

KEY INFORMATION MEMORANDUM

MIRAE ASSET DYNAMIC BOND FUND

An Open-ended dynamic debt scheme investing across duration. A relatively high interest rate risk and relatively high credit risk.

PRODUCT LABELLING

Mirae Asset Dynamic Bond Fund is suitable for investors who are seeking*

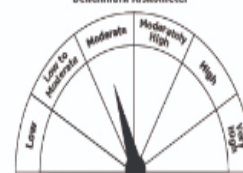
- Optimal returns over short to medium term
- To generate optimal returns through active management of a portfolio of debt and money market instruments

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



Investors understand that their principal will be at Low to Moderate Risk

Scheme Benchmarks: CRISIL Dynamic Bond A-III Index Benchmark Riskometer



The Benchmark is at Moderate Risk

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

Continuous Offer of Units in Creation Unit Size at the 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 June 29, 2024

Investment Objective	The objective of the Scheme is to generate optimal returns through active management of a portfolio of debt and money market instruments. However, there is no assurance that the investment objective of the Scheme will be realized and the Scheme does not assure or guarantee any returns.								
Asset Allocation Pattern of the scheme	<p>Under normal circumstances, the asset allocation will be as follows:</p> <table border="1" data-bbox="475 465 1458 645"> <thead> <tr> <th data-bbox="475 465 1027 539" rowspan="2">Types of Instruments</th> <th colspan="2" data-bbox="1027 465 1458 539">Indicative allocation (% of total assets)</th> </tr> <tr> <th data-bbox="1027 539 1225 573">Minimum</th> <th data-bbox="1225 539 1458 573">Maximum</th> </tr> </thead> <tbody> <tr> <td data-bbox="475 573 1027 645">Money market instruments & Debt securities</td> <td data-bbox="1027 573 1225 645">0</td> <td data-bbox="1225 573 1458 645">100</td> </tr> </tbody> </table> <p>The scheme does not intend to invest in securitised debt and overseas / foreign securities.</p> <p>The scheme may invest in repo/reverse repo in corporate bonds. The scheme shall not engage in short selling, credit default swaps and securities lending and borrowing. The scheme shall not invest in any unrated debt instruments and derivatives. The scheme will not advance any loans. The Scheme does not intend to participate in stock lending.</p> <p>Debt securities include, but are not limited to, Debt securities of the Government of India, State and Local Governments, Government Agencies, Statutory Bodies, Public Sector Undertakings, Public Sector Banks or Private Sector Banks or any other Banks, Financial Institutions, Development Financial Institutions, and Corporate Entities, collateralized debt securities or any other instruments as may be prevailing and permissible under the Regulations from time to time).</p> <p>The Debt Securities (including money market instruments) referred to above could be fixed rate or floating rate, listed, unlisted, privately placed, among others, as permitted by regulation. The Investment Manager will not invest more than 10% of its NAV in debt instruments comprising money market instruments and non-money market instruments issued by a single issuer which are rated not below investment grade by a SEBI registered credit rating agency (i.e., CRISIL, ICRA, CARE, FITCH, etc.) authorised to carry out such activity under the Act. Such investment limit may be extended to 12% of the NAV of the scheme with the prior approval of the Board of Trustees and the Board of directors of the asset management company. Provided that such limit shall not be applicable for investments in Government Securities, treasury bills and collateralized borrowing and lending obligations.</p> <p>Pending deployment of funds of a Scheme in securities in terms of investment objectives of the Scheme a mutual fund can invest the funds of the Scheme in short term deposits of scheduled commercial banks in terms of clause 12.16 of SEBI Master Circular dated May 19, 2023.</p> <p>Further, the Scheme may, pending deployment of funds invest in units of money market/liquid schemes of Mirae Asset Mutual Fund and/or any other mutual fund. Such investments will be within the limits specified under SEBI (MF) Regulations. The AMC shall not charge any investment management fees with respect to such investment.</p>	Types of Instruments	Indicative allocation (% of total assets)		Minimum	Maximum	Money market instruments & Debt securities	0	100
Types of Instruments	Indicative allocation (% of total assets)								
	Minimum	Maximum							
Money market instruments & Debt securities	0	100							

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

Sr. No.	Type of Instrument	Percentage of exposure	Circular references*
1.	Securities Lending	0%	Clause 12.11 of SEBI Master Circular dated May 19, 2023
2.	Debt Derivatives	0%	Clause 12.25 of SEBI Master Circular dated May 19, 2023
3.	Securitized Debt	0%	Clause 12.15 of SEBI Master Circular dated May 19, 2023
4.	Overseas Securities	0%	Clause 12.19 of SEBI Master Circular dated May 19, 2023
5.	Repo in Corporate Debt Securities	10%	Clause 12.18 of SEBI Master Circular dated May 19, 2023
6.	Short Selling	0%	Clause 12.11 of SEBI Master Circular dated May 19, 2023
8.	Credit default swaps	0%	Clause 12.28 of SEBI Master Circular dated May 19, 2023
9.	Investment in instruments with special features	0%	Clause 12.2 of SEBI Master Circular dated May 19, 2023
10.	short term deposits of scheduled commercial banks	No mutual fund scheme shall park more than 15% of their net assets in short term deposits of all scheduled commercial banks put together. This limit however may be raised to 20% with prior approval of the Trustees. Also, parking of funds in short term deposits of associate and sponsor scheduled commercial banks	clause 12.16 of SEBI Master Circular dated May 19, 2023

			<p>together shall not exceed 20% of the total deployment by the Mutual Fund in short term deposits.</p> <p>No mutual fund scheme shall park more than 10% of the net assets in short term deposits with any one scheduled commercial bank including its subsidiaries.</p>	
--	--	--	---	--

*SEBI circular references (wherever applicable) in support of exposure limits of different types of asset classes in asset allocation shall be provided.

Change in asset allocation:

Subject to SEBI (MF) Regulations, the asset allocation pattern indicated above may change from time to time, keeping in view market conditions, market opportunities, applicable regulations and political and economic factors. It must be clearly understood that the percentages can vary substantially depending upon the perception of the Investment Manager; the intention being at all times to seek to protect the interests of the Unit holders. As per clause 1.14.1.2 of SEBI Master Circular dated May 19, 2023, such changes in the investment pattern will be for short term and for defensive consideration only. In the event of deviations, portfolio rebalancing will be carried out within 30 calendar days in such cases.

In the event of deviation from mandated asset allocation mentioned above due to passive breaches, the rebalancing will be carried out in 30 business days. Where the portfolio is not rebalanced within 30 business days, justification for the same including details of efforts taken to rebalance the portfolio shall be placed before the Investment Committee and reasons for the same shall be recorded in writing. The Investment Committee, if so desires, can extend the timelines up to sixty (60) business days from the date of completion of mandated rebalancing period in accordance with clause 2.9 of SEBI Master Circular dated May 19, 2023. However, at all times the portfolio will adhere to the overall investment objectives of the Scheme.

Investment by scheme in the units of CDMDF

In accordance with the requirement of regulation 43A of SEBI (Mutual Funds) Regulations, 1996 read with SEBI circular no. SEBI/HO/IMD/PoD2/P/CIR/2023/129 dated July 27, 2023 on Investment by Mutual Fund Schemes and AMCs in units of Corporate Debt Market Development Fund, scheme shall invest 25 bps of its AUM as on December 31, 2022 in the units of the Corporate Debt Market Development Fund ('CDMDF') within 10 working days from the request of CDMDF. Further, an incremental contribution to CDMDF shall be made every six months within 10 working days from the end of half year starting from December 2023 to ensure 25 bps of scheme AUM is invested in units of CDMDF. However, if AUM decreases there shall be no return or redemption from CDMDF. Contribution made to CDMDF, including the appreciations on the same, if any, shall be locked-in till winding up of the

