payout ☐ IDCW Reinvestment

Scheme: Mirae Asset Income Plus Arbitrage Active FoF

*IDCW - Income Distribution Cum Capital Withdrawal

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

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

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

If Goal and 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)

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) M M Y Y Top-up End Month (MM/YY) M M Y Y

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

3. OTM Parent LH no OR OTM Bank Details to be debited for the SIP (OTM already Registered)

OTM Parent LH no:

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

Bank Name Core Banking A/c. No.

Branch Name & Address City

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

DECLARATION & SIGNATURE: To The Trustees, Mirae Asset Mutual Fund - Having read and understood the contents of the SID of the Scheme applied for (including the scheme(s)), 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 1st Applicant / Guardian / Authorised Signatory / Power of Attorney	Signature of 2nd Applicant / Guardian / Authorised Signatory / Power of Attorney	Signature of 3rd Applicant / Guardian / Authorised Signatory / Power of Attorney

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Acknowledgement slip for Standalone SIP Registration Form (For OTM Registered Investors only) To be filled by the investor

MIRAE ASSET
Mutual Fund

SIP for Folio No.: ______ Received from Mr./Mrs.: ______

Scheme: ______ Plan: ______

Bank Name: ______ Cheque No.: ______ Amount ₹: ______ Dated: ______

ISC Stamp Date & Signature

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 10 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. 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 proceeded anytime to its 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 it debited in advance on an Pro-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.

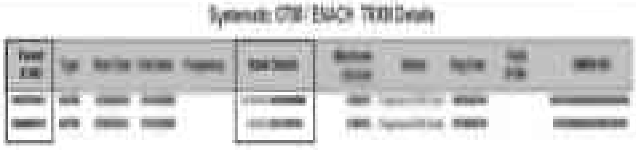
8. Mirae Asset Mutual Fund reserves the right to reverse allotments in case the debit is not paid by the bank for any reason whatsoever. Further, Mirae Asset Mutual Fund shall not be responsible and liable for any damages/compensation for any loss, damage etc., incurred by the investor. The Applicant 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. Please mention registered OTM Parent UI no or OTM BANK ACCOUNT DETAILS from which investor want to debit the amount.

Systematic OTM / ENACH / TXN Details



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 Insufficient 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 / onetime 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 ELSS Tax Saver Fund (Erstwhile known as Mirae Asset Tax Saver Fund)	₹ 500 - 5 installments - Multiples of ₹ 500 thereafter
All Other Schemes	₹ 99 - 5 installments - Multiples of ₹ 1 thereafter

***Please refer notice cum addendum dated July 26, 2024, for details on Minimum Application criteria for Mirae Asset Large & Midcap Fund** (Erstwhile known as 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 (EUIN): SEBI has made it compulsory for every employee / relationship manager / sales person of the distributor of mutual fund products to quote the EUIN obtained by him / her from AMFI in the Application Form. EUIN, particularly in advisory transactions, would assist in addressing any instance of mis-selling 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 EUIN in the Application Form. Hence, if your investments are routed through a distributor please ensure that the EUIN is correctly filled up in the Application Form. However, if your distributor has not given you any advice pertaining to the investment, the EUIN 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 Addendum 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 installments. 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 30 yrs, and the end date of the Top-up facility is not mentioned, then the Top-up will continue till 30 yrs.
- SIP top-up facility is currently available for SIP registration and installment payments made directly with the fund and through modes like NACH/Auto Debit mode, ISIP, eNACH and UPI Autopay. 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 those stock exchanges or Channel partners. 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 again 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 2018, 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 10 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
• Fixed SIP Installment amount: ₹ 5,000/- • SIP Period: 01-April-2016 till 31-March-2022 (3 years) • SIP Date: 1st of every month (36 installments)	Example: • Top-Up Amount: ₹1,000/- • Top-Up Frequency: Every 6 months

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

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

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 fund Utility (MFU) and through Channel partners. As & When relevant systems are put in place, this facility will be automatically offered.
- 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 submit SIP cancellation request which will be processed in 3 working days from the date of request. However the scheduled SIP installment will be processed.

STANDALONE ONE TIME MANDATE (OTM) FOR SIP APPLICATION.

