MIRAE ASSET
Mutual Fund

DRAFT SCHEME INFORMATION DOCUMENT

	Name of Mutual Fund	Mirae Asset Mutual Fund
	Name of Asset Management Company	Mirae Asset Investment Managers (India) Private Limited
	Address of AMC	Registered & Corporate Office: Unit No.606, Windsor Building, Off. C.S.T Road, Kalina, Santacruz (East), Mumbai – 400098 **Tel. No.:** 022-678 00 300 **Fax No.:** 022- 6725 3940 - 47
	Website of AMC	**www.miraeassetmf.co.in**
	Name of Trustee Company	Mirae Asset Trustee Company Private Limited
	Address of Trustee Company	Registered & Corporate Office: Unit No.606, Windsor Building, Off. C.S.T Road, Kalina, Santacruz (East), Mumbai – 400098
SO-1 & 2	***Name of the Scheme***	***Mirae Asset CRISIL-IBX Financial Services 3-6 Months Debt Index Fund*** *(An open-ended constant maturity index fund tracking CRISIL-IBX Financial Services 3-6 Months Debt Index. A relatively low interest rate risk and relatively low credit risk)*
	Category of Scheme *~~Equity~~/ Debt/ ~~Hybrid ETF/Gold or Silver ETF/FoFs~~ (single domestic or overseas index). *In case of Hybrid funds, indicate the sub category (Balanced/ Equity oriented/ debt oriented)	Other Schemes - Index Funds
SO-7	Scheme Code	It is to be obtained from NSDL and will be updated at the time of filing launch SID with SEBI.

The subscription list may be closed earlier by giving at least one day's notice in one daily newspaper, however the NFO period shall be open for minimum 3 working days. The Trustee reserves the right to extend the closing date of the New Fund Offer Period, subject to the condition that the subscription list of the NFO period shall not be kept open for more than 15 days.

Offer for Units of Rs. 10 each for cash during the New Fund Offer and Continuous offer for Units at NAV based prices

New Fund Offer opens on: - XX/XX/XXXX
New Fund Offer closes on: - XX/XX/XXXX
Scheme re-opens on: - XX/XX/XXXX

SO-3

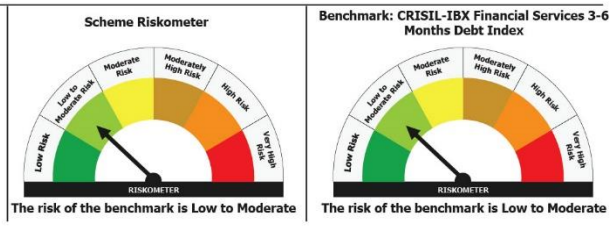
SO-5

Investment Objective

Mirae Asset CRISIL-IBX Financial Services 3-6 Months Debt Index Fund:

The investment objective of the scheme is to track the CRISIL-IBX Financial Services 3-6 Months Debt Index, subject to tracking errors.

*There can be no assurance or guarantee that the investment objective of the Scheme will be achieved.



***Note**: The above Product Labelling assigned during the New Fund Offer (NFO) is based on internal assessment of the scheme characteristics or model portfolio and the same may vary post NFO when the actual investments are made.*

SO-4

Potential Risk Class Matrix (PRC)			
Credit Risk → / Interest Rate Risk ↓	Relatively Low (Class A)	Moderate (Class B)	Relatively High (Class C)
Relatively Low (Class I)	A-I		
Moderate (Class II)			
Relatively High (Class III)			

Investors are advised to refer to the Statement of Additional Information (SAI) for details of Mirae Asset Mutual Fund, Standard Risk Factors, Special Considerations, Tax and Legal issues and other general information on www.miraeassetmf.co.in

The particulars of the Scheme have been prepared in accordance with the Securities and Exchange Board of India (Mutual Funds) Regulations 2026, (herein after referred to as SEBI (MF) Regulations) as amended till date and circulars issued thereunder filed with SEBI. The units being offered for public subscription have not been approved or recommended by SEBI nor has SEBI certified the accuracy or adequacy of the Scheme Information Document.

The Scheme Information Document sets forth concisely the information about **Mirae Asset CRISIL-IBX Financial Services 3-6 Months Debt Index Fund** that a prospective investor ought to know before investing. Before investing, investors should also ascertain about any further changes to this Scheme Information Document after the date of this Document from the Mutual Fund / Investor Service Centres / Website / Distributors or Brokers.

SAI is incorporated by reference (is legally a part of the Scheme Information Document). For a free copy of the current SAI, please contact your nearest Investor Service Centre or log on to our website.

The Scheme Information Document should be read in conjunction with the SAI and not in isolation.

This Scheme Information Document is dated XX/XX/XXXX.

CRISIL Indices Limited Disclaimer: Each CRISIL Index (including, for the avoidance of doubt, its values and constituents) is the sole property of CRISIL Limited (CRISIL). No CRISIL Index may be copied, retransmitted or redistributed in any manner. While CRISIL uses reasonable care in computing the CRISIL Indices and bases its calculation on data that it considers reliable, CRISIL does not warrant that any CRISIL Index is error free, complete, adequate or without faults. Anyone accessing and/or using any part of the CRISIL Indices does so subject to the condition that: (a) CRISIL is not responsible for any errors, omissions or faults with respect to any CRISIL Index or for the results obtained from the use of any CRISIL Index; (b) CRISIL does not accept any liability (and expressly excludes all liability) arising from or relating to their use of any part of CRISIL Indices

HIGHLIGHTS/SUMMARY OF THE SCHEME

Sr. No.	Title	Description
I.	**Benchmark (TRI)**	**CRISIL-IBX Financial Services 3-6 Months Debt Index** **Rationale for adoption of benchmark:** The Trustees have adopted CRISIL-IBX Financial Services 3-6 Months Debt Index as the benchmark index. Being an Index Scheme, the composition of the aforesaid benchmark index is such that it is most suited for comparing performance of the Scheme.
II.	**Plans and Options** Plans/Options and sub options under the Scheme	The Scheme will have Regular Plan and Direct Plan** with a common portfolio and separate NAVs. Investors should indicate the Plan for which the subscription is made by indicating the choice in the application form. Each of the above Regular and Direct Plan under the scheme will have the following Options / Sub-options: (1) Growth Option and (2) Income Distribution cum Capital Withdrawal option (IDCW). The Income Distribution cum capital withdrawal option shall have 2 sub options: (a) Payout of Income Distribution cum capital withdrawal option ("Payout of IDCW") (b) Reinvestment of Income Distribution cum capital withdrawal option ("Reinvestment of IDCW"). Amounts can be distributed out of investors capital (Equalization Reserve), which is part of sale price that represents realized gains The default option for the unitholders will be Regular Plan - Growth Option if he is routing his investments through a distributor and Direct Plan – Growth option if he is a direct investor. If the unit holders select IDCW option but does not specify the sub-option then the default sub-option shall be Reinvestment of IDCW. Investors subscribing under Direct Plan of the Scheme will have to indicate "Direct Plan" against the Scheme name in the application

form i.e. "**Mirae Asset CRISIL-IBX Financial Services 3-6 Months Debt Index Fund - Direct Plan**".

Guidelines for Processing of transactions received under Regular Plan with invalid ARN

In accordance with AMFI circular no. 135/BP/ 111 /2023-24 dated February 02, 2024, transactions received in Regular Plan with Invalid ARN shall be processed in Direct Plan of the same Scheme (even if reported in Regular Plan), applying the below logic:

Transaction Type	**Primary ARN**			**SUB distributor ARN**		**EUIN ***	**Execution Only Mentioned**	**Regular Plan / Direct Plan**
	Valid	**Invalid**	**Empanelled**	**Valid**	**Invalid**	**Valid**	**Yes**	
Lump Sum/ Registration	Y		Y				Y	Regular
	Y		N	Not applicable				Direct
	Y		Y	N.A	N.A	N.A	N	Regular
	Y		Y	Y		Y		Regular
		Y						Direct
	Y		Y	Y			Y	Regular
	Y		Y		Y			Direct
Trigger	Y			Not applicable				Regular
		Y		Not applicable				Direct

The AMC reserves the right to introduce a new option / investment Plan at a later date, subject to the SEBI (MF) Regulations. The AMC also reserves the right to discontinue / withdraw any option / investment plan, if deemed fit, after taking approval of the Board of Directors of AMC and Trustee.

**DIRECT PLAN: Direct Plan is only for investors who purchase /subscribe Units in a Scheme directly with the Mutual Fund or through

		the stock exchange and is not available for investors who route their investments through a Distributor. For detailed disclosure on default plans and options, kindly refer SAI.
III.	**Load Structure** SO-47	Exit Load is an amount which is paid by the investor to redeem the units from the scheme. Load amounts are variable and are subject to change from time to time. For the current applicable structure, please refer to the website of the AMC (https://www.miraeassetmf.co.in/) or may call at '**1800 2090 777'** or your distributor.

Type of Load	**Load Chargeable (as %age of NAV)**
Exit	Nil

No Exit Load shall be levied in case of switch transactions from Regular Plan to Direct Plan vice versa.

As per para 11.7 of SEBI Master Circular dated March 20, 2026, no load would be charged on Bonus units.

The Mutual Fund may charge the load within the stipulated limit of 3% and without any discrimination to any specific group. The Repurchase Price however, will not be lower than 97% of the NAV.

The exit load charged if any shall be credited to the scheme

The Trustee reserves the right to modify/alter the load structure and may decide to charge on the Units with prospective effect, subject to the maximum limits as prescribed under the SEBI Regulations. At the time of changing the load structure, the AMC shall take the following steps:

- Arrangements shall be made to display the changes/modifications in the SID in the form of a notice in all the Mirae Asset ISCs' and distributors' offices and on the website of the AMC.
- The notice–cum-addendum detailing the changes shall be attached to SIDs and Key Information Memoranda. The addendum will be circulated to all the distributors so that the same can be attached to all SIDs and Key Information Memoranda already in stock.
- The introduction of the exit load along with the details shall be stamped in the acknowledgement slip issued to the investors on submission of the application form and may also be disclosed in the statement of accounts issued after the introduction of such load.

		• A public notice shall be provided on the website of the AMC in respect of such changes. • Any other measures which the mutual funds may feel necessary. The AMC may change the load from time to time and in case of an exit/repurchase load this may be linked to the period of holding. It may be noted that any such change in the load structure shall be applicable on prospective investment only. The exit load (net off GST, if any, payable in respect of the same) shall be credited to the Scheme of the Fund. The distributors should disclose all the commissions (in the form of trail commission or any other mode) payable to them for the different competing schemes of various mutual funds from amongst which the scheme is being recommended to the investor.
IV.	**Minimum Application Amount**	**During NFO:** Rs. 5,000 per application and in multiples of Re. 1 thereafter. Units will be allotted in whole figures and the balance amount will be refunded. **On continuous basis:** Rs.5,000/- and in multiples of Re. 1/- thereafter. **Investments through SIP**: Rs. 99/- and in multiples of Re.1/- thereafter The Minimum Application amount mentioned above shall not be applicable to the mandatory investments made in the Scheme pursuant to the provisions of para 7.13 and 7.14 of SEBI Master Circular dated March 20, 2026, as amended from time to time
V.	**Minimum Additional Purchase Amount**	For subsequent additional purchases, the investor can invest with the minimum amount of Rs. 1,000/- and in multiples of Re. 1/- thereafter.
VI.	**Minimum Redemption amount**	The minimum redemption amount shall be 'any amount' or 'any number of units' as requested by the investor at the time of redemption
VII.	**Tracking Error**	Tracking error is the standard deviation of the difference in daily returns between the Scheme and the underlying index annualized over 1-year period. Regular Plan | Direct Plan *The Scheme being a new scheme, the same is not applicable* The AMC shall disclose tracking error based on past one year rolling data, on a daily basis, on the website of AMC on ETF Mutual Fund: Invest in Exchange Traded Funds Online | Mirae Asset (miraeassetmf.co.in) and AMFI.

VIII.	**Tracking Difference**	The annualized tracking difference averaged over one year period shall not exceed 1.25%. In case the average annualized tracking difference over one year period is higher than 1.25%, the same shall be brought to the notice of trustees with corrective actions taken by the AMC, if any. Tracking difference i.e. the annualized difference of daily returns between the index or goods and the NAV of the Scheme will be disclosed on the website of the AMC ETF Mutual Fund: Invest in Exchange Traded Funds Online | Mirae Asset (miraeassetmf.co.in) and AMFI, on a monthly basis, for tenures 1 year, 3 years, 5 years, 10 years and since the date of allotment of units. Regular Plan | Direct Plan *The Scheme being a new scheme, the same is not applicable*
SO-41 IX.	**Computation of NAV**	The NAV of the Units of the Scheme will be computed by dividing the net assets of the Scheme by the number of Units outstanding on the valuation date. NAV of Units under the Options there under can be calculated as shown below: NAV = (Market or Fair Value of Scheme's investments + Current assets including Accrued Income - Current Liabilities and provisions including accrued expenses) _____ No. of Units outstanding under the Scheme/Option. The NAV, the sale and repurchase prices of the Units will be calculated and announced at the close of each working day. The NAVs of the Scheme will be computed and units will be allotted up to 4 decimals. **Detailed Disclosure on computation of NAV is provided on –** https://www.miraeassetmf.co.in/downloads/statutory-disclosure/other-disclosure/offer-documents-data-passives
X.	**Asset Allocation**	This scheme tracks **CRISIL-IBX Financial Services 3-6 Months Debt Index** Under normal circumstances, the asset allocation will be as follows: **Types of Instruments** | **Indicative allocation**

	(% of total assets)	
	Minimum	**Maximum**
Securities forming part of CRISIL-IBX Financial Services 3-6 Months Debt Index^	95	100
Debt & Money Market instruments* including Triparty Repo	0	5

^Including Instruments not forming part of the Index, invested in compliance with the replication norms prescribed under Para 4.4.5 of SEBI Master Circular dated March 20, 2026, as amended from time to time.

*Money market instruments includes commercial papers, commercial bills, treasury bills, Government securities having an unexpired maturity up to one year, call or notice money, certificate of deposit, usance bills, Bills Rediscounting, Repos in government securities and treasury bills, , any other such short-term instruments as may be allowed under the regulations prevailing from time to time having residual maturity up to 91 days, any other like instruments as specified by the Reserve Bank of India and Investment in liquid and / or overnight category schemes of own Mutual Fund or Other Mutual funds.

During normal circumstances, the Scheme's exposure to money market instruments will be in line with the asset allocation table. However, in case of maturity of G-Secs in the Scheme portfolio, the reinvestment will be in line with the index methodology.

SO-17

The cumulative gross exposure through instruments forming part of the index, Money Market instruments / debt securities, & Cash and cash equivalents, Instruments and/or units of debt/liquid schemes of domestic Mutual Funds shall not exceed 100% of the net assets of the scheme or guidelines as may be specified by SEBI from time to time.

SO-14

Cash or cash equivalents with residual maturity of less than 91 days may be treated as not creating any exposure. SEBI vide letter dated November 3, 2021 has clarified that Cash Equivalent shall consist of Government Securities, T-Bills and Repo on Government Securities having residual maturity of less than 91 days.