	<p>CDMDF.</p> <p>However, in case of winding up of contributing Scheme, inter-scheme transfers within the same Mutual Fund or across Mutual Funds may be undertaken.</p> <p>Further, investments in CDMDF units shall not be considered as violation while considering maturity restriction as applicable for various purposes (including applicable Investment limits) and the calculations of Potential Risk Class (PRC) Matrix, Risk-o-meter, Stress testing and Duration for various purposes shall be done after excluding investments in units of CDMDF.</p> <p>Investment by the AMC in the units of Corporate Debt Market Development Fund</p> <p>‘Pursuant to regulation 43A of SEBI (Mutual Funds) Regulations, 1996 and SEBI circular no. SEBI/HO/IMD/PoD2/P/CIR/2023/129 dated July 27, 2023 on Investment by Mutual Fund Schemes and AMCs in units of Corporate Debt Market Development Fund, AMC shall make a one-time contribution equivalent to 2 bps of the AUM of the specified debt oriented schemes as on December 31, 2022 in the units of the Corporate Debt Market Development Fund (‘CDMDF’) within 10 working days of request from CDMDF. Contribution made to CDMDF, including the appreciations on the same, if any, shall be locked-in till winding up of the CDMDF.</p> <p>In case of delay in contribution by the Scheme and AMC, the AMC shall be liable to pay interest at fifteen percent (15%) per annum for the period of delay.’</p> <p>Suspension of Purchase of Units and Right to limit redemption of Units:</p> <p>Subject to the approval of the Boards of the AMC and of the Trustee, and subject also to necessary communication of the same to SEBI, the determination of the NAV of the Units of the Scheme, and consequently of the Purchase and/or switching of Units, may be temporarily suspended in certain cases.</p> <p>SEBI vide its clause 1.12 of SEBI Master Circular dated May 19, 2023 has laid down certain requirements to be observed before imposing restriction on redemptions.</p>
<p>Investment Strategy</p>	<p>The Scheme will invest across debt securities and money market instruments.</p> <p>The investment strategy of this scheme aims to optimize risk adjusted returns through an active management of the portfolio. The Scheme is a medium to long-term investment option that provides the flexibility to respond to continuously changing market scenario by actively managing its portfolio in line with the evolving interest rate scenario. During periods when interest rates are expected to decline, the duration of the portfolio may be increased and during periods when interest rates are expected to harden, duration of the portfolio may be decreased. Similarly, when spreads on corporate bonds are expected to contract, proportion of corporate bonds in portfolio may be increased and vice-versa. The objective of this active management is to thereby improve on returns as compared to a less active portfolio. The interest rate risk/duration risk of the scheme may change substantially depending upon the outlook on interest rates and other factors like steepness of yield curve and bond spreads. Such outlook will be developed by assessment of various macro factors like economic growth, inflation, credit pick-up, liquidity and other such factors as considered relevant.</p>

Credit portfolio management will be primarily guided by external credit ratings assigned by any of the recognized credit rating agency. The credit quality of the portfolio will be continuously monitored using in-house research capabilities as well as inputs from external sources including independent credit rating agencies.

The investment team will primarily use a top down approach for taking interest rate view, sector allocation along with a bottom up approach for security/instrument selection.

The bottom up approach will assess the quality of security/instrument (including the financial health of the issuer) as well as the liquidity of the security.

Investments in debt instruments carry various risks such as interest rate risk, reinvestment risk, credit risk and liquidity risk etc. Whilst such risks cannot be eliminated, they may be minimized through diversification.

Risk is an inherent part of the investment function. Effective risk management is critical to fund management for achieving financial soundness. Investments by the Scheme shall be made as per the investment objective of the Scheme and provisions of SEBI (MF) Regulations. AMC has incorporated adequate safeguards to manage risk in the portfolio construction process. Risk control would involve managing risk in order to keep it in line with the investment objective of the Scheme. The risk control process involves identifying & measuring the risk through various Risk Measurement Tools like but not limited to calculating risk ratios, tracking error etc. The AMC has implemented Quantis as the Front Office and Settlement System (FOS). The system has incorporated all the investment restrictions as per SEBI guidelines and “soft” warning alerts at appropriate levels for preemptive monitoring. The system enables identifying & measuring the risk through various risk measurement tools like various risk ratios, average duration and analyzes the same so as to act in a preventive manner.

The risk control measures for managing the debt portion of the scheme are:

1. Monitoring risk adjusted returns performance of the fund with respect to its peers and its benchmark.
2. Tracking analysis of the fund on various risk parameters undertaken by independent fund research / rating agencies or analysts and take corrective measures if needed.
3. Interest rate risk is a function of the maturity profile or the tenure of the security in the portfolio. This is proactively monitored by managing average maturity in line with our view on the market.
4. Credit analysis plays an important role at the time of purchase of bond and then at the time of regular performance analysis. Our internal research anchors the credit analysis. Sources for credit analysis include Capital Line, CRISIL, ICRA updates etc. Debt ratios, financials, cash flows are analyzed at regular intervals to take a call on the credit risk.
5. We have different maturity buckets for corporate bonds. By being in different maturity buckets, we avoid concentration of the portfolio in a maturity bucket. We define individual limits for G Sec, money market instruments, MIBOR linked debentures and corporate bonds exposure, for diversification reasons.

	<p>The Scheme does not propose to underwrite issuances of securities of other issuers. There will be no exposure to securitized debt securities in the portfolio.</p> <p>Policy for Investment decisions</p> <p>The investment policy of the AMC has been determined by the Investment Committee (“IC”) which has been ratified by the Boards of the AMC and Trustee. At the strategic level, the broad investment philosophy of the AMC and the authorized exposure limits are spelt out in the Investment Policy of the AMC. During trading hours, the Fund Managers have the discretion to take investment decisions for the Scheme within the limits defined in the Investment Policy, these decisions and the reasons thereof are communicated to the CEO for post facto approval.</p> <p>The designated Fund Manager(s) of the Scheme will be responsible for taking day-to-day investment decisions and will inter-alia be responsible for asset allocation, security selection and timing of investment decisions.</p> <p>Portfolio Turnover Policy</p> <p>Portfolio turnover is defined as the aggregate value of purchases or sales as a percentage of the corpus of a scheme during a specified period of time. The Scheme is open ended, with subscriptions and redemptions expected on a daily basis, resulting in net inflow/outflow of funds, and on account of the various factors that affect portfolio turnover; it is difficult to give an estimate, with any reasonable amount of accuracy.</p> <p>However, during volatile market conditions, the fund manager has the flexibility to churn the portfolio actively to optimize returns keeping in mind the cost associated with it.</p>
<p>Risk Profile of the Scheme</p>	<p>Mutual Fund Units involve investment risks including the possible loss of principal. Please read the SID carefully for details on risk factors before investment. Scheme specific Risk Factors are summarized below:</p> <ul style="list-style-type: none"> • Risks Associated with Repo in Corporate Debt • Risks Associated with Debt & Money Market Instruments • Risks associated with segregated portfolio • Risks associated with investing in Tri-Party Repo through CCIL (TREPS) <p>For details on risk factors and risk mitigation measures, please refer SID.</p>
<p>Plans/Options</p>	<p>The Scheme have Regular Plan and Direct Plan** with a common portfolio and separate NAVs. Investors should indicate the Plan for which the subscription is made by indicating the choice in the application form.</p> <p>Each of the above Regular and Direct Plan under the scheme will have the following Options / Sub-options: (1) Growth Option and (2) Income Distribution cum Capital Withdrawal (IDCW) Option. The IDCW Option shall have only Reinvestment of IDCW and Payout of IDCW Option.</p> <p>The default option for the unitholders will be Regular Plan - Growth Option if he is routing his investments through a distributor and Direct Plan – Growth option if</p>

he is a direct investor.

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

Amounts can be distributed out of investors capital (Equalization Reserve), which is part of sale price that represents realized gains.

Investors subscribing under Direct Plan of the Scheme will have to indicate “Direct Plan” against the Scheme name in the application form i.e. “Mirae Asset Dynamic Bond Fund- Direct Plan”.

