

Mirae Asset Mutual Fund

Trustee: Mirae Asset Trustee Company Private Limited

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

Registered & Corporate Office:

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

Tel. No.: 022-678 00 300 **Fax No.:** 022-6725 3940 - 47

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KEY INFORMATION MEMORANDUM

of

MIRAE ASSET PRUDENCE FUND

An open-ended equity oriented asset allocation scheme

Product Labelling

Mirae Asset Prudence Fund is suitable for investors who are seeking*

- Capital appreciation along with current income over long term.
- Investment predominantly in equity and equity related instruments with balance exposure to debt and money market 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 ₹ 10/- each during the New Fund Offer and continuous offer for units at NAV based prices.

New Fund Offer opens on : 08/07/2015

New Fund Offer closes on: 22/07/2015

The Scheme re-opens for continuous sale and repurchase on or before five business days from the date of allotment.

The Units of the Scheme will be available for Subscription/Switch-in not later than five business days from the date of allotment. 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.

This Key Information Memorandum is dated 18/06/2015.

Investment Objective	<p>The investment objective of the Scheme is to generate capital appreciation along with current income from a combined portfolio of equity & equity related instruments and debt and money market instruments.</p> <p>The Scheme does not guarantee or assure any returns.</p>																						
Asset Allocation Pattern of the scheme	<table border="1" data-bbox="424 277 1473 517"> <thead> <tr> <th data-bbox="424 277 1161 315" rowspan="2">Instruments</th> <th colspan="2" data-bbox="1161 277 1390 315">Indicative allocations (% of total assets)</th> <th data-bbox="1390 277 1473 315" rowspan="2">Risk Profile</th> </tr> <tr> <th data-bbox="1161 315 1273 353">Minimum</th> <th data-bbox="1273 315 1390 353">Maximum</th> </tr> </thead> <tbody> <tr> <td data-bbox="424 353 1161 383">Equity and Equity Related Instruments*</td> <td data-bbox="1161 353 1273 383">65</td> <td data-bbox="1273 353 1390 383">80</td> <td data-bbox="1390 353 1473 383">High</td> </tr> <tr> <td data-bbox="424 383 1161 434">Companies which are amongst the top 100 companies by market capitalization at the time of investment</td> <td data-bbox="1161 383 1273 434">65</td> <td data-bbox="1273 383 1390 434">80</td> <td data-bbox="1390 383 1473 434"></td> </tr> <tr> <td data-bbox="424 434 1161 486">Companies which are not amongst the top 100 companies by market capitalization at the time of investment</td> <td data-bbox="1161 434 1273 486">0</td> <td data-bbox="1273 434 1390 486">15</td> <td data-bbox="1390 434 1473 486"></td> </tr> <tr> <td data-bbox="424 486 1161 517">Debt & Money Market Instruments</td> <td data-bbox="1161 486 1273 517">20</td> <td data-bbox="1273 486 1390 517">35</td> <td data-bbox="1390 486 1473 517">Medium</td> </tr> </tbody> </table> <p data-bbox="424 524 1473 568">*Equity and Equity related instruments include convertible debentures, equity warrants, convertible preference shares, derivatives, etc.</p> <p data-bbox="424 575 1473 642">The Scheme shall not invest in 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 Board of Directors of the Asset Management Company and Trustee Company.</p> <p data-bbox="424 649 1473 716">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 and derivatives , if any, shall not exceed 100% of the net assets under management of the scheme.</p> <p data-bbox="424 723 1473 768">The Scheme may invest in derivative products from time to time as permitted by SEBI. The exposure to derivative instruments shall not exceed 10% of the total Net Assets of Scheme.</p> <p data-bbox="424 775 1473 842">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. The scheme does not intend to invest into any credit default swaps.</p> <p data-bbox="424 848 1473 938">Debt securities include, but are not limited to, Debt Obligations 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 obligations or any other instruments as may be prevailing and permissible under the Regulations from time to time).</p> <p data-bbox="424 945 1473 1034">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="424 1041 1473 1108">In accordance with SEBI Circular No.CIR/IMD/DF/21/2012 dated 13th September, 2012, the total exposure in a particular sector (excluding investments in Bank CDs, CBLO, Government Securities, T-Bills and AAA rated securities issued by Public Financial Institutions and Public Sector Banks) shall not exceed 30% of the net assets of the Scheme.</p> <p data-bbox="424 1115 1473 1205">Provided that an additional exposure to financial services sector (over and above the limit of 30%) not exceeding 10% of the net assets of the Scheme shall be allowed by way of increase in exposure to Housing Finance Companies (HFCs) only. Provided further that the additional exposure to such securities issued by HFCs are rated AA and above and these HFCs are registered with National Housing Bank (NBH) and the total Investment/exposure in HFCs shall not exceed 30% of the net assets of the Scheme.</p> <p data-bbox="424 1211 1473 1279">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="424 1285 1473 1352">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="424 1359 1473 1628">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 stated above are only indicative and not absolute and that they 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. 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>	Instruments	Indicative allocations (% of total assets)		Risk Profile	Minimum	Maximum	Equity and Equity Related Instruments*	65	80	High	Companies which are amongst the top 100 companies by market capitalization at the time of investment	65	80		Companies which are not amongst the top 100 companies by market capitalization at the time of investment	0	15		Debt & Money Market Instruments	20	35	Medium
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Investment Strategy	<p>This fund is positioned as a lower risk alternative to a pure equities scheme, while retaining some of the upside potential from equities exposure.</p> <p>The Scheme provides the Investment Manager flexibility to shift allocations within the mentioned asset allocation in the event of a change in view regarding an asset class.</p> <p>The Scheme will primarily invest in equity and equity related securities.</p> <p>Equity:</p> <p>The fund will invest atleast 65% of its assets in companies which are amongst the top 100 companies by market capitalization (at NSE) at the time of investment. The investment in larger companies will help provide more stability and less price volatility to the fund.</p> <p>This fund is positioned as a lower risk alternative to a pure equities scheme, while retaining the upside potential from equities exposure. The investment in larger companies will help provide more stability and less price volatility to the equity investments of the fund. The Scheme provides the Investment Manager flexibility to shift allocations within the mentioned asset allocation in the event of a change in view regarding an asset class.</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 majority of companies which are among the 100 companies by market capitalization at the time of investment and will include companies having a 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 Manager 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>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. <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>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, spread risk, concentration risk, etc., and Unlisted Securities.</p>
<p>Risk Control measures</p>	<p>Concentration Risk</p> <p>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..</p> <p>Liquidity Risk</p> <p>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 minimise liquidity risk by investing in securities having a liquid market.</p> <p>Risks Associated with Equity Investments:</p> <p>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.</p> <p>Risk of investing in unlisted securities</p> <p>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.</p> <p>Risks Associated with Debt & Money Market Instruments</p> <p>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.</p>
<p>Plans and Options</p>	<p>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.</p> <p>Each of the above Regular and Direct Plan under the scheme will have the following Options/Sub-options: (1) Growth Option and (2) Dividend Option. The Dividend Option shall have 2 sub options: (a) Dividend Payout (b) Dividend Reinvestment.</p> <p>If the investor does not clearly specify the choice of Plan at the time of investing, but mentions the broker code in the application form, then the default plan for such application shall be treated as Regular Plan - Growth Option.</p> <p>However, in case if the application form mentions neither the broker code nor the choice of plan, then the default plan for such application shall be treated as Direct Plan - Growth Option.</p> <p>If the unit holders selects Dividend option but does not specify the sub-option then the default sub-option shall be Dividend Reinvestment.</p> <p>**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.</p> <p>Systematic Investment Plan (SIP) will be available during the NFO as well as during on-going offer period. All other facilities like Systematic Withdrawal Plan (SWP), Systematic Transfer Plan (STP), Variable Transfer Plan (VTP) will be available only after the scheme re-opens for on-going offer.</p>

