

Mirae Asset Mutual Fund

Trustee : Mirae Asset Trustee Company Private Limited
CIN: U65191MH2007FTC170231

Investment Manager : Mirae Asset Global Investments (India) Private Limited
CIN: U65993MH2006FTC165663

Registered & Corporate Office :
Unit No.606, Windsor Building, Off. C.S.T Road, Kalina, Santacruz (East), Mumbai – 400098.
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KEY INFORMATION MEMORANDUM of

MIRAE ASSET TAX SAVER FUND

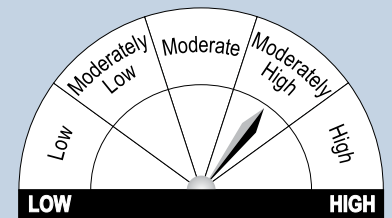
(An open ended equity linked saving Scheme with a 3 year lock-in period)

Product Labeling

Mirae Asset Tax Saver Fund is suitable for investors who are seeking*

RISKOMETER

- Growth of capital over long term.
- Investment predominantly in equity and equity related instruments.



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

Investors understand that their principal will be at Moderately High risk.

Offer for units of Rs. 10/- each during the New Fund Offer and continuous offer for units at NAV based prices.

New Fund Offer opens on : 20/11/2015

New Fund Offer closes on : 18/12/2015

The scheme re-opens for continuous Sale and Repurchase from 29th December, 2015

The Trustee may close the NFO before the above mentioned date by giving at least one day notice in one daily Newspaper. This Key Information Memorandum (KIM) sets forth the information, which a prospective investor ought to know before investing. For further details of the scheme/Mutual Fund, due diligence certificate by the AMC, Key Personnel, investors' rights & services, risk factors, penalties & pending litigations etc. investors should, before investment, refer to the Scheme Information Document (SID) and Statement of Additional Information (SAI) available free of cost at any of the Investor Service Centres or distributors or from the website www.miraeassetmf.co.in

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

| Investment Objective | <p>The investment objective of the scheme is to generate long-term capital appreciation from a diversified portfolio of predominantly equity and equity related instruments.</p> <p>The Scheme does not guarantee or assure any returns.</p> | | | | | | | | | | | | | | | | |
|---|--|---------|---------------|-------------|--|--|--------------|---------|---------|--|----|-----|------|---|---|----|---------------|
| Asset Allocation Pattern of the scheme | <table border="1" data-bbox="346 296 1455 480"> <thead> <tr> <th data-bbox="346 296 823 337" rowspan="2">Instruments</th> <th colspan="2" data-bbox="823 296 1262 337">Indicative allocations (% of total assets)</th> <th data-bbox="1262 296 1455 337" rowspan="2">Risk Profile</th> </tr> <tr> <th data-bbox="823 337 1039 378">Minimum</th> <th data-bbox="1039 337 1262 378">Maximum</th> </tr> </thead> <tbody> <tr> <td data-bbox="346 378 823 419">Equity and Equity Related Instruments*</td> <td data-bbox="823 378 1039 419">80</td> <td data-bbox="1039 378 1262 419">100</td> <td data-bbox="1262 378 1455 419">High</td> </tr> <tr> <td data-bbox="346 419 823 480">Debt Instruments, Money Market Instruments, G-Secs, Cash, CBLO, Reverse Repo etc.</td> <td data-bbox="823 419 1039 480">0</td> <td data-bbox="1039 419 1262 480">20</td> <td data-bbox="1262 419 1455 480">Low to Medium</td> </tr> </tbody> </table> <p data-bbox="346 480 1455 541">*Equity and Equity related instruments include convertible debentures, equity warrants, convertible preference shares, etc.</p> <p data-bbox="346 541 1455 684">The funds collected under a plan shall be invested in equities, cumulative convertible preference shares and fully convertible debentures and bonds of companies. Investment may also be made in partly convertible issues of debentures and bonds including those issued on rights basis subject to the condition that, as far as possible, the non-convertible portion of the debentures so acquired or subscribed, shall be disinvested within a period of 12 months.</p> <p data-bbox="346 684 1455 776">The Scheme shall not invest in derivative instruments, securitized debt and shall not engage into stock lending/short selling. All the investment shall be made subject to the guidelines which may be prescribed by the various regulatory authorities, Board of Directors of the Asset Management Company and Trustee Company.</p> <p data-bbox="346 776 1455 868">In accordance with SEBI Circular No. Cir/IMD/DF/11/2010 dated August 18, 2010 the cumulative investments in the Fund including investment in equity and equity related instruments, debt and money market, if any, shall not exceed 100% of the net assets under management of the scheme.</p> <p data-bbox="346 868 1455 960">The Scheme will not participate in short selling, securitized debt, equity linked debentures, repo/reverse repo transactions of Corporate Debt Securities and shall not invest in foreign securities (including ADG/GDR). The scheme does not intend to invest into any credit default swaps.</p> <p data-bbox="346 960 1455 1093">Debt securities include, but are not limited to, Debt securities of the Government of India, State and Local Governments, Government Agencies, Statutory Bodies, Public Sector Undertakings, Public Sector Banks or Private Sector Banks or any other Banks, Financial Institutions, Development Financial Institutions, and Corporate Entities, collateralized debt securities or any other instruments as may be prevailing and permissible under the Regulations from time to time).</p> <p data-bbox="346 1093 1455 1236">The Debt Securities (including money market instruments) referred to above could be fixed rate or floating rate, listed, unlisted, privately placed, among others, as permitted by regulation. The Scheme may also invest in deposits of Scheduled Commercial Banks as permitted under Regulations / Guidelines. The Investment Manager will invest only in those debt securities that are rated investment grade by a domestic credit rating agency authorized to carry out such activity, such as CRISIL, ICRA, CARE, FITCH, etc.</p> <p data-bbox="346 1236 1455 1328">Pending deployment of funds of a Scheme in securities in terms of investment objectives of the Scheme a mutual fund can invest the funds of the Scheme in short term deposits of scheduled commercial banks. The investment in these deposits shall be in accordance with SEBI Circular dated April 16, 2007, October 26, 2007 and June 23, 2008.</p> <p data-bbox="346 1328 1455 1420">Further, the Scheme may, pending deployment of funds invest in units of money market/liquid schemes of Mirae Asset Mutual Fund and/or any other mutual fund. Such investments will be within the limits specified under SEBI (MF) Regulations. The AMC shall not charge any investment management fees with respect to such investment.</p> <p data-bbox="346 1420 1455 1563">Pending investment of funds of a plan in the required manner, the Mutual Fund may invest the funds in short-term money market instruments or other liquid instruments or both. After three years of the date of allotment of the units, the Mutual Fund may hold upto twenty per cent of net assets of the plan in short-term money market instruments and other liquid instruments to enable them to redeem investment of those unit holders who would seek to tender the units for repurchase.</p> <p data-bbox="346 1563 1455 1706">In accordance with the Equity Linked Savings Scheme (ELSS) guidelines, investments in equity and equity related instruments shall be to the extent of at least 80% of net assets of the scheme in equity and equity related instruments as specified above. The Scheme will strive to invest its funds in the manner stated above within a period of six months from the date of closure of the NFO. However, in exceptional circumstances, this requirement may be dispensed with by the Scheme in order that the interest of the investors is protected.</p> <p data-bbox="346 1706 1455 1941">Subject to SEBI (MF) Regulations, the asset allocation pattern indicated above may change from time to time, keeping in view market conditions, market opportunities, applicable regulations and political and economic factors. It must be clearly understood that the percentages can vary substantially depending upon the perception of the Investment Manager, the intention being at all times to seek to protect the interests of the Unit holders. Such changes in the investment pattern will be for short term and for defensive consideration only. In the event of deviations, portfolio rebalancing will be carried out within 30 calendar days. Where the portfolio is not rebalanced within 30 calendar Days, justification for the same shall be placed before the Investment Committee and reasons for the same shall be recorded in writing. The Investment Committee shall then decide on the course of action. However, at all times the portfolio will adhere to the overall investment objectives of the Scheme.</p> | | | Instruments | Indicative allocations (% of total assets) | | Risk Profile | Minimum | Maximum | Equity and Equity Related Instruments* | 80 | 100 | High | Debt Instruments, Money Market Instruments, G-Secs, Cash, CBLO, Reverse Repo etc. | 0 | 20 | Low to Medium |
| Instruments | Indicative allocations (% of total assets) | | Risk Profile | | | | | | | | | | | | | | |
| | Minimum | Maximum | | | | | | | | | | | | | | | |
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| | <p>Investments other than in equity will be made for managing liquidity in the normal market circumstances. The preferred instruments will be debt and money market instruments include commercial papers, commercial bills, treasury bills, Government securities, CBLO or notice money, certificate of deposit and any other like instruments as specified by Reserve Bank of India from time to time.</p> |
| <p>Investment Strategy</p> | <p>The Scheme will primarily invest in equity and equity related securities.</p> <p>Equity:</p> <p>For the equity portion, to the extent the fund invests in equity shares, the focus would be to build a diversified portfolio of strong growth companies, reflecting our most attractive investment ideas, at all points of time.</p> <p>The fund manager may not have any bias towards particular theme or style in picking investment opportunities. However, the fund manager does have the flexibility to follow a focused approach on the investments.</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 universe of stocks will comprise majorly of companies having robust business models, enjoying sustainable competitive advantages as compared to their competitors and have high return ratios.</p> <p>The Fund Manager will 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.</p> <p>The Scheme will also invest in debt securities and money market instruments.</p> <ul style="list-style-type: none"> • 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. <p>The Scheme does not propose to underwrite issuances of securities of other issuers. There will be no exposure to securitized debt securities in the portfolio.</p> |
| <p>Risk Profile of the Scheme</p> | <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>Some or all of these risks may adversely affect Scheme's NAV, yield, return and/or its ability to meet its objectives. As per the provision of lock-in under the ELSS Guidelines, the ability of Unitholders to realize returns in the Scheme is restricted for the first three years from the date of their allotment.</p> <p>The Scheme is subjected to risk factors associated with investments in Equity Investments, risks associated with Debt & Money Market Instruments like price/interest rate risk, credit risk, liquidity risk, reinvestment risk, pre-payment risk, credit risk, spread risk, concentration risk, etc., and Unlisted Securities. Whilst such risks cannot be eliminated, they may be minimized through diversification.</p> |
| <p>Risk Control measures</p> | <p>Risk is an inherent part of the investment function. Effective risk management is critical to fund management for achieving financial soundness. Investments by the Scheme shall be made as per the investment objective of the Scheme and provisions of SEBI (MF) Regulations. AMC has incorporated adequate safeguards to manage risk in the portfolio construction process. Risk control would involve managing risk in order to keep it in line with the investment objective of the Scheme. The risk control process involves identifying & measuring the risk through various Risk Measurement Tools like but not limited to calculating risk ratios, tracking error etc. The AMC has implemented Quantis as the Front Office and Settlement System (FOS). The system has incorporated all the investment restrictions as per SEBI guidelines and "soft" warning alerts at appropriate levels for preemptive monitoring. The system enables identifying & measuring the risk through various risk measurement tools like various risk ratios, average duration and analyzes the same so as to act in a preventive manner.</p> <p>The risk control measures for managing the debt portion of the scheme are:</p> <ol style="list-style-type: none"> 1. Monitoring risk adjusted returns performance of the fund with respect to its peers and its benchmark. 2. Tracking analysis of the fund on various risk parameters undertaken by independent fund research / rating agencies or analysts and take corrective measures if needed. |