Pursuant to Para 4.5 SEBI Master Circular dated March 20, 2026 on development of passive funds, replication of the Index by the Scheme shall be as follows:

		The Scheme shall be considered to be replicating the underlying index, provided: The Macaulay duration of the portfolio of the Scheme replicates the duration of the underlying index within a maximum permissible deviation of +/-10%. In accordance with Para 4.5 of SEBI Master Circular dated March 20, 2026, the underlying index shall comply with the portfolio concentration norms as prescribed. Debt securities include, but are not limited to, Debt securities of the Government of India, State and Local Governments, Government Agencies, Statutory Bodies, Public Sector Undertakings, Public Sector Banks or Private Sector Banks or any other Banks, Financial Institutions, Development Financial Institutions, and Corporate Entities, collateralized debt securities or any other instruments as may be prevailing and permissible under the Regulations from time to time). The Debt Securities (including money market instruments) referred to above could be fixed rate or floating rate, listed, unlisted, privately placed, unrated among others, as permitted by regulation.
	SO-13 SO-21	Further, the Scheme may, for meeting liquidity requirements invest in units of money market/liquid schemes of Mirae Asset Mutual Fund and/or any other mutual fund provided that aggregate inter-scheme investment made by all schemes under the same management or in schemes under the management of any other asset management company shall not exceed 5% of the net asset value of the mutual fund. The AMC shall not charge any investment management fees with respect to such investment. 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 in terms of para 13.7 of SEBI Master Circular dated March 20, 2026.
	SO-18	The Scheme does not intend to undertake/ invest/ engage in • Derivatives; • Short selling of securities;

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Unrated instruments (except TREPs/ Government Securities/ SDL / Repo in Government Securities);
Foreign securities/ADR/GDR;
Securitised debts;
Fund of Fund Schemes;
Instruments having Special Features as defined in Para of 5.5.3 of SEBI Master Circular dated March 20, 2026;
Repo in Corporate Debt
Credit Enhancements & Structured Obligations; and
Credit Default Swaps
Securities Lending
Units issued by InvITs

Indicative Table (Actual instrument/percentages may vary subject to applicable SEBI circulars)
<table>
<tr><th>Sl. no</th><th>Type of Instrument</th><th>Percentage of exposure</th><th>Circular references*</th></tr>
<tr><td>1.</td><td>Securities Lending</td><td>0%</td><td>Para 13.6. of SEBI Master Circular dated March 20, 2026</td></tr>
<tr><td>2.</td><td>Derivative exposure for non-hedging purposes</td><td>0%</td><td>Para 13.15 of SEBI Master Circular dated March 20, 2026</td></tr>
<tr><td>3.</td><td>Securitized Debt</td><td>0%</td><td>Para 13.1 of SEBI Master Circular dated March 20, 2026</td></tr>
<tr><td>4.</td><td>Overseas Securities</td><td>0%</td><td>Para 13.11 of SEBI Master Circular dated March 20, 2026</td></tr>
<tr><td>5.</td><td>Debt Instruments with Credit enhancement / Structured Obligations</td><td>0%</td><td>Para 13.1 of SEBI Master Circular dated March 20, 2026</td></tr>
<tr><td>6.</td><td>Repo in Corporate Debt Securities</td><td>0%</td><td>Para 13.8 of SEBI Master Circular dated March 20, 2026</td></tr>
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		7.	Credit default swaps	0%	Para 13.17 of SEBI Master Circular dated March 20, 2026
		8.	Units issued by InvITs	0%	Para 13.13 of SEBI Master Circular dated March 20, 2026
		9.	Instruments having Special Features	0%	Para 5.5.3 of SEBI Master Circular dated March 20, 2026
		10.	Short Selling	0%	Para 13.6 of SEBI Master Circular dated March 20, 2026
		11.	Fund of Fund Schemes	0%	Para 4 of Sixth Schedule of SEBI (Mutual Funds) Regulations, 2026
		12.	Unrated debt instruments	0%	Para 13.1 of SEBI Master Circular dated March 20, 2026
		13.	Units of Mutual Funds	Upto 5%	Clause 3 of Sixth Schedule of SEBI (MF) Regulations, 2026
	SO-19	*SEBI circular references (wherever applicable) in support of exposure limits of different types of asset classes in asset allocation shall be provided. **Timelines for deployment of funds collected in NFO:** In line with para 7.24 of SEBI Master Circular dated March 20, 2026, deployment of the funds garnered in NFO shall be made within 30 business days from the date of allotment of units. In an exceptional case, if the AMC is not able to deploy the funds in 30 business days, reasons in writing, including details of efforts taken to deploy the funds, shall be placed before the Investment Committee. The Investment Committee, after examining the root cause for delay may extend the timeline by 30 business days. For further details on Asset Allocation and portfolio rebalancing, please refer **Annexure 1.**			
XI.	**Fund manager details** SO-33	Ms. Pranavi Kulkarni shall be the Fund Manager of the scheme			

Sr. No.	**Name of the Fund Manager**	**Managing since**	**Total experience (in years)**

		1.	Ms. Pranavi Kulkarni	Since it's a new Scheme the same is not applicable.	16 years	
XII.	**Annual Scheme Recurring Expenses**	Actual TER as on August 31, 2026: Since it's a new Scheme the same is not applicable For detailed disclosure, kindly refer SAI and https://www.miraeassetmf.co.in/downloads/statutory-disclosure/other-disclosure/offer-documents-data-passives				
XIII.	**Transaction charges and stamp duty**	Pursuant to SEBI Circular No. SEBI/HO/IMD/IMD-PoD-1/P/CIR/2025/115 dated August 08, 2025, no transaction charges shall be deducted from the subscription amount for transactions /applications received through the distributors (i.e. Regular Plan) and full subscription amount will be invested in the Scheme. **Applicability of Stamp Duty:** Pursuant to Notification No. S. O. 1226 (E) and G.S.R 226(E) dated March 30, 2020 issued by Department of Revenue, Ministry of Finance, Government of India, read with Part I of Chapter IV of Notification dated February 21, 2019 issued by Legislative Department, Ministry of Law and Justice, Government of India on the Finance Act, 2019, a stamp duty @ 0.005% of the transaction value shall be levied on applicable mutual fund transactions. Accordingly, pursuant to levy of stamp duty, the number of units allotted on purchase transactions (including dividend reinvestment) to the unitholders would be reduced to that extent For details refer in Statement of Additional Information				
XIV.	**Information available through weblink**	Investors can refer to the weblink for the below mentioned points, https://www.miraeassetmf.co.in/downloads/statutory-disclosure/other-disclosure/offer-documents-data-passives • Liquidity/listing details • NAV disclosure • Applicable timelines for dispatch of redemption proceeds etc. • Breakup of Annual Scheme Recurring expenses • Definitions • Applicable risk factors • Detailed disclosures regarding the index, index eligibility criteria, methodology, index service provider, index constituents, impact cost of the constituents/ underlying fund in case of fund of funds				

		• List of official points of acceptance • Penalties, Pending Litigation or Proceedings, Findings of Inspections or Investigations • Investor services • Portfolio Disclosure • Detailed comparative table of the existing schemes of AMC • Periodic Disclosures • Any disclosure in terms of Consolidated Checklist on Standard Observations • Scheme specific disclosures (as per the prescribed format) • Scheme performance • Scheme Factsheet
XV.	**How to Apply** SO-35 SO-57 -B	Application form and Key Information Memorandum may be obtained from Official Points of Acceptance (OPAs) / Investor Service Centres (ISCs) of the AMC or RTA or Distributors or can be downloaded from our website www.miraeassetmf.co.in. The list of the OPA / ISC are available on our website as well. Investors intending to trade in Units of the Schemes, through the exchange platform will be required to provide demat account details in the application form. **For detailed disclosure, kindly refer SAI**
XVI.	**Where can applications for subscription/redemption/ switches be submitted**	**Registrar & Transfer Agent:** KFin Technologies Limited **Registered Office:** Karvy Selenium, Tower B, Plot Number 31 & 32, Financial District, Gachibowli, Hyderabad - 500 034. **Contact Persons:** Mr. Babu PV Tel No. : 040 3321 5237 Email Id : babu.pv@kfintech.com Mr. 'P M Parameswaran' Tel No. : 040 3321 5396 Email Id : parameswaran.p@kfintech.com **Website address**: https://mfs.kfintech.com/mfs/

		The application forms for purchase/redemption of units can be made through: **Branches:** Applications can be submitted at collecting bankers and Investor Service Centres of Mirae Asset Investment Managers (India) Pvt. Ltd and KFin Technologies Limited. Details of which are furnished on back cover page of this document. Please refer the AMC website at the following link for the list of official points of acceptance, collecting banker details etc.: https://www.miraeassetmf.co.in/downloads/statutory-disclosure/other-disclosure **Website of the AMC:** Investor can also subscribe to the Units of the Scheme through the website of the AMC i.e. https://www.miraeassetmf.co.in/investor-center/investor-services **Stock Exchanges:** A Unit holder may purchase Units of the Scheme through the Stock Exchange infrastructure. Investors can hold units only in dematerialized form. **MF Utility (MFU):** A unitholder may purchase units of the Plan(s) under the Scheme through MFU. All financial and non-financial transactions pertaining to Schemes of Mirae Asset Mutual Fund can also be submitted through MFU either electronically or physically through the authorized Points of Service ("POS") of MFUI. The list of POS of MFUI is published on the website of MFUI at www.mfuindia.com and may be updated from time to time. Investors to note that it is mandatory to mention the bank account numbers in the applications/requests for redemption. For detailed disclosure, kindly refer SAI
XVII.	**Specific attribute of the scheme (such as lock in/ duration in case of target maturity scheme/close ended**	NIL

	schemes etc.) (as applicable)	
XVIII.	**Special product / facility available during the NFO and on ongoing basis**	The following facilities are available under the Scheme during the NFO: • Switching • Transaction through electronic mode • Auto Switch The following facilities are available under the Scheme: • Systematic Investment Plan - Top-up Facility - SIP Pause Facility - Multi-SIP Facility - SIP Step-up & Top-up facility - Choti SIP facility - Daily SIP through UPI autopay mode • Mirae Asset MF Mobile Application Facility • Transacting through Email (Applicable for Non – Individual Investors) • Systematic Transfer Plan - Flexi STP (Flexible STP) • Systematic Withdrawal Plan • WhatsApp Chatbot facility • One Time Mandate (OTM) Facility • UPI (Unified Payments Interface) AutoPay Mandate facility • Interscheme Switching • Intrascheme Switching For further details of above special products / facilities, kindly refer SAI.
SO-53 XIX.	**Segregated portfolio / side pocketing disclosure**	The Scheme has the provision to segregate a portfolio comprising of debt or money market instrument affected by a credit event. Currently, there is no segregated portfolio created in the Scheme **For Details, kindly refer SAI**
XX.	**Stock lending**	The Scheme does not intend to undertake/ invest/ engage in Stock lending/short selling. **For Details, kindly refer SAI**

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DUE DILIGENCE BY THE ASSET MANAGEMENT COMPANY

It is confirmed that:

(i) The draft Scheme Information Document submitted to SEBI is in accordance with the SEBI (Mutual Funds) Regulations, 2026 and the guidelines and directives issued by SEBI from time to time.
(ii) All legal requirements connected with the launching of the Scheme as also the guidelines, instructions, etc., issued by the Government and any other competent authority in this behalf, have been duly complied with.
(iii) The disclosures made in the Scheme Information Document are true, fair and adequate to enable the investors to make a well-informed decision regarding investment in the Scheme.
(iv) The intermediaries named in the Scheme Information Document and Statement of Additional Information are registered with SEBI and their registration is valid, as on date.
(v) The contents of the Scheme Information Document including figures, data, yields etc. have been checked and are factually correct.
(vi) A confirmation that the AMC has complied with the compliance checklist applicable for Scheme Information Documents and other than cited deviations/ that there are no deviations from the regulations
(vii) Notwithstanding anything contained in this Scheme Information Document, the provisions of the SEBI (Mutual Funds) Regulations, 2026 and the guidelines there under shall be applicable.
(viii) The Trustees have ensured that the **Mirae Asset CRISIL-IBX Financial Services 3-6 Months Debt Index Fund** approved by them is a new product offered by Mirae Asset Mutual Fund and is not a minor modification of any existing scheme/fund/product.

Notwithstanding anything contained in the Scheme Information Document, the provisions of the SEBI (Mutual Funds) Regulations, 2026 and the circulars/guidelines there under shall be applicable.

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THE TERMS OF THE SCHEME WERE APPROVED BY THE DIRECTORS OF MIRAE ASSET TRUSTEE COMPANY PRIVATE LIMITED IN THEIR MEETING HELD ON AUGUST 24, 2026.

For and on behalf of the Board of Directors of

Mirae Asset Investment Managers (India) Private Limited
(Asset Management Company for Mirae Asset Mutual Fund)

Sd/-
Rimmi Jain
Head- Compliance, Legal & Company Secretary
Place: Mumbai
Date: XX/XX/XXXX

ANNEXURE 1

Equity derivatives of underlying securities forming part of the index may also be available as an investment option in case the underlying security is not available for purchase.	Not Applicable
ETCDs (applicable to ETFs only)	
Hybrid Schemes	
Close ended debt schemes	
Gold or Silver ETF/FOFs (single domestic / overseas index)	

ANNEXURE 2

(Once the scheme will be launched the Annexure 2 shall be published on AMC website)

I. Liquidity

The Scheme will offer units for purchases/switch-ins and redemptions/switch-outs at NAV based prices on all business days on an ongoing basis. Repurchase of Units will be at the NAV prevailing on the date the units are tendered for repurchase.

As per SEBI Regulations, the Mutual Fund shall dispatch redemption proceeds within 3 Business Days of receiving a valid redemption request. A penal interest of 15% per annum or such other rate as may be prescribed by SEBI from time to time, will be paid in case the redemption proceeds are not made within 3 Business Days from the date of receipt of a valid redemption request.

Further, para 15.3.3 of SEBI Master Circular for Mutual Funds dated March 20, 2026 has provided list of exceptional instances wherein additional time has been allowed for payment of redemption or repurchase proceeds. investors.

II. NAV disclosure

SO-41

- **Disclosure Timings:**

The AMC will calculate and disclose the first NAV under the Scheme not later than 5 Business Days from the date of allotment of units under the NFO Period. Subsequently, the AMC shall update the NAVs on the website of the Mutual Fund https://www.miraeassetmf.co.in/ and on the website of Association of Mutual Funds in India - AMFI (www.amfiindia.com) by 11.00 p.m. on every Business Day.

In case of any delay, the reasons for such delay would be explained to AMFI and SEBI by the next day. If the NAVs are not available before commencement of business hours on the following day due to any reason, the Fund shall issue a press release providing reasons and explaining when the Fund would be able to publish the NAVs.

- **Disclosure pertaining to illustration on computation of NAV and Methodology for calculation of sale and re-purchase price of the units of mutual fund schemes:**

The NAV of the Units of the Scheme will be computed by dividing the net assets of the Scheme by the number of Units outstanding on the valuation date.

NAV of Units under the Options there under can be calculated as shown below:

$$\text{NAV} = \frac{\text{(Market or Fair Value of Scheme's investments + Current assets including Accrued Income - Current Liabilities and provisions including accrued expenses)}}{\text{No. of Units outstanding under the Scheme/Option.}}$$

The NAV, the sale and repurchase prices of the Units will be calculated and announced at the close of each working day. The NAVs of the Scheme will be computed and units will be allotted upto 4 decimals.

