MIRAE ASSET
Mutual Fund

SCHEME INFORMATION DOCUMENT

SECTION I

Mirae Asset BSE Information Technology Index Fund
(An open-ended scheme replicating/tracking BSE Information Technology Total Return Index)

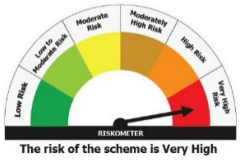
Product Labelling

Mirae Asset BSE Information Technology Index Fund:
This product is suitable for investors who are seeking*

- Returns that commensurate with the performance of BSE Information Technology Total Return Index, subject to tracking error
- Investment in securities constituting in BSE Information Technology Total Return Index

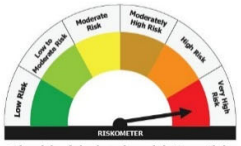
Investors should consult their financial advisors if they are not clear about the suitability of the product.

Scheme Riskometer



The risk of the scheme is Very High

Benchmark: BSE Information Technology Total Return Index



The risk of the benchmark is Very High

Note: *The above Product Labelling assigned during the 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.*

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: - September 08, 2026
New Fund Offer closes on: -September 22,2026
Scheme re-opens on September 28, 2026

Name of Mutual Fund: Mirae Asset Mutual Fund
Name of Asset Management Company: Mirae Asset Investment Managers (India) Private Limited
CIN: U65990MH2019PTC324625

Name of Trustee Company: Mirae Asset Trustee Company Private Limited
CIN: U65191MH2007FTC170231

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: www.miraeassetmf.co.in **E-mail**: miraeasset@miraeassetmf.co.in

The particulars of the Scheme have been prepared in accordance with Securities and Exchange Board of India (Mutual Funds) Regulations, 2026 (hereinafter referred to as SEBI (MF) Regulations) as amended till date and circulars issued thereunder filed with SEBI, along with Due Diligence Certificate from the Asset Management Company. 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 BSE Information Technology Index Fund that a prospective investor ought to know before investing. The investor should also ascertain about any further changes to this SID after the date of this Document from the Mutual Fund/ Investor Service Centres/ Website/ Distributors or Brokers.

The 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 general information on www.miraeassetmf.co.in
SAI is incorporated by reference (is legally a part of the SID). For a free copy of the current SAI, please contact your nearest Investor Service Centre or log on to our website.
The SID (section I & II) should be read in conjunction with SAI and not in isolation.
This SID is dated September 03, 2026

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An investor, by subscribing or purchasing an interest in the Product(s), will be regarded as having acknowledged, understood and accepted the disclaimer referred to in Clauses above and will be bound by it.

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Part I. HIGHLIGHTS/SUMMARY OF THE SCHEME

Sr. No.	Title	Description
I.	**Name of the scheme**	**Mirae Asset BSE Information Technology Index Fund**
II.	**Category of the Scheme**	Other Schemes - Index Funds
III.	**Scheme type**	An open-ended scheme replicating / tracking BSE Information Technology Total Return Index
IV.	**Scheme code**	MIRA/O/O/OIN/26/08/0106
V.	**Investment objective**	The investment objective of the scheme is to generate returns, before expenses, that are commensurate with the performance of BSE Information Technology Total Return Index, subject to tracking error. There is no assurance or guarantee that the investment objective of the scheme would be achieved.
VI.	**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, clause 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.
VII.	**Benchmark (Total Return Index)**	The performance of the scheme will be benchmarked to BSE Information Technology Total Return Index. **<u>Rationale for adoption of benchmark:</u>** The Trustees have adopted BSE Information Technology Total Return Index as the benchmark Index The benchmark has been chosen as the Scheme will invest in securities which are constituents of BSE Information Technology Total Return Index. Thus, the composition of the aforesaid benchmark is such that it is most suited for comparing the performance of the Scheme.
VIII.	**NAV disclosure**	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 NAV will be calculated and disclosed on all Business Day.

		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. Further Details in Section II.
IX.	**Applicable timelines**	Timeline for • Dispatch of redemption proceeds: 3 working days from the date of redemption • Dispatch of IDCW (if applicable) etc.: within 7 working days from the record date
X.	**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 the investor is routing its investments through a distributor and Direct Plan – Growth option in case of 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. **DIRECT PLAN: Direct Plan is only for investors who purchase /subscribe Units in a Scheme directly with the Mutual Fund and is not available for investors who route their investments through a Distributor. 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 BSE Information Technology 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 2, 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.

For detailed disclosure on default plans and options, kindly refer SAI.

XI.	**Load Structure**	**Exit Load**: Nil The AMC reserves the right to revise the load structure from time to time. Such changes will become effective prospectively from the date such changes are incorporated.