3. 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.
4. We define individual limits for G Sec, money market instruments, MIBOR linked debentures and corporate bonds exposure, for diversification reasons.

The following are the Risk Mitigation measures

Concentration Risk

The AMC will mitigate this risk by investing in sufficiently large number of issuers spread across the sectors so as to maintain optimum diversification and keep issuer/sector specific concentration risk relatively low.

Liquidity Risk

The Schemes will invest in debt instruments and money market instruments. While the liquidity risk for government securities, money market instruments and short maturity corporate bonds may be low, it may be high in case of medium to long maturity corporate bonds. Liquidity risk is today characteristic of the Indian fixed income market. The Schemes will however, endeavor to minimize liquidity risk by investing in securities having a liquid market.

Risks Associated with Equity Investments:

The scheme has a diversified portfolio to counter the volatility in the prices of individual stocks. Diversification in the portfolio reduces the impact of high fluctuations in daily individual stock prices on the portfolio.

Risk of investing in unlisted securities

As per SEBI guidelines, not more than 10% of the portfolio can be invested in unlisted securities. Rigorous due diligence is undertaken before any investments are made by the portfolio in unlisted securities, if any.

Risks Associated with Debt & Money Market Instruments

Credit Risk - The fund has a rigorous credit research process. There is a regulatory and internal cap on exposure to each issuer. This ensures a diversified portfolio and reduced credit risk in the portfolio.

Plans and Options

The Scheme will have Regular Plan and Direct Plan with a common portfolio and separate NAVs. Investors should indicate the Plan for which the subscription is made by indicating the choice in the application form.

Each of the above Regular and Direct Plan under the scheme will have the following Options / Sub-options: (1) Growth Option and (2) Dividend Option. The Dividend Option shall have only Dividend Payout option.

Investors subscribing under Direct Plan of the Scheme will have to indicate "Direct Plan" against the Scheme name in the application form i.e. "Mirae Asset Tax Saver Fund - Direct Plan". Treatment for investors based on the applications received is given in the table below:

| Scenario | Broker Code mentioned by the investor | Plan mentioned by the investor | Default Plan to be captured |
|----------|---------------------------------------|--------------------------------|-----------------------------|
| 1 | Not mentioned | Not mentioned | Direct Plan |
| 2 | Not mentioned | Direct | Direct Plan |
| 3 | Not mentioned | Regular | Direct Plan |
| 4 | Mentioned | Direct | Direct Plan |
| 5 | Direct | Not Mentioned | Direct Plan |
| 6 | Direct | Regular | Direct Plan |
| 7 | Mentioned | Regular | Regular Plan |
| 8 | Mentioned | Not Mentioned | Regular Plan |

In cases of wrong/ invalid/ incomplete ARN codes mentioned on the application form, the application shall be processed under Regular Plan. The AMC shall contact and obtain the correct ARN code within 30 calendar days of the receipt of the application form from the investor/ distributor. In case, the correct code is not received within 30 calendar days, the AMC shall reprocess the transaction under Direct Plan from the date of application without any exit load.

