

**SYSTEMATIC INVESTMENT PLAN (SIP)** Registration Cum Mandate Form For NACH/Direct Debit  
 With Goal SIP & Top- Up Facility



Application No.:

Name & Broker Code / ARN / RIA Code	Sub Broker / Agent ARN Code	Sub Agent Code	EUIN*	Internal Code for AMC	ISC Date Time Stamp Reference No.
67723					

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

Signature of 1<sup>st</sup> Applicant / Guardian / Authorised Signatory / PoA / Karta

Signature of 2<sup>nd</sup> Applicant / Guardian / Authorised Signatory / PoA

Signature of 3<sup>rd</sup> Applicant / Guardian / Authorised Signatory / PoA

Please  Enrollment for New Registration (Please  all sections) OR  SIP Top-up Facility OR  Goal SIP

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

Name of 1<sup>st</sup> Unit Holder Folio No.

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

Frequency Please  Monthly (Default)  Quarterly  Regular Plan  Direct Plan  Growth (Default)  Dividend Reinvestment (Please )  
 Scheme:  Dividend Payout

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

SIP Start Month (MM/YY)     SIP End Month (MM/YY)     OR Perpetual  Dec 2099 (Till you instruct Mirae Asset Mutual Fund to discontinue your SIP)

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

Please specify your goal amount   Kids Marriage  Kids Education  Retirement Planning (Default)  Tax Savings  Dream House  Dream Car  Dream Vacation  Others- Please specify

**2b. SIP TOP-UP FACILITY (You can start SIP Top-up facility after minimum 6 months from 1st SIP) Refer Instruction No. 23 on the reverse on SIP Top-up**

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

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

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

**3. SIP PAYMENT DETAILS (New Investors - Please provide copy of cancelled cheque and mention relevant SIP details in the form and NACH mandate.)**

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

**4. BANK ACCOUNT DETAILS (Mandatory)**

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

Bank Name  Core Banking A/c. No.

Branch Name & Address  City

9 Digit MICR Code  Bank Account Type  NRE  CURRENT  SAVINGS  NRO

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

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

**ACTION FORM** (Refer guidelines / instruction over leaf before filling)

Tick  UMRN<sup>1</sup>  Date<sup>2</sup> DD MM YYYY

Create  Sponsor Bank Code<sup>3</sup>  Utility Code<sup>4</sup>

Modify  I/We, hereby authorize<sup>5</sup> Mirae Asset Global Investments (India) Pvt. Ltd. To Debit (Tick<sup>6</sup>)  SB /  CA /  CC /  SB-NRE /  SB-NRO /  Other

Cancel  Bank A/c Number<sup>8</sup>

Bank Name<sup>9</sup>  IFSC<sup>10</sup>  or MICR<sup>11</sup>

Amount in words<sup>12</sup>  Amount in Figures<sup>13</sup>

Frequency<sup>14</sup>  Mthly  Qtly  H-Yrly  Yrly  As & when presented Debit Type<sup>15</sup>  Fixed Amount  Maximum Amount

Ref 1<sup>16</sup>: Folio No.  Mobile<sup>18</sup>

Ref 2<sup>17</sup>: Scheme  Email ID<sup>19</sup>

Period<sup>20</sup>  I agree for the debit of mandate processing charges by the bank whom I am authorizing to debit my accounts as per latest schedule of charges of the bank.

06-2019


⊗ \_\_\_\_\_

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This is to confirm that declaration has been carefully read, understood & made by me/us. I am authorizing the User entity/Corporate to debit my account, based on the instructions as agreed and signed by me. I have understood that I am authorized to cancel/amend this mandate by appropriately communicating the cancellation/amendment request to the User entity/corporate or the bank where I have authorized debit.

## General Guidelines

This mandate registration form will be submitted through National Automated Clearing House (NACH).