XII.	**Minimum Application Amount/switch in**	**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
XIII.	**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.
XIV.	**Minimum Redemption/switch out amount**	The minimum redemption amount shall be 'any amount' or 'any number of units' as requested by the investor at the time of redemption.
XVII. SO-34	**New Fund Offer Period** This is the period during which a new scheme sells its units to the investors	NFO for Mirae Asset BSE Information Technology Index Fund: opens on September 08, 2026 closes on September 22, 2026 Switch from Offshore schemes of Mirae Asset Mutual Fund will be accepted till cut-off time of September 18, 2026. Further, Switch from other schemes will be accepted till cut-off time of September 22, 2026. 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 as per 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.. Any modification to the New Fund Offer Period shall be announced by way of an Addendum uploaded on website of the AMC - i.e. https://www.miraeassetmf.co.in/
XVIII	**New Fund Offer Price** This is the price per unit that the investors have to pay to invest during the NFO	Offer for Units of Rs. 10 each for cash during the New Fund Offer and Continuous offer for Units at NAV based prices
XIX. SO-53	**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.	**Swing pricing disclosure**	Not Applicable
XXII.	**Stock lending/short selling**	Subject to the SEBI Regulations as applicable from time to time, the Scheme may participate in securities lending up to the limits as mentioned in the Asset allocation section. **For Details, kindly refer SAI.**
XXIII	**How to Apply and other details** SO-57(c)	Investors can undertake transactions in the Schemes of Mirae Asset Mutual Fund either through physical, online / electronic mode or any other mode as may be prescribed from time to time. **Physical Transaction**: 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. **Online / Electronic Transactions** Investors can undertake transactions via electronic mode through various online facilities offered by MAMF and other platforms specified by AMC from time to time. For further details of online / electronic mode please refer SAI. The list of the OPA / ISC are available on our website as well. The application forms for subscriptions/redemptions should be submitted at any of the ISCs/Official Points of Acceptance of the AMC or Investors can undertake transactions via electronic mode through various online facilities offered by MAMF and other platforms specified by AMC from time to time. **Details in Section II**.
XXIV	**Investor services**	Contact Details for general service requests and 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 **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.**

XXV.	**Specific attribute of the scheme (such as lock in, duration in case of target maturity scheme/close ended schemes) (as applicable)**	Nil
XXVI	**Special product /facility available during 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.
XXVII	**Weblink**	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

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 BSE Information Technology 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.

Sd/-

Date: September 03, 2026
Place: **Mumbai**

Name: **Rimmi Jain**
Designation: **Head – Compliance, Legal and Company Secretary**

Part II. INFORMATION ABOUT THE SCHEME

A. HOW WILL THE SCHEME ALLOCATE ITS ASSETS?

Under normal circumstances, the asset allocation will be as follows:

Types of Instruments	Indicative allocation (% of total assets)	
	Minimum	Maximum
Equity Securities covered by BSE Information Technology Total Return Index	95%	100%
Money market instruments* / debt securities, Instruments and/or units of debt/liquid schemes of domestic Mutual Funds	0	5%

*Money Market Instruments will include TREPS, Commercial Paper, Certificates of Deposit, Treasury Bills, Bills Rediscounting, Repos, short-term Government securities and any other such short-term instruments as may be allowed under the regulations prevailing from time to time.

The net assets of the scheme will be invested in stocks constituting the BSE Information Technology Total Return Index. This would be done by investing in all the stocks comprising the BSE Information Technology Total Return Index in the same weightage that they represent in the BSE Information Technology Total Return Index.

The Asset Allocation portion shall also include subscription and redemption cash flow which may be undeployed due to various reasons (dividend from underlying securities, rebalancing or balances for running cost of the scheme, residual amount due to execution on rounding off etc).

During normal circumstances, the Scheme's exposure to money market instruments will be in line with the asset allocation table.

Subject to SEBI (MF) Regulations, 2026 and in accordance with para 13.6 of SEBI Master Circular dated March 20, 2026 on Securities Lending Scheme, and framework for short selling and borrowing and lending of securities, the Scheme intends to engage in Stock Lending.

The Scheme shall adhere to the following limits should it engage in Stock Lending:
(a) Not more than 20% of the net assets can generally be deployed in Stock Lending
(b) Not more than 5% of the net assets can generally be deployed in Stock Lending to any single approved intermediary i.e. broker.