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

Facilities like Systematic Investment Plan ("SIP") / Systematic Withdrawal Plan ("SWP") and Systematic Transfer Plan ("STP") are available in the Scheme and shall be subject to lock in period of 3 years from the date of allotment.

The investor may avail SIP during the NFO period, as well as ongoing offer period, however, STP & SWP is available only during on-going offer period.

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| <p>Applicable NAV (after the scheme opens for repurchase)</p> | <p>Cut off timing for subscriptions / purchases / switch- ins for an amount less than Rs. 2,00,000 (Rs. Two lakh only)</p> <p>For Purchases including switch-ins:</p> <ol style="list-style-type: none"> In respect of valid applications received by 3.00 p.m. by the Fund along with a local cheque or a demand draft payable at par at the Official Point(s) of Acceptance where the application is received, the closing NAV of the day on which application is received shall be applicable. In respect of valid applications received after 3.00 p.m. by the Fund along with a local cheque or a demand draft payable at par at the Official Point(s) of Acceptance where the application is received, the closing NAV of the following Business Day shall be applicable. In respect of valid applications with an outstation cheques or demand drafts not payable at par at the Official Points of Acceptance where the application is received, the closing NAV of day on which the cheque or demand draft is credited shall be applicable. <p>Cut off timing for subscriptions / purchases / switch- ins amount equal to or greater than Rs. 2,00,000 (Rs. Two lakh only)</p> <ol style="list-style-type: none"> In respect of valid applications received for an amount equal to or more than Rs. 2 lakh upto 3.00 p.m. at the Official Point(s) of Acceptance and where the funds for the entire amount of subscription / purchase/switch-ins as per the application are credited to the bank account of the Scheme before the cut-off time i.e. available for utilization before the cut-off time- the closing NAV of the day shall be applicable. In respect of valid applications received for an amount equal to or more than Rs. 2 lakh after 3.00 p.m. at the Official Point(s) of Acceptance and where the funds for the entire amount of subscription / purchase as per the application are credited to the bank account of the Scheme before the cut-off time of the next Business Day i.e. available for utilization before the cut-off time of the next Business Day - the closing NAV of the next Business Day shall be applicable. Irrespective of the time of receipt of applications for an amount equal to or more than Rs. 2 lakh at the Official Point(s) of Acceptance, where the funds for the entire amount of subscription/purchase/ switch-ins as per the application are credited to the bank account of the Scheme before the cut-off time on any subsequent Business Day i.e. available for utilization before the cut-off time on any subsequent Business Day - the closing NAV of such subsequent Business Day shall be applicable. <p>It is clarified that all multiple applications for investment at the Unit holders' PAN and holding pattern level in a Scheme (irrespective of amount or the plan/option/sub-option) received on the same Business Day, will be aggregated to ascertain whether the total amount equals to Rs. 2 lakh or more and to determine the applicable Net Asset Value. Transactions in the name of minor received through guardian will not be aggregated with the transaction in the name of same guardian. The criteria for aggregation of multiple transactions shall be as decided by the AMC at its sole discretion from time to time.</p> <p>For Redemption/ Repurchases/Switch out</p> <p>In respect of valid application accepted at an Official Points of Acceptance up to 3 p.m. on a Business Day by the Fund, the closing NAV of that day will be applicable.</p> <p>In respect of valid application accepted at an Official Point of Acceptance as listed in the SAI, after 3 p.m. on a Business Day by the Fund, the closing NAV of the next Business Day will be applicable.</p> | |
| <p>Minimum Amount for Application</p> | <p>Purchase and Additional Purchase</p> <p>Rs. 500/- and in multiples of Rs. 500/- thereafter</p> | <p>Repurchase</p> <p>The minimum redemption amount shall be 'any amount' or 'any number of units' as requested by the investor at the time of redemption request. Redemption/switchout shall be subject to compulsory lock in period of 3 years.</p> |
| <p>Dispatch of Repurchase (Redemption) Request</p> | <p>The redemption or repurchase proceeds shall be dispatched to the unitholders within 10 working days from the date of redemption or repurchase.</p> | |
| <p>Benchmark Index</p> | <p>S&P BSE 200</p> | |
| <p>Dividend Policy</p> | <p>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. 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. In case the delay is beyond 30 days, then the AMC shall pay interest @ 15% p.a. from the expiry of 30 days till the date of dispatch of the warrant.</p> | |
| <p>Name of the Fund Manager</p> | <p>The Scheme will be managed by Mr. Neelesh Surana (for equity portion) and Mr. Yadnesh Chavan (for debt portion)</p> | |
| <p>Name of the Trustee Company</p> | <p>Mirae Asset Trustee Company Private Limited</p> | |

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| <p>Expenses of the Scheme</p> <p>1. Load Structure</p> <p>2. Recurring expenses</p> | <p>During New Fund Offer and Ongoing Offer Periods</p> <p>Entry Load – N.A.</p> <p>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.</p> <p>Exit Load – NIL</p> <p>As per the SEBI Regulations, the total sum of the investment management fee and advisory fee, and recurring expenses charged to the Scheme together with the management fees and recurring expenses charged to the Underlying Fund shall not exceed 2.50% of the daily average net assets of the Scheme per annum.</p> <p>For the actual current expenses being charged, the investor should refer to the website of the Mutual Fund (www.miraeassetmf.co.in).</p> <p>In addition to the recurring expenses specified for the Scheme(s), the following expenses may also be charged under the Scheme(s)-</p> <p>(a) Expenses in respect of inflows from beyond top 15 cities - a maximum charge of 0.30% on the daily net assets computed as per the guidelines issued by SEBI for meeting distribution expenses incurred for bringing inflows from such cities;</p> <p>(b) Brokerage and transaction costs not exceeding 0.12% of the value of trades in case of cash market transactions; and</p> <p>(c) Service Tax on Investment Management and Advisory Fees.</p> <p>Actual expenses for the previous financial year: N. A.</p> |
| <p>Waiver of Load for Direct Applications</p> | <p>Not Applicable.</p> |
| <p>Tax treatment for the Investors (Unitholders)</p> | <p>Investors are advised to refer to the paragraph on Taxation in the “Statement of Additional Information” or “Scheme Information Document” and to consult their own unit holder’s tax advisors with respect to the specific amount of tax and other implications arising out of their participation in the scheme.</p> |
| <p>Daily Net Asset Value (NAV) Publication</p> | <p>The NAV will be declared on all business days and will be published in at least 2 newspapers. NAV can also be viewed on www.miraeassetmf.co.in and www.amfindia.com. Investors can also call us on “1800 2090 777” (toll-free from a MTNL / BSNL landline) to know the latest NAV.</p> |
| <p>For Investor Grievances please contact</p> | <p>Mr. Girish Dhanani Mirae Asset Mutual Fund 606, 6th Floor, Windsor Bldg, Off CST Road, Kalina, Santacruz (E), Mumbai - 400 098. Telephone Nos.: 6780 0300 / 25 e-mail: customercare@miraeasset.com</p> <p>Investors are advised to contact any of the ISCs or the AMC by calling the investor line of the AMC at “1800 2090 777” (Tollfree) for any queries. Investors can also visit the website at www.miraeassetmf.co.in for complete details.</p> |
| <p>Unitholders’ Information</p> | <p>Lock-in period:</p> <p>Redemption of Units can be made only after a period of three years (lock-in period) from the date of allotment of Units proposed to be redeemed, as prescribed in the ELSS regulations. It may, however, be noted that in the event of death of the Unit holder, the nominee or legal heir, (subject to production of requisite documentary evidence to the satisfaction of the AMC) as the case may be, shall be able to redeem the investment only after the completion of one year or any time thereafter, from the date of allotment of the Units to the deceased Unit Holder.</p> <p>The first NAV will be calculated and announced on December 29, 2015. Subsequently, the NAV will be disclosed at the close of every business day. The NAV calculated will be published in two newspapers on a daily basis, by way of press release / advertisement.</p> <p>Account Statement:</p> <p>The AMC shall issue to the investor whose application 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, within 5 Business Days, from the closure of NFO.</p> <p>In case of specific request received from investors, Mutual Fund shall provide the account statement to the investors within 5 working days from the receipt of such request without any charges.</p> |

