

Key Information Memorandum & Common Application Form



Ongoing Offer of units of various schemes at Net Asset value (NAV) based prices.

- Open-ended Equity Schemes
- Open-ended Liquid Schemes
- Open-ended Fund of Funds Scheme
- Open-ended Gilt Schemes
- Open-ended Debt Schemes

SPONSOR :

Mirae Asset Global Investments Company Limited

Registered Office : East Tower 26F, Mirae Asset CENTER1, 67, Suha - dong, Jung - gu, Seoul, Korea - 100 - 210.

TRUSTEE :

Mirae Asset Trustee Company Private Limited

Registered Office : Unit No.606, Windsor Building, Off. C.S.T Road, Kalina, Santacruz (East), Mumbai - 400 098.

ASSET MANAGEMENT COMPANY :

Mirae Asset Global Investments (India) Pvt. Ltd.

Registered Office : Unit No. 606, Windsor Building, Off. C.S.T. Road, Kalina, Santacruz (East), Mumbai - 400 098.

This Key Information Memorandum (KIM) sets forth the information, which a prospective investor ought to know before investing.

For further details of the Schemes / Mutual Fund, due diligence certificate by the AMC, Key Personnel, Investor rights & services, Risk factors, Penalties & pending litigations, etc. investors should, before investment, refer to the Scheme Information Document(s)/Statement of Additional Information available free of cost at any of our Investor Services Centers or Distributors or from the website: www.miraeassetmf.co.in

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

This KIM is Dated: April 30, 2012

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Mirae Asset India Opportunities Fund

Name of the Scheme: Mirae Asset India Opportunities Fund		
Type and Category: An Open Ended Equity Oriented Scheme		
Investment Objective: The investment objective of the scheme is to generate long term capital appreciation by capitalizing on potential investment opportunities through predominantly investing in equities, equity related securities. The scheme does not guarantee any returns.		
Asset Allocation Pattern:		
Types of Instruments	Normal Allocation (% of Net Assets)	Risk Profile
Indian Equities and Equity Related Securities*	65 - 100	High
Money market instruments / debt securities Instruments (Including upto 25% of corpus in securitized debt)	0 - 35	Low to Medium
*Equity and Equity related instruments include convertible debentures, equity warrants, convertible preference shares, equity derivatives etc. The scheme can invest upto 50% of Net Assets of Scheme into equity derivatives instruments		
Risk Profile of the Scheme(s): Mutual Fund involve investment risks including the possible loss of principal. Please read the SID / SAI carefully for details on risk factors before investment. The Scheme is subjected to risk factors associated with Equity, Foreign Securities, Debt and Money Market instruments, Securitized Debt, Derivatives and Unlisted Securities. Besides, the scheme is also subjected to Liquidity Risk, Settlement Risk & Regulatory Risk associated with Securities and Risk Factors associated with Securities Lending and Short selling as detailed in the SID.		
Plans/Options/Facilities: Regular and Institutional		
<ul style="list-style-type: none"> Dividend <ul style="list-style-type: none"> Dividend Payout Dividend Reinvestment Dividend Transfer Growth 		
Default option: In case an investor fails to specify his preference, he shall be deemed to have opted for the Regular Plan - Growth Option. If the investor does not clearly specify the choice of Payout, Reinvestment or transfer options within the Dividend option, it will be treated as Dividend Reinvestment Option.		
SIP: Available		
Frequency: Monthly/Quarterly		
Mode: PDC/ECS*/Direct Debit *		
Minimum Investment Amount: Monthly: Minimum 6 Investment of Rs. 1000/- each and above		
Quarterly: Minimum 4 investments of Rs.1500/- each and above		
Dates: 01st, 10th, 15th, 21st, 28th - Default date - 10th		
Remarks: *(At select locations mentioned in the application form)		
*(For Investors having accounts with Core Banking Branches of the following banks - Axis Bank Ltd, Bank of Baroda, Bank of India, IDBI Bank Ltd, IndusInd Bank, Kotak Mahindra Bank Ltd, and Punjab National Bank)		
STP: Available		
Frequency: Daily/Weekly/Fortnightly/Monthly/Quarterly		
Minimum Transfer Amt: Monthly: Minimum 6 Transfers of Rs.1000/- each and above, Quarterly: Minimum 4 transfers of Rs.1500/- each and above.		
Daily/Weekly/Fortnightly: Fixed amount of Rs. 1,000/- per installment.		
Days/Dates: Under Daily options - Monday to Friday, Under Weekly Option - Every Wednesday, Under Fortnightly Option - Every Wednesday of the alternate week dates Monthly/Quarterly option: 01st, 10th, 15th, 21st, 28th - Default date 10th		
Remarks: STP option will not be available from an equity /equity oriented scheme to a non-equity scheme. Minimum clear balance in the scheme at the time of enrolment for STP should be Rs.6,000/-		
SWP: Available		
Frequency: Monthly/Quarterly		
Minimum withdrawal Amount: Fixed Withdrawal Rs.1000/- each and above at regular intervals. Minimum 12 withdrawals for monthly and 4 for quarterly.		
Dates: Fixed Withdrawal : 01st, 10th, 15th, 21st, 28th of each month / quarter. Application Withdrawal : 1st of each month quarter.		
Remarks: Appreciation withdrawal: Investors can withdraw appreciation of Rs.1,000/- and above at regular intervals. If the appreciation amount is less than Rs.1,000/- of the specified amount, there will be no SWP in that month/quarter. The cumulative appreciation of this period and the immediately succeeding period shall be paid out subject to it being a minimum of Rs.1,000/- or the specified amount.		
Applicable NAV for Purchase of Units / (Including Switch-ins):		
<ul style="list-style-type: none"> In respect of valid Purchase applications (along with cheques / drafts / other payment instruments) accepted at a Designated Collection Centre up to 3 p.m. on a Business Day, the closing NAV of that day will be applicable. In respect of valid Purchase applications (along with cheques / drafts / other payment instruments) accepted at a Designated Collection Centre after 3 p.m. on a Business Day, the NAV of the next Business Day will be applicable. 		
The above will be applicable only for cheques / drafts / payment instruments payable locally in the city in which ISC is located. No outstation cheques / post dated cheques / non MICRcheques / Cash will be accepted.		
Applicable NAV for Redemption of units (Including Switch-outs): The Switch -in & Switch -out are treated as purchase & redemption respectively		

- In respect of valid redemption requests (along with cheques / drafts / other payment instruments) accepted at a Designated Collection Centre up to 3 p.m. on a Business Day, the closing NAV of that day will be applicable.
- In respect of valid redemption requests (along with cheques / drafts / other payment instruments) accepted at a Designated Collection Centre after 3 p.m. on a Business Day, the NAV of the next Business Day will be applicable.

Minimum Initial Investment: Regular: Rs. 5000/- and in multiples of Re. 1/- thereafter Institutional: Rs. 5 Crores and in multiples of Re. 1/- thereafter.

Minimum Additional Investment: Regular: Rs 1000/- and in multiples of Re. 1/- . Institutional: Rs 1 lakh and in multiples of Re. 1/-

Minimum Repurchase (Redemption): The minimum amount of an application for redemption under the scheme /switch-out of units into any other scheme must be of Rs. 1000 and in multiples of Re.1 thereafter or 100 units whichever is lower. If the unit balance after any such redemption is less than or equal to 25 units and is identified at the time of processing such request the AMC reserves the right to redeem such fractional units along with the redemption request received.

Dispatch of Repurchase (Redemption) Request: Within 10 business days of the receipt of the redemption request at the authorised center of Mirae Asset Mutual Fund.

Benchmark Index: BSE 200

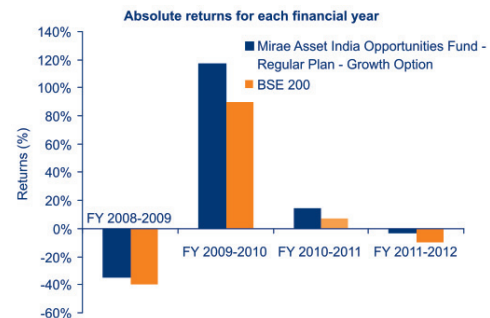
Dividend Policy: A dividend may be declared by the Trustee, at its discretion, from time to time (subject to the availability of distributable surplus as calculated in accordance with the Regulations). Such dividends if declared will be paid under normal circumstances, only to those Unit holders who have opted for Dividend Option. There is no assurance or guarantee to unit holders as to the rate of dividend distribution nor will that dividend be regularly paid. The Unit Holders have the option of receiving the dividend or reinvesting the same. If the Fund declares a dividend under the Scheme, AMC shall dispatch the dividend warrants within 30 days from the date of declaration of the dividend.

Name of the Fund Manager: Mr. Gopal Agrawal & Mr. Neelesh Surana

Name of the Trustee Company: Mirae Asset Trustee Company Private Limited.

Performance (CAGR):	Last 1 Year	Last 3 Years	Since Inception
Mirae Asset India Opportunities Fund - Regular Growth	-2.79%	35.38%	12.81%
Benchmark : BSE 200	-9.28%	23.69%	3.26%

Since inception returns calculated on NAV of Rs.10/- . Inception date (deemed to be the date of allotment): 4th April'08. Based on NAV of Rs. 16.176 (Regular Plan - Growth Option) as on 30th March, 2012. The calculations of returns shall assume reinvestment of all payouts at the then prevailing NAV. **Past performance may or may not be sustained in future.**



Returns are computed from the Date of Allotment / 1st April, as the case maybe, to 31st March of the respective financial year.

Expenses of the Scheme	Entry Load - NIL
I. Load Structure	In terms of SEBI circular no. SEBI/IMD/CIR No.4/ 168230/09 dated June 30, 2009, no entry load will be charged by the Scheme to the investor effective August 1, 2009. Upfront commission shall be paid directly by the investor to the AMFI registered Distributors based on the investors' assessment of various factors including the service rendered by the distributor.
	Exit Load
	Any Amount (Including Systematic Withdrawal Plan / Systematic Investment Plan / Systematic Transfer Plan applications)
	Redemption within 1 year (365 days) from the date of allotment
	Redemption after 1 year (365 days) from the date of allotment
	No Exit Load is chargeable in case of switches made between different options of schemes, subject to regulations, the Trustee retains the right to change / impose an Exit Load. No Exit load is levied in case of units allotted on bonus and re-investment of dividend. Switch-out will attract an exit load like any redemption.
II. Recurring Expenses	As per the regulations, the maximum recurring expenses including investment management and advisory fee that can be charged to the scheme shall be subject to the percentage limit of weekly net assets as in the table below:
	First 100 crores
	Next Rs. 300 crores
	Next Rs. 300 crores
	Balance
	2.50 %
	2.25 %
	2.00 %
	1.75 %
Actual Expenses for the previous financial year : Total Recurring expenses as a percentage of Daily/ Weekly average net assets:- 2.38%	

Name of the Scheme: Mirae Asset Global Commodity Stocks Fund		
Type and Category: An Open Ended Equity Fund		
Investment Objective: The investment objective of the scheme is to generate long term capital appreciation through an actively managed portfolio investing in equity and equity related securities of companies that are engaged in commodity and commodities related sectors/sub sectors/industries, with at least 65% of the corpus invested overseas in Asia Pacific and Emerging Markets. There is no assurance or guarantee of returns.		
Asset Allocation Pattern:		
Types of Instruments	Normal Allocation (% of Net Assets)	Risk Profile
Asia Pacific and/or Emerging Markets Equities and Equity Related Securities (excluding Indian equities and equities related securities) of companies that are engaged in commodity and commodities related sectors/sub sectors/industries *.	65-100	High
Indian Equities and Equity Related Securities, including but not limited to those that are engaged in commodity and commodities related sectors/sub sectors/industries *	0-35	High
Money market instruments / debt securities Instruments** (Including upto 25% of corpus in securitized debt)	0-35	Low to Medium
*Equity and Equity related instruments include convertible debentures, equity warrants, convertible preference shares, equity derivatives etc. **Debt instruments include securitized debt upto 25% of corpus. The scheme can invest upto 50% of Net Assets of Scheme into equity derivatives instruments only for the purpose of hedging and portfolio rebalancing. The Scheme does not intend to invest in units of overseas mutual fund.		
Risk Profile of the Scheme(s): Mutual Fund Units involve investment risks including the possible loss of principal. Please read the Scheme Information Document (SID) carefully for details on risk factors before investment. The Scheme is subjected to risk factors associated with Equity, Foreign Securities, Debt and Money Market instruments, Securitized Debt, Derivatives and Unlisted Securities. Besides, the scheme is also subjected to Liquidity Risk, Settlement Risk & Regulatory Risk associated with Securities and Risk Factors associated with Securities Lending and Short selling as detailed in the SID.		
Plans/Options/Facilities: Regular Plan		
<ul style="list-style-type: none"> Dividend Option <ul style="list-style-type: none"> Dividend Payout Dividend Reinvestment Dividend Transfer Facility Default Option: Dividend Reinvestment Option.		
<ul style="list-style-type: none"> Growth Option Default Option : Regular Plan - Growth Option		
SIP: Available		
Frequency: Monthly/Quarterly		
Mode: PDC/ECS*/Direct Debit *		
Minimum Investment Amount: Monthly: Minimum 6 Investment of Rs. 1000/- each and above		
Quarterly : Minimum 4 investments of Rs.1500/- each and above		
Dates: 01st, 10th, 15th, 21st, 28th - Default date - 10th		
Remarks: *(At select locations mentioned in the application form)		
*(For Investors having accounts with Core Banking Branches of the following banks - Axis Bank Ltd, Bank of Baroda, Bank of India, IDBI Bank Ltd, IndusInd Bank, Kotak Mahindra Bank Ltd, and Punjab National Bank)		
STP: Available		
Frequency: Daily/Weekly/Fortnightly/Monthly/Quarterly		
Minimum Transfer Amt:		
Monthly: Minimum 6 Transfers of Rs.1000/- each and above, Quarterly: Minimum 4 transfers of Rs.1500/- each and above.		
Daily/Weekly/Fortnightly: Fixed amount of Rs. 1,000/- per installment.		
Dates/Dates: Under Daily options - Monday to Friday, Under Weekly Option - Every Wednesday, Under Fortnightly Option - Every Wednesday of the alternate week dates Monthly/Quarterly option: 01st, 10th, 15th, 21st, 28th - Default date 10th		
Remarks: STP option will not be available from an equity /equity oriented scheme to a non-equity scheme. Minimum clear balance in the scheme at the time of enrolment for STP should be Rs.6,000/-		
SWP: Available		
Frequency: Monthly/Quarterly		
Minimum withdrawal Amount: Fixed Withdrawal Rs.1000/- each and above at regular intervals. Minimum 12 withdrawals for monthly and 4 for quarterly.		
Dates: Fixed Withdrawal : 01st, 10th, 15th, 21st, 28th of each month / quarter. Application Withdrawal : 1st of each month quarter.		
Remarks: Appreciation withdrawal: Investors can withdraw appreciation of Rs.1,000/- and above at regular intervals. If the appreciation amount is less than Rs.1,000/- of the specified amount, there will be no SWP in that month/quarter. The cumulative appreciation of this period and the immediately succeeding period shall be paid out subject to it being a minimum of Rs.1,000/- or the specified amount.		
Applicable NAV for Purchase of Units / (Including Switch-ins):		
<ul style="list-style-type: none"> In respect of valid Purchase applications (along with cheques / drafts / other payment instruments) accepted at a Designated Collection Centre up to 3 p.m. on a Business Day, the closing NAV of that day will be applicable. In respect of valid Purchase applications (along with cheques / drafts / other payment instruments) accepted at a Designated Collection Centre after 3 p.m. on a Business Day, the NAV of the next Business Day will be applicable. 		
The above will be applicable only for cheques / drafts / payment instruments payable locally in the city in which ISC is located. No outstation cheques / post dated cheques / non MICR cheques / Cash will be accepted.		

Applicable NAV for Redemption of units (Including Switch-outs):																		
<ul style="list-style-type: none">● In respect of valid redemption requests (along with cheques / drafts / other payment instruments) accepted at a Designated Collection Centre up to 3 p.m. on a Business Day, the closing NAV of that day will be applicable.● In respect of valid redemption requests (along with cheques / drafts / other payment instruments) accepted at a Designated Collection Centre after 3 p.m. on a Business Day, the NAV of the next Business Day will be applicable.																		
Minimum Initial Investment: Rs. 5000/- and in multiples of Re. 1/- thereafter.																		
Minimum Additional Investment: Rs 1000/- and in multiples of Re. 1/- thereafter.																		
Minimum Repurchase (Redemption): Rs. 1000/- and in multiples of Re.1 thereafter or 100 units, whichever is lower. If the unit balance after any such redemption is less than or equal to 25 units and is identified at the time of processing such request, the AMC reserves the right to redeem such fractional units along with the redemption request received.																		
Dispatch of Repurchase (Redemption) Request: Within 10 Business days of the receipt of the redemption request at the authorised center of Mirae Asset Mutual Fund.																		
Benchmark Index: MSCI Asia Pacific ex Japan and India Energy & Materials Index (55%)+ MSCI Brazil Energy & Materials Index (10%) + MSCI India Energy & Materials Index (35%) (with MSCI's 10/40 Equity Index Methodology)																		
Dividend Policy: A dividend may be declared by the Trustee, at its discretion, from time to time (subject to the availability of distributable surplus as calculated in accordance with the Regulations). Such dividends if declared will be paid under normal circumstances, only to those Unit holders who have opted for Dividend Option. There is no assurance or guarantee to unit holders as to the rate of dividend distribution nor will that dividend be regularly paid. The Unit Holders have the option of receiving the dividend or reinvesting the same. If the Fund declares a dividend under the Scheme, AMC shall dispatch the dividend warrants within 30 days from the date of declaration of the dividend.																		
Name of the Fund Manager: Mr. Gopal Agrawal & Mr.Neelesh Surana. Dedicated Fund Manager for Overseas Investment - Mr. Basavraj Shetty																		
Name of the Trustee Company: Mirae Asset Trustee Company Private Limited.																		
Performance (CAGR):	Last 1 Year	Last 3 Years	Since Inception															
Mirae Asset Global Commodity Stocks Fund - Regular Plan Growth Option	-10.10%	21.04%	5.29%															
Benchmark : MSCI Asia Pacific ex-Japan Energy & Material Index (55%) MSCI India Energy & Material Index - (35%) MSCI Brazil Energy & Material Index - (10%) with MSCI's 10/40 Equity Index Methodology	-10.05%	23.01%	8.29%															
Since inception returns calculated on NAV of Rs.10/-. Inception date (deemed to be the date of allotment): 20th August' 08. Based on NAV of Rs. 12.047 (Regular Plan - Growth Option) as on 30th March, 2012. The calculations of returns shall assume reinvestment of all payouts at the then prevailing NAV. Past performance may or may not be sustained in future																		
<div><p>Absolute returns for each financial year</p><table><thead><tr><th>Financial Year</th><th>Mirae Asset Global Commodity Stocks Fund - Regular Plan - Growth Option</th><th>Benchmark</th></tr></thead><tbody><tr><td>FY 2008-2009</td><td>-20%</td><td>-10%</td></tr><tr><td>FY 2009-2010</td><td>70%</td><td>60%</td></tr><tr><td>FY 2010-2011</td><td>10%</td><td>20%</td></tr><tr><td>FY 2011-2012</td><td>-10%</td><td>-5%</td></tr></tbody></table></div>				Financial Year	Mirae Asset Global Commodity Stocks Fund - Regular Plan - Growth Option	Benchmark	FY 2008-2009	-20%	-10%	FY 2009-2010	70%	60%	FY 2010-2011	10%	20%	FY 2011-2012	-10%	-5%
Financial Year	Mirae Asset Global Commodity Stocks Fund - Regular Plan - Growth Option	Benchmark																
FY 2008-2009	-20%	-10%																
FY 2009-2010	70%	60%																
FY 2010-2011	10%	20%																
FY 2011-2012	-10%	-5%																
Returns are computed from the Date of Allotment / 1 st April, as the case maybe, to 31 st March of the respective financial year.																		
Expenses of the Scheme																		
Entry Load - NIL																		
I. Load Structure																		
In terms of SEBI circular no. SEBI/IMD/CIR No.4/ 168230/09 dated June 30, 2009, no entry load will be charged by the Scheme to the investor effective August 1, 2009. Upfront commission shall be paid directly by the investor to the AMFI registered Distributors based on the investors' assessment of various factors including the service rendered by the distributor.																		
Exit Load		Load %																
Any Amount (Including Systematic Withdrawal Plan / Systematic Investment Plan / Systematic Transfer Plan applications)																		
Redemption within 1 year (365 days) from the date of allotment		1.00%																
Redemption after 1 year (365 days) from the date of allotment		Nil																
No Exit Load is chargeable in case of switches made between different options of schemes, subject to regulations, the Trustee retains the right to change / impose an Exit Load. No Exit load is levied in case of units allotted on bonus and re-investment of dividend. Switch-out will attract an exit load like any redemption.																		
II. Recurring Expenses:																		
As per the Regulations, the permissible annual scheme recurring expenses including investment management and advisory fee that can be charged as a percentage of average daily net assets are as under:																		
First Rs. 100 Crores average daily net assets		2.50%																
Next Rs. 300 Crores average daily net assets		2.25%																
Next Rs. 300 Crores average daily net assets		2.00%																
Balance		1.75%																
Actual Expenses for the previous financial year : Total Recurring expenses as a percentage of Daily/ Weekly average net assets:- 2.50%																		

Mirae Asset Emerging Bluechip Fund

Name of the Scheme: Mirae Asset Emerging Bluechip Fund		
Type and Category: An Open Ended Equity Fund		
Investment Objective: To generate income and capital appreciation from a diversified portfolio predominantly investing in Indian equities and equity related securities of companies which are not part of the top 100 stocks by market capitalization and have market capitalization of atleast Rs.100 Crores at the time of investment. From time to time, the fund manager may also seek participation in other Indian equity and equity related securities to achieve optimal Portfolio construction. The Scheme does not guarantee or assure any returns.		
Asset Allocation Pattern:		
Types of Instruments	Indicative Allocation (% of Total Assets)	Risk profile
Indian Equities and Equity Related Securities* of companies, which are not part of the top 100 stocks by market capitalization and have market capitalization of atleast Rs.100 Crores at the time of investment.	65-100	High
Other Indian Equities and Equity Related Securities.*	0-35	Low
Money market instruments / debt securities Instruments** (Including upto 20% of corpus in securitized debt)	0-35	Low
* Equity and Equity related instruments include investments in ADRs / GDRs / IDRs / foreign securities as permitted under SEBI Guidelines on Overseas Investment, convertible debentures, equity warrants, convertible preference shares, equity derivatives etc. The scheme can invest upto 30% of Net Assets of Scheme into equity derivatives instruments only for the purpose of hedging, portfolio rebalancing or to undertake any other strategy as permitted under the SEBI Regulations. (* The Scheme may invest in ADRs / GDRs / IDRs / foreign Securities up to 25% of the net assets of the Scheme, subject to the approval from the Securities and Exchange Board of India and a maximum of US\$ 300 million per Mutual Fund as permitted under the Regulations.) ** Debt instruments include securitized debt upto 20% of corpus. The Scheme may propose to participate in stock lending as permitted by SEBI and as per the limits as specified by the relevant guidelines, circulars, regulations, etc. from time to time. The Fund will consider National Stock Exchange as the Stock Exchange for considering the top 100 stocks by market capitalization. However, due to market conditions, the AMC may invest beyond the range set out above. Such deviations shall normally be for a short term purpose only, for defensive considerations and the intention being at all times to protect the interests of the Unit Holders.		
Risk Profile Mitigation measures : Mutual Fund Units involve investment risks including the possible loss of principal. Please read the Scheme Information Document (SID) carefully for details on risk factors before investment. Scheme specific Risk Factors are summarized below: The Scheme is subjected to risk factors associated with investments in Equities, risks associated with Debt & Money Market Instruments, Derivatives, Securitized Debt, and Unlisted Securities. Besides, the scheme is also subjected to risk associated with Foreign Securities, Liquidity Risk, Currency Risk, Settlement Risk & Regulatory Risk associated with Securities. Risk Factors associated with Securities Lending and Short Selling as detailed in the SID. Trading volumes, settlement periods and transfer procedures may restrict the liquidity of the investments in equity and equity related securities. Different segments of the Indian financial markets have different settlement periods and such periods may be extended significantly by unforeseen circumstances leading to delays in receipt of sale proceeds. The NAVs of the units of the Scheme can go up or down because of various factors that affect the capital markets in general. Macroeconomic factors like changes in tax rates, political uncertainties, changes in government regulations etc. and industry specific factors like competition demand supply, etc. could impact the performance of the companies in which the Scheme invests. However, the AMC will endeavor to mitigate such risks by adopting the following measures: a. The Fund Manager may diversify its portfolio across various sectors instead of concentrating on few sectors to mitigate sectoral risk. b. The Fund Manager may try to have a large base of stocks in the portfolio to avoid concentration risk and liquidity risk. c. The Fund Managers may monitor the trading volumes in a particular stock before investment to avoid liquidity risk. d. Fund Managers will invest in companies that benefit from macroeconomic, industry and sectoral trends (Top down Theme Overlay) after doing bottom up analysis and due diligence, quality of management in terms of corporate governance and commitment to minority shareholders etc.		
Plans and Options: The Scheme shall have Regular Plan and offers two options viz., Growth and Dividend. Dividend Option - Dividend Payout - Dividend Reinvestment Default Option: Dividend Reinvestment Option. However, in case the dividend payable to any unit holder is below Rs. 100/- then the same may be automatically reinvested. Growth Option Default Option : Growth Option Facilities like Systematic Investment Plan ("SIP") / Systematic Withdrawal Plan ("SWP") / Systematic Transfer Plan ("STP") are available in the Scheme. SIP: Available Frequency: Monthly/Quarterly Mode: PDC/ECS*/Direct Debit * Minimum Investment Amount: Monthly: Minimum 6 Investment of Rs. 1000/- each and above Quarterly : Minimum 4 investments of Rs.1500/- each and above Dates: 01st, 10th, 15th, 21st, 28th - Default date - 10th Remarks: *(At select locations mentioned in the application form) *(For Investors having accounts with Core Banking Branches of the following banks - Axis Bank Ltd, Bank of Baroda, Bank of India, IDBI Bank Ltd, IndusInd Bank, Kotak Mahindra Bank Ltd, and Punjab National Bank) STP: Available Frequency: Daily/Weekly/Fortnightly/Monthly/Quarterly Minimum Transfer Amt: Monthly: Minimum 6 Transfers of Rs.1000/- each and above, Quarterly: Minimum 4 transfers of Rs.1500/- each and above. Daily/Weekly/Fortnightly: Fixed amount of Rs. 1,000/- per installment. Dates: Under Daily options - Monday to Friday, Under Weekly Option - Every Wednesday, Under Fortnightly Option - Every Wednesday of the alternate week dates Monthly/Quarterly option: 01st, 10th, 15th, 21st, 28th - Default date 10th Remarks: STP option will not be available from an equity /equity oriented scheme to a non-equity scheme. Minimum clear balance in the scheme at the time of enrolment for STP should be Rs.6,000/- SWP: Available Frequency: Monthly/Quarterly		

Minimum withdrawal Amount: Fixed Withdrawal Rs.1000/- each and above at regular intervals. Minimum 12 withdrawals for monthly and 4 for quarterly.											
Dates: Fixed Withdrawal : 01st, 10th, 15th, 21st, 28th of each month / quarter. Application Withdrawal : 1st of each month quarter.											
Remarks: Appreciation withdrawal: Investors can withdraw appreciation of Rs.1,000/- and above at regular intervals. If the appreciation amount is less than Rs.1,000/- of the specified amount, there will be no SWP in that month/quarter. The cumulative appreciation of this period and the immediately succeeding period shall be paid out subject to it being a minimum of Rs.1,000/- or the specified amount.											
Applicable NAV for Purchase of Units / (Including Switch-ins):											
<ul style="list-style-type: none">● In respect of valid Purchase applications (along with cheques / drafts / other payment instruments) accepted at a Designated Collection Centre up to 3 p.m. on a Business Day, the closing NAV of that day will be applicable.● In respect of valid Purchase applications (along with cheques / drafts / other payment instruments) accepted at a Designated Collection Centre after 3 p.m. on a Business Day, the NAV of the next Business Day will be applicable.											
The above will be applicable only for cheques / drafts / payment instruments payable locally in the city in which ISC is located. No outstation cheques / post dated cheques / non MICRcheques / Cash will be accepted.											
Applicable NAV for Redemption of units (Including Switch-outs): The Switch -in & Switch -out are treated as purchase & redemption respectively											
<ul style="list-style-type: none">● In respect of valid redemption requests (along with cheques / drafts / other payment instruments) accepted at a Designated Collection Centre up to 3 p.m. on a Business Day, the closing NAV of that day will be applicable.● In respect of valid redemption requests (along with cheques / drafts / other payment instruments) accepted at a Designated Collection Centre after 3 p.m. on a Business Day, the NAV of the next Business Day will be applicable.											
Minimum Initial Investment: Rs. 5000/- and in multiples of Re. 1/- thereafter											
Minimum Additional Investment: Rs 1000/- and in multiples of Re. 1/-											
Minimum Repurchase (Redemption): Rs. 1000/- and in multiples of Re.1 thereafter or 100 units or account balance, whichever is lower. If the unit balance after any such redemption is less than or equal to 25 units and is identified at the time of processing such request, the AMC reserves the right to redeem such fractional units along with the redemption request received											
Dispatch of Repurchase (Redemption) Request: Within 10 Business days of the receipt of the redemption request at the authorised center of Mirae Asset Mutual Fund.											
Benchmark Index: CNX MID Cap Index											
Dividend Policy: A dividend may be declared by the Trustee, at its discretion, from time to time (subject to the availability of distributable surplus as calculated in accordance with the Regulations). Such dividends if declared will be paid under normal circumstances, only to those Unit holders who have opted for Dividend Option. There is no assurance or guarantee to unit holders as to the rate of dividend distribution nor will that dividend be regularly paid. The Unit Holders have the option of receiving the dividend or reinvesting the same. If the Fund declares a dividend under the Scheme, AMC shall dispatch the dividend warrants within 30 days from the date of declaration of the dividend.											
Name of the Fund Manager: Mr. Gopal Agrawal & Mr. Neelesh Surana.											
Name of the Trustee Company: Mirae Asset Trustee Company Private Limited.											
Performance: (CAGR)	Last 1 year	Since Inception									
Mirae Asset Emerging Bluechip Fund - Regular Growth	7.73%	8.81%									
Benchmark : CNX MIDCAP	-4.09%	-4.18%									
Since inception returns calculated on NAV of Rs.10/- . Inception date (deemed to be the date of allotment): 9th July'10. Based on NAV of Rs. 11.569 (Regular Plan - Growth Option) as on 30th March, 2012. The calculations of returns shall assume reinvestment of all payouts at the then prevailing NAV. Past performance may or may not be sustained in future.											
<p style="text-align: center;">Absolute returns for each financial year</p> <table><caption>Absolute returns for each financial year</caption><thead><tr><th>Financial Year</th><th>Mirae Asset Emerging Bluechip Fund - Regular Plan - Growth Option (%)</th><th>CNX Midcap (%)</th></tr></thead><tbody><tr><td>FY 2010-2011</td><td>~8.0</td><td>~-2.0</td></tr><tr><td>FY 2011-2012</td><td>~7.0</td><td>~-4.0</td></tr></tbody></table>			Financial Year	Mirae Asset Emerging Bluechip Fund - Regular Plan - Growth Option (%)	CNX Midcap (%)	FY 2010-2011	~8.0	~-2.0	FY 2011-2012	~7.0	~-4.0
Financial Year	Mirae Asset Emerging Bluechip Fund - Regular Plan - Growth Option (%)	CNX Midcap (%)									
FY 2010-2011	~8.0	~-2.0									
FY 2011-2012	~7.0	~-4.0									
Returns are computed from the Date of Allotment / 1 st April, as the case maybe, to 31 st March of the respective financial year.											
Expenses of the Scheme:											
(i) Load Structure Entry Load - Nil In accordance with SEBI circular no. SEBI/IMD/ CIR No. 4/168230/09 dated June 30, 2009, no entry load will be charged by the Scheme to the investor. Similarly, no entry load will be charged with respect to applications for registrations under Systematic Investment Plan (SIP) / Systematic Transfer Plan (STP) accepted by the Mutual Fund with effect from August, 1, 2009. The upfront commission shall be paid by the investor directly to the distributor, based on his assessment of various factors including the service rendered by the distributor.	Exit Load For Each Redemption										
	Regular Plan	Load (% of Rs. 10 or Applicable NAV as the case may be)									
	Any Amount (Including Systematic Withdrawal Plan / Systematic Investment Plan/ Systematic Transfer Plan applications)										
	If redeemed within 1 year (365 days) from the date of allotment	1.00%									
	If redeemed after 1 year (365 days) from the date of allotment	NIL									
(ii) Recurring expenses	As per the Regulations, the permissible annual scheme recurring expenses including investment management and advisory fee that can be charged as a percentage of average daily net assets are as under: <ul style="list-style-type: none">i) First Rs. 100 Crores average daily net assets - 2.50%ii) Next Rs. 300 Crores average daily net assets - 2.25%iii) Next Rs. 300 Crores average daily net assets - 2.00%iv) Balance - 1.75%										
	Actual expenses for the previous financial year; Total Recurring expenses as a percentage of Daily/ Weekly average net assets:- 2.50%										