Applicable NAV (after the scheme opens for repurchase)	<ol style="list-style-type: none"> In respect of valid Redemption applications accepted at a Designated Collection Centre up to 3 p.m. on a Business Day, the NAV of such day will be applicable. In respect of valid Redemption applications accepted at a Designated Collection Centre after 3 p.m. on a Business Day, the NAV of the next Business Day will be applicable. 						
Minimum Amount for Application	<table border="1"> <thead> <tr> <th>Purchase</th> <th>Additional Purchase</th> <th>Repurchase</th> </tr> </thead> <tbody> <tr> <td>₹ 5,000/- and in multiples of ₹ 1/- thereafter.</td> <td>₹ 1000/- and in multiples of ₹ 1/- thereafter.</td> <td>The minimum redemption amount shall be 'any amount' or 'any number of units' as requested by the investor at the time of redemption request.</td> </tr> </tbody> </table>	Purchase	Additional Purchase	Repurchase	₹ 5,000/- and in multiples of ₹ 1/- thereafter.	₹ 1000/- and in multiples of ₹ 1/- thereafter.	The minimum redemption amount shall be 'any amount' or 'any number of units' as requested by the investor at the time of redemption request.
Purchase	Additional Purchase	Repurchase					
₹ 5,000/- and in multiples of ₹ 1/- thereafter.	₹ 1000/- and in multiples of ₹ 1/- thereafter.	The minimum redemption amount shall be 'any amount' or 'any number of units' as requested by the investor at the time of redemption request.					
Dispatch of Repurchase (Redemption) Request	The redemption or repurchase proceeds shall be dispatched to the unitholders within 10 working days from the date of redemption or repurchase.						
Benchmark Index	CRISIL Balanced Fund Index						
Dividend Policy	A dividend may be declared by the Trustee, at its discretion, from time to time (subject to the availability of distributable surplus as calculated in accordance with the Regulations). Such dividends if declared will be paid under normal circumstances, only to those Unit holders who have opted for Dividend Option - Payout. 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.						
Name of the Fund Manager	The Scheme will be managed by Mr. Neelesh Surana (Equity portion) and Mr. Yadnesh Chavan (debt portion)						
Name of the Trustee Company	Mirae Asset Trustee Company Private Limited						
Expenses of the Scheme	During New Fund Offer and Ongoing Offer Periods						
1. Load Structure	<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 -</p> <p>If redeemed within 6 months (182 days) from the date of allotment - 2.00%</p> <p>If redeemed after 6 months (182 days) but within 1 year (365 days) from the date of allotment - 1.00%</p> <p>If redeemed after 1 year (365 days) from the date of allotment - NIL</p> <p>A switch-out under Systematic Transfer Plan ("STP") or a withdrawal under Systematic Withdrawal Plan ("SWP") shall also attract an Exit Load like any Redemption. There will be no Load for Units created as a result of bonus Units. The exit load (net off service tax, if any, payable in respect of the same) shall be credited to the Scheme of the Fund.</p>						
2. Recurring Expenses	<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> <ol style="list-style-type: none"> 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; Expenses not exceeding 0.20% p.a. of daily net assets towards Investment Management and Advisory Fees and the various sub-heads of recurring expenses mentioned under Regulation 52 (2) and (4) of SEBI (MF) Regulations respectively; Brokerage and transaction costs not exceeding 0.12% of the value of trades in case of cash market transactions and 0.05% of the value of trades in case of derivatives transactions; and Service Tax on Investment Management and Advisory Fees. <p>Actual expenses for the previous financial year: N. A.</p>						
Waiver of Load for Direct Applications	Not Applicable.						
Tax treatment for the Investors (Unitholders)	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.						
Daily Net Asset Value (NAV) Publication	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.amfiindia.com . Investors can also call us on "1800 2090 777" (toll-free) to know the latest NAV.						
For Investor Grievances please contact	<p>Mr. Girish Dhanani Mirae Asset Global Investments (India) Pvt. Ltd. 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" (toll-free) for any queries. Investors can also visit the website at www.miraeassetmf.co.in for complete details.</p>						
Unitholders' Information	<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> <p>Account Statement for ongoing transactions:</p> <ul style="list-style-type: none"> 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. 						