Account Statement for ongoing transactions:

- An allotment confirmation specifying the units allotted shall be sent by way of email and/or SMS within 5 Business Days of receipt of valid application/transaction to the Unit holders registered e-mail address and/or mobile number.
- Thereafter, a Consolidated Account Statement (CAS), generated based on PAN, containing details relating to all the transactions carried out by the investor across all schemes of all mutual funds during the month and holding at the end of the month shall be sent to the Unit holder in whose folio transactions have taken place during that month, on or before 10th of the succeeding month by mail/email.
- In case of non-availability of PAN, AMC will send monthly account statement for any financial transactions undertaken during the month on or before 10th day of the succeeding month by mail/email.
- In case of a specific request received from the Unit holders, the AMC/Fund will provide an account statement (reflecting transactions of the Fund) to the investors within 5 Business Days from the receipt of such request by mail/email.
- The Unit holder may request for a physical account statement by writing/calling the AMC/ISC/R&T. The Mutual Fund/ AMC shall dispatch an account statement within 5 Business Days from the date of the receipt of request from the Unit holder.
- Further, the CAS detailing holding across all schemes of all mutual funds at the end of every six months (i.e. September/ March), shall be sent by mail/e-mail on or before 10th day of succeeding month, to all such Unit holders in whose folios no transaction has taken place during that period. The half yearly consolidated account statement will be sent by e-mail to the Unit holders whose email address is available, unless a specific request is made to receive in physical form.
- The holding(s) of the beneficiary account holder for units held in demat mode will be shown in the statement issued by respective Depository Participants (DPs) periodically. For more details, please refer the Scheme Information Document (SID) and Statement of Additional Information (SAI).

Monthly Portfolio Disclosures: Portfolio of the Scheme(s) as on the last day of the month shall be disclosed on or before the tenth day of the succeeding month on the website of the Mutual Fund viz. www.miraeassetmf.co.in in the prescribed format.

Half Yearly Portfolio Disclosure: Full portfolio in the prescribed format shall be disclosed either by publishing it in one national English daily newspaper circulating in the whole of India and in a newspaper published in the language of the region where the Head Office of the Mutual Fund is situated or by sending it to the Unit Holders within one month from the end of each half-year, that is as on March 31 and September 30. It is also displayed on the website of the Mutual Fund on www.miraeassetmf.co.in and Association of Mutual Funds in India (AMFI) on www.amfiindia.com

Half Yearly Unaudited Financial Results: Half yearly Unaudited Financial Results shall be hosted in the prescribed format on the website of the Mutual Fund on www.miraeassetmf.co.in within one month from the close of each half year i.e. on March 31 and on September 30 and an advertisement in this regard shall be published in at least one English daily newspaper having nationwide circulation and in a newspaper having wide circulation published in the language of the region where the Head Office of the Mutual Fund is situated. A link for the half yearly Unaudited Financial Results shall also be provided on website of Association of Mutual Funds in India (AMFI) on www.amfiindia.com

Annual Financial Results: The Scheme wise annual report or an abridged summary thereof shall be sent:

- (i) by e-mail to the Unit holders whose e-mail address is available with the Fund,
- (ii) in physical form to the Unit holders whose email address is not registered with the Fund and/or those Unit holders who have opted / requested for the same.

The **scheme wise annual report or an abridged summary** thereof shall be sent by mail/e-mail not later than four months from the date of closure of the relevant accounting year (i.e. 31st March each year).

The physical copy of the scheme wise annual report or abridged summary thereof shall be made available to the investors at the registered office of the AMC.

A link of the scheme annual report or abridged summary thereof shall be displayed prominently on the website of the Fund and shall also be displayed on the website of Association of Mutual Funds in India (AMFI).

INSTRUCTIONS

Please read the Key Information Memorandum (KIM) and the terms of the Scheme Information Document (SID) of Mirae Asset Tax Saver Fund and statement of additional information of Mirae Asset Mutual Fund 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

- 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.
- Investors must write the Application Form number/Folio number on the reverse of the cheques and bank drafts accompanying the Application Form.
- Please strike out any section that is not applicable. Any cancellation and modification on any of the mandatory information should be countersigned.
- 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.
- If the Scheme name on the application form and on the payment instrument are different, the application may be processed and units allotted at applicable NAV of the scheme mentioned in the application/transaction slip duly signed by investor(s).

2. Applicant Information

- 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.
- 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.
- 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:

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

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

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

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

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

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

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

- 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.
- 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.
- 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 checklist.
- 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 regulations, it is mandatory for the Sole/First Applicant to mention his/her bank account number in the application form. Applications received without the relevant bank details will be rejected. The AMC may provide direct credit facility with the banks as may be available from time to time.

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

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

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

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

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

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

4. Multiple Bank Accounts Registration Facility:

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

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

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

If photocopies of the above stated documents are submitted, investor must produce the original for verification at the official point of acceptance of transaction. The original shall be returned to the investor over the counter upon verification. Kindly note

that if the originals are not produced for verification, then the photocopies submitted should be attested in original by the Branch Manager or Authorised personnel of the Bank.

5. Direct Credit of Redemption/Dividend Proceeds:

Investors can opt for direct credit of the redemption proceeds to their bank accounts. AMC / MF will endeavor to credit the payout directly to that bank account through available electronic mode(s) (Direct Credit / RTGS / NEFT). The AMC / MF shall not be responsible if payout through the said electronic mode(s) does not get affected due to incomplete or incorrect information or any other technical/operational reasons. The AMC / MF reserve the right to use any other mode of payment as deemed appropriate, however the preferred mode will always be NEFT/RTGS.

6. Investment Details:

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

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

- 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.

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

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

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

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

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

- 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.
- 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.
- In case there is no transaction in any of the mutual fund folios then CAS detailing holding of investments across all schemes of all Mutual Funds will be issued on half yearly basis [at the end of every six months (i.e. September/March)]
- Investors having MF investments and holding securities in Demat account shall receive a Consolidated Account Statement containing details of transactions across all Mutual Fund schemes and securities from the Depository by email / physical mode.
- Investors having MF investments and not having Demat account shall receive a Consolidated Account Statement from the MF Industry containing details of transactions across all Mutual Fund schemes by email / physical mode.

