

## **KEY INFORMATION MEMORANDUM**

# Mirae Asset Nifty IT ETF (NSE Symbol: ITETF, BSE Scrip Code: 544006)

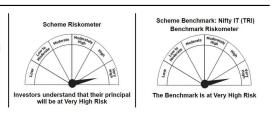
(An open-ended scheme replicating/tracking Nifty IT Total Return Index)

## PRODUCT LABELLING

Mirae Asset Nifty IT ETF This product is suitable for investors who are seeking\*

- Returns that commensurate with performance of Nifty IT Total Return Index, subject
- to tracking error over long term.
  Investments in equity securities covered by Nifty IT Total Return Index

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



# The Above riskometer is as on October 31, 2024 for latest riskometer, investors may refer to the Monthly Portfolios disclosed on the website of the Fund viz. <u>www.miraeassetmf.co.in</u>

The units of the Scheme are listed on the National Stock Exchange of India Ltd. (NSE) and BSE Limited (BSE). All investors including Market Makers and Large Investors can subscribe (buy) / redeem (sell) units on a continuous basis on the NSE/BSE on which the Units are listed during the trading hours on all the trading days. In addition, Market Makers can directly subscribe to / redeem units of the Scheme on all Business Days with the Fund in 'Creation Unit Size' at NAV based prices on an ongoing basis. Large Investors can transact directly with the Fund for an amount greater than INR 25 crores.

## Continuous Offer for Units at NAV based prices.

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 filed with Securities and Exchange Board of India (SEBI). The units being offered for public subscription have not been approved or disapproved by SEBI, nor has SEBI certified the accuracy or adequacy of this KIM.

This Key Information Memorandum is dated November 30, 2024



Investment Objective	The investment objective of the scheme is to generate retur commensurate with the performance of the Nifty IT Total Ret error. There is no assurance or guarantee that the investm would be achieved.	urn Index, sub	ject to tracking
Asset Allocation Pattern of the scheme	<b>n</b> Under normal circumstances, the asset allocation will be as follows:		
	Types of Instruments	Indicative (% of tot	
		Minimum	Maximum
	Securities included in the Nifty IT Index	95	100
	Money market instruments including Tri Party REPO/ debt securities, Instruments and/or units of debt/liquid schemes of domestic Mutual Funds.	0	5
	The Asset Allocation portion shall also include subscription which may be undeployed due to various reasons (dividence rebalancing or balances for running cost of the scheme, reside on rounding off etc).	l from underly	ving securities,
	<ul> <li>Subject to SEBI (MF) Regulations, 1996 and in accordance with Clause 12.11 in SEB Master Circular dated June 27, 2024 on Securities Lending Scheme, and framework for short selling and borrowing and lending of securities, the Scheme intends to engage in Stock Lending:</li> <li>The Scheme shall adhere to the following limits should it engage in Stock Lending:</li> <li>(a) Not more than 20% of the net assets can generally be deployed in Stock Lending</li> <li>(b) Not more than 5% of the net assets can generally be deployed in Stock Lending to any single approved intermediary i.e. broker.</li> </ul>		
	Exposure to equity derivatives of the index itself or its undertaken when equity shares are unavailable, insufficient corporate actions for a temporary period. The exposure to der align with the underlying index changes in weights or const are meant to be an efficient way of buying/selling an index of portfolio of physical shares representing an index for ease of can help in reducing the Tracking Error in the Scheme. Inde the need for trading in individual components of the index, y times, keeping in mind the circuit filter system and the liquid stocks. Index futures/options can also be helpful in reducing processing costs on account of ease of execution of one trade shares comprising the underlying index and will be easy to portfolio of shares representing the underlying index. In c futures/options, the risk/reward would be the same as inves representing an index. However, there may be a cost al future/option. The Scheme will not maintain any leveraged o to such derivatives will be restricted to 20% of net assets deviation shall not exceed for more than 7 days for the asset may invest in derivatives upto 20% of the net assets of the purposes.	or for rebalance ivatives will be ituents. Index : compared to be f execution and ex futures/option which may not lity in some of the transaction compared to see settle compar- ase of investing timents in port tached to buy r trading positions of the schem- allocation table	ing in case of e rebalanced to futures/options uying/selling a d settlement. It ons may avoid be possible at the individual n costs and the everal trades of ed to physical nents in index folio of shares ying an index tons. Exposure ne. The above e. The Scheme
	The Scheme will not invest in ADR/ GDR / Foreign Se structured obligation/ Repo in Corporate Debt Securities nor v The scheme does not intend to invest into any credit of instruments, REITs and InvITs and Fund of Fund schemes. T instruments having Special Features as defined in Clause 12	will it engage i default swaps, he scheme sha	n short selling. unrated debt ll not invest in



dated Jur	ne 27, 2024.		
market i with Cla with res SEBI vi of Gove	nstruments will not exce use 12.24 of SEBI Maste idual maturity of less the de letter dated Novembe	eed 100% of the net assets er Circular dated June 27, 20 an 91 days may be treated r 3, 2021 has clarified that	, debt instruments and money of the scheme in accordance 024. Cash or cash equivalents as not creating any exposure. Cash Equivalent shall consist nt Securities having residual
State an Undertal Institutio debt sec	d Local Governments, kings, Public Sector Ban ons, Development Finan	Government Agencies, Sta ks or Private Sector Banks incial Institutions, and Corp	s of the Government of India, tutory Bodies, Public Sector or any other Banks, Financial porate Entities, collateralized ng and permissible under the
fixed ra			) referred to above could be d, unrated among others, as
of the So	cheme, a mutual fund car ed commercial banks terr	n invest the funds of the Sch	erms of investment objectives seme in short term deposits of I Master Circular dated June
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			
Sl. no	Type of Instrument	Percentage of exposure	Circular references*
1.	Securities Lending	Upto 20% of the net assets can be deployed in Stock Lending	Clause 12.11 of SEBI Master Circular dated June 27, 2024
		Upto 5% of the net assets can be deployed in Stock Lending to any single approved intermediary i.e. broker.	
2.	Equity Derivatives	Upto 20%	Clause 12.25 of SEBI Master Circular dated June 27, 2024
3.	Equity Derivatives for non-hedging purposes	20%	Clause 12.25 of 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.	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.	Debt instruments having Special Features	0%	Clause 12.2 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.	Mutual Fund Schemes	Upto 5%	Clause 4 of Seventh Schedule of SEBI (Mutual Funds) Regulations, 1996.
12.	Unrated Debt Instruments	0%	Clause 12.1.5 of SEBI Master Circular dated June 27, 2024
13.	Fund of Fund Schemes	0%	Clause 9A of Seventh Schedule of SEBI (Mutual Funds) Regulations, 1996

\*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 accordance with Clause 3.6.7 of SEBI Master Circular dated June 27, 2024 in case of change in constituents of the index due to periodic review, the portfolio of the Scheme shall be rebalanced within 7 calendar days. Any transactions undertaken in the scheme portfolio in order to meet the redemption and subscription obligations shall be done while ensuring that post such transactions replication of the portfolio with the index is maintained at all points of time

In the event of involuntary corporate action, the Scheme shall dispose the security not forming part of the underlying index within 7 Days from the date of allotment/ listing.

