

COMMON APPLICATION FORM

Application No.:



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

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.

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
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Please ☒ Lumpsum Investment ☐ Micro Application ☐ SIP Application

TRANSACTION CHARGES (Please ☒ any one of the below. Refer Instruction 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, Name, Section 2 & proceed to Section 7 - Investment Details]

Folio No.

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 Details <input type="text"/>	KYC Pls <input checked="" type="checkbox"/> <input type="checkbox"/> Proof Attached	Pls indicate if US Person or a resident for tax purpose / Resident of Canada <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No ^s (\$Default if not <input checked="" type="checkbox"/>)
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GUARDIAN (In case 1 st Applicant is a Minor)	Relationship with Minor (Please <input checked="" type="checkbox"/>)
Mr. / Ms. / M/s.	<input type="checkbox"/> Mother <input type="checkbox"/> Father <input type="checkbox"/> Legal Guardian

POA Details:	Name <input type="text"/>	PAN Details <input type="text"/>	KYC Pls <input checked="" type="checkbox"/> <input type="checkbox"/> Proof Attached
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Mode of Holding: ☐ Anyone or Survivor ☐ Single ☐ Joint (Please note that the Default option is Anyone or Survivor)

Contact Person for Corporate Investor: Name Designation:

3. FIRST APPLICANT AND KYC DETAILS

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) <input type="text"/>	Proof of Date of Birth (Please <input checked="" type="checkbox"/>) <input type="checkbox"/> Birth Certificate <input type="checkbox"/> School Leaving Certificate / Mark Sheet <input type="checkbox"/> Passport of the Minor <input type="checkbox"/> Others (Please specify) <input type="text"/>
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Place of Birth / Incorporation:	Country of Birth / Incorporation:	Nationality:	Gender <input type="checkbox"/> Male <input type="checkbox"/> Female <input type="checkbox"/> Other
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Type: ☐ Resident Individual ☐ Sole Prop ☐ NRI - NRE ☐ Trust ☐ Bank / FIs ☐ FIs ☐ PIO ☐ Society/AOP/BOI ☐ Minor thru Guardian ☐ NRI - NRO

☐ HUF ☐ LLP ☐ Listed Company ☐ Private Company ☐ Public Ltd. Company ☐ Artificial Juridical Person ☐ Partnership Firm ☐ FOF - MF Schemes ☐ Others (Please specify)

a*. Occupation Details [Please tick (<input checked="" type="checkbox"/>)]	<input type="checkbox"/> Private Sector <input type="checkbox"/> Public Sector <input type="checkbox"/> Government Service <input type="checkbox"/> Student <input type="checkbox"/> Professional <input type="checkbox"/> Housewife <input type="checkbox"/> Business <input type="checkbox"/> Retired <input type="checkbox"/> Agriculture <input type="checkbox"/> Proprietorship <input type="checkbox"/> Others (Please specify) <input type="text"/>
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b*. Gross Annual Income (₹) [Please tick (☒)] ☐ Below 1 Lakh ☐ 1-5 Lakh ☐ 5-10 Lakh ☐ 10-25 Lakh ☐ >25 Lakh ☐ > 1 Crore

c*. 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

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	<input type="checkbox"/> Foreign Exchange / Money Changer Services <input type="checkbox"/> Gaming/Gambling/Lottery/Casino Services <input type="checkbox"/> Money Lending / Pawning <input type="checkbox"/> None of the above
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4. BANK ACCOUNT DETAILS - Mandatory [Refer Instruction Nos. 3 & 4]

Name of the Bank:

Core Banking A/c No. <input type="text"/>	A/c. Type Pls. (<input checked="" type="checkbox"/>) <input type="checkbox"/> NRE <input type="checkbox"/> CURRENT <input type="checkbox"/> SAVINGS <input type="checkbox"/> NRO
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Branch Name: **Address:**

Bank Branch City: <input type="text"/>	State: <input type="text"/>	Pin Code <input type="text"/>
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MICR Code <input type="text"/>	Please attach a cancelled cheque OR a clear photo copy of a cheque	IFSC Code (Mandatory for Credit via NEFT/RTGS) <input type="text"/>
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* mandatory fields

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

06-2016

5. JOINT APPLICANTS, IF ANY AND THEIR KYC DETAILS

2nd APPLICANT Mr. / Ms. / M/s. (Not Applicable in case of Minor Applicant)

PAN Details	<input type="text"/>	KYC Pls <input checked="" type="radio"/> <input type="radio"/> Proof Attached	Pls indicate if US Person or a resident for tax purpose / Resident of Canada <input type="radio"/> Yes <input type="radio"/> No* (*Default if not <input checked="" type="radio"/>)
Date of Birth (Mandatory)	<input type="text"/>	Place of Birth	
Country of Birth	Nationality:	Gender	<input type="radio"/> Male <input type="radio"/> Female <input type="radio"/> Other
a*. Occupation Details [Please tick (✓)]	<input type="radio"/> Private Sector <input type="radio"/> Public Sector <input type="radio"/> Government Service <input type="radio"/> Student <input type="radio"/> Professional <input type="radio"/> Housewife <input type="radio"/> Business <input type="radio"/> Retired <input type="radio"/> Agriculture <input type="radio"/> Proprietorship <input type="radio"/> Others (Please specify)		
b*. Gross Annual Income (₹) [Please tick (✓)]	<input type="radio"/> Below 1 Lakh <input type="radio"/> 1-5 Lakh <input type="radio"/> 5-10 Lakh <input type="radio"/> 10-25 Lakh <input type="radio"/> >25 Lakh <input type="radio"/> > 1 Crore		
c*. Politically Exposed Person (PEP) Status	<input type="radio"/> I am PEP <input type="radio"/> I am Related to PEP <input type="radio"/> Not Applicable		
d. Net-worth ₹	as on <input type="text"/>	(Not older than 1 year)	

3rd APPLICANT Mr. / Ms. / M/s. (Not Applicable in case of Minor Applicant)

PAN Details	<input type="text"/>	KYC Pls <input checked="" type="radio"/> <input type="radio"/> Proof Attached	Pls indicate if US Person or a resident for tax purpose / Resident of Canada <input type="radio"/> Yes <input type="radio"/> No* (*Default if not <input checked="" type="radio"/>)
Date of Birth (Mandatory)	<input type="text"/>	Place of Birth	
Country of Birth	Nationality:	Gender	<input type="radio"/> Male <input type="radio"/> Female <input type="radio"/> Other
a*. Occupation Details [Please tick (✓)]	<input type="radio"/> Private Sector <input type="radio"/> Public Sector <input type="radio"/> Government Service <input type="radio"/> Student <input type="radio"/> Professional <input type="radio"/> Housewife <input type="radio"/> Business <input type="radio"/> Retired <input type="radio"/> Agriculture <input type="radio"/> Proprietorship <input type="radio"/> Others (Please specify)		
b*. Gross Annual Income (₹) [Please tick (✓)]	<input type="radio"/> Below 1 Lakh <input type="radio"/> 1-5 Lakh <input type="radio"/> 5-10 Lakh <input type="radio"/> 10-25 Lakh <input type="radio"/> >25 Lakh <input type="radio"/> > 1 Crore		
c*. Politically Exposed Person (PEP) Status	<input type="radio"/> I am PEP <input type="radio"/> I am Related to PEP <input type="radio"/> Not Applicable		
d. Net-worth ₹	as on <input type="text"/>	(Not older than 1 year)	

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

Local Address of 1st Applicant

City	State	Pin Code	<input type="text"/>
Tel. Off.	Resi.	Mobile	<input type="text"/>
E - Mail^^	<input type="text"/>		

^^Please Use Block Letters. Investors providing email ID would mandatorily receive all Communications, Statement of Accounts and Abridged Annual Report through e-mail only.