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

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

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

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

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

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

This facility (transact@ease) enables existing investors to transact online on the website of the Fund which is www.miraesetmf.co.in. This facility can be availed by all our KYC Compliant Investors who have their e-mail Address and Mobile Number registered under the Folio and the units are in Physical mode. Investors can Purchase units of select schemes with select banks, Redeem or Switch at their convenience. Investors can also view account details and portfolio valuation online, download account statements besides other options.

To avail this facility, Existing Investors are required to visit the website, and generate the Personal Identification Number (PIN) online itself. Investors may kindly note, that availing the PIN online, is subject to having read and understood the terms & conditions and be bounded by clauses therein of the referred PIN agreement for transacting online through the website.

Also note, that Mirae Asset Mutual Fund shall not accept online applications for subscriptions from third party source. In view of the same, we request all our esteemed online Investors to transact only through the designated bank account registered under the folio number. The first named applicant/investor should be one of the account holders to the bank account debited for such electronic transfer of funds.

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

We request our Investors to refer to paragraphs on KYC requirement and details.

Any transaction done online by an investor will be treated as a direct application, if the Broker code is not given at the time of transaction.

9. Nomination Details:

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

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

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

INSTRUCTIONS

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

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

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

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

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

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

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

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

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

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

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

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

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

- Rejections:** All applications are accepted subject to detailed scrutiny and verification. Applications which are not complete in all respects are liable for rejection, either at the collection point itself or subsequently after details scrutiny/verification at the back office of the registrars. Investors can contact the nearest Investor Service Centre or write to the Registrars, Ms. Karvy Computershare Pvt.Ltd. or send an email to customercare@omiraasset.com.

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

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

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

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

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

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

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

16. Details under FATCA & CRS

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

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

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

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

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

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

| Code | Sub-category |
|------|---|
| 01 | Less than 50 percent of the NFE's gross income for the preceding financial year is passive income and less than 50 percent of the assets held by the NFE during the preceding financial year are assets that produce or are held for the production of passive income; |
| 02 | The NFE is a Governmental Entity, an International Organization, a Central Bank, or an entity wholly owned by one or more of the foregoing; |
| 03 | Substantially all of the activities of the NFE consist of holding (in whole or in part) the outstanding stock of, or providing financing and services to, one or more subsidiaries that engage in trades or businesses other than the business of a Financial Institution, except that an entity shall not qualify for this status if the entity functions as an investment fund, such as a private equity fund, venture capital fund, leveraged buyout fund, or any investment vehicle whose purpose is to acquire or fund companies and then hold interests in those companies as capital assets for investment purposes; |
| 04 | The NFE is not yet operating a business and has no prior operating history, but is investing capital into assets with the intent to operate a business other than that of a Financial Institution, provided that the NFE shall not qualify for this exception after the date that is 24 months after the date of the initial organization of the NFE; |
| 05 | The NFE was not a Financial Institution in the past five years, and is in the process of liquidating its assets or is reorganizing with the intent to continue or recommence operations in a business other than that of a Financial Institution; |
| 06 | The NFE primarily engages in financing and hedging transactions with, or for, Related Entities that are not Financial Institutions, and does not provide financing or hedging services to any Entity that is not a Related Entity, provided that the group of any such Related Entities is primarily engaged in a business other than that of a Financial Institution; |
| 07 | Any NFE that fulfills all of the following requirements: (1) It is established and operated in India exclusively for religious, charitable, scientific, artistic, cultural, athletic, or educational purposes; or it is established and operated in India and it is a professional organization, business league, chamber of commerce, labor organization, agricultural or horticultural organization, civic league or an organization operated exclusively for the promotion of social welfare; (2) It is exempt from income tax in India; (3) It has no shareholders or members who have a proprietary or beneficial interest in its income or assets; The applicable laws of the NFE's country or territory of residence or the NFE's formation documents do not permit any income or assets of the NFE to be distributed to, or applied for the benefit of, a private person or non-charitable Entity other than pursuant to the conduct of the NFE's charitable activities, or as payment of reasonable compensation for services rendered, or as payment representing the fair market value of property which the NFE has purchased; and The applicable laws of the NFE's country or territory of residence or the NFE's formation documents require that, upon the NFE's liquidation or dissolution, all of its assets be distributed to a governmental entity or other non-profit organization, or escheat to the government of the NFE's country or territory of residence or any political subdivision thereof. Explanation - For the purpose of this sub-clause, the following shall be treated as fulfilling the criteria provided in the said sub-clause, namely: (1) an Investor Protection Fund referred to in clause (23EA); (2) a Credit Guarantee Fund referred to for Small Industries referred to in clause 23EB; and (3) an Investor Protection Fund referred to in clause (23EC); of section 10 of the Act; |

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

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

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

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

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

17. Ultimate Beneficial Owner (UBO)

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

A The Ultimate Beneficial Owner means:

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

Controlling ownership interest means ownership of / entitlements to:

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

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

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

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

C UBO Code Description: UBO-1 : Controlling ownership interest of more than 25% of shares or capital or profits of the juridical person [Investor], where the juridical person is a company. UBO-2 : Controlling ownership interest of more than 15% of the capital or profits of the juridical person [Investor], where the juridical person is a partnership. UBO-3 : Controlling ownership interest of more than 15% of the property or capital or profits of the juridical person [Investor], where the juridical person is an unincorporated association or body of individuals. UBO-4 : Natural person exercising control over the juridical person through other means exercised through voting rights, agreement, arrangements or in any other manner [In cases where there exists doubt under UBO-1 to UBO-3 above as to whether the person with the controlling ownership interest is the beneficial owner or where no natural person exerts control through ownership interests]. UBO-5 : Natural person who holds the position of senior managing official [In case no natural person cannot be identified as above]. UBO-6 : The settlor(s) of the trust. UBO-7 : Trustee(s) of the Trust. UBO-8 : The Protector(s) of the Trust [if applicable]. UBO-9 : The beneficiaries with 15% or more interest in the trust if they are natural person(s). UBO-10 : Trust (natural person(s) exercising ultimate effective control over the Trust through a chain of control or ownership).

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

APPLICATION FORM - MIRAE ASSET TAX SAVER FUND

Offer for units of ₹ 10/- each during the New Fund Offer period and at NAV based prices upon re-opening.
Scheme re-opens for continuous sale & re-purchase on and from December 29, 2015.



MIRAE ASSET TAX SAVER FUND
(An open ended Equity Linked Saving Scheme (ELSS) with a 3 year lock-in period)
New Fund Offer opens on: 20/11/2015
New Fund Offer closes on: 18/12/2015
Application No.:

This product is suitable for investors who are seeking*

- Growth of capital over long term.
- Investment predominantly in equity and equity related instruments.

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

RISKOMETER

Investors understand that their principal will be at Moderately High risk

| | | |
|-------------------------------------|--|--|
| Name & Broker Code / ARN | Sub Broker / Sub Agent ARN Code | Employee Unique Identification Number (EUIIN) |
| | | |

Declaration for "Execution Only" Transaction (where EUIIN box is left blank). Please refer instruction 12 of KIM for complete details on EUIIN. I/We hereby confirm that the EUIIN box has been intentionally left blank by me/us as this transaction is executed without any interaction or advice by the employee/relationship manager/sales person of the above distributor/sub broker or notwithstanding the advice of in-appropriateness, if any, provided by the employee/relationship manager/sales person of the distributor/sub broker.