Computation of NAV will be done after taking into account IDCW paid, if any, and the distribution tax/TDS thereon, if applicable. Therefore, once IDCW are distributed under the IDCW Option, the NAV of the Units under the IDCW Option would always remain lower than the NAV of the Units issued under the Growth Option. The income earned and the profits realized in respect of the Units issued under the Growth Option remain invested and are reflected in the NAV of the Units.

The valuation of the Schemes' assets and calculation of the Schemes' NAVs shall be subject to audit on an annual basis and such regulations as may be prescribed by SEBI from time to time.

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Illustration on Computation of NAV:

If the net assets of the Scheme are Rs.10,65,44,345.34 and units outstanding are 1,00,00,000 then the NAV per unit will be computed as follows:

10,65,44,345.34 / 1,00,00,000 = Rs. 10.654 p.u. (rounded off to four decimals)

Methodology for calculation of sale and re-purchase price of the units of mutual fund scheme:

- **Ongoing Price for subscription (purchase)/ switch-in (from other schemes/ plans of the mutual fund) by investors. (This is the price you need to pay for purchase/ switch-in):**

The Sale Price for a valid purchase will be the Applicable NAV.
i.e. Sale Price = Applicable NAV
For a valid purchase request of Rs. 10,000 where the applicable NAV is Rs. 11.1234, the units allotted will be:

$$= \frac{\text{10,000 (i.e. purchase amount}}{\text{11.1234 (i.e. applicable NAV)}}$$

= 899.006 units (rounded to three decimals)

Other charges/expenses, if any, borne by the investors have not been considered in the above illustration.

- **Ongoing Price for redemption (sale)/ switch-outs (to other schemes/plans of the mutual fund) by investors. (This is the price you will receive for redemptions/ switch-outs):**

The Repurchase Price for a valid repurchase will be the applicable NAV reduced by any exit load (say 1%).
i.e. applicable NAV - (applicable NAV X applicable exit load).

For a valid repurchase request where the applicable NAV is Rs. 12.1234, the repurchase price will be:
= 12.1234 - (12.1234 X 1.00%)
= 12.1234 - 0.1212
= Rs. 12.0022

Therefore, for a repurchase of 899.006 units, the proceeds received by the investor will be -
= 899.006 (units) * 12.0022 (Repurchase price)

= Rs. 10,790.049 (rounded to three decimals)

Other charges/expenses, if any, borne by the investors have not been considered in the above illustration.

The Mutual Fund may charge the load within the stipulated limit of 3% and without any discrimination to any specific group. The Repurchase Price however, will not be lower than 97% of the NAV.

III. Applicable timelines

- Dispatch of redemption proceeds: 3 business days from the date of redemption
- Dispatch of IDCW (if applicable) etc.: within 7 working days from the record date

IV. Breakup of Annual Scheme Recurring expenses

NEW FUND OFFER (NFO) EXPENSES

These expenses are incurred for the purpose of various activities related to the NFO like sales and distribution fees paid marketing and advertising, registrar expenses, printing and stationary, bank charges etc. NFO expenses shall be borne by the AMC. No NFO expenses will be charged to the Scheme.

ANNUAL SCHEME RECURRING EXPENSES

The AMC has estimated that maximum Base expense ratio (BER) of upto 0.90% of the daily net assets of the scheme will be charged to the scheme as expenses. For the actual current expenses being charged, the investor should refer to the website of the mutual fund https://www.miraeassetmf.co.in/downloads/statutory-disclosure/total-expense-ratio

The recurring expenses of operating the Scheme on an annual basis, which shall be charged to the Scheme, are estimated to be as follows (each as a percentage per annum of the daily net assets):

Expense Head	% p.a. of daily Net Assets* (Estimated p.a.)
A. Maximum Base expense ratio (BER) permissible under Regulation 66(7)(c)	Upto 0.90%
Investment Management & Advisory Fee	
Audit fees/fees and expenses of trustees	
Custodial Fees	

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Registrar & Transfer Agent Fees including cost of providing account statements / IDCW / redemption cheques/ warrants	
Marketing and selling expenses including fees, commission and charges towards distribution of mutual fund schemes, if any	
Costs related to investor communications	
Costs of fund transfer from location to location	
Cost towards investor education & awareness (1 basis point)	
Brokerage & transaction cost pertaining to execution of trade	
Cost of Statutory Advertisements	
Other Expenses (to be specified as per Reg 66 of SEBI MF Regulations) *	
Maximum Base expense ratio (BER) permissible under Regulation 66**	**Upto 0.90**
B. Statutory levies (including GST) on all expenses excluding brokerage and transaction cost	GST of 18% or any other rate as may be levied from time to time on the Taxable/Invoice/Contract amount. Additionally, levies such as Stamp Duty, STT etc.
C. Statutory levies (including GST) on brokerage and transaction cost	Will be charged on Turnover of securities which will be at prescribed rates.
Total expense ratio	**A+B+C**

*Other expenses: As permitted under the Regulation 66 of SEBI (MF) Regulations, 2026, any other expenses which are directly attributable to the Scheme, may be charged with approval of the Trustee within the overall limits as specified in the Regulations except those expenses which are specifically prohibited.

For the actual current expenses being charged, the investor should refer to the website of the Mutual Fund.

The purpose of the above table is to assist the investor in understanding the various costs & expenses that the investor in the Scheme will bear directly or indirectly. These estimates have been made in good faith as per the information available to the AMC and the above expenses (including investment management and advisory fees) are subject to inter-se change and may increase/decrease as per actual and/or any change in the Regulations, as amended from time to time.

** The aforesaid does not include Goods and Services Tax on investment management and advisory fees. The Scheme shall not incur any distribution expenses/ commission. The above expense percentage excludes additional expenses charged towards statutory levy, transaction charges incurred for the purpose of execution of a trade which includes regulatory levies and any other expense charged by the stock exchanges, clearing corporations and clearing houses, as applicable.

Additional expense under Regulation 66:

In addition to the limits as specified in Regulation 66(7) of SEBI (Mutual Funds) Regulations 2026 ['SEBI

Regulations'] or the Recurring Expenses (Base Expense Limit) as specified above, the following costs or expenses may be charged to the scheme namely: -

1. Brokerage cost incurred for the purpose of execution shall be charged to the schemes, up to 0.06 % of trade value in case of cash market transactions and 0.02% of trade value in case of derivatives transactions. Any payment towards brokerage & transaction costs, over and above the said limits for cash market transactions and derivatives transactions respectively may be charged to the Scheme within the maximum limit of Base Expense Ratio (BER) as prescribed under Regulation 66 of the SEBI (Mutual Funds) Regulations, 2026.

2. Transaction cost incurred for the purpose of execution of a trade shall mean regulatory levies and any other expenses charged by the stock exchanges, clearing corporation, and clearing house, as applicable. Such transaction costs do not form part of the base expense ratio.

3. The total expenses charged to the Scheme shall not exceed the limits stated in Regulation 67 of the SEBI (Mutual Funds) Regulations, 2026 and as permitted under SEBI circulars issued from time to time.

The AMCs shall allocate funds towards Investor education and awareness initiative fees of 5% of total TER charged to the Scheme, subject to maximum of 0.5 bps of AUM.

All scheme related expenses including commission paid to distributors, by whatever name it may be called and in whatever manner it may be paid, shall necessarily be paid from the scheme only within the regulatory limits and not from the books of the Asset Management Companies (AMC), its associate, sponsor, trustee or any other entity through any route.

The current expense ratios will be updated on the AMC website https://miraeassetmf.co.in/downloads/regulatory at least 3 working days prior to the effective date of the change.

Further, the notice of change in base BER (i.e. as provided in Regulation 66(7) of SEBI (Mutual Funds) Regulations, 2026) in comparison to previous base BER charged to the scheme will be communicated to investors of the scheme through notice via email or SMS at least three working days prior to effecting such change.

However, any decrease in BER in a mutual fund scheme due to various other regulatory requirements shall not require issuance of any prior notice to the investors. Further, such decrease in BER will be immediately communicated to investors of the scheme through email or SMS and uploaded on the AMC website.

The above change in the BER in comparison to previous BER charged to the scheme shall be intimated to the Board of Directors of AMC along with the rationale recorded in writing.

The changes in BER shall also be placed before the Trustees on quarterly basis along with rationale for such changes.

The current TER of the Scheme, along with a downloadable spreadsheet detailing the expense structure, is available on the Mutual Fund's website at https://www.miraeassetmf.co.in/ under the "TER" section and on AMFI's website at www.amfiindia.com.

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Illustration of impact of expense ratio on scheme's returns (by providing simple example)

Particulars		**NAV**
Opening NAV per unit	A	10.000
Gross Scheme Returns @ 8.75%	B	0.875
Expense Ratio @ 1.00 % p.a.	C = (A x 1.00%)	0.100
Closing NAV per unit	D = A + B - C	10.775
Net 1 Year Return	E/A - 1	**7.75%**

*Distribution/Brokerage expense is not levied in ETF

The above calculation is provided to illustrate the impact of expenses on the scheme returns and should not be construed as indicative Expense Ratio, yield or return.

- A weblink for Daily TER and TER for last 6 months: https://www.miraeassetmf.co.in/downloads/statutory-disclosure/total-expense-ratio

- A weblink for scheme factsheet: https://www.miraeassetmf.co.in/downloads/factsheet

V. Definitions:

Please refer the definitions/interpretation as disclosed under: https://www.miraeassetmf.co.in/downloads/statutory-disclosure/other-disclosure/offer-documents-data

VI. Risk factors

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Scheme Specific Risk Factors

The Scheme is subject to the principal risks described below. Some or all of these risks may adversely affect Scheme's NAV, trading price, yield, return and/or its ability to meet its objectives.

- **Risk Factors associated with being an Index Fund**

The Scheme being an index scheme follows a passive investment technique and shall only invest in Securities comprising one selected index as per investment objective of the Scheme. The Fund Manager would invest in the Securities comprising the underlying index irrespective of the market conditions. If the Securities market declines, the value of the investment held by the Scheme shall decrease:

- **Risk Factors associated with Scheme:**

➢ **Passive Investments**: As the scheme proposes to invest not less than 95% of the net assets in the securities of the benchmark Index, the Scheme will not be actively managed. The Scheme may be affected by a general decline in the Indian markets relating to its Underlying Index. The Scheme invests in the securities included in its underlying index regardless of their investment merit. The AMC does not attempt to individually select securities or to take defensive positions in declining markets.

- Tracking Difference Risk: Tracking difference is the annualized difference of daily returns between the Index and the NAV of the Index Fund. The annualized tracking difference averaged over one year period shall not exceed 1.25%. In case the average annualized tracking difference over one year period for Debt ETFs/ Index Funds is higher than 1.25%, the same shall be brought to the notice of trustees with corrective actions taken by the AMC, if any.

- **Trade Execution Risk on RFQ Platforms:**

  Current SEBI regulations mandates Mutual Funds to execute certain % of their monthly trading volume in corporate bonds on RFQ platforms. RFQ platforms are peer-to-peer platforms and are still in development stage. Therefore, they have lower level of secondary market liquidity. Mandatory execution of trades on RFQ among MFs may hamper trade execution efficiency during periods of heavy outflows.

- **Passive Fund Investment Risks**

  Market Risk

  The NAV of the Scheme will react to the securities market movements. The Investor may lose money over short or long periods due to fluctuation in the Scheme's NAV in response to factors such as economic, political, social instability or diplomatic developments, changes in interest rates and perceived trends in stock prices, market movements and over longer periods during market downturns. Investments may be adversely affected by the possibility of expropriation or confiscatory taxation, imposition of withholding taxes on Dividend or interest payments, limitations on the removal of funds or other assets of the Scheme. The Scheme may not be able to immediately sell certain types of illiquid Securities. The purchase price and **subsequent** valuation of restricted and illiquid Securities may reflect a discount, which may be significant, from the market price of comparable Securities for which a liquid market exists.

  Volatility Risk

  The equity markets and Derivative markets are volatile and the value of Securities, Derivative contracts and other instruments correlated with the equity markets may fluctuate dramatically from day to day. This volatility may cause the value of investment in the Scheme to decrease.

  Asset Class Risk

  The returns from the types of Securities in which the Scheme invests may underperform returns of general Securities markets or different asset classes. Different types of Securities tend to go through cycles of out-performance and under-performance in comparison of Securities markets.

  Passive Investments

  As the Scheme proposes to invest not less than 95% of the net assets in the securities of the underlying Index, the Scheme will not be actively managed. The Scheme which is linked to the underlying index may be affected by a general decline in the Indian markets relating to its underlying index. The Scheme as per its investment objective invests in in Securities which are constituents of its underlying index regardless of its investment merit. The AMC does not attempt to individually select stocks or to take defensive positions in declining markets.

The index methodology may be changed by the index provider in future due to several externalities. The change in the methodology of the index may affect the future portfolio and/or performance of the index and the scheme.

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Tracking Error and Tracking Difference Risk

The Fund Manager would not be able to invest the entire corpus exactly in the same proportion as in the underlying index due to certain factors such as the fees and expenses of the Scheme, corporate actions, cash balance, changes to the underlying index and regulatory restrictions, which may result in Tracking Error with the underlying index. The Scheme's returns may therefore deviate from those of the underlying index. "Tracking Error" is defined as the standard deviation of the difference between daily returns of the underlying index and the NAV of the Scheme. Tracking Difference" is the annualized difference of daily returns between the Index and the NAV of the scheme (difference between fund return and the index return). Tracking Error and Tracking difference may arise including but not limited to the following reasons:

- Expenditure incurred by the Fund.
- Available funds may not be invested at all times as the Scheme may keep a portion of the funds in cash to meet Redemptions, for corporate actions or otherwise.
- Securities trading may halt temporarily due to circuit filters.
- Corporate actions such as debenture or warrant conversion, rights issuances, mergers, change in constituents etc.
- Rounding-off of the quantity of shares in the underlying index.
- Dividend payout
- Index providers undertake a periodical review of the scrips that comprise the underlying index and may either drop or include new scrips. In such an event, the Fund will try to reallocate its portfolio but the available investment/reinvestment opportunity may not permit absolute mirroring immediately.

SEBI Regulations (if any) may impose restrictions on the investment and/or divestment activities of the Scheme Such restrictions are typically outside the control of the AMC and may cause or exacerbate the Tracking Error.

It will be the endeavour of the fund manager to keep the tracking error as low as possible. However, in case of events like, dividend received from underlying securities, rights underlying securities, and market volatility during rebalancing of the portfolio following the rebalancing of the underlying index, etc. or in abnormal market circumstances may result in tracking error. There can be no assurance or guarantee that the Scheme will achieve any particular level of tracking error relative to performance of the Index.

Risks Associated with Equity and Equity related Investments:

- Equity and equity related securities are volatile and prone to price fluctuations on a daily basis. The liquidity of investments made in the Scheme may be restricted by trading volumes and settlement periods. Settlement periods may be extended significantly by unforeseen circumstances. The inability of the Scheme to make intended securities purchases, due to settlement problems, could cause the Scheme to miss certain investment opportunities. Similarly, the inability to sell securities held in the Scheme portfolio would result at times, in potential losses to the Scheme, should there be a subsequent decline in the value of securities held in the Scheme portfolio. Also, the value of the Scheme investments may be affected by

interest rates, changes in law/ policies of the government, taxation laws and political, economic or other developments which may have an adverse bearing on individual Securities, a specific sector or all sectors.

- Investments in equity and equity related securities involve a degree of risk and investors should not invest in the equity Schemes unless they can afford to take the risk of losing their investment.
- Securities which are not quoted on the stock exchanges are inherently illiquid in nature and carry a larger liquidity risk in comparison with securities that are listed on the exchanges or offer other exit options to the investors, including put options.