## 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.



same proportion as in the Nifty Bank Index. The investment strategy of the Scheme will be to invest in a basket of securities forming part of Nifty Bank Index in similar weight proportion. The investment strategy would revolve around reducing the tracking error to the least possible through regular rebalancing of the portfolio, considering the change in weights of stocks in the Index as well as the incremental collections/redemptions in the Scheme. A part of the funds may be invested in debt and money market instruments, to meet the liquidity requirements. 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 "Section 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. For detailed derivative strategies, please refer to SAI. Standard Risk Factors: Investment in Mutual Fund units involves investment risks such as trading volumes, settlement risk, liquidity risk, default risk including the possible loss of principal A sthe price / value / interest rate of the securities in which the Scheme invests fluctuates, the value of your investment in the scheme can go up or down depending on various factors and forces affecting capital markets and money markets. Past performance of the Scheme. Phast performance of the Scheme. The name of the Scheme does not in any manner indicate its quality or its future prospects and returns.		
<ul> <li>underlying Index in the same proportion as the index. Expectation is that, over a period of time, the tracking error of the Scheme relative to the performance of the Underlying Index will be relatively low. The AMC would seek to minimize tracking error to the maximum extent possible. Under normal market circumstances such tracking error is not expected to exceed 2% p.a for daily 12 month rolling return. However, in case of events like, dividend received from underlying securities, and market volatility during rebalancing of the portfolio following the rebalancing of the Underlying Index, etc. or in abnormal market circumstances, the Underlying Index, etc. or in abnormal market circumstances, the underlying Index, etc. or in abnormal market sciences is an exchange traded fund, it will endeavour that at no point of time the Scheme will deviate from the index.</li> <li><b>nvestment Strategy</b></li> <li>The Mirac Asset Nifty IT ETF will be managed passively with investments in stocks in the same proportion as in the Nifty Bank Index.</li> <li>The investment strategy of the Scheme will be to invest in a basket of securities forming part of Nifty Bank Index in similar weight proportion.</li> <li>The investment strategy would revolve around reducing the tracking error to the least possible through regular rebalancing of the portfolio, considering the change in weights of stocks in the Index as well as the incremental collections/redemptions in the Scheme. A part of the funds may be invested in debt and money market instruments, to meet the liquidity requirements.</li> <li>Subject to the Regulations and the applicable guidelines the Scheme may invest in the Scheme of the Scheme of the Scheme Net.</li> <li>For detailed derivative strategies, please refer to SAI.</li> <li>Standard Risk Factors:</li> <li>Investment in Mutual Fundo. The investment risks such as trading volumes, settlement risk, liquidity risk, default risk including the possible loss of principal on various factors</li></ul>		Such rebalancing shall be done within 7 days from the date of occurrence of deviation.
same proportion as in the Nifty Bank Index. The investment strategy of the Scheme will be to invest in a basket of securities forming part of Nifty Bank Index in similar weight proportion. The investment strategy would revolve around reducing the tracking error to the least possible through regular rebalancing of the portfolio, considering the change in weights of stocks in the Index as well as the incremental collections/redemptions in the Scheme. A part of the funds may be invested in debt and money market instruments, to meet the liquidity requirements. 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 "Section 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. For detailed derivative strategies, please refer to SAI. Standard Risk Factors: Investment in Mutual Fund units involves investment risks such as trading volumes, settlement risk, liquidity risk, default risk including the possible loss of principal A st the price / value / interest rate of the securities in which the Scheme invests fluctuates, the value of your investment in the scheme can go up or down depending on various factors and forces affecting capital markets and money markets. Past performance of the Scheme. Phase mere of the Scheme. The name of the Scheme does not in any manner indicate its quality or its future prospects and returns.		underlying Index in the same proportion as the index. Expectation is that, over a period of time, the tracking error of the Scheme relative to the performance of the Underlying Index will be relatively low. The AMC would monitor the tracking error of the Scheme on an ongoing basis and would seek to minimize tracking error to the maximum extent possible. Under normal market circumstances such tracking error is not expected to exceed 2% p.a for daily 12 month rolling return. However, in case of events like, dividend received from underlying securities, and market volatility during rebalancing of the portfolio following the rebalancing of the Underlying Index, etc. or in abnormal market circumstances, the tracking error may exceed the above limits. Since the Scheme is an exchange traded fund, it will endeavour that at no point of time the
<ul> <li>part of Nifty Bank Index in similar weight proportion.</li> <li>The investment strategy would revolve around reducing the tracking error to the least possible through regular rebalancing of the portfolio, considering the change in weights of stocks in the Index as well as the incremental collections/redemptions in the Scheme. A part of the funds may be invested in debt and money market instruments, to meet the liquidity requirements.</li> <li>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 "Section II (A): How will the Scheme allocate its assets".</li> <li>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. For detailed derivative strategies, please refer to SAI.</li> <li>Standard Risk Factors:         <ul> <li>Investment in Mutual Fund units involves investment risks such as trading volumes, settlement risk, liquidity risk, default risk including the possible loss of principal</li> <li>As the price / value / interest rate of the scheme can go up or down depending on various factors and forces affecting capital markets and money markets.</li> <li>Past performance of the Scheme.</li> <li>The name of the Scheme does not in any manner indicate its quality or its future prospects and returns.</li> </ul> </li> </ul>	Investment Strategy	
<ul> <li>possible through regular rebalancing of the portfolio, considering the change in weights of stocks in the Index as well as the incremental collections/redemptions in the Scheme. A part of the funds may be invested in debt and money market instruments, to meet the liquidity requirements.</li> <li>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 "Section II (A): How will the Scheme allocate its assets".</li> <li>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. For detailed derivative strategies, please refer to SAI.</li> <li>Risk Profile of the Standard Risk Factors:         <ul> <li>Investment in Mutual Fund units involves investment risks such as trading volumes, settlement risk, liquidity risk, default risk including the possible loss of principal</li> <li>As the price / value / interest rate of the securities in which the Scheme invests fluctuates, the value of your investment in the scheme can go up or down depending on various factors and forces affecting capital markets and money markets.</li> <li>Past performance of the Sponsor/ AMC/ Mutual Fund does not guarantee the future performance of the Scheme.</li> <li>The name of the Scheme.</li> <li>The name of the Scheme.</li> </ul> </li> </ul>		
<ul> <li>schemes of Mutual Funds. The investment strategy shall be in line with the asset allocation mentioned under "Section II (A): How will the Scheme allocate its assets".</li> <li>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. For detailed derivative strategies, please refer to SAI.</li> <li>Risk Profile of the Standard Risk Factors:         <ul> <li>Investment in Mutual Fund units involves investment risks such as trading volumes, settlement risk, liquidity risk, default risk including the possible loss of principal</li> <li>As the price / value / interest rate of the scheme can go up or down depending on various factors and forces affecting capital markets and money markets.</li> <li>Past performance of the Scheme.</li> <li>The name of the Scheme does not in any manner indicate its quality or its future prospects and returns.</li> </ul> </li> </ul>		possible through regular rebalancing of the portfolio, considering the change in weights of stocks in the Index as well as the incremental collections/redemptions in the Scheme. A part of the funds may be invested in debt and money market instruments, to meet the
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.         For detailed derivative strategies, please refer to SAI.         Risk Profile of the Scheme       Standard Risk Factors:         • Investment in Mutual Fund units involves investment risks such as trading volumes, settlement risk, liquidity risk, default risk including the possible loss of principal         • As the price / value / interest rate of the securities in which the Scheme invests fluctuates, the value of your investment in the scheme can go up or down depending on various factors and forces affecting capital markets and money markets.         • Past performance of the Scheme.         • The name of the Scheme does not in any manner indicate its quality or its future prospects and returns.		schemes of Mutual Funds. The investment strategy shall be in line with the asset allocation
<ul> <li>Risk Profile of the Standard Risk Factors:</li> <li>Investment in Mutual Fund units involves investment risks such as trading volumes, settlement risk, liquidity risk, default risk including the possible loss of principal</li> <li>As the price / value / interest rate of the securities in which the Scheme invests fluctuates, the value of your investment in the scheme can go up or down depending on various factors and forces affecting capital markets and money markets.</li> <li>Past performance of the Sponsor/ AMC/ Mutual Fund does not guarantee the future performance of the Scheme.</li> <li>The name of the Scheme does not in any manner indicate its quality or its future prospects and returns.</li> </ul>		AMC/Sponsors/Trustee does not guarantee that the investment objective of the
<ul> <li>Scheme</li> <li>Investment in Mutual Fund units involves investment risks such as trading volumes, settlement risk, liquidity risk, default risk including the possible loss of principal</li> <li>As the price / value / interest rate of the securities in which the Scheme invests fluctuates, the value of your investment in the scheme can go up or down depending on various factors and forces affecting capital markets and money markets.</li> <li>Past performance of the Sponsor/ AMC/ Mutual Fund does not guarantee the future performance of the Scheme.</li> <li>The name of the Scheme does not in any manner indicate its quality or its future prospects and returns.</li> </ul>		
<ul> <li>settlement risk, liquidity risk, default risk including the possible loss of principal</li> <li>As the price / value / interest rate of the securities in which the Scheme invests fluctuates, the value of your investment in the scheme can go up or down depending on various factors and forces affecting capital markets and money markets.</li> <li>Past performance of the Sponsor/ AMC/ Mutual Fund does not guarantee the future performance of the Scheme.</li> <li>The name of the Scheme does not in any manner indicate its quality or its future prospects and returns.</li> </ul>	Risk Profile of the Scheme	
<ul> <li>Past performance of the Sponsor/ AMC/ Mutual Fund does not guarantee the future performance of the Scheme.</li> <li>The name of the Scheme does not in any manner indicate its quality or its future prospects and returns.</li> </ul>		<ul> <li>settlement risk, liquidity risk, default risk including the possible loss of principal</li> <li>As the price / value / interest rate of the securities in which the Scheme invests fluctuates, the value of your investment in the scheme can go up or down depending</li> </ul>
prospects and returns.		performance of the Scheme.
		• • • •
the Scheme beyond the initial contribution of Rs. 1 lakh made by it towards setting up the Fund.		• The Sponsor is not responsible or liable for any loss resulting from the operation of the Scheme beyond the initial contribution of Rs. 1 lakh made by it towards setting up