Guidelines for Processing of transactions received under Regular Plan with invalid ARN

In accordance with AMFI circular no. 135/BP/ 111 /2023-24 dated February 2, 2024, transactions received in Regular Plan with Invalid ARN shall be processed in Direct Plan of the same Scheme (even if reported in Regular Plan), applying the below logic:

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

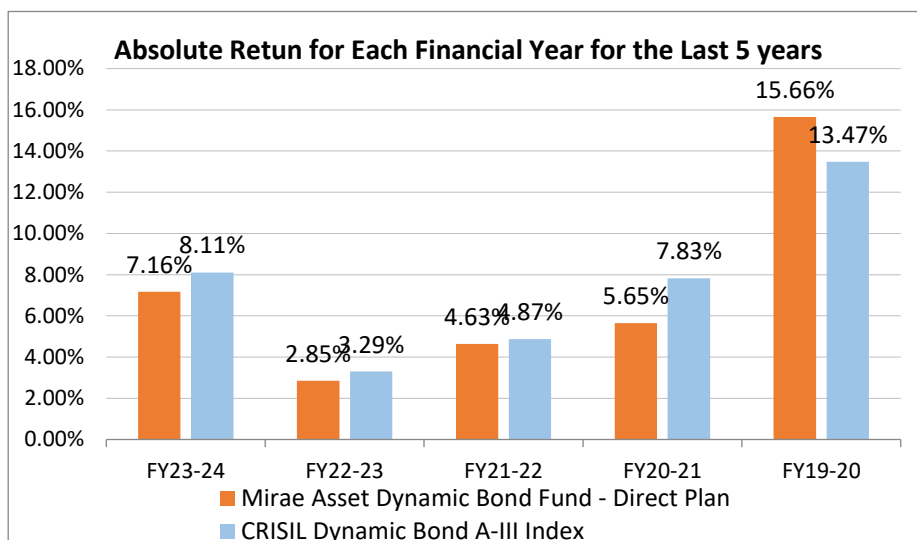
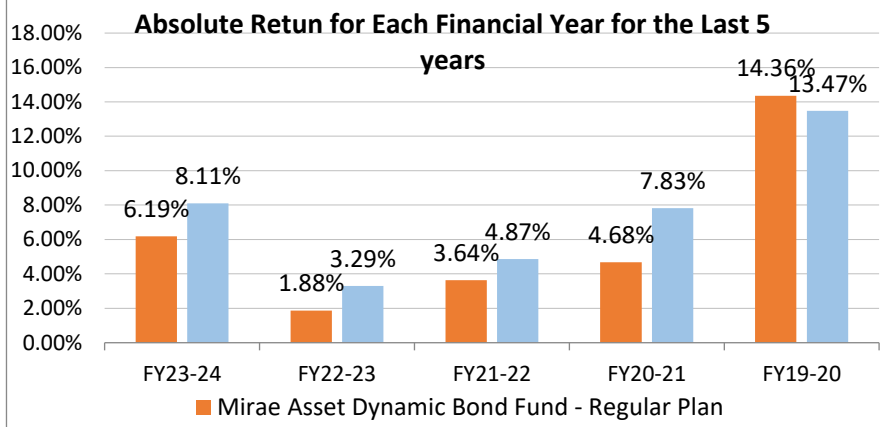
The AMC reserves the right to introduce a new option / investment Plan at a later date, subject to the SEBI (MF) Regulations. The AMC also reserves the right to discontinue / withdraw any option / investment plan, if deemed fit, after taking approval of the Board of Directors of AMC and Trustee.

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

<p>Applicable NAV (after the scheme opens for subscriptions and redemptions)</p>	<p>Cut-off time is the time before which the Investor’s Application Form(s) (complete in all respects) should reach the Official Points of Acceptance to be entitled to the Applicable NAV of that Business Day.</p> <p>An application will be considered accepted on a Business Day, subject to it being complete in all respects and received and time stamped upto the relevant Cut-off time mentioned below, at any of the Official Points of Acceptance of transactions. Where an application is received and the time stamping is done after the relevant Cut-off time the request will be deemed to have been received on the next Business Day.</p> <p>Cut off timing for subscriptions/purchases/switch- ins:</p> <ol style="list-style-type: none"> i. In respect of valid applications received upto 3.00 p.m. at the Official Point(s) of Acceptance and where the funds for the entire amount of subscription / purchase/switch-ins as per the application are credited to the bank account of the Scheme before the cut-off time i.e. available for utilization before the cut-off time- the closing NAV of the day shall be applicable. ii. In respect of valid applications received after 3.00 p.m. at the Official Point(s) of Acceptance and where the funds for the entire amount of subscription / purchase as per the application are credited to the bank account of the Scheme before the cut-off time of the next Business Day i.e. available for utilization before the cut-off time of the next Business Day - the closing NAV of the next Business Day shall be applicable. iii. Irrespective of the time of receipt of applications at the Official Point(s) of Acceptance, where the funds for the entire amount of subscription/purchase/switch-ins as per the application are credited to the bank account of the Scheme before the cut-off time on any subsequent Business Day i.e. available for utilization before the cut-off time on any subsequent Business Day - the closing NAV of such subsequent Business Day shall be applicable. <p>For Redemption/ Repurchases/Switch out:</p> <ul style="list-style-type: none"> • In respect of valid application accepted at an Official Points of Acceptance up to 3 p.m. on a Business Day by the Fund, the closing NAV of that day will be applicable. <p>In respect of valid application accepted at an Official Point of Acceptance as listed in the SAI, after 3 p.m. on a Business Day by the Fund, the closing NAV of the next Business Day will be applicable</p>		
<p>Minimum Application Amount/ Number of Units</p>	<p><u>Purchase:</u></p> <p>Investors can invest under the Scheme with a minimum investment of Rs.5,000/- and in multiples of Re. 1/- thereafter.</p> <p>The Minimum Application shall not be applicable to the mandatory investments made in the Scheme pursuant to the provisions of clause 6.9 and 6.10 of SEBI Master Circular dated May 19, 2023, as amended from</p>	<p><u>Additional Purchase:</u></p> <p>For subsequent additional purchases, the investor can invest with the minimum amount of Rs. 1,000/- and in multiples of Re. 1/- thereafter.</p>	<p><u>Redemption:</u></p> <p>The minimum redemption/switch out amount shall be ‘any amount’ or ‘any number of units’ as requested by the investor at the time of redemption.</p>

	time to time.																																									
Despatch of Redemption Request	<p>The redemption or repurchase proceeds shall be dispatched to the unitholders within three working days from the date of redemption or repurchase.</p> <p>For list of exceptional circumstances refer para 14.1.3 of SEBI Master Circular for Mutual Funds dated May 19, 2023</p>																																									
Benchmark Index	<p>Tier 1- CRISIL Dynamic Bond A-III Index Tier 2- Nifty PSU Bond Plus SDL Apr 2027 50:50 Index</p>																																									
Dividend Policy (IDCW)	<p>The IDCW warrants shall be dispatched to the unit holders within 7 working days from the record date.</p> <p>In case of Unit Holder having a bank account with certain banks with which the Mutual Fund would have made arrangements from time to time, the IDCW proceeds shall be directly credited to their account.</p> <p>The IDCW will be paid by warrant and payments will be made in favor of the Unit holder (registered holder of the Units or, if there is more than one registered holder, only to the first registered holder) with bank account number furnished to the Mutual Fund (please note that it is mandatory for the Unit holders to provide the Bank account details as per the directives of SEBI).</p> <p>Further, the IDCW proceeds may be paid by way of ECS/EFT/NEFT/RTGS/any other manner through which the investor's bank account specified in the Registrar & Transfer Agent's records is credited with the IDCW proceeds as per the instructions of the Unit holders.</p> <p>In case the delay is beyond seven working days, then the AMC shall pay interest @ 15% p.a. from the expiry of seven working days till the date of dispatch of the warrant.</p>																																									
Name of the Fund Manager	Mr. Amit Modani																																									
Name of the Trustee Company	Mirae Asset Trustee Company Private Limited																																									
Performance of the scheme :	<table border="1"> <thead> <tr> <th rowspan="2">Particulars</th> <th colspan="2">Regular Plan – Growth option</th> <th colspan="2">Direct Plan – Growth option</th> </tr> <tr> <th>Scheme returns (%)</th> <th>Benchmark Returns (%)</th> <th>Scheme returns (%)</th> <th>Benchmark Returns (%)</th> </tr> </thead> <tbody> <tr> <td>Compounded Annualised Growth Returns (CAGR)</td> <td></td> <td></td> <td></td> <td></td> </tr> <tr> <td>Since Inception</td> <td>5.70</td> <td>7.01</td> <td>6.88</td> <td>7.01</td> </tr> <tr> <td>Last 1 year</td> <td>5.67</td> <td>6.48</td> <td>6.63</td> <td>6.48</td> </tr> <tr> <td>Last 3 years</td> <td>3.89</td> <td>5.20</td> <td>4.86</td> <td>5.20</td> </tr> <tr> <td>Last 5 years</td> <td>5.79</td> <td>7.15</td> <td>6.81</td> <td>7.15</td> </tr> <tr> <td>NAV as on 31/05/2024</td> <td>14.900</td> <td>5,333.16</td> <td>16.134</td> <td>5,333.16</td> </tr> </tbody> </table>			Particulars	Regular Plan – Growth option		Direct Plan – Growth option		Scheme returns (%)	Benchmark Returns (%)	Scheme returns (%)	Benchmark Returns (%)	Compounded Annualised Growth Returns (CAGR)					Since Inception	5.70	7.01	6.88	7.01	Last 1 year	5.67	6.48	6.63	6.48	Last 3 years	3.89	5.20	4.86	5.20	Last 5 years	5.79	7.15	6.81	7.15	NAV as on 31/05/2024	14.900	5,333.16	16.134	5,333.16
Particulars	Regular Plan – Growth option		Direct Plan – Growth option																																							
	Scheme returns (%)	Benchmark Returns (%)	Scheme returns (%)	Benchmark Returns (%)																																						
Compounded Annualised Growth Returns (CAGR)																																										
Since Inception	5.70	7.01	6.88	7.01																																						
Last 1 year	5.67	6.48	6.63	6.48																																						
Last 3 years	3.89	5.20	4.86	5.20																																						
Last 5 years	5.79	7.15	6.81	7.15																																						
NAV as on 31/05/2024	14.900	5,333.16	16.134	5,333.16																																						
[In case of a new scheme, the statement should be given “ <i>This scheme does not have any performance track record</i> ”]																																										
Or																																										
[In case of a scheme in existence, the return figures shall be given for that scheme only, as per the For a scheme which is in existence for more than 1 year, the returns given will be	<p>Inception date of the Scheme: March 24, 2017</p> <p>Absolute Return for Each Financial Year for the Last 5 years</p>																																									