Risks Associated with Debt & Money Market Instruments

- Price-Risk or Interest-Rate Risk: Fixed income securities such as bonds, debentures and money market instruments run price-risk or interest-rate risk. Generally, when interest rates rise, prices of existing fixed income securities fall and when interest rates drop, such prices increase. The extent of fall or rise in the prices is a function of the existing coupon, days to maturity and the increase or decrease in the level of interest rates.

- Credit Risk: In simple terms this risk means that the issuer of a debenture/ bond or a money market instrument may default on interest payment or even in paying back the principal amount on maturity. Even where no default occurs, the price of a security may go down because the credit rating of an issuer goes down. It must, however, be noted that where the Scheme has invested in Government securities, there is no credit risk to that extent.

- Liquidity or Marketability Risk: This refers to the ease with which a security can be sold at or near to its valuation yield-to-maturity (YTM). The primary measure of liquidity risk is the spread between the bid price and the offer price quoted by a dealer. Liquidity risk is today characteristic of the Indian fixed income market.

- Reinvestment Risk: Investments in fixed income securities may carry reinvestment risk as interest rates prevailing on the interest or maturity due dates may differ from the original coupon of the bond. Consequently, the proceeds may get invested at a lower rate.

- Pre-payment Risk: Certain fixed income securities give an issuer the right to call back its securities before their maturity date, in periods of declining interest rates. The possibility of such prepayment may force the fund to reinvest the proceeds of such investments in securities offering lower yields, resulting in lower interest income for the fund.

- Spread Risk: In a floating rate security the coupon is expressed in terms of a spread or mark up over the benchmark rate. In the life of the security this spread may move adversely leading to loss in value of the portfolio. The yield of the underlying benchmark might not change, but the spread of the security over the underlying benchmark might increase leading to loss in value of the security.

- Concentration Risk: The Scheme portfolio may have higher exposure to a single sector, subject to maximum of 20% of net assets, depending upon availability of issuances in the market at the time of investment, resulting in higher concentration risk. Any change in government policy / businesses environment relevant to the sector may have an adverse impact on the portfolio.

- Different types of securities in which the scheme would invest as given in the SID carry different levels

and types of risk. Accordingly the scheme's risk may increase or decrease depending upon its investment pattern. E.g. corporate bonds carry a higher amount of risk than Government securities. Further even among corporate bonds, bonds, which are AA rated, are comparatively more risky than bonds, which are AAA rated.

Risks associated with segregated portfolio

1) Investor holding units of segregated portfolio may not able to liquidate their holding till the time recovery of money from the issuer.
2) Security comprises of segregated portfolio may not realise any value.
3) Listing of units of segregated portfolio in recognised stock exchange does not necessarily guarantee their liquidity. There may not be active trading of units in the stock market. Further trading price of units on the stock market may be significantly lower than the prevailing NAV.

Risks associated with investing in Tri Party Repo through CCIL (TREPS):

The mutual fund is a member of securities segment and Tri-party Repo trade settlement of the Clearing Corporation of India (CCIL). All transactions of the mutual fund in government securities and in Tri-party Repo trades are settled centrally through the infrastructure and settlement systems provided by CCIL; thus, reducing the settlement and counterparty risks considerably for transactions in the said segments.

CCIL maintains prefunded resources in all the clearing segments to cover potential losses arising from the default member. In the event of a clearing member failing to honor his settlement obligations, the default Fund is utilized to complete the settlement. The sequence in which the above resources are used is known as the "Default Waterfall".

As per the waterfall mechanism, after the defaulter's margins and the defaulter's contribution to the default fund have been appropriated, CCIL's contribution is used to meet the losses. Post utilization of CCIL's contribution if there is a residual loss, it is appropriated from the default fund contributions of the non-defaulting members.

Thus, the scheme is subject to risk of the initial margin and default fund contribution being invoked in the event of failure of any settlement obligations. In addition, the fund contribution is allowed to be used to meet the residual loss in case of default by the other clearing member (the defaulting member).

However, it may be noted that a member shall have the right to submit resignation from the membership of the Security segment if it has taken a loss through replenishment of its contribution to the default fund for the segments and a loss threshold as notified have been reached. The maximum contribution of a member towards replenishment of its contribution to the default fund in the 7 days (30 days in case of securities segment) period immediately after the afore-mentioned loss threshold having been reached shall not exceed 5 times of its contribution to the Default Fund based on the last re-computation of the Default Fund or specified amount, whichever is lower.

Further, it may be noted that, CCIL periodically prescribes a list of securities eligible for contributions as collateral by members. Presently, all Central Government securities and Treasury bills are accepted as collateral by CCIL. The risk factors may undergo change in case the CCIL notifies securities other than Government of India securities as eligible for contribution as collateral.

Risk associated with Government securities:

Investment in Government securities like all other debt instruments is subject to price and interest rate risk. Generally, when interest rates rise, prices of fixed income securities fall and when interest rates drop, the prices increase. The extent of fall or rise in prices is a function of the existing coupon, days to maturity and the increase or decrease in interest rates. Price-risk is not unique to Government securities but is true for all fixed income securities. Despite a high degree of liquidity in comparison with other debt instruments on occasions, there could be difficulties in transacting in the market due to extreme volatility or unusual constriction in market volumes or on occasions when an unusually large transaction has to be put through.

Risk factors associated with processing of transaction through Stock Exchange Mechanism

The trading mechanism introduced by the stock exchange(s) is configured to accept and process transactions for mutual fund units in both Physical and Demat Form. The allotment and/or redemption of Units through NSE and/or BSE or any other recognised stock exchange(s), on any Business Day will depend upon the modalities of processing viz. collection of application form, order processing/settlement, etc. upon which the Fund has no control. However, units of the Scheme can only be subscribed in demat mode. Moreover, transactions conducted through the stock exchange mechanism shall be governed by the operating guidelines and directives issued by respective recognized stock exchange(s).

Risk Associated while transacting through Email (Applicable for non-individual investors)

The AMC allows investors for transacting in mutual fund units through email. This may involve certain risks which the investor should carefully consider. Investors should note that email-based instructions are inherently vulnerable to risks such as interception, unauthorized access, phishing, spoofing, failed delivery and unintended transmission and should ensure appropriate safeguards are in place when using such mode of transaction. The AMC does not accept any responsibility or liability for any loss, damages or inconvenience caused due to errors, delays, non - receipt or unauthorized access associated with transacting through email.

Risk factors associated for investments in Mutual Fund Scheme

- Movements in the Net Asset Value (NAV) of these Schemes may impact the performance. Any change in the investment policies or fundamental attributes of these Schemes will affect the performance of the Scheme to the extent of investment in such schemes
- Redemptions by in these Schemes would be subject to applicable exit loads

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➢ **Risk mitigation strategies**

Risks Associated with Debt & Money Market Instruments

Risk & Description specific to the Scheme	Risk mitigants / Management Strategy
Market/Volatility Risk: Risk arising due to price fluctuations and volatility, having material impact on the overall returns of the Scheme.	The Scheme, being a Target Duration structure, is expected to replicate the index in a passive manner. Based on that, we expect to mitigate intermittent price volatility in the underlying assets.

Credit risk: Risk associated with repayment of investment	The Scheme intends to invest in G-Sec securities which carry sovereign guarantee and hence no credit risk
Interest rate risk: Price volatility due to movement in interest rates	The Scheme being passively managed and a Target Duration structure, is expected to replicate the index in a passive manner. However, this will continue to expose investor to relatively higher interest rate risk because the scheme intends to invest in on the run 10 Year G-Sec security as identified by the index provider
Concentration risk: Risk arising due to over exposure in few securities	The index intends to invest in a single paper representing the highest outstanding and liquidity in the Indian debt market
Event risk: Price risk due to company or sector specific event	The Scheme intends to invest in G-Sec. These bonds are perceived to be relatively safe
Performance risk: Risk arising due to change in factors affecting the market	The scheme is passively managed

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Risk Management & Liquidity Management tools:

Potential Risk Matrix (PRC) & Risk-o-meter: Investors are requested to review this scheme's Potential Risk Matrix (PRC) to understand the maximum risk that this scheme will run as per design and & Risk-o-meter to understand periodical measurement of that risk on a regular basis. Investors are suggested to read about various disclosures under the section "PERIODIC DISCLOSURES" pertaining to "Potential Risk Class Matrix" & "Product Labelling and Risk-o-meter" to understand in detail the disclosure frequency and remedial measures in case of breaches in the boundaries

Mandatory Liquidity requirement: The scheme adopts the Liquidity Risk Management framework mandated by SEBI and AMFI which helps estimates liquidity requirement by determining liquidity risk arising from the liability side and tries to covers all potential liquidity risk scenarios up to agreed confidence interval and has mandated remedial measures both for managing the risk on an ongoing basis (LRaR & LCRaR) as well as action plan in case there is a difference between actual outcome and projected outcome. Investors can refer to the circular 135/ BP/93/ 2021-22 dated July 24, 2021 and subsequent circulars for detail understanding on the Liquidity Risk Management Framework.

Further Investment manager also evaluates and monitors the Asset Liability Mismatch (ALM) which addresses the gap in the estimated potential liquidity requirement over a 90-day period and schemes investment / assets liquidity to meet the potential requirement and best ensures that scheme has necessary liquidity to meets its liability obligations

Stress testing the scheme portfolio: The investment manager periodically stress tests the scheme portfolio to address the asset side risk from an Interest Rate, Credit and Liquidity Risk perspective at an aggregate portfolio level and evaluate the stress in terms of its impact on the NAV of the scheme. The stress test is performed using the methodology and periodicity as mandated by AMFI in consultation to SEBI.

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Swing Pricing: The AMC has a Swing Pricing policy in place to help in case of severe liquidity stress at an AMC level or a severe dysfunction at market level, the Swing Pricing offers the contingency plan in case of

extreme exigencies. Investors are suggested to read the detail disclosure pertaining to this policy in **"Swing Pricing Framework".**

RISK CONTROL

Investments made by the Scheme would be in accordance with the investment objective of the Scheme and provisions of SEBI Regulations.

Since investing requires disciplined risk management, the AMC has adequate safeguards for controlling risk in the portfolio construction process. The risk control process involves reducing risk through portfolio diversification wherever possible, taking care however not to dilute the returns in the process. It is the belief of the AMC that the diversification would help to achieve desired level of consistency in returns.

VII. Index methodology

- **Disclosure regarding the Index:**

Index Universe: CRISIL-IBX Financial Services 3-6 Months Debt Index.

The CRISIL-IBX Financial Services 3–6 Months Debt Index is a constant-maturity index that seeks to track the performance of Commercial Papers (CPs), Certificates of Deposit (CDs) and corporate bond securities issued by entities in the financial services sector.

- Securities shall have a residual maturity of 3 to 6 months from the date of inclusion in the index.
- The index is designed to maintain a steady maturity profile within the 3–6 month maturity bucket.

Index Maturity Profile:

- The index shall comprise securities having a residual maturity of 3 to 6 months at the time of inclusion.
- Securities shall be reviewed at a predefined frequency to maintain the desired maturity profile.
- Securities that no longer meet the prescribed maturity criteria shall be replaced as part of the periodic review.

Eligibility Criteria

Issuer Eligibility

- The issuer must belong to the financial services sector.
- The issuer must have a long-term conservative credit rating of AAA.
- The issuer must have a minimum amount outstanding of ₹1,500 crore.
- The issuer must have eligible securities, including CPs, CDs and/or corporate bonds, with a residual maturity of 3 to 6 months.

Security Eligibility

- The minimum amount outstanding at the individual security level shall be ₹100 crore.
- Eligible securities shall include:
  - Commercial Papers (CPs)
  - Certificates of Deposit (CDs)
  - Corporate Bonds

Issuer Selection

Eligible Issuer Universe

- All issuers satisfying the prescribed eligibility criteria shall form part of the eligible issuer universe.

Liquidity-Based Selection

- Up to 20 traded issuers from the eligible universe shall be ranked and selected based on liquidity.
- The liquidity score shall be calculated using data from the previous quarter.
- The liquidity score shall be based on:
  - Volume traded: 70%
  - Number of trades: 15%
  - Days traded: 15%

Minimum Constituent Requirement

- The index shall comprise a minimum of 8 issuers and a maximum of 20 issuers.
- If fewer than 8 issuers are available through the liquidity-based selection, additional issuers shall be selected based on the highest amount outstanding from the eligible universe.
- The amount outstanding shall be evaluated as of the index inception date.

Number of Constituents

- Minimum number of issuers: 8
- Maximum number of issuers: 20

Weighting Methodology

- Issuers shall be assigned equal weights as of the base date of the index.
- The equal weighting shall be subject to the applicable issuer-level and group-level caps.
- The weight of an AAA-rated issuer shall not exceed 15%.
- A group-level cap of 25% shall apply.

Reconstitution and Weight Reset Frequency:

- Quarterly (7th Calendar Day of March, June, September, December)

Index Service Provider

The Index Service provider is CRISIL Limited. Crisil is the leading provider of debt and hybrid indices in India. The company maintains 174 standard and over 100 customised indices that are used by mutual funds, insurance companies, provident funds, and investors in Indian markets. The company's expertise lies in fixed income valuations which is a key input to their indices. The company also maintain 13 indices for Sri Lankan fixed income market. Apart from the various marked to market indices, they also provide customised Held To Maturity (HTM) indices that are used as benchmarks for fixed income portfolios that are held to maturity.

Index Constituents and Impact Cost

The weightage of the constituents of CRISIL-IBX Financial Services 3-6 Months Debt Index as on August 14, 2026 is as under:

Sr. No.	Company Name	Weight (%)
1	Bajaj Finance Ltd. -365D (04-Nov-2026)	14.4%
2	LIC Housing Finance Ltd. -SR-TR 417 OPT-I 06.40% (30-Nov-2026)	11.7%
3	Tata Motors Finance Ltd. -SR-A (28-Aug-2026)	10.8%
4	HDB Financial Services Limited - SR-A/1(FX) 198 07.988% (08-Dec-2026)	6.9%
5	Bharti Telecom Ltd. -SR-XVII 8.95% (04-Dec-2026)	4.9%
6	National Bank For Agriculture & Rural Development SR-24 C 7.83% (30-Dec-2026)	4.9%
7	Kotak Mahindra Prime Ltd. - 08.09% (09-Nov-2026)	4.9%
8	Bajaj Financial Securities Ltd. -118D (12-Nov-2026)	4.8%
9	Bank of Baroda (25-Nov-2026)	4.8%
10	Bank of Baroda (07-Dec-2026)	4.8%
11	Canara Bank (08-Dec-2026)	4.8%
12	Axis Bank Ltd. (16-Dec-2026)	4.8%
13	Mahindra & Mahindra Financial Services Ltd -229D (14-Dec-2026)	4.8%
14	HDFC Bank Ltd. (19-Nov-2026)	3.8%
15	Small Industries Development Bank of India (04-Dec-2026)	2.9%
16	Axis Bank Ltd. (07-Dec-2026)	1.0%
17	Small Industries Development Bank of India (16-Dec-2026)	1.0%
18	HDFC Bank Ltd. (21-Dec-2026)	1.0%
19	LIC Housing Finance Ltd. -SR-TR 449 07.69% (11-Dec-2026)	0.9%

The above is tentative Portfolio Details, actual portfolio will depend on risk/ replication framework for debt index funds.