6b. 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	<input type="text"/>
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7. INVESTMENT AND PAYMENT DETAILS (For complete information on Investment Details please refer to Instructions No. 6.)

Scheme	<input type="radio"/> Regular Plan <input type="radio"/> Direct Plan <input type="radio"/> Growth (Default) <input type="radio"/> Payout <input type="radio"/> Dividend* <input type="radio"/> Reinvestment <input type="radio"/> Div frequency*				
Payment Type [Please (✓)]	<input type="radio"/> Self (Non-Third Party Payment) <input type="radio"/> Third Party Payment (Please attach 'Third Party Payment Declaration Form')				
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)

DIV frequency is applicable only for Mirae Asset Cash Management Fund & Mirae Asset Ultra Short Term Bond Fund.

8. DEMAT ACCOUNT DETAILS - Mandatory for units in Demat Mode - Please ensure that the sequence of names as mentioned under section 3 matches as per the Depository Details.

National Securities Depository Limited (NSDL)	Central Depository Services (India) Limited (CDSL)
DP Name	DP Name
DP ID <input type="text"/>	Benef. A/C No. <input type="text"/>
Enclosures - Please (✓) <input type="radio"/> Client Masters List (CML) <input type="radio"/> Transaction cum Holding Statement <input type="radio"/> Delivery Instruction Slip (DIS)	16 Digit A/C No. <input type="text"/>

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

<input type="radio"/> PLEASE REGISTER MY/OUR NOMINEE AS PER BELOW DETAILS	OR	<input type="radio"/> I/WE DO NOT WISH TO NOMINATE				
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
1		<input type="text"/>				
2		<input type="text"/>				
3		<input type="text"/>				

* mandatory fields

FOR NON-INDIVIDUALS ONLY

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

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

We are a,
Financial institution ☐
or
Direct reporting NFE ☐
[Please tick (✓)]

GIIN

Note: If you do not have a GIIN but you are sponsored by another entity, please provide your sponsor's GIIN above and indicate your sponsor's name below

Name of sponsoring entity:

GIIN not available [Please tick (✓)]

☐ Applied for

☐ Not required to apply for - please specify 2 digits sub-category

☐ Not obtained – Non-participating FI

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

1	Is the Entity a publicly traded company (that is, a company whose shares are regularly traded on an established securities market)	<input type="radio"/> Yes (If yes, please specify any one stock exchange on which the stock is regularly traded) Name of stock exchange: _____
2	Is the Entity a related entity of a publicly traded company (a company whose shares are regularly traded on an established securities market)	<input type="radio"/> Yes (If yes, please specify name of the listed company and one stock exchange on which the stock is regularly traded) Name of listed company: _____ Nature of relation <input type="radio"/> Subsidiary of the Listed Company or <input type="radio"/> Controlled by a Listed Company Name of stock exchange: _____
3	Is the Entity an active NFE	<input type="radio"/> Yes (If yes, please fill UBO declaration in the next section.) Nature of Business: _____ Please specify the sub-category of Active NFE <input type="text"/> <input type="text"/> Mention code: Refer instruction 16(c)
4	Is the Entity a passive NFE	<input type="radio"/> Yes (If yes, please fill UBO declaration in the next section.) Nature of Business: _____

For details refer instruction No. 16.

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

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

11b. DETAILS OF ULTIMATE BENEFICIAL OWNERS [Mandatory] (If the given space below is not adequate, please attach multiple declaration forms)

Name of UBO & Address	Address Type [§]	PAN/Tax Payer Identification No./ Equivalent ID No. [%]	Document Type Refer instruction No. 16(d)	Country of tax Residency/ permanent residency*	Country of citizenship	UBO Code (Mandatory)	KYC (Yes / NO) [please attach the KYC acknowledgement copy]	% of beneficial interest

§§ Address Type: Residential or Business (default)/Residential/Business/Registered Office. Attached documents should be self certified by the UBO and certified by the applicant or Authorised signatory. In case the above information is not provided, it will be presumed that applicant is the UBO, with no declaration to submit. In such case, MAMF/AMC 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 and also undertake to provide any other additional information as may be required at your end.

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, Aadhar, Passport, Election ID, Govt. ID, Driving Licence NREGA Job Card, Others) City of Birth - Country of Birth	Occupation Type: Service, Business, Others Nationality: Father's Name: Mandatory if PAN is not available	DOB: Date of Birth Gender: Male, Female, Other
1. PAN: City of Birth: Country of Birth:	Occupation Type: Nationality: Father's Name:	Date Of Birth: Gender <input type="radio"/> Male <input type="radio"/> Female <input type="radio"/> Other
2. PAN: City of Birth: Country of Birth:	Occupation Type: Nationality: Father's Name:	Date Of Birth: Gender <input type="radio"/> Male <input type="radio"/> Female <input type="radio"/> Other
3. PAN: City of Birth: Country of Birth:	Occupation Type: Nationality: Father's Name:	Date Of Birth: Gender <input type="radio"/> Male <input type="radio"/> Female <input type="radio"/> 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

ACKNOWLEDGMENT SLIP

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

For ☐ Lumpsum 'OR' ☐ SIP
as per details below:

Scheme Name and Plan	Payment Details	Date & Stamp of Collection Centre / ISC
	Amount (Rs) _____ Cheque / DD No.: _____ Dated _____ Bank & Branch _____	

Cheque / DD is subject to realisation

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

12. FATCA AND CRS DETAILS (Self Certification) (Refer instruction No. 16)

(FOR INDIVIDUALS & NON-INDIVIDUALS)

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

FOR NON-INDIVIDUALS: Is the "Entity" a tax resident of any country other than India? ☐ Yes ☐ No
(If Yes, please provide country/ies in which the entity is a resident for tax purpose and the associated Tax Identification No. below)

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="radio"/> Yes <input type="radio"/> No	Do you have any non-Indian Country(ies) of Birth / Citizenship / Nationality and Tax Residency	<input type="radio"/> Yes <input type="radio"/> No	Do you have any non-Indian Country(ies) of Birth / Citizenship / Nationality and Tax Residency	<input type="radio"/> Yes <input type="radio"/> No
Country of Birth		Country of Birth		Country of Birth	
Country Citizenship / Nationality		Country Citizenship / Nationality		Country Citizenship / Nationality	
Are you a US specified person?	<input type="radio"/> Yes <input type="radio"/> No Please provide Tax Payer Id. _____	Are you a US specified person?	<input type="radio"/> Yes <input type="radio"/> No Please provide Tax Payer Id. _____	Are you a US specified person?	<input type="radio"/> Yes <input type="radio"/> No Please provide Tax Payer Id. _____
Non-Individual investors fill this section if ticked Yes above.					
Tax Residency Status: 1	Country:	Tax Residency Status: 1	Country:	Tax Residency Status: 1	Country:
	No.:		No.:		No.:
	Type:		Type:		Type:
Tax Residency Status: 2	Country:	Tax Residency Status: 2	Country:	Tax Residency Status: 2	Country:
	No.:		No.:		No.:
	Type:		Type:		Type:
Tax Residency Status: 3	Country:	Tax Residency Status: 3	Country:	Tax Residency Status: 3	Country:
	No.:		No.:		No.:
	Type:		Type:		Type:
Address Type _____		Address Type _____		Address Type _____	
(Address Type: Residential or Business (default) / Residential / Business / Registered Office)					

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(e)]

To The Trustees, Mirae Asset Mutual Fund (The Fund) – (A) Having read and understood the contents of the SID of the Scheme(s), I/We hereby apply for units of the scheme(s) 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(s) 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 Global Investments (India) 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) Applicable for NRIs only:- I/We confirm that I am/We are Non-Resident of Indian Nationality/Origin and I/We hereby confirm that the funds for subscription and for all additional purchases have been remitted from abroad through normal banking channels or from funds in my/our Non-Resident External/ Ordinary Account. (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) (J). 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 and also undertake to provide any other additional information as may be required at your end.