	• The present scheme is not a guaranteed or assured return scheme.	
	Scheme Specific Risk Factors	
	<ul> <li>Risk Factors associated with Exchange Traded Schemes         <ol> <li>Market Risk</li> <li>Market Trading Risks</li> <li>Volatility Risk</li> <li>Volatility Risk</li> <li>Redemption Risk</li> <li>Asset Class Risk</li> <li>Passive Investments</li> <li>Tracking Error and Tracking Difference Risk</li> </ol> </li> </ul>	
	Risks Associated with Equity Investments:	
	Risks Associated with Debt & Money Market Instruments	
	Risks Associated with Derivatives	
	<ul> <li>Risk factors associated with processing of transaction through Stock Exchange Mechanism</li> </ul>	
	<ul> <li>Risk factors associated with Securities Lending</li> </ul>	
	<ul> <li>Risks associated with segregated portfolio</li> </ul>	
Dlang/Ontion -	For details on risk factors and risk mitigation measures, please refer SID.	
Plans/Options	The Scheme does not offer any Plans/Options for investment.	
	The AMC and the Trustees reserve the right to introduce such other Plans/Options as they deem necessary or desirable from time to time, in accordance with the SEBI MF Regulations.	
Applicable NAV (after		
the scheme opens for	5	
subscriptions and redemptions )	<b>DIRECTLY FROM THE FUND</b> Direct transaction with AMCs shall be facilitated for investors only for transactions above a specified threshold. In this regard, to begin with any order placed for redemption or subscription directly with the AMC must be of greater than INR 25 Cr. The aforesaid threshold shall not be applicable for Market Makers.	
	All direct transactions in units of ETFs by Market Makers or other eligible investors (as mentioned above) with AMCs shall be at intra-day NAV based on the actual execution price of the underlying portfolio.	
	The requirement of "cut-off" timing shall not be applicable for direct transaction with	
	AMCs in ETFs by Market Makers and other eligible investors.	
	AMCs in ETFs by Market Makers and other eligible investors. <b>For Redemption of units directly with the Mutual Fund (other than Market Makers and Large Investors):</b> Investors can directly approach the AMC for redemption of units of ETF, for transaction of	
	<ul> <li>AMCs in ETFs by Market Makers and other eligible investors.</li> <li>For Redemption of units directly with the Mutual Fund (other than Market Makers and Large Investors):</li> <li>Investors can directly approach the AMC for redemption of units of ETF, for transaction of upto INR 25 Cr. without any exit load, in case of the following scenarios:</li> <li>i. Traded price (closing price) of the ETF units is at discount of more than 1% to the day end NAV for 7 continuous trading days, or</li> </ul>	
	<ul> <li>AMCs in ETFs by Market Makers and other eligible investors.</li> <li>For Redemption of units directly with the Mutual Fund (other than Market Makers and Large Investors):</li> <li>Investors can directly approach the AMC for redemption of units of ETF, for transaction of upto INR 25 Cr. without any exit load, in case of the following scenarios: <ol> <li>Traded price (closing price) of the ETF units is at discount of more than 1% to the day end NAV for 7 continuous trading days, or</li> <li>No quotes for such ETFs are available on stock exchange(s) for 3 consecutive trading days, or</li> </ol> </li> </ul>	
	<ul> <li>AMCs in ETFs by Market Makers and other eligible investors.</li> <li>For Redemption of units directly with the Mutual Fund (other than Market Makers and Large Investors):</li> <li>Investors can directly approach the AMC for redemption of units of ETF, for transaction of upto INR 25 Cr. without any exit load, in case of the following scenarios: <ol> <li>Traded price (closing price) of the ETF units is at discount of more than 1% to the day end NAV for 7 continuous trading days, or</li> <li>No quotes for such ETFs are available on stock exchange(s) for 3 consecutive trading</li> </ol> </li> </ul>	



			ing basis and in case any of the sed on the website of the Mutual
	Settlement of Purchase/Sale of Units of the Scheme on NSE/ BSE		
	Buying/Selling of Units of the Scheme on NSE/ BSE is just like buying/selling any other normal listed security. If an investor has bought Units, an investor has to pay the purchase amount to the broker/sub-broker such that the amount paid is realised before the funds pay-in day of the settlement cycle on the Stock Exchange(s). If an investor has sold Units, an investor has to deliver the Units to the broker/sub-broker before the securities pay- in day of the settlement cycle on the Stock Exchange(s). The Units (in the case of Units bought) and the funds (in the case of Units sold) are paid out to the broker on the pay-out day of the settlement cycle on the Stock Exchange(s). The Stock Exchange(s) regulations stipulate that the trading member should pay the money or Units to the investor within 24 hours of the pay-out.		
	If an investor has bought Units, he should give standing instructions for 'Delivery-In' to his /her/its DP for accepting Units in his/her/its beneficiary account. An investor should give the details of his/her beneficiary account and the DP-ID of his/her/its DP to his/ her/its trading member. The trading member will transfer the Units directly to his/her/ its beneficiary account on receipt of the same from NSE's/ BSE's Clearing Corporation.		
	An investor who has sold Units should instruct his/her/its Depository Participant (DP) to give 'Delivery Out' instructions to transfer the Units from his/her/its beneficiary account to the Pool Account of his/her/its trading member through whom he/she/it have sold the Units. The details of the Pool A/C (CM-BP-ID) of his/her trading member to which the Units are to be transferred, Unit quantity etc. should be mentioned in the Delivery Out instructions given by him/her to the DP. The instructions should be given well before the prescribed securities pay-in day. SEBI has advised that the Delivery Out instructions should be given at least 24 hours prior to the cut-off time for the prescribed securities pay-in to avoid any rejection of instructions due to data entry errors, network problems, etc.		
Minimum Application	Purchase:	Additional Purchase:	Redemption:
Amount/ Number of Units	MarketMaker:ApplicationforsubscriptionofUnitsdirectly with the Fund inCreationUnitSizeatNAVbasedpricesinexchangeofPortfolioDepositandCash	MarketMaker:ApplicationforsubscriptionofUnitsdirectly with the Fund inCreationUnitSizeatNAVbasedpricesinexchangeofPortfolioDepositandCash	Market Maker: Application for redemption of Units directly with the Fund in Creation Unit Size. Large Investors: Minimum amount of Rs. 25 crores for redeeming directly with the
	Component.	Component.	AMC.
	Large Investors: Minimum amount of Rs. 25 crores for transacting directly with the AMC.	Large Investors: Minimum amount of Rs. 25 crores for transacting directly with the AMC.	Other investors (including Market Maker, Large Investors and Regulated Entities): Units of the Scheme can be redeemed (in late of 1 Unit) during the
	Otherinvestors(includingMarketMaker, LargeInvestorsand RegulatedEntities):Units of the Scheme canbe subscribed (in lots of 1Unit)during the trading	Otherinvestors(includingMarketMaker, LargeInvestorsand RegulatedEntities):Units of the Scheme canbe subscribed (in lots of 1Unit)during the trading	lots of 1 Unit) during the trading hours on all trading days on the NSE and BSE on which the Units are listed.
	hours on all trading days	hours on all trading days	



	on the NSE and BSE on on the NSE and BSE on		
	which the Units are listed. which the Units are listed.		
	which the onits are insed.		
Despatch of Redemption	The redemption or repurchase proceeds shall be dispatched to the unitholders within three		
Request	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		
	1 1		
	Funds dated June 27, 2024.		
	Kindly Refer SAI for further details.		
Benchmark Index	Nifty IT Index (Total Return Index)		
	Detionals for adaption of honohmarky		
	Rationale for adoption of benchmark:		
	The Trustees have adopted Nifty IT Index as the benchmark index.		
	As per its investment objective, the investment would primarily be in Securities which are		
	constituents of the benchmark index. Thus, the composition of the aforesaid benchmark		
	index is such that it is most suited for comparing performance of the Scheme.		
<b>Dividend Policy (IDCW)</b>	Not Applicable		
Name of the Fund	Ms. Ekta Gala & Mr. Vishal Singh		
Manager	č		
Name of the Trustee	Mirae Asset Trustee Company Private Limited		
	And Asset Huster Company Hivate Linned		
Company			