	<ul style="list-style-type: none"> • 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). <p>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.</p> <p>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</p> <p>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</p> <p>Annual Financial Results: The Scheme wise annual report or an abridged summary thereof shall be sent:</p> <p>(i) by e-mail to the Unit holders whose e-mail address is available with the Fund,</p> <p>(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.</p> <p>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. March 31 each year).</p> <p>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.</p> <p>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).</p>
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Date : 18th June, 2015

INSTRUCTIONS

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

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

1. General Instructions

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

2. Applicant Information

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

Basic KYC: Applicants are required to provide basic KYC form along with details like photograph, proof of identity, proof of address [self-attested by the investor/attested by the ARN Holder/AMFI distributor], and other details as per KYC form, to update their KYC with the fund and update on SEBI designated KYC Registration Authority (KRA) systems and complete the In-Person Verification (IPV). If applicants have already complied with basic KYC through some other intermediary, they may just provide a KYC acknowledgement of valid KYC status available through the KRA. Basic KYC is applicable for all applicants, Guardian and Power of Attorney Holders as well.

Additional Details: Additional details like status, occupation details, gross annual income, net worth and other details as mentioned in the relevant sections of the application form are mandatory for all applicants as applicable, 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 company or is controlled by such listed Company, are also required to submit a declaration of ultimate beneficial ownership in the mandated format as available on the website of the fund, the same is also part of this KIM.

Rejection: Applicants 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. However, existing investors are also urged to comply with the new KYC requirements including IPV as mandated by SEBI. 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. KYC is 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.

Permanent Account Number (PAN) mandatory 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 investments 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.

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

- (e) (i) All the applicants must sign in original on the application form. Signatures should be in English or in any Indian language. Thumb impressions should be from the left hand for males and the right hand for females and in all cases be attested by a Magistrate, Notary Public or Special Executive Magistrate. In case of an HUF (Hindu Undivided Family), the Karta will sign on behalf of the HUF.
- (ii) In case the application is under a power of Attorney (POA), a duly certified copy thereof duly notarized should be submitted with the application. The POA document should contain the signature of both the applicant and the constituted Attorney.
- (iii) Applications made by a Limited Company or a Body Corporate or a registered Society or Trust, should be accompanied by a copy of the relevant resolution or authority to make the application, as the case may be, along with a certified copy of the Memorandum and Articles of Association or Trust deed/Bye laws/Partnership deed, whichever is applicable. Refer to document check list.
- (f) 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.