Exposure to equity derivatives of the index itself or its constituent stocks may be undertaken when equity shares are unavailable, insufficient or for rebalancing in case of corporate actions for a temporary period which shall not exceed 7 days. The exposure to derivatives will be rebalanced to align with the underlying index changes in weights or constituents. Index futures/options are meant to be an efficient way of buying/selling an index compared to buying/selling a portfolio of physical shares representing an index for ease of execution and settlement. It can help in reducing the Tracking Error in the Scheme. Index futures/options may avoid the need for trading in individual components of the index, which may not be possible at times, keeping in mind the circuit filter system and the liquidity in some of the individual stocks. Index futures/options can also be helpful in reducing the transaction costs and the processing costs on account of ease of execution of one trade compared to several trades of shares comprising the underlying index and will be easy to settle compared to physical portfolio of shares representing the underlying index. In case of

investments in index futures/options, the risk/reward would be the same as investments in portfolio of shares representing an index. However, there may be a cost attached to buying an index future/option. The Scheme will not maintain any leveraged or trading positions. Exposure to such derivatives will be restricted to 20% of net assets of the scheme. The above deviation shall not exceed for more than 7 days for the asset allocation table. The Scheme may invest in derivatives upto 20% of the net assets of the Scheme for non- hedging purposes.

The Scheme does not intend to undertake/ invest/ engage in

- ADR/ GDR / Foreign Securities
- Securitized Debt
- Debt Instruments with Structured obligation/Credit enhancements
- Repo in Corporate Debt Securities
- Bespoke or complex debt product
- Short selling of securities
- Credit default swaps
- Unrated Debt instruments
- Instruments having Special Features as defined under clause 13.1 of SEBI Master Circular dated March 20, 2026
- InvITs
- Fund of Fund Schemes;

In accordance with para 13.8 of SEBI Master Circular dated March 20, 2026, the cumulative gross exposure through equity, debt, derivative positions, Money market and/or units of debt/liquid schemes of domestic Mutual Funds, other permitted securities/assets and such other securities/assets as may be permitted by the SEBI from time to time, subject to regulatory approvals, if any, shall not exceed 100% of the net assets of the scheme.

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.

In accordance with Para 4.3 and 4.4 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.

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 clause 13.7 of SEBI Master Circular dated March 20, 2026.

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 in accordance with Sixth Schedule of SEBI (Mutual Funds) Regulations, read with para 13.14 of SEBI Master Circular dated March 20, 2026. The AMC shall not charge any investment management fees with respect to such investment.

Indicative Table (Actual instrument/percentages may vary subject to applicable SEBI circulars)

Sl. no	Type of Instrument	Percentage of exposure	Circular references*
1.	Equity Derivatives for non-hedging purposes	20%	Para 13.15 of SEBI Master Circular dated March 20, 2026
2.	Securities Lending	Upto 20% of the net assets can be deployed in Stock Lending Upto 5% of the net assets can be deployed in Stock Lending to any single approved intermediary i.e. broker.	Para 13.6. of SEBI Master Circular dated March 20, 2026
3.	Securitized Debt	0%	Para 13.1 of SEBI Master Circular dated March 20, 2026
4.	Overseas Securities	0%	Para 13.11 of SEBI Master Circular dated March 20, 2026
5.	Structured Obligations	0%	Clause 13.1 of SEBI Master Circular dated March 20, 2026
6.	Repo in Corporate Debt Securities	0%	Clause 13.8 of SEBI Master Circular dated March 20, 2026
7.	Credit default swaps	0%	Para 13.17 of SEBI Master Circular dated March 20, 2026
8.	InVITS	0%	Para 13.13 of SEBI Master Circular dated March 20, 2026
9.	Debt Instruments having Special Features	0%	Para 5.5.3 of SEBI Master Circular dated March 20, 2026
10.	Unrated Debt Instruments	0%	Para 13.1 of SEBI Master Circular dated March 20, 2026
11.	Short Selling	0%	Para 13.6 of SEBI Master Circular dated March 20, 2026
12.	Fund of Fund Schemes	0%	Para 4 of Sixth Schedule of SEBI (Mutual Funds) Regulations, 2026
13.	Mutual Fund Units	5%	Para 3 of Sixth Schedule of SEBI (MF) Regulations read with

			paragraph 13.14 of the SEBI Master Circular dated March 20, 2026

**SEBI circular references (wherever applicable) in support of exposure limits of different types of asset classes in asset allocation shall be provided.*

Rebalancing due to passive breach

In accordance with Clause 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

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

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 calendar days from the date of occurrence of deviation. Where the portfolio is not rebalanced within 7calender 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. .

Timeline for Deployment of Funds collected in NFO:

In line with 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 detailed disclosure, kindly refer SAI.

Tracking error

The Scheme, in general, will hold all the securities that constitute the underlying Index in the same proportion as the index. Expectation is that, over a period of time, the tracking error of the Scheme relative to the performance of the Underlying Index will be relatively low. The AMC would monitor the tracking error of the Scheme on an ongoing basis and would seek to minimize tracking error to the maximum extent possible. Under normal market circumstances such tracking error is not expected to exceed 2% p.a. for daily 12 month rolling return. However, in case of events like, dividend received from underlying securities, and market volatility during rebalancing of the portfolio following the rebalancing of the Underlying Index, etc. or in abnormal market circumstances, the tracking error may exceed the above limits and the same shall be brought to the notice of Trustees with corrective actions taken by the AMC, if any. Since the Scheme is an Index Fund, it will endeavour that at no point of time the Scheme will deviate from the index.