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
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Application No.: Cheque/DD should be Drawn in favour of the Scheme Name

Mirae Asset India Opportunities Fund	Mirae Asset Emerging Bluechip Fund	Mirae Asset Great Consumer Fund
Mirae Asset Prudence Fund	Mirae Asset Tax Saver Fund	Mirae Asset Cash Management Fund
Mirae Asset Ultra Short Term Bond Fund	Mirae Asset China Advantage Fund	

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

Registration Cum Mandate Form For NACH/Direct Debit

Mutual Fund

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.

Please ☒ Enrollment for New Registration (Please fill all sections) **OR** ☐ Change my/our bank account for existing SIP(s) **OR** ☐ SIP Top-up Facility

Folio No.										Name of 1 st Unit Holder
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Frequency Please ☒ **Monthly (Default)** ☐ **Quarterly** ☐ **Regular Plan** ☐ **Direct Plan** ☐ **Growth (Default)** ☐ **Dividend Payout** ☐ **Dividend Reinvestment**

DIV frequency is applicable only for Mirae Asset Cash Management Fund & Mirae Asset Ultra Short Term Bond Fund

SIP Date Please ☒ ☐ 01st ☐ 10th (Default) ☐ 15th ☐ 21st ☐ 28th **SIP Amount (₹)** ☐ 5,000 ☐ 10,000 ☐ 25,000 ☐ Any other Amount. (₹)

SIP Start Date: OR Enter SIP End Date: End Date : Perpetual ☐ Dec 2099 (Till you instruct Mirae Asset Mutual Fund to discontinue your SIP)

All Applicants have to submit NACH mandate and will need to fill the maximum amount in line with Top Up amount, SIP amount & tenure.

Top-up Amount (₹)	(minimum ₹ 500/- and in multiples of ₹ 1/- only)	Top-up Start Date	M	M	Y	Y	Y	Y
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Frequency Please 	<input type="radio"/> Half Yearly	<input type="radio"/> Yearly (Default)	Top-up End Date	M	M	Y	Y	Y	Y
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For Existing Investors: Original SIP details - SIP Date -	SIP Amount (₹)-	Scheme -
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3a - Only for Existing Investors - I/We wish to register my/our SIP on the basis of Cancelled Cheque leaf or Photocopy of the Cheque submitted ☒ Please ☐

3b - For New Investors - Please provide copy of cancelled cheque and mention relevant SIP details in the form and NACH mandate. Cheque leaf enclosed ☐

First SIP Cheque No.	Drawn on Bank
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Cheque Date A/c. Type ☐ NRE ☐ CURRENT ☐ SAVINGS ☐ NRO

4. BANK ACCOUNT DETAILS (Mandatory)

I/We hereby authorise Mirae Asset Global Investments (India) Pvt. Ltd., Investment manager to Mirae Asset Mutual Fund acting through their authorised service providers to debit my/our following Bank A/c. by NACH/ECS (Auto Debit Clearing / Direct Debit) Facility or any other facility for collection of SIP payments.

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

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

DECLARATION & SIGNATURE: To The Trustees, Mirae Asset Mutual Fund - I/we have read and understood the contents of the SID of the applied Scheme and the terms & 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 Global Investments (India) Pvt. Ltd., 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 Rs. 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)
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Tick(✓) ⁷	UMRN ¹	For office use only										Date ²	D	D	M	M	Y	Y	Y	Y		
Create	Sponsor Bank Code ³	For office use only					Utility Code ⁴	For office use only														
Modify	I/We, hereby authorize ⁵		Mirae Asset Global Investments (India) Pvt. Ltd.										To Debit (Tick✓) ⁶		SB / CA / GG / SB-NRE / SB-NRO / Other							
Cancel	Bank A/c Number ⁸																					

With Bank ⁹	Name of Customers Bank	IFSC ¹⁰									or MICR ¹¹									
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An Amount of Rupees ¹²	In Words	Amount in Figures ¹³	₹
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Frequency¹⁴ ☒ Mthly ☐ Qtly ☐ H-Yrly ☐ Yrly ☒ As & when presented Debit Type¹⁵ ☐ Fixed Amount ☒ Maximum Amount

Reference 1 ¹⁶	Folio No	Mobile ¹⁸
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Reference 2 ¹⁷	Scheme Name	Email ID ¹⁹
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Period ²⁰	I agree for the debit of mandate processing charges by the bank whom I am authorizing to debit my accounts as per latest schedule
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From	<div><div></div><div></div></div> <div><div></div><div></div></div> <div><div></div><div></div><div></div><div></div><div></div><div></div></div>	21	<u>Signature of the account holder</u>	<u>Signature of the account holder</u>	<u>Signature of the account holder</u>
To	<div><div></div><div></div></div> <div><div></div><div></div></div> <div><div></div><div></div><div></div><div></div><div></div><div></div></div>	22	<u>Name of the account holder</u>	<u>Name of the account holder</u>	<u>Name of the account holder</u>
Or	<div></div> Until cancelled				

This is to confirm that 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. 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 debit.