Compounded Annualised Returns and for scheme which is in existence for less than 1 year, the returns would be absolute returns since inception.] Absolute returns for each financial year for the last 5 years shall be represented by means of a bar diagram as per the adjacent format.]



* from inception (March 24, 2017)

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

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

Additional Scheme Related Disclosures	<ul style="list-style-type: none"> i. Scheme's portfolio holdings (top 10 holdings by issuer and fund allocation towards various sectors are available on functional website link: https://www.miraeassetmf.co.in/downloads/statutory-disclosure/other-disclosure/offer-documents-data ii. Disclosure of name and exposure to Top 7 issuers, stocks, groups and sectors as a percentage of NAV of the scheme through a functional website link that contains detailed description – NA iii. Portfolio Turnover Ratio: NA 																										
Expenses of the Scheme Load Structure Recurring expenses	<p>Continuous Offer</p> <p>Exit load: NIL</p> <p>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:</p> <p>The AMC has estimated that upto 2.00% of the daily net assets of the Scheme will be charged to the scheme as expenses. As per the Regulations, the maximum recurring expenses including investment management and advisory fee that can be charged to the Scheme shall be subject to a percentage limit of daily net assets as in the table below:</p> <table border="1" data-bbox="475 1057 1458 1435"> <tr> <td>First Rs. 500 crores</td> <td>2.00%</td> </tr> <tr> <td>Next Rs. 250 crores</td> <td>1.75%</td> </tr> <tr> <td>Next Rs. 1250crores</td> <td>1.50%</td> </tr> <tr> <td>Next Rs. 3000 crores</td> <td>1.35%</td> </tr> <tr> <td>Next Rs. 5000 crores</td> <td>1.25%</td> </tr> <tr> <td>on the next Rs. 40,000 crores of the daily net assets</td> <td>Total expense ratio reduction of 0.05% for every increase of Rs 5,000 crores of daily net assets or part thereof</td> </tr> <tr> <td>Balance of assets</td> <td>0.80%</td> </tr> </table> <p>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</p> <table border="1" data-bbox="475 1615 1458 2024"> <thead> <tr> <th>Particulars</th> <th>% p.a. of daily net assets</th> </tr> </thead> <tbody> <tr> <td>Investment Management & Advisory Fee</td> <td rowspan="10">Upto 2.00%</td> </tr> <tr> <td>Trustee fee</td> </tr> <tr> <td>Audit fees</td> </tr> <tr> <td>Custodian fees</td> </tr> <tr> <td>RTA Fees</td> </tr> <tr> <td>Marketing & Selling expense incl. agent commission</td> </tr> <tr> <td>Cost related to investor communications</td> </tr> <tr> <td>Cost of fund transfer from location to location</td> </tr> <tr> <td>Cost of providing account statements and redemption cheques and IDCW warrants</td> </tr> </tbody> </table>	First Rs. 500 crores	2.00%	Next Rs. 250 crores	1.75%	Next Rs. 1250crores	1.50%	Next Rs. 3000 crores	1.35%	Next Rs. 5000 crores	1.25%	on the next Rs. 40,000 crores of the daily net assets	Total expense ratio reduction of 0.05% for every increase of Rs 5,000 crores of daily net assets or part thereof	Balance of assets	0.80%	Particulars	% p.a. of daily net assets	Investment Management & Advisory Fee	Upto 2.00%	Trustee fee	Audit fees	Custodian fees	RTA Fees	Marketing & Selling expense incl. agent commission	Cost related to investor communications	Cost of fund transfer from location to location	Cost of providing account statements and redemption cheques and IDCW warrants
First Rs. 500 crores	2.00%																										
Next Rs. 250 crores	1.75%																										
Next Rs. 1250crores	1.50%																										
Next Rs. 3000 crores	1.35%																										
Next Rs. 5000 crores	1.25%																										
on the next Rs. 40,000 crores of the daily net assets	Total expense ratio reduction of 0.05% for every increase of Rs 5,000 crores of daily net assets or part thereof																										
Balance of assets	0.80%																										
Particulars	% p.a. of daily net assets																										
Investment Management & Advisory Fee	Upto 2.00%																										
Trustee fee																											
Audit fees																											
Custodian fees																											
RTA Fees																											
Marketing & Selling expense incl. agent commission																											
Cost related to investor communications																											
Cost of fund transfer from location to location																											
Cost of providing account statements and redemption cheques and IDCW warrants																											

	Costs of statutory Advertisements	
	Cost towards investor education & awareness (2 bps)	
	Brokerage & transaction cost over and above 12 bps for cash market transactions and 5 bps for derivative trades @@	
	GST on expenses other than investment and advisory fees	
	GST on brokerage and transaction cost	
	Other Expenses*	
	Maximum total expense ratio (TER) permissible under Regulation 52 (6) (c) (i) and (6) (a)	
	^ Additional expenses under regulation 52 (6A) (c) Upto 0.05%	Upto 0.05%
	Additional expenses for gross new inflows from specified cities***	Upto 0.30%
	<p>*Other expenses: Any other expenses which are directly attributable to the Scheme, may be charged with approval of the Trustee within the overall limits as specified in the Regulations except those expenses which are specifically prohibited.</p> <p>^ Such expenses will not be charged if exit load is not levied/not applicable to the scheme.</p> <p>For the actual current expenses being charged, the investor should refer to the website of the Mutual Fund.</p> <p>**Direct Plan shall have a lower expense ratio excluding distribution expenses, commission, etc. and no commission for distribution of Units will be paid / charged under Direct Plan. The TER of the Direct Plan will be lower to the extent of the abovementioned distribution expenses/ commission which is charged in the Regular Plan.</p> <p>@@ Brokerage and transaction costs which are incurred for the purpose of execution of trade and is included in the cost of investment shall not exceed 0.12 per cent in case of cash market transactions and 0.05 per cent in case of derivatives transactions.</p> <p>*** Note: SEBI vide its letter no. SEBI/HO/IMD-SEC-3/P/OW/2023/5823/1 dated February 24, 2023 and AMFI letter dated No. 35P/ MEM-COR/ 85/ 2022-23 dated March 02, 2023 has directed AMCs to keep B-30 incentive structure in abeyance with effect from March 01, 2023 till further notice.</p> <p>For further details, investors are requested to refer SID.</p> <p>Actual expenses for the previous financial year 2023-24: Regular Plan 1.09% Direct Plan 0.21%</p> <p>The maximum limit of recurring expenses that can be charged to the Scheme would be as per Regulation 52 of the SEBI (MF) Regulation, 1996. Investors are requested to read "Section- Annual Scheme Recurring Expenses" in the SID.</p>	
Tax treatment for the Investors (Unitholders)	Investor will be advised to refer to the details in the Statement of Additional Information and also independently refer to his tax advisor.	