Mirae Asset India-China Consumption Fund

Name of the Scheme: Mirae Asset India-China Consumption Fund		
Type and Category: An Open Ended Equity Oriented Scheme		
Investment Objective: The investment objective of the scheme is to generate long term capital appreciation through an actively managed portfolio investing in equity and equity related securities of companies that are likely to benefit either directly or indirectly from consumption led demand in India/China. The Scheme does not guarantee or assure any returns.		
Asset Allocation Pattern:		
Types of Instruments	Indicative Allocation (% of Total Assets)	Risk profile
Indian Equities and Equity Related Securities* of companies that are likely to benefit either directly or indirectly from consumption led demand.	65-90%	High
Chinese Equities and Equity Related Securities of companies that are likely to benefit either directly or indirectly from consumption led demand	10-35%	High
Money market instruments / debt securities Instruments and/or units of debt/ liquid schemes of domestic Mutual Funds.	0-25%	Low to Medium
*Equity and Equity related instruments include convertible debentures, equity warrants, convertible preference shares, equity derivatives etc. The Indian equities & equity related securities of companies includes those securities listed on stock exchanges in India and also includes ADRs & GDRs. The Chinese equities and equity related securities of companies listed on stock exchanges in Mainland China and/ or Hong Kong and ADRs/GDRs of companies listed in China. The Scheme will not invest in securitized debt and will not involve in short selling. The Scheme can invest upto 50% of Net Assets of Scheme into equity derivatives instruments for the purpose of trading, hedging and portfolio rebalancing. However, the aggregate exposure to gross derivatives, debt instruments, money market instruments and equity will not exceed 100% of the net assets of the scheme. Investments in foreign securities shall be within the permissible securities mentioned under circular no SEBI/IMD/ CIR No.7/104753/07 dated September 26, 2007. However, due to market conditions, the AMC may invest beyond the range set out above. Such deviations shall normally be for a short term purpose only, for defensive considerations and the intention being at all times to protect the interests of the Unitholders.		
Risk Profile of the Scheme & Mitigation Measures : Mutual Fund Units involve investment risks including the possible loss of principal. Please read the Scheme Information Document (SID) carefully for details on risk factors before investment. Scheme specific Risk Factors are summarized below: The Scheme is subjected to risk factors associated with Equity Investments, risks associated with investing in Derivatives, risks associated with Debt & Money Market Instruments, Securitized Debt, and Unlisted Securities. Besides, the scheme is also subjected to risk associated with Foreign Securities, Liquidity Risk, Currency Risk, Settlement Risk & Regulatory Risk associated with Securities and Risk Factors associated with Securities Lending and Short Selling as detailed in the SID. The Fund Manager may choose to mitigate the risks in the scheme through diversifying the portfolio by increasing the number of sectors and stocks. The Fund Managers will continuously monitor all investment decisions and its impact on performance of the scheme and carry out suitable adjustments at periodic intervals. However, the AMC will endeavor to mitigate such risks by adopting the following measures: a. The Fund Manager may diversify its portfolio across various sectors instead of concentrating on few sectors to mitigate sectoral risk. b. The Fund Manager may try to have a large base of stocks in the portfolio to avoid concentration risk and liquidity risk. c. The Fund Managers may monitor the trading volumes in a particular stock before investment to avoid liquidity risk. d. Fund Managers will invest in companies that benefit from macroeconomic, industry and sectoral trends related to the investment objective of the scheme, (Top down Theme Overlay) after doing bottom up analysis and due diligence, quality of management in terms of corporate governance and commitment to minority shareholders etc.		
Plans and Options: The Scheme shall have Regular Plan and offers two options viz., Growth and Dividend.		
Dividend Option - Dividend Payout - Dividend Reinvestment Default Option: Dividend Reinvestment Option. However, in case the dividend payable to any unit holder is below Rs. 100/- then the same may be automatically reinvested.		
Growth Option If the Investor does not clearly specify the choice of option at the time of investing, it will be treated as Growth Option. Facilities like Systematic Investment Plan ("SIP") / Systematic Withdrawal Plan ("SWP") / Systematic Transfer Plan ("STP") are available in the Scheme.		
SIP: Available Frequency: Monthly/Quarterly Mode: PDC/ECS*/Direct Debit # Minimum Investment Amount: Monthly: Minimum 6 Investment of Rs. 1000/- each and above Quarterly: Minimum 4 investments of Rs.1500/- each and above Dates: 01st, 10th, 15th, 21st, 28th - Default date - 10th Remarks: *(At select locations mentioned in the application form) *(For Investors having accounts with Core Banking Branches of the following banks - Axis Bank Ltd, Bank of Baroda, Bank of India, IDBI Bank Ltd, IndusInd Bank, Kotak Mahindra Bank Ltd, and Punjab National Bank)		
STP: Available Frequency: Daily/Weekly/Fortnightly/Monthly/Quarterly Minimum Transfer Amt: Monthly: Minimum 6 Transfers of Rs.1000/- each and above, Quarterly: Minimum 4 transfers of Rs.1500/- each and above. Daily/Weekly/Fortnightly: Fixed amount of Rs. 1,000/- per installment. Days/Dates: Under Daily options - Monday to Friday, Under Weekly Option - Every Wednesday, Under Fortnightly Option - Every Wednesday of the alternate week dates Monthly/Quarterly option: 01st, 10th, 15th, 21st, 28th - Default date 10th Remarks: STP option will not be available from an equity /equity oriented scheme to a non-equity scheme. Minimum clear balance in the scheme at the time of enrolment for STP should be Rs.6,000/-		
SWP: Available Frequency: Monthly/Quarterly Minimum withdrawal Amount: Fixed Withdrawal Rs.1000/- each and above at regular intervals. Minimum 12 withdrawals for monthly and 4 for quarterly. Dates: Fixed Withdrawal : 01st, 10th, 15th, 21st, 28th of each month / quarter. Application Withdrawal : 1st of each month quarter.		

Remarks: Appreciation withdrawal: Investors can withdraw appreciation of Rs.1,000/- and above at regular intervals. If the appreciation amount is less than Rs.1,000/- of the specified amount, there will be no SWP in that month/quarter. The cumulative appreciation of this period and the immediately succeeding period shall be paid out subject to it being a minimum of Rs.1,000/- or the specified amount.

Applicable NAV for Purchase of Units / (Including Switch-ins):

- In respect of valid Purchase applications (along with cheques / drafts / other payment instruments) accepted at a Designated Collection Centre up to 3 p.m. on a Business Day, the closing NAV of that day will be applicable.
- In respect of valid Purchase applications (along with cheques / drafts / other payment instruments) accepted at a Designated Collection Centre after 3 p.m. on a Business Day, the NAV of the next Business Day will be applicable.

The above will be applicable only for cheques / drafts / payment instruments payable locally in the city in which ISC is located. No outstation cheques / post dated cheques / non MICRcheques / Cash will be accepted.

Applicable NAV for Redemption of units (Including Switch-outs):

The Switch -in & Switch -out are treated as purchase & redemption respectively

- In respect of valid redemption requests (along with cheques / drafts / other payment instruments) accepted at a Designated Collection Centre up to 3 p.m. on a Business Day, the closing NAV of that day will be applicable.
- In respect of valid redemption requests (along with cheques / drafts / other payment instruments) accepted at a Designated Collection Centre after 3 p.m. on a Business Day, the NAV of the next Business Day will be applicable.

Minimum Initial Investment: Rs. 5000/- and in multiples of Re. 1/- thereafter

Minimum Additional Investment: Rs 1000/- and in multiples of Re. 1/-

Minimum Repurchase (Redemption): Rs. 1000/- and in multiples of Re.1 thereafter or 100 units or account balance, whichever is lower. If the unit balance after any such redemption is less than or equal to 25 units and is identified at the time of processing such request, the AMC reserves the right to redeem such fractional units along with the redemption request received

Dispatch of Repurchase (Redemption) Request: Within 10 Business days of the receipt of the redemption request at the authorised center of Mirae Asset Mutual Fund.

Benchmark Index: MSCI India Consumption Index (65%) + MSCI China Consumption Index (35%) (Price in INR).

Dividend Policy: A dividend may be declared by the Trustee, at its discretion, from time to time (subject to the availability of distributable surplus as calculated in accordance with the Regulations). Such dividends if declared will be paid under normal circumstances, only to those Unit holders who have opted for Dividend Option. There is no assurance or guarantee to unit holders as to the rate of dividend distribution nor will that dividend be regularly paid. The Unit Holders have the option of receiving the dividend or reinvesting the same. If the Fund declares a dividend under the Scheme, AMC shall dispatch the dividend warrants within 30 days from the date of declaration of the dividend.

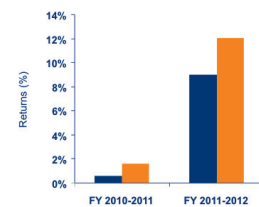
Name of the Fund Manager: Mr. Gopal Agrawal & Mr. Neelesh Surana

Name of the Trustee Company: Mirae Asset Trustee Company Private Limited.

Performance: (CAGR)	Last 1 year	Since Inception
Mirae Asset India-China Consumption Fund - Regular Growth	9.02%	9.62%
Benchmark : MSCI India Consumption Index (65%) + MSCI China Consumption Index (35%) (Price in INR).	12.52%	14.23%

Since inception returns calculated on NAV of Rs.10/- Inception date (deemed to be the date of allotment): 29th March, 2011. Based on NAV of Rs. 10.968 (Regular Plan - Growth Option) as on 30th March, 2012. The calculations of returns shall assume reinvestment of all payouts at the then prevailing NAV. **Past performance may or may not be sustained in future.**

Absolute returns for each financial year



■ Mirae Asset India-China Consumption Fund - Regular Plan Growth Option
■ MSCI India Consumption Index (65%) + MSCI China Consumption Index (35%) (Price in INR)

Returns are computed from the Date of Allotment / 1st April, as the case maybe, to 31st March of the respective financial year.

Expenses of the Scheme:

(i) Load Structure Entry Load - Nil	Exit Load For Each Redemption	
In accordance with SEBI circular no. SEBI/IMD/ CIR No. 4/168230/09 dated June 30, 2009, no entry load will be charged by the Scheme to the investor. Similarly, no entry load will be charged with respect to applications for registrations under Systematic Investment Plan (SIP) / Systematic Transfer Plan (STP) accepted by the Mutual Fund with effect from August, 1, 2009. The upfront commission shall be paid by the investor directly to the distributor, based on his assessment of various factors including the service rendered by the distributor.	Regular Plan - Any amount (Including For Systematic Investment Plan/ Systematic Transfer Plan / Systematic Withdrawal Plan)	Load (%)
	If redeemed upto 365 days from the date of allotment	1.00%
	If redeemed after 365 days from the date of allotment.	Nil
(ii) Recurring expenses	As per the Regulations, the permissible annual scheme recurring expenses including investment management and advisory fee that can be charged as a percentage of average daily net assets are as under: i) First ` 100 Crores average daily net assets - 2.50% ii) Next ` 300 Crores average daily net assets - 2.25% iii) Next ` 300 Crores average daily net assets - 2.00% iv) Balance - 1.75%	
	Actual expenses for the previous financial year:- 2.50%.	

Name of the Scheme: Mirae Asset China Advantage Fund		
Type and Category: An Open Ended Fund of Funds Scheme		
Investment Objective: The investment objective of the scheme is to generate long-term capital appreciation by investing predominantly in units of Mirae Asset China Sector Leader Equity Fund and/ or units of other mutual fund schemes, units of exchange traded schemes that focus on investing in equities and equity related securities of companies domiciled in or having their area of primary activity in China and Hong Kong. The Scheme may also invest a certain portion of its corpus in debt and money market securities and/ or units of debt / liquid schemes of Domestic Mutual Funds, in order to meet liquidity requirements from time to time. The Scheme does not guarantee or assure any returns.		
Asset Allocation Pattern:		
Types of Instruments	Normal Allocation (% of Net Assets)	Risk Profile
Units of Mirae Asset China Sector Leader Equity Fund and / or units of other mutual fund schemes, units of ETFs investing in equities and equity related securities of companies domiciled in or having their area of primary activity in China and Hong Kong*	80-100%	High
Money market instruments and debt Instruments** and/ or units of debt/ liquid Schemes of Domestic Mutual Funds.	0-20%	Low to Medium
*Equity and Equity related instruments include convertible debentures, equity warrants, convertible preference shares, equity derivatives etc. ** Debt instruments include securitized debt upto 20% of corpus. The scheme proposes not to invest in Derivatives. The proposed scheme does not intend to invest in overseas securities and will not engage in short selling. However, due to market conditions, the AMC may invest beyond the range set out above. Such deviations shall normally be for a short term purpose only, for defensive considerations and the intention being at all times to protect the interests of the Unit Holders.		
Risk Profile of the Scheme(s): Mutual Fund Units involve investment risks including the possible loss of principal. Please read the Scheme Information Document (SID) carefully for details on risk factors before investment. Scheme specific Risk Factors are summarized below: The Scheme is subjected to risk factors associated with investments in Mirae Asset China Sector Leader Equity Fund (MACSLEF), risks associated with investing in ETF Units, Derivatives, risks associated with Debt & Money Market Instruments, Securitized Debt, and Unlisted Securities. Besides, the scheme is also subjected to risk associated with Foreign Securities, Liquidity Risk, Currency Risk, Country Risk, Settlement Risk & Regulatory Risk associated with Securities and Risk Factors associated with Securities Lending and Short Selling as detailed in the SID.		
Plans & Options The Scheme shall have Regular Plans with two options viz., Dividend and Growth ● Dividend Option - Dividend Payout - Dividend Reinvestment Default Option: Dividend Reinvestment Option. ● Growth Option Default Option : Growth Option Facilities like Systematic Investment Plan ("SIP") / Systematic Withdrawal Plan ("SWP") / Systematic Transfer Plan ("STP") are available in the Scheme.		
Applicable NAV for Sale of units Including Switching ● In respect of valid Purchase applications (along with cheques / drafts / other payment instruments) accepted at a Designated Collection Centre up to 3 p.m. on a Business Day, the closing NAV of that day will be applicable. ● In respect of valid Purchase applications (along with cheques / drafts / other payment instruments) accepted at a Designated Collection Centre after 3 p.m. on a Business Day, the NAV of the next Business Day will be applicable. The above will be applicable only for cheques / drafts / payment instruments payable locally in the city in which ISC is located. No outstation cheques / post dated cheques / non MICR cheques will be accepted.		
Applicable NAV for Redemption of units Including Switch-outs ● In respect of valid redemption requests (along with cheques / drafts / other payment instruments) accepted at a Designated Collection Centre up to 3 p.m. on a Business Day, the closing NAV of that day will be applicable. ● In respect of valid redemption requests (along with cheques / drafts / other payment instruments) accepted at a Designated Collection Centre after 3 p.m. on a Business Day, the NAV of the next Business Day will be applicable.		
Minimum Initial Investment: Rs 5000/- and in multiples of Re. 1/- thereafter Minimum Additional Investment: Rs. 1000/- and in multiples of Re. 1/- thereafter Minimum Repurchase (Redemption): Rs. 1000/- and in multiples of Re.1 thereafter or 100 units, whichever is lower. If the unit balance after any such redemption is less than or equal to 25 units and is identified at the time of processing such request, the AMC reserves the right to redeem such fractional units along with the redemption request received.		
Dispatch of Repurchase (Redemption) Request : Within 10 Business days of the receipt of the redemption request at the authorised center of Mirae Asset Mutual Fund.		
Benchmark Index : MSCI China Index (in INR Terms)		

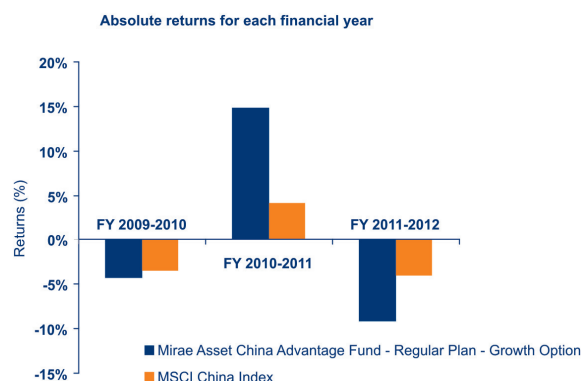
Dividend Policy: A dividend may be declared by the Trustee, at its discretion, from time to time (subject to the availability of distributable surplus as calculated in accordance with the Regulations). Such dividends if declared will be paid under normal circumstances, only to those Unit holders who have opted for Dividend Option. There is no assurance or guarantee to unit holders as to the rate of dividend distribution nor will that dividend be regularly paid. The Unit Holders have the option of receiving the dividend or reinvesting the same. If the Fund declares a dividend under the Scheme, AMC shall dispatch the dividend warrants within 30 days from the date of declaration of the dividend.

Name of the Fund Manager: Mr. Gopal Agarwal and Mr. Neelesh Surana.

Name of the Trustee Company: Mirae Asset Trustee Company Private Limited.

Performance of the Scheme: (CAGR)	Last 1 year	Since Inception
Mirae Asset China Advantage Fund	-8.22%	0.69%
Benchmark : MSCI China Index	-2.77%	0.17%

Since inception returns calculated on NAV of Rs.10/- . Inception date (deemed to be the date of allotment): 5th November '09. Based on NAV of Rs.10.167 (Regular plan - Growth option) as on 30th March, 2012. The calculations of returns shall assume reinvestment of all payouts at the then prevailing NAV. **Past performance may or may not be sustained in future.**



Returns are computed from the Date of Allotment / 1st April, as the case maybe, to 31st March of the respective financial year.

Expenses of the Scheme	Entry Load - NIL								
I. Load Structure	In terms of SEBI circular no. SEBI/IMD/CIR No.4/ 168230/09 dated June 30, 2009, no entry load will be charged by the Scheme to the investor effective August 1, 2009. Upfront commission shall be paid directly by the investor to the AMFI registered Distributors based on the investors' assessment of various factors including the service rendered by the distributor.								
	<table> <tr> <th>Exit Load</th><th>Load %</th></tr> <tr> <td>Any Amount (Including Systematic Withdrawal Plan / Systematic Investment Plan / Systematic Transfer Plan applications)</td><td></td></tr> <tr> <td>Redemption within 1 year (365 days) from the date of allotment</td><td>1.00%</td></tr> <tr> <td>Redemption after 1 year (365 days) from the date of allotment</td><td>Nil</td></tr> </table> <p>No Exit Load is chargeable in case of switches made between different options of schemes, subject to regulations, the Trustee retains the right to change / impose an Exit Load. No Exit load is levied in case of units allotted on bonus and re-investment of dividend. Switch-out will attract an exit load like any redemption.</p> <p>No exit load is chargeable in case of switches made between different options of schemes, subject to regulations; the Trustee retains the right to change/impose an Exit Load. A Switch-Out/Withdrawal under SWP will also attract an exit load like any redemption. Exit load is applicable for all the Plans/Options under the Scheme by applying First in First Out basis. No Exit Load is chargeable in case of switches made between different Sub-options of the same plan.</p> <p>As per SEBI/IMD/CIR No. 14/120784/08 dated March 18, 2009 and SEBI circular dated June 30, 2009, no exit load would be charged on Bonus units and of units allotted on reinvestment of Dividend.</p>	Exit Load	Load %	Any Amount (Including Systematic Withdrawal Plan / Systematic Investment Plan / Systematic Transfer Plan applications)		Redemption within 1 year (365 days) from the date of allotment	1.00%	Redemption after 1 year (365 days) from the date of allotment	Nil
Exit Load	Load %								
Any Amount (Including Systematic Withdrawal Plan / Systematic Investment Plan / Systematic Transfer Plan applications)									
Redemption within 1 year (365 days) from the date of allotment	1.00%								
Redemption after 1 year (365 days) from the date of allotment	Nil								
II Recurring Expenses	<p>The total expenses of the Scheme, being a fund of funds scheme, including the investment management and advisory fee, shall not exceed 2.50% of the daily or weekly average net assets. The management fees and other expenses charged by the Mirae Asset China Advantage fund including the management fees and recurring expenses charged by overseas mutual fund will be within the overall limit on expenses as prescribed under Regulation 52(6).</p> <p>The total recurring expenses of the Mirae Asset China Advantage Fund (MACAF) including the management fees shall be:-</p> <p>(A) management fees for the scheme not exceeding 0.75% of the daily or weekly average net assets;</p> <p>(B) other expenses relating to administration of the scheme; and</p> <p>(C) charges levied by the underlying schemes:</p> <p>Provided that the sum total of (A), (B) and the weighted average of the total expense ratio of the underlying schemes shall not exceed 2.50% of the daily or weekly average net assets of the scheme.</p>								
Actual Expenses for the previous financial year : Total Recurring expenses as a percentage of Daily Weekly average Net assets:- 2.15%									

Name of the Scheme: Mirae Asset Liquid Fund		
Type and Category: An Open Ended Liquid Scheme		
Investment Objective: The investment objective of the scheme is to seek to generate reasonable returns with low volatility and higher liquidity through a portfolio of debt and money market instruments. The scheme does not guarantee any returns.		
Asset Allocation Pattern:		
Types of Instruments	Normal Allocation (% of Net Assets)	Risk Profile
Money market instruments with residual maturity upto 91 days only	0 -100	Low
Debt Instruments with residual maturity upto 91 days only (including Securitized Debt upto 50% of net assets)	0 -100	Low to Medium
* Debt instruments include securitized debt upto 50% of the net assets. The Scheme may invest in derivatives upto 50% of the net assets of the Scheme. In addition, the scheme may also invest in foreign securities upto 25% of net assets of the Scheme.		
Risk Profile of the Scheme(s): Mutual Fund involve investment risks including the possible loss of principal. Please read the SID / SAI carefully for details on risk factors before investment. The Scheme is subjected to risk factors associated with Equity, Foreign Securities, Debt and Money Market instruments, Securitized Debt, Derivatives and Unlisted Securities. Besides, the scheme is also subjected to Liquidity Risk, Settlement Risk & Regulatory Risk associated with Securities and Risk Factors associated with Securities Lending and Short selling as detailed in the SID.		
Plans/Options/Facilities: Regular, Institutional and Super Institutional		
<ul style="list-style-type: none"> Dividend <ul style="list-style-type: none"> Dividend Payout Dividend Reinvestment Dividend Transfer Bonus Growth 		
Default option: In case an investor fails to specify his preference, he shall be deemed to have opted for the Regular Plan - Growth Option. If the investor does not clearly specify the choice of Payout, Reinvestment or transfer options within the Dividend option, it will be treated as Daily Dividend Reinvestment Option.		
SIP: Not Available		
STP: Available		
Frequency: Daily/Weekly/Fortnightly/Monthly/Quarterly		
Minimum Transfer Amt: Monthly: Minimum 6 Transfers of Rs.1000/- each and above, Quarterly: Minimum 4 transfers of Rs.1500/- each and above.		
Daily/Weekly/Fortnightly: Fixed amount of Rs. 1,000/- per installment.		
Days/Dates: Under Daily options - Monday to Friday, Under Weekly Option - Every Wednesday, Under Fortnightly Option - Every Wednesday of the alternate week dates Monthly/Quarterly option: 01st, 10th, 15th, 21st, 28th - Default date 10th		
Remarks: STP option will not be available from an equity /equity oriented scheme to a non-equity scheme. Minimum clear balance in the scheme at the time of enrolment for STP should be Rs.6,000/-		
SWP: Available		
Frequency: Monthly/Quarterly		
Minimum withdrawal Amount: Fixed Withdrawal Rs.1000/- each and above at regular intervals. Minimum 12 withdrawals for monthly and 4 for quarterly.		
Dates: Fixed Withdrawal : 01st, 10th, 15th, 21st, 28th of each month / quarter. Application Withdrawal : 1st of each month quarter.		
Remarks: Appreciation withdrawal: Investors can withdraw appreciation of Rs.1,000/- and above at regular intervals. If the appreciation amount is less than Rs.1,000/- of the specified amount, there will be no SWP in that month/quarter. The cumulative appreciation of this period and the immediately succeeding period shall be paid out subject to it being a minimum of Rs.1,000/- or the specified amount.		
Applicable NAV for Purchase of units (Including Switch-Ins) : Pursuant to SEBI circular no. Cir / IMD / DF / 19 / 2010 dated November 26, 2010 and subsequent SEBI clarifications, the Applicable NAV w.e.f December 6, 2010 shall be as under:		
a. Cut-off timings in respect of all purchases and Applicability of NAV:		
i. Where the application is received upto 2.00 p.m. on a day and funds are available for utilization before the cut-off time, the applicable NAV would be the closing NAV of the day immediately preceding the day of receipt of application;		
ii. Where the application is received after 2.00 p.m. on a day and funds are available for utilization on the same day, the applicable NAV would be the closing NAV of the day immediately preceding the next business day ; and		
iii. Irrespective of the time of receipt of application, where the funds are not available for utilization before the cut-off time, the applicable NAV would be the closing NAV of the day immediately preceding the day on which the funds are available for utilization.		
b. For allotment of units in respect of all purchases, it shall be necessary that:		
i. Application is received before the applicable cut-off time of 2.00 p.m.,		
ii. Funds for the entire amount of subscription/purchase as per the application are credited to the bank account of the respective liquid schemes before the cut-off time, and		
iii. The funds are available for utilization before the cut-off time.		
c. For allotment of units in respect of switch-in* to liquid schemes from other schemes, it shall be necessary that:		
i. Application for switch-in is received before the applicable cut-off time.		
ii. Funds for the entire amount of subscription/purchase as per the switch-in request are credited to the bank account of the respective switch-in liquid schemes before the cut-off time, and		
iii. The funds are available for utilization before the cut-off time.		
Irrespective of the time of receipt of application for switch-in to liquid scheme, where the funds are not available for utilization before the cut-off time, the applicable NAV would be the closing NAV of the day immediately preceding the day on which the funds are available for utilization.		
*In case of Switch transactions, funds will be made available for utilization in the switch in scheme based on redemption payout cycle of the switch-out transaction.		
Applicable NAV for Redemption of units (Including Switch-outs):		
<ul style="list-style-type: none"> In respect of valid Redemption applications accepted at a Designated Collection Centre up to 3 p.m. on a Business Day, the NAV of the business day immediately preceding the next business day will be applicable. 		

<ul style="list-style-type: none">In respect of valid Redemption applications accepted at a Designated Collection Centre after 3 p.m. on a Business Day, the NAV of the next Business Day will be applicable.																					
For Switch out: Valid application for switch-out shall be treated as applications for Redemption. The provisions of the Cut-off time and the Applicable NAV mentioned in the SID/SAI as applicable. Redemption shall be applied to the switch-out applications.																					
Minimum Initial Investment: Regular: Rs 5000/- and in multiples of Re 1/- thereafter; Institutional : Rs. 1 Crores and in multiples of Re. 1/- thereafter; Super Institutional: Rs. 10 Crores and in multiples of Re. 1/- thereafter.																					
Minimum Additional Investment: Regular: Rs. 1000/- and in multiples of Re. 1/-; Institutional: Rs. 1 lakh and in multiples of Re. 1/-; Super Institutional: Rs. 10 lakhs and in multiples of Re. 1/- thereafter.																					
Minimum Repurchase (Redemption): The minimum amount of an application for redemption under the scheme /switch-out of units into any other scheme must be of Rs. 1000 and in multiples of Re.1 thereafter or 5 units whichever is lower. If the unit balance after any such redemption is less than or equal to 1 unit and is identified at the time of processing such request the AMC reserves the right to redeem such fractional units along with the redemption request received.																					
Dispatch of Repurchase (Redemption) Request: Within 10 Business days of the receipt of the redemption request at the authorised center of Mirae Asset Mutual Fund.																					
Benchmark Index: Crisil Liquid Fund Index																					
Dividend Policy: A dividend may be declared by the Trustee, at its discretion, from time to time (subject to the availability of distributable surplus as calculated in accordance with the Regulations). Such dividends if declared will be paid under normal circumstances, only to those Unit holders who have opted for Dividend Option. There is no assurance or guarantee to unit holders as to the rate of dividend distribution nor will that dividend be regularly paid. The Unit Holders have the option of receiving the dividend or reinvesting the same. If the Fund declares a dividend under the Scheme, AMC shall Dispatch the dividend warrants within 30 days from the date of declaration of the dividend. Dividend if any if declared the frequency will be as below : Dividend "Payout" Frequency - Available only in the Monthly Option (24th Day of the Month).Applicants may kindly note that if the dividend amount to be paid under this option is less than Rs.1,000/- the dividend so due would be compulsorily reinvested back into the scheme.Dividend Reinvestment Frequency - Daily, Weekly (Every Wednesday), Monthly (24th Day of the Month)																					
Name of the Fund Manager: Mr. Yadnesh Chavan																					
Name of the Trustee Company: Mirae Asset Trustee Company Private Limited																					
Performance (CAGR):	Last 1 Year	Last 3 Years	Since Inception																		
Mirae Asset Liquid Fund - Regular - Growth	7.12. %	4.51%	2.69%																		
Benchmark : Crisil Liquid Fund Index	8.44%	6.10%	6.81%																		
Since inception returns calculated on NAV of Rs.1000/- . Inception date (deemed to be the date of allotment): 5th March'08. Based on NAV of Rs.1113.9801 (Regular plan - Growth option) as on 30th March, 2012. The calculations of returns shall assume reinvestment of all payouts at the then prevailing NAV. Past performance may or may not be sustained in future.																					
<p style="text-align: center;">Absolute returns for each financial year</p> <table><caption>Absolute returns for each financial year</caption><thead><tr><th>Financial Year</th><th>Mirae Asset Liquid Fund - Regular Plan - Growth Option (%)</th><th>Crisil Liquid Fund Index (%)</th></tr></thead><tbody><tr><td>FY 2007-2008</td><td>~0.5</td><td>~0.5</td></tr><tr><td>FY 2008-2009</td><td>~-1.5</td><td>~0.5</td></tr><tr><td>FY 2009-2010</td><td>~1.5</td><td>~3.5</td></tr><tr><td>FY 2010-2011</td><td>~4.5</td><td>~6.5</td></tr><tr><td>FY 2011-2012</td><td>~7.5</td><td>~8.5</td></tr></tbody></table>				Financial Year	Mirae Asset Liquid Fund - Regular Plan - Growth Option (%)	Crisil Liquid Fund Index (%)	FY 2007-2008	~0.5	~0.5	FY 2008-2009	~-1.5	~0.5	FY 2009-2010	~1.5	~3.5	FY 2010-2011	~4.5	~6.5	FY 2011-2012	~7.5	~8.5
Financial Year	Mirae Asset Liquid Fund - Regular Plan - Growth Option (%)	Crisil Liquid Fund Index (%)																			
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Returns are computed from the Date of Allotment / 1 st April, as the case maybe, to 31 st March of the respective financial year.																					
Expenses of the Scheme																					
Entry Load - NIL																					
I. Load Structure																					
In terms of SEBI circular no. SEBI/IMD/CIR No.4/ 168230/09 dated June 30, 2009, no entry load will be charged by the Scheme to the investor effective August 1, 2009. Upfront commission shall be paid directly by the investor to the AMFI registered Distributors based on the investors' assessment of various factors including the service rendered by the distributor.																					
Exit Load																					
			Load %																		
1. Regular Plan			Nil																		
2. Institutional Plan			Nil																		
3. Super Institutional Plan			Nil																		
4. Systematic Transfer Plan			Nil																		
5. Systematic Withdrawal Plan			Nil																		
No Exit Load is chargeable in case of switches made between different options of schemes, subject to regulations, the Trustee retains the right to change / impose an Exit Load. No Exit load is levied in case of units allotted on bonus and re-investment of dividend. Switch-out will attract an exit load like any redemption.																					
II. Recurring Expenses																					
As per the regulations, the maximum recurring expenses including investment management and advisory fee that can be charged to the scheme shall be subject to the percentage limit of weekly net assets as in the table below:																					
First 100 crores			2.25 %																		
Next Rs. 300 crores			2.00 %																		
Next Rs. 300 crores			1.75 %																		
Balance			1.50 %																		
Actual Expenses for the previous financial year : Total Recurring expenses as a percentage of Daily/ Weekly average net assets:- 0.45%																					