06-2016

General Guidelines

1. This facility is offered to investors having Bank accounts in select banks mentioned in the link <http://www.npci.org.in/>. The Banks in the list may be modified/updated/changed/removed at any time in future entirely at the discretion of National Payments Corporation of India (NPCI) without assigning any reasons or prior notice. Standing instructions for investors in such Banks will be discontinued. The investor consents to agree to abide by the terms and conditions of NACH facility of NPCI. This mandate registration form will be submitted through National Automated Clearing House (NACH).
2. Unitholders can opt to invest SIP on monthly or quarterly frequency on the following dates - 1st, 10th, 15th, 21st and 28th of each month/first month of the quarter. In case the day specified is a non Business Day, the transaction will be effected on the next Business Day. In case the SIP frequency is not specified in NACH form, it will be deemed as an application for monthly SIP frequency and will be processed accordingly. In case the SIP date is not specified or in case of ambiguity, the SIP transaction will be processed for 10th of every month/first month of the every quarter. In case the end date is not specified, the Fund would continue the SIP till it receives termination notice from the investor.
3. Please refer the "Minimum Application/Number of units" mentioned in the KIM under the section "Applicable to all schemes" for minimum subscription amount and frequency.
4. Please submit the NACH mandate registration form not less than 25 business days before the first installment date. Such of the forms that are received within the period of 25 business days before the 1st installment date, will be considered from the date of following month/quarter, as per the date (1st, 10th, 15th, 21st and 28th) opted by investor.
5. Investor/Unitholder(s) should preferably 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 be updated in the folio. All future communication whatsoever would be, thereafter, sent to the updated mobile number and email id.
6. Investor/Unitholder(s) should submit original Cancelled Cheque (or a copy) along with mandate form with name and account number pre-printed of the bank account to be registered or bank account verification letter for registration of the mandate failing which registration may not be accepted. The Unitholder(s) cheque/bank account details are subject to third party verification.
7. Mirae Asset Mutual Fund will not be liable for any transaction failures due to rejection by the investors bank/branch. Investor will not hold Mirae Asset Mutual Fund and its service providers responsible if the transaction is delayed or not effected by the Investor's Bank or if debited in advance or after the specific date due to various reasons or for any bank charges debited by his banker in his account towards NACH Registration/Cancellation/Rejections.
8. Mirae Asset Mutual Fund reserves the right to reverse allotments in case the Auto debit is rejected by the bank for any reason whatsoever. Mirae Asset Mutual Fund shall not be responsible and liable for any damages/compensation for any loss, damage etc., incurred by the investor. The investor assumes the entire risk of using the Auto Debit facility of NACH and takes full responsibility for the same.
9. Mirae Asset Mutual Fund / Mirae Asset Trustee Co. Pvt. Ltd. / Mirae Asset Global Investments (India) Pvt. Ltd. reserves the right to discontinue or modify this facility at any time in future on a prospective basis. This right also includes the right to discontinue this facility in case Direct Debit through NACH routes are rejected by the investor's bank for any reasons. Mirae Asset Mutual Fund reserves the right to reject any application without assigning any reason thereof.
10. For intimating the change in bank particulars, please use separate form to modify transaction limit or add/remove banks from the NACH facility. Also fill-up all the relevant details as applicable.
11. Requests for any changes/cancellation in the NACH Bank Mandate request should be submitted at least 15 Business days in advance.
12. Investors are required to ensure adequate funds in their bank account on the date of investment transaction. Mirae Asset Mutual Fund(MAMF) will endeavor to debit the investor bank account on the date of investment transaction, however if there is any delay all such transactions are debited subsequently MAMF or its authorized banker or agent will initiate the Auto Debit form registrations/debit transactions.
13. Investments made through Auto Debit mode are subject to realization of funds from investor bank accounts and the NAV guidelines will be applicable for the transactions which are connected with realization of funds.
14. In case any payment instruction for SIP installment is dishonored by the Bankers for three consecutive times for the reason Account Closed or Insufficient Balance, the AMC reserves the right to discontinue the SIP enrollment.
15. The facility will be automatically terminated upon receipt of intimation of death of the Unitholder. Further, fresh registrations will be required for all Minor applications which has turned to Major, and the bank account credentials have changed. MAMF reserves the right to reject all such transactions through old registrations.
16. Each SIP installment will be treated as a fresh transaction and shall be subject to applicable exit load structure prevailing on the date of each investment.
17. **Third Party Cheque / Funds Transfer:** The payment towards investment can happen only from the bank account of 1st holder and therefore the 1st holder need to be one of the holder in the bank account. As per the recent guidelines, Mirae Asset Mutual Fund has decided to restrict the acceptance of Third Party payments. Accordingly Third Party payment instruments for subscriptions / investments shall not be accepted by the AMC except in the following cases:
- i) Payment by Parents / Grand-Parents / related persons on behalf of a minor in consideration of natural love and affection or as gift for a value not exceeding Rs. 50,000/- (each regular purchase or per SIP instalment);
- ii) Payment by employer on behalf of employee under Systematic Investment Plan (SIP) facility through payroll deductions;
- iii) Custodian on behalf of an FII or a Client.
- For complete details, please refer the section on Third Party cheques given in the General Instructions.
18. Kindly note that any change in original SIP enrolment details such as SIP Date, Frequency, Tenure will be considered as fresh application and will be subject to applicable load structure and other terms at the time of application. However, one can choose to change bank account details, and such change must be submitted at-least 25-30 days before the next SIP date for Debit. Investors may please note that there might be chances where the fresh bank details has not been updated due to minimum time gap of 25-30 days and that the SIP might be rejected / not processed. If the difference / gap between the 1st SIP cheque and Auto debit start date falls short of 25-30 days, then the debit will be registered from the same date of the following month. Please take note of the Minimum Amount Criteria as under:

Schemes	Monthly Frequency	Quarterly Frequency
Mirae Asset Tax Saver Fund	₹ 500 - 6 Installments - Multiples of ₹ 500 thereafter	₹ 500 - 4 Installments - Multiples of ₹ 500 thereafter
All Other Schemes	₹ 1000 - 6 Installments - Multiples of ₹ 1 thereafter	₹ 1500 - 4 Installments - Multiples of ₹ 1 thereafter

Please note Default Option is Growth. In case of Dividend, default option is Dividend Reinvestment.

19. The transactions are liable to rejection incase Investor has Multiple Auto Debit Mandate at folio level and Bank Name & Account not mentioned in the request form. To avail of SIP in separate schemes / plans / date via Auto debit facility, an investor will have to fill a separate form for each scheme / plan / date. A single form cannot be used for different schemes simultaneously.
20. Employee Unique Identification Number (EUIIN): SEBI has made it compulsory for every employee / relationship manager / sales person of the distributor of mutual fund products to quote the EUIIN obtained by him / her from AMFI in the Application Form. EUIIN, particularly in advisory transactions, would assist in addressing any instance of misspelling even if the employee / relationship manager/sales person later leaves the employment of the distributor. Individual ARN holders including senior citizens distributing mutual fund products are also required to obtain and quote EUIIN in the Application Form. Hence, if your investments are routed through a distributor please ensure that the EUIIN is correctly filled up in the Application Form. However, if your distributor has not given you any advice pertaining to the investment, the EUIIN box may be left blank. In this case, you are required to tick mark the box provided above the signature box. However, in case of any exceptional cases where there is no interaction by the employee/sales person / relationship manager of the distributor/sub broker with respect to the transaction, AMCs shall take the requisite declaration separately signed by the investor.
21. Mirae Asset Mutual Fund/Sponsor Bank/NPCI are not liable for the bank charges, if any debited from investor's bank account by the destination bank, on account of payment through NACH.
22. For further details of the Scheme features like minimum amounts, risk factors etc, investors should, before investment, refer to the Scheme Information Document(s), Key Information Memorandum and Addenda issued available at any of the Investor Service Centers or distributors or from the website www.miraeeasetsmf.co.in

Additional for MICRO Systematic Investment Plans (MICRO SIPs)

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

23. Terms & Conditions - SIP Top-up

'SIP Top-Up' is a facility which will enable investors to increase the amount of SIP installments at pre-defined frequency by a fixed amount during the tenure of SIP.

The features, terms and conditions for availing the 'Top-Up' facility shall be as follows:

- SIP Top-Up facility can be availed at half yearly and yearly intervals. In case the Top-Up frequency is not specified, Default will be considered as yearly frequency.
- Minimum Top-Up amount would be Rs. 500/- & in multiples of Re. 1/- thereafter for all the schemes of the Fund that offer SIP.
- In case the investor does not specify Top-Up amount, Rs. 500/- will be considered as the Top-Up amount and the request will be processed accordingly.
- SIP Top-up facility can be started after minimum 6 months from the date of 1st SIP. If the end date of the Top-up facility is not mentioned the Top-up facility will be continued up till the tenure of the SIP. For example, if the SIP is registered up till 2099 & the end date of the Top-up facility is not mentioned; then the Top-up will continue till 2099.
- Top-up facility would be available to all existing and new SIP enrolments. Existing investors who have enrolled for SIP are also eligible to avail Top-Up facility and will be required to submit 'Systematic Investment Plan (SIP) with Top-up Facility' at least 25-30 calendar days prior to the Top-Up start month.