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

Please Lumpsum Investment Micro Application SIP Application

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

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

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

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

Folio No.

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

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

PAN Details KYC Pls Proof Attached Pls indicate if US Person or a resident for tax purpose / Resident of Canada Yes No^s (\$Default if not)

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

POA Details: Name PAN Details KYC Pls Proof Attached

Mode of Holding: Anyone or Survivor Single Joint (Please note that the Default option is Anyone or Survivor)

Contact Person for Corporate Investor: Name Designation:

3. FIRST APPLICANT AND KYC DETAILS

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

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

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

Type: Resident Individual Sole Prop NRI - NRE Trust Bank / FIs FIs PIO Society/AOP/BOI Minor thru Guardian NRI - NRO
 HUF LLP Listed Company Private Company Public Ltd. Company Artificial Juridical Person Partnership Firm FOF - MF Schemes Others (Please specify)

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

b*. Gross Annual Income (₹) [Please tick ()] Below 1 Lakh 1-5 Lakh 5-10 Lakh 10-25 Lakh >25 Lakh > 1 Crore

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

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

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

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

Name of the Bank:

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

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)

* mandatory fields

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

10-2015

5. JOINT APPLICANTS, IF ANY AND THEIR KYC DETAILS

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

PAN Details KYC Pls Proof Attached Pls indicate if US Person or a resident for tax purpose / Resident of Canada Yes No* (*Default if not)

Date of Birth (Mandatory) Place of Birth

Country of Birth Nationality: Gender Male Female Other

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

b*. Gross Annual Income (₹) [Please tick (✓)] Below 1 Lakh 1-5 Lakh 5-10 Lakh 10-25 Lakh >25 Lakh > 1 Crore

c*. Politically Exposed Person (PEP) Status I am PEP I am Related to PEP Not Applicable

d. Net-worth ₹ as on (Not older than 1 year)

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

PAN Details KYC Pls Proof Attached Pls indicate if US Person or a resident for tax purpose / Resident of Canada Yes No* (*Default if not)

Date of Birth (Mandatory) Place of Birth

Country of Birth Nationality: Gender Male Female Other

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

b*. Gross Annual Income (₹) [Please tick (✓)] Below 1 Lakh 1-5 Lakh 5-10 Lakh 10-25 Lakh >25 Lakh > 1 Crore

c*. Politically Exposed Person (PEP) Status I am PEP I am Related to PEP Not Applicable

d. Net-worth ₹ as on (Not older than 1 year)

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

Local Address of 1st Applicant

City State Pin Code

Tel. Off. Resi. Mobile

E - Mail^{^^}

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

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

Overseas Correspondence Address

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

Scheme: **Mirae Asset Tax Saver Fund** Regular Plan OR Direct Plan Growth (Default) OR Dividend Payout

Payment Type [Please (✓)] Non-Third Party Payment Third Party Payment (Please attach 'Third Party Payment Declaration Form')

| Cheque / DD / UTR No. & Date | Amount of Cheque / DD / RTGS / NEFT in figures (Rs.) | DD Charges, if any | Net Purchase Amount | Drawn on Bank / Branch | Pay-In Bank A/c No. (For Cheque Only) |
|------------------------------|--|----------------------|----------------------|------------------------|---------------------------------------|
| <input type="text"/> | <input type="text"/> | <input type="text"/> | <input type="text"/> | <input type="text"/> | <input type="text"/> |

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 <input type="text"/> | DP Name <input type="text"/> |
| DP ID <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"/> <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"/> <input type="text"/> Benef. A/C No. <input type="text"/> | 16 Digit A/C No. <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"/> <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"/> <input type="text"/> |

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

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

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

| No. | Nominee(s) Name | Date of Birth (in case of Minor) | Name of the Guardian (in case of Minor) | Relationship | % of Share | Signature of Nominee / Guardian |
|-----|----------------------|---|---|----------------------|----------------------|---------------------------------|
| 1 | <input type="text"/> | <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"/> | <input type="text"/> | <input type="text"/> | <input type="text"/> | <input type="text"/> |
| 2 | <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"/> <input type="text"/> | <input type="text"/> | <input type="text"/> | <input type="text"/> | <input type="text"/> |
| 3 | <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"/> <input type="text"/> | <input type="text"/> | <input type="text"/> | <input type="text"/> | <input type="text"/> |

* mandatory fields

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

(FOR INDIVIDUALS & NON-INDIVIDUALS)

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

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

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

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

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

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

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

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

PAYMENT DETAILS

Amount (₹) _____ Cheque / DD No.: _____ Date _____ Bank & Branch _____

Cheque / DD should be drawn in favour of "Mirae Asset Tax Saver Fund". Allotment of units is subject to realisation of cheque & the application being complete in all respects, along with submission of the relevant required documents.

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

MIRAE ASSET TAX SAVER FUND

SYSTEMATIC INVESTMENT PLAN (SIP)



(An open ended Equity Linked Saving Scheme (ELSS) with a 3 year lock-in period)

Registration Cum Mandate Form

New Fund Offer opens on: 20/11/2015 & closes on: 18/12/2015

Scheme re-opens for continuous sale & re-purchase on and from December 29, 2015.

| Name & Broker Code / ARN | Sub Broker / Sub Agent ARN Code | Employee Unique Identification Number (EUIIN) | Application No. |
|--------------------------|---------------------------------|---|-----------------|
| | | | |

Declaration for "Execution Only" Transaction (where EUIIN box is left blank). Please refer instruction 12 of KIM for complete details on EUIIN. I/We hereby confirm that the EUIIN box has been intentionally left blank by me/us as this transaction is executed without any interaction or advice by the employee/relationship manager/sales person of the above distributor/sub broker or notwithstanding the advice of in-appropriateness, if any, provided by the employee/relationship manager/sales person of the distributor/sub broker.

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

Please Enrollment for New Registration (Please fill all sections) OR Change my/our bank account for existing SIP(s). (Please fill section 1, 4 & 5 only.)

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

Frequency please Monthly (Default) - Min (₹) 1000 Quarterly - Min (₹) 1500

Scheme: **Mirae Asset Tax Saver Fund** Regular Plan OR Direct Plan Growth (Default) OR Dividend Payout

SIP Date Please 01st 10th (Default) 15th 21st 28th

First SIP to start from: FEB-2016 End Date : Perpetual Dec 2099 (Till you instruct Mirae Asset Mutual Fund to discontinue your SIP)

OR Enter SIP End Date : M M Y Y Y Y SIP Amount (₹) 5,000 10,000 25,000 Any other Amount. (₹) _____

3. SIP PAYMENT DETAILS

First SIP via Cheque and Subsequent SIP via ECS (Auto Debit Clearing) at select locations** given behind OR via Direct Debit facility for Investors having their bank 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., ICICI Bank Ltd., SBI and Punjab National Bank.