Name of the Scheme: Mirae Asset Cash Management Fund		
Type and Category: An Open Ended Liquid Scheme		
Investment Objective: The investment objective of the scheme is to seek to generate returns linked to short end rates like MIBOR and CBLO etc. and provide higher liquidity by investing in a portfolio of debt and money market instruments. The Scheme does not guarantee any returns.		
Asset Allocation Pattern:		
Types of Instruments	Normal Allocation (% of Net Assets)	Risk Profile
CBLO/Reverse Repo, Debt Instrument linked to short end rates such as MIBOR etc. and MIBOR linked instruments with daily put/call options.	65 -100	Low
Debt & Money Market Instruments (including Securitised Debt upto 30% of net assets)	0 - 35	Low to Medium
The Scheme may invest upto 30% of net assets in securitized debt. The scheme shall not engage into stock lending. The scheme does not propose to invest in equity and equity related securities.		
Risk Profile of the Scheme: Mutual Fund Units involve investment risks including the possible loss of principal. Please read the Scheme Information Document (SID) carefully for details on risk factors before investment. Scheme specific Risk Factors are summarized below: The Scheme is subjected to risk factors associated with Debt and Money Market instruments such as interest Rate risk/Price risk, Reinvestment risk, Credit risk, Prepayment risk, Liquidity risk, Derivatives and Securities Lending, Short Selling and Risk associated with Securitised Debt as detailed in the SID.		
Plans/Options/Facilities:		
The Scheme shall have three Options viz., Dividend, Growth and Bonus.		
Dividend Option		
- Dividend Payout		
o Monthly : payout frequency will be on 24 th of every month.		
- Dividend Reinvestment		
o Daily Dividend Reinvestment		
o Weekly Dividend Reinvestment (Every Wednesday is the Record Date)		
o Monthly Dividend Reinvestment (24 th of every month)		
Default Option : Dividend Reinvestment Option - Daily dividend reinvestment.		
Under this facility the dividend due and payable to the Unit holders (Subject to availability of surplus) will be compulsorily and without any further act by the Unit holders. The Units for the purpose of re-investment will be created and credited to the Unit holder's account at first 'Ex-income Distribution NAV'. There shall, however, be no entry load on the dividends so reinvested.		
Growth Option		
The returns from investments are generated through capital appreciation of units' price and no dividend will be declared.		
Bonus option		
Under this option the Fund may issue bonus units out of the accumulated reserves and surplus including the surplus by realised profit, dividend and interest, net of losses, expenses and taxes, if any, to unit holders, if such surplus is available and adequate for distribution in the opinion of Trustees.		
If the investor does not clearly specify the choice of option at the time of investing, it will be treated as a Growth Option.		
SIP : Not Available		
STP : Available		
Frequency: Daily/Weekly/Fortnightly/Monthly/Quarterly		
Minimum Transfer Amt: Monthly: Minimum 6 Transfers of Rs.1000/- each and above, Quarterly: Minimum 4 transfers of Rs.1500/- each and above.		
Daily/Weekly/Fortnightly: Fixed amount of Rs. 1,000/- per installment.		
Days/Dates: Under Daily options - Monday to Friday, Under Weekly Option - Every Wednesday, Under Fortnightly Option - Every Wednesday of the alternate week dates Monthly/Quarterly option: 01st, 10th, 15th, 21st, 28th - Default date 10th		
Remarks: STP option will not be available from an equity /equity oriented scheme to a non-equity scheme. Minimum clear balance in the scheme at the time of enrolment for STP should be Rs.6,000/-		
SWP: Available		
Frequency: Monthly/Quarterly		
Minimum withdrawal Amount: Fixed Withdrawal Rs.1000/- each and above at regular intervals. Minimum 12 withdrawals for monthly and 4 for quarterly.		
Dates: Fixed Withdrawal : 01st, 10th, 15th, 21st, 28th of each month / quarter. Application Withdrawal : 1st of each month quarter.		
Remarks: Appreciation withdrawal: Investors can withdraw appreciation of Rs.1,000/- and above at regular intervals. If the appreciation amount is less than Rs.1,000/- of the specified amount, there will be no SWP in that month/quarter. The cumulative appreciation of this period and the immediately succeeding period shall be paid out subject to it being a minimum of Rs.1,000/- or the specified amount.		
Applicable NAV for Purchase of units (Including Switch-Ins) :		
Pursuant to SEBI circular no. Cir / IMD / DF / 19 / 2010 dated November 26, 2010 and subsequent SEBI clarifications, the Applicable NAV w.e.f December 6, 2010 shall be as under:		
a. Cut-off timings in respect of all purchases and Applicability of NAV:		
i. Where the application is received upto 2.00 p.m. on a day and funds are available for utilization before the cut-off time, the applicable NAV would be the closing NAV of the day immediately preceding the day of receipt of application;		
ii. Where the application is received after 2.00 p.m. on a day and funds are available for utilization on the same day, the applicable NAV would be the closing NAV of the day immediately preceding the next business day ; and		
iii. Irrespective of the time of receipt of application, where the funds are not available for utilization before the cut-off time, the applicable NAV would be the closing NAV of the day immediately preceding the day on which the funds are available for utilization.		
b. For allotment of units in respect of all purchases, it shall be necessary that:		
i. Application is received before the applicable cut-off time of 2.00 p.m.,		
ii. Funds for the entire amount of subscription/purchase as per the application are credited to the bank account of the respective liquid schemes before the cut-off time, and		
iii. The funds are available for utilization before the cut-off time.		

- c. For allotment of units in respect of switch-in* to liquid schemes from other schemes, it shall be necessary that:
- Application for switch-in is received before the applicable cut-off time.
 - Funds for the entire amount of subscription/purchase as per the switch-in request are credited to the bank account of the respective switch-in liquid schemes before the cut-off time, and
 - The funds are available for utilization before the cut-off time.
- Irrespective of the time of receipt of application for switch-in to liquid scheme, where the funds are not available for utilization before the cut-off time, the applicable NAV would be the closing NAV of the day immediately preceding the day on which the funds are available for utilization.
- *In case of Switch transactions, funds will be made available for utilization in the switch in scheme based on redemption payout cycle of the switch-out transaction.

Applicable NAV for Redemption of units Including Switch-Outs (after the scheme re-opens for repurchase and sale)

- In respect of valid Redemption applications accepted at a Designated Collection Centre up to 3 p.m. on a Business Day, the NAV of the day immediately preceding the next business day.
- In respect of valid Redemption applications accepted at a Designated Collection Centre after 3 p.m. on a Business Day, the NAV of the next Business Day will be applicable.

Minimum Initial Investment: Rs. 5000/- and an in multiples of Re. 1/- thereafter

Minimum Additional Purchase: Rs. 1000/- and in multiples of Re. 1/- thereafter

Minimum Repurchase (Redemption): The minimum amount of application for redemption under the scheme /switch out of units into any other scheme must be of Rs. 1000 and in multiples of Re.1 thereafter or 5 units whichever is lower. If the unit balance after any such redemption is less than or equal to 1 unit and is identified at the time of processing such request the AMC reserves the right to redeem such fractional units along with the redemption request received.

Dispatch of Repurchase (Redemption) Request: Within 10 Business days of the receipt of the redemption request at the authorised centre of the Mirae Asset Mutual Fund.

Benchmark Index: CRISIL Liquid Fund Index

Dividend Policy: A dividend may be declared by the Trustee, at its discretion, from time to time (subject to the availability of distributable surplus as calculated in accordance with the Regulations). Such dividends if declared will be paid under normal circumstances, only to those Unit holders who have opted for Dividend Option. There is no assurance or guarantee to unit holders as to the rate of dividend distribution nor will that dividend be regularly paid. The Unit Holders have the option of receiving the dividend or reinvesting the same. If the Fund declares a dividend under the Scheme, AMC shall dispatch the dividend warrants within 30 days from the date of declaration of the dividend.

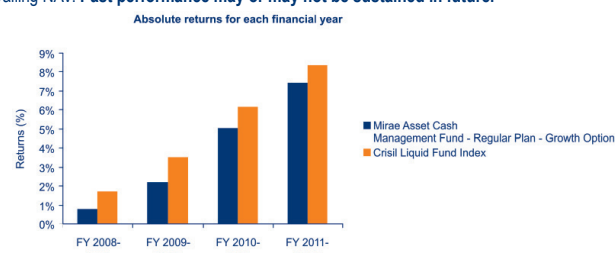
Minimum Dividend Reinvestment: If dividend is declared up to Rs.500/- in any of the sub-options of the scheme, it shall be compulsorily reinvested and no payout shall be made.

Name of the Fund Manager: Mr. Yadnesh Chavan

Name of the Trustee Company: Mirae Asset Trustee Company Private Limited

Performance (CAGR):	Last 1 Year	Last 3 Years	Since Inception
Mirae Asset Cash Management Fund - Regular - Growth	7.55%	4.93%	4.84%
Benchmark : Crisil Liquid Fund Index	8.44%	6.10%	6.23%

Since inception returns calculated on NAV of Rs.1000/- . Inception date (deemed to be the date of allotment): 12th January, '09. Based on NAV of Rs.1164.1730 (Regular Plan - Growth Option) as on 30th March, 2012. The calculations of returns shall assume reinvestment of all payouts at the then prevailing NAV. **Past performance may or may not be sustained in future.**



Returns are computed from the Date of Allotment / 1st April, as the case maybe, to 31st March of the respective financial year.

Expenses of the Scheme:

(i) Load Structure	
For Each Purchase Type	Load %
Entry Load	NIL
In terms of SEBI circular no. SEBI/IMD/CIR No.4/ 168230/09 dated June 30, 2009, no entry load will be charged by the Scheme to the investor effective August 1, 2009. Upfront commission shall be paid directly by the investor to the AMFI registered Distributors based on the investors' assessment of various factors including the service rendered by the distributor.	
Exit Load	NIL
(ii) Recurring expenses	
As per the Regulations, the permissible annual scheme recurring expenses including investment management and advisory fee that can be charged as a percentage of average daily net assets are as under:	
i) First Rs. 100 Crores average daily net assets	2.25%
ii) Next Rs. 300 Crores average daily net assets	2.00%
iii) Next Rs. 300 Crores average daily net assets	1.75%
iv) Balance	1.50%
Actual Expenses for the previous financial year : Total Recurring expenses as a percentage of Daily/ Weekly average net assets:- 0.45%	

Name of the Scheme: Mirae Asset Short Term Bond Fund		
Type and Category: An Open Ended Debt Scheme		
Investment Objective: The investment objective of the scheme is to seek to generate returns through an actively managed diversified portfolio of debt and money market instruments. There is no assurance OR guarantee of returns.		
Asset Allocation		
Types of Instruments	Normal Allocation (% of Net Assets)	Risk Profile
Money Market Instruments and debt instruments with residual maturity and repricing tenor not exceeding 182 days	20-100%	Low
Debt Instruments with residual maturity and repricing tenor exceeding 182 days* (including Securitized Debt upto 50% of net assets)	0-80%	Low to Medium
<p>* Debt instruments include securitized debt upto 50% of net assets. The scheme may invest in derivatives upto 100% of the net assets of the scheme. In addition, the scheme may also invest in foreign securities upto 25% of net assets of the scheme subject to regulations and prevailing laws as applicable, the portfolio will consist of permissible domestic or international fixed income instruments, most suitable to meet the investment objectives.</p> <p>The Scheme may invest in derivatives up to 100% of the net assets of the Scheme only for the purpose of hedging and portfolio rebalancing.</p> <p>The Scheme may propose to participate in stock lending as per the limits as specified by the relevant guidelines, circulars, regulations, etc. from time to time.</p> <p>Risk Profile of the Scheme: Mutual Fund Units involve investment risks including the possible loss of principal. Please read the Scheme Information Document (SID) carefully for details on risk factors before investment. Scheme specific Risk Factors are summarized below:</p> <p>The Scheme is subjected to risk factors associated with Debt and Money Market instruments, Securitized Debt, Derivatives and Unlisted Securities Besides, the scheme is also subjected to risk associated with Foreign Securities, Liquidity Risk, Settlement Risk & Regulatory Risk associated with Securities and Risk Factors associated with Securities Lending as detailed in the SID.</p>		
<p>Plans and Options: The Scheme shall have two Plans : Regular and Institutional</p> <p>Each Plan shall have two options viz., Dividend and Growth</p> <p>Dividend Option</p> <ul style="list-style-type: none"> - Dividend Payout - Dividend Reinvestment - Dividend Transfer <p>Default Option: Dividend Reinvestment Option.</p> <p>Growth Option</p> <p>Default Option : Regular Plan - Growth Option</p> <p>Systematic Investment Plan ("SIP") / Systematic Withdrawal Plan ("SWP") / Systematic Transfer Plan ("STP") will be available only in the Regular Plan of the Scheme.</p>		
<p>Applicable NAV for purchase of units Including Switch-ins:</p> <ol style="list-style-type: none"> In respect of valid Purchase applications (along with cheques / drafts / other payment instruments) accepted at a Designated Collection Centre up to 3 p.m. on a Business Day, the closing NAV of that day will be applicable. In respect of valid Purchase applications (along with cheques / drafts / other payment instruments) accepted at a Designated Collection Centre after 3 p.m. on a Business Day, the NAV of the next Business Day will be applicable. <p>The above will be applicable only for cheques / drafts / payment instruments payable locally in the city in which ISC is located. No outstation cheques / post dated cheques / non MICR cheques will be accepted.</p> <p>Pursuant to SEBI circular no. Cir / IMD / DF / 19 / 2010 dated November 26, 2010 and subsequent SEBI clarifications, please note the following with respect to purchase of units equal to or more than Rs. 1 crore w.e.f December 6, 2010:</p> <ol style="list-style-type: none"> For allotment of units in respect of all purchases in the debt schemes/ plans with the same day NAV, it shall be necessary that: <ol style="list-style-type: none"> Application is received before the applicable cut-off time of 3.00 p.m., Funds for the entire amount of subscription/purchase as per the application are credited to the bank account of the respective schemes before the aforesaid cutoff time, and The funds are available for utilization before the said cut-off time of 3.00 p.m. For allotment of units in respect of switch-in* to debt schemes/plans with the same day NAV, it shall be necessary that: <ol style="list-style-type: none"> Application for switch-in is received before the applicable cut-off time of 3.00 p.m. Funds for the entire amount of subscription/purchase as per the switch-in request are credited to the bank account of the respective switch-in income/debt oriented mutual fund schemes/ plans before the aforesaid cut-off time. The funds are available for utilization before the cut-off time of 3.00 p.m. <p>Irrespective of the time of receipt of application where the funds are not available for utilization on the same day, the applicable NAV would be the closing NAV of the day on which the funds are available for utilization.</p> <p>*In case of Switch transactions, funds will be made available for utilization in the switch in scheme based on redemption payout cycle of the switch-out transaction.</p>		

<p>Applicable NAV for Redemption of units Including Switch-outs:</p> <ol style="list-style-type: none"> In respect of valid redemption requests accepted at a Designated Collection Centre up to 3 p.m. on a Business Day, the closing NAV of that day will be applicable. In respect of valid redemption requests accepted at a Designated Collection Centre after 3 p.m. on a Business Day, the NAV of the next Business Day will be applicable. 														
<p>Minimum Initial Investment:</p> <p>Regular Plan : Rs. 5000/- and in multiples of Re. 1/- thereafter</p> <p>Institutional Plan : Rs. 100000/- and in multiples of Re. 1/- thereafter</p>														
<p>Minimum Additional Investment:</p> <p>Regular Plan : Rs. 1000/- and in multiples of Re. 1/- thereafter</p> <p>Institutional Plan : Rs. 10000/- and in multiples of Re. 1/- thereafter</p>														
<p>Minimum Repurchase (Redemption):</p> <p>Rs. 1000/- and in multiples of Re. 1 thereafter or 100 units, whichever is lower. If the unit balance after any such redemption is less than or equal to 25 units and is identified at the time of processing such request, the AMC reserves the right to redeem such fractional units along with the redemption request received.</p>														
<p>Dispatch of Repurchase (Redemption) Request:</p> <p>Within 10 Business days of the receipt of the redemption request at the authorised centre of the Mirae Asset Mutual Fund.</p>														
<p>Benchmark Index: CRISIL Short Term Bond Fund Index.</p>														
<p>Dividend Policy: A dividend may be declared by the Trustee, at its discretion, from time to time (subject to the availability of distributable surplus as calculated in accordance with the Regulations). Such dividends if declared will be paid under normal circumstances, only to those Unit holders who have opted for Dividend Option. There is no assurance or guarantee to unit holders as to the rate of dividend distribution nor will that dividend be regularly paid. The Unit Holders have the option of receiving the dividend or reinvesting the same. If the Fund declares a dividend under the Scheme, AMC shall dispatch the dividend warrants within 30 days from the date of declaration of the dividend.</p>														
<p>Minimum Dividend Reinvestment: If dividend is declared up to Rs.500/- in any of the sub-options of the scheme, it shall be compulsorily reinvested and no payout shall be made.</p>														
<p>Name of the Fund Manager: Mr. Yadnesh Chavan</p>														
<p>Name of the Trustee Company: Mirae Asset Trustee Company Private Limited</p>														
Performance of the Scheme: (CAGR)	Last 1 Year	Since Inception												
Mirae Asset Short Term Bond Fund - Regular - Growth	6.80%	4.66%												
Benchmark : Crisil Short Term Bond Term Index	8.28%	6.18%												
<p>Since inception returns calculated on NAV of Rs.10/- . Inception date (deemed to be the date of allotment): 3rd August' 09. Based on NAV of Rs.11.2853 (Regular plan - Growth option) as on 30th March, 2012. The calculations of returns shall assume reinvestment of all payouts at the then prevailing NAV. Past performance may or may not be sustained in future.</p>														
<p>Absolute returns for each financial year</p> <table border="1"> <caption>Absolute returns for each financial year</caption> <thead> <tr> <th>Financial Year</th> <th>Mirae Asset Short Term Bond Fund - Regular Plan - Growth Option (%)</th> <th>Crisil Short Term Bond Fund Index (%)</th> </tr> </thead> <tbody> <tr> <td>FY 2009-2010</td> <td>~1.5</td> <td>~3.0</td> </tr> <tr> <td>FY 2010-2011</td> <td>~4.5</td> <td>~5.0</td> </tr> <tr> <td>FY 2011-2012</td> <td>~6.5</td> <td>~8.0</td> </tr> </tbody> </table>			Financial Year	Mirae Asset Short Term Bond Fund - Regular Plan - Growth Option (%)	Crisil Short Term Bond Fund Index (%)	FY 2009-2010	~1.5	~3.0	FY 2010-2011	~4.5	~5.0	FY 2011-2012	~6.5	~8.0
Financial Year	Mirae Asset Short Term Bond Fund - Regular Plan - Growth Option (%)	Crisil Short Term Bond Fund Index (%)												
FY 2009-2010	~1.5	~3.0												
FY 2010-2011	~4.5	~5.0												
FY 2011-2012	~6.5	~8.0												
<p>Returns are computed from the Date of Allotment / 1st April, as the case maybe, to 31st March of the respective financial year.</p>														
<p>Expenses of the Scheme:</p>														
<p>(i) Load Structure</p> <p>Entry Load - NIL</p> <p>In terms of SEBI circular no. SEBI/IMD/CIR No.4/ 168230/09 dated June 30, 2009, no entry load will be charged by the Scheme to the investor effective August 1, 2009. Upfront commission shall be paid directly by the investor to the AMFI registered Distributors based on the investors' assessment of various factors including the service rendered by the distributor.</p> <p>Exit Load</p> <p>Regular & Institutional Plan:</p> <p>0.20% if redeemed within 3 months (90 days) from the date of allotment (Including SIP/STP/SWP)</p>														
<p>(ii) Recurring expenses:</p> <p>As per the Regulations, the permissible annual scheme recurring expenses including investment management and advisory fee that can be charged as a percentage of average daily net assets are as under:</p> <ol style="list-style-type: none"> First Rs. 100 Crores average daily net assets 2.25% Next Rs. 300 Crores average daily net assets - 2.00% Next Rs. 300 Crores average daily net assets - 1.75% Balance - 1.50% 														
<p>Actual expenses for the previous financial year: Total recurring expenses as a percentage of Daily/ Weekly average net assets:- 0.88%</p>														

Mirae Asset Ultra Short Term Bond Fund

Name of the Scheme: Mirae Asset Ultra Short Term Bond Fund		
Type and Category: An Open Ended Debt Scheme		
Investment Objective: The investment objective of the scheme is to seek to generate returns through an actively managed diversified portfolio of debt and money market instruments. There is no assurance OR guarantee of returns.		
Asset Allocation Pattern:		
Types of Instruments	Normal Allocation (% of Net Assets)	Risk Profile
Money market instruments and debt Instruments with residual maturity and repricing tenor not exceeding 1 year	50-100%	Low
Debt Instruments with residual maturity and repricing tenor exceeding 1 year* (including Securitized Debt upto 50% of net assets)	0-50%	Low to Medium
<p>* Debt instruments include securitized debt upto 50% of net assets. The scheme may invest in derivatives upto 100% of the net assets of the scheme. In addition, the scheme may also invest in foreign securities upto 25% of net assets of the scheme subject to regulations and prevailing laws as applicable, the portfolio will consist of permissible domestic or international fixed income instruments, most suitable to meet the investment objectives.</p> <p>The Scheme may invest in derivatives up to 100% of the net assets of the Scheme only for the purpose of hedging and portfolio rebalancing.</p> <p>The Scheme may propose to participate in stock lending as per the limits as specified by the relevant guidelines, circulars, regulations, etc, from time to time.</p>		
Risk Profile of the Scheme(s):		
<p>Mutual Fund Units involve investment risks including the possible loss of principal. Please read the Scheme Information Document (SID) carefully for details on risk factors before investment. Scheme specific Risk Factors are summarized below:</p> <p>The Scheme is subjected to risk factors associated with Debt and Money Market instruments, Securitized Debt, Derivatives and Unlisted Securities Besides, the scheme is also subjected to risk associated with Foreign Securities, Liquidity Risk, Settlement Risk & Regulatory Risk associated with Securities and Risk Factors associated with Securities Lending as detailed in the SID.</p>		
Plans & Options		
<p>The Scheme shall have three Plans : Regular, Institutional & Super Institutional</p> <p>Each Plan shall have three options viz., Dividend, Growth and Bonus option</p>		
<p>● Dividend Option</p> <ul style="list-style-type: none"> - Dividend Payout - Dividend Reinvestment - Dividend Transfer <p>Default Option: Dividend Reinvestment Option. However, incase the dividend payable to any unit holder is below Rs. 1000, then the same may be automatically reinvested</p>		
<p>● Growth Option</p> <p>Default Option : Regular Plan – Growth Option</p> <p>Systematic Investment Plan ("SIP") / Systematic Withdrawal Plan ("SWP") / Systematic Transfer Plan ("STP") will be available only in the Regular Plan of the Scheme.</p>		
Applicable NAV for Purchase of Units / (Including Switch-ins):		
<ul style="list-style-type: none"> ● In respect of valid Purchase applications (along with cheques / drafts / other payment instruments) accepted at a Designated Collection Centre up to 3 p.m. on a Business Day, the closing NAV of that day will be applicable. ● In respect of valid Purchase applications (along with cheques / drafts / other payment instruments) accepted at a Designated Collection Centre after 3 p.m. on a Business Day, the NAV of the next Business Day will be applicable. <p>The above will be applicable only for cheques / drafts / payment instruments payable locally in the city in which ISC is located. No outstation cheques / post dated cheques / non MICR cheques will be accepted.</p> <p>Pursuant to SEBI circular no. Cir / IMD / DF / 19 / 2010 dated November 26, 2010 and subsequent SEBI clarifications, please note the following with respect to purchase of units equal to or more than Rs. 1 crore w.e.f December 6, 2010:</p> <ol style="list-style-type: none"> For allotment of units in respect of all purchases in the debt schemes/ plans with the same day NAV, it shall be necessary that: <ol style="list-style-type: none"> Application is received before the applicable cut-off time of 3.00 p.m., Funds for the entire amount of subscription/purchase as per the application are credited to the bank account of the respective schemes before the aforesaid cutoff time, and The funds are available for utilization before the said cut-off time of 3.00 p.m. For allotment of units in respect of switch-in* to debt schemes/plans with the same day NAV, it shall be necessary that: <ol style="list-style-type: none"> Application for switch-in is received before the applicable cut-off time of 3.00 p.m. Funds for the entire amount of subscription/purchase as per the switch-in request are credited to the bank account of the respective switch-in income/debt oriented mutual fund schemes/ plans before the aforesaid cut-off time. The funds are available for utilization before the cut-off time of 3.00 p.m. <p>Irrespective of the time of receipt of application where the funds are not available for utilization on the same day, the applicable NAV would be the closing NAV of the day on which the funds are available for utilization.</p>		

*In case of Switch transactions, funds will be made available for utilization in the switch in scheme based on redemption payout cycle of the switch-out transaction.

Applicable NAV for Redemption of units (Including Switch-outs):

- In respect of valid redemption requests accepted at a Designated Collection Centre up to 3 p.m. on a Business Day, the closing NAV of that day will be applicable.
- In respect of valid redemption requests accepted at a Designated Collection Centre after 3 p.m. on a Business Day, the NAV of the next Business Day will be applicable.

Minimum Initial Investment:

Regular Plan : Rs 5000/- and in multiples of Re. 1/- thereafter

Institutional Plan : Rs.1 Crore and in multiples of Re. 1/- thereafter

Super Institutional Plan : Rs.5 Crore and in multiples of Re. 1/- thereafter

Minimum Additional Investment: Regular: Rs. 1000/- and in multiples of Re. 1/- Institutional: Rs. 1 lakh and in multiples of Re. 1/- Super Institutional: Rs. 10 lakhs and in multiples of Re. 1/- thereafter

Minimum Repurchase (Redemption):

The minimum amount of application for redemption under the scheme /switch out of units into any other scheme must be of Rs. 1000 and in multiples of Re.1 thereafter or 5 units whichever is lower. If the unit balance after any such redemption is less than or equal to 1 unit and is identified at the time of processing such request the AMC reserves the right to redeem such fractional units along with the redemption request received.

Dispatch of Repurchase (Redemption) Request : Within 10 Business days of the receipt of the redemption request at the authorised center of Mirae Asset Mutual Fund.

Benchmark Index : CRISIL Liquid Fund Index

Dividend Policy: A dividend may be declared by the Trustee, at its discretion, from time to time (subject to the availability of distributable surplus as calculated in accordance with the Regulations). Such dividends if declared will be paid under normal circumstances, only to those Unit holders who have opted for Dividend Option. There is no assurance or guarantee to unit holders as to the rate of dividend distribution nor will that dividend be regularly paid. The Unit Holders have the option of receiving the dividend or reinvesting the same. If the Fund declares a dividend under the Scheme, AMC shall dispatch the dividend warrants within 30 days from the date of declaration of the dividend.

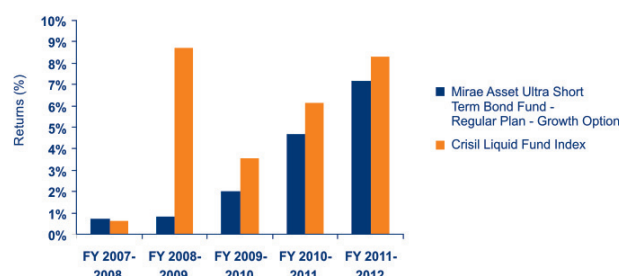
Name of the Fund Manager: Mr. Yadnesh Chavan

Name of the Trustee Company: Mirae Asset Trustee Company Private Limited

Performance (CAGR):	Last 1 Year	Last 3 Years	Since Inception
Mirae Asset Ultra Short Term Bond Fund - Regular - Growth	7.26%	4.67%	3.81%
Benchmark : Crisil Liquid Fund Index	8.44%	6.10%	6.81%

Since inception returns calculated on NAV of Rs.1000/- Inception date (deemed to be the date of allotment): 5th March'08. Based on NAV of Rs.1164.6088 (Regular plan - Growth option) as on 30th March, 2012. The calculations of returns shall assume reinvestment of all payouts at the then prevailing NAV. **Past performance may or may not be sustained in future.**

Absolute returns for each financial year



Returns are computed from the Date of Allotment / 1st April, as the case maybe, to 31st March of the respective financial year.

Expenses of the Scheme	Entry Load - NIL
I. Load Structure	In terms of SEBI circular no. SEBI/IMD/CIR No.4/ 168230/09 dated June 30, 2009, no entry load will be charged by the Scheme to the investor effective August 1, 2009. Upfront commission shall be paid directly by the investor to the AMFI registered Distributors based on the investors' assessment of various factors including the service rendered by the distributor.
	Exit Load
	Regular Plan/Institutional Plan/Super Institutional Plan: Nil
II. Recurring Expenses	As per the regulations, the permissible Annual Scheme recurring expenses including investment management and advisory fee that can be charged as a percentage of average daily net assets are as under:
	First 100 crores average daily net assets are as under : 2.25 %
	Next Rs. 300 Crores average daily net assets 2.00 %
	Next Rs. 300 Crores average daily net assets 1.75 %
	Balance 1.50 %
Actual Expenses for the previous financial year : Total recurring expenses as a percentage of Daily / Weekly average net assets:- 0.45%	

Mirae Asset Gilt Fund - Investment Plan

Name of the Scheme: Mirae Asset Gilt Fund - Investment Plan		
Type and Category: An Open ended Gilt Scheme		
Investment Objective:		
Investment Plan: The investment objective of the scheme is to seek to generate returns commensurate with low credit risk by predominantly investing in the portfolio comprising of sovereign securities issued and guaranteed by Central and State Government with residual maturity ranging from 1 year to 20 years or higher. The average portfolio maturity duration of the plan will exceed 4 years. The Scheme may also invest in money market instruments which include but is not limited to treasury bills, CBLO, repo/reverse repo and any other like instruments.		
Asset Allocation Pattern		
Investment Plan	Normal Allocation (% of Net Assets)	Risk Profile
Types of Instruments		
Sovereign securities issued and guaranteed by State and Central Govt. with an average portfolio maturity duration of the plan exceeding 4 years	65-100	Low to medium
Money Market Instruments	0-35	Low
The Scheme may invest in derivatives up to 50% of the net assets of the Scheme only for the purpose of hedging and portfolio rebalancing. The Scheme may also engage in stock lending to the extent of 10% of net assets of the Scheme or any other limits as prescribed by the Securities and Exchange Board of India, from time to time.		
Risk Profile of the Scheme: Mutual Fund Units involve investment risks including the possible loss of principal. Please read the SID carefully for details on risk factors before investment. Scheme specific Risk Factors are summarized below : Risks associated with Debt and Money Market Instruments like Interest Rate Risk / Price Risk, Reinvestment Risk, Credit Risk, Prepayment Risk, Liquidity Risk, Sovereign Risk, Derivatives, Securities Lending and short selling as detailed in the SID.		
Plans and Options:		
Investment Plan shall have four Sub-plans		
<ul style="list-style-type: none"> Regular Sub-plan <ul style="list-style-type: none"> Growth Option Dividend Option <ul style="list-style-type: none"> Dividend Payout* Dividend Reinvestment 	<ul style="list-style-type: none"> Institutional Sub-plan <ul style="list-style-type: none"> Growth Option Dividend Option <ul style="list-style-type: none"> Dividend Payout* Dividend Reinvestment Bonus Sub-plan 	<ul style="list-style-type: none"> Provident Fund Sub-plan <ul style="list-style-type: none"> Automatic Capital Appreciation Payout Option <ul style="list-style-type: none"> Monthly/Quarterly/Half yearly/Annually Defined Maturity Date Option Automatic Annual Reinvestment Option.
<p>The Scheme shall maintain a separate portfolio for Savings and Investment Plans</p> <p>If the investor does not clearly specify the choice of Plan at the time of investing; it will be treated as a <i>Savings Plan - Regular sub-plan - Growth option</i>.</p> <p>If the investor does not clearly specify the choice of Options in the Regular and Institutional Plan, at the time of investing it will be treated as a <i>Growth Option</i>.</p> <p>If the investor does not clearly specify the choice of Options in the Provident Fund Plan, at the time of investing; it will be treated as an <i>Automatic Capital Appreciation Payout Option - Annual</i>.</p> <p>*Dividend Payout will happen only when dividend amount payable to unit holders should be of Rs.1000 or more, otherwise, the amount will be reinvested.</p> <p>Bonus Sub-plan: Under this Sub-plan, the Scheme proposes to distribute surplus, if any, by way of fully paid bonus units as may be decided by the Trustees from time to time. Pursuant to allotment of bonus units the NAV of this Sub-plan would fall in proportion to the bonus units allotted and as a result the total value of the units held by the investor would remain the same.</p> <p>Dividend Option: Under this option, a dividend may be declared by the Trustee, at its discretion, from time to time (subject to the availability of distributable surplus as calculated in accordance with the Regulations).</p> <ul style="list-style-type: none"> Dividend Reinvestment Facility Dividend Payout Facility <p>If the investor does not clearly specify the choice of Payout or Reinvestment facility within the Dividend option, it will be treated as a Reinvestment facility.</p> <p>Automatic Capital Appreciation Payout Option (ACAPO): Under this facility, the unitholders will be in a position to redeem the capital appreciation, if any, on a specified day leaving behind their original subscription of units in the Scheme. The Specified day shall be:</p> <ol style="list-style-type: none"> The last Friday of every month for the Monthly Option The last Friday of the quarters ending March, June, September and December for the Quarterly Option. The last Friday of the half year ending March and September for the Half Yearly Option The last Friday of the financial year ending March for the Annual Option. <p>The applicable NAV for redemption of capital appreciation shall be the NAV at the close of the above specified day.</p> <p>Defined Maturity Date Option (DMDO): Under this facility, the unitholders can predetermine the date of redemption (either full or partial) of their units at the time of subscription itself.</p> <p>Automatic Annual Reinvestment Option (AARO): Under this facility, the unit-holders can at the time of subscription, predetermine the amount of redemption (either in full or partial) and also the subscription of the same amount on the same day of redemption.</p> <p>This facility is for those investors who wish to avail of redemption and reinvestment on the same day. The day for such redemption and reinvestment shall be the last Friday of the month of March of the respective financial year. For example all investors exercising this facility on any day during the financial year ending March, 2009 shall deemed to have given a mandate for redemption and reinvestment on the last Friday of the month of March 2009 of the immediately preceding business day if that Friday is a non-business day.</p> <p>The date for redemption & subscription will be the specified date as above and the applicable NAV for redemption & subscription will be the NAV at the close of the specified date as above subject to the applicable load structure. The statement of account will be sent to the unitholders in accordance with service standards as mentioned in SID.</p> <p>Applicable NAV for Purchase of units Including Switch-Ins (after the scheme opens for repurchase and sale)</p> <p>The Cut-off time for the Scheme is 3 p.m., and the Applicable NAV will be as under:</p> <ul style="list-style-type: none"> In respect of valid Purchase applications (along with cheques / drafts / other payment instruments) accepted at a Designated Collection Centre up to 3 p.m. on a Business Day, the closing NAV of that day will be applicable. In respect of valid Purchase applications (along with cheques / drafts / other payment instruments) accepted at a Designated Collection Centre after 3 p.m. on a Business Day, the NAV of the next Business Day will be applicable. <p>The above will be applicable only for cheques / drafts / payment instruments payable locally in the city in which ISC is located. No outstation cheques/post dated cheques/non MICR cheques will be accepted.</p> <p>For Switch - In: Valid applications for 'switch-in' shall be treated as applications for Purchase, and the applicable NAV should be same as that of provisions mentioned above.</p> <p>Pursuant to SEBI circular no. Cir / IMD / DF / 19 / 2010 dated November 26, 2010 and subsequent SEBI clarifications, please note the following with respect to purchase of units equal to or more than Rs. 1 crore w.e.f December 6, 2010:</p> <ol style="list-style-type: none"> For allotment of units in respect of all purchases in the debt schemes/plans with the same day NAV, it shall be necessary that: <ol style="list-style-type: none"> Application is received before the applicable cut-off time of 3.00 p.m., Funds for the entire amount of subscription/purchase as per the switch-in request are credited to the bank account of the respective schemes before the aforesaid cutoff time, and The funds are available for utilization before the said cut-off time of 3.00 p.m. 		