B. WHERE WILL THE SCHEME INVEST?

The corpus of the Scheme will invest in Securities which are constituents of BSE Information Technology Index and in Money Market Instruments/ debt securities. The corpus of the Scheme will be invested in various types of securities (including but not limited to) such as:

1. Equity Securities covered by BSE Information Technology Total Return Index
2. Debt & Money Market Instruments
3. Investment in Derivatives

Detailed definition and applicable regulations/guidelines for each instrument shall be included in Section II.

C. WHAT ARE THE INVESTMENT STRATEGIES?

Mirae Asset BSE Information Technology Index Fund will be managed passively with investments in stocks comprising of BSE Information Technology Index subject to tracking error.

Since the Scheme is index fund, it will only invest in securities constituting the Underlying Index. However, due to corporate action in companies comprising the index, the Scheme may be allocated/allotted securities which are not part of the index. Such holdings would be rebalanced within 7 Days from the date of allotment / listing of such securities.

Subject to the Regulations and the applicable guidelines a part of the funds may be invested in debt and money market instruments, Stock Lending to meet the liquidity requirements. The Scheme may invest in the schemes of Mutual Funds. The investment strategy shall be in line with the asset allocation mentioned under the relevant section in SID.

Though every endeavor 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.

Investment in Derivatives:

The Scheme may take derivatives position based on the opportunities available subject to the guidelines provided by SEBI from time to time and in line with the overall investment objective of the Scheme. Derivatives can be traded over the exchange or can be structured between two counter-parties. Those transacted over the exchange are called Exchange Traded derivatives whereas the other category is referred to as OTC (Over the Counter) derivatives.

Derivative products are leveraged instruments and can provide disproportionate gains as well as disproportionate losses to the investor. Execution of such strategies depends upon the ability of the fund manager to identify such opportunities. Identification and execution of the strategies to be pursued by the fund manager involve uncertainty and decision of fund manager may not always be profitable. No assurance can be given that the fund manager will be able to identify or execute such strategies.

The risks associated with the use of derivatives are different from or possibly greater than, the risks associated with investing directly in securities and other traditional investments.

For detailed derivative strategies, please refer to SAI.

Policy for Investment decisions

The investment policy of the AMC has been determined by the Investment Committee ("IC") which has been ratified by the Boards of the AMC and Trustee. At the strategic level, the broad investment philosophy of the AMC and the authorized exposure limits are spelt out in the Investment Policy of the AMC. During trading hours, the Fund Managers have the discretion to take investment decisions for the Scheme within the limits defined in the Investment Policy, these decisions and the reasons thereof are communicated to the CEO for post facto approval.

The designated Fund Manager(s) of the Scheme will be responsible for taking day-to-day investment decisions and will inter-alia be responsible for asset allocation, security selection and timing of investment decisions.

Portfolio Turnover Policy

Portfolio Turnover measures the volume of trading that occurs in a Scheme's portfolio during a given time period. The Scheme is an open-ended Exchange Traded Fund and it is expected that there may be a number of subscriptions and repurchases on a daily basis through Stock Exchange(s) or Market Maker and Large Investors. Generally, turnover will depend upon the extent of purchase and redemption of units and the need to rebalance the portfolio on account of change in the composition, if any, and corporate actions of securities included in BSE Information Technology Index. However, it will be the endeavor of the Fund Manager to maintain an optimal portfolio turnover rate commensurate with the investment objective of the Scheme and the purchase/ redemption transactions on an ongoing basis in the Scheme.

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.

Tracking Error

Tracking error is defined as the standard deviation of the difference between the daily returns of the Underlying Index and the NAV of the Scheme. Theoretically, the corpus of the Scheme has to be fully invested in the securities comprising the Underlying Index in the same proportion of weights as the securities

have in the Underlying Index. However, deviations from the stated index replication may occur due to reason that the Scheme has to incur expenses, corporate actions pertaining to the Index including changes to the constituents, regulatory policies, ability of the Fund Manager to closely replicate the Underlying Index, delay in purchase or non-availability of underlying securities forming part of the index etc. The Scheme's returns may therefore deviate from those of its Underlying Index. Tracking Error may arise due to the following reasons:

Tracking error could be the result of a variety of factors including but not limited to:

- Delay in the purchase or non- availability of securities which are part of the Index
- Due to timing of transactions either on RFQ platforms or in open market
- Due to investment in out of index investments such as Government securities, Repo in Government securities and TREPs
- Due to mismatch in the weight of the issuers forming part of the Index and the Scheme throughout life of the Scheme.
- Change in asset allocation between the Index and the Scheme in the last year of the Scheme.
- Difference in valuation of underlying securities by the Index Provider and AMC's valuation providers.
- Available funds may not be invested at all times as the Scheme may keep a portion of the funds in cash to meet Redemptions, or corporate actions or otherwise
- Fees and expenses of the Scheme.
- The Scheme has to invest in the securities in whole numbers and has to round off the quantity of securities.
- Interest/Payout of Income Distribution cum capital withdrawal Option.
- Changes in the constituents of the underlying Index. Whenever there are any changes, the Scheme has to reallocate its investment as per the revised Index but market conditions may not offer an opportunity to rebalance its portfolio to match the Index and such delay may affect the NAV of the Scheme.

While the intent of the scheme is to track the performance of the underlying index by investing in the securities forming part of the index, due to issues pertaining to liquidity of the debt market in India, the SEBI has prescribed guidelines within which the passive scheme may manage the allocation in the securities which may or may not form part of the index, with same or different weightages, in order to decrease the risk replication of the underlying index within the allowed range. This will result in fund portfolio different from the index portfolio with difference in the performance and volatility of the scheme.

D. HOW WILL THE SCHEME BENCHMARK ITS PERFORMANCE?

The performance of the scheme will be benchmarked to the BSE Information Technology Index.

Rationale for adoption of benchmark:

The Trustees have adopted BSE Information Technology Index as the benchmark for the scheme.

The benchmark has been chosen as the Scheme will invest in securities which are constituents of BSE Information Technology Index. Thus, the composition of the aforesaid benchmark is such that it is most suited for comparing the performance of the Scheme.

E. WHO MANAGES THE SCHEME?

Sr. No.	Particulars	Details	Details
i.	Name	Mr. Ritesh Patel	Mr. Akshay Udeshi
ii.	Age	35 Years	31 years
iii.	Qualification	Bachelors in financial market, CMT L-2 Candidate	MBA - Finance; B.E (Electronics)
iv.	Past experience	Mr. Ritesh Patel has over 13 years of experience in the field of Commodities Market. Prior to this assignment, Mr. Patel has worked as Aditya Birla Money Ltd, IIFL Securities, Ventura Securities and choice broking Pvt. Ltd. Others schemes managed by him: 1. Mirae Asset Gold ETF 2. Mirae Asset Nifty 50 ETF 3. Mirae Asset Nifty Bank ETF 4. Mirae Asset Nifty Financial Services ETF 5. Mirae Asset Nifty Midcap 150 ETF 6. Mirae Asset Nifty Next 50 ETF 7. Mirae Asset BSE Sensex ETF 8. Mirae Asset Silver ETF 9. Mirae Asset Nifty IT ETF 10. Mirae Asset Multi Asset Allocation Fund 11. Mirae Asset Nifty500 Multicap 50:25:25 ETF 12. Mirae Asset Nifty LargeMidcap 250 Index Fund 13. Mirae Asset Nifty 50 Index Fund 14. Mirae Asset Gold ETF Fund of Fund 15. Mirae Asset Nifty Total Market Index Fund 16. Mirae Asset Multi Factor Passive FOF 17. Mirae Asset Gold Silver Passive FoF 18. Mirae Asset Nifty Smallcap 250 ETF 19. Mirae Asset Nifty Top 20 Equal Weight ETF 20. Mirae Asset Nifty India	Mr. Akshay Udeshi has over 6 years of experience in the field of financial services. He has been associated with the AMC since June 2021. Prior to this assignment, Mr. Udeshi was associated with Reliance Retail Limited where he was involved in product development in the affordability space. He also has an experience with L&T Financial Services where he was involved in product management of secured lending products. 1. Mirae Asset Gold ETF 2. Mirae Asset Nifty 100 Low Volatility 30 ETF 3. Mirae Asset Silver ETF 4. Mirae Asset Hang Seng TECH ETF Fund of Fund 5. Mirae Asset NYSE FANG + ETF Fund of Fund 6. Mirae Asset S&P 500 Top 50 ETF Fund of Fund 7. Mirae Asset Nifty 200 Alpha 30 ETF 8. Mirae Asset Nifty Smallcap 250 Momentum Quality 100 ETF 9. Mirae Asset Nifty Smallcap 250 Momentum Quality 100 ETF Fund of Fund 10. Mirae Asset Nifty MidSmallcap400 Momentum Quality 100 ETF 11. Mirae Asset Nifty MidSmallcap400 Momentum Quality 100 ETF Fund of Fund 12. Mirae Asset Nifty200 Alpha 30 ETF Fund of Fund 13. Mirae Asset Nifty PSU Bank ETF