On an ongoing basis, all Change of Bank details (COB) will have to be submitted separately. The investors must submit in original any one of the following documents of the new bank account:

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

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

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

- 3a. **Indian Financial System (IFSC):** Investors are requested to mention the IFSC while submitting any bank details update request to help facilitate the payouts seamlessly through the electronic route. IFSC is an 11 digit number given by the banks on the cheques.

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

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

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

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

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

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

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

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

6. Investment Details:

- a) Resident Investors may make payment by cheque payable locally in the city where the application form is submitted at the local Mirae Asset Mutual Fund/AMC office or Authorised Collection Centre(s).
- b) Please mention the application serial number on the reverse of the cheque/demand draft tendered with the application. The cheque should be drawn in favour of respective scheme name. Non MICR/Outstanding Cheques/Money Orders/Post Dated Cheques or Cash is not permitted. Investors residing in Centres, where the Investors Service Centres/Authorised Collection Centre(s) of the mutual fund are not located, are requested to make payment by demand drafts payable at the Centre where the application is to be lodged. D.D. charges would be borne by the AMC only for the investors residing at places which are not covered by our offices/authorised centres. The maximum charges so borne by the AMC would be restricted to limits as prescribed by State Bank of India. Please refer to the SID/SAI for complete details on D.D. charges.
- c) In case the payment is made through Indian Rupee draft purchased abroad from FCNR or NRE A/C, Account Debit certificate from the Bank issuing the draft, confirming the debit should be submitted. For subscription made by NRE/FCNR Account cheques, the application forms must be accompanied with a photocopy of the cheque or Account debit Letter/certificate from the bankers. FIRC certificate is required to be submitted evidencing source of funds through Non Domestic Account. The AMC and the Registrar may ascertain the repatriation status purely based on the details provided under Investment and Payment details and will not be liable for any incorrect information provided by the applicant(s). In case the source of funds through Non Domestic Account is not validated/provided, AMC will not be in a position to repatriate redemption proceeds.
- d) Applicants should indicate the Option (Dividend/Growth) for which the application is made. In absence of information the request would be processed under the default option as mentioned in the SID/Statement of Additional information of the relevant scheme.

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 except in the following cases:

- Payment by Parents/Grand-Parents/related persons on behalf of a minor in consideration of natural love and affection or as gift for a value not exceeding Rs.50,000/- (each regular purchase or per SIP installment);
- Payment by employer on behalf of employee under Systematic Investment Plan (SIP) facility through payroll deductions; deductions out of expense reimbursements;
- Custodian on behalf of an FII or a Client.

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

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

7. **Communication:**

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

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

Investor(s) who have provided their email address in the application form or any subsequent communication in any of the folio belonging to the investor, Electronic Mail (email) shall be treated as a default mode for sending various statutory communications including Abridged Annual Report to the investor.

However, the unit holder always has the right to request a physical copy of any statutory communication and the AMC will arrange for the same to be sent to the unit holder.

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

This facility enables existing investors to transact online on www.miraeeasetsmf.co.in using the Mirae Asset e-Fund Market Facility. On transact@ease, all our KYC Compliant Investors who have their e-mail Address and Mobile Number registered under the Folio 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 Mirae Asset e-fund market facility. 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) under 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 may be allowed to nominate upto a maximum of three nominees. The nomination will be on a proportionate basis and investor may specify the percentage for each nominee in the event of his/her demise. If the percentage is not specified, it will be equal percentage for the nominees by default. Provision for mentioning the details of the nominees are made in the KIM/application form and or separate nomination request forms is made available to the investors. The details of the nominee(s) will be captured by the Registrar and will be available in the data base maintained. Upon receipt of intimation from the nominee(s) regarding demise of the investor duly accompanied with necessary documents e.g. providing proof of the death of the Unit Holder, letter from nominee, attested copy of the death certificate of the unit holder, KYC of the nominee and complete bank details of nominee along with his signature duly attested in original by the banker, furnishing proof of guardianship if the nominee is a minor, and the execution of an indemnity bond or such other documents as may be required from the nominee in 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.

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 point 8 of the Common Application form.

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

No entry load will be charged with respect to applications for purchase/additional purchase/switch-in/ registered under SIP/STP accepted by the Fund with effect from August 01, 2009.

The upfront commission on investment made by the investor, if any, shall be paid to the ARN Holder directly by the investor, based on the investor's assessment of various factors including service rendered by the ARN Holder.

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

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

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

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

11. **Transaction charges: In case of applications of Rs. 10,000 & more and routed through a distributor who has opted for such transaction charges, transaction charges are deducted from the subscription amount for purchases/subscriptions relating to new inflows and paid to the distributor as follows or as 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 investors 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 to the distributor by a separate cheque based on his assessment of various factors including the service rendered by the distributor.