Performance of the	Particulars	Regular Pla	n – Growth option
scheme :	<b>Compounded Annualised</b>	Sahama naturna (0/)	Banah mank Datuma (9/)
	Growth Returns (CAGR)	Scheme returns (%)	Benchmark Returns (%)
[In case of a new scheme,	Since Inception* (Absolute)	35.58	35.82
the statement should be given "This scheme does	Last 1 year	NA	NA
not have any performance	Last 3 years	NA	NA
rack record"]	Last 5 years	NA	NA
- Dr	NAV as on 30/09/2024	42.6652	58,002.59
In case of a scheme in existence, the return figures shall be given for that scheme only, as per	Since Inception date of the Sch Graph showing Absolute Ret		ear for the Last 5 years
he For a scheme which is n existence for more than	14.00%	11.65% 1	1.78%
year, the returns given	12.00%		
vill be Compounded	10.00%		
Annualised Returns and for cheme which is in	8.00%		
existence for less than 1	6.00%		
year, the returns would be	4.00%		
absolute returns since	2.00%		
inception.] Absolute returns for each financial			
year for the last 5 years	0.00%	FY23-24*	
shall be represented by			
means of a bar diagram as per the adjacent format.]	Mirae Asset Nifty IT ETF Nifty IT (TRI)		
	* from inception (20-Oct-23 to 31-Mar-24)		
	Past performance may or may not be sustained in future and should not be used as a basis for comparison with other investments.		
	As per the SEBI standards for NAV. For this purpose the inco of returns shall assume reinve graph of is computed from the the respective financial year.	eption date is deemed to be estment of all payouts at th	the date of allotment. The cal- ne then prevailing NAV. The
Additional Scheme Related Disclosures	<ul> <li>Scheme's portfolio holdings (top 10 holdings by issuer and fund allocation toward various sectors are available on functional website line <u>https://www.miraeassetmf.co.in/downloads/statutory-disclosure/other-</u> disclosure/offer_documents_data</li> </ul>		

	<ul> <li><u>disclosure/offer-documents-data</u></li> <li>Disclosure of name and exposure to Top 7 issuers, stocks, groups and sectors as a percentage of NAV of the scheme in case of debt and equity ETFs/index funds through a functional website link that contains detailed description - <u>https://www.miraeassetmf.co.in/downloads/portfolio</u></li> </ul>	
	iii. Portfolio Turnover Ratio: N.A since it is an Exchange Traded Fund	
Expenses of the Scheme	Continuous Offer	
Load Structure	<ul> <li>Exit load:</li> <li>For investors transacting directly with the AMC: No Exit load will be levied on</li> </ul>	



	<ul> <li>redemptions made by Market Maker / Large Investors dire</li> <li>For investors transacting on the exchange: Not Application</li> </ul>			
Recurring expenses	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			
	Cost towards investor education & awareness - 1 bps			
	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%		
	*Other expenses: Any other expenses which are directly attrible charged with approval of the Trustee within the overall Regulations except those expenses which are specifically prohi	l limits as specified in th		
	For further details, investors are requested to refer SID.			
	Actual expenses for the financial year 2023-24, inclusive of GS	ST: 0.08%		
	The maximum limit of recurring expenses that can be charged per Regulation 52 of the SEBI (MF) Regulation, 1996. Invo "Section- Annual Scheme Recurring Expenses" in the SID.			
Tax treatment for t Investors (Unitholders)	he Investor will be advised to refer to the details in the Statemer and also independently refer to his tax advisor.	nt of Additional Informatio		



Daily Net Asset Value (NAV) Publication	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 11.00 p.m. on every 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, 6 <sup>th</sup> Floor, Windsor Bldg, Off CST Road, Kalina, Santacruz (E), Mumbai - 400 098. Telephone Nos.: 6780 0300 e-mail: <u>customercare@miraeasset.com</u>	
		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 <u>www.miraeassetmf.co.in</u> for complete details.	
Unitholders' Information	Accounts Statements		
	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 mail or email on or before 15th of the succeeding month.		
	Half-yearly CAS shall be issued at the end of every six months (i.e. September/ March) on or before 21st day of succeeding month, 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 more details, please refer the Scheme Information Document (SID) and Statement of Additional Information (SAI).		
	Annual Report		
	Pursuant to Regulation 56 of SEBI (Mu 5.4 of SEBI Master Circular dated Jun abridged summary thereof will be hosted viz. https://www.miraeassetmf.co.in/dow website of AMFI, not later than four m March). The AMCs shall display the lin Mutual Fund viz. https://miraeassetmf.co. unitholders, at their registered offices at a not registered will have to specifically of annual report or abridged summary ther copy of scheme annual reports at a price the Mirae Asset Investment Managers Registrar & Transfer Agents. The Mutu abridged report of the annual report, received from a unit holder. An advertise hosting of the scheme wise annual report the website of AMFI and the modes su (letter) through which a unitholder can su	on 56 of SEBI (Mutual Funds) Regulations, 1996 read with Clause Circular dated June 27, 2024, the scheme wise annual report or nereof will be hosted on the website of the Mirae Asset Mutual Fund <u>aeassetmf.co.in/downloads/statutory-disclosure/financials</u> and on the tot later than four months after the close of each financial year (31st shall display the link prominently on the website of the Mirae Asset <u>ps://miraeassetmf.co.in</u> and make the physical copies available to the egistered offices at all times. Unit holders whose e-mail addresses are ave to specifically 'opt in' to receive physical copy of scheme wise idged summary thereof. The unit holders may request for a physical tal reports at a price and the text of the relevant scheme by writing to vestment Managers (India) Pvt Ltd. / Investor Service Centre / r Agents. The Mutual Fund / AMC shall provide a physical copy of the annual report, without charging any cost, on specific request holder. An advertisement shall be published every year disclosing the e wise annual report on website of Mirae Asset Mutual Fund and on I and the modes such as SMS, telephone, email or written request h a unitholder can submit a request for a physical or electronic copy 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.
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. <a href="https://www.miraeassetmf.co.in/downloads/portfolio">https://www.miraeassetmf.co.in/downloads/portfolio</a> 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.

Date: - November 30, 2024

# **APPLICATION FORM - MIRAE ASSET NIFTY IT ETF**

NSE Symbol: ITETF BSE code: 544006 An open-ended scheme replicating/tracking Nifty IT Total Return Index

Application No.:

This	product is suitable for investors who are seeking*
	urns that commensurate with performance of Nifty IT Total Return x, subject to tracking error over long term.
Inve	stments in equity securities covered by Nifty IT Total Return