- This facility is offered to investors having Bank accounts in select banks mentioned in the link <http://www.npci.org.in/> The Banks in the list may be modified/updated/changed/removed at any time in future entirely at the discretion of National Payments Corporation of India (NPCI) without assigning any reasons or prior notice. Standing instructions for investors in such Banks will be discontinued. The investor consents to agree to abide by the terms and conditions of NACH facility of NPCI. By signing this Systematic Investment Plan Application form, the Applicant(s) hereby authorises Mirae Asset Global Investments (India) Pvt. Ltd., Investment manager to Mirae Asset Mutual Fund acting through their authorised service providers to debit the mentioned Bank A/c provided by NACH/ECS (Auto Debit Clearing / Direct Debit) Facility or any other facility for collection of SIP payments.
- Please submit the NACH mandate registration form not less than 25 business days before the first installment date. The installment start date shall not be later than 2 months from the date of application submission date. Applicant acknowledges that incomplete or ambiguous forms in any respect will not be processed & AMC reserves the right to reject such applications.
- Investor shall have the option of choosing any date of the month as the SIP date from 01st to 28th except the last three calendar dates 29th, 30th and 31st. If SIP debit date is not mentioned default date would be considered as 5th of every month. Even if the Investor selects or mentions the SIP dates as 29th, 30th or 31st, the default SIP date would be considered as 05th of every month only.
- Investor/Unitholder(s) should preferably provide their mobile number and email id on the mandate form. Where the mobile number and email id mentioned on the mandate form differs from the ones as already existing in the folio, the details provided on the mandate may be updated in the folio. All future communication whatsoever would be, thereafter, may be sent to the updated mobile number and email id.
- Investor/Unitholder(s) should submit original Cancelled Cheque (or a copy) along with mandate form with name and account number pre-printed of the bank account to be registered or bank account verification letter for registration of the mandate failing which registration may not be accepted. The Unitholder(s) cheque/bank account details are subject to third party verification.
- Investors are required to ensure adequate funds in their bank account on the date designated SIP date. Mirae Asset Mutual Fund (MAMF) through its service provider will endeavor to debit the investor bank account on or after the said date.
- Applicant acknowledges that Mirae Asset Mutual Fund will not be liable in any manner whatsoever, for any transaction failures due to rejection by the investor's bank/branch, which is due to technical reasons or due to delay in registration of the NACH mandate. Further, Applicant is aware that he/she has to sufficiently keep its bank account funded for such non-debited transactions; which upon confirmation may be presented anytime to its bank for stipulated SIP debits. Further, the Applicant also confirms that it will not hold Mirae Asset Mutual Fund and/or its service providers responsible if the transaction is delayed or not effected by its Bank or if debited in advance on a Pre-Debit note or after the specific date due to various reasons or for any bank charges debited by its banker in its designated account towards NACH Registration/Cancellation/Rejections, NACH Debit/Auto Debit/Local Holidays.
- Mirae Asset Mutual Fund reserves the right to reverse allotments in case the debit is not paid by the bank for any reason whatsoever. Further, Mirae Asset Mutual Fund shall not be responsible and liable for any damages/compensation for any loss, damage etc., incurred by the investor. The Applicant is aware and assumes the entire risk of using the Auto Debit facility of NACH and takes full responsibility for the same.
- Mirae Asset Mutual Fund / Mirae Asset Trustee Co. Pvt. Ltd. / Mirae Asset Global Investments (India) Pvt. Ltd. reserves the right to discontinue or modify this facility at any time in future on a prospective basis. This right also includes the right to discontinue this facility in case Direct Debits through NACH routes are continuously rejected by the investor's bank for any reasons. Mirae Asset Mutual Fund reserves the right to reject any application without assigning any reason thereof.
- Kindly note that any change in original SIP enrolment details such as SIP Date, Frequency, Tenure will be considered as fresh application and will be subject to applicable load structure and other terms at the time of application. Any change in any credential of bank particulars or transaction modification, will be treated as fresh Instructions, and applicants will have to use separate form for such changes/modifications.
- Requests for any changes/cancellation in the NACH Bank Mandate request should be submitted at least 15 Business days in advance.
- Investments made through Auto Debit mode are subject to realization of funds from investor bank accounts and the NAV guidelines will be applicable for the transactions which are connected with realization of funds.
- In case any payment instruction for SIP installment is dishonored by the Bankers for three consecutive times for the reason Account Closed or Insufficient balance or any technical reasons as provided by NPCI/Aggregator.
- The facility will be automatically terminated upon receipt of intimation of death of the Unitholder. Further, fresh registrations will be required for all Minor Investors who have turned Major, along with fresh bank account credentials. MAMF reserves the right to reject all such transactions through old registrations.
- Each SIP installment will be treated as a fresh transaction and shall be subject to applicable exit load structure prevailing on the date of each investment.
- Third Party Cheque / Funds Transfer: The payment towards investment can happen only from the bank account of 1st holder and therefore the 1st holder needs to be one of the holder in the bank account. As per the recent guidelines, Mirae Asset Mutual Fund has decided to restrict the acceptance of Third Party payments. Accordingly Third Party payment instruments for subscriptions / investments shall not be accepted by the AMC except in the following cases:
  - 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.