Daily Net Asset Value (NAV) Publication	<p>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.</p> <p>In case NAV of Corporate Debt Market Development Fund ('CDMDF') units is not available by 9:30 p.m of same Business Day, NAV declaration timing for the Scheme shall be 10 a.m. on next business day instead of 11 p.m. on same Business Day.</p>	
For Grievances contact	Investor please 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 th Floor, Windsor Bldg, Off CST Road, Kalina, Santacruz (E), Mumbai - 400 098. Telephone Nos.: 6780 0300 e-mail: customercare@miraeasset.com Investors may contact any of the ISCs or the AMC by calling the investor line of the AMC at "1800 2090 777" or visit the website at www.miraeassetmf.co.in for complete details.
Unitholders' Information	<p>Timeline for</p> <ul style="list-style-type: none"> • Dispatch of redemption proceeds : 3 working days from the date of redemption • Dispatch of IDCW (if applicable) etc.: within 7 working days from the record date <p>For more details, please refer and Statement of Additional Information (SAI).</p> <p><u>Accounts Statements</u></p> <p>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).</p> <p>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.</p> <p>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</p> <p><u>Half yearly Disclosures: Financial Results</u></p> <p>The AMC/Mutual Fund shall within one month from the close of each half year, that is on March 31st and on September 30th, host a soft copy of its unaudited</p>	

financial results on their website <https://www.miraeassetmf.co.in/downloads/statutory-disclosure/financials>. The half-yearly unaudited financial results shall contain details as specified in Twelfth Schedule of the SEBI (Mutual Funds) Regulations, 1996 and such other details as are necessary for the purpose of providing a true and fair view of the operations of Mirae Asset Mutual Fund.

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

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

Annual Report

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

Monthly/Half Yearly Portfolio Disclosures:

The Mutual Fund/ AMC will disclose portfolio (along with ISIN) of the Scheme in the prescribed format, as on the last day of the month / half-year i.e. March 31 and September 30, on its website viz. <https://www.miraeassetmf.co.in/downloads/portfolio> and on the website of Association of Mutual Funds in India (AMFI) viz. www.amfiindia.com within 10 days from the close of each month/ half year respectively. In case of unitholders

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

Fortnightly Portfolio

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

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

Monthly Average Asset under Management (Monthly AAUM) Disclosure

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

Scheme Summary Document

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

Product Labeling and Risk-o-meter:

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

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

The evaluation of risk levels of a scheme shall be done in accordance with clause 17.4 of SEBI Master Circular dated May 19, 2023.

Any change in risk-o-meter shall be communicated by way of Notice cum Addendum and by way of an e-mail or SMS to unitholders. The risk-o-meter shall be evaluated on a monthly basis and the risk-o-meter along with portfolio disclosure shall be disclosed on the AMC website viz. <https://www.miraeassetmf.co.in/downloads/portfolio> as well as AMFI website within 10 days from the close of each month.

The AMC shall disclose the risk level of schemes as on March 31 of every year, along with number of times the risk level has changed over the year, on its website viz. <https://www.miraeassetmf.co.in/downloads/statutory-disclosure/other-disclosure> and AMFI website.

Further, in accordance with clause 5.16 of SEBI Master Circular dated May 19, 2023, the AMC shall disclose:

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

Potential Risk Class (PRC) Matrix

In accordance with clause 17.5 of SEBI Master Circular dated June 7, 2021, the AMC shall disclose the Potential Risk Class (PRC) Matrix of the debt schemes which shall be based on maximum interest rate risk (measured by Macaulay Duration (MD) of the scheme) and maximum credit risk (measured by Credit Risk Value (CRV) of the scheme).

Any change in the PRC matrix shall be communicated to investors through SMS and by providing a link on the AMC's website referring to the said change.

Date: - June 29, 2024

APPLICATION FORM - MIRAE ASSET DYNAMIC BOND FUND

An Open-ended dynamic debt scheme investing across duration. A relatively high interest rate risk and relatively high credit risk.



Application No.:

This product is suitable for investors who are seeking*

- Optimal returns over short to medium term.
- To generate optimal returns through active management of a portfolio of debt and money market instruments.

Riskometer



POTENTIAL RISK CLASS MATRIX

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

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

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

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

Please Lumpsum Investment Micro Application SIP Application

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

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

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

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

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

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

1st SOLE APPLICANT Mr. / Ms. / M/s. PAN

(Please write the name as per PAN Card) LEI Code for entities

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

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

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

POA / Custodian Name: KYC (Please) Proof Attached

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

Contact Person for Corporate Investor: Name Designation:

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

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

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

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

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

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

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

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

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

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

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

Name of the Bank:

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

Branch Name: Address:

Bank Branch City: State: Pin Code:

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

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

CU/03/2024

5. JOINT APPLICANTS, IF ANY AND THEIR KYC DETAILS All fields marked as ‘**’ are Mandatory

Mode of Holding: Anyone or Survivor Single Joint (Please note that the Default option is Anyone or Survivor)
2nd APPLICANT Mr. / Ms. / M/s. (Not Applicable in case of Minor Applicant) (Please write the name as per PAN Card) Gender Male Female Other
PAN Details Pls indicates if US Person or a resident for tax purpose / Resident of Canada Yes No* (*Default if not)
CKYC ID No. (KIN) KYC Pls Proof Attached Date of Birth(Mandatory) (As per PAN Card)
Place of Birth Country of Birth Nationality:
a*. Occupation Details [Please(✓)] Private Sector Public Sector Government Service Student Professional Housewife
Business Retired Agriculture Proprietorship Others (Please specify)
b*. Politically Exposed Person (PEP) Status m PEP I am Related to PEP Not Applicable
c*. Gross Annual Income () [Please(✓)] Below 1 Lakh 1-5 Lakhs 5-10 Lakhs 10-25 Lakhs >25 Lakhs > 1 Crore
d*. Net-worth as on (Not older than 1 year)

Mode of Holding: Anyone or Survivor Single Joint (Please note that the Default option is Anyone or Survivor)
3rd APPLICANT Mr. / Ms. / M/s. (Not Applicable in case of Minor Applicant) (Please write the name as per PAN Card) Gender Male Female Other
PAN Details Pls indicates if US Person or a resident for tax purpose / Resident of Canada Yes No* (*Default if not)
CKYC ID No. (KIN) KYC Pls Proof Attached Date of Birth(Mandatory) (As per PAN Card)
Place of Birth Country of Birth Nationality:
a*. Occupation Details [Please(✓)] Private Sector Public Sector Government Service Student Professional Housewife
Business Retired Agriculture Proprietorship Others (Please specify)
b*. Politically Exposed Person (PEP) Status m PEP I am Related to PEP Not Applicable
c*. Gross Annual Income () [Please(✓)] Below 1 Lakh 1-5 Lakhs 5-10 Lakhs 10-25 Lakhs >25 Lakhs > 1 Crore
d*. Net-worth as on (Not older than 1 year)

6. MAILING ADDRESS [Please provide your E-mail ID and Mobile Number to help us serve you better Refer Instructions 6]

Local Address of 1st Applicant
City State Pin Code
Tel. Off. Resi. Mobile
Mobile No specified above belongs to Self or Family, due to Investor being(Please tick any one option from below.)
Spouse Guardian(for Minor Investment) Dependent Children Dependent Parents Dependent Siblings
E - Mail
Please Use Block Letters. Investors providing email ID would mandatorily receive all Communications, Statement of Accounts and Abridged Annual Report through e-mail only.Incase if physical copies are required kindly refer instruction no. 6(g)
Email address specified above belongs to Self or Family, due to Investor being(Please tick any one option from below.)
Spouse Guardian(for Minor Investment) Dependent Children Dependent Parents Dependent Siblings

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

Overseas Correspondence Address

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

Scheme - Mirae Asset Dynamic Bond Fund Regular Plan Growth (Default) IDCW Payout IDCW*
Direct Plan IDCW Reinvestment Frequency^

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

Table with 6 columns: Payment Type (Self/Third Party), Cheque/DD/UTR No. & Date, Amount of Cheque/DD/RTGS/NEFT in figures (Rs.), DD Charges, if any, Net Purchase Amount, Drawn on Bank/Branch, Pay-In Bank A/c No. (For Cheque Only)

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

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

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

9. NOMINATION DETAILS MANDATORY [Minor / HUF / POA Holder / Non Individuals cannot Nominate - Refer Nomination Instruction No. 20]

PLEASE REGISTER MY/OUR NOMINEE AS PER BELOW DETAILS OR I/WE DO NOT WISH TO NOMINATE

Table with 7 columns: No., Nominee(s) Name, Date of Birth (in case of Minor), Name of the Guardian (in case of Minor), Relationship, % of Share, Signature of Nominee / Guardian (Preferred but not Mandatory)

I / We hereby confirm that I / We do not wish to appoint any nominee(s) for my mutual fund units held in my / our mutual fund folio and understand the issues involved in non appointment of nominee(s) and further are aware that in case of death of all the account holder(s), my / our legal heirs would need to submit all the requisite documents issued by Court or other such competent authority, based on the value of assets held in the mutual fund folio.