12. **Employee Unique Identification Number (EUIIN):** SEBI has made it compulsory for every employee/relationship manager/sales person of the distributor of mutual fund products to quote the EUIIN obtained by him/her from AMFI in the Application Form. The EUIIN is a seven digit unique alpha numeric number that is issued by AMFI to all the employees/relationship manager/sales persons of the distributor, interacting with the investor for the sale of Mutual Fund products. For eg. EUIIN is alpha-numeric, with one alphabet and six numerals, for example E123456. EUIIN, 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 EUIIN in the Application Form. Hence, if your investments are routed through a distributor please ensure that the EUIIN is correctly filled up in the Application Form. EUIIN 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 EUIIN 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/transaction form(s).

13. **Overseas Distributors:** Overseas Distributors are exempt from obtaining NISM certification and AMFI registration. However, such Overseas Distributors are required to comply with the guidelines/requirements as may be issued by AMFI/SEBI from time to time and also comply with the laws, rules and regulations of jurisdictions where they carry out their operations in the capacity of distributors.

14. **New cadre distributors:** SEBI has introduced a new cadre of distributors such as postal agents; retired government and semi-government officials (class III and above or equivalent), retired teachers and retired bank officers (all such retired persons with at least 10 years of service) and other similar persons (such as Bank correspondents) as may be notified by AMFI/AMC from time to time. Such New Cadre distributor can sell only 'simple and performing' diversified equity schemes, index funds and fixed maturity plans. There is a pre-fix of "SD" before the ARN number of such distributors. They also hold an EUIIN which must be quoted in the application form.

The list of eligible schemes which may be sold by new cadre distributors is available on www.miraeeasetsmf.co.in In case your application for subscription through such distributor is not for an eligible scheme, it is liable to be rejected.

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

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

16. 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 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 indicia 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

- US is the place of birth or country of incorporation
- Having US telephone number
- Having any residence / mailing address / 'C/o address' / hold mail address / PO Box address in the US
- Having Standing instruction to transfer funds to an account maintained in USA
- Being POA holder based out of US or having US residence / citizenship
- Paying tax in the US
- Having Identification Number or any identification that indicates US residence / citizenship
- Having US beneficiary owners /shareholders
- The Director / Promotor / Authorised signatory / POA holder of non-individual investor is based out of US or holds US residence / citizenship.

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.miraeeasetsmf.co.in).

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

PAN Details KYC Pls Proof Attached Pls indicate if US Person / Resident of Canada - Yes No* (*Default if not)

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 (Rs.) [Pls 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

4. 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.

4A. Mandatory for NRI / FII Applicant [Please provide Full Address. P. O. Box No. may not be sufficient. For Overseas Investors, Indian Address is preferred]

Overseas Correspondence Address

5. 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)

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

Scheme Mirae Asset Prudence Fund Regular Plan Direct Plan Growth (Default) Payout Dividend Reinvestment

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

Table with 6 columns: 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)

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

National Securities Depository Limited (NSDL) Central Depository Services (India) Limited (CDSL)

DP Name DP Name

DP ID I N Benef. A/C No. 16 Digit A/C No.

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

8. 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

Table with 7 columns: No., Nominee(s) Name, Date of Birth (in case of Minor), Name of the Guardian (in case of Minor), Relationship, % of Share, Signature of Nominee / Guardian

9. 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, I/We hereby apply for units of the scheme and agree to abide by the terms, conditions, rules and regulations governing the scheme. (B) I/We hereby declare that the amount invested in the scheme is through legitimate sources only and does not involve and is not designed for the purpose of the contravention of any provisions of the Income Tax Act, Anti Money Laundering Laws or any other applicable laws enacted by the Government of India from time to time. (C) Signature of the nominee acknowledging receipts of my/our credit will constitute full discharge of liabilities of Mirae Asset Mutual Fund. (D) The information given in / with this application form is true and correct and further agrees to furnish additional information sought by Mirae Asset Global Investments (India) Private Limited (AMC) / Fund and undertake to update the information/details with the AMC / Fund/Registrars and Transfer Agent (RTA) from time to time. I/We hereby confirm that the AMC/Fund shall have the right to share my/our 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 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.

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

PAYMENT DETAILS

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

Cheque / DD should be drawn in favour of "Mirae Asset Prudence 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.

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MIRAE ASSET PRUDENCE FUND

SYSTEMATIC INVESTMENT PLAN (SIP)



(An open-ended equity oriented asset allocation scheme)

Registration Cum Mandate Form

New Fund Offer opens on: 08/07/2015 & closes on: 22/07/2015

Scheme re-opens for continuous sale & re-purchase on or before five business days from the date of allotment.

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 inappropriateness, if any, provided by the employee/relationship manager/sales person of the distributor/sub broker.