For complete details, please refer the section on Third Party cheques given in the General Instructions.

- Please refer the "Minimum Application/Number of units" mentioned in the KIM under the section "Applicable to all schemes" for minimum subscription amount and frequency. Please take note of the Minimum Amount Criteria as under:

Schemes	Monthly / Quarterly Frequency
Mirae Asset Tax Saver Fund	500 - 5 Installments - Multiples of 500 thereafter
All Other Schemes	1000 - 5 Installments - Multiples of 1 thereafter

Please note Default Option is Growth. In case of Dividend, default option is Dividend reinvestment. In case of ambiguity at Plan level, it will always be under Direct Plan.

- The transactions are liable to rejection in case Investor has Multiple Auto Debit Mandate at folio level. Separate forms will be required to be submitted to avail of SIP in separate schemes / plans / date. A single form cannot be used for different schemes simultaneously.
- Employee Unique Identification Number (EUID): SEBI has made it compulsory for every employee / relationship manager / sales person of the distributor of mutual fund products to quote the EUID obtained by him / her from AMFI in the Application Form. EUID, particularly in advisory transactions, would assist in addressing any instance of misspelling even if the employee / relationship manager/sales person later leaves the employment of the distributor. Individual ARN holders including senior citizens distributing mutual fund products are also required to obtain and quote EUID in the Application Form. Hence, if your investments are routed through a distributor please ensure that the EUID is correctly filled up in the Application Form. However, if your distributor has not given you any advice pertaining to the investment, the EUID box may be left blank. In this

## Instructions to fill Mandate:

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

case, you are required to tick mark the box provided above the signature box. However, in case of any exceptional cases where there is no interaction by the employee/sales person / relationship manager of the distributor/sub broker with respect to the transaction, AMCs shall take the requisite declaration separately signed by the investor.

- Mirae Asset Mutual Fund/Sponsor Bank/NPCI are not liable for the bank charges, if any debited from investor's bank account by the destination bank, on account of payment through NACH.
- For further details of the Scheme features like minimum amounts, risk factors etc, investors should, before investment, refer to the Scheme Information Document(s), Key Information Memorandum and Addenda issued available at any of the Investor Service Centers or distributors or from the website [www.miraeassetmf.co.in](http://www.miraeassetmf.co.in)
- Additional for MICRO Systematic Investment Plans (MICRO SIPs)**

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

### 23. Terms & Conditions - SIP Top-up:

'SIP Top-Up' is a facility which will enable investors to increase the amount of SIP installments at pre-defined frequency by a fixed amount during the tenure of SIP. The features, terms and conditions for availing the Top-Up facility shall be as follows:

- SIP Top-Up facility can be availed at half yearly and yearly intervals. In case the Top-Up frequency is not specified, Default will be considered as yearly frequency.
- Minimum Top-Up amount would be Rs. 500/- & in multiples of Re. 1/- thereafter for all the schemes of the Fund that offer SIP.
- In case the investor does not specify Top-Up amount, Rs. 500/- will be considered as the Top-Up amount and the request will be processed accordingly.
- SIP Top-Up facility can be started after minimum 6 months from the date of 1st SIP for both New and Existing SIP Investors. If the end-date of the Top-up facility is not mentioned the Top-up facility will be continued up till the tenure of the SIP. For example, if the SIP is registered up till 2099, and the end date of the Top-up facility is not mentioned; then the Top-up will continue till 2099.
- SIP top-up facility is currently available only for SIP registration and installment payments made directly with the fund and through modes like NACH/Auto Debit mode. SIP Top up facility is currently not available for SIP registration and installment being made by submission of Post-dated cheques (PDCs) and where SIP is registered and installments are sent through Mutual Fund Utility (MFU), NSE MF II system of NSE or BSE Star MF platform of BSE or any other platforms of these stock exchanges or Channel partners, Mirae Asset Online SIP (I-SIP). As & When relevant systems are put in place, this facility will be automatically offered.
- The Top-up details cannot be modified once enrolled. In order to make any changes, the investor must cancel the existing SIP and enroll for a fresh SIP with Top-up option.
- In case the SIP Top up is cancelled the SIP will continue to be processed with the last topped up amount till the SIP end date.
- SIP Top Up facility can be availed by Existing Investors who have already registered any SIP with the fund, after a gap of 6 months from the date of submission of such Top Up application request and after the subsequent cycle date SIP has been processed.
- All other conditions generally applicable for SIP shall also be applicable for SIP top-up facility.
- For Example if for an Existing SIP, the First SIP date is 15th of each Month from Jan 2016; and the Top Up application request is submitted on 22nd Feb, 2018, The Next SIP date will be 15th of March, 2018; therefore the Top Up will start after 6 Months from 15th of September, 2018
- Top-up facility would be available to all existing and new SIP enrolments. Existing investors who have enrolled for SIP are also eligible to avail Top-Up facility and will be required to submit 'Systematic Investment Plan (SIP) with Top-up Facility' at least 25-30 calendar days prior to the Top-Up start month.

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

Details of SIP registered	Details of Top-up opted for
<ul style="list-style-type: none"> <li>Fixed SIP Installment amount: 5,000/-</li> <li>SIP Period: 01-April-2019 till 31-March-2022 (3 years)</li> <li>SIP Date: 1st of every month (36 installments)</li> </ul>	<ul style="list-style-type: none"> <li>Example:</li> <li>Top-Up Amount: Rs. 1,000/-</li> <li>Top-Up Frequency: Every 6 months</li> </ul>

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

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

### 24. Terms & Conditions - Goal Based SIP:

- SIP application can have only one Goal assigned. Investors will be required to submit separate application forms for each Goal.
- Units will not be automatically redeemed upon achievement of Goal and the SIP shall continue till the term of the SIP, even after the crossing of the Goal Amount. Further, Units will be redeemed as per First In First Out basis for any redemption applied for.
- Goal Amount & type of Goal is mandatory for each Goal SIP Application. Default option will be Retirement Planning where no Goal is ticked. If no Goal amount is mentioned on the SIP application in section 2a, then the SIP will be registered as a regular SIP & not as Goal SIP.
- Goal SIP facility is currently not available for SIP registered/submitted through Post-dated cheques (PDCs), OR through Mutual Fund Utility (MFU), OR through MFSS system if NSE or BSE Star MF platform of BSE or any other platforms of these stock exchanges or Channel partners or Mirae Asset online SIP (I-SIP). As & when relevant systems are put in place, this facility will be automatically offered on respective platforms.
- Investors may kindly note that the status of Goal sip cannot be changed once registered. Investors will have a choice to discontinue the Goal SIP, with a prior notice if 15 days.
- All other conditions generally applicable for SIP shall also be applicable for Goal SIP.

- Amount in words.
- Amount in figures.
- Frequency at which the debit should happen.
- Whether the amount is fixed or variable.
- Reference - 1: Any details requested by the entity to whom the mandate is being given
- Reference - 2: Any details requested by the entity to whom the mandate is being given.
- Your phone number.
- Your email-id.
- Period for which the debit mandate is valid
  - Start date
  - End date
  - Or until cancelled
- Signatures of the account holder as per holding pattern in bank records.
- Name of the account holder.

# INSTRUCTIONS

Please read the Key Information Memorandum (KIM) and the terms of the Scheme Information Document (SID) and Statement of Additional Information (SAI) of the Scheme carefully before investing / filing the application form.

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

Applications incomplete in any respect (other than mentioned above) will be liable to be rejected.

## 1. General Instructions

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

## 2. Applicant Information

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

## (d) KYC Requirements and Details:

### Implementation of Central KYC (CKYC):

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

### Non Individual Investors:

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

### Individual Investors:

(i) New individual investors who have never done KYC under KRA (KYC Registration Agency) regime and whose KYC is not registered or verified in the KRASystem will be required to fill the new CKYC form while investing with the Fund.