An Illustration : The Top-Up facility will work as follows:

Details of SIP registered	Details of Top-up opted for
<ul style="list-style-type: none">Fixed SIP Installment amount: ₹ 5,000/-SIP Period: 01-April-2016 till 31-March-2019 (3 years)SIP date: 1st of every month (36 installments)	Example: <ul style="list-style-type: none">Top-Up Amount: Rs. 1,000/-Top-Up Frequency: Every 6 months

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

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

Instructions to fill Mandate:

1. UMRN - To be left blank.
2. Date in DD/MM/YYYY format
3. Sponsor Bank IFSC / MICR code, left padded with zeroes where necessary. (Maximum length - 11 Alpha Numeric Characters).
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 / CE / SB-NRE / SB-NRO / OTI ICR
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
- c. Or until cancelled
21. Signatures of the account holder.
22. Name of the account holder.

INSTRUCTIONS

Please read the Key Information Memorandum (KIM) and the terms of the Scheme Information Document (SID) and Statement of Additional Information (SAI) of the respective Schemes(s) carefully before investing / filing the application form. Investors should apprise themselves of the prevailing Load Structure on the date of submitting the application Form.

All investors / applicants are deemed to have read, understood and accepted the terms, subject to which the offers are being made and bind themselves to the terms upon signing the Application Form and tendering payment.

1. General Instructions

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

2. Applicant Information

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

(d) KYC Requirements and Details:

Basic KYC: KYC is mandatory requirement and needs to be done as a one time exercise while dealing in securities markets - once KYC is done through a SEBI registered intermediary (broker, DP, Mutual Fund etc.), you need not undergo the same process again when you approach another intermediary. The AMC shall not accept any transactions (whether fresh or additional subscriptions/switches) pertaining to 'KYC-On Hold' cases, unless and until the Investors / Unitholders submits KYC missing information or updated information and/or complete IPV, which the respective AMC/intermediary shall update in KRA-KYC system promptly. All the Applicants are required to provide basic 'KYC Form' along with details like photograph, proof of identity, proof of address [self-attested by the investor/attested by the ARN Holder/AMFI distributor], and other details as per KYC form, to update their KYC with the fund and update on SEBI designated KYC Registration Authority (KRA) systems and complete the In-Person Verification (IPV). If applicants' have already complied with basic KYC through some other intermediary, they may just provide a KYC acknowledgement of valid KYC status available through the KRA. Basic KYC is applicable for all applicants, Guardian and Power of Attorney Holders as well.

The "KYC details" as sought in the application form are mandatory for all applicants including joint holders. Details of net worth are mandatory for Non Individual applicants and optional for Individual applicants in lieu of gross annual income. While providing details of net worth, the same should be of a date which is within one year of the application.

Non Individual Applicants, not being a company that is listed on any recognized stock exchange or is a subsidiary of such listed or is controlled by such listed Company, are also required to fill in details of ultimate beneficial ownership in section 11(a) and 11(b) of the common application Form.

Rejection: Applications are liable to be rejected without any intimation to the applicants, if KYC requirements are not complied with by all the applicants, KYC acknowledgement is not enclosed or any of the additional details are not mentioned for any of the applicant.

Existing investors: Existing KYC compliant investors of the Mutual Fund can continue to invest under their existing folio, only if they are KYC compliant. Those Investors who have obtained the acknowledgement after completing the KYC process can invest in schemes of the Mutual funds by quoting the PAN in the application form and providing the KYC status. Any Change in Address for all KYC compliant Investors has to be routed through KRA and that direct application to AMC will not be processed/rejected.

Permanent Account Number (PAN): Submission of PAN is mandatory for all investors existing as well as prospective investors (except the PAN Exempt Investors) (including all joint applicants/holders, guardians in case of minors, POA holders and NRIs) for investing with mutual funds. Investors are required to register their PAN with the Mutual Fund by providing the PAN card copy (along with the original for verification which will be returned across the counter). All application without PAN (for all holders, including Guardians and POA holders) are liable to be rejected. Application Forms without quoting of PERN shall be considered incomplete and are liable to be rejected without any reference to the investors. The procedure implemented by the AMC and the decisions taken by the AMC in this regard shall be deemed final. For PAN exempt investors, acknowledgement copy of KYC through KYC Registration Agency (KRA) is must. Please refer notes on PAN Exempt Investors below.

Micro Systematic Investment Plan (Micro SIP) / PAN Exempt Investor - Systematic Investment Plans (SIP) and lumpsum investments (both put together) per mutual fund up to Rs. 50,000/- per year per investor shall be exempted from the requirement of PAN. Accordingly, investments in Mirae Asset Mutual Fund (including SIP investment where the aggregate of SIP installments in a rolling 12 months period or in a financial year i.e April to March) of upto Rs. 50,000/- per investor per year shall be exempt from the requirement of PAN. However, eligible Investors (including joint holders) should comply with the KYC requirement through registered KRA. These exempted investors will have to quote the "PERN (PAN exempt KYC Ref No)" in the application form. This exemption of PAN will be applicable only to investments by individuals (including NRIs but not PIOs), joint holders, Minors and Sole proprietary firms. PIOs, HUFs and other categories of investors will not be eligible for this exemption.

- (e) (i) All the applicants must sign in original on the application form. Signatures should be in English or in any Indian language. Thumb impressions should be from the left hand for males and the right hand for females and in all cases be attested by a Magistrate, Notary Public or Special Executive Magistrate. In case of an HUF (Hindu Undivided Family), the Karta will sign on behalf of the HUF. (ii) In case the application is under a power of Attorney (POA), a duly certified copy thereof duly notarized should be submitted with the application. The POA document should contain the signature of both the applicant and the constituted Attorney. (iii) Applications made by a Limited Company or a Body Corporate or a registered Society or Trust, should be accompanied by a copy of the relevant resolution or authority to make the application, as the case may be, along with a certified copy of the Memorandum and Articles of Association or Trust deed/Bye laws/Partnership deed, whichever is applicable. Refer to document check list.
- (f) **Rejections:** All applications are accepted subject to detailed scrutiny and verification. Applications which are not complete in all respects are liable for rejection, either at the collection point itself or subsequently after details scrutiny/verification at the back office of the registrars. Investors can contact the nearest Investor Service Centre or write to the Registrars, Ms. Karvy Computershare Pvt. Ltd. or send an email to customercare@miraeasset.com.

3. Bank Account Details

In order to protect the interest of investors from fraudulent encashment of cheques and as per regulations, it is mandatory for the Sole/First Applicant to mention his/her bank account number in the application form. Applications received without the relevant bank details will be rejected. The AMC may provide direct credit facility with the banks as may be available from time to time.

In accordance with the AMFI Best Practice Guideline Circular No. 17/2010-11 dated October 22, 2010 and Circular No. 39/ 2013-14 dated August 23, 2013 and to reduce operational risk, Investor(s) are requested to note that for all Change of Bank details (COB) the investors must submit in original any one of the following documents of the new bank account:

- a. Cancelled original cheque of the new bank mandate with first unit holder name and bank account number printed on the face of the cheque. b. Self-attested copy of bank statement. c. Bank passbook with current entries not older than 3 months. d. Bank Letter duly signed by branch manager/authorized personnel.

The AMC also reserves the right to collect proof of Old Bank details while effecting the Change of Bank "Mandate. There shall be a cooling period of 10 calendar days for validation and registration of new bank account. In case of receipt of redemption request during this cooling period, the validation of new Bank mandate and dispatch of redemption proceeds shall be completed within 10 working days to the new bank account; however, the AMC reserves the right to process the redemption request in the old bank mandate, if the credentials of the new bank mandate cannot be authenticated.

Any COB accompanied with any other transaction is liable to be rejected.