Index

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



Scheme Riskometer

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									
the EUIN box has been intentionally left blank by me/u advice of in-appropriateness, if any, provided by the en									
feed/portfolio holdings/NAV etc. in respect of my/our in									
Sign of 1 <sup>st</sup> Applicant / Guardian / Auth. Signatory	/ PoA / Karta Sign c	of 2 <sup>nd</sup> Applicant / Guardian / /	Auth. Signatory / PoA	Sign of 3 <sup>rd</sup> Applicant / G	Guardian / Auth. Signatory / PoA				
Please 🗸 Lumpsum Investment		Micro Applicat	ion 🗌	SIP A	pplication				
TRANSACTION CHARGES (Please 🖉	any one of the below. Ref	er KIM page no 31&3	2, Instructions No. 11	)					
I AM A FIRST TIME INVESTOR IN MU		OR		EXISTING INVESTOR IN N					
Applicable transaction charges will be dedu registered Distributor)based on the investo					investor to the ARN Holder(AMFI				
		<b>3</b>	,						
1. EXISTING UNIT HOLDER INFOR	MATION- Please fill in your	Folio Number, PAN,	KIN in below Section	s 2, 3, 4 & proceed to Sect	ion 7 for Investment Details.				
Folio No.				ned alongside will apply for this KYC credentials may be filled	application.All Unit Holders in the				
2. APPLICANT(S) NAME AND IN IN				,					
1 <sup>st</sup> SOLE APPLICANT Mr. / Ms. /M/s. (Please write the name as per PAN Card)				PAN					
LEI Code for entities									
CKYC ID No. (KIN)			Pls indi		for tax purpose / Resident of Canada				
					lo <sup>s</sup> (\$Default if not ✓) p with Minor (Please ✓)				
<b>GUARDIAN</b> (In case 1 <sup>st</sup> Applicant is a Min Mr. / Ms. / M/s.	lor)			Mother	Father Legal Guardiar				
GUARDIAN CKYC			KYC (Please ✓)	GUARDIAN					
ID No. (KIN)			Proof Attached	PAN					
POA / Custodian Name:					C (Please ✓)				
POA / Custodian CKYC ID No. (KIN)			PO	A / Custodian PAN					
Contact Person for Corporate Investor	Nama			Designation:					
	Hamo			Boolghallon.					
3. FIRST APPLICANT AND KYC DE		marked as <b>(*)</b> are		mation Forma in constinue 44 a 9	14h Defen heetmustien No. 471				
1 <sup>st</sup> SOLE APPLICANT Individual or *Date of Birth/ Incorporation					11b - Refer Instruction No. 17] ool Leaving Certificate / Mark She				
(Individual) / (Non-Individual)		of Date of Birth (Plea (For minor applicant)		sport of the Minor	(Discos enecify)				
(Please write the Date of birth as per Aadhaar Car Place of Birth /	Country of Birth /	· · · ·							
Incorporation:	Incorporation:	I	Nationality:	Gender	Male Female Othe				
(Please write the Date of birth as per Aadhaar Car <b>Type:</b> Resident Individual Sole		rust 🗌 Bank / Fls		Society/AOP/BOI 🗌 Minor t	hrough Guardian 🗌 NRI - NRO				
	ate Company Public Ltd. Co			rship Firm FOF - MF Schen	0				
□ NPO Registration Number of DARPA		, , , , , , , , , , , , , , , , , , , ,							
	Private Sector	Public Sector	Government Servi	ce Student	Professional Housewife				
a*. Occupation Details [Please (✓)]	Business	Retired		Others (Please specify)					
b*. Politically Exposed Person (PEP) Statu	s (Also applicable for authorised	signatories/Promoters/Ka	arta/Trustee/Whole time Di	rectors)					
		_							
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-Individua	als)₹		as on		Y Y (Not older than 1 year				
e*. Non-Individual Investors involved/provi	iding 🗌 Foreign E	xchange / Money Cha	anger Services	Gaming/Gambling/Lottery/	Casino Services				
any of the mentioned services	Money Le	ending / Pawning		None of the above					
4. BANK ACCOUNT DETAILS - Mandatory [Refer Instruction Nos. 3 & 4]									
Name of the Bank:									
			A/c.						
Core Banking A/c No.				e Pls. (✔)	NT SAVINGS NRO Othe				
Branch Name:	Branch Name: Address:								
Bank Branch City:	Stat	te:		Pin Co	de				
		h a cancelled cheque	IFSC Code (Mandate						
MICR Code			Credit via NEFT/RTC						

5. JOINT APPLICANTS, IF ANY AND THEIR	KYC DETAILS	All fields marked as	€★9 are Mandat	tory			
Mode of Holding:       Anyone or Survivor         2 <sup>nd</sup> APPLICANT       Mr. / Ms. / M/s.       (Not Applicable)		Single ant) (Please write the nam	Joint e as per PAN Card)	(PI	ease note that the Gende		
PAN Details		Pls indicates if US F	Person or a resident	for tax purpose / Res	ident of Canada [	Yes No*	(*Default if not 🗸
			KYC Pls 🕢 🗌	Proof Attached	Date of Birth(M (As per PAN Card)		ммүүүү
Place of Birth	Country of	Birth		N	ationality:		
a*. Occupation Details [Please(✓)]	Private Sector     Business	Public Sector Retired	Government			rofessional Dthers (Please	Housewife e specity)
b*. Politically Exposed Person (PEP) Status	m PEP	I am Related to PEP	Not Applicable	е			
c*. Gross Annual Income (₹) [Please(✔)]	Below 1 Lakh	1-5 Lakhs	5-10 Lakhs	10-25	i Lakhs 🗌 >	25 Lakhs	> 1 Crore
d*. Net-worth ₹		as on	MMYY	(Not o	lder than 1 year)		
Mode of Holding:         Anyone or Survivor           3 <sup>rd</sup> APPLICANT         Mr. / Ms. / M/s.         (Not Applicable)		Single ant) (Please write the nam	<b>Joint</b> e as per PAN Card)	(Pl	ease note that the Gender		
PAN Details		PIs indicates if US F	Person or a resident	for tax purpose / Res	dent of Canada	Yes No*	(*Default if not 🗸
CKYC ID No. (KIN)			KYC Pls 🕢 🗌	Proof Attached	Date of Birth(M (As per PAN Card)	landatory) D	ММҮҮҮҮ
Place of Birth	Country of	Birth		N	ationality:		
a*. Occupation Details [Please( )]	Private Sector       [         Business       [	<ul><li>Public Sector</li><li>Retired</li></ul>	Government			rofessional thers <sup>(Please</sup>	Housewife e specity)
b*. Politically Exposed Person (PEP) Status	m PEP	I am Related to PEP	Not Applicable	e			
c*. Gross Annual Income (₹) [Please(✓)]	Below 1 Lakh	1-5 Lakhs	5-10 Lakhs	10-25	i Lakhs 🗌 >	25 Lakhs	> 1 Crore
d*. Net-worth ₹		as on	ММҮҮ	、 、	lder than 1 year)		
6. MAILING ADDRESS [Please provide yo	our E-mail ID and I	Mobile Number to hel	p us serve you b	etter Refer Instruc	tions 6 ]		
Local Address of 1 <sup>st</sup> Applicant	City		State		Pin C	ada 🗌	
Tel. Off.	City	V Resi.	State	Mobil			
Mobile No specified above belongs to Self or Far Spouse Guardian(for Minor Investment		ing(Please tick any one o	option from below.) pendent Parents	Dependent			
E - Mail^^							
^^Please Use Block Letters. Investors providing ema copies are required kindly refer instruction no. 6(g)				-	u Annuai Report in	rough e-mail only.	incase ii priysicai
Email address specified above belongs to  Self or Guardian(for Minor Investmen			ne option from belov pendent Parents	N.)	Siblings		
6a. Mandatory for NRI / FII Applicant [Plea	, ,					dian Address is	preferred]
Overseas Correspondence Address							
7. INVESTMENT AND PAYMENT DETAILS	S (For complete in	formation on Investm	ient Details pleas			Payout	
Scheme - MIRAE ASSET NIFTY IT ETF			Direct Plan		· · · · · · · · · · · · · · · · · · ·	Reinvestment	
*Income Distribution cum Capital Withdrawal.							
	n-Third Party Paymen	<u>,                                     </u>		ease attach 'Third Par	ty Payment Declar	ation Form')	
Payment Mode [Please (✓)] Cheque/DD Cheque / DD / UMRN No. / UTR No. & Date	Amount	of Cheque / DD /	DD Charges		e Drawn or	Bank / Pay-I	In Bank A/c No.
Cheque / DD / UMRN NO. / UTR NO. & Date	RTGS / NE	EFT in figures (Rs.)	if any	Amount	Bran		Cheque Only)
8. DEMAT ACCOUNT: Mandatory for units	in Demat Mode -PI	ease Ensure the sequ	ience of names as	s mentioned under	sec-3 matches	as per the Depo	ository Details.
National Securities Depository Limited (NSDI			1	tory Services (Indi			
DP Name			DP Name				
DP ID I N Benef. Av	/C No.		16 Digit A/C No.				
Enclosures - Please (  )  Client Masters	List (CML)	Transaction c	um Holding Statem	nent	Delivery Instruc	tion Slip (DIS)	
9. NOMINATION DETAILS MANDATORY [	Minor / HUF / POA I		als cannot Nomina	ate - Refer Nomina	ation Instructior	No. 20]	
PLEASE REGISTER MY/OUR NOMINEE A	S PER BELOW DE Date of Birth	TAILS OR Name of the G	uardian	DO NOT WISH TO		re of Nominee /	Guardian
No. Nominee(s) Name	(in case of Minor)	(in case of N		lationship Share		erred but not Mar	
2	DD/MM/YYYY DD/MM/YYYY				-		
3	DD/MM/YYYY				1		
) I / We hereby confirm that I / We do not wish to appoint any nominee( account holder(s), my / our legal heirs would need to submit all the red	s) for my mutual fund units he quisite documents issued by	eld in my / our mutual fund folio a Court or other such competent au	nd understand the issues ir ithority, based on the value	nvolved in non appointment of assets held in the mutua	of nominee(s) and furthe I fund folio.	r are aware that in case	of death of all the
Signature of 1 <sup>#</sup> Applicant / Guardian / Auth. Signatory / Po (AS IN RANK RECORDS)	A / Karta Signa			PoA Signa			