Signature of 1 st Applicant / Guardian / Authorised Signatory /PoA/Karta	Signature of 2 nd Applicant / Guardian / Authorised Signatory /PoA	Signature of 3 rd Applicant / Guardian / Authorised Signatory /PoA
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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 (Rs.) 1000 Quarterly - Min (Rs.) 1500

Scheme **Mirae Asset Prudence Fund** Regular Plan Direct Plan Growth (Default) Payout Dividend Reinvestment

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

SIP PERIOD: SIP Start Date : M **09** Y **2015** 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.
Branch Name & Address City
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)
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5. AUTHORISATION OF BANK ACCOUNT HOLDER [To be signed by the Account Holder(s) as per Bank Records]

This is to inform I/We have registered for the RBI's Electronic Clearing Service (ECS / Direct Debit) Facility and that my / our payment towards my / our investment in Mirae Asset Mutual Fund shall be made from my / our below mentioned Bank Account Number with your bank. I / We authorise Mirae Asset Mutual Fund, acting through their service providers and representative carrying this ECS Mandate / Direct Debit Facility Form to get it verified & executed. Mandate verification charges, if any, may be charged to my/our account.

Name of A/c. Holder as in Bank Records

Core Banking A/c. No. Each SIP Amount (₹)

Signature of 1 st Applicant / Guardian / Authorised Signatory /PoA/Karta (AS IN BANK RECORDS)	Signature of 2 nd Applicant / Guardian / Authorised Signatory /PoA (AS IN BANK RECORDS)	Signature of 3 rd Applicant / Guardian / Authorised Signatory /PoA (AS IN BANK RECORDS)
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Investor must read the instructions, terms and conditions overleaf before completing this form. All investors need to fill up the main Application Form along with SIP application form

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

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

B. SIP Payment through Direct Debit Facility

List of Banks 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

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

C. Common Terms & Conditions

Please read this form in conjunction with the SIP terms and conditions mentioned in the SID/SAI and the Key Information Memorandum of this 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 Scheme 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 or deductions out of expense reimbursements
 - 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 note Default Option is Growth. In case of Dividend, default option is Dividend Reinvestment
- Please refer the Key Information Memorandum / SID / SAI of Scheme 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 absence 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 (EUIIN):** SEBI has made it compulsory for every employee / relationship manager / sales person of the distributor of mutual fund products to quote the EUIIN obtained by him / her from AMFI in the Application Form. EUIIN, particularly in advisory transactions, would assist in addressing any instance of 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 EUIIN in the Application Form. Hence, if your investments are routed through a distributor please ensure that the EUIIN is correctly filled up in the Application Form. However, if your distributor has not given you any advice pertaining to the investment, the EUIIN box may be left blank. In this case, you are required to tick mark the box provided above the signature box. However, in case of any exceptional cases where there is no interaction by the employee/sales person / relationship manager of the distributor/sub broker with respect to the transaction, AMCs shall take the requisite declaration separately signed by the investor.

Background: In its continuing endeavor to make the existing public issue process more efficient SEBI introduced a supplementary process of applying in public issues, viz: the “Applications Supported by Blocked Amount (ASBA)” process. Accordingly, Securities and Exchange Board of India (Issue of Capital and Disclosure Requirements) Regulations, 2009, as amended have been amended for ASBA process. The salient features of Circular No. SEBI/ CED / DIVA / ASBA / 1 / 2009 / 30 / 12 dated December 30, 2009 available on SEBI website for “Additional mode of payment through Applications Supported by Blocked Amount (hereinafter referred to as “ASBA”) are mentioned below for understanding the ASBA process:

- 1. Meaning of ASBA:** ASBA is an application for Subscribing to a New Fund Offer Application FORM (NFO), containing an authorisation to block the application money in a bank account.
- 2. Self Certified Syndicate Bank (SCSB):** SCSB is a banker to an issue registered with the SEBI which offers the facility of applying through the ASBA process. The list of SCSB will be displayed by SEBI on its website at www.sebi.gov.in from time to time. ASBAs can be accepted only by SCSBs, whose names appear in the list of SCSBs displayed on SEBI's website. Investors maintaining their accounts in any of these Banks may approach one of the designated branches of these SCSB's for availing this facility. An updated list of all the registered SCSB's, their controlling branches, contact details and details of their contact persons, a list of their designated branches which are providing such services is available on the website of SEBI at the address <http://www.sebi.gov.in>. Further these details are also available on the website of the Stock Exchanges at <http://www.bseindia.com> and <http://www.nseindia.com>. Alternatively Investors may also contact the AMC, R& TA for information about the SCSB's or the ASBA process. These SCSB's are deemed to have entered into an agreement with the Issuer and shall be required to offer the ASBA facility to all its account holders for all issues to which ASBA process is applicable. A SCSB shall identify its Designated Branches (DBs) at which an ASBA bidder shall submit ASBA and shall also identify the Controlling Branch (CB), which shall act as a coordinating branch for the Registrar to the issue. Stock Exchange and Merchant Bankers. The SCSB, its DBs and CB shall continue to act as such, for all issues to which ASBA process is applicable. The SCSB may identify new DBs for the purpose of ASBA process and intimate details of the same to SEBI, after which SEBI will add the DB to the list of SCSB's maintain by it. The SCSB shall communicate the following details to Stock Exchanges for making it available on their respective website. These details shall also be made available by the SCSB on its website:
 - (i) Name and address of the SCSB.
 - (ii) Addresses of DBs and CB and other details such as telephone number, fax number and email ids.
 - (iii) Name and contact details of a nodal officer at a senior level from the CB.
- 3. Eligibility of Investors:** An Investors shall be eligible to apply through ASBA process, if he/she:
 - (i) is a “Resident Retail Individual Investor, Non Institutional Investor, OIBs, Eligible Nris applying on non-repatriation basis, Eligible Nris applying on repatriation basis i.e. any investor.
 - (ii) is applying through blocking of funds in a bank account with the SCSB; Such investors are hereinafter referred as ‘ASBA Investors’.
- 4. ASBA Facility in Brief:** Investors shall submit his Bid through an ASBA cum Application Form, either in physical or electronic mode, to the SCSB with whom the bank account of the ASBA Investors or bank account utilised by the ASBA Investors (“ASBA Account”) is maintained. The SCSB shall block an amount equal to the NFO application Amount in the bank account specified in the ASBA cum Application form, physical or electronic, on the basis of an authorisation to this effect given by the account holder at the time of submitting the application. The Bid Amount shall remain blocked in the aforesaid ASBA Account until the allotment in the New fund offer and consequent transfer of the Application Amount against the allocated Units to the issuers account designated for this purpose, or until withdrawal/failure of the Offer or until withdrawal/rejection of the ASBA Application, as the case may be. The ASBA data shall thereafter be uploaded by the SCSB in the electronic IPO system of the Stock Exchange. Once the Allotment is finalised, the R&TA to the NFO shall send an appropriate request to the Controlling Branch of the SCSB for unblocking the relevant bank accounts and for transferring the amount allocable to the successful ASBA Bidders to the AMC account designated for this purpose. In case of withdrawal/Rejection of the Offer, the R&TA to the Offer shall notify the SCSBs to unblock the blocked amount of the ASBA Bidders within one day from the day of receipt of such notification.
- 5. Obligations of the AMC:** AMC shall ensure that adequate arrangements are made by the R&TA for the NFO to obtain information about all ASBAs and to treat these application similar to non-ASBA applications while allotment of Units, as per the procedure specified in the Securities and Exchange Board of India (Issue of Capital and Disclosure Requirements) Regulations, 2009. Investors are requested to check with their respective banks about the availability of the ASBA facility.

Other Information for ASBA Investors:

1. SCSB shall not accept any ASBA after the closing time of acceptance on the last day of the NFO period.
2. SCSB shall give ASBA investors an acknowledgment for the receipt of ASBAs.
3. SCSB shall not upload any ASBA in the electronic system of the Stock Exchange(s) unless (i) it has received the ASBA in a physical or electronic form; and (ii) it has blocked the application money in the bank account specified in the ASBA or has system to ensure that Electronic ASBAs are accepted in the system only after blocking of application money in the relevant bank account opened with it.
4. SCSB shall ensure that complaints of ASBA investors arising out of errors or delay in capturing of data, blocking or unblocking of bank accounts, etc. are satisfactory redressed.
5. SCSB shall be liable for all its omissions and commissions in discharging responsibilities in the ASBA process.
6. R&TA to the NFO shall act as a nodal agency for redressing complaints of ASBA and non-ASBA investors, including providing guidance to ASBA investors regarding approaching the SCSB concerned.

Grounds for rejection of ASBA applications

ASBA application forms can be rejected by the AMCI / Registrar / SCSBs, on the following technical grounds:

1. Applications by persons not competent to contract under the Indian Contract Act. 1872, including but not limited to minors, insane persons etc.
2. Mode of ASBA i.e. either Physical ASBA or Electronic ASBA, not selected or ticked.
3. ASBA Application form without the stamp of the SCSB.
4. Application by any person outside India if not in compliance with applicable foreign and Indian laws.
5. Bank account details not given/incorrect details given.
6. Duly certified Power of Attorney, if applicable, not submitted along with the ASBA application form.
7. No corresponding records available with the Depositories matching the parameters namely (a) Names of the ASBA applicants (including the order of names of joint holders) (b) DP ID @ Beneficiary account number or any other relevant details pertaining to the Depository Account.
8. Insufficient funds in the investor's account.
9. Application accepted by SCSB and not uploaded on/with the Exchange/ Registrar.