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

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

4. **Multiple Bank Accounts Registration Facility:** Mirae Asset Mutual Fund (Fund) offers its unitholders, a facility to register more than one bank account through the "Multiple Bank Accounts Registration Facility", to receive redemption/dividend proceeds. The unitholder may choose to receive the proceeds in any of the bank accounts, the details of which will be registered under the folio.

For the purpose of registration of bank account(s), the investors must submit in original any one of the following documents of the new bank account:

- (a) Cancelled original cheque of the new bank mandate with first unit holder name and bank account number printed on the face of the cheque. (b) Self-attested copy of bank statement. (c) Bank passbook with current entries not older than 3 months. (d) Bank Letter duly signed by Branch Manager/Authorized personnel.

If photocopies of the above stated documents are submitted, investor must produce the original for verification at the official point of acceptance of transaction. The original shall be returned to the investor over the counter upon verification. Kindly note that if the originals are not produced for verification, then the photocopies submitted should be attested in original by the Branch Manager or Authorised personnel of the Bank.

5. **Direct Credit of Redemption/Dividend Proceeds:** Investors can opt for direct credit of the redemption proceeds to their bank accounts. AMC / MF will endeavor to credit the payout directly to that bank account through available electronic mode(s)

(Direct Credit / RTGS / NEFT). The AMC / MF shall not be responsible if payout through the said electronic mode(s) does not get affected due to incomplete or incorrect information or any other technical/operational reasons. The AMC / MF reserve the right to use any other mode of payment as deemed appropriate, however the preferred mode will always be NEFT/RTGS.

6. Investment Details:

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

- c) In case the payment is made through Indian Rupee draft purchased abroad from FCNR or NRE A/C, Account Debit certificate from the Bank issuing the draft, confirming the debit should be submitted.

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

- d) Applicants should indicate the Option (Dividend/Growth) for which the application is made. In absence of information the request would be processed under the default option as mentioned in the SID/ Statement of Additional information of the relevant scheme.

For Direct Investments, please mention "Direct" in the column "Broker / Agent Code".

e) Third Party Cheque/Funds Transfer will not be allowed for Investment

As per the recent guidelines, Mirae Asset Mutual Fund has decided to restrict the acceptance of Third Party payments. Accordingly Third Party payment instruments for subscriptions/investments shall not be accepted by the AMC accept in the following cases:

- **Payment by Parents/Grand-Parents/related persons on behalf of a minor in consideration of natural love and affection or as gift for a value not exceeding Rs. 50,000/- (each regular purchase or per SIP installment). However this restriction will not be applicable for payment made by a guardian whose name is registered in the records of Mutual Fund in that folio;**
- **Payment by employer on behalf of employee under Systematic Investment Plan (SIP) facility through payroll deductions;**
- **Custodian on behalf of an FI or a Client.**

Please note that these provisions will apply to all SIPs registered on or after November 15, 2010. Installments of SIPs registered before November 15, 2010 will not be affected.

For complete details kindly refer to the Addendum dated November 12,2010.

- f) Options Available: Dividend and Growth. Please note that Default Option is Growth and In case of Dividend, default option is Dividend Reinvestment. Investors may please note, that Dividend may be declared by the Trustee, subject to the availability of distributable surplus as per the Regulations.

Dividend Reinvestment can be availed at Daily, Weekly (Record date: Wednesday) & Monthly basis (Record date: 24th of every month). Investors are requested to read the SID for frequency availability in respective scheme applied for.

7. Communication:

In accordance with SEBI Circular No. Cir/ IMD/ DF/16/ 2011 dated September 8, 2011 and SEBI Circular no. CIR/MDR/DP/31/2014 dated November 12, 2014 the investor whose transaction has been accepted by the MAMF shall receive a confirmation by way of email and/or SMS within 5 Business Days from the date of receipt of transaction request, same will be sent to the Unit holders registered e-mail address and/or mobile number. Thereafter, a Consolidated Account Statement ("CAS") shall be issued in line with the following procedure:

1. Consolidation of account statement shall be done on the basis of PAN. In case of multiple holding, it shall be PAN of the first holder and pattern of holding.
2. The CAS shall be generated on a monthly basis and shall be issued on or before 10th of the immediately succeeding month to the unit holder(s) in whose folio(s) transaction(s) has/have taken place during the month.
3. In case there is no transaction in any of the mutual fund folios then CAS detailing holding of investments across all schemes of all Mutual Funds will be issued on half yearly basis [at the end of every six months (i.e. September/ March)].
4. Investors having MF investments and holding securities in Demat account shall receive a Consolidated Account Statement containing details of transactions across all Mutual Fund schemes and securities from the Depository by email / physical mode.
5. Investors having MF investments and not having Demat account shall receive a Consolidated Account Statement from the MF industry containing details of transactions across all Mutual Fund schemes by email / physical mode.

The word 'transaction' shall include purchase, redemption, switch, dividend payout, dividend reinvestment, systematic investment plan, systematic withdrawal plan, and systematic transfer plan and bonus transactions.

CAS shall not be received by the Unit holders for the folio(s) wherein the PAN details are not updated. The Unit holders are therefore requested to ensure that the folio(s) are updated with their PAN. For Micro SIP and Sikkim based investors whose PAN details are not mandatorily required to be updated Account Statement will be dispatched by MAMF for each calendar month on or before 10th of the immediately succeeding month.

In case of a specific request received from the Unit holders, MAMF will provide the account statement to the investors within 5 Business Days from the receipt of such request.

Annual Reports or other information etc., may be sent to unit holders by email. Investors can choose to receive e-mail communication from us in lieu of printed documents, when a unit holder has communicated his/her email address and has provided consent for sending communication only via e-mail.

Investor(s) who have provided their email address in the application form or any subsequent communication in any of the folio belonging to the investor, Electronic Mail (email) shall be treated as a default mode for sending various statutory communications including Abridged Annual Report to the investor. However, the unit holder always has the right to request a physical copy of any statutory communication and the AMC will arrange for the same to be sent to the unit holder. The AMC/Mutual Fund/Registrars & Transfer agents are not responsible for the email not reaching the investor and for all consequences thereof. The investor needs to intimate the Fund/its transfer agents about any changes in the email address from time to time.

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

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

Existing Investors need to generate the Personal Identification Number (PIN) online to view account details, portfolio valuation, download account statements besides other options of Purchasing units of select schemes with select banks, Redeem or Switch at their convenience.

Investors may kindly note, that availing the PIN online, is subject to having read and understood the terms & conditions and be bounded by clauses therein of the referred PIN agreement for transacting online through the website. Also note, that Mirae Asset Mutual Fund shall not accept online applications for subscriptions from third party source. In view of the same, we request all our esteemed online Investors to transact only through the designated bank account registered under the folio number. The first named applicant/investor should be one of the account holders to the bank account debited for such electronic transfer of funds.

Mirae Asset Mutual Fund will not be processing transactions where the funds for application(s) for subscription(s) cannot be ascertained and that the AMC reserves the right to reject such application.

9. Nomination Details:

A Unit Holder in the scheme maybe allowed to nominate upto a maximum of three nominees. The nomination will be on a proportionate basis and investor may specify the percentage for each nominee in the event of his/her demise. If the percentage is not specified, it will be equal percentage for the nominees by default. Provision for mentioning the details of the nominees are made in the KIM/application form and /or separate nomination request forms is made available to the investors. The details of the nominee(s) will be captured by the Registrar and will be available in the data base maintained. Upon receipt of intimation from the nominee(s) regarding demise of the investor, duly accompanied with necessary documents e.g. providing proof of the death of the Unit Holder, letter from nominee, attested copy of the death certificate of the unit holder, KYC of the nominee and complete bank details of nominee along with his signature duly attested in original by the banker, furnishing proof of guardianship if the nominee is a minor, and such other documents as may be required from the nominee in favour of and to the satisfaction of the AMC/Registrar, the units will be transmitted to the nominee(s) as per the percentage advised by the investor and a confirmation/fresh Statement of account will be sent to the new holder(s).