		Infrastructure & Logistics ETF 21. Mirae Asset Nifty 500 Healthcare ETF 22. Mirae Asset Silver ETF FOF	14. Mirae Asset Nifty Metal ETF 15. Mirae Asset Gold ETF Fund of Fund 16. Mirae Asset BSE 200 Equal Weight ETF 17. Mirae Asset BSE 200 Equal Weight ETF Fund of Fund 18. Mirae Asset Nifty50 Equal Weight ETF 19. Mirae Asset Nifty Top 20 Equal Weight ETF 20. Mirae Asset BSE 500 Dividend Leaders 50 ETF 21. Mirae Asset Nifty Metal ETF FOF 22. Mirae Asset Silver ETF FOF 23. Mirae Asset Nifty 500 Value 50 ETF
v.	Tenure for which the fund manager has been managing the scheme	NIL since it's a new scheme	

F. HOW IS THE SCHEME DIFFERENT FROM EXISTING SCHEMES OF THE MUTUAL FUND?

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 Nifty AAA PSU Bond Plus SDL Apr 2026 50:50 Index Fund
7. Mirae Asset Nifty SDL June 2028 Index Fund
8. Mirae Asset Nifty200 Momentum 30 Plus 8-13 Yr G-Sec 75:25 Index Fund

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

G. HOW HAS THE SCHEME PERFORMED?

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

H. ADDITIONAL SCHEME RELATED DISCLOSURES

This is a new Scheme and therefore, the requirement of following additional disclosures shall **not** be applicable for the Scheme:

i. Scheme's portfolio holdings (top 10 holdings by issuer and fund allocation towards various sectors are available on functional website link
ii. Disclosure of name and exposure to Top 7 issuers, stocks, groups and sectors as a percentage of NAV of the scheme in case of debt and equity ETFs/index funds through a functional website link that contains detailed description
iii. Functional website link for Portfolio Disclosure
iv. Functional website link to the respective addendums to the SID after the last update of SID;
v. Portfolio Turnover Ratio
vi. The aggregate investment in the Scheme by
For any other disclosure w.r.t investments by key personnel and AMC directors including regulatory provisions in this regard kindly refer SAI.
vii. Investments of AMC in the Scheme

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

Part III- OTHER DETAILS

A. 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:

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

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 Income Distribution Cum Capital Withdrawal paid, if any, and the distribution tax thereon, if applicable.

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.

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. 10.6544 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:

  = 10,000 (i.e. purchase amount / 11.1234 (i.e. applicable NAV))

  = 899.0060 units (rounded to four 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. 10,790.0490 (rounded to four 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 5% and without any discrimination to any specific group. The Repurchase Price however, will not be lower than 95% of the NAV.

B. 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. Details of source for meeting these expenses may be disclosed. NFO expenses shall be borne by the AMC. No NFO expenses will be charged to the Scheme.

C. ANNUAL SCHEME RECURRING EXPENSES

These are the fees and expenses for operating the scheme. These expenses include Investment Management and Advisory Fee charged by the AMC, Registrar and Transfer Agents' fee, marketing and selling costs etc. as given in the table below:

The AMC has estimated that maximum Base Expense Ratio (BER) of 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	
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 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(7)(c)	**A**
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 (TER) permissible under Regulation 67	A+B+C

*Other expenses: 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 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.

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

Particulars		**Regular Plan**	**Direct Plan**
Opening NAV per unit	A	10.0000	10.0000
Gross Scheme Returns @ 8.75%	B	0.8750	0.8750
Expense Ratio @ 1.50 % p.a.	C = (A x 1.50%)	0.1500	0.1500
Distribution Expense Ratio @ 0.25 % p.a. *	D = (A x 0.25%)	0.0250	0.0000
Total Expenses	E = C + D	0.1750	0.1500
Closing NAV per unit	F = A + B - E	10.7000	10.7250
Net 1 Year Return	F/A - 1	**7.00%**	**7.25%**

*Distribution/Brokerage expense is not levied

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.

D. LOAD STRUCTURE

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

For any change in load structure AMC will issue an addendum and display it on the website/Investor Service Centres.

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

No Exit Load shall be levied in case of switch transactions from Regular Plan to Direct Plan within the Scheme.

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 an exit load 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.
- 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.