Signature of 1st Applicant / Guardian / Auth. Signatory / PoA / Karta (AS IN BANK RECORDS)
Signature of 2nd Applicant / Guardian / Auth. Signatory / PoA (AS IN BANK RECORDS)
Signature of 3rd Applicant / Guardian / Auth. Signatory / PoA (AS IN BANK RECORDS)

FOR NON-INDIVIDUALS ONLY

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

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

We are a, Financial institution or Direct reporting NFE [Please tick (✓)]
GIIN
Name of sponsoring entity:
GIIN not available [Please tick (✓)] Applied for Not required to apply for - please specify 2 digits sub-category Not obtained - Non-participating FI

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

1 Is the Entity a publicly traded company (that is, a company whose shares are regularly traded on an established securities market)
2 Is the Entity a related entity of a publicly traded company (a company whose shares are regularly traded on an established securities market)
3 Is the Entity an active NFE
4 Is the Entity an Passive NFE

For details refer instruction no. 15.

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

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

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

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

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

Our company is a Listed Company on a recognized stock exchange in India / Subsidiary of a or Controlled by a Listed Company [If this category is selected, no need to provide UBO details].
Name of the Stock Exchange where it is listed. Security ISIN
Name of the Listed Company (applicable if the investor is subsidiary/associate):
Unlisted Company Partnership Firm / LLP Unincorporated association / body of individuals Public Charitable Trust Private Trust Religious Trust
Trust created by a Will. Others [please specify]

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

Does your company/entity have any individual person(s) who holds direct / indirect controlling ownership above the prescribed threshold limit? # Yes No
If 'YES' - We hereby declare that the following individual person holds directly / indirectly controlling ownership in our entity above the prescribed threshold limit. Details of such individual(s) are given below.
If 'NO' - declare that no individual person (directly / indirectly) holds controlling ownership in our entity above the prescribed threshold limit. Details of the individual who holds the position of Senior Managing Official (SMO) are provided below.

Application No.: Cheque/DD should be Drawn in favour of Mirae Asset Dynamic Bond Fund

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

CU/03/2024

	UBO-1 / Senior Managing Official (SMO)	UBO-2	UBO-3
Name of the UBO / SMO#.			
UBO / SMO PAN#. For Foreign National, TIN to be provided]			
UBO / SMO Country of Tax Residency#			
UBO / SMO Taxpayer Identification Number / Equivalent ID Number#.			
UBO / SMO Identity Type			
UBO / SMO Place & Country of Birth#	Place of Birth _____ Country of Birth _____	Place of Birth _____ Country of Birth _____	Place of Birth _____ Country of Birth _____
UBO / SMO Nationality			
UBO / SMO Date of Birth [dd-mmm-yyyy] #			
UBO / SMO PEP#	PEP. <input type="checkbox"/> Related to PEP. <input type="checkbox"/> Not a PEP. <input type="checkbox"/>	PEP. <input type="checkbox"/> Related to PEP. <input type="checkbox"/> Not a PEP. <input type="checkbox"/>	PEP. <input type="checkbox"/> Related to PEP. <input type="checkbox"/> Not a PEP. <input type="checkbox"/>
UBO / SMO Address Type	Residence <input type="checkbox"/> Business <input type="checkbox"/> Registered Office <input type="checkbox"/>	Residence <input type="checkbox"/> Business <input type="checkbox"/> Registered Office <input type="checkbox"/>	Residence <input type="checkbox"/> Business <input type="checkbox"/> Registered Office <input type="checkbox"/>
UBO / SMO Occupation	Public Service <input type="checkbox"/> Private Service <input type="checkbox"/> Business <input type="checkbox"/> Others <input type="checkbox"/>	Public Service <input type="checkbox"/> Private Service <input type="checkbox"/> Business <input type="checkbox"/> Others <input type="checkbox"/>	Public Service <input type="checkbox"/> Private Service <input type="checkbox"/> Business <input type="checkbox"/> Others <input type="checkbox"/>
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 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.

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

(FOR INDIVIDUALS & NON-INDIVIDUALS)

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

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

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

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

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

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

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

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

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

Sign of 1 st Applicant / Guardian / Authorised Signatory / PoA	Sign of 2 nd Applicant / Guardian / Authorised Signatory / PoA	Sign of 3 rd Applicant / Guardian / Authorised Signatory / PoA
--	--	--

For Lumpsum 'OR' SIP

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

Scheme Name and Plan	Payment Details	Date & Stamp of Collection Centre / ISC
Mirae Asset Dynamic Bond Fund	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).

Enclosed relevant documentary proof evidencing the above definition.

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: ____ / ____ / ____

CU/03/2024

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

Registration Cum Mandate Form For NACH/Direct Debit



Application No.:

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

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

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

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

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

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

--	--	--	--	--	--	--	--	--	--	--	--	--	--	--

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

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

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

SIP Date

D	D
---	---

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

SIP Start Month (MM/YY)

M	M	Y	Y
---	---	---	---

 SIP End Month (MM/YY)

M	M	Y	Y
---	---	---	---

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

If Goal & SIP amount is same default will be taken as ` 1 crore Goal Amount ` Kids Education Retirement Planning (Default)
 Tax Savings Dream House Dream Car Dream Vacation Kids Marriage Others- Please specify

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

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

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

M	M	Y	Y
---	---	---	---

 Top-up End Month (MM/YY)

M	M	Y	Y
---	---	---	---

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

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

Cancelled cheque Leaf First SIP Cheque No. Drawn on Bank

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

Bank Name Core Banking A/c. No.

--	--	--	--	--	--	--	--	--	--	--	--	--	--	--

 Branch Name & City Bank Account Type NRE CURRENT SAVINGS NRO

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

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

MIRAE ASSET Mutual Fund UMRN

--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--

 Bank use

--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--

 Date

D	D	M	M	Y	Y	Y	Y
---	---	---	---	---	---	---	---

Utility Code

N	A	C	H	0	0	0	0	0	0	0	0	0	5	1	4	8
---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---

 CREATE MODIFY CANCEL

Sponsor Bank Code

--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--

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

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

--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--

With Bank

Name of customers bank															IFSC / MICR			
------------------------	--	--	--	--	--	--	--	--	--	--	--	--	--	--	-------------	--	--	--

An Amount Of Rupees

--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--

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

Reference 1

Folio No.									
-----------	--	--	--	--	--	--	--	--	--

 Reference 2

Scheme Name									
-------------	--	--	--	--	--	--	--	--	--

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

PERIOD
 From

D	D	M	M	Y	Y	Y	Y
---	---	---	---	---	---	---	---

 Maximum period of validity of this mandate is 40 years only
 To

D	D	M	M	Y	Y	Y	Y
---	---	---	---	---	---	---	---

 Maximum period of validity of this mandate is 40 years only
 Signature Of Primary Account Holder _____ Signature Of Joint Account Holder _____ Signature Of Joint Account Holder _____

Phone No.