- b. For allotment of units in respect of switch-in* to debt schemes/plans with the same day NAV, it shall be necessary that:
- Application for switch-in is received before the applicable cut-off time of 3.00 p.m.
 - Funds for the entire amount of subscription/purchase as per the switch-in request are credited to the bank account of the respective switch-in income/debt oriented mutual fund schemes/plans before the aforesaid cut-off time.
 - The funds are available for utilization before the cut-off time of 3.00 p.m.
- Irrespective of the time of receipt of application where the funds are not available for utilization on the same day, the applicable NAV would be the closing NAV of the day on which the funds are available for utilization.
- *In case of Switch transactions, funds will be made available for utilization in the switch in scheme based on redemption payout cycle of the switch-out transaction.
- Applicable NAV for Redemption of units Including Switch-Outs (after the scheme opens for repurchase and sale):** The Cut-off time for the Scheme is 3 p.m., and the Applicable NAV will be as under:
- In respect of valid Redemption applications accepted at a Designated Collection Centre up to 3 p.m. on a Business Day, the NAV of such day will be applicable.
 - In respect of valid Redemption applications accepted at a Designated Collection Centre after 3 p.m. on a Business Day, the NAV of the next Business Day will be applicable.

Purchase	Additional Purchase	Repurchase
<ol style="list-style-type: none"> Regular Sub - Plan : Rs. 5000/- and in multiples of Rs. 1/- thereafter Institutional Sub-plan: Rs. 10,00,000/- and in multiples of Rs. 1/- thereafter Bonus Sub-plan : Rs. 5000/- and in multiples of Rs. 1/- thereafter Provident Fund Sub-plan : Rs. 10,000/- and in multiples of Rs. 1/- thereafter 	(For all Sub-Plans) Rs. 1000/- and in multiples of Rs. 1/-	The Minimum amount of an application for redemption under the Sub-Plans/Switch-out of units into any other scheme must be of Rs. 1000 and in multiples of 100 units whichever is lower. If the units balance after any such redemption is less than or equal to 25 units and is identified at the time of processing such request, the AMC reserves the right to redeem such fractional units along with the redemption request received.

Dispatch of Repurchase (Redemption) Request : Within 10 Business days of the receipt of the redemption request at the authorised centre of the Mirae Asset Mutual Fund.

Benchmark Index: Investment Plan - I Sec Li-Bex

Dividend Policy: A dividend may be declared by the Trustee, at its discretion, from time to time (subject to the availability of distributable surplus as calculated in accordance with the Regulations). Such dividends if declared will be paid under normal circumstances, only to those Unit holders who have opted for Dividend Option. There is no assurance or guarantee to unit holders as to the rate of dividend distribution nor will that dividend be regularly paid. The Unit Holders have the option of receiving the dividend or reinvesting the same. If the Fund declares a dividend under the Scheme, AMC shall dispatch the dividend warrants within 30 days from the date of declaration of the dividend.

Name of the Fund Manager: Mr. Yadnesh Chavan

Name of the Trustee Company: Mirae Asset Trustee Company Private Limited

Performance (CAGR) :	Last 1 Year	Last 3 Years	Since Inception
Mirae Asset Gilt Fund - Invest Plan - Regular - Growth	5.96%	4.24%	3.84%
Benchmark : I-Sec Li-BEX	6.30%	5.58%	4.12%

Since inception returns calculated on NAV of Rs.10/- . Inception date (deemed to be the date of allotment): 6th February'09. Based on NAV of Rs.11.2590 (Regular Plan - Growth Option) as on 30th March, 2012. The calculations of returns shall assume reinvestment of all payouts at the then prevailing NAV. **Past performance may or may not be sustained in future.**

Absolute returns for each financial year



Returns are computed from the Date of Allotment / 1st April, as the case maybe, to 31st March of the respective financial year.

Expenses of the Scheme	
(i) Load Structure	
For Each Purchase Type	Load (% of Applicable NAV as the case may be)
Entry Load - NIL	
In terms of SEBI circular no. SEBI/IMD/CIR No.4/ 168230/09 dated June 30, 2009, no entry load will be charged by the Scheme to the investor effective August 1, 2009. Upfront commission shall be paid directly by the investor to the AMFI registered Distributors based on the investors' assessment of various factors including the service rendered by the distributor.	
Exit Load	
Investment Plan Regular Institutional Bonus Provident Fund	0.15% if redeemed within 15 days from the date of allotment
(ii) Recurring expenses: As per the Regulations, the permissible annual scheme recurring expenses including investment management and advisory fee that can be charged as a percentage of average daily net assets are as under:	
<ol style="list-style-type: none"> First Rs. 100 Crores average daily net assets Next Rs. 300 Crores average daily net assets Next Rs. 300 Crores average daily net assets Balance 	2.25% 2.00% 1.75% 1.50%
Actual Expenses for the previous financial year : Total Recurring expenses as a percentage of Daily/Weekly average net assets: -1.10%	

Mirae Asset Gilt Fund - Savings Plan

Name of the Scheme: Mirae Asset Gilt Fund - Savings Plan		
Type and Category: An Open ended Gilt Scheme		
Investment Objective:		
Savings Plan: The investment objective of the scheme is to seek to generate returns commensurate with low credit risk by predominantly investing in the portfolio comprising of short to medium term Government securities guaranteed by Central and State Government with an average portfolio maturity duration not exceeding 5 years. The Scheme may also invest in money market instruments which include but is not limited to treasury bills, CBLO, repo/reverse repo and any other like instruments.		
Asset Allocation Pattern		
Savings Plan	Normal Allocation (% of Net Assets)	Risk Profile
Types of Instruments		
Sovereign securities issued and guaranteed by State and Central Govt. with an average portfolio maturity duration not exceeding 5 years	65-100	Low to medium
Money Market Instruments	0-35	Low
The Scheme may invest in derivatives up to 50% of the net assets of the Scheme only for the purpose of hedging and portfolio rebalancing. The Scheme may also engage in stock lending to the extent of 10% of net assets of the Scheme or any other limits as prescribed by the Securities and Exchange Board of India, from time to time.		
Risk Profile of the Scheme: Mutual Fund Units involve investment risks including the possible loss of principal. Please read the SID carefully for details on risk factors before investment. Scheme specific Risk Factors are summarized below: Risks associated with Debt and Money Market Instruments like Interest Rate Risk / Price Risk, Reinvestment Risk, Credit Risk, Prepayment Risk, Liquidity Risk, Sovereign Risk, Derivatives, Securities Lending and short selling as detailed in the SID.		
Plans and Options:		
Savings Plan shall have four Sub-plans		
- Regular Sub-plan <ul style="list-style-type: none"> Growth Option Dividend Option <ul style="list-style-type: none"> Dividend Payout* Dividend Reinvestment 	- Institutional Sub-plan <ul style="list-style-type: none"> Growth Option Dividend Option <ul style="list-style-type: none"> Dividend Payout* Dividend Reinvestment - Bonus Sub-plan 	- Provident Fund Sub-plan <ul style="list-style-type: none"> Automatic Capital Appreciation Payout Option <ul style="list-style-type: none"> Monthly/Quarterly/Half yearly/Annually Defined Maturity Date Option
The Scheme shall maintain a separate portfolio for Savings and Investment Plans If the investor does not clearly specify the choice of Plan at the time of investing; it will be treated as a <i>Savings Plan – Regular sub-plan – Growth option</i> . If the investor does not clearly specify the choice of Options in the Regular and Institutional Plan, at the time of investing it will be treated as a <i>Growth Option</i> . If the investor does not clearly specify the choice of Options in the Provident Fund Plan, at the time of investing; it will be treated as an <i>Automatic Capital Appreciation Payout Option – Annual</i> . *Dividend Payout will happen only when dividend amount payable to unit holders should be of Rs.1000 or more, otherwise, the amount will be reinvested. Bonus Sub-plan: Under this Sub-plan, the Scheme proposes to distribute surplus, if any, by way of fully paid bonus units as may be decided by the Trustees from time to time. Pursuant to allotment of bonus units the NAV of this Sub-plan would fall in proportion to the bonus units allotted and as a result the total value of the units held by the investor would remain the same. Dividend Option: Under this option, a dividend may be declared by the Trustee, at its discretion, from time to time (subject to the availability of distributable surplus as calculated in accordance with the Regulations). <ul style="list-style-type: none"> Dividend Reinvestment Facility Dividend Payout Facility If the investor does not clearly specify the choice of Payout or Reinvestment facility within the Dividend option, it will be treated as a Reinvestment facility.		
Automatic Capital Appreciation Payout Option (ACAPO): Under this facility, the unitholders will be in a position to redeem the capital appreciation, if any, on a specified day leaving behind their original subscription of units in the Scheme. The Specified day shall be: (i) The last Friday of every month for the Monthly Option (ii) The last Friday of the quarters ending March, June, September and December for the Quarterly Option. (iii) The last Friday of the half year ending March and September for the Half Yearly Option (iv) The last Friday of the financial year ending March for the Annual Option. The applicable NAV for redemption of capital appreciation shall be the NAV at the close of the above specified day. Defined Maturity Date Option (DMDO): Under this facility, the unitholders can predetermine the date of redemption (either full or partial) of their units at the time of subscription itself.		
Applicable NAV for Purchase of units Including Switch-Ins (after the scheme opens for repurchase and sale) The Cut-off time for the Scheme is 3 p.m., and the Applicable NAV will be as under: <ul style="list-style-type: none"> In respect of valid Purchase applications (along with cheques / drafts / other payment instruments) accepted at a Designated Collection Centre up to 3 p.m. on a Business Day, the closing NAV of that day will be applicable. In respect of valid Purchase applications (along with cheques / drafts / other payment instruments) accepted at a Designated Collection Centre after 3 p.m. on a Business Day, the NAV of the next Business Day will be applicable. The above will be applicable only for cheques / drafts / payment instruments payable locally in the city in which ISC is located. No outstation cheques/post dated cheques/non MICR cheques will be accepted. For Switch - In: Valid applications for 'switch-in' shall be treated as applications for Purchase, and the applicable NAV should be same as that of provisions mentioned above. Pursuant to SEBI circular no. Cir / IMD / DF / 19 / 2010 dated November 26, 2010 and subsequent SEBI clarifications, please note the following with respect to purchase of units equal to or more than Rs. 1 crore w.e.f December 6, 2010: a. For allotment of units in respect of all purchases in the debt schemes/ plans with the same day NAV, it shall be necessary that: i. Application is received before the applicable cut-off time of 3.00 p.m., ii. Funds for the entire amount of subscription/purchase as per the application are credited to the bank account of the respective schemes before the aforesaid cutoff time, and iii. The funds are available for utilization before the said cut-off time of 3.00 p.m. b. For allotment of units in respect of switch-in* to debt schemes/plans with the same day NAV, it shall be necessary that: i. Application for switch-in is received before the applicable cut-off time of 3.00 p.m. ii. Funds for the entire amount of subscription/purchase as per the switch-in request are credited to the bank account of the respective switch-in income/debt oriented mutual fund schemes/plans before the aforesaid cut-off time. iii. The funds are available for utilization before the cut-off time of 3.00 p.m. Irrespective of the time of receipt of application where the funds are not available for utilization on the same day, the applicable NAV would be the closing NAV of the day on which the funds are available for utilization.		

*In case of Switch transactions, funds will be made available for utilization in the switch in scheme based on redemption payout cycle of the switch-out transaction.

Applicable NAV for Redemption of units Including Switch-Outs (after the scheme opens for repurchase and sale): The Cut-off time for the Scheme is 3 p.m., and the Applicable NAV will be as under:

- In respect of valid Redemption applications accepted at a Designated Collection Centre up to 3 p.m. on a Business Day, the NAV of such day will be applicable.
- In respect of valid Redemption applications accepted at a Designated Collection Centre after 3 p.m. on a Business Day, the NAV of the next Business Day will be applicable.

Minimum Application Amount/ Number of Units		
Purchase	Additional Purchase	Repurchase
1. Regular Sub – Plan : Rs. 5000/- and in multiples of Re. 1/- thereafter 2. Institutional Sub-plan: Rs. 10,00,000/- and in multiples of Re. 1/- thereafter 3. Bonus Sub-plan : Rs. 5000/- and in multiples of Re. 1/- thereafter 4. Provident Fund Sub-plan : Rs. 10,000/- and in multiples of Re. 1/- thereafter	(For all Sub-Plans) Rs. 1000/- and in multiples of Re. 1/- thereafter	The Minimum amount of an application for redemption under the Sub-Plans/Switch-out of units into any other scheme must be of Rs. 1000 and in multiples of 100 units, whichever is lower. If the units balance after any such redemption is less than or equal to 25 units and is identified at the time of processing such request, the AMC reserves the right to redeem such fractional units along with the redemption request received.

Dispatch of Repurchase (Redemption) Request : Within 10 Business days of the receipt of the redemption request at the authorised centre of the Mirae Asset Mutual Fund.

Benchmark Index: Savings Pan - I Sec Si-Bex

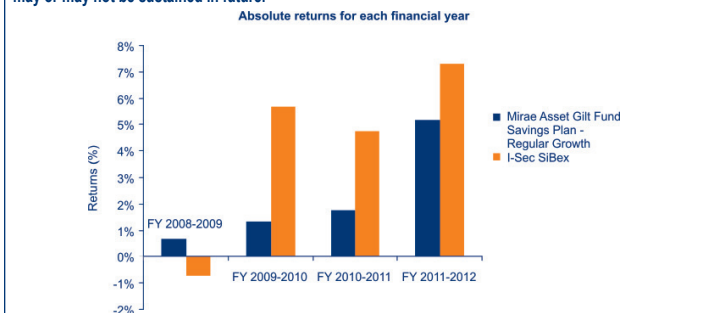
Dividend Policy: A dividend may be declared by the Trustee, at its discretion, from time to time (subject to the availability of distributable surplus as calculated in accordance with the Regulations). Such dividends if declared will be paid under normal circumstances, only to those Unit Holders who have opted for Dividend Option. There is no assurance or guarantee to unit holders as to the rate of dividend distribution nor will that dividend be regularly paid. The Unit Holders have the option of receiving the dividend or reinvesting the same. If the Fund declares a dividend under the Scheme, AMC shall dispatch the dividend warrants within 30 days from the date of declaration of the dividend.

Name of the Fund Manager: Mr. Yadnesh Chavan

Name of the Trustee Company: Mirae Asset Trustee Company Private Limited

Performance (CAGR) :	Last 1 Year	Last 3 Years	Since Inception
Mirae Asset Gilt Fund - Savings Plan - Regular - Growth	5.23%	2.78%	2.87%
Benchmark : I-Sec Si-BEX	7.39%	6.13%	5.59%

Since inception returns calculated on NAV of Rs.10/- Inception date (deemed to be the date of allotment): 6th February/09. Based on NAV of Rs.10.9320 (Regular Plan - Growth Option) as on 30th March, 2012. The calculations of returns shall assume reinvestment of all payouts at the then prevailing NAV. **Past performance may or may not be sustained in future.**



Returns are computed from the Date of Allotment / 1st April, as the case maybe, to 31st March of the respective financial year.

Expenses of the Scheme

(i) Load Structure	
For Each Purchase Type	Load (% of Applicable NAV as the case may be)
Entry Load - NIL	
In terms of SEBI circular no. SEBI/IMD/CIR No.4/ 168230/09 dated June 30, 2009, no entry load will be charged by the Scheme to the investor effective August 1, 2009. Upfront commission shall be paid directly by the investor to the AMFI registered Distributors based on the investors' assessment of various factors including the service rendered by the distributor.	
Exit Load	
Savings Plan	
Regular	NIL
Institutional	NIL
Bonus	NIL
Provident Fund	NIL
(ii) Recurring expenses: As per the Regulations, the permissible annual scheme recurring expenses including investment management and advisory fee that can be charged as a percentage of average daily net assets are as under:	
i) First Rs. 100 Crores average daily net assets	2.25%
ii) Next Rs. 300 Crores average daily net assets	2.00%
iii) Next Rs. 300 Crores average daily net assets	1.75%
iv) Balance	1.50%
Actual Expenses for the previous financial year : Total Recurring expenses as a percentage of Daily/Weekly average net assets:- 1.20%	

Common for all Schemes

Waiver of Entry Load and Payment of commission and load structure:	Entry load In accordance with the requirements specified by the SEBI circular no. SEBI/IMD/CIR No.4/ 168230/09 dated June 30, 2009, no entry load will be charged with respect to applications for purchase / additional purchase / switch-in accepted by the Fund with effect from August 01, 2009. Similarly, no entry load will be charged with respect to applications for registrations under systematic investment plans/ systematic transfer plans accepted by the Fund with effect from August 01, 2009. 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. However, 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 investors 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") With effect from August 01, 2009, exit load/ CDSC (if any) up to 1% of the redemption value charged to the unit holder by the Fund on redemption of units shall be retained by each of the schemes/ plans in a separate account and will be utilized for payment of commissions to the ARN Holder and to meet other marketing and selling expenses. Any amount in excess of 1% of the redemption value charged to the unit holder as exit load/ CDSC shall be credited to the respective scheme/ plan immediately. The above provisions shall be applicable on a prospective basis, effective from August 1, 2009.		
Tax treatment for the Investors (Unitholders)	Investor will be advised to refer to the details in the SID / SAI and also independently refer to his tax advisor.		
Daily Net Asset Value (NAV) Publication	The NAV will be declared on all business days and will be published in atleast 2 newspapers. NAV can also be viewed on www.miraeeasetsmf.co.in and www.amfiindia.com . Investor's can also call us on "1800 102 0777" (toll-free from a MTNL / BSNL landline) or 44227777 (at local call rate from your mobile phone prefixing the local city code or non - MTNL / BSNL landline) to know the latest NAV.		
For Investor Grievances please contact	Karvy Computershare Private Limited Registered Office: Karvy Plaza; H No. 8-2-596, Avenue 4 Street No. 1, Banjara Hills, Hyderabad - 500 034.	Mr. Girish Dhanani Investor Relation Officer, Mirae Asset Mutual Fund, Unit 606, 6th Floor, Windsor Bldg, Off CST Road, Kalina, Santacruz (E), Mumbai - 400 098 E-Mail: ghanani.girish@miraeeasetsmf.com , Tel: +91 22 6780 0325, Fax: +91 22 6725 3942/45	
Non acceptance of Third Party Cheques	Mirae Asset Mutual Fund has decided to restrict the acceptance of Third Party Payments with effect from November 15, 2010 (Effective Date) in accordance with AMFI guidelines. "Third Party Payment" means payment made through an instrument issued from a bank account other than that of the first named applicant / investor mentioned in the application form. In case of payment instruments issued from a joint bank account, the first named applicant / investor must be one of the joint holders of the bank account from which the payment instrument is issued. For further details refer Instructions page.		
Unitholders' Information	Account Statement For transactions (Other than SIP/STP) during ongoing sales and repurchase: <ul style="list-style-type: none">● The AMC shall issue to the investor whose application (other than SIP/STP) has been accepted, an account statement specifying the number of units allotted will be sent by ordinary post / courier / secured encrypted electronic mail to each Unit Holder, stating the number of Units purchased, generally within 3 Business Days, but not later than 5 working days from date of acceptance of the valid Application Form / Transaction Slip.● For those unitholders who have provided an e-mail address, the AMC will send the account statement by e-mail.● The unit holder may request for a physical account statement by writing / calling the AMC/ISC/R&T For SIP / STP transactions : <ul style="list-style-type: none">● Account Statement for SIP and STP will be dispatched once every quarter ending March, June, September and December within 10 working days of the end of the respective quarter.● A soft copy of the Account Statement shall be mailed to the investors under SIP/STP to their e-mail address on a monthly basis, if so mandated.● However, the first Account Statement under SIP/STP shall be issued within 10 working days of the initial investment / transfer.● In case of specific request received from investors, Mutual Funds shall provide the account statement (SIP/STP) to the investors within 5 working days from the receipt of which request without any charges. Annual Account Statement : <ul style="list-style-type: none">● The Mutual Funds shall provide the Account Statement to the Unitholders who have not transacted during the last six months prior to the date of generation of account statements. The Account Statement shall reflect the latest closing balance and value of the units prior to the date of generation of the account statement.● The account statements in such cases may be generated and issued along with the Portfolio Statement or Annual Report of the Scheme.● Alternately, soft copy of the account statements shall be mailed to the investors' e-mail address, instead of physical statements, if so mandated. Portfolio and Unaudited Half Yearly Results: The mutual fund shall publish a complete statement of the scheme portfolio and the unaudited financial results within one month from the close of each half year (i.e. 31st March and 30th September), by way of an advertisement at least, in one National English daily and one regional newspaper in the language of the region where the head office of the mutual fund is located. The Mutual Fund may opt to send the portfolio to all Unit Holders in lieu of the advertisement. Annual Report : Scheme wise Annual Report or an abridged summary thereof shall be mailed to all unitholders within four months from the date of closure of the relevant accounts year i.e. 31st March each year.		

KEY INFORMATION:-

Scheme Name	Investment Objective	Primary Investment Focus	AUM as of March 31, 2012 (Rs. In crores)
Mirae Asset India Opportunities Fund (MAIOF)	The Investment Objective of the scheme is to generate long term capital appreciation by capitalizing on potential investment opportunities through predominantly investing in equities, equity related securities. There is no assurance or guarantee of returns.	The investment focus of the scheme is such that the fund manager may not have any bias towards particular theme, sector, market cap or style in picking investment opportunities.	233.19
Mirae Asset Global Commodity Stock Fund (MAGCSF)	The Investment Objective of the scheme is to generate long term capital appreciation through an actively managed portfolio investing in equity and equity related securities of companies that are engaged in commodity and commodities related sectors/sub sectors/industries, with at least 65% of the corpus invested overseas in Asia Pacific and Emerging Markets. There is no assurance or guarantee of returns.	The fund manager has a bias towards companies that are engaged in commodity or commodity related sectors in Asia Pacific region and Emerging Markets countries.	38.04
Mirae Asset Emerging Bluechip Fund (MAEBF)	To generate income and capital appreciation from a diversified portfolio predominantly investing in Indian equities and equity related securities of companies which are not part of the top 100 stocks by market capitalization and have market capitalization of atleast Rs.100 Crores at the time of investment. From time to time, the fund manager may also seek participation in other Indian equity and equity related securities to achieve optimal Portfolio construction. The Scheme does not guarantee or assure any returns.	The Primary Investment Focus of the scheme is to generate income and capital appreciation from a diversified portfolio predominantly investing in Indian equities and equity related securities of companies which are not part of the top 100 stocks by market capitalization and have market capitalization of atleast Rs.100 Crores at the time of investment.	112.95
Mirae Asset India - China Consumption Fund (MAICCF)	The investment objective of the scheme is to generate long term capital appreciation through an actively managed portfolio investing in equity and equity related securities of companies that are likely to benefit either directly or indirectly from consumption led demand in India/China. The Scheme does not guarantee or assure any returns.	The primary investment focus of the scheme is to generate long term capital appreciation through an actively managed portfolio investing in equity and equity related securities of companies that are likely to benefit either directly or indirectly from consumption led demand in India/China. The Scheme may also invest a certain portion of its corpus in money market/ debt securities and/or debt/liquid schemes of Domestic Mutual Funds, in order to meet liquidity requirements from time to time. The Scheme does not guarantee or assure any returns.	16.00

KEY INFORMATION:-

Scheme Name	Investment Objective	Primary Investment Focus	AUM as of March 31, 2012 (Rs. In crores)
Mirae Asset China Advantage Fund (MACAF)	The Investment Objective of the scheme is to generate long-term capital appreciation by investing predominantly in units of Mirae Asset China Sector Leader Equity Fund and/or units of other mutual fund schemes, units of exchange traded schemes that focus on investing in equities and equity related securities of companies domiciled in or having their area of primary activity in China and Hong Kong. There is no assurance or guarantee of returns.	The scheme will invest predominantly in units of Mirae Asset China Sector Leader Equity Fund and/or units of other mutual fund schemes, units of ETFs investing in equities and equity related securities of companies domiciled in or exercising a large portion of their economic activity in China and Hong Kong.	50.94
Mirae Asset Liquid Fund (MALF)	The Investment Objective of the scheme is to seek to generate reasonable returns with low volatility and higher liquidity through a portfolio of debt and money market instruments. The scheme does not guarantee any returns. There is no assurance or guarantee of returns.	The scheme is meant for investors to deploy their funds for a short period of time. The scheme will invest in money market and other debt securities and shall maintain high liquidity for the purpose of meeting the liquidity requirements of the investors.	2.07
Mirae Asset Cash Management Fund (MACMF)	The Investment Objective of the scheme is to seek to generate returns linked to short end rates like MIBOR and CBLO etc. and provide higher liquidity by investing in a portfolio of debt and money market instruments. There is no assurance or guarantee of returns.	The fund will be managed according to the investment objective, thereby seeking to generate returns linked to MIBOR, call and CBLO etc. commensurate with low risk and shall maintain high liquidity for the purpose of meeting the liquidity requirements of the investors.	7.76
Mirae Asset Ultra Short Term Bond Fund (MAUSTBF)	The Investment Objective of the scheme is to seek to generate returns through an actively managed diversified portfolio of debt and money market instruments. There is no assurance or guarantee of returns.	The fund will be managed according to the investment objective, thereby seek to generate returns commensurate with low risk. The scheme will invest in money market and other debt securities and shall maintain high liquidity for the purpose of meeting the liquidity requirements of the investors.	3.04
Mirae Asset Short Term Bond Fund (MASTBF)	The Investment Objective of the scheme is to seek to generate returns through an actively managed diversified portfolio of debt and money market instruments. There is no assurance or guarantee of returns.	The scheme will invest in money market and other debt securities (including securitized debt) and shall also try to maintain adequate liquidity for the purpose of meeting the liquidity requirements of the investors.	5.25
Mirae Asset Gilt Fund – Investment Plan (MAGF –IP)	The Investment Objective of the scheme is to seek to generate returns commensurate with low credit risk by predominantly investing in the portfolio comprising of sovereign securities issued and guaranteed by Central and State Government with residual maturity ranging from 1 year to 20 years or higher.	The fund will be managed according to its objective and thereby seek to generate returns commensurate with low credit risk by predominantly investing in the portfolio comprising of sovereign securities issued and guaranteed by Central and State Govt. The average portfolio maturity duration of the plan will exceed 4 years. There is no assurance or guarantee of returns.	0.04
Mirae Asset Gilt Fund – Savings Plan (MAGF-SP)	The Investment Objective of the scheme is to seek to generate returns commensurate with low credit risk by predominantly investing in the portfolio comprising of short to medium term Government securities guaranteed by Central and State Government.	The Plan intends to invest predominantly in a portfolio comprising of short to medium term Government securities with an average portfolio maturity duration not exceeding 5 years.	0.02

Name of the Scheme	Investment Strategy & Risk Mitigation Factors
MAIOF	<p>Investment Strategy:- The Scheme aims to maximize the long term capital appreciation by finding investment opportunities resulting from Indian economic growth and its structural shifts through investing in equities, equities related securities with risk mitigating and controlling measures.</p> <p>The fund manager may not have any bias towards particular theme, sector, market cap or style in picking investment opportunities. However, the fund manager may have the flexibility to follow a focused approach on the investments and may relatively aggressively manage the portfolio in comparison to diversified equity fund.</p> <p>The fund manager broadly analyses the macro economy, industry trends and business cycles. He will invest in companies that benefit from macroeconomic, industry and sectoral trends (Top down Theme Overlay) after doing bottom up analysis and due diligence, quality of management in terms of corporate governance and commitment to minority shareholders etc.</p> <p>The Scheme may invest in equity derivatives instruments in accordance with applicable regulations to the extent upto 50% of Net Assets of the scheme for the purposes of portfolio hedging and portfolio balancing to optimize the returns. Hedging does not mean maximization of returns but only attempts to reduce risk that may be inherent in the investment.</p> <p>Risk Mitigation Factors:-</p> <ol style="list-style-type: none"> Monitoring risk adjusted returns performance of the fund with respect to its peers and its benchmark. Monitoring the sectoral diversification of the fund to ensure that the fund is well diversified across various sectors to avoid any sectoral risk. Ensure that the fund is diversified across various stocks to avoid any stock specific risk. Tracking analysis of the fund on various risk parameters undertaken by independent fund research / rating agencies or analysts and take corrective measures if needed.
MAGCSF	<p>Investment Strategy:- The investment objective of the scheme is to generate long term capital appreciation through an actively managed portfolio investing in equity and equity related securities of companies that are engaged in commodity and commodities related sectors/sub sectors/industries, with at least 65% of the corpus invested overseas in Asia Pacific and Emerging Markets. There is no assurance or guarantee of returns.</p> <p>The commodities may include, for example, energy commodities, metals & materials, food and agricultural commodities and other commodities. The Energy Commodities include Crude Oil, Natural Gas, Gasoline, Coal and Coking Coal etc. The Metal and Materials include aluminium, copper, gold, zinc, silver, lead, platinum, steel, nickel, tin and iron ore, etc. The Food and Agro based Commodities include wheat, corn, cotton, sugar, rubber, soybeans, coffee, rice and meat etc.</p> <p>The companies that are engaged in commodity sectors include those companies which are considered to be principally engaged in activities like discovery, development, production, value enhancing, and distribution of commodities.</p> <p>A company that is engaged in commodity sector may include, for example, companies that:</p> <ul style="list-style-type: none"> Participate in the discovery and the development of commodities like Oil, Natural Gas, Metals & Materials and Food & Agricultural Commodities etc ; Own or produce commodities such as oil, natural gas, metals and materials, and food and agricultural commodities; Engage in distribution and processing of commodities such as Energy, Metals, metals and materials include precious metals and food & agricultural commodities; Value Enhancement of commodities would include companies engaged into processing / refining to produce downstream products viz. crude oil to gasoline/heating oil, sugarcane to sugar, etc. <p>The companies that are engaged in commodities related sectors, include those that act as service providers and productivity facilitating to the above activities.</p> <p>A company that are engaged in commodity related sectors may include, for example, companies that</p> <ul style="list-style-type: none"> Engage in transportation of commodities; Contribute innovation and technology to enhance productivity in production or efficient use of commodities, Provide related services such as mining, drilling, rigging, chemicals, related parts and equipment, and financing of related activities and services. Productivity facilitating services to commodities would include companies engaged into irrigation and farm equipment manufacturers, etc. <p>A particular company will be considered by AMC to be principally engaged in commodity sectors/ sub sectors/industries if at the time of investment atleast 50% of the company's assets, gross income, cash flow, or net profits is, committed to, or derived from, those sectors/sub sectors/industries. A company will also be considered to be principally engaged in commodities related sectors/sub sectors/industries if the AMC believes that the company has the potential for capital appreciation primarily as a result of particular products, technology, patents, or other market advantages in commodities related sectors/sub sectors/industries.</p>