For additional details, please refer to index methodology on https://www.crisil.com/content/dam/crisil/indices/index-linked-products/index-linked-products-methodology.pdf

VIII. List of official points of acceptance:

Please refer the AMC website at the following link for the list of official points of acceptance, collecting banker details etc.: https://www.miraeassetmf.co.in/downloads/statutory-disclosure/other-disclosure/offer-documents-data

IX. Penalties, Pending Litigation or Proceedings, Findings of Inspections or Investigations for Which Action May Have Been Taken or Is In The Process Of Being Taken By Any Regulatory Authority:

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Please refer the AMC website at the following link for details of penalties, pending litigation or proceedings: https://www.miraeassetmf.co.in/downloads/statutory-disclosure/other-disclosure/offer-documents-data

X. Investor services

Contact details for general service requests:

Investors may contact any of the ISCs or the AMC by calling the investor line of the AMC at "1800 2090 777" or visit the website at www.miraeassetmf.co.in for complete details.

Contact details for complaint resolution:

Ms. Venuka Amla
Mirae Asset Investment Managers (India) Pvt. Ltd.
606, 6th Floor, Windsor Bldg, Off CST Road, Kalina, Santacruz (E), Mumbai - 400 098.
Telephone Nos.: 6780 0300
e-mail: customercare@miraeasset.com

The AMC will have the discretion to change the Investor Relations' Officer depending on operational necessities and in the overall interest of the fund.

XI. Portfolio Disclosure

- **Portfolio Disclosures**

The Mutual Fund/ AMC will disclose portfolio (along with ISIN) of the Scheme in the prescribed format, as on the last day of the month, on its website viz. https://www.miraeassetmf.co.in/downloads/portfolio and on the website of Association of Mutual Funds in India (AMFI) viz. www.amfiindia.com within 10 days from the close of each month. In case of unitholders whose e-mail addresses are registered, the Mutual Fund/ AMC will send via email the monthly statement of scheme portfolio within 10 days from the close of each month. Portfolio shall also be sent by e-mail to all unitholders by the AMC/Mutual Fund. The AMC shall declare on its website, the hosting of the statements of its portfolio on its website and that of AMFI and shall specify the modes such as SMS, telephone, email or written request (letter) through which a unitholder can request for a physical or electronic copy of the statement of the Scheme portfolio. The AMC shall provide a physical copy without charging any cost, on specific request received from a Unit Holder.

- **Portfolio Turnover Rate and Policy**

Portfolio Turnover Ratio of the scheme as on August 31, 2026: **Not Applicable**

Portfolio turnover is defined as the aggregate value of purchases or sales as a percentage of the corpus of a scheme during a specified period of time. The Scheme is open ended, with subscriptions and redemptions expected on a daily basis, resulting in net inflow/outflow of funds, and on account of the various factors that affect portfolio turnover; it is difficult to give an estimate, with any reasonable amount of accuracy.

However, during volatile market conditions, the fund manager has the flexibility to churn the portfolio actively to optimize returns keeping in mind the cost associated with it.

XII. Detailed comparative table of the existing schemes of AMC

However, the existing Index Funds of Mirae Asset Mutual Fund are as below:

1. Mirae Asset Nifty LargeMidcap 250 Index Fund
2. Mirae Asset Nifty 50 Index Fund

3. Mirae Asset Nifty Total Market Index Fund
4. Mirae Asset Nifty SDL Jun 2027 Index Fund
5. Mirae Asset CRISIL-IBX Gilt Index - April 2033 Index Fund
6. Mirae Asset Crisil-IBX Financial Services 9-12 Months Debt Index Fund
7. Mirae Asset Nifty SDL June 2028 Index Fund
8. Mirae Asset Nifty200 Momentum 30 Plus 8-13 yr G-Sec Index Fund

The table showing the differentiation of the Scheme with the existing Index Fund of Mirae Asset Mutual Fund is available at: https://www.miraeassetmf.co.in/downloads/statutory-disclosure/other-disclosure/offer-documents-data

XIII. Scheme performance

This is a new scheme and does not have any performance track record

XIV. Periodic Disclosures

a. Half yearly Disclosures: Financial Results

The AMC/Mutual Fund shall within one month from the close of each half year, that is on March 31st and on September 30th, host a soft copy of its unaudited financial results on their website **https://www.miraeassetmf.co.in/downloads/statutory-disclosure/financials.** and on the website of AMFI. The half-yearly unaudited financial results shall contain details as prescribed under SEBI Master Circular dated March 20, 2026, and such other details as are necessary for the purpose of providing a true and fair view of the operations of Mirae Asset Mutual Fund.

The AMC/Mutual Fund shall provide written communication (including digital modes such as email/SMS etc.) to its unitholders about the availability of financial results.

b. Annual Report

Pursuant to Regulation 68 of SEBI (Mutual Funds) Regulations, 2026 read with Para 6.4 of SEBI Master Circular dated March 20, 2026, the scheme wise annual report will be hosted on the website of the Mirae Asset Mutual Fund viz. https://www.miraeassetmf.co.in/downloads/statutory-disclosure/financials and on the website of AMFI, not later than four months after the close of each financial year (31st March). The AMCs shall display the link prominently on the website of the Mirae Asset Mutual Fund viz. https://miraeassetmf.co.in and make the physical copies available to the unitholders, at their registered offices at all times. An email/SMS will be sent to all unitholders regarding the hosting of scheme wise annual report on their website and on the website of AMFI. AMCs shall e-mail the scheme annual reports or abridged summary thereof, in machine readable formats, to all such unit holders, whose email addresses are registered with the Mutual Fund. The said communication shall also include details of modes such as SMS, telephone, email or written request (letter) through which a unitholder can submit a request for a physical or electronic copy of the scheme wise annual report or abridged summary thereof.

c. Portfolio Disclosures:

The Mutual Fund/ AMC will disclose portfolio (along with ISIN) of the Scheme in the prescribed format, as on the last day of the month, on its website viz. https://www.miraeassetmf.co.in/downloads/portfolio and on the website of Association of Mutual Funds in India (AMFI) viz. www.amfiindia.com within 10 days from the close of each month. In case of unitholders whose e-mail addresses are registered, the Mutual Fund/ AMC will send via email the monthly statement of scheme portfolio within 10 days from the close of each month. Portfolio shall also be sent by e-mail to all unitholders by the AMC/Mutual Fund. The AMC shall declare on its website, the hosting of the statements of its portfolio on its website and that of AMFI and shall specify the modes such as SMS, telephone, email or written request (letter) through which a unitholder can request for a physical or electronic copy of the statement of the Scheme portfolio. The AMC shall provide a physical copy without charging any cost, on specific request received from a Unit Holder.

d. Monthly Average Asset under Management (Monthly AAUM) Disclosure

The Mutual Fund shall disclose the Monthly AAUM under different categories Schemes as specified by SEBI in the prescribed format on a monthly basis on its website viz. https://www.miraeassetmf.co.in/downloads/statutory-disclosure/other-disclosure and forward to AMFI within 7 working days from the end of the month.

e. Issuer / Group / Sector Disclosures:

The AMC shall disclose the following on monthly basis on its website on https://www.miraeassetmf.co.in/downloads/portfolio:

- Name and exposure to top 7 issuers and stocks respectively as a percentage of NAV of the scheme
- Name and exposure to top 7 groups as a percentage of NAV of the scheme.
- Name and exposure to top 4 sectors as a percentage of NAV of the scheme.

Change in constituents of the index, if any, shall be disclosed on the AMC website on the day of change.

f. Scheme Summary Document

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The AMC has provided on its website a standalone scheme document for all the Schemes which contains all the details of the Scheme viz. Scheme features, Fund Manager details, investment details, investment objective, expense ratios, portfolio details, etc. Scheme summary document is uploaded on the websites of AMC viz. https://www.miraeassetmf.co.in/downloads/statutory-disclosure/other-disclosure, AMFI and stock exchanges in 3 data formats i.e. PDF, Spreadsheet and a machine readable format (either JSON or XML). The document shall be updated by the AMCs on a monthly basis or on changes in any of the specified fields, whichever is earlier.

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g. Disclosures with respect to Tracking Error and Tracking Difference

Tracking Error (TE): The AMC shall disclose tracking error based on past one year rolling data, on a daily basis, on the website of AMC on ETF Mutual Fund: Invest in Exchange Traded Funds Online | Mirae Asset (miraeassetmf.co.in) and AMFI.

Tracking Difference (TD): Tracking difference i.e. the annualized difference of daily returns between the index and the NAV of the scheme shall be disclosed on the website of the AMC on ETF Mutual Fund: Invest

in Exchange Traded Funds Online | Mirae Asset (miraeassetmf.co.in) and AMFI, on a monthly basis, for tenures 1 year, 3 year, 5 year, 10 year and since the date of allotment of units

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h. **Product Labeling and Risk-o-meter:**

The Risk-o-meter shall have following six levels of risk:

1. Low Risk
2. Low to Moderate Risk
3. Moderate Risk
4. Moderately High Risk
5. High Risk and
6. Very High Risk

The evaluation of risk levels of a scheme shall be done in accordance with para 6.16 of SEBI Master Circular dated March 20, 2026.

Any change in risk-o-meter shall be communicated by way of Notice cum Addendum and by way of an e-mail or SMS to unitholders. The risk-o-meter shall be evaluated on a monthly basis and the risk-o-meter along with portfolio disclosure shall be disclosed on the AMC website viz. https://www.miraeassetmf.co.in/downloads/portfolio as well as AMFI website within 10 days from the close of each month.

The AMC shall disclose the risk level of schemes as on March 31 of every year, along with number of times the risk level has changed over the year, on its website viz. https://www.miraeassetmf.co.in/downloads/statutory-disclosure/other-disclosure and AMFI website.

Further, in accordance with para 6.17 of SEBI Master Circular dated March 20, 2026, the AMC shall disclose:

a. risk-o-meter of the scheme wherever the performance of the scheme is disclosed;
b. risk-o-meter of the scheme and benchmark wherever the performance of the scheme vis-à-vis that of the benchmark is disclosed.
c. scheme risk-o-meter, name of benchmark and risk-o-meter of benchmark while disclosing portfolio of the scheme.

XV. Scheme factsheet: A weblink for scheme factsheet- https://www.miraeassetmf.co.in/downloads/factsheet

XVI. Scheme specific disclosures: Please refer Section 'Scheme Specific Disclosures' of this document;

XVII. Who manages the scheme

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Particulars	Details
Name	Ms. Pranavi Kulkarni
Age	41 years
Qualification	MBA (Finance) | Symbiosis International University, B.E. (Computer Science) | Mumbai University

Previous experience	Ms. Pranavi Kulkarni has over 17 years of experience in the financial sector. Prior to this assignment, Ms. Kulkarni was associated with Edelweiss Asset Management Ltd as Fund Manager. Ms. Kulkarni has also worked with CRISIL Ltd and Yes Bank Other Schemes managed by Fund Manager: - 1. Mirae Asset Liquid Fund 2. Mirae Asset Money Market Fund 3. Mirae Asset CRISIL IBX Gilt Index – April 2033 Index Fund 4. Mirae Asset Nifty SDL Jun 2027 Index Fund 5. Mirae Asset Nifty SDL June 2028 Index Fund 6. Mirae Asset Nifty 8-13 yr G-Sec ETF 7. Mirae Asset CRISIL-IBX Financial Services 9-12 Months Debt Index Fund 8. Mirae Asset Overnight Fund 9. Mirae Asset Nifty 1D Rate Liquid ETF-IDCW 10. Mirae Asset Nifty 1D Rate Liquid ETF – Growth 11. Mirae Asset Arbitrage Fund
Tenure for which the fund manager has been managing the scheme	NIL since it's a new scheme

XVIII. What are the investment restrictions?

The following investment limitations and other restrictions, inter alia, as contained in the Trust Deed and the Regulations apply to the Scheme:

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- Inter scheme transfers (ISTs) of investments from one scheme to another scheme in the same Mutual Fund shall be allowed only if such transfers are done at the prevailing market price for quoted instruments on spot basis. Explanation - "Spot basis" shall have same meaning as specified by stock exchange for spot transactions. The securities so transferred shall be in conformity with the investment objective of the scheme to which such transfer has been made.

  Pursuant to para 13.19 of SEBI Master Circular dated March 20, 2026 ISTs may be allowed in the following scenarios:
  i. for meeting liquidity requirement in a scheme in case of unanticipated redemption pressure
  ii. for Duration/ Issuer/ Sector/ Group rebalancing

  No IST of a security shall be done, if there is negative news or rumors in the mainstream media or an alert is generated about the security, based on internal credit risk assessment. The Scheme shall comply with the guidelines for inter-scheme transfers as specified under para 13.19 of SEBI Master Circular dated March 20, 2026.

- A mutual fund scheme shall not invest more than 10% of its NAV in debt instruments comprising money market instruments and non-money market instruments issued by a single issuer which are rated not below investment grade by a credit rating agency authorized to carry out such activity under the Act.

Such investment limit may be extended to 12% of the NAV of the scheme with the prior approval of the Board of Trustees and the Board of directors of the asset management company.

Provided that such limit shall not be applicable for investments in Government Securities, treasury bills and TREPS. Provided further that investment within such limit can be made in mortgaged backed securitized debts which are rated not below investment grade by a credit rating agency registered with the Board.

Further, in accordance with para 13.1 of SEBI Master Circular Dated March 20, 2026 the Scheme shall not invest more than:
a) 10% of its NAV in debt and money market securities rated AAA; or
b) 8% of its NAV in debt and money market securities rated AA; or
c) 6% of its NAV in debt and money market securities rated A and below issued by a single Issuer.

The above investment limits may be extended by up to 2% of the NAV of the scheme with prior approval of the Board of Trustees and Board of Directors of the AMC, subject to compliance with the overall 12% limit specified above.

- The Scheme may invest in another scheme under the same asset management company or in any other mutual fund without charging any fees, provided the aggregate inter scheme investments made by all Schemes under the same management company or in schemes under the management of any other AMC shall not exceed 5% of NAV of the Mutual Fund.

- The Mutual Fund shall buy and sell securities on the basis of deliveries and shall in all cases of purchases, take delivery of relative securities and in all cases of sale, deliver the securities and shall in no case put itself in a position whereby it has to make short sale or carry forward transactions or engage in badla finance.

- The Fund shall get the securities purchased or transferred in the name of the Fund on account of the concerned scheme, wherever investments are intended to be of a long-term nature.

- The Scheme shall not make any investment in: a) Any unlisted security of an associate or group company of the Sponsor; or b) Any security issued by way of private placement by an associate or group company of the sponsor; or c) The listed securities of group companies of the Sponsor which is in excess of 25% of the net assets.

- Investment in unrated debt and money market instruments, other than government securities, treasury bills, derivative products such as Interest Rate Swaps (IRS), Interest Rate Futures (IRF), etc. by the Scheme shall not exceed 5% of the net assets of the Scheme. However, all such investments shall be made with the prior approval of the Board of AMC and Trustees.

- The Scheme shall not invest in unlisted debt instruments including commercial papers (CPs), other than (a) government securities, (b) other money market instruments and (c) derivative products such as Interest Rate Swaps (IRS), Interest Rate Futures (IRF), etc.

  However, the scheme may invest in unlisted Non-Convertible debentures (NCDs) not exceeding 10% of the debt portfolio of the scheme subject to the condition that such unlisted NCDs have a simple structure

(i.e. with fixed and uniform coupon, fixed maturity period, without any options, fully paid up upfront, without `any credit enhancements or structured obligations) and are rated and secured with coupon payment frequency on monthly basis.