Section II

I. Introduction

A. Definitions/interpretation

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

B. Risk factors

Standard Risk Factors:

- Investment in Mutual Fund units involves investment risks such as trading volumes, settlement risk, liquidity risk, default risk including the possible loss of principal
- As the price / value / interest rate of the securities in which the Scheme invests fluctuates, the value of your investment in the scheme can go up or down depending on various factors and forces affecting capital markets and money markets.
- Past performance of the Sponsor/ AMC/ Mutual Fund does not guarantee the future performance of the Scheme.
- The name of the Scheme does not in any manner indicate its quality or its future prospects and returns.
- The Sponsor is not responsible or liable for any loss resulting from the operation of the Scheme beyond the initial contribution of Rs. 1 lakh made by it towards setting up the Fund.
- The present scheme is not a guaranteed or assured return scheme. In addition, the scheme does not guarantee or assure any Income Distribution Cum Capital Withdrawal and also does not guarantee or assure that it will make any Income Distribution Cum Capital Withdrawal, though it has every intention to make the same in the Income Distribution Cum Capital Withdrawal option. Income Distribution Cum Capital Withdrawal will be subjected to the investment performance of the Scheme

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:

Risks associated with investments in Equity and Equity related securities

- 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, currency

exchange 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 Derivatives

The risks associated with the use of derivatives are different from or possibly greater than the risks associated with investing directly in securities and other traditional instruments. Such risks include mispricing or improper valuation and the inability of derivatives to correlate perfectly with underlying assets, rates and indices. Trading in derivatives carries a high degree of risk although they are traded at a relatively small amount of margin which provides the possibility of great profit or loss in comparison with the principal investment amount. The options buyer's risk is limited to the premium paid, while the risk of an options writer is unlimited. However, the gains of an options writer are limited to the premiums earned. The writer of a call option bears a risk of loss if the value of the underlying asset increases above the exercise price. The loss can be unlimited as underlying asset can increase to any levels. The writer of a put option bears the risk of loss if the value of the underlying asset declines below the exercise price and the loss is limited to strike price.

Investments in futures face the same risk as the investments in the underlying **Stock Exchange Mechanism** . The extent of loss is the same as in the underlying securities. However, the risk of loss in trading futures contracts can be substantial, because of the low margin deposits required, the extremely high degree of leverage involved in futures pricing and the potential high volatility of the futures markets. The derivatives are also subject to liquidity risk as the securities in the cash markets. The derivatives market in India is nascent and does not have the volumes that may be seen in other developed markets, which may result in volatility in the values. For further details please refer to section "Investments Limitations and Restrictions in Derivatives" in this SID.

Risk factors associated with Securities Lending

In accordance with the Regulations and applicable guidelines, the Fund may engage in stock lending activities. The Securities will be lent by the Approved Intermediary against collateral received from borrower, for a fixed period of time, on expiry of which the securities lent will be returned by the borrower.

There are risks inherent to securities lending, including the risk of failure of the other party, in this case the approved intermediary which is the clearing corporations of the Stock exchanges, to comply with the terms of the agreement entered into between the lender of securities i.e. the Scheme and the approved intermediary. Such failure can result in the possible loss of rights to the collateral put up by the borrower of the securities, the inability of the approved intermediary to return the securities deposited by the lender and the possible loss of any corporate benefits accruing to the lender from the securities deposited with the approved intermediary.

The risk is adequately covered as Securities Lending & Borrowing (SLB) is an Exchange traded product. Exchange offers an anonymous trading platform and gives the players the advantage of settlement guarantee without the worries of counter party default. However, the Fund may not be able to sell such lent securities during contract period or have to recall the securities which may be at higher than the premium at which the security is lent.

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, unauthorised 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 unauthorised 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

Risk Factors associated with Scheme:

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.

Tracking Error and Tracking Difference Risk

Tracking error is the standard deviation of the difference in daily returns between the Scheme and the underlying index annualized over 1-year period. Under normal circumstances, such tracking error is not expected to exceed 2% per annum for past one year rolling data. In case of unavoidable circumstances in the nature of force majeure, which are beyond the control of the AMCs, the tracking error may exceed 2% and the same shall be brought to the notice of Trustees with corrective actions taken by the AMC.

Tracking Difference is the annualized difference of daily returns between the index and the NAV of the Scheme. Tracking Error and Tracking difference is divergence of the performance (return) of the Fund's portfolio from that of the Underlying Index. Based on that the availability of issuances, it is expected that the Portfolio allocation could be different than that of underlying index allocation and could result in Tracking Error. That said, the risk parameters of the portfolio of the Scheme and underlying index could be similar. The AMC would monitor the tracking difference of the Scheme on an ongoing basis and would seek to minimize tracking difference to the maximum extent possible.

Tracking error and tracking difference could be the result of a variety of factors including but not limited to:

1. Expenditure incurred by the Fund.
2. 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.
3. Securities trading may halt temporarily due to circuit filters.
4. Corporate actions such as debenture or warrant conversion, rights issuances, mergers, change in constituents etc.
5. Rounding-off of the quantity of shares in the underlying index.
6. Dividend pay-out.
7. 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

While the intent of the scheme is to track the performance of the underlying index by investing in the bond forming part of the index, due to issues pertaining to liquidity of the debt market in India, the SEBI has prescribed guidelines within which the passive scheme may manage the allocation in the bonds and issuers which may or may not form part of the index, with same or different weightages, in order to ensure the risk replication of the under lying index within the allowed range. This will result in fund portfolio different from the index portfolio with difference in the performance and volatility of the scheme.