DECLARATION FOR ULTIMATE BENEFICIAL OWNERSHIP [UBO]

(Mandatory for Non-Individual Applicants/Investors)*

*This declaration is not needed for Companies that are listed on any recognized stock exchange or is a Subsidiary of such Listed Company or is Controlled by such Listed Company

A. Applicant details:

Applicant Name

PAN Number

B. Category [tick applicable category]:

- Unlisted Company Partnership Firm Limited Liability Partnership Unincorporated association / body of individuals
 Public Charitable Trust Religious Trust Private Trust/Trust created by a Will Others _____ (Please specify)

C. Details of Ultimate Beneficial Owners (If the given space below is not adequate, please attach multiple declaration forms)

Name of UBO & Address [Mandatory]	PAN or any other valid ID proof for those where PAN is not applicable / Tax identification number (or functional equivalent) for each country identified in relation to each investor# [Mandatory]	Country of tax residency/ permanent residency	County of Citizenship	UBO Code [Mandatory]	KYC (Yes/No) [Please attach KYC acknowledgement copy]

Attached documents should be self certified by the UBO and certified by the applicant or Authorised signatory.

I/We acknowledge and confirm that the information provided above is/are true and correct to the best of my/our knowledge and belief. In case any of the above specified information is found to be false or untrue or misleading or misrepresenting, I/We aware that I/We may liable for it. I/We hereby authorize sharing of the information furnished in this form with all SEBI Registered Intermediaries and they can rely on 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.

Place:

Date:

Authorized Signatories

[with Company/Trust/Firm/Body Corporate seal]

BACKGROUND

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/MIRSD/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).

1. The Ultimate Beneficial Owner means:

A 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.

B 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.

2. 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/MIRSD/11/2012 dated September 5, 2012.

3. 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: Natural person(s) exercising ultimate effective control over the Trust through a chain of control or ownership.

DETAILS UNDER FOREIGN ACCOUNT TAX COMPLIANCE ACT (FATCA)

FOR INDIVIDUALS

First/Sole	Country of Birth		Nationality / Citizenship		Country of Residence	
	Country of Tax Residence					
	Foreign Tax ID No.					
	If you are not resident in any country (except India) for tax purposes, (please ✓) <input type="radio"/>					
Second	Country of Birth		Nationality / Citizenship		Country of Residence	
	Country of Tax Residence					
	Foreign Tax ID No.					
	If you are not resident in any country (except India) for tax purposes, (please ✓) <input type="radio"/>					
Third	Country of Birth		Nationality / Citizenship		Country of Residence	
	Country of Tax Residence					
	Foreign Tax ID No.					
	If you are not resident in any country (except India) for tax purposes, (please ✓) <input type="radio"/>					
Guardian	Country of Birth		Nationality / Citizenship		Country of Residence	
	Country of Tax Residence					
	Foreign Tax ID No.					
	If you are not resident in any country (except India) for tax purposes, (please ✓) <input type="radio"/>					
POA Holder	Country of Birth		Nationality / Citizenship		Country of Residence	
	Country of Tax Residence					
	Foreign Tax ID No.					
	If you are not resident in any country (except India) for tax purposes, (please ✓) <input type="radio"/>					

FOR NON-INDIVIDUALS

Country of Tax Residence	
Foreign Tax ID No.	

Form W8 BEN-E / Specified declaration (Please download the form from our website www.miraeassetmf.co.in)

OR

Unable to provide (Mirae Asset Mutual Fund will contact you in due course to confirm your FATCA Status)

Where no box is ticked, the second statement will be taken as the default implying that the applicant / investor currently is unable to confirm FATCA status and will confirm the same in future.

DECLARATION

I declare that the information is to the best of my knowledge and belief, accurate and complete. I agree to notify Mirae Asset Mutual Fund / Mirae Asset Global Investments (India) Private Limited immediately in the event the information in the self-certification charges.

Sole / First Applicant / Guardian / POA	Second Applicant	Third Applicant

INSTRUCTIONS

- Details under FATCA / Foreign Tax Laws:** Tax Regulations require us to collect information about each investor's tax residency. In certain circumstances (including if we do not receive a valid self-certification from you) we may be obliged to share information on your account with relevant tax authorities. If you have any questions about your tax residency, please contact your tax advisor. Should there be any change in information provided, please ensure you advise us promptly, i.e. within 30 days.
- Individuals :** 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. Foreign Account Tax Compliance provisions (commonly known as FATCA) are contained in the US Hire Act 2010.
- Non-Individuals :** If you are classified as a passive NEFE for FATCA purposes, please include in the section relating to Ultimate beneficial Owner (UBO), details of any specified US persons having controlling interest in the foreign country information field along with your US Tax Identification Number for FATCA purposes. Foreign Account Tax Compliance provisions (commonly known as FATCA) are contained in the US Hire Act 2010.

**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, 11-11A, 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**-Ramkunji 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, Aroha 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 Bail, 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, Dharampath, 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, Thiagaraja 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, Tiithal Road, Valsad-396001 ● **Vapi**-Shop No.12, Ground Floor, Sheetal Appartment, Opp. K. P. Tower, Imran Nagar, Silvassa Road, Vapi-396195 ● **Varanasi**-D-64/132, KA 1st Floor, Anant Complex, Sagra, 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.