- The Scheme shall not invest in a fund of funds scheme.

- The Mutual Fund having an aggregate of securities which are worth Rs.10 crores or more, as on the latest balance sheet date, shall subject to such instructions as may be issued from time to time by SEBI, settle their transactions entered on or after January 15, 1998 only through dematerialized securities. Further, all transactions in government securities shall be in dematerialized form.

- The mutual fund shall not borrow except to meet temporary liquidity needs of the mutual funds for the purpose of repurchase, redemption of units or payment of interest or IDCW to the unitholders. Provided that the mutual fund shall not borrow more than 20 per cent of the net asset of the scheme and the duration of such a borrowing shall not exceed a period of six months.

- Pursuant to Para 4.4 of SEBI Master Circular dated March 20, 2026, the following norms as prescribed for the Underlying index shall be adopted:

  a. Constituents of the index shall be aggregated at issuer level for the purpose of determining investment limits for single issuer, group, sector, etc.
  b. Constituents of the index shall have a defined credit rating and defined maturity and the same shall be specified in the index methodology.
  c. Rating of the constituents of the index shall be of investment grade and above.
  d. Constituents of the index should have adequate liquidity and diversification (other than for the portion of indices comprising of SDLs) at issuer level.
  e. Constituents of the index shall be periodically reviewed (at least on half-yearly basis).
  f. The index shall not have more than 25% weight in a particular group (excluding securities issued by Public Sector Units (PSUs), Public Financial Institutions (PFIs) and Public Sector Banks (PSBs)). For the purpose of this provision, a group means a group as defined under regulation 2 (x) of SEBI (Mutual Funds) Regulations, 2026 (Regulations) and shall include an entity, its subsidiaries, fellow subsidiaries, its holding company and its associates.
  g. The index shall not have more than 25% weight in a particular sector (excluding G-sec, T-bills, SDLs and AAA rated securities issued by PSUs, PFIs and PSBs). However, this provision shall not be applicable for sectoral or thematic debt indices.

  Pursuant to Para 4.4 SEBI Master Circular dated March 20, 2026 on development of passive funds, replication of the Index by the Scheme shall be as follows:

  The Scheme shall be considered to be replicating the underlying index, provided:

  a) Investment in securities of issuers accounting for at least 60% of weight in the index, represents at least 80% of net asset value (NAV) of the ETF/ Index Fund.
  b) At no point of time the securities of issuers not forming part of the index exceed 20% of NAV of the ETF/ Index Fund.
  c) At least 8 issuers from the underlying index form part of the portfolio of the ETF/ Index Fund. The investment in various securities are aggregated at issuer level for the purpose of exposure limits.

d) The exposure limit to a single issuer by the Fund for AAA rated securities shall not have more than 15% weight in the portfolio.
e) The rating wise weightage of debt securities in the portfolio of the Fund replicates the underlying index. However, greater allocation of up to 10% of the portfolio may be made to higher rated debt securities.
f) The following norms for permissible deviation in duration shall apply:
   - The Macaulay duration of the portfolio of the Scheme replicates the duration of the underlying index within a maximum permissible deviation of +/-10%.

- The positioning of the Scheme in the PRC matrix shall be in the same cell as that of positioning of the index in the PRC matrix.

- As per para 13.7 of SEBI Master Circular dated March 20, 2026 on investments in Short Term Deposits (STDs) of Scheduled Commercial Banks:

  i. Total investment of the Scheme in Short term deposit(s) of all the Scheduled Commercial Banks put together shall not exceed 15% of the net assets. However, this limit can be raised upto 20% of the net assets with prior approval of the trustees. Further, investments in Short Term Deposits of associate and sponsor scheduled commercial banks together shall not exceed 20% of total deployment by the Mutual Fund in short term deposits.

  ii. "Short Term" for parking of funds by Mutual Funds shall be treated as a period not exceeding 91 days

  iii. The Scheme shall not invest more than 10% of the net assets in short term deposit(s), of any one scheduled commercial bank including its subsidiaries.

  iv. The Scheme shall not invest in short term deposit of a bank which has invested in that Scheme. AMC shall also ensure that the bank in which a scheme has Short term deposit do not invest in the said scheme until the scheme has Short term deposit with such bank.

  The above conditions are not applicable to term deposits placed as margins for trading in cash and derivative market.

  v. Asset Management Company (AMC) shall not be permitted to charge any investment management and advisory fees for parking of funds in short term deposits of scheduled commercial banks.

  vi. The investments in short term deposits of scheduled commercial banks will be reported to the Trustees along with the reasons for the investment which, inter-alia, would include comparison with the interest rates offered by other scheduled commercial banks. Further, AMC shall ensure that the reasons for such investments are recorded in the manner prescribed in para 13.7.6 of SEBI Master Circular dated March 20, 2026

- The Scheme will comply with SEBI regulations and any other regulations applicable to the investments of Funds from time to time. The Trustee may alter the above restrictions from time to time to the extent that changes in the regulations may allow. All investment restrictions shall be applicable at the time of making investment.

- The aforesaid limits shall not be applicable to term deposits placed as margins for trading in cash and derivatives market.

- The Scheme will comply with any other regulations applicable to the investments of mutual funds from time to time.

- The cumulative gross exposure through State Development Loans and Money Market instruments shall not exceed 100% of the net assets of the scheme or guidelines as may be specified by SEBI from time to time.

All investment restrictions stated above shall be applicable at the time of making investment.

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Apart from the investment restrictions prescribed under SEBI (MF) Regulations, the Fund does not follow any internal norms vis-à-vis limiting exposure to a particular scrip or sector etc.

XIX. Where Will the Scheme Invest?

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Investment in Debt Securities forming part of CRISIL-IBX Financial Services 3-6 Months Debt Index

The corpus of the Scheme will invest in Securities which are constituents of CRISIL-IBX Financial Services 3 to 6 Months Debt Index and in Cash and Cash Equivalent Instruments. Subject to the Regulations, the corpus of the Scheme can be invested in any (but not exclusively) of the following securities:

The Scheme would invest in instruments comprising of CRISIL-IBX Financial Services 3 to 6 Months Debt Index and will track the benchmark index.

The index will invest in Commercial Papers (CPs), Certificates of Deposit (CDs) and Corporate Bond Securities, maturing in 3 to 6 months.

Commercial Papers (CPs) are short-term, unsecured debt instruments issued by corporations, financial institutions, and other large entities to meet their immediate funding needs, such as working capital requirements. Typically issued at a discount to face value and with maturities ranging from a few days to one year, CPs offer investors a relatively safe, liquid investment option with competitive returns compared to other short-term instruments. Due to their short maturity periods, CPs are often used by companies as a cost-effective alternative to bank loans for short-term financing needs.

Certificate of Deposit (CD) is a short- to medium-term, interest-bearing deposit instrument issued by banks and financial institutions to individuals or corporations. CDs have a fixed maturity date, typically ranging from a few months to several years, and offer a fixed interest rate higher than regular savings accounts. They are negotiable and can be traded in the secondary market before maturity. CDs provide a low-risk investment option for investors seeking predictable returns, as they are generally insured and backed by the issuing institution's creditworthiness.

Corporate Bond Securities refer to bonds or other forms of debt securities issued by companies to raise capital. Investors lend money to the corporation in exchange for periodic interest payments and the return of the principal amount at maturity. This type of debt is used by companies to fund operations, expansions, or other financial needs.

Investment in Cash and Cash equivalent: The Scheme may also invest in securities having residual maturity of less than 91 Days like TREPS, Treasury Bills, Government securities, Repo on Government Securities and any other securities as may be allowed under the regulations prevailing from time to time.

Units of Mutual Fund:

Units of mutual funds represent an investor's share in a mutual fund scheme. When investors buy mutual fund units, they pool their money with other investors to collectively invest in a diversified portfolio of assets such as stocks, bonds, or other securities. Each unit reflects the proportionate ownership of the fund's assets. The value of these units, known as the Net Asset Value (NAV), fluctuates based on the performance of the underlying assets.

Overview of Debt Markets in India

Indian fixed income market, one of the largest and most developed in South Asia, is well integrated with the global financial markets. Screen based order matching system developed by the Reserve Bank of India (RBI) for trading in government securities, straight through settlement system for the same, settlements guaranteed by the Clearing Corporation of India and innovative instruments like TREPS have contributed in reducing the settlement risk and increasing the confidence level of the market participants.

The RBI reviews the monetary policy six times a year giving the guidance to the market on direction of interest rate movement, liquidity and credit expansion. The central bank has been operating as an independent authority, formulating the policies to maintain price stability and adequate liquidity. Bonds are traded in dematerialized form. Credit rating agencies have been playing an important role in the market and are an important source of information to manage the credit risk.

Government (Central and State) is the largest issuer of debt in the market. Public sector enterprises, quasi government bodies and private sector companies are other issuers. Insurance companies, provident funds, banks, mutual funds, financial institutions, corporates and FPIs are major investors in the market. Government loans are available up to 40 years maturity. Variety of instruments available for investments including plain vanilla bonds, floating rate bonds, money market instruments, structured obligations and interest rate derivatives make it possible to manage the interest rate risk effectively.

Indicative levels of the instruments as on August 28, 2026 are as follows:

Instrument	**Maturity**	**Tenure**	**Yield**
REPS / Repo	Short	Overnight	4.70
CP / CD / T Bills	Short	3 months CP*	6.92
		3 months CD*	6.42
		1 Year CP	7.63
		1 Year CD	7.13
Central Government securities	Low to High	10 years	6.91

Source: Bloomberg *Data is for NBFC.

XX. What are the Investment Strategies?

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The Scheme follows a passive investment strategy. The Scheme seeks to track the CRISIL-IBX Financial Services 3-6 Months Debt Index subject to tracking error. Accordingly, the Scheme will invest in Commercial Papers (CPs), Certificates of Deposit (CDs) and Corporate Bond Securities, maturing in 3-6 Months.

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The portfolio of eligible securities invested by the Scheme is expected to have, in aggregate, fundamental characteristics such as modified duration, weighted average maturity, aggregate credit ratings, aggregate Yield to Maturity (YTM) etc. along with other liquidity parameters in line with CRISIL-IBX Financial Services 3-6 Months Debt Index.

The Macaulay Duration of Scheme shall replicate the duration of the index, in line with SEBI Master Circular, subject to maximum permissible deviation of +/- 10%.

The AMC uses a ''passive'' approach to try and achieve Scheme's investment objective. Unlike other Fund, the Scheme does not try to ''beat'' the markets. The AMC does not make any judgments about the investment merit of a particular instrument or a particular industry segment nor will it attempt to apply any economic, financial or market analysis.

Subject to the Regulations and the applicable guidelines the Scheme may invest in the schemes of Mutual Funds. The investment strategy shall be in line with the asset allocation section of the SID.

Though every endeavour will be made to achieve the objective of the Scheme, the AMC/Sponsors/Trustee does not guarantee that the investment objective of the Scheme will be achieved. No guaranteed returns are being offered under the Scheme.

XXI. FUNDAMENTAL ATTRIBUTES

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Following are the Fundamental Attributes of the scheme, in terms of para 1.9 of SEBI Master Circular for Mutual Funds dated March 20, 2026:

(i) Type of a scheme

Open Ended –Index Fund

An open-ended constant maturity index fund tracking CRISIL-IBX Financial Services 3-6 Months Debt Index. A relatively low interest rate risk and relatively low credit risk.

(ii) Investment Objective: The investment objective of the scheme is to track the CRISIL-IBX Financial Services 3-6 Months Debt Index, subject to tracking errors.

There is no assurance that the investment objective of the scheme will be achieved.

- **Main Objective** - Growth
- **Investment pattern**

Asset allocation:

Types of Instruments	Indicative allocation (% of total assets)	
	Minimum	Maximum
Securities forming part of CRISIL-IBX Financial Services 3-6 Months Debt Index^	95	100
Debt & Money Market instruments* including Triparty Repo	0	5

^Including Instruments not forming part of the Index, invested in compliance with the replication norms prescribed under Para 4.4.5 of SEBI Master Circular dated March 20, 2026, as amended from time to time.

*Money market instruments includes commercial papers, commercial bills, treasury bills, Government securities having an unexpired maturity up to one year, call or notice money, certificate of deposit, usance bills, Bills Rediscounting, Repos in government securities and treasury bills, any other such short-term instruments as may be allowed under the regulations prevailing from time to time having residual maturity up to 91 days, any other like instruments as specified by the Reserve Bank of India and Investment in liquid and / or overnight category schemes of own Mutual Fund or Other Mutual funds.

Rebalancing of deviation due to short term defensive consideration

Subject to SEBI (MF) Regulations, the asset allocation pattern indicated above may change from time to time, keeping in view market conditions, market opportunities, applicable regulations and political and economic factors. It must be clearly understood that the percentages can vary substantially depending upon the perception of the Investment Manager; the intention being at all times to seek to protect the interests of the Unit holders. As per Para 1.9.1 of SEBI Master Circular dated March 20, 2026 such changes in the investment pattern will be for short term and for defensive consideration only.

1. Terms of Issue

- **Listing:**

The Scheme being open ended; the Units are not proposed to be listed on any stock exchange. However, the Trustee reserves the right to list the units as and when open-ended Schemes are permitted to be listed under the Regulations, and if the Trustee considers it necessary in the interest of unit holders of the Scheme.

Redemption:

The Unit Holder has the option to request for Redemption either in amount in rupees or in number of Units. The minimum redemption amount shall be 'any amount' or 'any number of units' as requested by the investor at the time of redemption request.

Redemption Price:

The Redemption Price of the Units is the price at which a Unit Holder can redeem Units of a scheme. It will be calculated as described below:

Redemption Price = Applicable NAV - (Applicable NAV x Exit Load*)

* Exit Load, whatever is applicable, will be charged.

Redemption Price will be calculated for up to four decimal places for the Scheme.

For example, if the Applicable NAV of a Scheme is Rs.10.5550, and it has a 2% Exit Load, the Redemption Price will be calculated as follows:

Redemption Price = 10.5550 - (10.5550 X 2.00%) i.e. 10.4550 - 0.2110 = 10.3440

If the Scheme has no Exit Load, the Redemption Price will be equal to the Applicable NAV.

The Securities Transaction Tax levied under the Income Tax Act, 1961, at the applicable rate on the amount of redemption will be reduced from the amount of redemption.

To illustrate:

If a Redemption of 4,900 units is sought by the Unit Holder at a Redemption Price of Rs. 10.3440 (as calculated above), the redemption amount is Rs. 50,685.60. Securities Transaction Tax (STT) for instance is 0.001%. This will be further reduced by the STT of Re. 0.50 (i.e. Rs. 50,685.60 x 0.001%), making the net redemption amount Rs. 50,685.10.

If a Redemption of Rs. 10,000 is sought by the Unit Holder at a Net Redemption Price of Rs. 10.3440 (as calculated above), which will give 966.744 Units; the effective redemption amount will be grossed up to Rs. 10,204.08 (i.e. 10,000 ÷ (1-2%)) and 966.744 units (10,204.08 ÷ 10.555) will be redeemed. This is to ensure that the Unit Holder receives the net amount of Rs. 10,000 as desired.

Investors may note that the Trustee has a right to modify the existing Load structure in any manner subject to a maximum as prescribed under the Regulations and with prospective effect only.