(ii) If any new individual investor uses the old KRA KYC form, then such investor will be required to either fill the new CKYC form or provide the missing/additional information using the Supplementary CKYC form.

(iii) Investors who have already completed CKYC and have a KYC Identification Number (KIN) from the CKYC platform can invest in schemes of the Fund quoting their designated KIN issued by CKYC on the application form (14 digits for normal accounts and 15 digits for simplified and small accounts). Further, in case the investor's PAN is not updated in CKYC system, a self-certified copy of PAN Card shall be mandatory.

Further, the AMC/ Mutual Fund shall use the KIN of the investors to download the KYC information from CKYC and update its records as and when required. The CKYC form and Supplementary CKYC form for individual investors and common application form are available on our website.

Currently there is no impact on the Existing Investors who have done the SEBI KYC (KYC thru 5 KRAs, CVL, NDM, DOTEX, KARVY & CAMS). They can continue to invest as it is in any schemes of any Mutual Fund; Existing Investors who wishes to onboard themselves on the CKYC platform will need to again do the entire KYC process just like New Investor and get the KIN which can be used across.

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

(f) (i) All the applicants must sign in original on the application form. Signatures should be in English or in any Indian language. Thumb impressions should be from the left hand for males and the right hand for females and in all cases be attested by a Magistrate, Notary Public or Special Executive Magistrate. In case of an HUF, the Karta will sign on behalf of the HUF.

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

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

## 3. Bank Account Details:

It is mandatory for the Sole/First Applicant to mention his/her bank account number in the CAF. CAF received without the relevant bank details will be rejected. The AMC may provide direct credit facility with the banks as may be available from time to time.

Investor(s) are requested to note that for all Change of Bank details (COB) the investors must submit in original any one of the following documents of the new bank account:

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

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

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

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

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

## 4. Multiple Bank Accounts Registration Facility:

The unit holder may register more than one bank account through the 'Multiple Bank Accounts Registration Facility', to receive redemption/dividend proceeds. The unit holder may choose to receive the proceeds in any of the bank accounts, the details of which will be registered under the folio.

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

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

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

## 5. Direct Credit of Redemption/Dividend Proceeds:

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

## 6. Investment Details:

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

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

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

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

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

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

(e) **Third Party Cheque/Funds Transfer will not be allowed for Investment** subscriptions (lumpsum/SIP) except in the following cases. Installments of SIPs registered before November 15, 2010 will not be affected (refer Addendum dated November 12, 2010):

- Payment by Parents/Grand-Parents/related persons on behalf of a minor in consideration of natural love and affection or as gift for a value not exceeding Rs. 50,000/- (each regular purchase or per SIP installment). However this restriction will not be applicable for payment made by a guardian whose name is registered in the records of Mutual Fund in that folio;

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

- Custodian on behalf of an FII or a Client.

(f) **Options Available: Dividend and Growth Default Option:** Growth; and under Dividend Option, **Default option: Dividend Reinvestment.** Investors may please note, that Dividend may be declared by the Trustee, subject to the availability of distributable surplus as per the Regulations.

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

## 7. Communication:

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

1. Consolidation of account statement shall be done on the basis of PAN. In case of multiple holding, it shall be PAN of the first holder and pattern of holding.

2. The CAS shall be generated on a monthly basis and shall be issued on or before 10th of the immediately succeeding month to the unit holder(s) in whose folio(s) transaction(s) has/have taken place during the month.

3. In case there is no transaction in any of the mutual fund folios then CAS detailing holding of investments across all schemes of all Mutual Funds will be issued on half yearly basis (at the end of every six months (i.e. September/March))

4. Investors having MF investments and holding securities in Demat account shall receive a Consolidated Account Statement containing details of transactions across all Mutual Fund schemes and securities from the Depository by email / physical mode.

5. Investors having MF investments and not having Demat account shall receive a CAS from the MF Industry containing details of transactions across all Mutual Fund schemes by email/ physical mode.

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

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

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

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

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

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

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

## 9. Nomination Details:

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

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

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

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

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

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

## 11. Transaction charges (TC) :

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

However, TC - in case of investments through SIP registered, shall be deducted only if the total commitment (i.e. amount per SIP installment x number of installments) amounts to Rs. 10,000/- or more. The TC 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, TC will be deducted from the subsequent installments).

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