# FOR NON-INDIVIDUALS ONLY

10. <mark>F</mark> / PART	ATCA & CRS DETAILS												AT	CA &	CRS	lass	sifica	tion)									
We a		GIIN										3) 															
	ncial institution		Note: If yo	ou do not ha	ave a GIIN t	out you are	sponsered	by another	entity,	please	provide y	our sponso	or's G	IIN abo	ve and in	dicate y	your sp	onsor's	name	e below	,						
	t reporting NFE □ se tick (✓)]	Nam	e of sp	oonsori	ng entit	y:																					
GIIN	not available [Please	e tick (🗸	)]	🗌 Арр	lied for	🗌 N	ot requ	ired to a	pply	for - I	please	specify	2 c	ligits	sub-ca	tego	ry				N	lot ob	otain	ied - N	lon-pa	rticipa	ating
PART	B (please fill any o	ne as ap	propri	iate "to	be fille	d by NF	Es oth	er then	Dire	ct Re	portir	g NFEs	s")														
1	Is the Entity a publ	icly trad	ed cor	npany			□ Y	es (If yes	pleas	se spe	cify any	one sto	ck ex	chang	ge on w	hich tl	he sto	ck is re	egul	arly tra	aded	d)					
	(that is, a company traded on an estab						Name	e of stock	excha	ange:																	
2	Is the Entity a relat traded company (a				ros aro		🗌 Y	es (If yes	pleas	se spe	cify nar	ne of the	liste	d com	pany a	nd on	e stoc	k exch	ang	e on v	vhich	n the s	stock	is regu	ularly tra	ded)	
	regularly traded on					arket)	Name	e of Listed	l comp	onay: .																	
							Natur	e of relati	on l	S	ubsidia	y of the l	iste	d Corr	pany or	• [	C	ontrolle	ed b	y a Lis	sted	Comp	any				
							Name	e of stock	excha	ange:																	
3	Is the Entity an act	ive NFE					Y	es (If yes	pleas	se fill l	JBO de	claration	in th	ie nex	section	n.)											
							Natur	e of Busi	ness:																		
							DI	0.000-15	the -	ub		f A cathere *					die -	ad-: 5	ef.	la -t		. 451					
4	Is the Entity an Pas	sive NF	E					e specify es (If yes							section		ILIUN C	ode: R	leter	IIIStru	ICCIO	0)C1 II	J				
			_					e of Busi								,											
	l							or detail			struct	on no.	15.														
f If pass	sive NFE, please provide be	low additio	onal deta	ails. (Plea	se attach	additional	sheets i	f necessa	ry). Al	so pro	vide be	ow mand	lator	y deta	ls if the	υво	does	not hav	ve a	PAN. (	Refe	r Instr	uctio	on No. '	16)		
	Any other Identification I ID, Govt. ID, Driving Licence NREGA			ar, Passport,			upation Type: Service, Business, Others						DOB: Date of Birth														
	f Birth - Country of Birth	Job Galu, Oli	613)			Nation Father		: Mandat	ory if F	PAN in	not ava	ailable				Gender: Male, Female, Other											
1. PAN	l:						pation Type:																				
	of Birth					1 1	onality:						Date	e of B	_			_		_	_						
Cou	intry of Birth:					Father	's Name	:								Gender Male Female Other											
2. PAN	l:					Occup	ation Ty	pe:																			
City	of Birth					Nation	Nationality:					Date of Birth:															
Cou	Intry of Birth:					Father	's Name	:								Gender Male Female Other											
3. PAN	l:					Occup	ation Ty	pe:																			
City	of Birth					Nation	ality:	-								Date of Birth:											
Cou	intry of Birth:					Father	's Name	:								Gen	der		/lale		] Fe	male		Othe	r		
* To inclu	onal details to be filled by con ude US, where controlling pe se Tax Identfication Number i	erson is a U	S citizen	or green	card holde	er		itizenship	/Greer	n Card	in any c	ountry otł	ner th	nan Inc	lia.												
	ECLARATION FOR U							(Re <u>fer</u>	ins <u>tr</u> ı	uctio	n No.	17)*															
This deo person(s	claration is not needed for 0 s), confirming ALL countries nt and Auditor's Letter with re	Companies of tax res	that are idency /	listed on permane	any recog nt resider	gnized sto icy / citize	ck excha	ange or is	a Sub	sidiary	/ of suc	n Listed C															
Our	company is a Listed C	ompany	on a re	cognize	ed stock	exchan	ge in In	dia / Su	bsidia	ary of	fa or C	ontrolle	ed b	y a Li	sted C	omp	any [	If this ca	ateg	jory is s	selec	cted, no	o nee	ed to pro	ovide UE	O det	ails].
lame of	f the Stock Exchange whe	ere it is lis	ted													_		Sec	urit	y ISIN							
	f the Listed Company (ap listed Company 🗌 Pa	-		_	subsidiary			ciation / k	ody c	of indi	viduals		Pu	blic C	haritab	le Tru	ist	- F	Priv	ate Tr	ust		Re	eligiou	s Trust		
Tru	st created by a Will.	Others	[please	specifvl	I																						
	Iltimate Beneficiary C					son(s) /	Senio	r Manag	ging	Offic	ial de	ails.															
-	<b>your company/entity ha</b> - We hereby declare that t										-													al(s) an		below	
f 'NO' - (	declare that no individual pare provided below.		-						-																-		
,-																											

Application No.:

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

Cheque/DD should be Drawn in favour of MIRAE ASSET NIFTY IT ETF

	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	Place of Birth	Place of Birth	Place of Birth
of Birth#	Country of Birth	Country of Birth	Country of Birth
UBO / SMO Nationality			
UBO / SMO Date of Birth [dd-mmm-yyyy] #			
UBO / SMO PEP#	I am PEP.	I am 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	Public Service	Public Service
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 Authorized Signatory.

Participating Mutual Fund(s) / RTA may call for additional information/documentation wherever required or if the given information is not clear / incomplete / correct 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 settler 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 clarifications 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) is/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

FOR NON-INDIVIDUALS	S: Is the 'E	te all countries in which you are resider ntity" a tax resident of any country othe in which the entity is a resident for tax p	r than India?	Yes	No					
1 <sup>st</sup> Applicant	: (Sole / Gi	uardian / Non-Individual		2 <sup>nd</sup> A	pplicant	3 <sup>rd</sup> Applicant				
Do you have any non-Indian Country(ies) of Birth / Citizenship / Nationality and Tax Residency			Do you have any non- Country(ies) of Birth / Citizenship / Nationali Tax Residency	Indian ty and	Yes No	Do you have any non- Country(ies) of Birth / Citizenship / Nationali Tax Residency	Indian ty and	Yes No		
Country of Birth / Incorporation						Country of Birth				
Country Citizenship / Nationality			Country Citizenship / Nationality			Country Citizenship / Nationality				
Are you a US specified Yes No person? Please provide Tax Pa			Are you a US specified person?	ł	☐Yes ☐No Please provide Tax Payer Id.	Are you a US specifier person?	d	Yes No Please provide Tax Payer Id.		
For non-Individual inve	estor. in ca	se vour country of incorporation / Tax re	esidence is US. but vou a	re not a sr	I becified US person then please mentior	exemption code	F	Refer instruction 15( e))		
	vestors fill this section	Individual investor have to fill in below details in case of joint applicants								
	Countr	у:		Count	y:		Country:			
Tax Residency Status: 1	No.:		Tax Residency Status: 1	No.:		Tax Residency Status: 1	No.:	No.:		
	Туре:			Туре:						
	Countr	y:	Tax Residency Status: 2     Country:     Country:       No.:     Tax Residency Status: 2     No.:				Count	ry:		
Tax Residency Status: 2	No.:									
	Туре:			Туре:			Туре:			
	Countr	y:		Country: Country:				ry:		
Tax Residency Status: 3	No.:		Tax Residency Status: 3	No.:		Tax Residency Status: 3	No.:			
	Туре:					Туре:				
Address Type		Address Type			Address Type					

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

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

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

FATCA AND CRS DETAILS (Self Certification) (Refer KIM page no 31&32, instruction No. 15)