MIRAE ASSET
Mutual Fund

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 the 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 1st Applicant / Guardian / Authorised Signatory / PoA	Signature of 2nd Applicant / Guardian / Authorised Signatory / PoA	Signature of 3rd 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 1st Unit Holder (as per PAN card)

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:

1. 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.
2. 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.
3. 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.
4. 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.
5. 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.
6. 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.
7. 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.
8. 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.
9. 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/ PoA/Karta [AS IN BANK RECORDS]	Signature of 2 Applicant/Guardian/ Authorised Signatory/PoA [AS IN BANK RECORDS]	Signature of 3 Applicant/Guardian/ Authorised Signatory/PoA [AS IN BANK RECORDS]

NACH MANDATE INSTRUCTION FORM

MIRAE ASSET
Mutual Fund

UMRN — Date

Utility Code: N A C H 0 0 0 0 0 0 0 0 0 0 0 5 1 4 8

☑ CREATE ☒ MODIFY ☒ CANCEL

Sponsor Bank Code — 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 — IFSC / MICR

An Amount Of Rupees — ₹

DEBIT TYPE: ☒ Fixed Amount ☑ Maximum Amount

FREQUENCY: ☒ Mthly ☒ Qtly ☒ H-Yrly ☒ Yrly ☑ As & when presented

Reference 1 — Reference 2

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 D D M M Y Y Y Y

To D D M M Y Y Y Y

Maximum period of validity of this mandate is 40 years only

Maximum period of validity of this mandate is 40 years only

Signature Of Primary Account Holder — Signature Of 2nd Account Holder — Signature Of 3rd Account Holder

Phone No.

1. Name Of Primary Account Holder 2. Name Of 2nd Account Holder 3. Name Of 3rd 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
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 Addendum 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. 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 debit 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 filing OTM cancellation form 10 days in advance of the next SIP date
28. While submitting the mandate the gap between the current business date and date of the mandate should be less than 120 days. If the gap is more than 120 days then such mandates shall be rejected.
The date of the mandate should be less than or equal to the current business date. If the date is beyond the current business date, then such mandate shall not be accepted.

29. As per NPCI latest circular maximum end date will be upto 40 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 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 ... 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".

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 (as per PAN card)   Folio No.

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

Scheme 1

Scheme Name:

Frequency (Please ✓) ☐ Monthly (Default) ☐ Quarterly | ☐ Regular Plan ☐ Direct Plan | ☐ Growth | ☐ IDCW Payout ☐ IDCW Reinvestment | ☐ IDCW* Frequency#

SIP Date (Please choose Any Date from 1st till 28th of the month, If left blank 5th 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)

Scheme 2

Scheme Name:

Frequency (Please ✓) ☐ Monthly (Default) ☐ Quarterly | ☐ Regular Plan ☐ Direct Plan | ☐ Growth | ☐ IDCW Payout ☐ IDCW Reinvestment | ☐ IDCW* Frequency#

SIP Date (Please choose Any Date from 1st till 28th of the month, If left blank 5th 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)

Scheme 3

Scheme Name:

Frequency (Please ✓) ☐ Monthly (Default) ☐ Quarterly | ☐ Regular Plan ☐ Direct Plan | ☐ Growth | ☐ IDCW Payout ☐ IDCW Reinvestment | ☐ IDCW* Frequency#

SIP Date (Please choose Any Date from 1st till 28th of the month, If left blank 5th 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)

#IDCW frequency is applicable only for Mirae Asset Liquid Fund, Mirae Asset Overnight Fund & Mirae Asset Low Duration 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.

NACH MANDATE INSTRUCTION FORM

MIRAE ASSET
Mutual Fund

UMRN   Bank Use   Date D D M M Y Y Y Y

Utility Code N A C H 0 0 0 0 0 0 0 0 0 0 0 5 1 4 8   ☑ CREATE   ☒ MODIFY   ☒ CANCEL

Sponsor Bank Code   Bank Use   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 D D M M Y Y Y Y

To D D M M Y Y Y Y

Maximum period of validity of this mandate is 40 years only

Maximum period of validity of this mandate is 40 years only

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.

For further details on Fund Of Fund kindly refer the addendum uploaded on website,
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

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. 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 Addendum 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. 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 believe that there has been a mistake in any transaction using the Facility, or that an unauthorized transaction has been effected, 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 filing cancellation form 3 working days in advance of the next SIP date.

25. **As per NPCI latest circular maximum end date will be upto 40 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.