Only the following categories of Indian residents can be nominated: (a) individuals; (b) minors through parent/legal guardian (whose name and address must be provided); (c) religious or charitable trusts; and (d) Central Government, State Government, a local authority or any person designated by virtue of his office.

However Non Individual, including society, trust, body corporate, partnership firm, Karta of HUF, persons applying on behalf of minor or on power of attorney cannot nominate.

INSTRUCTIONS

A nomination in respect of Units will be treated as rescinded upon the Redemption of all Units. Cancellation of a nomination can be made only by the Unit Holders who made the original nomination and must be notified in writing. On receipt of a valid cancellation, the nomination shall be treated as rescinded and the AMC/Fund shall not be under any obligation to transfer the Units in favour of the nominee.

The transfer of Units/payment to the nominee of the Redemption proceeds shall be valid and effectual against any demand made upon the Fund/AMC/Trustee and shall discharge the Fund/AMC/Trustee of all liability towards the estate of the deceased Unit Holder and his/her legal personal representative or other successors. The Fund, the AMC and the Trustee are entitled to be indemnified from the deceased Unit Holder's estate against any liabilities whatsoever that any of them may suffer or incur in connection with a nomination.

The Investor may choose to provide or not provide the details of his nominee. Accordingly he shall choose to select the option provided under the application form of the scheme.

10. Waiver of Entry Load and Payment of commission and load structure: Entry load

No entry load will be charged by the Scheme to the investor. The upfront commission on investment made by the investor, if any, shall be paid to the ARN Holder directly by the investor, based on the investor's assessment of various factors including service rendered by the ARN Holder.

Investors should note the following instructions for ensuring that the application is treated as a direct application:

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

Exit load/Contingent deferred sales charge ("CDSC")

Exit load. (net off Service Tax, if any, payable in respect of the same) shall be credited to the scheme of the fund.

11. Transaction charges: In case of applications of Rs. 10,000 & more and routed through a distributor who has opted for such transaction charges, transaction charges are deducted from the subscription may be applicable from time to time: (I) Rs. 150/- from a first time mutual fund investors application (An investor who invests for the first time ever in any mutual fund either by way of subscription or systematic investment plan); (ii) Rs. 100/- from an existing mutual fund investors application. Units will be issued against the balance amount. Please tick the appropriate box as applicable to you.

However, transaction charges in case of investments through Systematic Investment Plan (SIP) registered, shall be deducted only if the total commitment (i.e. amount per SIP installment x Number of installments) amounts to Rs. 10,000/- or more. The Transaction Charges shall be deducted in 4 installments i.e. from the 2nd to the 5th installment, equally (In case there is a rejection for the reasons of non-availability of amount in the bank or bounce of cheque for any other reasons within 2 to 5th installments, transaction charges will be deducted from the subsequent installments).

If no option is ticked, the mutual fund reserves a right to check with investments in other mutual funds to ascertain new or existing investors. Transaction charges shall not be deducted for transactions carried out through the stock exchange platforms (i.e. BSE STAR MF Platform). In addition to above, upfront commission to distributors shall continue to be paid by the investor directly.

12. Employee Unique Identification Number (EUID): SEBI has made it compulsory for every employee/relationship manager/sales person of the distributor of mutual fund products to quote the EUID obtained by him/her from AMFI in the Application Form. The EUID is a 7 digit unique alpha numeric number that is issued by AMFI to all the employees / relationship manager/sales persons of the distributor, interacting with the investor for the sale of Mutual Fund products. For eg. EUID is alpha-numeric, with one alphabet and six numerals, for example E123456. EUID, mandatory for transactions routed through a broker, would assist in addressing any instance of mis-selling even if the employee/relationship manager/sales person later leaves the employment of the distributor. Individual ARN holders including senior citizens distributing mutual fund products are also required to obtain and quote EUID in the Application Form. Hence, if your investments are routed through a distributor please ensure that the EUID is correctly filled up in the Application Form. EUID is mandatory for non-advisory transactions ('execution only' & advisory transactions) also, though the advice relating to the scheme or asset class is only incidental. It is further clarified that a mere quoting of EUID will not give an "advisory" character to the transaction. However, in case of any exceptional cases where there is no interaction by the employee/sales person/relationship manager of the distributor/sub broker with respect to the transaction, AMCs shall take the declaration separately signed by the investor, as mentioned on the top of the application form(s).

13. Units in Demat mode: The Unit holders are given an Option to hold the units by way of an Account Statement or in Dematerialized ('Demat') form. Unit holders opting to hold the units in demat form must provide their DematAccount details in the specified section of the application form. The Unit holder intending to hold the units in Demat form are required to have a beneficiary account with the Depository Participant (DP) (registered with NSDL / CDSL as may be indicated by the Fund at the time of launch of the Plan) and will be required to indicate in the application the DP's name, DP ID Number and the beneficiary account number of the applicant with the DP. Applicants must ensure that the sequence of names and other details like Client ID, Address and PAN details as mentioned in the application form matches that of the account held with the Depository Participant. Only those applications where the details are matched with the depository data will be treated as valid applications. If the details mentioned in the application are incomplete/incorrect, not matched with the depository data, the application shall be treated as invalid and shall be liable to be rejected. In case Unit holders do not provide their Demat Account details, an Account Statement shall be sent to them. Such investors will not be able to trade on the stock exchange till the holdings are converted in to demat form. Unit Holders opting the units in the demat mode, can submit redemption/switch only through DP or through stock exchange platform.

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

- No fresh purchases (including Systematic Investment Plans and Systematic Transfer Plans)/ additional purchases/switches in any Schemes of the Fund would be allowed. However, existing Unit Holder(s) will be allowed to redeem their units from the Schemes of the Fund. If an existing Unit Holder(s) subsequently becomes a U.S. Person or Resident of Canada, then such Unit Holder(s) will not be able to purchase any additional Units in any of the Scheme of the Fund.
- All existing registered Systematic Investment Plans and Systematic Transfer Plans would be ceased.
- For transaction from Stock Exchange platform, while transferring units from the broker account to investor account, if the investor has U.S./Canadian address then the transactions would be rejected.
- In case the Mirae Asset Global Investments (India) Pvt. Ltd. (AMC)/MAMF subsequently identifies that the subscription amount is received from U.S. Person(s) or Resident(s) of Canada, in that case the AMC/Fund at its discretion shall redeem all the units held by such person from the Scheme of the Fund at applicable Net Asset Value.

15. The United States (US) Department of the Treasury and the US Internal Revenue Service (IRS) has introduced the Foreign Account Tax Compliance Act (FATCA), effective July 01, 2014. The purpose of FATCA is to report financial assets owned by United States persons to the US tax authorities. Accordingly, Government of India may collect information from banks and financial institutions and onward submit it to US authorities.