First SIP Cheque No. _____ Drawn on Bank _____

Cheque Date _____ A/c. Type NRE CURRENT SAVINGS NRO

4. 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. _____ City _____

Branch Name & Address _____

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

Mandatory Enclosures : Main Application Form and Blank Cancelled Cheque "OR" Copy of Cheque

DECLARATION & SIGNATURE: To The Trustees, Mirae Asset Mutual Fund - I/We have read and understood the contents of the SID of the applied Scheme and the terms & conditions of SIP enrolment and registration through ECS or Direct Debit (Auto Debit). 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. **"The ARN holder has disclosed to me/us all the commissions (in the form of trail commission or any other mode), payable to him for the different competing Schemes of various Mutual Funds from amongst which the Scheme is being recommended to me/us". "I/We have not made any other Micro application [including Lumpsum + SIPs] which together with the current application would result in aggregate investments exceeding Rs. 50,000 in a rolling 12 month period or in a financial year".**

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

5. AUTHORISATION OF BANK ACCOUNT HOLDER [To be signed by the Account Holder(s) as per Bank Records]

This is to inform that 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. _____ 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) |
|--|--|--|

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

09-2015

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

1. 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, Bhiwara, 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, Udipi, Varanasi, Vijaywada, Vizag.

2. The bank account provided for ECS (Debit) should participate in local MICR clearing / ECS Clearing.

3. 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 for SIP Direct Debit Facility | Branches |
|---|------------------------------|
| Axis Bank Ltd., IDBI Bank Ltd., Kotak Mahindra Bank Ltd., ICICI Bank Ltd., SBI and IndusInd Bank Ltd. | All Branches |
| Bank of India, Bank of Baroda and Punjab National Bank | Select Core Banking Branches |

1. This facility is offered only to the investors having bank accounts in select banks / Core Banking branches eligible for this facility.

2. 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 25-30 days before the first SIP date for ECS (Debit Clearing) / Direct Debit :

| New Investors | Existing Investors |
|---|--|
| <ul style="list-style-type: none"> Application Form for the respective Scheme(s) SIP Auto Debit Facility Form First SIP Cheque | <ul style="list-style-type: none"> SIP Registration cum Mandate 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:** 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.

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

- 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 of Mirae Asset Tax Saver Fund & SAI for Applicable NAV, Risk Factors, Load and other information.
- 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 considered upto 31st December, 2099.
- If the difference / gap between the 1st SIP cheque and Auto debit start date falls short of 25-30 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 25-30 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 25-30 days and that the SIP might be rejected / not processed.
- You can choose to discontinue this facility by giving fifteen 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.
- Employee Unique Identification Number (EUIN):** SEBI has made it compulsory for every employee / relationship manager / sales person of the distributor of mutual fund products to quote the EUIN obtained by him / her from AMFI in the Application Form. EUIN, particularly in advisory transactions, would assist in addressing any instance of mis-selling even if the employee / relationship manager/sales person later leaves the employment of the distributor. Individual ARN holders including senior citizens distributing mutual fund products are also required to obtain and quote EUIN in the Application Form. Hence, if your investments are routed through a distributor please ensure that the EUIN is correctly filled up in the Application Form. However, if your distributor has not given you any advice pertaining to the investment, the EUIN box may be left blank. In this case, you are required to tick mark the box provided above the signature box. However, in case of any exceptional cases where there is no interaction by the employee/sales person / relationship manager of the distributor/sub broker with respect to the transaction, AMCs shall take the requisite declaration separately signed by the investor.

**LIST OF DESIGNATED COLLECTION CENTERS / INVESTOR SERVICE CENTERS
MIRAE ASSET MUTUAL FUND**

• **Ahmedabad-201**, 2nd Floor, Abhijeet - I, Mithakhali Circle, Near HDFC Bank, Ahmedabad - 380009. Tel-079-44227777. • **Bangalore**-Unit Nos. 308, 2nd Floor, Prestige Meridian-II, No.30, M.G. Road, Bangalore - 560001. Tel-080-44227777 • **Chennai**-Premises No. 206, Challa Mall, 11 -11 A, Sir Theyagaraya Road, T. Nagar, Chennai - 600017. Tel-044-44227777. • **Kanpur**-1st Floor, Shop No.111, KAN Chambers, 14/113, Civil Lines, Kanpur, Uttar Pradesh - 208001. Tel-0512-6510007. • **Kolkata**-Krishna Building, Room No.510, 5th Floor, 224 A J C Bose Road, Beck Bagan Junction, Kolkata - 700017. Tel-033-44227777. • **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 - 110001. Tel-011-44227777. • **Pune**-74, 4th Floor, Sreenath Plaza, Dnyaneshwar Paduka Chowk, F C Road, Shivaji Nagar, Pune - 411005. Tel-020-40177300.

Other Sales Offices of AMC:

• **Bhubaneswar**-Subham Capital, Plot No-251, Unit 3, Kharvela Nagar, Bhubaneswar - 751001. • **Chandigarh**-SCO 333 -334, F.F Sector 35 B, Chandigarh 160031. • **Jaipur**-322, Ganpati Plaza, M. I. Road, Jaipur - 302 001. • **Secunderabad**-Shop No.13, H M Ishaque Estate, M. G. Road, Secunderabad - 500 003.