Name of the Scheme	Investment Strategy & Risk Mitigation Factors
	<p>Investment Strategy for investments in Overseas & Indian Markets</p> <p>The fund manager may not have any bias towards particular market cap or style in selecting investment opportunities. However, the fund manager does have the flexibility to follow a focused approach on the investments by limiting his exposure to a few countries in Asia Pacific and Emerging Markets and may also choose to invest in Indian equities and equity related securities of companies that are engaged in commodity and commodities related sectors/sub sectors/industries.</p> <p>The Fund Manager analyses macro economic, political, regulatory, industry trends and business cycles. He will then invest in companies doing bottom up analysis of the companies' financial strength, competitive position, profitability, growth prospects and quality of management in terms of corporate governance and commitment to minority shareholders etc.</p> <p>Mirae Asset Global Investments (India) Private Limited ('MAGIM AMC') has tied up with Mirae Asset Global Investments (HK) Limited (MAGI – HK) for seeking portfolio advice on the international portion of the fund's portfolio. (MAGI – HK) is licensed by the Securities and Futures Commission (the "SFC") for type 4 (advising on securities) and type 9 (asset management) regulated activities under the Securities and Futures Ordinance (the "SFO"). MAGI – HK has been acting as a sub-manager for Mirae Asset Global Investments Company Limited, Korea for managing certain funds for investments into India and other markets since 2003. The fees related to these services would be borne by MAGIM AMC and would not be charged to the scheme.</p> <p>As a part of this arrangement, MAGI – HK would create a model portfolio for MAGIM AMC using their internal methodologies. This model portfolio may be used for creation of the international portion of the scheme portfolio. The fund management of the Scheme (including the international portion) shall rest with MAGIM AMC.</p> <p>The Fund Managers will continuously monitor all investment decisions and its impact on performance of the scheme and carry out suitable adjustments at periodic intervals.</p> <p>The Scheme may invest in equity derivatives instruments to the extent permitted under and in accordance with the applicable Regulations, for the purposes of portfolio hedging and portfolio balancing to optimize the returns.</p> <p>Hedging does not mean maximization of returns but only attempts to reduce risk that may be inherent in the investment.</p> <p>Risk Mitigation Factors:-</p> <ol style="list-style-type: none"> Monitoring risk adjusted returns performance of the fund with respect to its peers and its benchmark. Monitoring the sectoral diversification of the fund to ensure that the fund is well diversified across various sectors to avoid any sectoral risk. Ensure that the fund is diversified across various stocks to avoid any stock specific risk. Tracking analysis of the fund on various risk parameters undertaken by independent fund research / rating agencies or analysts and take corrective measures if needed.
MAEBF	<p>Investment Strategy</p> <p>The scheme aims to generate income and capital appreciation from a diversified portfolio predominantly investing in Indian equities and equity related securities of companies which are not part of the top 100 stocks by market capitalization and have market capitalization of atleast Rs. 100 Crores at the time of investment. From time to time, the fund manager may also seek participation in other Indian equity and equity related securities to achieve optimal Portfolio construction. The fund manager may not have any bias towards particular theme, sector or style in picking investment opportunities. However, the fund manager does have the flexibility to follow a focused approach on the investments. The fund manager broadly analyses the macro economy, industry trends and business cycles. He will invest in companies that benefit from macroeconomic, industry and sectoral trends (Top down Theme Overlay) after doing bottom up analysis and due diligence, quality of management in terms of corporate governance and commitment to minority shareholders etc.</p> <p>Risk Mitigation Measures : The AMC will endeavor to mitigate such risks by adopting the following measures:</p> <ol style="list-style-type: none"> The Fund Manager may diversify its portfolio across various sectors instead of concentrating on few sectors to avoid sectoral risk. The Fund Manager may try to have a large base of stocks in the portfolio to avoid concentration risk and liquidity risk. The Fund Managers will monitor the trading volumes in a particular stock before investment to avoid liquidity risk. Fund Managers will invest in companies that benefit from macroeconomic, industry and sectoral trends (Top down Theme Overlay) after doing bottom up analysis and due diligence, quality of management in terms of corporate governance and commitment to minority shareholders etc.
MAICCF	<p>Investment Strategy</p> <p>The fund manager may not have any bias towards particular market cap or style in selecting investment opportunities. The Fund Manager analyses macro economic, political, regulatory, industry trends and business cycles. He will then invest in companies doing bottom up analysis of the companies' financial strength, competitive position, profitability, growth prospects and quality of management in terms of corporate governance and commitment to minority shareholders etc. The Fund Managers will continuously monitor all investment decisions and its impact on performance of the scheme and carry out suitable adjustments at periodic intervals. For managing the Chinese Equities, the AMC may avail the advisory services from Mirae Asset Global Investments (HK) Limited (MAGI – HK) or any other advisor appointed from time to time.</p> <p>Risk Profile of the Scheme & Mitigation Measures : Mutual Fund Units involve investment risks including the possible loss of principal. Please read the Scheme Information Document (SID) carefully for details on risk factors before investment. Scheme specific Risk Factors are summarized below:</p> <p>The Scheme is subjected to risk factors associated with Equity Investments, risks associated with investing in Derivatives, risks associated with Debt & Money Market Instruments, Securitized Debt, and Unlisted Securities.</p> <p>Besides, the scheme is also subjected to risk associated with Foreign Securities, Liquidity Risk, Currency Risk, Settlement Risk & Regulatory Risk associated with Securities and Risk Factors associated with Securities Lending and Short Selling as detailed in the SID. The Fund Manager may choose to mitigate the risks in the scheme through diversifying the portfolio by increasing the number of sectors and stocks. The Fund Managers will continuously monitor all investment decisions and its impact on performance of the scheme and carry out suitable adjustments at periodic intervals.</p> <p>However, the AMC will endeavor to mitigate such risks by adopting the following measures:</p> <ol style="list-style-type: none"> The Fund Manager may diversify its portfolio across various sectors instead of concentrating on few sectors to mitigate sectoral risk. The Fund Manager may try to have a large base of stocks in the portfolio to avoid concentration risk and liquidity risk. The Fund Managers will monitor the trading volumes in a particular stock before investment to avoid liquidity risk. Fund Managers will invest in companies that benefit from macroeconomic, industry and sectoral trends related to the investment objective of the scheme, (Top down Theme Overlay) after doing bottom up analysis and due diligence, quality of management in terms of corporate governance and commitment to minority shareholders etc.
MACAF	<p>Investment Strategy:- The scheme will invest predominantly in units of Mirae Asset China Sector Leader Equity Fund and/or units of other mutual fund schemes, units of ETFs investing in equities and equity related securities of companies domiciled in or exercising a large portion of their economic activity in China and Hong Kong. The Scheme may also invest a certain portion of its corpus in money market/ debt securities and/or debt/liquid schemes of Domestic Mutual Funds, in order to meet liquidity requirements from time to time.</p> <p>Risk Mitigation Factors:-</p> <ol style="list-style-type: none"> Monitoring risk adjusted returns performance of the fund with respect to its peers and its benchmark. Monitoring the sectoral diversification of the underlying fund and ensure that the underlying fund is well diversified across various sectors to avoid any sectoral risk; Monitor the underlying fund with respect to stock diversification and ensure that the underlying fund is diversified across various stocks to avoid any stock specific risk. Tracking analysis of the fund on various risk parameters undertaken by independent fund research / rating agencies or analysts and take corrective measures if needed.

Name of the Scheme	Investment Strategy & Risk Mitigation Factors
MALF	<p>Investment Strategy:- The scheme is meant for investors to deploy their funds for a short period of time. The fund will be managed according to the investment objective, thereby seek to generate reasonable returns commensurate with low risk. The scheme will invest in money market and other debt securities and shall maintain high liquidity for the purpose of meeting the liquidity requirements of the investors.</p> <p>The credit quality of the portfolio will be maintained and monitored using in-house research capabilities as well as inputs from external sources such as independent credit rating agencies. The investment team will primarily use a top down approach for taking interest rate view, sector allocation along with a bottom up approach for security/instrument selection. The bottom up approach will assess the quality of security/instrument (including the financial health of the issuer) as well as the liquidity of the security. Investments in debt instruments carry various risks such as interest rate risk, reinvestment risk, credit risk and liquidity risk etc. Whilst such risks cannot be eliminated, they may be minimized through diversification and effective use of hedging techniques.</p> <p>The Scheme may invest in fixed income derivatives instruments like forward rate agreements, interest rate swaps etc. to the extent permitted under and in accordance with the applicable Regulations, including for the purposes of portfolio hedging and portfolio balancing to optimize the returns. Hedging does not mean maximization of returns but only attempts to reduce risk that may be inherent in the investment.</p> <p>The Scheme does not propose to underwrite issuances of securities of other issuers.</p> <p>Risk Mitigation Factors:-</p> <ol style="list-style-type: none"> Monitoring risk adjusted returns performance of the fund with respect to its peers and its benchmark. Tracking analysis of the fund on various risk parameters undertaken by independent fund research / rating agencies or analysts and take corrective measures if needed. Interest rate risk is a function of the maturity profile or the tenure of the security in the portfolio. This is proactively monitored by managing average maturity in line with our view on the market. Credit analysis plays an important role at the time of purchase of bond and then at the time of regular performance analysis. Our internal research anchors the credit analysis. Sources for credit analysis include Capital Line, CRISIL, ICRA updates etc. Debt ratios, financials, cash flows are analysed at regular intervals to take a call on the credit risk. We have different maturity buckets for corporate bonds. By being in different maturity buckets, we avoid concentration of the portfolio in a maturity bucket. We define individual limits for G Sec, money market instruments, mibor linked debentures and corporate bonds exposure, for diversification reasons.
MACMF	<p>Investment Strategy:- The scheme is meant for investors to deploy their funds for a short period of time. The fund will be managed according to the investment objective, thereby seeking to generate returns linked to MIBOR, call and CBLO etc. commensurate with low risk and shall maintain high liquidity for the purpose of meeting the liquidity requirements of the investors.</p> <p>The investment team will primarily use a bottom up approach with an importance to top down overlay to assess the quality of the security / instrument (including the financial health of the issuer) as well as the liquidity of the security and the impact of various macroeconomic policy changes such as monetary policy changes etc. Investments in debt instruments carry various risks such as interest rate risk, reinvestment risk, credit risk and liquidity risk etc. Whilst such risks cannot be eliminated, they may be minimized through diversification.</p> <p>The Scheme does not propose to underwrite issuances of securities of other issuers.</p> <p>Risk Mitigation Factors:-</p> <ol style="list-style-type: none"> Monitoring risk adjusted returns performance of the fund with respect to its peers and its benchmark. Tracking analysis of the fund on various risk parameters undertaken by independent fund research / rating agencies or analysts and take corrective measures if needed. Interest rate risk is a function of the maturity profile or the tenure of the security in the portfolio. This is proactively monitored by managing average maturity in line with our view on the market. Credit analysis plays an important role at the time of purchase of bond and then at the time of regular performance analysis. Our internal research anchors the credit analysis. Sources for credit analysis include Capital Line, CRISIL, ICRA updates etc. Debt ratios, financials, cash flows are analysed at regular intervals to take a call on the credit risk. We have different maturity buckets for corporate bonds. By being in different maturity buckets, we avoid concentration of the portfolio in a maturity bucket. We define individual limits for G Sec, money market instruments, mibor linked debentures and corporate bonds exposure, for diversification reasons.
MASTBF	<p>Investment Strategy:-</p> <ul style="list-style-type: none"> The scheme shall be constructed and actively managed according to the investment objective, thereby seek to generate reasonable returns. The scheme will invest in money market and other debt securities (including securitized debt) and shall also try to maintain adequate liquidity for the purpose of meeting the liquidity requirements of the investors. The credit quality of the portfolio will be maintained and monitored using in-house research capabilities as well as inputs from external sources such as independent credit rating agencies. The investment team will primarily use a top down approach for taking interest rate view, sector allocation along with a bottom up approach for security/instrument selection. The bottom up approach will assess the quality of security/instrument (including the financial health of the issuer) as well as the liquidity of the security. Investments in debt instruments carry various risks such as interest rate risk, reinvestment risk, credit risk and liquidity risk etc. Whilst such risks cannot be eliminated, they may be minimized through diversification and effective use of hedging techniques. <p>The Scheme may invest in fixed income derivatives instruments like forward rate agreements, interest rate swaps etc. to the extent permitted under and in accordance with the applicable Regulations, including for the purposes of portfolio hedging and portfolio balancing to optimize the returns. Hedging does not mean maximization of returns but only attempts to reduce risk that may be inherent in the investment. The Scheme may also invest in permitted foreign instruments for diversification.</p> <p>The Scheme does not propose to underwrite issuances of securities of other issuers.</p> <p>Risk Mitigation Factors:-</p> <ol style="list-style-type: none"> Monitoring risk adjusted returns performance of the fund with respect to its peers and its benchmark. Tracking analysis of the fund on various risk parameters undertaken by independent fund research / rating agencies or analysts and take corrective measures if needed. Interest rate risk is a function of the maturity profile or the tenure of the security in the portfolio. This is proactively monitored by managing average maturity in line with our view on the market. Credit analysis plays an important role at the time of purchase of bond and then at the time of regular performance analysis. Our internal research anchors the credit analysis. Sources for credit analysis include Capital Line, CRISIL, ICRA updates etc. Debt ratios, financials, cash flows are analysed at regular intervals to take a call on the credit risk. We have different maturity buckets for corporate bonds. By being in different maturity buckets, we avoid concentration of the portfolio in a maturity bucket. We define individual limits for G Sec, money market instruments, mibor linked debentures and corporate bonds exposure, for diversification reasons.

Name of the Scheme	Investment Strategy & Risk Mitigation Factors
MAUSTBF	<p>Investment Strategy:- The scheme is meant for investors to deploy their funds for a short period of time. The fund will be managed according to the investment objective, thereby seek to generate reasonable returns commensurate with low risk. The scheme will invest in money market and other debt securities and shall maintain high liquidity for the purpose of meeting the liquidity requirements of the investors.</p> <p>The credit quality of the portfolio will be maintained and monitored using in-house research capabilities as well as inputs from external sources such as independent credit rating agencies. The investment team will primarily use a top down approach for taking interest rate view, sector allocation along with a bottom up approach for security/instrument selection. The bottom up approach will assess the quality of security/instrument (including the financial health of the issuer) as well as the liquidity of the security. Investments in debt instruments carry various risks such as interest rate risk, reinvestment risk, credit risk and liquidity risk etc. Whilst such risks cannot be eliminated, they may be minimized through diversification and effective use of hedging techniques.</p> <p>The Scheme may invest in fixed income derivatives instruments like forward rate agreements, interest rate swaps etc. to the extent permitted under and in accordance with the applicable Regulations, including for the purposes of portfolio hedging and portfolio balancing to optimize the returns. Hedging does not mean maximization of returns but only attempts to reduce risk that may be inherent in the investment.</p> <p>The Scheme does not propose to underwrite issuances of securities of other issuers.</p> <p>Risk Mitigation Factors:-</p> <ol style="list-style-type: none"> Monitoring risk adjusted returns performance of the fund with respect to its peers and its benchmark. Tracking analysis of the fund on various risk parameters undertaken by independent fund research / rating agencies or analysts and take corrective measures if needed. Interest rate risk is a function of the maturity profile or the tenure of the security in the portfolio. This is proactively monitored by managing average maturity in line with our view on the market. Credit analysis plays an important role at the time of purchase of bond and then at the time of regular performance analysis. Our internal research anchors the credit analysis. Sources for credit analysis include Capital Line, CRISIL, ICRA updates etc. Debt ratios, financials, cash flows are analysed at regular intervals to take a call on the credit risk. We have different maturity buckets for corporate bonds. By being in different maturity buckets, we avoid concentration of the portfolio in a maturity bucket. We define individual limits for G Sec, money market instruments, mibor linked debentures and corporate bonds exposure, for diversification reasons.
MAGF	<p>Investment Strategy:-</p> <p>Investment Plan:-</p> <p>The fund will be managed according to its objective and thereby seek to generate returns commensurate with low credit risk by predominantly investing in the portfolio comprising of sovereign securities issued and guaranteed by Central and State Govt. The Plan intends to invest predominantly in a portfolio comprising of Government securities with residual maturity ranging from 1 year to 20 years or higher. The average portfolio maturity duration of the plan will exceed 4 years.</p> <p>Savings Plan:-</p> <p>The fund will be managed according to its objective and thereby seek to generate returns commensurate with low credit risk by predominantly investing in the portfolio comprising of sovereign securities issued and guaranteed by Central and State Govt. The Plan intends to invest predominantly in a portfolio comprising of short to medium term Government securities with an average portfolio maturity duration not exceeding 5 years.</p> <p>Mirae Asset Gilt Fund – Investment Plan & Savings Plan:-</p> <p>The investment team will take an active view of the interest rate movement by keeping a close watch on various macroeconomic parameters of the Indian economy as well as developments in global markets. Investment views / decisions will be taken on the basis of the various factors like, prevailing interest rate scenario, Government's borrowing programme, level of liquidity in the banking system, inflation levels and overall macro economic growth of the country.</p> <p>The Scheme may also invest in money market instruments which include but is not limited to treasury bills, CBLO, repo/reverse repo and any other like instruments as are and or may be permitted under the Regulations and RBI from time to time.</p> <p>The Fund may seek to underwrite issuance of Government securities if and to the extent permitted by SEBI / RBI and subject to the prevailing rules and regulations specified in this respect and may also participate in auctions of Government Securities from time to time. Investments in debt instruments carry various risks such as interest rate risk, reinvestment risk, sovereign risk, credit risk and liquidity risk etc. Whilst such risks cannot be eliminated, they may be minimized through diversification and effective use of hedging techniques. The Scheme may invest in fixed income derivatives instruments like forward rate agreements, interest rate swaps etc. to the extent permitted under and in accordance with the applicable Regulations, for the purposes of portfolio hedging and portfolio rebalancing.</p> <p>The asset allocation pattern of the Scheme/plan may change from time to time keeping in view the market conditions, legislative and regulative amendments and political and economic factors, subject to Regulations. It must be clearly understood that the percentages as stated in the asset allocation pattern are purely indicative and can change substantially depending on the perception of the Investment Manager with the sole intention of protecting the interests of the Unit holders.</p> <p>While it is the intention of the Scheme/plan to maintain the minimum exposure guidelines provided in the asset allocation pattern, there might be instances when these percentages may change. Typically, the situation of the fund manager investing a substantial or entire portion of the funds into money market instruments including CBLO, may occur, when the corpus is not considered sufficient to trade in market lots of government securities.</p> <p>Explanation: Investments in government securities, money market instruments including CBLO shall be considered for the purpose of calculation of the average portfolio maturity of the Scheme/plans.</p> <p>Risk Mitigation Factors:-</p> <ol style="list-style-type: none"> Monitoring risk adjusted returns performance of the fund with respect to its peers and its benchmark. Tracking analysis of the fund on various risk parameters undertaken by independent fund research / rating agencies or analysts and take corrective measures if needed. Interest rate risk is a function of the maturity profile or the tenure of the security in the portfolio. This is proactively monitored by managing average maturity in line with our view on the market. Credit analysis plays an important role at the time of purchase of money market instruments and then at the time of regular performance analysis. Our internal research anchors the credit analysis. Sources for credit analysis include Capital Line, CRISIL, ICRA updates etc. Ratios, financials, cash flows are analyzed at regular intervals to take a call on the credit risk. We have different maturity buckets for money market instruments. By being in different maturity buckets, we avoid concentration of the portfolio in a maturity bucket. We define individual limits for G Sec, money market instruments, mibor linked debentures exposure, for diversification reasons.

For and on behalf of Board of Directors of
Mirae Asset Global Investments (India) Pvt. Ltd.
(Investment Manager for Mirae Asset Mutual Fund)

Sd/-
Authorised Signatory

Place : Mumbai
Date : April 30, 2012

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.

2. Applicant Information

- (a) Name and address shall be given in full without any abbreviations. In case the Investor is an NRI/FII, an overseas address must be provided (mandatory). A local address if available should also be mentioned in the 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, FII and other eligible non-individual applicants. Any change in the status of any authorized signatory should be promptly intimated to the AMC. Incomplete application forms are liable to be rejected.
- (d) **Permanent Account Number (PAN):**
The applicant (or in case of applications in joint names, each applicant), is required to mention their PAN. Where the applicant is a minor, and does not possess his/her own PAN, he/she shall quote the PAN of his/her father or mother or guardian as the case may be who represents the minor. For PAN exempt investors, acknowledgement copy of KYC through KYC Registration Agency (KRA) is must. Please refer notes on KYC in point 'e' below.

(e) Know Your Customer (KYC) Requirement:

With a view to bring about uniformity in securities markets and to avoid duplication of KYC process with every intermediary, a mechanism for centralization of the KYC records in the securities market has been developed by SEBI. It has been decided that a common KYC form and supporting documents shall be used by all the SEBI registered intermediaries (viz. Mutual Funds, Portfolio Managers, Depository Participants, Stock Brokers, Venture Capital Funds, Collective Investments Schemes, etc.) as mentioned in SEBI Circular No. MIRSD/SE/Cir-21/2011 dated October 5, 2011. New Investors (including PAN Exempt investors) are therefore requested to use the common KYC Application Form and carry out the KYC process through the SEBI registered KYC Registration Agency (KRA) including In-Person Verification (IPV) with any SEBI registered intermediaries w.e.f. 1st January, 2012. The new KYC Application forms are also available on our website: www.miraeassetmf.co.in. Investors are required to complete KYC process only once to enable them to invest in schemes of all mutual funds. Existing KYC compliant investors of the Mutual Fund can continue to invest as per the current practice. However, existing investors are also urged to comply with the new KYC requirements including IPV as mandated by SEBI. An application without acknowledgement of KYC compliance will be rejected. 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 be not processed/rejected.

- (f) (i) All the applicants must sign in original on the application form. Signatures should be in English or in any Indian language. Thumb impressions should be from the left hand for males and the right

hand for females and in all cases be attested by a Magistrate, Notary Public or Special Executive Magistrate. In case of an HUF (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.
- (g) All applications are accepted subject to detailed scrutiny and verification. Applications which are not complete in all respects are liable for rejections, either at collection point itself or subsequently at back office of Registrar/AMC.

3. Bank Account Details

In order to protect the interest of investors from fraudulent encashment of cheques and as per the current SEBI 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 ask for a copy of a cancelled cheque to verify these details. The AMC may provide direct credit facility with the banks as may be available from time to time. On an ongoing basis, all Change of Bank details (COB) will have to be submitted separately and the AMC will process the details after a cooling period of 10 days. Any COB accompanied with any other transaction is liable to be rejected.

3a. Indian Financial System (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.

The unitholder can choose any one of the registered bank accounts as default bank account. However, in case a unitholder does not specify the default bank account, the fund reserves the right designate any one of the registered bank accounts as a default bank account. Unitholder may also note that a third party payment is not used for mutual fund subscription.

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.

- 5. Direct Credit of Redemption/Dividend Proceeds:** The AMC has entered into arrangements with the following banks to facilitate direct credit of redemption and dividend proceeds (if any) into the bank account of the respective Unit holders maintained with any of these banks. These banks are: Axis Bank, Citibank NA, HDFC Bank Ltd., ICICI Bank Ltd., IDBI Bank, Kotak Mahindra Bank Ltd, Standard Chartered Bank and The Royal Bank of Scotland N.V. The list of banks is subject to change from time to time as and when AMC enters or withdraws into/from various arrangements with different banks. This facility eliminates the time lag between dispatch of the cheque, its receipt by the Unit holders and the need to personally bank the instrument and subsequent credit to the Unit holder's account.

Further, the potential risk of loss of instruments in transit through courier/post is also eliminated. Direct credit, as a mode of payment is faster, safer and reliable. In case the bank account as communicated by the Unit holders is with any of the said banks, the AMC shall automatically extend this facility to the Unit holders and may remit proceeds through Direct Credit/RTGS/NEFT.

Mirae Asset Mutual Fund/AMC will not be responsible if payout through the electronic mode does not get effected because of incomplete or incorrect information(s) or any other operational reasons. However, if the Unit holders are not keen on availing of this facility and prefer receiving cheques/demand drafts, Unit holders may indicate their intention in the Application Form. The AMC would then ensure that the payout(s) is effected by sending the Unit holders a cheque/demand draft. In case of unforeseen circumstances, Mutual Fund/AMC reserves the right to use any other mode of payment as deemed appropriate.

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.
- 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 offer document/ Statement of Additional information of the relevant scheme.

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);
- Payment by employer on behalf of employee under Systematic Investment Plan (SIP) facility through payroll deductions;
- Custodian on behalf of an FII or a Client.

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.

7. Communication:

The Account Statement, Annual Reports or other information etc. may be sent to unit holders by e-mail. 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.

The AMC/Mutual Fund/Registrars & Transfer agents are not responsible for the email not reaching the investor and for all consequences thereof. The investor shall from time to time intimate the Fund/its transfer agents about any changes in the email address.

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.

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

This facility enables existing investors to transact online on www.miraeassetmf.co.in using Mirae Asset e-Fund Market Facility - a service available 24 hours a day, 7 days a week, 365 days a year. On e-Fund Market Facility, investors can execute transactions online purchase (facility available with select banks and subject to submission of Permanent Account Number (PAN) and Know Your Customer (KYC) compliance proof by all Investors), redemption or switching of units of schemes of Mirae Asset Mutual Fund. Investors can also view account details and portfolio valuation online, download account statements and request for documents via email, besides other options.

To request for this facility, please tick in the Application Form and your unique IPIN will be dispatched to the registered address on records. Investors may kindly note, that availing the IPIN, is subject to having read and understood the terms & conditions and be bounded by clauses therein of the referred PIN agreement available on the AMC website for transacting online through the Mirae Asset e-fund market facility. Existing Investors who wish to avail the e-Fund Market facility on an on going basis may download the I-PIN Agreement from our website. Investor/s need to submit a duly filled I-PIN Agreement and request letter at any of our Investor Service Centre's. Upon receipt of the duly signed agreement; IPIN will normally be mailed to the Investor/s address registered with us.

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 the application.

Also refer to paragraphs on Permanent Account Number (PAN) and Know Your Customer (KYC) for further details.

Any transaction done online by an investor will be treated as a direct application.

9. Nomination Details:

As per various AMFI Circulars, 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 the execution of an indemnity bond or such other documents as may be required from the nominee in favor 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.

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.

Investors of Mirae Asset Mutual Fund may kindly note that if the Nomination section is left blank by the investor in the application form, it shall be construed and deemed that the applicant does not wish to nominate for the said investment(s). A declaration to this effect has been incorporated in the Common Application form.

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

In accordance with the requirements specified by the SEBI circular no. SEBI/IMD/CIR No.4/168230/09 dated June 30, 2009, no entry load will be charged with respect to applications for purchase/additional purchase/switch-in accepted by the Fund with effect from August 01, 2009.

Similarly, no entry load will be charged with respect to applications for registrations under systematic investment plans/systematic transfer plans accepted by the Fund with effect from August 01, 2009. 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")

With effect from August 01, 2009, exit load/CDSC (if any) up to 1% of the redemption value charged to the unit holder by the Fund on redemption of units shall be retained by each of the schemes/plans in a separate

account and will be utilized for payment of commissions to the ARN Holder and to meet other marketing and selling expenses.

Any amount in excess of 1% of the redemption value charged to the unit holder as exit load/CDSC shall be credited to the respective scheme/plan immediately.

The above provisions shall be applicable on a prospective basis, effective from August 1, 2009.

11. Deduction of Transaction charges for investments through distributors/agents:

In accordance with SEBI circular Cir/IMD/DF/13/2011 dated August 22, 2011, the AMC/Mutual Fund shall w.e.f 1st November, 2011, deduct the Transaction Charges on purchase/subscription received from first time mutual fund investors and investor other than first time mutual fund investors through the distributor/agent (who have opted to receive the transaction charges) as under:

(i) First Time Mutual Fund Investor[^] (across Mutual Funds):

With effect from 1st November, 2011, transaction charge of Rs.150/- for subscription of Rs. 10,000 and above will be deducted from the subscription amount and paid to the distributor/agent of the first time investor and the balance shall be invested.

[^]An investor who invests for the first time ever in any mutual fund either by way of subscription or systematic investment plan.

(ii) Investor other than First Time Mutual Fund Investor:

With effect from 1st November, 2011, transaction charge of Rs.100/- per subscription of Rs.10,000 and above will be deducted from the subscription amount and paid to the distributor/agent of the investor and the balance shall be invested.

However, transaction charges in case of investments through Systematic Investment Plan (SIP) registered on or after 1st November, 2011, 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).

(iii) Transaction charges shall not be deducted for:

- (a) purchases/subscriptions for an amount less than Rs.10,000/- or a commitment value of SIP (registered on or after 1st November, 2011) being lesser than Rs.10,000/-;
- (b) transactions other than purchases/subscriptions relating to new inflows such as Switch/STP/SWP, etc.
- (c) purchases/subscriptions made directly with the Fund without any ARN code (i.e. not routed through any distributor/agent)
- (d) transactions carried out through the stock exchange platform (i.e. BSE StAR MF Platform).

It is also clarified that as per SEBI circular no. SEBI/IMD/CIR No. 4/168230/09, dated June 30, 2009, upfront commission to distributors shall continue to be paid by the investor directly to the distributor by a separate cheque based on his assessment of various factors including the service rendered by the distributor.

Instructions for Subscribing Units in Demat Form

- Investors are requested to note that Mirae Asset Mutual Fund has provided an option for the investors to hold/receive allotment of Mirae Asset Mutual Fund units in their demat account while subscribing to any of the schemes of Mirae Asset Mutual Fund.
- Investors are requested to mandatorily provide the Client Master List (CML) which should not be later than one month old in case they want their unit to be converted into Demat mode.
- The option to subscribe units in demat mode is available for all the schemes of the Fund except for subscription through Systematic Investment Plan (SIPs) and for plans/options where dividend distribution frequency is less than one month.
- Investors are requested to provide the Client ID & DP ID in the relevant field in the application form.
- Investors applying as Joint Holders, need to provide Demat details of their Joint Demat Account.
- Partial allotment/conversion of units to Demat within the scheme shall not be allowed.
- If the DP ID, Beneficiary account no. or PAN is not provided by the investor or the details on the same as furnished in the form are incorrect or incomplete or not matching with the depository records, the application shall be rejected and Mirae Asset Mutual Fund or SCSB shall not be liable for losses, if any.
- For all invalid DP/Client ID accounts, the AMC shall send statement of account along with a letter giving the reasons of rejection to the investor. These investors will continue to hold the units in physical form and get normal statement of account. If Demat Account is invalid investor continues to hold the units in physical mode.
- Upon conversion of units to Demat, no statement of account shall be generated by the Registrar & Transfer Agent (i.e. Karvy Computer share Pvt. Ltd.) and all those folios shall be blocked for generation of statement of account.
- The Investors should approach his/her DP for all change request updates/holding statements. The Registrar & Transfer Agent (i.e. Karvy Computer share Pvt. Ltd.) shall not accept any change requests from investors.
- Even if the investor quotes his/her folio along with additional subscription (against Demat folio), the application shall be treated as new transaction and fresh folio will be created.
- Investors may kindly note that if folio number is provided along with additional subscription (against demat folio), the same will be treated as new transaction and fresh folio will be created.
- Units held in demat form will be transferable subject to the provisions laid under the respective Scheme(s)/Plan(s) and in accordance with provisions of Depositories Act, 1996 and the Securities and Exchange Board of India (Depositories and Participants) Regulations, 1996 as may be amended from time to time.