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 applied for (Including the scheme (s) available during the New Fund Offer period); I/We hereby apply for units of the said such 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 applied for (Including the scheme (s) available during the New Fund Offer period); I/We hereby apply for units of the said such scheme applied for (Including the scheme is through legitimate sources only and does not involve and is not designed for the purpose of the contravention of any agree to abide by the terms, conditions, rules and regulations governing the scheme. (B) IWA heneely declare that the amount invested in the scheme is through legitimate sources only and does not involve and is not designed for the purpose of the contravention of any provisions of the Income Tax Act, Anti Money Laundering Laws or any other applicable laws enacted by the Government of India from time to time. (C) Signature of the nominee acknowledging receipts of mylour credit will constitute full discharge of liabilities of Mirae Asset Mutual Fund. (D) The information given in / with this application form is true and correct and further agrees to furnish additional information sought by Mirae Asset Investement Managers (India) Private Limited (AMC) / Fund and undertake to update the information/details with the AMC / Fund Registrars and Transfer Agent (RTA) from time to time. I//We hereby confirm that the AMC/Fund shall have the right to share my information and other details with the regulatory and other intermediaries in case of any dispute regarding the eligibility, validity and authorization of mylour transactions. (E) I/We hereby confirm that I/We have not been offered/communicated any indicative portfolio and/ or any indicative givel by the Fund/AMC/fits distributor for this investment. II. We have not received nor have been induced by any rebate or gifts, directly or indirectly in making this investment. (A) Applicable to Investors availing the online facility: (RIA) through the registerar or therwise. (I) Applicable to Foreign Resident's Residing in India- I/We confirm that I/We basits for transacting online. (I) RIA: Use and regulations of this FOM registers or the soft or any other mode), applicable laws and regulations. (J) I / We confirm that I/We have not received to the soft becomes a register or otherwise. (I) Applicable to Foreign Resident's Residing in India- I/We confirm that I/We basits for transacting online. (I) RIA: Use have nor requirements and regulations. (J) I / We confirm that I/We ha 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 Aadhar card to the Fund/AMC for updating the same in my folio.

Sign of 1 <sup>st</sup> Applicant / Guardian /	Sign of 2 <sup>nd</sup> Applicant / Guardian /	Sign of 3 <sup>ed</sup> Applicant / Guardian /
Authorised Signatory / PoA	Authorised Signatory / PoA	Authorised Signatory / PoA

\_\_\_\_\_

(FOR INDIVIDUALS & NON-INDIVIDUAL

# For Lumpsum 'OR' SIP

TSI	Received Application from Mr. / Ms. / M/s.		as per details below:
IEN I	Scheme Name and Plan	Payment Details	Date & Stamp of Collection Centre / ISC
ACKNOWLEDGN	MIRAE ASSET NIFTY IT ETF	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)



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).

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: / /

Mutual Fund investments are subject to market risks, read all scheme related documents carefully.

Enclosed relevant documentary proof evidencing the above defination.

## 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 AF. (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

## 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). Alocal address if available should also be mentioned in the CAF.
- (b) Name of the guardian must be mentioned if the investments are being made on behalf of a minor. Guardian of the minor must be either a natural guardian or a Court appointed guardian. Date of birth is mandatory for minors and has to be supported with Age proof
- (c) Name of the contact person, e-mail and telephone number should be mentioned in case of investments by a Company, Body Corporate, Trust, Partnership, Society, Fil and other eligible non-individual applicants. Any change in the status of any Authorized Signatory should be promptly intimated to the AMC. Incomplete application forms are liable to be rejected.

#### (d) KYC Requirements and Details:

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

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

(i) New individual investors who have never done KYC under KRA (KYC Registration Agency) regime and whose KYC

(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 pr ovid e the missing / a d it ion a l in formation using the S up plementary CKYC platform can invest in schemes of the Fund quoting their designated KIN issued by CKYC on the application form (14 digits for inormal accounts and 15 digits for simplified and small accounts). Further, in case the investor's PAN is not updated in CKYC system, a self-certified copy of PAN Card shall be mandatory. Further, the AMC/ Mutual Fund shall use the KIN of the investors to download the KYC information from CKYC and pade its records as and when required. The CKYC form and Supplementary CKYC form for individual investors who have done the SEBI KYC (KYC thur 5 KRAs, CVL, DML), 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 be regioned to express on the weat the schemes of any Mutual Fund, Existing Investors who wishes to onboard themselves on the CKYC platform will be regioned to the 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 RRA and that direct application to AMC will be not processed/rejected. In case if the applications are rejected after detailed sorutiny and verification, either at the collection point itself or subsequently by the back office of the registrars for any reason, investors can contact the nearest Investor Service Centre or write to the Registrars, Ms. Karvy Fintech Pvt. Ltd. or send an email to customercare@miraeasset.com.

(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 the UHT. of the HUF

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

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

#### 3. Bank Account Details:

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

a. Cancelled original cheque of the new bank mandate with first unit holder name and bank account number printed on a. Cancelled onginal chedue of the new bank mandate with first unit holder name and bank account humber 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 juit he old bank mandate. If the archeristic of the sub-law mandate and bispatch of the bank in the old bank mandate. the credentials of the new bank mandate cannot be authenticated. Any COB accompanied with any other transaction is liable to be rejected.

Itable to be rejected. If unit holder(s) provide a new and unregistered bank mandate or a change of bank mandate request with specific redemption/Payout of Income Distribution cum capital withdrawal option payment request (with or without necessary supporting documents) such bank account may not be considered for payment or redemption/Payout of Income Distribution proceeds, or the Fund may withheld the payment for upto 10 calendar days to ensure validation of new bank mandate mentioned.
b. Indian Financial System Code (IFSC): Investors are requested to mention the IFSC while submitting any bank details updation request to help facilitate the payouts seamlessly through the electronic route. IFSC is an 11 digit number given by the banks on the cheques.

### 4. Multiple Bank Accounts Registration Facility:

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

(a) Cancelled original cheque of the new bank mandate with first unit holder name and bank account number printed on (a) canceled organization of the lew value rew value and a with a 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, then the photocopies submitted should be attested in original by the Branch Manager or Authorised personnel of the Bank.

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

Investors can opt for direct credit of the redemption proceeds to their bank accounts (Direct Credit / RTGS / NEFT). The AMC / MF reserve the right to use any other mode of payment as deemed appropriate, however the preferred mode will always be NEFT/RTGS.

### 6. Investment Details:

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

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

- In case the payment is made through Indian Rupee draft purchased abroad from FCNR or NRE A/C, Account Debit c) In case the payment is indee intogen index in topped that purchased advantage advantage of the control of the c
- Account debit Letter/certificate from the bankers. FIRC certificate is required to be submitted evidencing source of funds through Non Domestic Account. The AMC and the Registrar may ascertain the repatriation status purely based on the details provided under Investment and Payment details and will not be liable for any incorrect information provided by the applicant(s). In case the source of funds through Non Domestic Account is not validated/provided, AMC will not be in a position to repatriate redemption proceeds. Applicants should indicate the Option (Payout of Income Distribution cum capital withdrawal option/Growth) for which the application is made. In absence of information the request would be processed under the default option as mentioned in the SID/SAI of the relevant scheme. Direct Investments, places mention "Direct" in the column "Broker (Agent Code".
- d)

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 quardian

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

Consolutation behavior and information of the content of a content of content of a content of a content of content of

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

#### 7. Communication:

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

#### following procedure:

1. Consolidation of account statement shall be done on the basis of PAN. In case of multiple holding, it shall be PAN of the first holder and pattern of holding. 2. The CAS shall be generated on a monthly basis and shall be issued on or before 10th of the immediately succeeding

month to the unit holder(s) in whose folio(s) transaction(s) has/have taken place during the month. 3. In case there is no transaction in any of the mutual fund folios then CAS detailing holding of investments across all

schemes of all Mutual Funds will be issued on half yearly basis [at the end of every six months (i.e. September/March)] Investors having MF investments and holding securities in Demat account shall receive a Consolidated Account Statement containing details of transactions across all Mutual Fund schemes and securities from the Depository by email / physical mode

5. Annual Reports or other information etc.. may be sent to unit holders by email. Investors can choose to receive e mail communication from us in lieu of printed documents, when a unit holder has communicated his/her email address main communication from us in lieu of printed occuments, when a unit house has communication instrine remail address and has provided consent for sending communication only via e-mail. Investor(s) who have provided their email address in the application form or any subsequent communication in any of the folio belonging to the investor, Electronic Mail (email) shall be treated as a default mode for sending various statutory communications including Abridged Annual Report to the investor. However, the unit holder always has the right to request a physical copy of any statutory communication and the AMC will arrange for the same to be sent to the unit holder. The AMC/Mutual Fund/Registrars & Transfer agents are not responsible for the email not reaching the investor and for all consequences thereof. The investor needs to intimate the Fund/its transfer agents about any changes in the email address from time to time.