BRANCH OFFICES OF KARVY COMPUTERSHARE PRIVATE LIMITED

• **Agra**-1st Floor, Deepak Wasan Plaza, Behind Holiday Inn, Opp. Megdoot Furnitures, Sanjay Place, Agra-282002 • **Ahmedabad**-201/202, Shail Building, Opp. Madhusudhan House, Nr. Navrangpura Telephone Exchange; Navrangpura Ahmedabad-380006 • **Ajmer**-1-2, 2nd Floor Ajmer Tower, Kutchary Road, Ajmer 305001 • **Allahabad**-RSA Towers, 2nd Floor, Above Sony TV Showroom, 57, S. P. Marg, Civil Lines, Allahabad-211001 • **Amritsar**-72-A, Taylor's Road, Opp. Aga Heritage Club, Amritsar-143001 • **Anand**-B-42, Vaibhav Commercial Center, Nr. TVS Down Town Show Room, Grid Char Rasta, Anand - 380001 • **Asansol**-114/71, G. T. Road, Near Sony Centre, Bhanga Pachil, Asansol-713 303, West Bengal. • **Aurangabad**-Ramkunj Niwas, Railway Station Road, Near Osmanpura Circle, Aurangabad-431005 • **Balasure**-M. S. Das Street, Gopalgaon, Balasure-756001 • **Bangalore**-59, Skanda Puttanna Road, Basavanagudi, Bangalore-560004 • **Baroda**-SB-4 & 5, Mangaldeep Complex, Opp. Mesonic Hall, Productivity Road, Alkapuri, Baroda-390007 • **Bellary**-No.1 KHB Colony, Gandhinagar, Bellary-583103 • **Bharuch**-147-148, Aditya Complex, Near Kasak Circle, Bharuch-392001 • **Bhavnagar**-Krushna Darshan Complex, Parimal Chowk, Office No : 306-307, 3rd Floor, Above Jed Blue Show Room Bhavnagar-3640 02 • **Bhubaneswar**-A/181, Back Side of Shivam Honda Show Room, Saheed Nagar, Bhubaneswar-751007 • **Bhilai**-Shop No.1, 1st Floor, Plot No.1, Commercial Complex, Nehru Nagar-East Post-Bhilai-490020 • **Bhopal**-Kay Kay Business Centre, 133, Zone I, M. P. Nagar, Bhopal-462011 • **Burdwan**-63 G. T. Road, Halder Complex, 1st Floor, Burdwan-713101 • **Calicut**-2nd Floor, Sowbhagya Shopping Complex, Areyadathupalam, Mavoor Road, Calicut-673004 • **Chandigarh**-SCO 2423-2424, Sector-22 C, Chandigarh-160022. • **Chennai**-Flat No.F11, 1st Floor, Akshya Plaza, Opp. Chief City Metropolitan Court, # 108, Adhithanar Salai, Egmore, Chennai-600002 • **Cochin**-Building No.39, Ali Arcade, 1st Floor, Near Atlantis Junction, Kizhvana Road, Panampili Nagar, Cochin-682036, Ernakulam District • **Coimbatore**-1057, 3rd Floor, Jaya Enclave, Avanashi Road, Coimbatore-641018 • **Cuttack**-PO Buxi Bazar, Opp. Dargha Bazar Police Station, 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 • **Gandhinagar**-Plot No.945/2, Sector-7/C, Opp. Pathika, Gandhinagar-382007 • **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 • **Gorakhpur**-Above V.I.P. House, Ajdacent A. D. Girls College, Bank Road, Gorakhpur, 273 001 • **Guwahati**-54, Sagarika Bhawan, 2nd Floor, R. G. Baruah Road, Near Baskin Robbin, Guwahati-781024 • **Hubli**-22 & 23, 3rd Floor, Eureka Junction, T. B. Road, Hubli-580029 • **Hyderabad**-8-2-609/K, Avenue 4, Street No.1, Banjara Hills, Hyderabad-500034 • **Indore**-Karvy Computershare Pvt. Ltd. 2nd Floor, 203-205, Balaji Corporates, Above ICICI Bank, 19/1 New Palasia, Indore-452 001 • **Jaipur**-S-16/A, 3rd Floor, Land Mark Building, Opp. Jai Club, Mahaver Marg, 'C' Scheme, Jaipur-302001 • **Jalandhar**-Lower Ground Floor, Office No.3, Arora Prime Tower, Plot No.28, G. T. Road, Jalandhar-144 001 • **Jammu**-5/A/D Second Extension, Opp. Panama Chowk Petrol Pump, Gandhi Nagar, Jammu-180012 • **Jamnagar**-136-137-138, Madhav Plaza, Opp. SBI Bank, Jamnagar - 361001. • **Jamshedpur**-Karvy Computershare Pvt. Ltd. 2nd Floor, R. R. Square, S. B. Shop Area, Near Reliance Footprint & Hotel - B. S. Park Plaza, Main Road, Bistupur, Jamshedpur-831 001. • **Jodhpur**-203, Modi Arcade, Chopasni Road, Jodhpur-342001 • **Kanpur**-15/46, Ground Floor, Opp. Muir Mills, Civil Lines, Kanpur-208001 • **Kharagpur**-180, Malancha Road, Beside Axis Bank Ltd., Kharagpur-721 304. • **Kolhapur**-605/1/4 'E' Ward, Near Sultane Chambers, Shahupuri, 2nd Lane, Laxmi Niwas, Kolhapur-416001 • **Kolkata**-166A, Rashbehari Avenue, 2nd Floor, Near Adi Dhakerhwari Bastralaya, Opp. Fortis Hospital, Kolkata-700029 • **Kolkata-Dalhousie**-(Only for Equity transactions) Martin Burn Building, 1, R. N. Mukherjee Road, 2nd Floor, Room No.226, (Opp. Lalbazar Police HQ.), Kolkata-700001 • **Lucknow**-1st Floor, A. A. Complex, Thaper House, 5 Park Road, Hazratganj, Lucknow-226 001 • **Ludhiana**-SCO-136, 1st Floor, Above Airtel Show Room, Feroze Gandhi Market Ludhiana-141001 • **Madurai**-Rakesh Towers, 30-C, Bypass Road, 1st Floor, Opp. Nagappa Motors, Madurai-625010 • **Mangalore**-Ground Floor, Mahendra Arcade, Kodial Baid, Mangalore-575 003 • **Mehsana**-Ul-47, Appolo Enclave, Opp. Simandhar Temple, Modhera Cross Road, 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**-104/105, 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**-F-1, Suyojit Sankul, Sharanpur Road, Near Rajiv Gandhi Bhavan, Nasik-422002 • **Navsari**-1st Floor, Chinmay Arcade, Opp. Sattapir, Tower Road, Navsari-396445 • **New Delhi**-305, 3rd Floor, New Delhi House, 27 Bara Khamba Road, Connaught Place, New Delhi-110001 • **Noida**-405, 4th Floor, Vishal Chamber, Plot No.1, Sector-18, Noida-201 301 • **Panipat**-1st Floor, Krishna Tower, Above Amertex, 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, Near Car Bazaar, Patiala-147001 • **Patna**-3A, 3rd Floor, Anand Tower, Beside Chankya Cinema Hall, Exhibition Road, Patna-800001 • **Pondicherry**-1st Floor, No.7, Thiayagaraja Street, Pondicherry-605001 • **Pune**-Mozaic Bldg., CTS No.1216/1, Final Plot No.576/1 TP, Scheme No.1, F. C. Road, Bhamburda, Shivaji Nagar, Pune - 411 004 • **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 • **Rourekla**-1st Floor, Sandhu Complex, Kachery Road, Uditnagar, Rourekla - 769 012. • **Salem**-Door No.40, 2nd Floor, Brindavan Road, Near Perumal Koil, Fairlands, Salem-636016 • **Shillong**-Annex Mani Bhawan, Lower Thana Road, Near RKM Lp School, Shillong-793 001 • **Secunderabad**- 1st Floor, Thirumala Complex, Opp. Hotel Kamat, Paradise Circle, S. D. Road, Secunderabad, Andhra Pradesh-500 003 • **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 • **Trichur**-2nd Floor, Brother's Complex, Naikkanal Junction, Shornur Road, Near Dhan Laxmi Bank Head Office, Naikkanal 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, Udaipur-313001 • **Valsad**-Shop No.2, Phiroza Corner, Opp. Next Showroom, Tithal Road, Valsad-396001 • **Vapi**-Shop No.12, Ground Floor, Sheetal Apartment, Opp. K. P. Tower, Imran Nagar, Silvassa Road, Vapi-396195 • **Varanasi**-D-64/132, KA 1st Floor, Anant Complex, Sibra, Varanasi-221010 • **Vijayawada**-39-10-7 Opp. Municipal Water Tank, Labbipet, Vijayawada-520010 • **Visakhapatnam**-Door No.48-8-7, Dwaraka Diamond, Ground Floor, Srinagar, 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) 101, Yashwant Building, Ram Ganesh, Gadkari Path, Ram Maruti Road, Naupada, Thane-400602. • **Mumbai-Vashi**-(Only for non-liquid transactions) Shop No.43-A, Ground Floor, Vashi Plaza, Sector - 17, Near Apna Bazar, Vashi, Navi Mumbai - 400 705.