AMC may be required to report information relating to the folios of the investors to the authority established by the Government of India. AMC reserves the right to seek additional information / documents sought for FATCA details in the application form in order to ascertain your status for the disclosure and reporting of any tax related information obtained or held by the fund to any local or foreign regulatory or tax authority ("Tax Authority"). Upon request by the fund, investor hereby agrees to provide necessary information and permits the fund to disclose and report tax and account specific financial information to any local or foreign Tax authority. The potential consequences for failure to comply with requests for tax information disclosure include, but are not limited to: (a) Fund has the right to carry out actions which are necessary to comply with the local or foreign tax reporting obligations; (b) Fund has the ability to withhold taxes that may be due from certain payments made to the investor's account; (c) Fund has the right to pay relevant taxes to the appropriate tax authority; (d) Fund has the right to refuse to provide certain services; and (e) Fund has the discretion to close investor accounts. The investor agrees to inform, or respond to any request from, the fund, if there are any changes to tax information previously provided.

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

The identification of US person will be based on one or more of the following US indicia:- Identification of the investor as US citizen or resident (1) US is the place of birth or country of incorporation (2) Having US telephone number (3) Having any residence / mailing address / 'C/o address' / hold mail address / PO Box address in the US (4) Having standing instruction to transfer funds to an account maintained in USA (5) Being POA holder based out of US or having US residence / citizenship (6) Paying tax in the US (7) Having Identification Number or any identification that indicates US residence / citizenship (8) Having US beneficiary owners / shareholders (9) The Director / Promotor / Authorised signatory / POA holder of non-individual investor is based out of US or holds US residence / citizenship.

16. Details under FATCA & CRS

The Central Board of Direct Taxes has notified Rules 114F to 114H, as part of the Income- tax Rules, 1962, which Rules require Indian financial institutions such as the Bank to seek additional personal, tax and beneficial owner information and certain certifications and documentation from all our account holders. In relevant cases, information will have to be reported to tax authorities / appointed agencies. Towards compliance, we may also be required to provide information to any institutions such as withholding agents for the purpose of ensuring appropriate withholding from the account or any proceeds in relation thereto. **Should there be any change in any information provided by you, please ensure you advise us promptly, i.e., within 30 days.**

Please note that you may receive more than one request for information if you have multiple relationships with (Mirae Asset Global Investments (India) Pvt. Ltd.) or its group entities. Therefore, it is important that you respond to our request, even if you believe you have already supplied any previously requested information. If you have any questions about your tax residency, please contact your tax advisor. If you are a US citizen or resident or green card holder, please include United States in the foreign country information field along with your US Tax Identification Number.

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

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

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

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

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

The applicable laws of the NFE's country or territory of residence or the NFE's formation documents do not permit any income or assets of the NFE to be distributed to, or applied for the benefit of, a private person or non-charitable Entity other than pursuant to the conduct of the NFE's charitable activities, or as payment of reasonable compensation for services rendered, or as payment representing the fair market value of property which the NFE has purchased; and The applicable laws of the NFE's country or territory of residence or the NFE's formation documents require that, upon the NFE's liquidation or dissolution, all of its assets be distributed to a governmental entity or other non-profit organization, or escheat to the government of the NFE's country or territory of residence or any political subdivision thereof.

Explanation. - For the purpose of this sub-clause, the following shall be treated as fulfilling the criteria provided in the said sub-clause, namely:- (1) an Investor Protection Fund referred to in clause (23EA); (2) a Credit Guarantee Fund Trust for Small Industries referred to in clause 23EB; and (3) an Investor Protection Fund referred to in clause (23EC), of section 10 of the Act;

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

Passive Income includes: Dividends; Interest; Income equivalent to interest, Rents and royalties, other than rents and royalties derived in the active conduct of a business conducted, at least in part, by employees of the NFE; Annuities; excess of gains over losses from the sale or exchange of financial assets that gives rise to passive income; excess of gains over losses from transactions (including futures, forwards, options and similar transactions) in any financial assets; excess of foreign currency gains over foreign currency losses; Net income from swaps; Amounts received under cash value insurance contracts. (But passive income will not include, in case of a non-financial entity that regularly acts as a dealer in financial assets, any income from any transaction entered into in the ordinary course of such dealer's business as such a dealer.)

Passive NFE means: any non-financial entity which is not an active non-financial entity including a publicly traded corporation or related entity of a publicly traded company; or an investment entity defined in clause (b) of these instructions a withholding foreign partnership or withholding foreign trust. (Note: Foreign persons having controlling interest in a passive NFE are liable to be reported for tax information compliance purposes).

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

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

17. Ultimate Beneficial Owner (UBO)

Pursuant to SEBI master circular vide ref. No.CIR/ISD/AML/3/2010 dated December 31, 2010 on anti money laundering standards and guidelines on identification of Beneficial Ownership issued by SEBI vide its circular ref. No.CIR/MRSD/2/2013 dated January 24, 2013, investors (other than individuals) are required to provide details of Ultimate Beneficial Owner's ("UBO(s)") and submit proof of identity (viz. PAN with photograph or any other acceptable proof of identity prescribed in common KYC form) of UBO(s). Non-individual applicants/investors are mandated to provide the details on UBO(s)' by filling up the declaration form for 'Ultimate Beneficial Ownership'. Providing information about beneficial ownership will be applicable to the subscriptions received from all categories of investors except Individuals and a Company listed on a stock exchange or is a majority owned subsidiary of such a Company. In case of any change in the beneficial ownership, the investor should immediately intimate AMC / its Registrar / KRA, as may be applicable, about such changes. Please contact the nearest Investor Service Centre (ISC) of Mirae Asset Mutual Fund or log on to our website www.miraeeasestmf.co.in for the Declaration Form.

A The Ultimate Beneficial Owner means:

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

Controlling ownership interest means ownership of / entitlements to:

- i. more than 25% of shares or capital or profits of the juridical person, where the juridical person is a company;
- ii. more than 15% of the capital or profits of the juridical person, where the juridical person is a partnership; or
- iii. more than 15% of the property or capital or profits of the juridical person, where the juridical person is an unincorporated association or body of individuals.

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

- ii. For Trust: The settlor of the trust, the trustees, the protector, the beneficiaries with 15% or more of interest in the trust and any other natural person exercising ultimate effective control over the trust through a chain of control or ownership.

B Applicability for foreign investors: The identification of beneficial ownership in case of Foreign Institutional Investors (FIIs), their sub-accounts and Multilateral Funding Agencies / Bodies Corporate incorporated outside India with the permission of Government of India / Reserve Bank of India may be guided by the clarifications issued vide SEBI circular CIR/MRSD/11/2012 dated September 5, 2012.

C UBO Code Description: UBO-1 : Controlling ownership interest of more than 25% of shares or capital or profits of the juridical person [Investor], where the juridical person is a company . UBO-2 : Controlling ownership interest of more than 15% of the capital or profits of the juridical person [Investor], where the juridical person is a partnership. UBO-3 : Controlling ownership interest of more than 15% of the property or capital or profits of the juridical person [Investor], where the juridical person is an unincorporated association or body of individuals. UBO-4 : Natural person exercising control over the juridical person through other means exercised through voting rights, agreement, arrangements or in any other manner [In cases where there exists doubt under UBO-1 to UBO-3 above as to whether the person with the controlling ownership interest is the beneficial owner or where no natural person exerts control through ownership interests]. UBO-5 : Natural person who holds the position of senior managing official [In case no natural person can be identified as above]. UBO-6 : The settlor(s) of the trust. UBO-7 : Trustee(s) of the Trust. UBO-8 : The Protector(s) of the Trust [if applicable]. UBO-9 : The beneficiaries with 15% or more interest in the trust if they are natural person(s). UBO-10: Natural person(s) exercising ultimate effective control over the Trust through a chain of control or ownership.

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