Please refer section – LOAD STRUCTURE.

Applicable NAV for Redemption / Switch-Out / Systematic Transfer Plan:

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.

- **Aggregate fees and expenses charged to the scheme**: For detailed fees and expenses charged to the scheme please refer to section 'Fees and Expenses'.

- **Any safety net or guarantee provided**: There is no assurance OR guarantee of returns.

  In accordance with Regulation 22(9)(c) of the SEBI (MF) Regulations, 2026 and Paragraph 1.9.2 of SEBI Master Circular dated March 20, 2026 for Mutual Funds the Trustees shall ensure that no change in the fundamental attributes of the Scheme(s) and the Plan(s) / Option(s) thereunder or the trust or

fee and expenses payable or any other change which would modify the Scheme(s) and the Plan(s) / Option(s) thereunder and affect the interests of Unitholders is carried out unless:

- A written communication (including digital modes such as email/sms etc.) about the proposed change is sent to each Unitholder;
- details as specified by the Board are appropriately displayed on the website of the AMC; and
- The Unitholders are given an option for a period of atleast 30 calendar days to exit at the prevailing Net Asset Value without any exit load.

SCHEME SPECIFIC DISCLOSURES

I. Portfolio rebalancing

SO-22

Rebalancing due to passive breach

In accordance with para 3.11 of SEBI Master Circular dated March 20, 2026 in case of change in constituents of the index due to periodic review, the portfolio of the Scheme shall be rebalanced within 7 calendar days. Any transactions undertaken in the scheme portfolio in order to meet the redemption and subscription obligations shall be done while ensuring that post such transactions replication of the portfolio with the index is maintained at all points of time.

SO-24

In the event of involuntary corporate action, the Scheme shall dispose the security not forming part of the underlying index within 7 calendar Days from the date of allotment/ listing.

Rebalancing of deviation due to short term defensive consideration

SO-23

Subject to SEBI (MF) Regulations, the asset allocation pattern indicated above may change from time to time, keeping in view market conditions, market opportunities, applicable regulations and political and economic factors. It must be clearly understood that the percentages can vary substantially depending upon the perception of the Investment Manager; the intention being at all times to seek to protect the interests of the Unit holders. As per para 1.9.1 of SEBI Master Circular dated March 20, 2026, such changes in the investment pattern will be for short term and for defensive consideration only.

The Scheme shall rebalance the portfolio in case of any deviation to the asset allocation. Such rebalancing shall be done within 7 days from the date of occurrence of deviation. Where the portfolio is not rebalanced within 7 Days, justification for the same including details of efforts taken to rebalance the portfolio 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 Schemes.

For detailed disclosure, kindly refer SAI.

II. Disclosure w.r.t investments by key personnel and AMC directors including regulatory provisions

Aggregate investment in the Scheme by:

Sr. No.	Category of Persons	Net Value		
		Units	**NAV per unit**	**Market Value**
1	AMC's Board of Directors	0	0	0
2	Scheme's Fund Manager(s)	0	0	0
3	Other key managerial personnel	0	0	0

For detailed disclosure, kindly refer SAI.

III. Investments of AMC in the Scheme

Investment of AMC in Mirae Asset CRISIL-IBX Financial Services 3-6 Months Debt Index Fund as on August, 2026 is **Not Applicable since it's a new scheme**

SO-58

The AMC shall not invest in any of the schemes unless full disclosure of its intention to invest has been made in the Scheme Information Document and that the AMC shall not be entitled to charge any fees on such investment.

For detailed disclosure, kindly refer SAI.

IV. Taxation

For details on taxation please refer to the clause on Taxation in the SAI apart from the following:

Rates of tax and tax deducted at source (TDS) under the Act for Capital Gains from transfer of units of Debt and Money Market Mutual Funds:

Type of Capital Gain	Income Tax Rates		TDS Rates	
	Resident/ PIO/ NRI/ Other non FII non-residents	**FII**	**Resident**	**NRI/OCBs/ FII & others**
+ Short Term Capital Gain (redemption before completing three years of holding for sale prior to 23 July 2024 and two years of holding for sale on or after 23 July 2024)	Normal rates of tax applicable to the assessee	30%	Nil	30% for Non-resident other than corporates 40% (till 31 March 2024)/ 35% (from 1 April 2024) for non-residents corporates
++ Long Term Capital Gain (applicable only if units are acquired prior to 1 April 2023, irrespective of the date of sale)	For sale made prior to 23 July 2024 - 20%# For sale made on or after 23 July 2024 – 12.5%*	10%*	Nil	10%/ 12.5%

*without indexation benefit

+ Units acquired post 1 April 2023 would be considered as units sold of a Specified Mutual Fund (SMF) as mentioned below and hence, any gains arising on transfer of such units would be deemed to be short-term capital gains. However, with respect to units acquired prior to 1 April 2023, gains arising on transfer of such units would not be considered as units sold of a Specified Mutual Fund (SMF) as mentioned below and would continue to be governed by the normal provisions (i.e., long-term or short-term, depending upon period of holding) as mentioned in the table above.

++As per the amended Finance Bill 2023, a Specified Mutual Fund (SMF) acquired on or after April 1, 2023, shall be deemed to be short-term capital asset and hence, the gains arising on such transfer will be regarded as short-term capital gains (STCG) irrespective of period of holding. SMF is a Mutual Fund holding less than 35% of its total investment in equity shares of domestic companies. Accordingly, such Mutual Funds holding less than 35% of its total investment in equity shares as well as Fund of Funds shall fall within the ambit of SMF and the gains arising on its transfer will be regarded as STCG and would be taxable at the rate of 15% (where transfer takes place before 23 July 2024) or 20% (where transfer takes place on or after 23 July 2024) (plus applicable surcharge and cess) and no indexation benefit will be available on transfer of such investments. However, effective 01 April 2025, the definition of 'Specified Mutual Fund' has been proposed to be amended as under:

- A mutual fund wherein more than 65% of total proceeds are invested in the debt and money market instruments; or
- Fund which invests 65% or more of its total proceeds in units of a fund referred in clause (a) above, calculated basis the annual average of the daily closing figures

As a result of the proposed amendment, capital gains on sale of mutual Funds investing more than 65% in debt and money market instruments or Fund which invests 65% or more of its total proceeds in units of such fund (i.e., Debt and Money Market Mutual Funds) would continue to be deemed to be short -term capital gains.

V. Associate Transactions:

For detailed disclosure, kindly refer SAI.

VI. Listing and transfer of units

The Scheme being open ended, the Units are not proposed to be listed on any stock exchange and no transfer facility on the exchange is provided. However, the Trustee reserves the right to list the units as and when open-end Schemes are permitted to be listed under the Regulations, and if the Trustee considers it necessary in the interest of unit holders of the Scheme.

Units held in Demat form are transferable (subject to lock-in period, if any and subject to lien, if any marked on the units) in accordance with the provisions of SEBI (Depositories and Participants) Regulations, 2018, as may be amended from time to time. Transfer can be made only in favor of transferees who are capable of holding Units and having a Demat Account. The delivery instructions for transfer of Units will have to be lodged with the DP in requisite form as may be required from time to time and transfer will be effected in accordance with

such rules / regulations as may be in force governing transfer of securities in dematerialized mode. Further, for the procedure of release of lien, the investors shall contact their respective Depository.

However, if a person becomes a holder of the Units consequent to operation of law or upon enforcement of a pledge, the Mutual Fund will, subject to production of satisfactory evidence, effect the transfer, if the transferee is otherwise eligible to hold the Units. Similarly, in cases of transfers taking place consequent to death, insolvency etc., the transferee's name will be recorded by the Mutual Fund subject to production of satisfactory evidence.

Please refer SAI for details on transmission, nomination, lien, pledge, duration of the Scheme and Mode of Holding.

Transfer of units held in Non-Demat [Statement of Account ('SOA')] mode:

Pursuant to the provisions of AMFI Best Practices Guidelines Circular No.116 /2024-25 dated August 14, 2024, units held by individual unitholders in Non-Demat ('SoA') mode can be transferred under the following categories:

a. surviving joint holder, who wants to add new joint holder(s) in the folio upon demise of one or more joint unitholder(s).
b. Nominee of a deceased unitholder, who wants to transfer the units to the legal heirs of the deceased unitholder, post the transmission of units in the name of the nominee;
c. a minor unitholder who has turned a major and has changed his/her status from minor to major, wants to add the name of the parent / guardian, sibling, spouse etc. in the folio as joint holder(s).
d. Transfer to siblings
e. Gifting of units
f. Transfer of units to third party
g. Addition/deletion of unit holder

Partial transfer of units held in a folio shall be allowed. However, if the balance units in the transferor's folio falls below specified threshold / minimum number of units as specified in the SID, such residual units shall be compulsorily redeemed, and the redemption amount will be paid to the transferor.

If the request for transfer of units is lodged on the record date, the IDCW payout/ reinvestment shall be made to the transferor.

Redemption of the transferred units shall not be allowed for 10 days from the date of transfer. This will enable the investor to revert in case the transfer is initiated fraudulently.

The facility for transfer of Units held in Non-Demat (SOA) mode shall be made available only through online mode via the transaction portals of the RTAs and the MF Central i.e., the transfer of units held in SoA mode shall not be allowed through physical/ paper-based mode or via the stock exchange platforms, MFU, channel partners and EOPs etc.

For further details on Pre-requisites and Payment of Stamp duty on Transfer of Units, please refer SAI.

VII. Dematerialization of units

The Unit holders are given an Option to hold the units by way of an Account Statement (Physical form) or in Dematerialized ('Demat') form.

Mode of holding shall be clearly specified in the KIM cum application form.

SO-57-C

The Unit holder intending to hold the units in Demat form are required to have a beneficiary account with the Depository Participant (DP) (registered with NSDL / CDSL). Unit holders opting to hold the units in demat form must provide their Demat Account details like the DP's name, DP ID Number and the beneficiary account number of the applicant with the DP, in the specified section of the application form.

In case Unit holders do not provide their Demat Account details, unit will be allotted to them in physical form and an Account Statement shall be sent to them.

Investors holding units in dematerialized form as well as investors holding units in physical form, both shall be able to trade on the BSE StAR MF Platform, NSE NMF II and ICEX

VIII. Minimum Target amount (This is the minimum amount required to operate the scheme and if this is not collected during the NFO period, then all the investors would be refunded the amount invested without any return.)

The Scheme seeks to collect a minimum subscription amount of Rs. 10 Crores under the Scheme during the NFO Period.

IX. Maximum Amount to be raised (if any)

There is no upper limit on the total amount to be collected under the Scheme during the NFO Period.

X. Dividend Policy (IDCW)

The IDCW warrants shall be dispatched to the unit holders within 7 working days from the record date.

In case of Unit Holder having a bank account with certain banks with which the Mutual Fund would have made arrangements from time to time, the IDCW proceeds shall be directly credited to their account.

The IDCW will be paid by warrant and payments will be made in favour of the Unit holder (registered holder of the Units or, if there is more than one registered holder, only to the first registered holder) with bank account number furnished to the Mutual Fund (please note that it is mandatory for the Unit holders to provide the Bank account details as per the directives of SEBI).

Further, the IDCW proceeds may be paid by way of ECS/EFT/NEFT/RTGS/any other manner through which the investor's bank account specified in the Registrar & Transfer Agent's records is credited with the IDCW proceeds as per the instructions of the Unit holders.

In case the delay is beyond seven working days, then the AMC shall pay interest @ 15% p.a. from the expiry of seven working days till the date of dispatch of the warrant

XI. Allotment

Subject to the receipt of the specified minimum subscription amount, full allotment of Units applied for will be made within 5 business days from the date of closure of the NFO Period for all valid applications received during the NFO Period.

SO-60

An account statement will be sent by ordinary post/courier/secured encrypted electronic mail to each Unit Holder, stating the number of Units purchased, not later than 5 business days from the close of the NFO Period.

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. Allotment of Units and dispatch of Account Statements to FPIs will be subject to RBI approval, if required.

For investors who have given Demat account details in the application form, the Units issued by the AMC shall be credited by the Registrar to the investors' beneficiary account with the DP as per information provided in the application form and information of allotment will be accordingly sent by the Registrar.

Full allotment will be made to all valid applications received during the New Fund Offer Period. Allotment of Units shall be completed not later than five business days after the close of the New Fund Offer Period. The Units will be computed and accounted for up to whole numbers (complete integers) only and no fractional units will be allotted for all Subscriptions/Application Money.

If any fractional units are calculated as a result of the switch application, the units in the resultant scheme would be allotted to the extent of the entire such application money from the source scheme and will be computed and accounted for up to 4 decimal places and that no refund shall be paid/refunded to the investor for said such fractional Units. Accordingly, the clause for multiples of Re.1 will not be applicable for switch transactions both during the New Fund Offer Period and on On-Going basis.

Dematerialization

The Units of the Scheme will be available in dematerialized (electronic) form. The investor intending to invest in Units of the Scheme will be required to have a beneficiary account with a Depository Participant (DP) of the NSDL/CDSL and will be required to mention in the application form DP's Name, DP ID No. and Beneficiary Account No. with the DP at the time of purchasing Units.

The Units of the Scheme will be issued, traded and settled compulsorily in dematerialized (electronic) form.

The Units allotted will be credited to the DP account of the Unit holder as per the details provided in the application form.

However, the Trustee / AMC reserves the right to change the dematerialization/rematerialization process in accordance with the procedural requirements laid down by the Depositories, viz. NSDL/ CDSL and/or in accordance with the provisions laid under the Depositories Act, 1996 and the Regulations there under.

XII. Refund

If the Schemes fail to collect the minimum subscription amount of Rs. 10 Crores, the Mutual Fund shall be liable to refund the money to the applicants within 5 business days from the closure of the NFO.

If application is rejected, full amount will be refunded within 5 business days from the closure of NFO. If

refunded later than 5 business days, interest @15% p.a. for delayed period will be paid and charged to the AMC.

XIII. Who can invest:

This is an indicative list and investors shall consult their financial advisor to ascertain whether the scheme is suitable to their risk profile.

It should be noted that the **following entities can invest in the scheme**:

- Indian resident adult individuals, either singly or jointly (not exceeding three);
- Minor through parent / lawful guardian; (please see the note below)
- Companies, bodies corporate, public sector undertakings, association of persons or bodies of individuals and societies registered under the Societies Registration Act, 1860;
- Partnership Firms constituted under the Partnership Act, 1932;
- Limited Liability Partnerships (LLP);
- A Hindu Undivided Family (HUF) through its Karta;
- Banking Company as defined under the Banking Regulation Act, 1949;
- Banks (including Co-operative Banks and Regional Rural Banks) and Financial Institutions;
- Public Financial Institution as defined under the Companies Act, 1956;
- Insurance Company registered with the Insurance Regulatory and Development Authority (IRDA);
- Non-Resident Indians (NRIs) / Persons of Indian Origin (PIO) on full repatriation basis or on non-repatriation basis;
- Foreign Portfolio Investors (FPI) (including overseas ETFs, Fund of Funds) registered with SEBI on repatriation basis;
- Mutual Funds/ Alternative Investment Funds registered with SEBI
- Army, Air Force, Navy and other para-military funds and eligible institutions;
- Scientific and Industrial Research Organizations;
- Provident / Pension / Gratuity and such other Funds as and when permitted to invest;
- International Multilateral Agencies approved by the Government of India / RBI; and
- The Trustee, AMC or Sponsor or their associates (if eligible and permitted under prevailing laws).
- A Mutual Fund through its schemes if permitted by the regulatory authorities.
- Special Purpose Vehicles (SPVs) approved by appropriate authority (subject to RBI approval).
- Religious and Charitable Trusts, Wakfs or endowments of private trusts (subject to receipt of necessary approvals as required) and Private Trusts authorized to invest in mutual fund schemes under their trust deeds;
- Qualified Foreign Investors subject to the conditions prescribed by SEBI, RBI, Income Tax authorities and the AMC, from time to time on repatriation basis.
- Such other individuals/institutions/body corporate etc., as may be decided by the AMC from time to time, so long as wherever applicable they are in conformity with SEBI Regulations/RBI, etc.