Please ensure that :

- Name, address, contact details are mentioned and the signature of ALL applicants is available in the application form. P.O. Box address is not sufficient.
- Name of Guardian must be mentioned if investments are being made on behalf of a minor. Date of birth along with age proof is mandatory in case of minor.
- In case of an application under Power of attorney or by a limited company, body corporate, registered society, trust or partnership, etc the relevant Power of attorney or the relevant resolution or authority to make the application as the case may be, or duly notarized copy thereof, along with the Memorandum and Articles of Association/ Bye Laws must be lodged with the application form. The Power of Attorney should necessarily be signed by both the investor and the constituent Power of Attorney.
- Bank account details are filled in completely and correctly (mandatory) including IFSC code.
- Your preferred option is selected and the investment is not less than the minimum investment amount.
- The Permanent Account Number (PAN) / KYC Status for all applicants is mentioned and necessary documents are enclosed, else your application will be rejected.
- NRIs need to provide their overseas address (mandatory).
- Cheques/ DDs are drawn in favour of 'Scheme Name' as applicable, dated and duly signed.
- Application form number and applicant's name is mentioned on the reverse of each cheque / DD.
- Applicants can specify the mode of holding in the application form as "Single" or "Joint" or "Anyone or Survivor". In the case of holding specified as "Joint", redemption and all other request / transactions would have to be signed by all unit holders. However, in cases of holding specified as "Anyone or Survivor", any one of the unit holders will have the power to make all necessary requests, without it being necessary for all the unit holders to sign. In the event the account has more than one registered unit holders and the mode of holding is not specified in the application form, the default option for holding would be considered to be "Anyone or Survivor". However, in all cases, the proceeds of all dividend/redemption will be paid to the first named holder. All communications will also be sent to the first named holder.
- Investors should clearly indicate their preference of Plan/option on the application form. If no plan is selected in the application form, the investment will be deemed to be for the default option.
- In case the payment is made through Indian Rupee draft purchased abroad or from FCNR or NRE a/c, an 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. Also refer point 6 - Investment Details (Third Party Instructions).
- Documents as listed below are to be submitted along with the application (as applicable to your specific case) in original / true copies certified by a Director / Trustee / Company Secretary / Authorised Signatory.

In case of Companies - Resolution/Authorisation to Invest, List of Authorised Signatories with Specimen Signature(s), Memorandum & Articles of Association, Certified copy of PAN Card and KYC Acknowledgement^s.

In case of Societies - Resolution/Authorisation to Invest, List of Authorised Signatories with Specimen Signature(s), Bye-laws, Certified copy of PAN Card and KYC Acknowledgement^s.

In case of Partnership firm - Resolution/Authorisation to Invest, List of Authorised Signatories with Specimen Signature(s), Partnership Deed, Certified copy of PAN Card and KYC Acknowledgement^s.

In case of Investments through POA - List of Authorised Signatories with Specimen Signature(s), Notarised Power of Attorney, Certified copy of PAN Card and KYC Acknowledgement^s.

In case of Trust - Resolution/Authorisation to Invest, List of Authorised Signatories with Specimen Signature(s), Trust Deed, Certified copy of PAN Card and KYC Acknowledgement^s.

In case of NRI - Foreign Inward Remittance Certificate in case payment is made by DD from NRE/FCNR A/c where applicable, Certified copy of PAN Card and KYC Acknowledgement^s.

In case of FIIS* - Resolution/Authorisation to Invest, List of Authorised Signatories with Specimen Signature(s), Overseas Auditor's Certificate, Certified copy of PAN Card and KYC Acknowledgement^s.

* For FIIs copy of the SEBI registration certificate should be provided.

Applications not complete in any respect are liable to be rejected.

GENERAL INFORMATION AND INSTRUCTIONS FOR FILLING UP THE SYSTEMATIC INVESTMENT PLAN (SIP) APPLICATION FORM

- i) This facility enables investors to save and invest periodically over a longer period of time. It is a convenient way to "invest as you earn" and affords the investor an opportunity to enter the market regularly, thus averaging the acquisition cost of Units.
- ii) SIP Facility can be availed **monthly/quarterly** on the following dates: 1st, 10th, 15th, 21st and 28th.
- iii) Investors can avail this facility either through -
 - a) Post Dated Cheques OR
 - b) Through ECS (Debit Clearing) of the Reserve Bank of India (RBI) in select cities OR
 - c) Via Direct Debit facility for Investors having their bank accounts with **Core Banking Branches** of the following banks - Axis Bank Limited, Bank of Baroda, Bank of India, IDBI Bank Limited, IndusInd Bank, Kotak Mahindra Bank Limited, and Punjab National Bank.
- iv) The minimum amount of each cheque / payment instruction shall be Rs. 1000 in case of Monthly Option and Rs.1500 in case of Quarterly Option.
- v) All the cheques / payment instructions (including the first cheque / payment instruction) shall be of equal amounts, however, the first SIP cheque for any application may also be submitted with any amount greater than the minimum SIP amount. Non MICR / Outstation cheques will not be accepted. MICR Code starting and/or ending with "000" are not valid for ECS.
- vi) **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 instalment);
 - Payment by employer on behalf of employee under Systematic Investment Plan (SIP) facility through payroll deductions;
 - Custodian on behalf of an FII or a Client.

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

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

- vii) The aggregate of such cheques / payment instructions shall not be less than Rs. 6,000 (on a per annum basis, for the first year) inclusive of the first installment. There is no upper limit for the Purchase for a single cheque / payment instruction or in aggregate. Please note that SIP will be started subject to the realization of the first registration cheque. The AMC reserves the right to reject any application inter alia in the absence of fulfillment of any regulatory requirements, fulfillment of any requirements as per the Scheme Information Document, incomplete/incorrect documentation and furnishing necessary information to the satisfaction of the Mutual Fund/AMC.

The first installment of the SIP will be processed subject to applicable NAV & load, if any, on the date of submission on any Business Day. The second installment in case of monthly SIP will be processed on the available SIP dates (currently 1st, 10th, 15th, 21st or 28th of every month) indicated by the investor, but immediately following the expiry of 30 Business Days from the date of processing of the first SIP. If the choice of date for the second

installment is not indicated by the investor, the second installment of SIP will be by default processed on the 10th of the month. In case of quarterly SIP, the default date for next installment will be 10th of the relevant month. In case the end date is not mentioned by the investor, it will be registered for a default period of 12 months. If there is an ambiguity in the enrolment period of the SIP, the second installment of SIP will be by default processed for the SIP date chosen (10th of the month if not specified) following the expiry of 30 Business Days from the date of processing of the first SIP for a default period of 12 months.

- viii) An extension of an existing SIP will be treated as a new SIP on the date of such application, and all the above conditions need to be met with. The load structure prevailing at the time of submission of the SIP application will apply for all the installments indicated in such application. If there is any extension of SIP under the same folio, the then prevailing load structure will apply for all such further installments at the time of such application.
- ix) Termination of SIP - For discontinuation of SIP the unit holder / investor should intimate the AMC/ISC at least 15 working days prior to the due date of next cheque / installment (1st, 10th, 15th, 21st or 28th of every month/quarter). On such request, SIP will be terminated and the balance post-dated cheques will be returned to the investor or the debit instruction given by the investor under ECS or Direct Debit will be cancelled. If such an application is submitted within 15 days of the next applicable SIP installment date, then such installment shall be effected.
- x) In case of cancellation of a SIP or cheques returned un-cleared for SIP installments or payment instructions not honored, if no Entry Load had been charged, the AMC may reduce the number of Units allotted against the previous installments to the extent applicable Entry Load on such installments was waived, if any.
- xi) The Units will be allotted to the investor at the Applicable NAV of the respective dates on which the investments are sought to be made. However, if any of the dates on which an investment is sought to be made is a non-Business Day, the Units will be allotted at the Applicable NAV of the next Business Day.
- xii) Any Unit Holder investing in Regular Plan, can avail of this facility subject to certain terms and conditions detailed in the Application Form.
- xiii) New Investors opting to Invest through the Systematic Investment Mode shall have to submit the SIP Enrollment Form along with the Main Application form. The Application Form should be completed in ENGLISH in BLOCK LETTERS only. Please tick in the appropriate box, where boxes have been provided. All applicants are deemed to have accepted the terms subject to which this offer is being made and bind themselves to the terms upon signing the Application Form.
- xiv) Please refer the section on "Who can apply?" for an indicative list of eligible investors in the Scheme Information Document of the Scheme.

For applicable load on Purchases through SIP please refer to Section of the applicable para on LOAD STRUCTURE in the Scheme Information Document of the Scheme.

- xv) Systematic Investment Plans (SIPs) where aggregate of installments in a rolling 12 month period or in a financial year i.e. April to March does not exceed Rs 50,000. (referred as "**Micro SIP**").

- **Micro SIP** are defined as applications for SIPs upto Rs. 50,000 per year per investor, by individuals (including NRIs but not PIOs), Minors and Sole proprietary firms and excluding HUFs and other categories.
- All other applications except Micro SIP are defined as **Non Micro SIPs**.

Please refer Point 2(d) and 2(e) of the main instruction on PAN and KYC requirement

GENERAL INFORMATION AND INSTRUCTIONS FOR FILLING UP THE SYSTEMATIC TRANSFER PLAN (STP) APPLICATION FORM

- i) This facility enables Investors to transfer certain portion of funds from their existing Investments* to the other schemes launched by the Fund from time to time. *(STP option shall not be available from an equity/equity oriented scheme to a non-equity scheme)*
- ii) Minimum balance in the Transferor Scheme at the time of enrollment for STP facility should be Rs. 6,000/-.
- iii) STP Facility can be availed **Daily, Weekly, Fortnightly, Monthly or Quarterly** as per the Transfer Frequencies given below -
 - a) Daily STP: Monday to Friday.
 - b) Weekly STP: Every Wednesday.
 - c) Fortnightly STP: Every Wednesday of the Alternate Week.

Under the Daily, Weekly and Fortnightly Option a minimum fixed amount of Rs.1000/- per installment can be transferred, subject to the aggregate of such transfers shall not be less than the Minimum Purchase Amount (under Regular Plan) of the Transferee Scheme inclusive of the first Transfer. There is no upper limit for the Transfer Amount per Transfer or in aggregate.
 - d) Monthly STP: Transfers can be on 1st or 10th or 15th or 21st or 28th of each month for a minimum of 6 months for each Transfers of Rs.1000/- each and above.
 - e) Quarterly STP: Transfers can be on 1st or 10th or 15th or 21st or 28th of each quarter for a minimum of 4 quarters for each Transfers of Rs.1500/- each and above.

Default Dates: In case of any ambiguity in selection of transfer date, the STP date will be 10th of each month / quarter.
- iv) STP is not available for investments under lock-in period and for investments which are pledged.
- v) In case of insufficient balance, the transfer will not be effected.
- vi) A minimum period of 7 working days (inclusive of the date of submission - before Cut-off however, excluding Saturday, Sunday and other non-business day) shall be required for registration under STP. All Systematic Transfer 'OUT' from one scheme will be treated at PAR as Redemption and All Systematic Transfer 'IN' to the other scheme will be treated at PAR as Purchase and the Units will be allotted / redeemed at the Applicable NAV of the respective dates of the Scheme on which such transfers are sought from the Scheme. In case the day on which the transfer is sought is a non-Business Day for the Scheme, then the application for the facility will be deemed to have been received on the immediately following Business Day.
- vii) The AMC reserves the right to reject any application inter alia in the absence of fulfillment of any regulatory requirements, fulfillment of any requirements as per the SID/SAI, incomplete/incorrect documentation and furnishing necessary information to the satisfaction of the Mutual Fund/ AMC.
- viii) The first transfer will be processed following the expiry of the registration period of 7 working days (inclusive of the date of submission - before Cut-off however, excluding Saturday, Sunday and other non-business day) from the date of receipt of the application. If the choice of date for the second Transfer is not indicated by the investor, the second Transfer will be by default processed on the 10th of the month / quarter under the Monthly/Quarterly option. In case of quarterly STP, the default date for next installment will be 10th of the relevant month. In case the end date is not mentioned by the investor, it will be registered for a default period of 12 months. If there is an ambiguity in the enrolment period of the STP, the second transfer of STP will be by default processed for the STP date chosen (10th of the month if not specified) following the expiry of 15 Business Days from the date of receipt of the application for a default period of 12 months under the Monthly/Quarterly option. Transactions will be triggered after 15 days from the date of submission. In case of any ambiguity in selection of transfer frequency or start date, the STP date will be 10th of the month / quarter, and STP will start from the immediate available applicable day for the respective frequency option after the expiry of 15 days. Further, if there is a discrepancy in terms of Transfer Period, STP will continue as long as there is sufficient balance under the OUT scheme.
- ix) An extension of an existing STP will be treated as a new STP on the date of such application, and all the above conditions need to be met with. The load structure prevailing at the time of submission of the STP application will apply for all the transfers indicated in such application. If there is any extension of STP under the same folio, the then prevailing load structure will apply for all such further transfers at the time of such application.
- x) Termination of STP - For discontinuation of STP the unit holder / investor should intimate the AMC/ISC at least 15 working days prior to the due date of next transfer.
- xi) Any Unit Holder, under the Regular Plan, can avail of this facility subject to certain terms and conditions detailed in the Application Form.
- xii) New Investors opting for this facility through the Systematic Transfer Mode shall have to submit the STP Enrollment Form along with the Main Application form. The Application Form should be completed in ENGLISH in BLOCK LETTERS only. Please tick in the appropriate box, where boxes have been provided. All applicants are deemed to have accepted the terms subject to which this offer is being made and bind themselves to the terms upon signing the Application Form.

For applicable load on transfers processed through STP please refer to Section the applicable para on LOAD STRUCTURE in the Scheme Information Document of the Scheme.
- xiii) In Terms of SEBI circular No. SEBI/IMD/CIR No. 4/168230/09 dated June 30, 2009 read with AMFI circular dated July 21, 2009, Systematic Transfer Plan (STP) shall be treated on par with SIP and no entry load shall be charged on STP registered on or after August 1, 2009.

GENERAL INFORMATION AND INSTRUCTIONS FOR FILLING UP THE SYSTEMATIC WITHDRAWAL PLAN (SWP) APPLICATION FORM

- i) This facility enables Investors to withdraw certain portion of funds from their existing Investments at periodic intervals through a one-time request.
- ii) SWP Facility can be availed Monthly or Quarterly either as Fixed Withdrawals or Appreciation Withdrawals as given below-

Fixed Withdrawal: Investors can withdraw fixed amount of Rs. 1,000/- each and above on Monthly basis and for Rs. 1,500/- each and above on Quarterly basis at regular intervals on 1st or 10th or 15th or 21st or 28th of each month/quarter for minimum 12 months/ 4 quarters. By default, in case of any ambiguity in selection of withdrawal frequency, the SWP date will be 10th of each month/quarter.

Appreciation Withdrawal: Investors can withdraw appreciation amount of Rs. 1,000/- each and above on Monthly/Quarterly basis at regular intervals on the 1st of each month/quarter for minimum of 12 months/ 4 quarters. If the appreciation amount is less than Rs. 1,000/- or the specified amount, there will be no SWP in that month/quarter. The cumulative appreciation of this period and the immediately succeeding period shall be paid out subject to it being a minimum of Rs. 1,000/- or the specified amount.
- iii) SWP is not available for investments under lock-in period and for investments which are pledged.
- iv) In case of Fixed Withdrawal, if the amount of installment is more than the amount available in that account for redemption, the entire available amount will be redeemed and the SWP will terminate automatically.
- v) In case of Appreciation Withdrawal, appreciation will be calculated on the units available for redemption at the time of the SWP installment.
- vi) A minimum period of 7 working days (inclusive of the date of submission - before Cut-off however, excluding Saturday, Sunday and other non-business day) shall be required for registration under SWP. All Systematic Withdrawal(s) from the scheme will be treated at PAR as Redemption and the Units will be redeemed at the Applicable NAV of the respective dates of the Scheme on which such withdrawals are sought from the Scheme. In case the day on which the withdrawal is sought is a non-Business Day for the Scheme, the Units will be redeemed at the Applicable NAV of the next Business Day
- vii) The SWP payouts will be processed at the requested frequency. The investor 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/NEFT/ECS). The AMC/MF shall not be responsible if payout through electronic mode(s) does not get affected due to incomplete or incorrect information or any other technical/operational reasons. The AMC/MF reserves the right to use any other mode of payment as deemed appropriate.
- viii) The AMC reserves the right to reject any application inter alia in the absence of fulfillment of any regulatory requirements, fulfillment of any requirements as per the SID/SAI, incomplete/incorrect documentation and furnishing necessary information to the satisfaction of the Mutual Fund/ AMC.
- ix) The first transfer will be processed following the expiry of the registration period of 7 working days (inclusive of the date of submission - before Cut-off however, excluding Saturday, Sunday and other non-business day) from the date of receipt of the application. If the choice of date for the second Transfer is not indicated by the investor, the second Transfer will be by default processed on the 10th of the month / quarter under the Monthly/ Quarterly option for Fixed withdrawals and on the 1st of each month/quarter under the Monthly/Quarterly option for Appreciation withdrawals. In case of quarterly SWP, the default date for next withdrawal will be 10th of the relevant month. In case the end date is not mentioned by the investor, it will be registered for a default period of 12 months. If there is an ambiguity in the enrolment period of the SWP, the second transfer of SWP will be by default processed for the SWP date chosen (10th of the month if not specified) following the expiry of 7 working days from the date of receipt of the application for a default period of 12 months/4 quarters under the Monthly/Quarterly option as the case may be for Fixed withdrawals.
- x) An extension of an existing SWP will be treated as a new SWP on the date of such application, and all the above conditions need to be met with. The load structure prevailing at the time of submission of the SWP application will apply for all the transfers indicated in such application. If there is any extension of SWP under the same folio, the then prevailing load structure will apply for all such further withdrawals at the time of such application.
- xi) Termination of SWP - For discontinuation of SWP the unit holder / investor should intimate the AMC/ISC at least 15 working days prior to the due date of next withdrawal.
- xii) Any Unit Holder can avail of this facility subject to certain terms and conditions detailed in the Application Form.
- xiii) New Investors opting for this facility shall have to submit the SWP Enrollment Form along with the Main Application form. The Application Form should be completed in ENGLISH in BLOCK LETTERS only. Please tick in the appropriate box, where boxes have been provided. All applicants are deemed to have accepted the terms subject to which this offer is being made and bind themselves to the terms upon signing the Application Form.

For applicable load on withdrawals through SWP please refer to Section the applicable para on LOAD STRUCTURE in the Scheme Information Document of the Scheme.

COMMON APPLICATION FORM

Broker Name / ARN	Sub Broker Code / ARN	Appl. No. MA-CAF-	ISC Date, Time Stamp Number Reference No.

"Upfront commission shall be paid directly by the investor to the AMFI registered Distributors based on the investors' assessment of various factors including the service rendered by the distributor".

(Please ☒) ☐ Lumpsum Investment ☐ SIP Without PAN (\leq ₹ 50,000 per annum) ☐ SIP With PAN ($>$ ₹ 50,000 per annum)

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

<input type="checkbox"/> I AM A FIRST TIME INVESTOR IN MUTUAL FUNDS	OR	<input type="checkbox"/> I AM AN EXISTING INVESTOR IN MUTUAL FUNDS
Rs. 150 will be deducted as transaction charges for transaction of Rs. 10,000 and more		Rs. 100 will be deducted as transaction charges for transaction of Rs. 10,000 and more

Please Specify Allotment Preference-Units in Physical Mode (Default Option) – Please ☒ ☐ OR Units in Demat Mode* Please ☒ ☐

*Please provide details in section 8. In case of any ambiguity in the details provided, the units shall be allotted in the physical mode (Default option)

1. EXISTING UNIT HOLDER INFORMATION [Please fill in your Folio Number, Name, Section 2 & proceed to Section 7 - Investment Details]

Folio No.	<input type="text"/>	Name of 1st Unit Holder	<input type="text"/>
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2. PAN AND KYC COMPLIANCE STATUS DETAILS - Mandatory [Please refer instructions 2(d) & 2(e)]

PAN Details - *If the 1 st / Sole Applicant is Minor, then please provide details of natural / legal guardian.										**KYC is Mandatory - Please <input checked="" type="checkbox"/>	
1 st / Sole Applicant*	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	KYC Proof Attached	<input type="checkbox"/>
2 nd Applicant	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	KYC Proof Attached	<input type="checkbox"/>
3 rd Applicant	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	KYC Proof Attached	<input type="checkbox"/>
Guardian PAN	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	KYC Proof Attached	<input type="checkbox"/>

3. APPLICANT(S) NAME AND INFORMATION [Refer Instruction 2]

1st / SOLE APPLICANT - Mr. | Ms. | M/s.

DATE OF BIRTH (Mandatory if applicant is Minor) <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)

GUARDIAN (In case 1st Applicant is a Minor)

Mr. | Ms. | M/s.

Relationship with Minor Please ☒

Mother ☐ Father ☐ Legal Guardian ☐

Contact Person for Corporate Investor

Designation

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

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

POA Holder Details	Name -										
POA PAN Details	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	*KYC Compliance Status - Proof Attached - Please <input checked="" type="checkbox"/> Yes <input type="checkbox"/>
Mode of Holding	Anyone or Survivor <input type="checkbox"/>	Single <input type="checkbox"/>	Joint <input type="checkbox"/>	(Please note that the Default option is Anyone or Survivor)							
Occupation	Business <input type="checkbox"/>	Service <input type="checkbox"/>	Professional <input type="checkbox"/>	Retired <input type="checkbox"/>	Student <input type="checkbox"/>	Housewife <input type="checkbox"/>	Others <input type="checkbox"/>				
Status	Resident Individual <input type="checkbox"/>	Sole Prop. <input type="checkbox"/>	NRI - NRE <input type="checkbox"/>	Trust <input type="checkbox"/>	Bank / Fls <input type="checkbox"/>	Fls <input type="checkbox"/>	Please specify				
	Minor thru Guardian <input type="checkbox"/>	NRI - NRO <input type="checkbox"/>	HUF <input type="checkbox"/>	Company <input type="checkbox"/>	Partnership Firm <input type="checkbox"/>	Society / AOP / BOI <input type="checkbox"/>					

4. MAILING ADDRESS [Please provide Full Address. P. O. Box No. may not be sufficient. For Overseas investors, Indian Address is preferred]

Local Address of 1st Applicant-

City	State										Pin Code									
Tel. Off.	Resi.										Mobile									
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.

4a. Mandatory for NRI / FII Applicant Overseas Correspondence Address-

City-	Country-	ZIP-
Please Indicate Preferred Address for Correspondence (for NRI Applicants only)		<input type="checkbox"/> Indian Address (Default) OR <input type="checkbox"/> Foreign Address

5. TRANSACT ON-LINE (Refer Instruction No. 8) ☐ I/We wish to transact On-line through Mirae Asset e-Fund Market Facility - Please issue my unique I-PIN
ACKNOWLEDGEMENT SLIP

Received Application No.
Mr. | Ms. | M/s.

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

Scheme Name and Plan	Option	Sub Option	Payment Details	Date & Stamp of Collection Centre / ISC
	<input type="checkbox"/> Growth <input type="checkbox"/> Dividend <input type="checkbox"/> Bonus <input type="checkbox"/> PF	<input type="checkbox"/> Reinvestment <input type="checkbox"/> Payout <input type="checkbox"/> Dividend Transfer <input type="checkbox"/> ACAPO (M/Q/HY/Y) <input type="checkbox"/> DMDO & Date <input type="checkbox"/> AARO (Please Specify Scheme Plan)	Amount (Rs) _____ Cheque/DD No.: _____ Dated _____ Bank & Branch _____	

Cheque / DD is subject to realisation

6. BANK ACCOUNT DETAILS - Mandatory [Refer Instruction Nos. 3 & 4]																
Name of the Bank																
Core Banking A/c No.										A/c. Type Pls. (✓) NRE <input type="radio"/> CURRENT <input type="radio"/> SAVINGS <input type="radio"/> NRO <input type="radio"/>						
Branch Name										Address						
Bank Branch City										State Pin Code						
MICR Code										Please attach a cancelled cheque OR a clear photo copy of a cheque IFSC Code (Mandatory for Credit via NEFT/RTGS)						
7. INVESTMENT AND PAYMENT DETAILS (#For complete information on investment Details please refer to Instructions No. 6.)																
Special instructions for NRI Applicants: 1. It is mandatory for NRIs to attach a copy of the payment cheque / FIRC / Debit Certificate to ascertain the repatriation status of the amount invested. 2. 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). 3. In case the source of funds through Non Domestic Account is not validated/provided, AMC will not be in a position to repatriate redemption proceeds.																
Scheme Name:										Plan			Option & Sub option			
Investment Amount (Rs.)					DD Charges# if any (Rs.)					Net Amount (Rs.)		Mode of Payment Cheque / DD / Funds Transfer / Pay Order <i>Strike out whichever is not applicable</i>				
Chq. / DD No.					Date Drawn on Bank					Branch & City						
Please (✓) Source of Funds:- *A/c Type - S/B <input type="checkbox"/> NRE* <input type="checkbox"/> Current <input type="checkbox"/> NRO <input type="checkbox"/> Others (Please specify) Bank A/c No.:																
*Kindly provide photocopy of the payment Instrument or Foreign Inward remittance Certificate (FIRC) or Account Debit Certificate from Bankers evidencing source of funds.																
Third Party Cheque / Transfer will not be accepted for Investment (Refer Instruction No. 6)																
EXCEPTION TO THIRD PARTY PAYMENT (i.e. payment by Guardian, Employer or a Custodian)																
Mandatory Information (Please ✓) : The details of the cheque provided above pertains to my/our own bank account in my/our name <input type="checkbox"/> Yes <input type="checkbox"/> No* *If No, my relationship with the bank account holder is (Please specify) (Application Form without this Information may be rejected)																
Only for Application under Mirae Asset Gilt Fund - Provident Fund Sub Plan																
A Automatic Annual Reinvestment Option (AARO) <input type="radio"/> Amount Rs. _____/- AARO will Trigger on last Friday of the month of March of every Financial Year																
B Defined Maturity Date Option (DMDO) <input type="radio"/> Amount Rs. _____/- Date _____ DMDO will Trigger on Specified Date.																
C Automatic Capital Appreciation Payout Option (ACAPO) Please Tick (✓) Option																
● C-i - Monthly Option Last Friday of Every Month <input type="radio"/> ● C-ii - Quarterly Option Last Friday of the quarters ending Mar, Jun, Sep & Dec <input type="radio"/>																
● C-iii - Half Yearly Option Last Friday of the half year ending Mar and Sep <input type="radio"/> ● C-iv - Annual Option Last Friday of the month of March of every Financial Year <input type="radio"/>																
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 - I N										16 Digit A/C No. -						
Enclosures - Please (✓) <input type="radio"/> Client Masters List (CML) <input type="radio"/> Transaction cum Holding Statement <input type="radio"/> Delivery Instruction Slip (DIS)																
9. NOMINATION DETAILS [Minor / HUF / POA Holder / Non Individuals cannot Nominate - Refer Instruction No. 9]																
<input type="radio"/> I/WE DO NOT WISH TO NOMINATE (OR) <input type="radio"/> I/ We, the Applicant(s) do here by nominate the undermentioned Nominee(s) to receive the units to my / our credit in this folio no. in the event of my / our death. I / We also understand that all payments and settlements made to such Nominee(s) and Signature of the Nominee(s) acknowledging receipt thereof, shall be a valid discharge by the AMC / Mutual Fund / Trustees. Nomination in respect of the units stands rescinded upon Registration of Fresh/Change in Nomination and the AMC shall not be under any obligation to transfer the units in favour of the erstwhile Nominee(s). *If the percentage of share is not mentioned then the claim will be settled equally amongst all the indicated nominee(s).																
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					D	D	M	M	Y	Y	Y	Y				
2					D	D	M	M	Y	Y	Y	Y				
3					D	D	M	M	Y	Y	Y	Y				
10. DOCUMENTS ENCLOSED (Please ✓)																
<input type="checkbox"/> KYC Compliance Status Proof <input type="checkbox"/> PAN Proof <input type="checkbox"/> Cancelled Cheque Copy <input type="checkbox"/> Third party Declaration Form <input type="checkbox"/> FIRC <input type="checkbox"/> Trust Deed <input type="checkbox"/> Power of Attorney <input type="checkbox"/> Partnership Deed <input type="checkbox"/> MOA & AOA <input type="checkbox"/> Resolution / Authorisation to Invest <input type="checkbox"/> Bye-Laws <input type="checkbox"/> List of Auth. Signatories & Specimen Signature(s)																
10 A. APPLICATIONS ENCLOSED (Please ✓)																
<input type="checkbox"/> Systematic Investment Plan <input type="checkbox"/> STP Enrolment Form <input type="checkbox"/> TRIP (Trigger Enrolment Form) <input type="checkbox"/> ≤ ₹ 50,000 <input type="checkbox"/> > ₹ 50,000 <input type="checkbox"/> SWP Enrolment Form <input type="checkbox"/> VTP (Variable Transfer Plan Enrolment Form) <input type="radio"/> Cheques <input type="radio"/> SIP Auto Debit Facility																
11. DECLARATION AND SIGNATURES /THUMB IMPRESSION OF APPLICANT(s) [Refer Instructions 2(f)]																
To The Trustees, Mirae Asset Mutual Fund - Having read and understood the contents of the SID of the Scheme(s) applied for hereby apply for units of the scheme and agree to abide by the terms, conditions, rules and regulations governing the scheme. I/We understand that the investments are exposed to market risks. I/We confirm that all the risks which the scheme is subject to, will be borne by me/us and that there is no guarantee given by the Fund of any returns including repayment of principal. 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 Act, Rules, Regulations, Notifications or Directions of the 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. I/We have understood the details of the scheme (s) and I/We have not received nor have been induced by any rebate or gifts, directly or indirectly in making this investment. I/We confirm that the funds invested in the Scheme, legally belong to me/us. I/We confirm that I/We have read and understood the 'Know Your Customer' (KYC) norms as mentioned under the General Instructions in point 2(e) of this Key Information Memorandum. For Investors availing the e-fund market 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 through the Mirae Asset e-fund market facility. "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 SIPs application which together with the current application would result in aggregate investments exceeding ₹ 50,000 in a rolling 12 month period or in a financial year". 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 have been remitted from abroad through normal banking channels or from funds in my/our Non-Resident External/ Ordinary Account. I/We undertake that all additional purchases made under this folio will also be from funds received from abroad through approved banking channels or from funds in my/our NRE Account. 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. I hereby declare that if the Nomination section is left blank, it will be construed and deemed that I do not wish to nominate for the above investments. The Companies investing in this fund declares that they have complied with all the laws, rules, regulations, guidelines, etc. as applicable to them. I/We confirm that the details provided by me/us are true and correct.																
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						

Mutual Fund Investments are subject to market risk, read all scheme related documents carefully.

SYSTEMATIC INVESTMENT PLAN (SIP)

Registration Cum Mandate Form For SIP Through ECS or Direct Debit (Auto Debit) at Select Locations/Bank Branches

TERMS AND CONDITIONS

A) SIP Payment through Electronic Clearing Service (Debit Clearing) of the Reserve Bank of India (RBI)

- This facility is offered only to the investors having bank accounts in select cities** as given below-
 ** (Agra, Ahmedabad, Allahabad, Amritsar, Anand, Asansol, Aurangabad, Bangalore, Bardhaman, Baroda, Belgaum, Bhavnagar, Bhilwara, Bhopal, Bhubaneswar, Bijapur, Bikaner, Calicut, Chandigarh, Chennai, Cochin, Coimbatore, Cuttack, Davangere, Dehradun, Delhi, Dhanbad, Durgapur, Erode, Gadag, Gangtok, Goa, Gorakhpur, Gulbarga, Guwahati, Gwalior, Haldia, Hasan, Hubli, Hyderabad, Imphal, Indore, Jabalpur, Jaipur, Jalandhar, Jammu, Jamnagar, Jamshedpur, Jodhpur, Kakinada, Kanpur, Kolhapur, Kolkata, Kota, Lucknow, Ludhiana, Madurai, Mandya, Mangalore, Mumbai, Mysore, Nagpur, Nasik, Nellore, Patna, Pondicherry, Pune, Raichur, Raipur, Rajkot, Ranchi, Salem, Shillong, Shimla, Shimoga, Sholapur, Siliguri, Surat, Tirunelveli, Tirupati, Tiruppur, Trichur, Trichy, Trivandrum, Tumkur, Udaipur, Udupi, Varanasi, Vijaywada, Vizag).
- The bank account provided for ECS (Debit) should participate in local MICR clearing / ECS Clearing.
- The investor agrees to abide by the terms and conditions of ECS facility of RBI.