--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--

 1. Name Of Primary Account Holder 2. Name Of Joint Account Holder 3. Name Of Joint Account Holder

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

CU/03/2024

TERMS AND CONDITIONS

1. One Time Mandate (OTM) is a facility (herein after referred as 'facility') whereby the Unit holder(s) can register a One Time Mandate to debit their bank account up to a certain limit per transaction, as per their choice, with Mirae Asset Mutual Fund ('Fund') and authorizing the Fund and the bank to debit their bank account for payment towards various purchases or SIP instalments submitted through various modes offered or as may be offered from time to time by Mirae Asset Mutual Fund.
2. This facility is an authorization to the bank, as indicated by the Unit holder(s) in the OTM form, to debit their bank account up to a certain limit in a particular folio per registration per transaction, based on their instruction to the Fund, whenever they choose to invest or start a SIP.
3. Unless otherwise specified, the term 'mandate' in these terms and conditions refers to the specific bank and bank account number of the investor/s or unit holder/s as mentioned by them in the OTM form (mandate form) to be used for debits for payment towards SIP instalments..
4. The Application Form should be completed in ENGLISH and in BLOCK LETTERS only.
5. Investors who have already submitted a One Time Mandate (OTM) form or already registered for OTM facility should not submit OTM form again as OTM registration is a one-time process only for each bank account. However, if such investors wish to add a new bank account towards OTM facility may fill the form.
6. Investors, who have not registered for OTM facility, may fill the OTM form and submit duly signed with their name mentioned. There is no requirement of filling a mandate form every time for a new SIP, as long as the amount of the instalments for the SIPs registered are within the mandate amount.
7. In a folio, the Unit holder(s) can register only a single One Time Mandate with a particular bank account number. In other words, for the same bank account number, the unit holder(s) cannot submit more than one mandate in a folio. However, the Unit holder(s) can register multiple mandates of different bank account numbers maintained with the same bank or different banks.
8. This facility is available to all categories of investors who are eligible to invest in the schemes of the Fund from time to time MAMF reserves the right to restrict or withdraw or discontinue the OTM facility to certain categories of investors or to any specific investor anytime at its discretion without assigning any prior reason thereof.
9. Application forms along with supporting documents can be submitted to Investor Service Centre of the AMC or the RTA – M/s Kfintech, contact details of which are available on www.miraeassetmf.co.in
10. Registration of One Time Mandate will take 25 Calendar days from the date of submission of form.
11. Maximum amount per OTM is Rs. 1 Crore
12. Mobile Number and Email Id: Unit holder(s) should mandatorily provide their mobile number and email id on the mandate form. Where the mobile number and email id mentioned on the mandate form differs from the ones as already existing in the folio, the details provided on the mandate will not be updated in the folio; however, the AMC reserves the right to communicate for transaction reasons on such contact details. All future communication whatsoever would be, thereafter, sent to the mobile number and email id registered under the folio.
13. Investors are deemed to have read and understood the terms and conditions of OTM Facility, SIP registration through OTM facility, the Scheme Information Document, Statement of Additional Information, Key Information Memorandum, Instructions and Addenda issued from time to time of the respective Scheme(s) of Mirae Asset Mutual Fund.
14. "National Automated Clearing House (NACH)" is Direct Electronic Debit mode implemented by National Payments Corporation of India (NPCI), list of banks is available on NPCI website www.npci.org.in. The said list is subject to modifications. The investor agrees to abide by the terms and conditions of NACH Debit/ECS of Reserve Bank of India/Banks.
15. Date and the validity of the mandate should be mentioned in DD/MM/ YYYY format.
16. Utility Code of the Service Provider will be mentioned by Mirae Asset Mutual Fund.
17. Tick on the respective option to select your choice of action and instruction.
18. Please mention the Name of Bank and Branch, IFSC / MICR Code also provide an Original Cancelled copy of the cheque of the same bank account registered in One Time Mandate.
19. Amount payable for service or maximum amount per transaction that could be processed in words. The amount in figures should be same as the amount mentioned in words, in case of ambiguity the mandate will be rejected.
20. For the convenience of the investors the frequency of the mandate will be "As and When Presented"
21. Please affix the Names of customer/s and signature/s as well as seal of Company (where required) and sign the undertaking
22. The Investor/s shall not hold the AMC liable for the following:
 - For any transaction using the Facility carried out in good faith by the AMC on instructions of the Investor/s.
 - For unauthorized usage/ unauthorized transactions conducted by using the facility.
 - For any loss or damage incurred or suffered by the Investor/s due to any error, defect, failure or interruption in the provision of the Facility arising from or caused by any reason whatsoever.
23. Investor will not hold Mirae Asset Mutual Fund, its registrars and other service providers responsible if the transaction is delayed or not effected or the investor bank account is debited in advance or after the specific date due to various clearing cycles of NACH Debit/ Local/Bank holiday. Mirae Asset Mutual Fund, its registrars and other service providers shall not be held responsible or liable for damages / compensation / loss incurred by the investor as a result of using the SIP or ECS / Auto debt facility. The investor assumes the entire risk of using this facility and takes full responsibility.
24. Mirae Asset Mutual Fund reserves the right to reject any application without assigning any reason thereof. Mirae Asset Mutual Fund in consultation with Trustees reserves the right to withdraw these offerings, modify the procedure, frequency, dates, load structure in accordance with the SEBI Regulations and any such change will be applicable only to units transacted pursuant to such change on a prospective basis.
25. It is clarified that the Facility is only with a view to accommodate / facilitate the Investor/s and offered at the sole discretion of the AMC. The AMC is not bound and/or obliged in any way to give access to the Facility to Investor/s.
26. The Investor/s shall check his/ her account records carefully and promptly. If the Investor/s believes that there has been a mistake in any transaction using the Facility, or that an unauthorized transaction has been affected, the Investor/s shall notify the AMC immediately. If the Investor/s defaults in intimating the discrepancies in the statement within a period of fifteen days of receipt of the statements, he waives all his rights to raise the same in favor of the AMC, unless the discrepancy/ error is apparent on the face of it. By opting for the facility, the Investor/s hereby irrevocably authorizes and instructs the AMC to act as his/ her agent and to do all such acts as AMC may find necessary to provide the Facility.
27. Investor/s can choose to cancel the OTM by filling OTM cancellation form 10 days in advance of the next SIP date
28. While submitting the mandate the gap between the current business date and date of the mandate should be less than 120 days, if the gap is more than 120 days then such mandates shall be rejected.
The date of the mandate should be less than or equal to the current business date. If the date is beyond the current business date, then such mandate shall not be accepted.
29. As per NPCI latest circular maximum end date will be upto 40 years. Hence it is mandatory to provide the End date on the form.

Intentionally left blank

Standalone SIP Registration Form

(For OTM Registered Investors only)

Registration Cum Mandate Form For NACH/Direct Debit
Application No.:



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

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

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

Please NEW SIP ENROLMENT WHERE OTM ALREADY REGISTERED SIP Top-up Facility Goal SIP

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

Name of 1st Unit Holder _____ Folio No. _____

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

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

Scheme:

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

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

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

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

If Goal and SIP amount is same default will be taken as ` 1 crore Goal Amount ` Kids Education Retirement Planning (Default)
 Tax Savings Dream House Dream Car Dream Vacation Kids Marriage Others- Please specify

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

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

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

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

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

OTM Parent I.H no

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

Bank Name _____ Core Banking A/c. No. _____

Branch Name & Address _____ City _____

9 Digit MICR Code _____ Bank Account Type NRE CURRENT SAVINGS NRO

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

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

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



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

Scheme: _____ Plan: _____

Bank Name : _____ Cheque No.: _____ Amount ` : _____ Dated: _____

ISC Stamp Date & Signature

CU/03/2024

STANDALONE ONE TIME MANDATE (OTM) FOR SIP APPLICATION.



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

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

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

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

Name of 1st Unit Holder

Folio No. Mobile No.

Email ID

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

Bank Name

Bank Account No.

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

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

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

MIRAE ASSET Mutual Fund UMRN Bank use Date

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

Sponsor Bank Code Bank use I/We hereby authorize Mirae Asset Investment Managers (India) Pvt. Ltd.