Note: 1.
Minor Unit Holder on becoming major may inform the Registrar about attaining majority and provide his specimen signature duly authenticated by his banker as well as his details of bank account and a certified true copy of the PAN card as mentioned under the paragraph "Anti Money Laundering and Know Your Customer" to enable the Registrar to update their records and allow him to operate the Account in his own right.

Note 2. Applicants under Power of Attorney:
An applicant willing to transact through a power of attorney must lodge the photocopy of the Power of Attorney (PoA) attested by a Notary Public or the original PoA (which will be returned after verification) within 30 Days of submitting the Application Form / Transaction Slip at a Designated Collection Centre. Applications are liable to be rejected if the power of attorney is not submitted within the aforesaid period.

XIV. Who cannot invest

It should be noted that the **following entities cannot invest in the scheme**:

- Any individual who is a foreign national or any other entity that is not an Indian resident under the Foreign Exchange Management Act, 1999, except where registered with SEBI as a FPI. However, there is no restriction on a foreign national from acquiring Indian securities provided such foreign national meets the residency tests as laid down by Foreign Exchange Management Act, 1999.
- Overseas Corporate Bodies (OCBs) shall not be allowed to invest in the Scheme. These would be firms and societies which are held directly or indirectly but ultimately to the extent of at least 60% by NRIs and trusts in which at least 60% of the beneficial interest is similarly held irrevocably by such persons (OCBs.)
- Non-Resident Indians residing in the Financial Action Task Force (FATF) Non-Compliant Countries and Territories (NCCTs)
- "U.S. Person" under the U.S. Securities Act of 1933 and corporations or other entities organized under the laws of U.S.
- Residents of Canada or any Canadian jurisdiction under the applicable securities laws.
- The Fund reserves the right to include / exclude new / existing categories of investors to invest in the Scheme from time to time, subject to SEBI Regulations and other prevailing statutory regulations, if any.

Subject to the Regulations, any application for subscription of Units may be accepted or rejected if found incomplete or due to unavailability of underlying securities, etc. For example, the Trustee may reject any application for the Purchase of Units if the application is invalid or incomplete or if, in its opinion, increasing the size of any or all of the Scheme's Unit capital is not in the general interest of the Unit Holders, or if the Trustee for any other reason does not believe that it would be in the best interest of the Scheme or its Unit Holders to accept such an application.

The AMC / Trustee may need to obtain from the investor verification of identity or such other details relating to a subscription for Units as may be required under any applicable law, which may result in delay in processing the application.

XV. The policy regarding reissue of repurchased units, including the maximum extent, the manner of reissue, the entity (the scheme or the AMC) involved in the same.

All units can be reissued without any limit by the Scheme.

XVI. Restrictions, if any, on the right to freely retain or dispose of units being offered.

RIGHT TO RESTRICT REDEMPTION AND / OR SUSPEND REDEMPTION OF THE UNITS:

The fund shall at its sole discretion reserves the right to restrict Redemption (including switch-out) of the Units (including Plan/Option) of the scheme(s) of the fund on the occurrence of the below mentioned event

for a period not exceeding ten (10) working days in any ninety (90) days period. The restriction on the Redemption (including switch-out) shall be applicable where the Redemption (including switch-out) request is for a value above Rs. 2,00,000/- (Rupees Two Lakhs). Further, no restriction shall be applicable for the Redemption/switch-out request upto Rs. 2,00,000/- (Rupees Two Lakhs). Further, in case of redemption request beyond Rs. 2,00,000/- (Rupees Two Lakhs), no restriction shall be applicable for first Rs. 2,00,000/- (Rupees Two Lakhs).

The Trustee / AMC reserves the right to restrict Redemption or suspend Redemption of the Units in the Scheme of the Fund on account of circumstances leading to a systemic crisis or event(s) that severely constrict market liquidity or the efficient functioning of the markets. A list of such circumstances under which the restriction on Redemption or suspension of Redemption of the Units in the Scheme of the Fund may be imposed are as follows:

- Liquidity issues: when market at large becomes illiquid affecting almost all securities rather than any issuer specific security.
- Market failures, exchange closures - when markets are affected by unexpected events which impact the functioning of exchanges or the regular course of transactions. Such unexpected events could also be related to political, economic, military, monetary or other emergencies
- Operational issues - when exceptional circumstances are caused by force majeure, unpredictable operational problems and technical failures (e.g. a black out).
- If so directed by SEBI

It is clarified that since the occurrence of the abovementioned eventualities have the ability to impact the overall market and liquidity situation, the same may result in exceptionally large number of Redemption requests being made and in such a situation the indicative timelines (i.e. within 3-4 Business Days) mentioned by the Fund in the scheme offering documents, for processing of requests for Redemption may not be applicable.

Right to Limit Subscription:

In the interest of the investors and in order to protect the portfolio from market volatility, the Trustees reserve the right to limit or discontinue subscriptions under the Scheme for a specified period of time or till further notice.

XVII. Cut off timing for subscriptions/ redemptions/ switches:

This is the time before which your application (complete in all respects) should reach the official points of acceptance.

Cut-off time is the time before which the Investor's Application Form(s) (complete in all respects) should reach the Official Points of Acceptance to be entitled to the Applicable NAV of that Business Day.

An application will be considered accepted on a Business Day, subject to it being complete in all respects and received and time stamped up to the relevant Cut-off time mentioned below, at any of the Official Points of Acceptance of transactions. Where an application is received and the time stamping is done after the relevant Cut-off time the request will be deemed to have been received on the next Business Day

Cut off timing for subscriptions/purchases/switch- ins:

i. In respect of valid applications received upto 3.00 p.m. at the Official Point(s) of Acceptance and where the funds for the entire amount of subscription / purchase/switch-ins as per the application are credited to the bank account of the Scheme before the cut-off time i.e. available for utilization before the cut-off time- the closing NAV of the day shall be applicable

ii. In respect of valid applications received after 3.00 p.m. at the Official Point(s) of Acceptance and where the funds for the entire amount of subscription / purchase as per the application are credited to the bank account of the Scheme before the cut-off time of the next Business Day i.e. available for utilization before the cut-off time of the next Business Day - the closing NAV of the next Business Day shall be applicable.

iii. In respect of valid applications received after 3.00 p.m. at the Official Point(s) of Acceptance and where the funds for the entire amount of subscription / purchase as per the application are credited to the bank account of the Scheme before the cut-off time of the next Business Day i.e. available for utilization before the cut-off time of the next Business Day - the closing NAV of the next Business Day shall be applicable.

For Redemption/ Repurchases/Switch out:

i. In respect of valid application accepted at an Official Points of Acceptance up to 3 p.m. on a Business Day by the Fund, the closing NAV of that day will be applicable.

ii. In respect of valid application accepted at an Official Point of Acceptance as listed in the SAI, after 3 p.m. on a Business Day by the Fund, the closing NAV of the next Business Day will be applicable

XVIII. Minimum balance to be maintained and consequences of non-maintenance

SO-36

There is no requirement of minimum balance.

XIX. Accounts Statements

The AMC shall send an allotment confirmation specifying the units allotted by way of email and/or SMS within 5 working days of receipt of valid application/transaction to the Unit holders registered e-mail address and/ or mobile number (whether units are held in demat mode or in account statement form).

A Consolidated Account Statement (CAS) detailing all the transactions across all mutual funds and holding at the end of the month shall be sent to the Unit holders in whose folio(s) transaction(s) have taken place during the month by mail or email on or before 15th of the succeeding month.

Half-yearly CAS shall be issued at the end of every six months (i.e. September/ March) on or before 21st day of succeeding month, to all investors providing the prescribed details across all schemes of mutual funds and securities held in dematerialized form across demat accounts, if applicable.

For Further Details, refer SAI

XX. Dividend/ IDCW

The payment of dividend/IDCW to the unitholders shall be made within seven working days from the record date or as per timelines prescribed by SEBI/AMFI from time to time

XXI. Redemption

The redemption or repurchase proceeds shall be dispatched to the unitholders within three working days from the date of redemption or repurchase.

For list of exceptional circumstances refer Paragraph 15.3.3 of SEBI Master Circular dated March 20, 2026.

Non-Resident Investors
For NRIs, Redemption proceeds will be remitted depending upon the source of investment as follows:

(i) Repatriation basis
When Units have been purchased through remittance in foreign exchange from abroad or by cheque / draft issued from proceeds of the Unit Holder's FCNR deposit or from funds held in the Unit Holder's Non-Resident (External) account kept in India, the proceeds can also be sent to his Indian address for crediting to his NRE/FCNR/non-resident (Ordinary) account, if desired by the Unit Holder.

(ii) Non-Repatriation basis
When Units have been purchased from funds held in the Unit Holder's non-resident (Ordinary) account, the proceeds will be sent to the Unit Holder's Indian address for crediting to the Unit Holder's non-resident (Ordinary) account.

For FPIs, the designated branch of the authorized dealer may allow remittance of net sale / maturity proceeds (after payment of taxes) or credit the amount to the Foreign Currency account or Non-resident Rupee account of the FPI maintained in accordance with the approval granted to it by the RBI. The Fund will not be liable for any delays or for any loss on account of any exchange fluctuations, while converting the rupee amount in foreign exchange in the case of transactions with NRIs/FPIs. The Fund may make other arrangements for effecting payment of redemption proceeds in future.

The normal processing time may not be applicable in situations where necessary details are not provided by investors/Unit holders. The AMC will not be responsible for any loss arising out of fraudulent encashment of cheques and/or any delay/loss in transit

For further details, refer SAI.

XXII. Bank Mandate

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It is mandatory for every applicant to provide the name of the bank, branch, address, account type and number as per SEBI requirements and any Application Form without these details will be treated as incomplete. Such incomplete applications will be rejected. The Registrar / AMC may ask the investor to provide a blank cancelled cheque or its photocopy for the purpose of verifying the bank account number.

XXIII. Delay in payment of redemption/ repurchase proceeds/dividend

The Asset Management Company shall be liable to pay interest to the unitholders at such rate as may be

specified by SEBI as per para 15.4 of SEBI Master Circular dated March 20, 2026 for the period of such delay (presently @15% per annum) in case the redemption proceeds are not made within 3 working Days from the date of receipt of a valid redemption request.

For further details, please refer SAI.

XXIV. Unclaimed Redemption and Income Distribution cum Capital Withdrawal Amount

SO-52

As per the Para 15.5 of SEBI Master Circular dated March 20, 2026, the unclaimed Redemption and dividend amounts shall be deployed by the Fund in call money market or money market instruments and in a separate plan of Liquid scheme / Money Market Mutual Fund scheme floated by Mutual Funds specifically for deployment of the unclaimed amounts. The investment management fee charged by the AMC for managing such unclaimed amounts shall not exceed 50 basis points. The AMCs shall not be permitted to charge any exit load in this plan.

Provided that such schemes where the unclaimed redemption and IDCW amounts are deployed shall be only those Overnight scheme/ Liquid scheme / Money Market Mutual Fund schemes which are placed in A-1 cell (Relatively Low Interest Rate Risk and Relatively Low Credit Risk) of Potential Risk Class matrix.

The investors who claim these amounts during a period of three years from the due date shall be paid at the prevailing NAV. After a period of three years, this amount can be transferred to a pool account and the investors can claim the said amounts at the NAV prevailing at the end of the third year. In terms of the circular, the onus is on the AMC to make a continuous effort to remind investors through letters to take their unclaimed amounts.

As per SEBI Letter dated January 22, 2025, unclaimed redemption and dividend amounts are to be transferred by the Asset Management Company (AMC) to the Unclaimed Dividend and Redemption Scheme (UDRS) after a period of 90 days and no later than 105 days from the date of issuance of the instruments. The AMC shall maintain separate schemes or plans for unclaimed IDCW and redemption amounts pending for less than three years and for more than three years. Upon completion of the initial three-year period, such units shall be transferred to UDRS within 10 business days of the subsequent month. Furthermore, income accrued on these unclaimed amounts beyond three years will be transferred on a monthly basis (on or before the 10th calendar day of the following month) to the Investor Education and Protection Fund as specified by SEBI.

The website of Mirae Asset Mutual Fund also provides information on the process of claiming the unclaimed amount and the necessary forms / documents required for the same.

The details of such unclaimed amounts are also disclosed in the annual report sent to the Unit Holders.

Important Note: All applicants must provide a bank name, bank account number, branch address, and account type in the Application Form.

For further details, please refer SAI.

XXV. Disclosure w.r.t investment by minors

SO-37

- Payment for investment by any mode shall be accepted from the bank account of the minor, parent or legal guardian of the minor, or from a joint account of the minor with parent or legal guardian.

- Irrespective of the source of payment for subscription, all redemption proceeds shall be credited only in the verified account of the minor i.e. the account the minor may hold with the parent/ legal guardian after completing all KYC formalities.
- The AMC will send an intimation to Unit holders advising the minor (on attaining majority) to submit an application form along with prescribed documents to change the status of the account from 'minor' to 'major'.
- All transactions / standing instructions / systematic transactions etc. will be suspended i.e. the Folio will be frozen for operation by the guardian from the date of beneficiary child completing 18 years of age, till the status of the minor is changed to major. Upon the minor attaining the status of major, the minor in whose name the investment was made, shall be required to provide all the KYC details, updated bank account details including cancelled original cheque leaf of the new bank account.
- No investments (lumpsum/SIP/ switch in/ STP in etc.) in the scheme would be allowed once the minor attains majority i.e. 18 years of age.

For further details, please refer SAI.

XXVI. Principles of incentive structure for market makers (for ETFs)

Not Applicable

XXVII. New Fund Offer Period (This is the period during which a new scheme sells its units to the investors)

opens on: XX/XX/XXXX
closes on: XX/XX/XXXX

The Trustee may close subscription list earlier by giving at least one day's notice in one daily national newspaper. The Trustee reserves the right to extend the closing date of the NFO Period, subject to the condition that the entire NFO period including the extension, shall not be kept open for more than 15 days. Further, the NFO shall remain open for subscription for a minimum period of 3 working days in accordance with para 1.7 of SEBI Master Circular dated March 20, 2026. Any such extension shall be announced by way of a notice – cum – addendum as prescribed by the SEBI regulation.

SO-34

Any modification to the New Fund Offer Period shall be announced by way of an Addendum uploaded on website of the AMC.

XXVIII. Additional mode of payment through Applications Supported by Blocked Amount ("ASBA") during the New Fund offer (NFO) period

The AMC shall allot Units within 5 business days from the date of closure of the NFO period. Units will be allotted in whole figure.

For complete details on ASBA process refer Statement of Additional Information (SAI) made available on our website www.miraeassetmf.co.in.

XXIX. The respective addendums to the MF Lite Scheme's SID after the last updated SID.

NIL since this is new scheme.