** B) SIP payment through Direct Debit Facility

List of Banks / Branches for SIP Direct Debit Facility

Banks	Branches
Axis Bank Limited, IDBI Bank Limited, Kotak Mahindra Bank Limited and IndusInd Bank Limited.	All Branches
Bank of India, Bank of Baroda and Punjab National Bank	Select Core Banking Branches

- This facility is offered only to the investors having bank accounts in select banks / Core Banking branches eligible for this facility.
- This facility is available on all SIP dates of a month / quarter.

C) Common Terms & Conditions

Please read this form in conjunction with the SIP terms and conditions mentioned in the SID/SAI and the Key Information Memorandum of the relevant Scheme before applying.

- The first cheque should be drawn on the same bank account which is to be registered for ECS (Debit Clearing) / Direct Debit. Alternatively, the cheque may be drawn on any bank, but provide a photocopy of the cheque of the bank / branch for which ECS (Debit Clearing) / Direct Debit is to be registered. However, Existing unit holders need not submit the First Cheque for SIP enrollment provided Folio no. is clearly mentioned and a copy of the cancelled cheque or photocopy of the cheque of bank account from which the SIP installment will be debited is attached to the form.
- New Investors need to submit the First SIP cheque and the SIP enrolment form along with the main application form. Subsequent installments will be as per the Direct Debit / ECS mandate submitted.
- First SIP Cheque and subsequent SIP Installments via ECS (Debit Clearing) / Direct Debit should be of the same amount, however, the first SIP cheque for any application may also be submitted with any amount greater than the minimum SIP amount.
- Please submit the following documents atleast 30 days before the first SIP date for ECS (Debit Clearing) / Direct Debit :

New Investors	Existing Investors
Application Form for the respective Scheme(s) SIP Auto Debit Facility Form First SIP Cheque	SIP Enrolment Form SIP Auto Debit Facility Form Photocopy of the Cheque / Cancelled Cheque Leaf

- The cities / banks / branches in the list may be modified/updated/changed/removed at any time in future entirely at the discretion of Mirae Asset Mutual Fund without assigning any reasons or prior notice. If any city / bank / branch is removed, SIP instructions for investors in such city / bank / branch via (ECS) (Debit Clearing) / Direct Debit route will be discontinued without prior notice. Investors will not hold Mirae Asset Mutual Fund, its registrars and other service providers responsible if the transaction is delayed or not effected or the investor bank account is debited in advance or after the specific SIP date due to local holidays, various clearing cycles of ECS or any other reason.
- 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 except 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 instalment);
 - Payment by employer on behalf of employee under Systematic Investment Plan (SIP) facility through payroll deductions;
 - Custodian on behalf of an FII or a Client.

Please note that these provisions will apply to all SIPs registered on or after November 15, 2010. Instalments of SIPs registered before November 15, 2010 will not be affected. For complete details kindly refer to the Addendum dated November 12, 2010.
- Mirae Asset Mutual Fund its registrars and other service providers 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 this facility and takes full responsibility.
- Mirae Asset Mutual Fund reserves the right to reject any application without assigning any reason thereof.
- Please refer the Key Information Memorandum / SID/SAI of respective Scheme(s) for Applicable NAV, Risk Factors, Load and other information. SIP is not available in Mirae Asset Liquid Fund & Mirae Asset Cash Management Fund.
- 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 / dates simultaneously.
- MICR Code starting and / or ending with 000 are not valid for ECS.
- The Investor agrees to abide by the terms and conditions of ECS Facility of Reserve Bank of India (RBI).
- If no start date is mentioned / indicated by the investor, the default SIP date will be 10th of the month.
- If no end date is specified or in the absense of SIP end date, the default end date would be 12 months from the 1st installment.
- If the difference / gap between the 1st SIP cheque and Auto debit start date falls short of 30 days, then the Auto debit will be registered from the same date of the following month.
- 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 30 days before the next SIP date for ECS (Debit Clearing) / Direct 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 30 days and that the SIP might be rejected / not processed.
- You can choose to discontinue this facility by giving thirty days written notice to any of our Investor Service Centres.
- The SIP enrollment will be discontinued in cases where three consecutive SIP installments have not been successful. AMC does not facilitate any representation of ECS (Debit Clearing) / Direct Debit.

SYSTEMATIC INVESTMENT PLAN (SIP)

Registration Cum Mandate Form For SIP Through ECS or Direct Debit (Auto Debit) at Select Locations/Bank Branches

Investor must read the instructions, terms and conditions overleaf before completing this form. First time investors need to fill up the main Application Form along with SIP application form

Broker Name / ARN	Sub Broker Code / ARN	Appl. No. MA-SIP-	ISC Date, Time Stamp Number Reference No.
<p>"Upfront commission shall be paid directly by the investor to the AMFI registered Distributors based on the investors' assessment of various factors including the service rendered by the distributor".</p> <p>To The Trustees, Mirae Asset Mutual Fund - I/We have read and understood the contents of the SID of the following Scheme and the terms & conditions of SIP enrolment and registration through ECS or Direct Debit (Auto Debit). Please (✓) any one of the below options:-</p> <p><input type="checkbox"/> I/We hereby apply for enrolment under the SIP via ECS (Debit Clearing) / Direct Debit of the following Scheme / Plan / Option and agree to abide by the terms and conditions of the following Scheme / Plan / Option (New Registration)</p> <p><input type="checkbox"/> Please change my / our bank account for ECS (Debit Clearing) / Direct Debit (Change in bank account) for my existing SIP(s). Please fill section 1, 5 & 6 only.</p>			
1. EXISTING UNIT HOLDER INFORMATION (The details in our records under the folio number mentioned will apply for this application.)			
Folio No. 		Name of 1st Unit Holder 	
2. SIP ENROLMENT DETAILS			
Scheme : Plan : 		<input type="checkbox"/> ≤ ₹ 50,000 per annum <input type="checkbox"/> > ₹ 50,000 per annum	
Frequency Please (✓) <input type="checkbox"/> Monthly <input type="checkbox"/> Quarterly		(Min. 4 installments of ₹1,000/- each) (Min. 4 installments of ₹1,500/- each)	
SIP Date Please (✓) <input type="checkbox"/> 01st <input type="checkbox"/> 10th (Default) <input type="checkbox"/> 15th <input type="checkbox"/> 21st <input type="checkbox"/> 28th		SIP PERIOD (Default End Date would be 12 months from the 1st installment) Start Month M M - Y Y Y Y End Month M M - Y Y Y Y	
There should be a minimum time gap of 30 days and maximum time gap of 60 days between the first cheque for SIP investment and first installment of SIP through ECS (Debit Clearing) or Direct Debit.			
3. INVESTMENT DETAILS (Please ✓) ⁵Default Option is Growth. In case of Dividend, default option is Dividend Reinvestment			
Please Select Option : Growth <input type="radio"/> Dividend Payout <input type="radio"/> Dividend Reinvestment <input type="radio"/>			
4. SIP PAYMENT DETAILS			
4a - Only for Exiting Investors - I/We wish to register my/our SIP on the basis of Cancelled Cheque leaf or Photocopy of the Cheque submitted <input type="radio"/> Please (✓)			
4b - For New Investors - First SIP via Cheque and Subsequent SIP via ECS (Auto Debit Clearing) at select locations** given below OR via Direct Debit facility for Investors having their bank accounts with Core Banking Branches of the following banks - Axis Bank Limited, Bank of Baroda, Bank of India, IDBI Bank Limited, IndusInd Bank, Kotak Mahindra Bank Limited, and Punjab National Bank. (*Excluding Merged Branches of Centurion Bank of Punjab).			
Each SIP Amount (Min. ₹ 1000/-) ₹		First SIP Cheque No. Cheque Date 	
Drawn on Bank 		Branch Name & City 	
A/c. Type NRE* <input type="radio"/> CURRENT <input type="radio"/> SAVINGS <input type="radio"/> NRO <input type="radio"/> *Kindly provide photocopy of the payment instrument or Foreign Inward Remittance Certificate (FIRC) Evidencing source of Funds			
5. ECS / DIRECT DEBIT 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 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 - 			
Bank Name - 		Core Banking A/c. No. 	
Branch Name & Address 		City 	
9 Digit MICR Code 	Bank Account Type Please (✓) <input type="radio"/> NRE* <input type="radio"/> CURRENT <input type="radio"/> SAVINGS <input type="radio"/> NRO <input type="radio"/>		
Mandatory Enclosures : Main Application Form and Please (✓) Blank Cancelled Cheque <input type="radio"/> "OR" Copy of Cheque <input type="radio"/>			
EXCEPTION TO THIRD PARTY PAYMENT (i.e. payment by Guardian, Employer or a Custodian) (Refer Instruction No. 6)			
Mandatory Information (Please ✓) : The details of the cheque provided above pertains to my/our own bank account in my/our name <input type="checkbox"/> Yes <input type="checkbox"/> No* *If No, my relationship with the bank account holder is (Please specify) (Application Form without this Information may be rejected)			
DECLARATION & SIGNATURE: I/We hereby declare that the particulars given in this SIP Application Form are correct and express my/our willingness to make payments referred above through participation in ECS / Direct Debit Facility. 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 will also inform Mirae Asset Global Investments (India) Pvt. Ltd. (Investment Managers to Mirae Asset Mutual Fund) about any change in my/our bank account and also undertake to keep sufficient funds in my bank account on the date of execution of the said standing instructions. I / We have read and understood the contents of the SID/SAI of the Scheme and agree to the Terms and conditions mentioned therein. "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 SIPs application which together with the current application would result in aggregate investments exceeding ₹ 50,000 in a rolling 12 month period or in a financial year".			
Signature of 1 st Applicant / Guardian / Authorised Signatory /PoA/Karta (AS IN BANK RECORDS) 		Signature of 2 nd Applicant / Guardian / Authorised Signatory /PoA (AS IN BANK RECORDS) 	
		Signature of 3 rd Applicant / Guardian / Authorised Signatory /PoA (AS IN BANK RECORDS) 	
6. AUTHORISATION OF BANK ACCOUNT HOLDER [To be signed by the Account Holder(s) as per Bank Records]			
This is to inform I/We have registered for the RBI's Electronic Clearing Service (ECS / Direct Debit) Facility and that my / our payment towards my / our investment in Mirae Asset Mutual Fund shall be made from my / our below mentioned Bank Account Number with your bank. I / We authorise Mirae Asset Mutual Fund, acting through their service providers and representative carrying this ECS Mandate / Direct Debit Facility Form to get it verified & executed. Mandate verification charges, if any, may be charged to my/our account.			
Name of A/c. Holder as in Bank Records 			
Core Banking A/c. No. 		Each SIP Amount (₹) 	
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) 	
For more information visit us at www.miraeassetmf.co.in		E-mail us at customer@miraeasset.com Call us at 1-800-1020-777 (Toll Free)	

APPLICATION FORM :

Systematic Transfer Plan (STP), Systematic Withdrawal Plan (SWP) Systematic Investment Plan (SIP)* - *Through Post dated cheques

Investor must read the instructions section before completing this form. First time investors need to fill up the main Application Form along with SIP application form

Broker Name / ARN	Sub Broker Code / ARN	ISC Date Time Stamp Reference No.

"Upfront commission shall be paid directly by the investor to the AMFI registered Distributors based on the investors' assessment of various factors including the service rendered by the distributor".

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

Folio No.		Name of 1st Unit Holder	
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2. SYSTEMATIC TRANSFER PLAN (STP)

From Scheme		Plan		Option	
To Scheme		Plan		Option	

Please (✓) STP Frequency from the below options:- (Transactions will be triggered after 7 working days from the date of submission)

For Daily option min. 5 transfers of Rs. 1000 each; for Weekly, Fortnightly and Monthly option min. 6 transfers of Rs. 1000 each and for Quarterly option min. 4 transfers of Rs. 1500 each

<input type="checkbox"/> Daily (Monday to Friday)	<input type="checkbox"/> Monthly #	<input type="checkbox"/> Quarterly #
<input type="checkbox"/> Weekly (Every Wednesday)	<input type="checkbox"/> Fortnightly (Alternate Wednesday)	# Please (✓) STP date
<input type="checkbox"/> 01st	<input type="checkbox"/> 10th (default)	<input type="checkbox"/> 15th
<input type="checkbox"/> 21st	<input type="checkbox"/> 28th	

Fixed Amount per transfer (Rs. In Figures)		STP Start Date from	DD / MMM / YYYY	To	DD / MMM / YYYY
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3. SYSTEMATIC WITHDRAWAL PLAN (SWP)

From Scheme		Plan		Option	
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Withdrawal Option	<input type="checkbox"/> Fixed	OR	<input type="checkbox"/> Appreciation withdrawal (1st of each Month/Quarter)	Fixed Amount Per Withdrawal Rs.	
(Please ✓)	(Min. 12 Months/4 Quarters of Rs. 1000 and above)		(Min. 12 Months/4 Quarters of Rs. 1000 and above)		in figures

Withdrawal Date (Please ✓)	<input type="checkbox"/> 01st	<input type="checkbox"/> 10th (Default)	<input type="checkbox"/> 15th	<input type="checkbox"/> 21st	<input type="checkbox"/> 28th	SWP Period From	DD / MMM / YYYY	To	DD / MMM / YYYY
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4. SYSTEMATIC INVESTMENT PLAN (SIP) ENROLMENT DETAILS

Scheme / Plan / Option	<input type="checkbox"/> ≤ Rs. 50,000 per annum	<input type="checkbox"/> > Rs. 50,000 per annum	Frequency Please (✓)	<input type="checkbox"/> Monthly (Min. 6 installments of Rs. 1,000/- each)	<input type="checkbox"/> Quarterly (Min. 4 installments of Rs. 1,500/- each)
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SIP Date Please (✓)	<input type="checkbox"/> 01st	<input type="checkbox"/> 10th (Default)	<input type="checkbox"/> 15th	<input type="checkbox"/> 21st	<input type="checkbox"/> 28th	Period of enrolment	From	MM - YY YY	To	MM - YY YY
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SIP Amount (Rs.)		Amount (Rs.) (in words)	
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Investment Period	in Months	From	MM / YYYY	To	MM / YYYY	Details of Cheque Nos.	Total Chqs
Cheque Dates From	DD / MMM / YYYY	To	DD / MMM / YYYY	From		To	
Drawn on Bank		Branch Name		From		To	

A/c. Type Please (✓)	NRE* <input type="radio"/>	CURRENT <input type="radio"/>	SAVINGS <input type="radio"/>	NRO <input type="radio"/>	*Kindly provide photocopy of the payment instrument or Foreign Inward Remittance Certificate (FIRC) Evidencing source of Funds
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Third Party Cheque / Transfer will not be accepted for Investment

(Refer Instruction No. 6)

EXCEPTION TO THIRD PARTY PAYMENT (i.e. payment by Guardian, Employer or a Custodian)

Mandatory Information (Please ✓) : The detail of the cheque provided above pertains to my/our own bank account in my/our name	<input type="checkbox"/> Yes	<input type="checkbox"/> No*
*If No, my relationship with the bank account holder is	(Please specify)	(Application Form without this information may be rejected)

5. DECLARATION & SIGNATURE

To The Trustees, Mirae Asset Mutual Fund - Having read and understood the contents of the SID of the Scheme(s) applied for hereby apply for units of the scheme and agree to abide by the terms, conditions, rules and regulations governing the scheme. I/We understand that the investments are exposed to market risks. I/We confirm that all the risks which the scheme is subject to, will be borne by me/us and that there is no guarantee given by the Fund of any returns including repayment of principal. 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 Act, Rules, Regulations, Notifications or Directions of the 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. I/We have understood the details of the scheme (s) and I/We have not received nor have been induced by any rebate or gifts, directly or indirectly in making this investment. I/We confirm that the funds invested in the Scheme, legally belong to me/us. I/We confirm that I/We have read and understood the 'Know Your Customer' (KYC) norms as mentioned under the General Instructions in point 2(e) of this Key Information Memorandum.

"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 do not have any existing Micro 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".

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 have been remitted from abroad through normal banking channels or from funds in my/our Non-Resident External / Ordinary Account. I/We undertake that all additional purchases made under this folio will also be from funds received from abroad through approved banking channels or from funds in my/our NRE.

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.

The Companies investing in this fund declares that they have complied with all the laws, rules, regulations, guidelines, etc. as applicable to them. I/We confirm that the details provided by me/us are true and correct.

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Received From _____ an application for
Systematic Investment / Systematic Withdrawal / Systematic Transfer facility as per below details-

Application / Folio No.

Scheme	SIP <input type="checkbox"/>	Date	DD / MM / YYYY	Amount (Rs)	
Plan	SWP <input type="checkbox"/>	Date	DD / MM / YYYY	Amount (Rs)	
Option	STP <input type="checkbox"/>	Date	DD / MM / YYYY	Amount (Rs)	

ACKNOWLEDGEMENT SLIP

DATE AND STAMP OF
COLLECTION CENTRE/ISC

APPLICATION FORM :

Systematic Transfer Plan (STP), Systematic Withdrawal Plan (SWP)

Systematic Investment Plan (SIP)* - *Through Post dated cheques

A. INSTRUCTIONS - COMMON TO SIP / SWP / STP

1. New investors who wish to enrol for SIP / SWP / STP should fill the form in addition to the Common Application Form. Please complete all details in the Common Application Form.
Details of SIP / SWP / STP should be provided on this form. Existing investors need to fill up only the form.
2. For multiple transactions under more than 1 scheme, separate form should be used.
3. Request for SIP should be submitted at least 30 working days before the commencement date and for STP/SWP the form should be submitted at least 7 working days (inclusive of the date of submission - before Cut-off however, excluding Saturday, Sunday and other non-business day) before the commencement date.
4. The investor has the right to discontinue SIP / SWP / STP at any time he/she so desires by sending a written request at least 15 working days in advance of the immediate next due date to any of the offices of Mirae Asset Mutual Fund or its Authorised Collection Centres. On receipt of such request the SIP / SWP / STP will be terminated and in case of SIP balance post-dated cheques will be returned to the investor.
5. Units will be Allotted / Redeemed / Transferred at the NAV related prices of the 1st, 10th, 15th, 21st, 28th of every month (or next business day, if 1st and/or 10th and/or 15th and/or 21st and/or 28th is a non business day). In case of Post Dated Cheques submitted for any dates, other than the dates offered, immediate next offered date would be considered as the SIP date(s). An updated account statement will be sent after each transaction under the Special Products, wherever, email address has been provided, the account statements will be sent through email only. Other investors will be sent on a quarterly basis.

B. INSTRUCTIONS - SYSTEMATIC INVESTMENT PLAN (SIP)

1. **Minimum Amount :**
A] For Monthly SIP : Minimum 6 Cheques of Rs. 1,000/- each and above.
B] For Quarterly SIP : Minimum 4 cheques of Rs. 1500/- each and above.
2. **All post-dated cheques have to be issued favouring the individual scheme.**
3. Value of each monthly installment should be the same in all the post-dated cheques issued.
4. Investment Dates: Cheques should be of the following dates: 1st, 10th, 15th, 21st, 28th of every Month/Quarter.
5. **Default Dates:** In case of any ambiguity in selection of investment frequency, the SIP date will be 10th of each month / quarter.
6. Cheques should be drawn payable at locations of Mirae Asset Global Investments (India) Pvt. Ltd. branches & authorised centres. **Non MICR / outstation post dated cheques will not be accepted for SIP. Third Party Cheque/Funds Transfer will not be allowed for Investment:** In order to enhance compliance with Know Your Customer (KYC) norms, Mirae Asset Mutual Fund shall not accept applications for subscriptions with third party payment instruments with effect from November 15, 2010. This will not be applicable in the following exceptional 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 instalment);
 - Payment by employer on behalf of employee under Systematic Investment Plan (SIP) facility through payroll deductions;
 - Custodian on behalf of an FII or a Client.

Please note that these provisions will apply to all SIPs registered on or after November 15, 2010. Instalments of SIPs registered before November 15, 2010 will not be affected. For complete details kindly refer to the Addendum dated November 12, 2010.

C. INSTRUCTIONS - SYSTEMATIC WITHDRAWAL PLAN (SWP)

1. **Options available and Minimum Amount :**
A] Fixed withdrawal:- Investors can withdraw fixed amount of Rs. 1,000/- each and above.
B] Appreciation withdrawal:- Investors can withdraw appreciation of Rs. 1,000/- and above at regular intervals. If the appreciation amount is less than Rs. 1,000/- or the specified amount there will be no SWP in that month/quarter. The cumulative appreciation of this period and the immediately succeeding period shall be paid out subject to it being a minimum of Rs. 1,000/- or the specified amount.
2. SWP is not available for investments under lock-in period and for investments which are pledged.
3. The SWP payouts will be processed at the requested frequency after 7 working days (inclusive of the date of submission - before Cut-off however, excluding Saturday, Sunday and other non-business day). The investor can opt for direct credit of the redemption proceeds to their bank accounts (Currently direct credit offered for the following banks - Axis Bank, Citibank NA, HDFC Bank Ltd., ICICI Bank Ltd., IDBI Bank, Kotak Mahindra Ltd., The Royal Bank of Scotland and Standard Chartered Bank). For investors banking with any other bank apart from above mentioned banks, the AMC /MF will endeavor to credit the payout directly to that bank account through available electronic mode(s). The AMC/MF shall not be responsible if payout through electronic mode(s) (ECS/Direct Credit) does not get affected due to incomplete or incorrect information or any other technical/operational reasons. The AMC/MF reserves the right to use any other mode of payment as deemed appropriate.
4. In case of Fixed Withdrawal, if the amount of instalment is more than the amount available in that account for redemption, the entire available amount will be redeemed and the SWP will terminate automatically.
5. In case of Appreciation Withdrawal, appreciation will be calculated on the units available for redemption at the time of the SWP installment.
6. **Withdrawal Dates:** Fixed Withdrawal: Investors can withdraw fixed amount on 1st, 10th, 15th, 21st, 28th of each month/quarter for minimum 12 months / 4 quarters.
Appreciation withdrawal: Investors can withdraw appreciation on the 1st of each month/quarter for minimum 12 months / 4 quarters.
7. **Default Dates:** In case of any ambiguity in selection of withdrawal frequency, the SWP date will be 10 of each month in case of Fixed withdrawal facility.

D. INSTRUCTIONS - SYSTEMATIC TRANSFER PLAN (STP)

1. **Minimum Amount :**
A] Daily - Monday to Friday : 5 transfers of Rs. 1,000/- each and above.
B] Weekly - Every Wednesday / Fortnightly - Every Alternate Wednesday
Monthly Plan : Minimum 6 transfers of Rs. 1,000/- each and above.
C] Quarterly Plan : Minimum 4 transfers of Rs. 1,500/- each and above.
2. Minimum balance in the Scheme at the time of enrollment for STP facility should be Rs. 6,000/-.
3. STP is not available for investments under lock-in period.
4. In case of insufficient balance, the transfer will not be effected.
5. **Transfer Dates/ Days :** Daily - Monday to Friday, Weekly - Every Wednesday, Fortnightly - Every Alternate Wednesday
Monthly Plan : Transfers can be on 1st, 10th, 15th, 21st, 28th of each month for minimum 6 transfers.
Quarterly Systematic Transfer Plan: Transfers can be on 1st, 10th, 15th, 21st, 28th of each quarter for minimum 4 quarters.
6. Transactions will be triggered after 7 working days (inclusive of the date of submission - before Cut-off however, excluding Saturday, Sunday and other non-business day). In case of any ambiguity in selection of transfer frequency or start date, the STP date will be 10th of the month / quarter, and STP will start from the immediate available applicable day for the respective frequency option after the expiry of Said Period. Further, if there is a discrepancy in terms of Transfer Period, STP will continue as long as there is sufficient balance under the OUT scheme.

For more information
visit us at www.miraeassetmf.co.in

E-mail us at customercare@miraeasset.com
Call us at 1-800-1020-777 (Toll Free)

COMMON TRANSACTION FORM

Broker Name / ARN	Sub Broker Code / ARN	ISC Date Time Stamp Reference No.

"Upfront commission shall be paid directly by the investor to the AMFI registered Distributors based on the investors' assessment of various factors including the service rendered by the distributor".

TRANSACTION CHARGES - Refer Instruction No. 11. For all existing investors Rs. 100 will be deducted as transaction charges for transaction of Rs. 10,000 and more

Please Specify Allotment Preference-Units in Physical Mode (Default Option) – Please (✓) ☐ **OR** Units in Demat Mode* Please (✓) ☐

*Please provide details in below section. In case of any ambiguity in the details provided, the units shall be allotted in the physical mode (Default option)

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"/>	16 Digit 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)			

1. Investor Details

Folio No. Sole First Applicant

Scheme

Plan Option

Dividend - Payout ☐ Reinvestment ☐ (frequency please ✓) ☐ Daily ☐ Weekly ☐ Monthly ☐ Quarterly ☐ Transfer ☐ Please Specify Scheme / Plan

Only for Application under Mirae Asset Gilt Fund - Providend Fund Sub Plan

- A Automatic Annual Reinvestment Option (AARO) ☐ Amount Rs. /- AARO will Trigger on last Friday of the month of March of every Financial Year
- B Defined Maturity Date Option (DMDO) ☐ Amount Rs. /- Date DMDO will Trigger on Specified Date.
- C Automatic Capital Appreciation Payout Option (ACAPO) Please Tick (✓) Option
- C-i - Monthly Option Last Friday of Every Month ☐ ● C-ii - Quarterly Option Last Friday of the quarters ending Mar, Jun, Sep & Dec ☐
- C-iii - Half Yearly Option Last Friday of the half year ending Mar and Sep ☐ ● C-iv - Annual Option Last Friday of the month of March of every Financial Year ☐

2. Additional Purchase

I/We wish to apply Units for Rs. (figures)

Rs. (words)

Cheque / DD Number Date

Drawn on

Branch City

K.Y.C. Compliance Proof Attached (✓)	
First Applicant	Yes <input type="radio"/>
Second Applicant	Yes <input type="radio"/>
Third Applicant	Yes <input type="radio"/>
Guardian (In case Minor)/POA	Yes <input type="radio"/>

Please (✓) Source of Funds:- *A/c Type - S/B ☐ NRE* ☐ Current ☐ NRO ☐ Others (Please specify) Bank A/c No.:

*Kindly provide photocopy of the payment Instrument or Foreign Inward remittance Certificate (FIRC) or Account Debit Certificate from Bankers evidencing source of funds.

Third Party Cheque / Transfer will not be accepted for Investment

(Refer Instruction No. 6)

EXCEPTION TO THIRD PARTY PAYMENT (i.e. payment by Guardian, Employer or a Custodian)

Mandatory Information (Please ✓) : The detail of the cheque provided above pertains to my/our own bank account in my/our name ☐ Yes ☐ No*
 *If No, my relationship with the bank account holder is (Please specify) (Application Form without this Information may be rejected)

3. Redemption

I/We wish to Redemption Units for Rs. (figures) Or Units

Rs. (words)

I/We request you to activate Direct Credit (DC) facility for my / our folio and remit the redemption proceeds and all future payments through DC ☐ (Please ✓).

4. Switch Request

I/We wish to Switch Units for Rs. (figures) Or Units

Rs. (words)

To Scheme/Plan/Option

5. Declaration & Signature

To The Trustees, Mirae Asset Mutual Fund - Having read and understood the contents of the SID of the Scheme(s) applied for hereby apply for units of the scheme and agree to abide by the terms, conditions, rules and regulations governing the scheme. I/We understand that the investments are exposed to market risks. I/We confirm that all the risks which the scheme is subject to, will be borne by me/us and that there is no guarantee given by the Fund of any returns including repayment of principal. 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 Act, Rules, Regulations, Notifications or Directions of the 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. I/We have understood the details of the scheme (s) and I/We have not received nor have been induced by any rebate or gifts, directly or indirectly in making this investment. I/We confirm that the funds invested in the Scheme, legally belong to me/us. I/We confirm that I/We have read and understood the 'Know Your Customer' (KYC) norms as mentioned under the General Instructions in point 2(e) of this Key Information Memorandum.

"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 SIPs application which together with the current application would result in aggregate investments exceeding ₹ 50,000 in a rolling 12 month period or in a financial year".

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 have been remitted from abroad through normal banking channels or from funds in my/our Non-Resident External / Ordinary Account. I/We undertake that all additional purchases made under this folio will also be from funds received from abroad through approved banking channels or from funds in my/our NRE Account.

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.

The Companies investing in this fund declares that they have complied with all the laws, rules, regulations, guidelines, etc. as applicable to them. I/We confirm that the details provided by me/us are true and correct.

<input type="text"/>	<input type="text"/>	<input type="text"/>
Signature of 1st Applicant / Guardian / Authorised Signatory /PoA / Karta	Signature of 2nd Applicant / Guardian / Authorised Signatory /PoA	Signature of 3rd Applicant / Guardian / Authorised Signatory /PoA

Acknowledgment Slip

Add. Purchase ☐ Redemption ☐ Switch ☐

Received from Folio No.

an application for Rs. Units

vide cheque no. Date

drawn on

Scheme name (Please Specify Plan / Option / Sub Option)

For Switch Transaction - To Scheme (Please Specify Plan / Option / Sub Option)

Date and Stamp of
Collection Centre/ISC

OTHER FACILITIES FORM

Broker Name / ARN	Sub Broker Code / ARN	ISC Date Time Stamp Reference No.

"Upfront commission shall be paid directly by the investor to the AMFI registered Distributors based on the investors' assessment of various factors including the service rendered by the distributor".

1. Investor Details

Folio No.		Sole First Applicant	
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2. Change of Address / Contact Details#

New Address			
	City		Pin
			State
Tel. Off.		Resi.	Mobile
E - Mail			

If you are KYC compliant, change of address request has to be submitted at POS of CVL using their form.

3. Change of Bank Mandate (Refer Instruction No. 3, 4 & 5) - Also read instruction on Multiple Bank Accounts Registration facility

Name of the Bank																											
Core Banking A/c No.																A/c. Type Pls. (✓) NRE <input type="radio"/> CURRENT <input type="radio"/> SAVINGS <input type="radio"/> NRO <input type="radio"/>											
Branch Name	Address																										
Bank Branch City	State																										
	Pin Code																										
MICR Code																Please attach a cancelled cheque OR a clear photo copy of a cheque	IFSC Code (Mandatory for Credit via NEFT/RTGS)										

4. Nomination Details (Optional) Minor / HUF / POA Holder / Non Individuals cannot Nominate

I / We, the Applicant(s) do hereby nominate the undermentioned Nominee(s) to receive the allotted units to me / us in the event of my / our death. I / We also understand that all payments and settlements made to such Nominee(s) and Signature of the Nominee(s) acknowledging receipt thereof, shall be a valid discharge by the AMC / Mutual Fund / Trustees. Nomination in respect of the units stands rescinded upon Registration of Fresh/Change in Nomination and the AMC shall not be under any obligation to transfer the units in favour of the erstwhile Nominee(s).

(Please ✓) ☐ Fresh Nomination ☐ Change in Nominees

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		D D M M Y Y Y Y				
2		D D M M Y Y Y Y				
3		D D M M Y Y Y Y				

*If the percentage of share is not mentioned then the claim will be settled equally amongst all the indicated nominee(s)

5. e-Communications (Please ✓)

☐ I / We wish to receive Account Statements / Annual Reports / Qly. Statements / Newsletter / Updates or any other Statutory Information via E-mail in lieu of Physical Documents.

6. SMS Services (Please ✓)

☐ I / We wish to receive SMS alerts for our Investments.

7. Transact On-line (Please ✓) - Refer instruction no.8 of Key Information Memorandum.

☐ I / We wish to transact On-line through Mirae Asset e-Fund Market Facility. Please issue my unique I-PIN.