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

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

#### Nomination Details: The Nomination Details will be as is Registered with Depository Participant for this application 10. Waiver of Entry Load and Payment of commission and load structure:

No entry load will be charged by the Scheme to the investor. The upfront commission on investment made by the investor, if any, shall be paid to the ARN Holder directly by the investor, based on the investor's assessment of various the construction is treated as a direct application:

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

2. Ensure that the broker code block in the form is not left blank (i.e. it should be either struck off or indicated 'direct' or NA). However, if the investor does not specify the application as "Direct" or otherwise, then the AMC treats such applications as

#### "Direct" in the interest of the investors 11. Transaction charges (TC):

In case of applications of Rs. 10,000 & more and routed through a distributor who has opted for such TC, are deducted from the subscription may be applicable from time to time: (I) Rs. 150/- from a first time mutual fund investors 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 intervestors application); (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 in opporting the approximate of point of point in the provided matching and matching the approximate of the

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

Employee onduce toefunctation number (curv): 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 adhabet and six numerals). Individual ARN holders including senior of the realso required to obtain and quote EUIN in the Application Form. Hence, if your investments are routed through a distributor please ensure that the EUIN is correctly filled up in the Application Form. It is further clarified that a mere quoting of EUIN will not give an "advisory"

character to the transaction. However, in case of any exceptional cases where there is no interaction by the employee/sales person/relationship manager of the distibutor/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).

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. Accordingly, AMC may be required to report information relating to the folios of the investors to the authority established by the Government of Activities in the CAF for the CAF fo 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 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 account; The investor agrees to inform. or respond to any request form the fund. if there are any changes to tax information previously provided. inform, or respond to any request from, the fund, if there are any changes to tax information previously provided

## INSTRUCTIONS

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

The identification of US person will be based on one or more of the following US indicia:- Identification of the investor as US citizen or resident (1) US is the place of birth or country of incorporation (2) Having US telephone number (3) Having any residence / mailing address / 12/a 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 (6) Having US beneficiary owners /shareholders (9) The Director / Promotor / Authorised signatory / POA holder of nonindividual investor is based out of US or holds US residence / citizenship.

### 15. Details under FATCA & CRS

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

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

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

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

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

- 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; 01
- The NFE is a Governmental Entity, an International Organization, a Central Bank , or an entity wholly owned by one or more of the foregoing; 02
- 03 Substantially all of the activities of the NFE consist of holding (in whole or in part) the outstanding stock of, or Substantially and the authless of the NL except that an entity shall not qualify for this status if the entity providing financing and services to, one or more substationaries 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;
- The NFE is not yet operating a business and has no prior operating history, but is investing capital into asse with the intent to operate a business other than that of a Financial Institution, provided that the NFE shall no qualify for this exception after the date that is 24 months after the date of the initial organization of the NFE; 04 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;
- Any NFE that fulfills all of the following requirements: (1) It is established and operated in India exclusively for religious, charitable, scientific, artistic, cultural, athletic, or educational purposes; or It is established and operated in India and it is a professional organization, business league, chamber of commerce, labor organization, agricultural or horticultural organization, civic league or an organization operated exclusively for the promotion of social welfare; (2) It is exempt from income tax in India; (3) It has no shareholders or members who have a proprietary or beneficial interest in its income or assets; The applicable laws of the NFE's country or territory of residence or the NFE's formation documents do not permit any income or assets of the NFE to be distributed to, or applied for the benefit of, a private person or non-charitable Entity other thar pursuant to the conduct of the NFE's charitable activities, or as payment of reasonable compensation for services rendered, or as payment representing the fair market value of property which the NFE has purchased; and The applicable laws of the NFE's louidation 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 ferritory of residence or any political subdivision thereof. Explanation: For the purpose of this sub-clause, the following shall be treated as fulfilling the criteria provided in the said sub-clause, namely: (1) an Investor Protection Fund Ferred to in (Lause (23EA): (2) a Credit Guarantee Fund Trust for Small Industries. 07 Any NFE that fulfills all of the following requirements: (1) It is established and operated in India exclusively for Investor Protection Fund referred to in clause (23EA); (2) a Credit Guarantee Fund Trust for Small Industries referred to in clause 23EB; and (3) an Investor Protection Fund referred to in clause (23EC), of section 10 of the Act

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. 08

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

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

e. Exemption code to U.S. person (Refer 114-(9) of income tax Rules, 1902 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 their political subdivision or instrumentalities. (iii) A state, the District of Columbai, a possession of the United States or any of their political subdivision or instrumentalities. (iii) A state, the District of Columbai, a is regularly traded on one or more established securities markets, as described in Reg. section 1.1472-1(c)(1)(). (v) A corporation that is a member of the same expanded affiliated group as a corporation described in Reg. section 1.1472-(c)(1)(). (v)A dealer in securities, commodilies, or derivative financial instruments (including national principal contracts, futures, forwards and options) that is registered as such under the laws of the United States or any state. (vii) A real estate investment trust, (viii) A regulated investment company as defined in section 851 or an entity registered at all times during the tax year under the investment company act of 1940. (ix) A common trust fund as defined in section 584(a). (x) A bank as defined in section 581. (xi) Abroker

(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 Passive income includes: Payoutor income bistribution cum capital windrawaroptions, interest, encome 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; ket 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 Passive NFE means: any non-financial entity which is not an active non-financial entity including a publicly traded

corporation or related entity of a publicly traded company; or an investment entity defined in clause (b) of these instructions a withholding foreign partnership or withholding foreign trust; (Note: Foreign persons having controlling interest in a passive NFE are liable to be reported for tax information compliance purposes). Direct reporting NFE means: a NFFE that elects to report information about its direct or indirect substantial U.S. owners to the IRS

Owner documented FFI: An FFI meets the following requirements: The FFI is an FFI solely because it is an 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 deemedcompliant FFI (other than an owner-documented FFI), an entity that is a U.S. person, an exempt beneficial owner, or an excepted NFE.

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

No fresh purchases / additional purchases/switches in any Schemes of the Fund would be allowed. However, existing Unit Holder(s) will be allowed to redeem their units from the Schemes of the Fund. If an existing Unit Holder(s) subsequently becomes a U.S. Person or Resident of Canada, then such Unit Holder(s) will not be able to purchase any additional Units in any of the Scheme of the Fund. • For transaction from Stock Exchange platform, while transferring units from the broker account to investor account, if the

investor has U.S./Canadian address then the transactions would be rejected.

In case the AMC/MAMF subsequently identifies that the subscription amount is received from U.S. Person(s) or

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

### 17. Ultimate Beneficial Owner (UBO)

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 initiate AMC / its Registrar / KRA, as may be applicable, about such changes. Please contact the nearest ISC of MAMF or log on to our website www.miraeassetmf.co.in for the Declaration Form.

#### A Ultimate Beneficial Owner means:

I. For Investor other than Trust: A 'Natural Person', who, whether acting alone or together, or through one or more juridical

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

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

natural person who holds the position of senior managing official should be provided. **ii. For Trust:** The settler 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 wnership. **B Applicability for foreign investors:** The identification of beneficial ownership in case of Foreign Institutional Investors (Fils), 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.

CIRMIRSD/11/2012 dated September 5, 2012. **C UBO Code Description: UBO-1:** Controlling ownership interest of more than 10% of shares or capital or profits of the juridical person is a company. UBO-2: Controlling ownership interest of more than 15% of the capital or profits of the juridical person is a company. UBO-2: Controlling ownership interest of more than 15% of the capital or profits of the juridical person is a company. UBO-2: Controlling ownership interest of more than 15% of the capital or profits of the juridical person is a partnership. UBO-3: Controlling ownership interest of more than 15% of the capital or profits of 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 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 [MD-7: Trustee(s) of the Trust. UBO-8: The Protector(s) of the Trust [If applicable]. UBO-9: The beneficiaries with 10% or more interest in the trust if they are natural person(s). UBO-10: Natural person(s) exercising ultimate effective control over the Trust through a chain of control or ownership. D. PAN and KYC of all the beneficiaries of ILBO is mandatory to accent the transaction.

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

18. Investors may please note that the primary holders own email address and mobile number should be provided for speed and ease of communication in a convenient and cost effective manner, and to help prevent fraudulent transactions. In case of any change in the information such as address, telephone number, citizenship, etc., investors are requested to bring this to the notice of the fund and submit the FATCA declaration form (available on requested to bring this 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).