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

With Bank Name of customers bank IFSC / MICR

An Amount Of Rupees

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

Reference 1 Folio No. Reference 2 Scheme Name

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

From **PERIOD** Maximum period of validity of this mandate is 40 years only

To

Maximum period of validity of this mandate is 40 years only

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

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

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

CU/03/2024

TERMS AND CONDITIONS

1. One Time Mandate (OTM) is a facility (herein after referred as 'facility') whereby the Unit holder(s) can register a One Time Mandate to debit their bank account up to a certain limit per transaction, as per their choice, with Mirae Asset Mutual Fund ('Fund') and authorizing the Fund and the bank to debit their bank account for payment towards various purchases or SIP instalments submitted through various modes offered or as may be offered from time to time by Mirae Asset Mutual Fund.
2. This facility is an authorization to the bank, as indicated by the Unit holder(s) in the OTM form, to debit their bank account up to a certain limit in a particular folio per registration per transaction, based on their instruction to the Fund, whenever they choose to invest or start a SIP.
3. Unless otherwise specified, the term 'mandate' in these terms and conditions refers to the specific bank and bank account number of the investor/s or unit holder/s as mentioned by them in the OTM form (mandate form) to be used for debits for payment towards SIP instalments..
4. The Application Form should be completed in ENGLISH and in BLOCK LETTERS only.
5. Investors who have already submitted a One Time Mandate (OTM) form or already registered for OTM facility should not submit OTM form again as OTM registration is a one-time process only for each bank account. However, if such investors wish to add a new bank account towards OTM facility may fill the form.
6. Investors, who have not registered for OTM facility, may fill the OTM form and submit duly signed with their name mentioned. There is no requirement of filling a mandate form every time for a new SIP, as long as the amount of the instalments for the SIPs registered are within the mandate amount.
7. In a folio, the Unit holder(s) can register only a single One Time Mandate with a particular bank account number. In other words, for the same bank account number, the unit holder(s) cannot submit more than one mandate in a folio. However, the Unit holder(s) can register multiple mandates of different bank account numbers maintained with the same bank or different banks.
8. This facility is available to all categories of investors who are eligible to invest in the schemes of the Fund from time to time MAMF reserves the right to restrict or withdraw or discontinue the OTM facility to certain categories of investors or to any specific investor anytime at its discretion without assigning any prior reason thereof.
9. Application forms along with supporting documents can be submitted to Investor Service Centre of the AMC or the RTA – M/s Kfintech, contact details of which are available on www.miraeassetmf.co.in
10. Registration of One Time Mandate will take 25 Calendar days from the date of submission of form.
11. Maximum amount per OTM is Rs. 1 Crore
12. Mobile Number and Email Id: Unit holder(s) should mandatorily provide their mobile number and email id on the mandate form. Where the mobile number and email id mentioned on the mandate form differs from the ones as already existing in the folio, the details provided on the mandate will not be updated in the folio; however, the AMC reserves the right to communicate for transaction reasons on such contact details. All future communication whatsoever would be, thereafter, sent to the mobile number and email id registered under the folio.
13. Investors are deemed to have read and understood the terms and conditions of OTM Facility, SIP registration through OTM facility, the Scheme Information Document, Statement of Additional Information, Key Information Memorandum, Instructions and Addenda issued from time to time of the respective Scheme(s) of Mirae Asset Mutual Fund.
14. "National Automated Clearing House (NACH)" is Direct Electronic Debit mode implemented by National Payments Corporation of India (NPCI), list of banks is available on NPCI website www.npci.org.in. The said list is subject to modifications. The investor agrees to abide by the terms and conditions of NACH Debit/ECS of Reserve Bank of India/Banks.
15. Date and the validity of the mandate should be mentioned in DD/MM/ YYYY format.
16. Utility Code of the Service Provider will be mentioned by Mirae Asset Mutual Fund.
17. Tick on the respective option to select your choice of action and instruction.
18. Please mention the Name of Bank and Branch, IFSC / MICR Code also provide an Original Cancelled copy of the cheque of the same bank account registered in One Time Mandate.
19. Amount payable for service or maximum amount per transaction that could be processed in words. The amount in figures should be same as the amount mentioned in words, in case of ambiguity the mandate will be rejected.
20. For the convenience of the investors the frequency of the mandate will be "As and When Presented"
21. Please affix the Names of customer/s and signature/s as well as seal of Company (where required) and sign the undertaking
22. The Investor/s shall not hold the AMC liable for the following:
 - For any transaction using the Facility carried out in good faith by the AMC on instructions of the Investor/s.
 - For unauthorized usage/ unauthorized transactions conducted by using the facility.
 - For any loss or damage incurred or suffered by the Investor/s due to any error, defect, failure or interruption in the provision of the Facility arising from or caused by any reason whatsoever.
23. Investor will not hold Mirae Asset Mutual Fund, its registrars and other service providers responsible if the transaction is delayed or not effected or the investor bank account is debited in advance or after the specific date due to various clearing cycles of NACH Debit/ Local/Bank holiday. Mirae Asset Mutual Fund, its registrars and other service providers shall not be held responsible or liable for damages / compensation / loss incurred by the investor as a result of using the SIP or ECS / Auto debt facility. The investor assumes the entire risk of using this facility and takes full responsibility.
24. Mirae Asset Mutual Fund reserves the right to reject any application without assigning any reason thereof. Mirae Asset Mutual Fund in consultation with Trustees reserves the right to withdraw these offerings, modify the procedure, frequency, dates, load structure in accordance with the SEBI Regulations and any such change will be applicable only to units transacted pursuant to such change on a prospective basis.
25. It is clarified that the Facility is only with a view to accommodate / facilitate the Investor/s and offered at the sole discretion of the AMC. The AMC is not bound and/or obliged in any way to give access to the Facility to Investor/s.
26. The Investor/s shall check his/ her account records carefully and promptly. If the Investor/s believes that there has been a mistake in any transaction using the Facility, or that an unauthorized transaction has been affected, the Investor/s shall notify the AMC immediately. If the Investor/s defaults in intimating the discrepancies in the statement within a period of fifteen days of receipt of the statements, he waives all his rights to raise the same in favor of the AMC, unless the discrepancy/ error is apparent on the face of it. By opting for the facility, the Investor/s hereby irrevocably authorizes and instructs the AMC to act as his/ her agent and to do all such acts as AMC may find necessary to provide the Facility.
27. Investor/s can choose to cancel the OTM by filling OTM cancellation form 10 days in advance of the next SIP date
28. While submitting the mandate the gap between the current business date and date of the mandate should be less than 120 days, if the gap is more than 120 days then such mandates shall be rejected.
The date of the mandate should be less than or equal to the current business date. If the date is beyond the current business date, then such mandate shall not be accepted.
29. As per NPCI latest circular maximum end date will be upto 40 years. Hence it is mandatory to provide the End date on the form.

Mirae Asset MULTI SIP Application Form

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

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

Application No.:

MIRAE ASSET

Mutual Fund

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

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

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

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

Name of 1st Unit Holder (as per PAN card)

Folio No.

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

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

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

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

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

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

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

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

Bank. _____ Branch _____ City _____

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

MIRAE ASSET Mutual Fund	UMRN	<input type="text"/>	Bank use	<input type="text"/>	Date	<input type="text" value="D"/> <input type="text" value="D"/> <input type="text" value="M"/> <input type="text" value="M"/> <input type="text" value="Y"/> <input type="text" value="Y"/> <input type="text" value="Y"/> <input type="text" value="Y"/>
Utility Code	<input type="text" value="N"/> <input type="text" value="A"/> <input type="text" value="C"/> <input type="text" value="H"/> <input type="text" value="0"/> <input type="text" value="0"/> <input type="text" value="0"/> <input type="text" value="0"/> <input type="text" value="0"/> <input type="text" value="0"/> <input type="text" value="0"/> <input type="text" value="0"/> <input type="text" value="0"/> <input type="text" value="0"/> <input type="text" value="5"/> <input type="text" value="1"/> <input type="text" value="4"/> <input type="text" value="8"/>	<input checked="" type="checkbox"/> CREATE	<input checked="" type="checkbox"/> MODIFY	<input checked="" type="checkbox"/> CANCEL		
Sponsor Bank Code	<input type="text"/>	Bank use	<input type="text"/>	I/We hereby authorize Mirae Asset Investment Managers (India) Pvt. Ltd.		

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

With Bank Name of customers bank IFSC / MICR

An Amount Of Rupees

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

Reference 1 Folio No. Reference 2 Scheme Name

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

PERIOD
From

Maximum period of validity of this mandate is 40 years only

To

Maximum period of validity of this mandate is 40 years only

Signature Of Primary Account Holder

Signature Of Joint Account Holder

Signature Of Joint Account Holder

Phone No.

1. Name Of Primary Account Holder

2. Name Of Joint Account Holder

3. Name Of Joint Account Holder

Terms & Conditions of Multi-SIP Facility

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

Instructions to fill Mandate:

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

12. Amount in words.
13. Amount in figures.
14. Frequency at which the debit should happen.
15. Whether the amount is fixed or variable.
16. Reference - 1: Any details requested by the entity to whom the mandate is being given
17. Reference - 2: Any details requested by the entity to whom the mandate is being given.
18. Your phone number.
19. Your email-id.
20. Period for which the debit mandate is valid
 - a. Start date
 - b. End date
21. Signatures of the account holder as per holding pattern in bank records.
22. Name of the account holder.