8. Documents Submission (Please ✓)

☐ Memorandum & Articles of Association ☐ Resolution / Authorisation to Invest ☐ PAN Proof ☐ List of Auth. Signatories & Specimen Signature(s)
☐ KYC Compliance Status Proof ☐ Trust Deed ☐ Power of Attorney ☐ Bye-Laws ☐ Partnership Deed ☐ FIRC ☐ Cancelled Cheque Copy

9. Declaration & Signature

To The Trustees, Mirae Asset Mutual Fund - Having read and understood the contents of the SID of the Scheme(s) applied for hereby apply for units of the scheme and agree to abide by the terms, conditions, rules and regulations governing the scheme. I/We understand that the investments are exposed to market risks. I/We confirm that all the risks which the scheme is subject to, will be borne by me/us and that there is no guarantee given by the Fund of any returns including repayment of principal. 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 Act, Rules, Regulations, Notifications or Directions of the 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. I/We have understood the details of the scheme (s) and I/We have not received nor have been induced by any rebate or gifts, directly or indirectly in making this investment. I/We confirm that the funds invested in the Scheme, legally belong to me/us. I/We confirm that I/We have read and understood the 'Know Your Customer' (KYC) norms as mentioned under the General Instructions in point 2(e) of this Key Information Memorandum. For Investors availing the e-fund market facility:- I/We have read, understood and shall be bound by the terms & conditions of the PIN agreement available in the AMC website for transacting online through the Mirae Asset e-fund market facility "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 SIPs application which together with the current application would result in aggregate investments exceeding ₹ 50,000 in a rolling 12 month period or in a financial year". 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 have been remitted from abroad through normal banking channels or from funds in my/our Non-Resident External / Ordinary Account. I/We undertake that all additional purchases made under this folio will also be from funds received from abroad through approved banking channels or from funds in my/our NRE Account. **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. The Companies investing in this fund declares that they have complied with all the laws, rules, regulations, guidelines, etc. as applicable to them. I/We confirm that the details provided by me/us are true and correct.

<input type="checkbox"/> Signature of 1st Applicant / Guardian / Authorised Signatory /PoA / Karta	<input type="checkbox"/> Signature of 2nd Applicant / Guardian / Authorised Signatory /PoA	<input type="checkbox"/> Signature of 3rd Applicant / Guardian / Authorised Signatory /PoA
--	--	--

Received from Mr./Ms./Mrs. _____
 under Application / Folio No. _____ an application as per below details -
 (Please ✓)

ACKNOWLEDGEMENT SLIP

DATE AND STAMP OF
COLLECTION CENTRE/ISC

Change of Address / Contact Details <input type="radio"/>	Nomination Details <input type="radio"/>	SMS Services <input type="radio"/>	Transact On-line <input type="radio"/>
Change of Bank Details <input type="radio"/>	e-Communications <input type="radio"/>	Documents Submission <input type="radio"/>	

Multiple Bank Accounts Registration Form

Please strike unused sections to avoid unauthorised use.

Folio No. (For Existing Unit Holders) _____	OR	Application No (for New Unit Holders) _____	Permanent Account Number (PAN) <table border="1"> <tr> <td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td> </tr> </table>										
Name of Sole / First Unit Holder _____													

A – Addition Of Bank Accounts

Please register my/our following bank accounts for all investments in my/our folio. I/we understand that I/we can choose to receive payment proceeds in any of these accounts, by making a specific request in my/our redemption request. I/We understand that the bank accounts listed below shall be taken up for registration in my/our folio in the order given below and the same shall be registered only if there is a scope to register additional bank accounts in the folio subject to a maximum of five in the case of Individuals/HuF and ten in the case of non individuals.

➤ For each bank account, Investors should produce original for verification or submit originals of the documents mentioned below.

1st Additional bank accounts details

Name of the Bank _____	
Core Banking A/c No. _____	A/c. Type Please (✓) NRE <input type="radio"/> CURRENT <input type="radio"/> SAVINGS <input type="radio"/> FCNR <input type="radio"/> NRO <input type="radio"/>
Branch Name _____	Address _____
Bank Branch City _____	State _____ Pin Code _____
^MICR Code _____	Please attach a cancelled cheque OR a clear photo copy of a cheque ^^IFSC Code (Mandatory for Credit via NEFT/RTGS) _____
Document attached (Please (✓) Any one): <input type="radio"/> Cancelled Cheque with name pre-printed <input type="radio"/> Bank statement <input type="radio"/> Pass book <input type="radio"/> Bank Certificate	

^9 digit code on your cheque next to the cheque number.

^^11 digit code printed on your cheque.

2nd Additional bank accounts details

Name of the Bank _____	
Core Banking A/c No. _____	A/c. Type Please (✓) NRE <input type="radio"/> CURRENT <input type="radio"/> SAVINGS <input type="radio"/> FCNR <input type="radio"/> NRO <input type="radio"/>
Branch Name _____	Address _____
Bank Branch City _____	State _____ Pin Code _____
^MICR Code _____	Please attach a cancelled cheque OR a clear photo copy of a cheque ^^IFSC Code (Mandatory for Credit via NEFT/RTGS) _____
Document attached (Please (✓) Any one): <input type="radio"/> Cancelled Cheque with name pre-printed <input type="radio"/> Bank statement <input type="radio"/> Pass book <input type="radio"/> Bank Certificate	

3rd Additional bank accounts details

Name of the Bank _____	
Core Banking A/c No. _____	A/c. Type Please (✓) NRE <input type="radio"/> CURRENT <input type="radio"/> SAVINGS <input type="radio"/> FCNR <input type="radio"/> NRO <input type="radio"/>
Branch Name _____	Address _____
Bank Branch City _____	State _____ Pin Code _____
^MICR Code _____	Please attach a cancelled cheque OR a clear photo copy of a cheque ^^IFSC Code (Mandatory for Credit via NEFT/RTGS) _____
Document attached (Please (✓) Any one): <input type="radio"/> Cancelled Cheque with name pre-printed <input type="radio"/> Bank statement <input type="radio"/> Pass book <input type="radio"/> Bank Certificate	

4th Additional bank accounts details

Name of the Bank _____	
Core Banking A/c No. _____	A/c. Type Please (✓) NRE <input type="radio"/> CURRENT <input type="radio"/> SAVINGS <input type="radio"/> FCNR <input type="radio"/> NRO <input type="radio"/>
Branch Name _____	Address _____
Bank Branch City _____	State _____ Pin Code _____
^MICR Code _____	Please attach a cancelled cheque OR a clear photo copy of a cheque ^^IFSC Code (Mandatory for Credit via NEFT/RTGS) _____
Document attached (Please (✓) Any one): <input type="radio"/> Cancelled Cheque with name pre-printed <input type="radio"/> Bank statement <input type="radio"/> Pass book <input type="radio"/> Bank Certificate	

B - Default Bank Account

From among the bank accounts registered with you or mentioned above, please register the following bank account as a Default Bank Account into which future redemption and/or dividend proceeds, if any, will be paid. I/we understand that if the Default Bank Account is left blank, then the 1st Additional Bank Account, will be considered as the default Bank Account. I/We also further understand that at the time of Redemption, if any other Bank Details is asked for or requested, which is different from the default bank or any above given Additional Bank(s), registered under the Folio, the Updation of such new Bank Account will be done in 10 Business Days, and if the new requested updation is not done with in the specified period, the Redemption payout for that particular transaction will be made to the Default Bank Account given below:

Bank Account No. _____	Bank Name _____
-------------------------------	------------------------

DECLARATION & SIGNATURES: I/We hereby declare that the particulars given in this Application Form are correct. I/We also agree that if the payout is delayed or not effected for reasons of incomplete or incorrect information or any other operational reasons, I/We would not hold Mirae Asset Global Investments (India) Pvt. Ltd., (Investment Managers to Mirae Asset Mutual Fund) their appointed service providers or representatives responsible. I/we also note to inform Mirae Asset Global Investments (India) Pvt. Ltd. about any change in my/our bank account. I / We have read and understood the contents of the SID & SAI of the Scheme and agree to the Terms and conditions mentioned therein.

To be signed as per mode of holding. In case of non-Individual Unit holders, to be signed by AUTHORISED SIGNATORIES

 Signature of 1st Applicant / Guardian / Authorised Signatory /PoA / Karta	 Signature of 2nd Applicant / Guardian / Authorised Signatory /PoA	 Signature of 3rd Applicant / Guardian / Authorised Signatory /PoA
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C - Bank Account Deletion Form

Folio No. _____	Permanent Account Number (PAN)								
Name of Sole / First Unit Holder _____	<table border="1" style="width: 100%; height: 20px; border-collapse: collapse;"> <tr> <td style="width: 12.5%;"></td> <td style="width: 12.5%;"></td> <td style="width: 12.5%;"></td> <td style="width: 12.5%;"></td> <td style="width: 12.5%;"></td> <td style="width: 12.5%;"></td> <td style="width: 12.5%;"></td> <td style="width: 12.5%;"></td> </tr> </table>								

Please delete the following Bank accounts as registered accounts for my/our above folio:

Bank Account No.		Bank Name	
Bank Account No.		Bank Name	
Bank Account No.		Bank Name	
Bank Account No.		Bank Name	

Deletion of a default bank account is not permitted unless the investor mentions another registered bank account as a default account in Part B of this Form.

DECLARATION & SIGNATURES: I/We hereby declare that the particulars given in this Application Form are correct. I/We also agree that if the payout is delayed or not effected for reasons of incomplete or incorrect information or any other operational reasons, I/We would not hold Mirae Asset Global Investments (India) Pvt. Ltd., (Investment Managers to Mirae Asset Mutual Fund) their appointed service providers or representatives responsible. I/we also note to inform Mirae Asset Global Investments (India) Pvt. Ltd. about any change in my/our bank account. I / We have read and understood the contents of the SID & SAI of the Scheme and agree to the Terms and conditions mentioned therein.

To be signed as per mode of holding. In case of non-Individual Unit holders, to be signed by AUTHORISED SIGNATORIES

 <div style="text-align: center; margin-top: 10px;"> Signature of 1st Applicant / Guardian / Authorised Signatory /PoA / Karta </div>	 <div style="text-align: center; margin-top: 10px;"> Signature of 2nd Applicant / Guardian / Authorised Signatory /PoA </div>	 <div style="text-align: center; margin-top: 10px;"> Signature of 3rd Applicant / Guardian / Authorised Signatory /PoA </div>
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Instructions and Terms and Conditions:

1. This facility allows a unit holder to register multiple bank account details for all investments held in the specified folio (existing or new). Individuals/HuF can register upto 5 different bank accounts for a folio by using this form. Non-individuals can register upto 10 different bank accounts for a folio. For registering more than 5 accounts, please use extra copies of this form.
2. Please enclose a cancelled cheque leaf for each of such banks accounts. This will help in verification of the account details and register them accurately. The application will be processed only for such accounts for which cancelled cheque leaf is provided. Accounts not matching with such cheque leaf thereof will not be registered.
3. If the bank account number on the cheque leaf is handwritten or investor name is not printed on the face of the cheque, bank account statement or pass book giving the name, address and the account number should be enclosed. If photocopies are submitted, investors must produce original for verification.
4. Bank account registration/deletion request will be accepted and processed only if all the details are correctly filled and the necessary documents are submitted. The request is liable to be rejected if any information is missing or incorrectly filled or if there is deficiency in the documents submitted.
5. The first/sole unit holder in the folio should be one of the holders of the bank account being registered.
6. The investors can change the default bank account by submitting this form. In case multiple bank accounts are opted for registration as default bank account, the mutual fund retains the right to register any one of them as the default bank account.
7. A written confirmation of registration of the additional bank account details will be dispatched to you within 10 calendar days of receipt of such request, subject to standard processing norms.
8. If any of the registered bank accounts are closed/ altered, please intimate the AMC in writing of such change with an instruction to delete/alter it from our records.
9. The Bank Account chosen as the primary/default bank account will be used for all Redemption payouts/ Dividend payouts. At anytime, investor can instruct the AMC to change the default bank account by choosing one of the additional accounts already registered with the AMC.
10. If request for redemption received together with a change of bank account or before verification and validation of the new bank account, the redemption request would be processed to the currently registered default (old) bank account.
11. If in a folio, purchase investments are vide SB or NRO bank account, the bank account types for redemption can be SB or NRO only. If the purchase investments are made vide NRE account(s), the bank accounts types for redemption can be SB/ NRO/ NRE.
12. The registered bank accounts will also be used to identify the pay-in proceeds. Hence, unit holder(s) are advised to register their various bank accounts in advance using this facility and ensure that payments for ongoing purchase transactions are from any of the registered bank accounts only, to avoid fraudulent transactions and potential rejections due to mismatch of pay-in bank details with the accounts registered in the folio.

Third Party Payment Declaration

(Should be enclosed with each payment/SIP Enrolment)

To,
Mirae Asset Mutual Fund,
Mumbai.

Payments by : **Parent/Grand-Parents/Related Persons Other than the Registered Guardian**
Payments to : To a Minor Folio only; In consideration of: Natural love and affection or as gift only
Maximum Value: Not Exceeding ₹ 50,000/- (each regular purchase or per SIP installment)

Application and Payment Details

(All details below are mandatory, including relationship, PAN and KYC)

Folio No.		Appln Form no.	
Beneficial Minor's Name:			
Investment Amount: (₹)		Trxn / Appln Date	dd / mmm / yyyy
Payment Cheque No.		Dated	dd / mmm / yyyy
Cheque Drawn on Bank:			
Cheque Drawn on A/c No.:			

Declaration and Signatures

Particular	Parent/Grand-Parents/Related Persons Other than the Registered Guardian	Guardian of Minor, as registered in the folio
Name		
Relationship with		
Minor:		
PAN No.		
KYC Acknowledgement	<input type="checkbox"/> Attached Mandatory for any amount	<input type="checkbox"/> Attached Mandatory for any amount
Declaration	I hereby declare and confirm that the minor stated above is the beneficial owner of the investment details mentioned above. I am providing the funds for these investments on account of my natural love and affection or as gift from my bank account only.	I confirm that I am the legal guardian of the Minor, registered in folio and have no objection to receiving these funds on behalf of the minor.
Signature/s		
Contact Number		

THIRD PARTY PAYMENT DECLARATION FORM FOR CUSTODIAN ON BEHALF OF AN FII OR CLIENT: (Required on Custodian Letter head only. Should be enclosed with each payment)

To,
Mirae Asset Mutual Fund,
Mumbai.

Application and Payment Details

(All details below are mandatory)

Folio No.		Appln Form no.	
Beneficial Applicant/ Investor Name:			
Investment Amount: Rs.		Trxn / Appln Date	dd / mmm / yyyy
Payment Mode	<input type="checkbox"/> Cheque	<input type="checkbox"/> Funds Transfer	<input type="checkbox"/> RTGS <input type="checkbox"/> NEFT
Payment Cheque / UTR No.		Dated	dd / mmm / yyyy
Payment from Bank:			
Payment from A/c No.:			

We declare that we are registered as a Custodian with SEBI under Registration no: _____																																									
Declaration: We confirm the beneficial owner as stated above and that this payment is issued by us in our capacity as Custodian to the Applicant/Investor. The source of this payment is from funds provided to us by the Applicant/Investor.																																									
Name of Declarant(s):																																									
Signature of Declarant(s):																																									
PAN Details of Declarant(s):	<table border="1"> <tr> <td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td> <td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td> </tr> <tr> <td colspan="10">Custodian</td> <td colspan="10">FII / Clients</td> </tr> </table>																					Custodian										FII / Clients									
Custodian										FII / Clients																															
Please Enclose a copy of KYC Compliance Acknowledgement letter for both custodian and for the Investor, being a mandatory requirement as per regulations.																																									
Address Details of Declarant(s):																																									
<div>City:</div> <div>State:</div> <div>Postal code:</div> <div>Country:</div>																																									

CONFORMATION OF SOURCE OF FUND FOR COMPLIANCE OF THIRD PARTY PAYMENT

Bankers Certificate in case of Demand Draft / Pay Order / Any Other pre-funded instrument

To,
Mirae Asset Mutual Fund,
 Mumbai.

We hereby confirm the following details regarding the instrument issued by us:

Instrument Details:

Instrument Type:	<input type="checkbox"/> Demand Draft		<input type="checkbox"/> Pay Order	
Instrument Number:		Dated	dd / mmm / yyyy	
Instrument Amount: (In ₹)		Trxn / Appln Date	dd / mmm / yyyy	
In Favour of / Favouring:				
Payable At:				

Details of Bank Account Debited for issuing the instrument

Bank Account Number												
Account Type Please (✓)	<input type="checkbox"/> NRE			<input type="checkbox"/> CURRENT			<input type="checkbox"/> SAVINGS			<input type="checkbox"/> NRO		
Account Details	Account Holder Name						PAN Details					
1.												
2.												
3.												

If the issuing bank branch is outside India:

We further declare that we are registered as a Bank/branch as mentioned below:

Under the Regulator	Name of Regulator
In the Country	Country Name
Registration No.	Registration Number

We confirm having carried out necessary Customer due diligence with regard to the Beneficiary and to the source of the funds received from him, as per the standards of Anti-Money Laundering laws in our country.

Branch Manager/Declarant(s)

Name:	
Signature:	Bank & Branch Seal (mandatory)
Address Details of Declarant(s):	
City:	State:
Postal code:	Country:
Contact Number:	

Important Note: It is clarified that the bankers certificate suggested above is recommendatory in nature, as there may be existing Bank Letters / Certificates / Declarations, which will confirm to the spirit of the requirements, if all required details are mentioned in the certificate.

RISK FACTORS

Mutual Fund Investments are subject to market risk, read all scheme related documents carefully.

INVESTOR SERVICE CENTRES OF THE AMC

• **Ahmedabad**-107, 1st Floor, Abhijeet I, Mithakhali Circle, Near HDFC Bank, Ahmedabad-380009.Tel-079-44227777. • **Asansol**-M/s. Safe Savings, Street No:1, House No:2, Hindustan Park,Asansol-713304. • **Bangalore**-No.809, 8th Floor, Prestige Meridian - I, No.29, M.G. Road, Bangalore - 560001. • **Bhubaneswar**-Subham Capital, Plot no. 251, Kharvel Nagar, Bhubaneswar-751001. • **Chennai**-Premises No.206, Challa Mall, 11-11 A, Sir Theyagaraya Road, T. Nagar, Chennai - 600 017. Tel-044-44227777. • **Durgapur**-Mr. Samit Roy, 5/42, "SUHATTA" 5th Floor, City Centre, Durgapur - 713216. **Jaipur**-445, Ganpati Plaza, M I Road, Jaipur, Rajasthan-302 001.Tel-0141-4040445. • **Kanpur**-1st Floor, Shop No.111, KAN Chambers, 14/113, Civil Lines, Kanpur, Uttar Pradesh-208001. Tel-0512-3012896. • **Kolkata**-Krishna Building, Room No.510, 5th Floor, 224, A J C Bose Road, Beck Bagan Junction, Kolkata - 700 017. Tel-033-44227777. • **Ludhiana**-#202,2nd Floor, SCO-18, Feroze Gandhi Market, Ludhiana-141001.Tel-0161-4649771/2/3. • **Mumbai** (Corporate Office)-Unit No. 606, 6th Floor, Windsor Bldg., Off CST Road, Kalina, Santacruz (E), Mumbai - 400 098.Tel-022-67800300. • **New Delhi**-Office No.1010, 10th Floor, Indraprakash Building, 21 Barakhamba Road, Connaught Place, New Delhi - 110 001. Tel-011-44227777. • **Pune**-85, 4th Floor, Sreenath Plaza, Dnyaneshwar Paduka Chowk, F C Road, Shivaji Nagar, Pune-411005.Tel-020-44227777.

KARVY COMPUTERSHARE PRIVATE LIMITED BRANCH OFFICES

• **Agra**-Deepak Wasan Plaza, Behind Holiday Inn, Opp. Megdoot Furnitures, Sanjay Place, Agra- 282002 • **Ahmedabad**-201, Shail Building, Opp. Madhusudhan House, Nr. Navrangpura Telephone Exchange; Navrangpura Ahmedabad- 380006 • **Ajmer**-1-2, II Floor Ajmer Tower, Kutchary Road, Ajmer - 305001 • **Allahabad**-RSA Towers, 2nd Floor, Above Sony TV Showroom, 57, S P Marg, Civil Lines, Allahabad- 211001 • **Ambala**-6349, Nicholson Road, Adjacent Kos Hospital, Ambala Cantt, Ambala- 133001 • **Amritsar**-72-A, Taylor's Road, Aga Heritage Gandhi Ground, Amritsar- 143001 • **Anand**-F-6, Chitrangana Complex, Opp. Motikaka Chawl, V. V. Nagar, Anand- 388001 • **Asansol**-114/71, G.T. Road, Near Sony Centre, Bhanga Pachil, Asansol - 713 303, West Bengal. • **Aurangabad**-Ramkunj, Railway Station Road, Near Osmanpura Circle, Aurangabad- 431005 • **Balasore**-M. S. Das Street, Gopalgaon, Balasore- 756001 • **Bangalore**-No.51/25, 1st Floor, Surya Building, Ratna Avenue, Richmond Road, Bangalore- 560025 • **Bankura**-Ambika Market, Natunganj, Bankura- 722101 • **Baroda**-SB-4 & 5, Mangaldeep Complex, Opp. Mesonic Hall, Productivity Road, Alkapuri, Baroda- 390007. • **Belgaum**-CTS No.3939/A2 A1, Above Raymonds Show Room, Beside Harsha Appliances, Club Road, Belgaum- 590001 • **Bellary**-No.1 Khb Colony, Gandhinagar, Bellary- 583101 • **Berhampur (OR)**-Ramlingam Tank Road, Berhampur- 760002 • **Bharuch**-147-148, Aditya Complex, Near Kasak Circle, Bharuch- 392002 • **Bhavnagar**-Surabhi Mall, 301, 3rd Floor, Waghawadi Road, Bhavnagar- 364001 • **Bhilai**-Shop No.1, First Floor, Plot No.1, Old Sada Office Block, Commercial Complex, Near HDFC ATM, Nehru Nagar- East Post - Bhilai- 490020 • **Bhopal**-Kay Kay Busniss Centre, 133, Zone I, M P Nagar, Bhopal- 462011 • **Bhubaneswar**-Plot No.104/105(P), Jaydev Vihar, Besides Hotel Pal Heights, Bhubaneswar- 751013 • **Bilaspur**-Shop No.201/202, V. R. Plaza, Link Road, Bilaspur- 495001 • **Burdwan**-63 G. T. Road, Birhata, Halder Complex, 1st Floor, Burdwan- 713101 • **Calicut**-Sowbhagya Shopping Complex, Areyadathupalam, Mavoor Road, Calicut- 673004 • **Chandigarh**-SCO-371-372, First Floor, Above HDFC Bank, Sector 35B, Chandigarh- 160022 • **Chennai**-Flat No.F11, First Floor, Akshya Plaza, (Erstwhile Harris Road), Opp.Chief City Metropolitan Court, # 108, Adhithanar Salai, Egmore, Chennai- 600002 • **Cochin**-Building No.39, Ali Arcade, 1st Floor, Near Atlantis Junction, Kizhvana Road, Panampilly Nagar, Cochin- 682036, Ernakulum District • **Coimbatore**-29/1, 2nd Floor, Chinthamani Nagar, Opp. to Indian Overseas Bank, NSR Road, Saibaba Colony, Coimbatore - 641011 • **Cuttack**-Dargha Bazar, Opp. Dargha Bazar Police Station, Buxibazar, Cuttack- 753001 • **Dehradun**-Kaulagarh Road, Near Sirmour Marg, Above Reliance Webworld, Dehradun- 248001 • **Dhanbad**-208, New Market, 2nd Floor, Katras Road, Bank More, Dhanbad- 826001 • **Durgapur**-MWAV-16 Bengal Ambuja, 2nd Floor, City Centre, Durgapur- 713216 • **Erode**-No. 4, KMY Salai, Veerappan Traders Complex, Opp. Erode Bus Stand, Sathy Road, Erode- 638003. • **Faridabad**-A-2B, 1st Floor, Nehru Ground, Neelam Bata Road, Nit, Faridabad- 121001 • **Gandhidham**-104, Dhiraj Chambers, B/H Gandhidham Nagar Palika, Opp. Hotel Venus, Sector-9, Gandhidham- 370 201 • **Gandhinagar**-27, Suman Tower, Near Hotel Haveli, Sector No.11, Gandhinagar, Ahmedbad- 382011 • **Ghaziabad**-1st Floor, C-7, Lohia Nagar, Ghaziabad- 201001, • **Gurgaon**-Shop No.18, Ground Floor, Sector - 14, Opp. AKD Tower, Near Huda Office, Gurgaon - 122001 • **Guwahati**-54, Sagarika Bhawan, R G Baruah Road, (AIDC Bus Stop), Guwahati- 781024 • **Gwalior**-Shindi Ki Chawani, Nadi Gate Pul, MLB Road, Gwalior- 474001 • **Hubli**-22 & 23, 3rd Floor, Eureka Junction, T. B. Road Hubli- 580029 • **Hyderabad**-8-2-596 Karvy Plaza, Avenue 4, Street No.1, Banjara Hills, Hyderabad- 500034 • **Indore**- G - 7, Royal Ratan Building, M. G. Road, Opp. Kotak Mahindra Bank, Indore- 452010 • **Jabalpur**-43, Naya Bazar, Opp. Shyam Talkies, Jabalpur (M.P.)- 482001 • **Jaipur**-S-16 A, 3rd Floor, Land Mark, Opp. Jaipur Club, Mahavir Marg, C-Scheme, Jaipur- 302 001 • **Jalandhar**-Lower Ground Floor, Office No. 3, Arora Prime Tower, Plot No.28, G T Road, Jalandhar- 144 004 • **Jammu**-29 D/C, Near Service Selection Commission Office, Gandhi Nagar, Jammu- 180004 • **Jamnagar**-108 Madhav Plaza, Opp. SBI Bank, Near Lal Bangalow, Jamnagar- 361001 • **Jamshedpur**-Kanchan Tower, 3rd Floor, Chhaganlal Dayalji @ Sons, 3-S B Shop Area, (Near Traffic Signal), Main Road, Bistupur, Jamshedpur- 831001 • **Jodhpur**-203, Modi Arcade, Chupasni Road, Jodhpur- 342001 • **Junagadh**-124/125, Punit Shopping Center, Ranavat Chowk, Junagadh, Gujarat- 362001 • **Kanpur**-15/46, Ground Floor, Opp. Muir Mills, Civil Lines, Kanpur - 208001 • **Kolhapur**-605/1/4 'E' Ward, Near Sultane Chambers, Shahupuri, 2nd Lane, Kolhapur- 416001 • **Kolkata**-166A, Rashbehari Avenue, 2nd Floor, Near Adi Dhakerhwari Bastralaya, Opp. Fortis Hospital, Kolkata- 700029 • **Kota**-H.No. 29, First Floor, Near Lala Lajpat Rai Circle, Shopping Centre, Kota- 324007 • **Kottayam**-1st Floor, CSI Ascension Church Complex, Kottayam- 686001 • **Lucknow**-Usha Sadan, 24, Prem Nagar, Ashok Marg, Lucknow- 226001 • **Ludhiana**-SCO-136, First Floor, Above Airtel Show Room, Feroze Gandhi Market Ludhiana- 141001 • **Madurai**-Rakesh Towers, 30-C, Bye Pass Road, 1st Floor, Opp. Nagappa Motors, Madurai- 625010 • **Mangalore**-Ground Floor, Mahendra Arcade, Kodial Bail, Mangalore- 575 003 • **Mehsana**-Ul-47, Appolo Enclave, Opp. Simandhar Temple, Modhera Char Rasta, Highway, Mehsana- 384002 • **Moradabad**-Om Arcade, Parker Road, Above Syndicate Bank, Tari Khana Chowk, Moradabad- 244001 • **Mumbai**-Office No.01/04, 24/B, Raja Bahadur Compound, Ambalal Doshi Marg, Behind Bombay Stock Exchange, Fort, Mumbai- 400001 • **Muzaffarpur**-1st Floor, Uma Market, Near Thana Gumti, Motijheel, Muzaffarpur, Bihar- 842001 • **Mysore**-L-350, Silver Tower, Clock Tower, Ashoka Road, Mysore- 570001 • **Nadiad**-105 Gf City Point, Near Paras Cinema, Nadiad- 387001 • **Nagpur**-Plot No.2/1, House No.102/1, Mangaldeep Apartment, Mata Mandir Road, Opp. Khandelwal Jewellers, Dharampeth, Nagpur- 440010 • **Nasik**-S-12, Second Floor, Suyojit Sankul, Sharanpur Road, Nasik- 422002 • **Navsari**-1st Floor, Chinmay Arcade, Opp. Sattapir, Tower Road, Navsari- 396445 • **New Delhi**-305, 3rd Floor, New Delhi House, Bara Khamba Road, Connaught Place, New Delhi- 110001 • **Noida**- 307, Jaipuria Plaza, D 68 A, 2nd Floor, Opp. Delhi Public School, Sector 26, Noida - 201301 • **Panipat**-1st Floor, Krishna Tower, Near HDFC Bank, Opp. Railway Road, G. T. Road, Panipat- 132103 • **Panjim**-City Business Centre, Coelho Pereira Building, Room Nos.18, 19 & 20, Dada Vaidya Road, Panjim- 403001 • **Patiala** Sco. 27 D, Chhoti Baradari, Patiala- 147001 • **Patna**-3A, 3rd floor, Anand Tower, Beside Chankya Cinema Hall, Exhibition Road, Patna- 800001 • **Pondicherry**-First Floor, No.7, Thiagaraja Street, Pondicherry- 605001 • **Pune**-Shop No.16, 17 & 18, Ground Floor, Sreenath Plaza, Dyaneshwar Paduka Chowk, F. C. Road, Pune- 411004 • **Raipur**-Room No. TF 31, 3rd Floor, Millennium Plaza, Behind Indian Coffee House, G E Road, Raipur- 492001 • **Rajkot**-104, Siddhi Vinayak Complex, Dr. Yagnik Road, Opp. Ramkrishna Ashram, Rajkot- 360001 • **Ranchi**-Room No.307, 3rd Floor, Commerce Towers, Beside Mahabir Towers, Main Road, Ranchi- 834001 • **Salem**-Door No.40, Brindavan Road, Near Perumal Koil, Fairlands, Salem- 636016 • **Shillong**-Mani Bhawan, Thana Road, Lower Police Bazar, Shillong- 793 001 • **Shimla**-Triveni Building, By Pas Chowk, Khallini, Shimla- 171002 • **Siliguri**-Nanak Complex, Near Church Road, Sevoke Road, Siliguri- 734001 • **Surat**-G-6 Empire State Building, Near Parag House, Udhna Darwaja, Ring Road, Surat- 395002 • **Thanjavur**-Nalliah Complex, No.70, Srinivasam Pillai Road, Thanjavur- 613001 • **Tirunelveli**-Jeney Building, 55/18, S. N. Road, Near Arvind Eye Hospital, Tirunelveli- 627001 • **Tiruvalla**-2nd Floor, Erijury Complex, Near Kotak Securities, Ramanchira, Tiruvalla- 689107 • **Trichur**-2nd Floor, Brother's Complex, Near Dhan Laxmi Bank Head Office, Naikkalan Junction, Trichur- 680001 • **Trichy**-Sri Krishna Arcade, 1st Floor, 60 Thennur High Road, Trichy- 620017 • **Trivandrum**-2nd Floor, Akshaya Towers, Above Jetairways, Sasthamangalam, Trivandrum- 695010 • **Udaipur**-201-202, Madhav Chambers, Opp. G. P. O., Chetak Circle, Madhuban, Udaipur- 313001 • **Valsad**-Shop No 2, Phiroza Corner, Opp. Next Showroom, Tithal Road, Valsad- 396001 • **Vapi**-Shop No 5, Phikhaji Residency, Opp. DCB Bank, Vapi Silvassa Road, Vapi- 396195 • **Varanasi**-D-64/132, KA 1st Floor, Anant Complex, Sigra, Varanasi- 221010 • **Vellore**-No.1, M.N.R. Arcade, Officer's Line, Krishna Nagar, Vellore- 632001 • **Vijayawada**-39-10-7 Opp. Municipal Water Tank, Labbipet Vijayawada- 520010 • **Visakhapatnam**-47-14-5/1 Eswar Paradise, Dwaraka Nagar, Main Road, Visakhapatnam- 530016. • **Mumbai-Borivali**- (Only for non - liquid transactions) Ground Floor, Himanshu Bldg, Sodawala Lane, Lina Chandawarkar Road, Borivali West, Mumbai- 400091. • **Mumbai-Thane**- (Only for non - liquid transactions) First Floor, Jeevan Chaya Bldg, Near Adidas Show Room, Ram Maruti Road, Thana West - 400601.

Mirae Asset Global Investments (India) Pvt. Ltd.

Unit No.606, 6th Floor, Windsor Building, Off. C.S.T Road,
Kalina, Santacruz - (East), Mumbai – 400098.

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Call us at **1-800-1020-777** (Toll Free)

Mutual Fund Investments are subject to market risk, read all scheme related documents carefully.