Due to lack of liquidity in the underlying securities, the scheme may not able to deploy the subscription in the desired securities, leading to tracking error. During redemption, the scheme may not be able to liquidate the underlying securities, resulting in delay in investor realizing the redemption proceeds. Though, AMC shall strive to do so within the regulatory guidelines on the same.

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).

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 honour 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."

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.

Risk associated with investing in Mutual Fund units

Investment in units of Mutual Fund scheme involves investment risks such as trading volumes, settlement risk, liquidity risk, default risk including the possible loss of principal. As the price / value / interest rates of the underlying securities in which the mutual fund scheme invests fluctuates, the value of units of mutual fund scheme may go up or down. The value of underlying securities may be affected, inter-alia, by changes in the market, interest rates, changes in credit rating, trading volumes, settlement periods and transfer procedures; the NAV is also exposed to Price/Interest-Rate Risk and Credit Risk and may be affected inter-

alia, by government policy, volatility and liquidity in the money markets and pressure on the exchange rate of the rupee. Investment in units of mutual fund scheme is also exposed to risk of suspension of subscriptions / redemptions of the units, change in fundamental attributes etc. Since the Scheme may invest in schemes of Mutual Funds, scheme specific risk factors of each such mutual fund schemes will be applicable to the Scheme portfolio.

C. RISK MITIGATION MEASURES

Concentration Risk
The Scheme will try and mitigate this risk by investing in large number of companies so as to maintain optimum diversification and keep stock-specific concentration risk relatively low.

Liquidity Risk
As such the liquidity of stocks that the fund invests into could be relatively low. The fund will try to maintain a proper asset-liability match to ensure redemption / Maturity payments are made on time and not affected by illiquidity of the underlying stocks.

Risks Associated with Equity and Equity Related Investments :

Market Risk: Market risk is inherent to an equity scheme. Being a passively managed scheme, it will invest in the securities included in its Underlying Index.

Risks Associated with Debt & Money Market Instruments

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

While these measures are expected to mitigate the above risks to a large extent, there can be no assurance that these risks would be completely eliminated.

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.

Risks Associated with Debt & Money Market Instruments

Risk & Description specific to the Scheme	Risk mitigants / Management Strategy
Market Risk The Scheme is vulnerable to movements in the prices of securities invested by the Scheme, which	Market risk is inherent to an equity scheme. Being a passively managed scheme, it will invest in the securities included in its Underlying Index.

could have a material bearing on the overall returns from the Scheme. The value of the underlying Scheme investments, may be affected generally by factors affecting securities markets, such as price and volume, volatility in the capital markets, interest rates, currency exchange rates, changes in policies of the Government, taxation laws or any other appropriate authority policies and other political and economic developments which may have an adverse bearing on individual securities, a specific sector or all sectors including equity and debt markets.	
Liquidity risk The liquidity of the Scheme's investments is inherently restricted by trading volumes in the securities in which they invest.	The Scheme will try to maintain a proper asset-liability match to ensure redemption payments are made on time and not affected by illiquidity of the underlying stocks.
Credit Risk Credit risk or default risk refers to the risk that an issuer of a fixed income security may default (i.e., will be unable to make timely principal and interest payments on the security).	Management analysis may be used for identifying company specific risks. Management's past track record may also be studied.
Interest rate risk: As with all fixed income securities, changes in interest rates may affect the Scheme's Net Asset Value as the prices of securities generally increase as interest rates decline and generally decrease as interest rates rise. Prices of long-term securities generally fluctuate more in response to interest rate changes than do short-term securities. Indian debt markets can be volatile leading to the possibility of price movements up or down in fixed income securities and thereby to possible movements in the NAV.	The Scheme may invest in money market instruments having relatively shorter maturity thereby mitigating the price volatility due to interest rate changes generally associated with long-term securities.
Concentration risk: The performance of the Scheme may not commensurate with the performance of the underlying Index viz. BSE Information Technology Index on any given day or over any given period.	Over a short to medium period, the Scheme may carry the risk of variance between portfolio composition and Benchmark. The objectives of the scheme are too closely track the performance of the Underlying Index over the same period, subject to tracking error. The Scheme would endeavor to maintain a low tracking error by actively aligning the portfolio in line with the Index.
Performance risk: Risk arising due to change in factors affecting the market	The scheme is passively managed

II. Information about the scheme:

A. Where will the scheme invest?

Equity and Equity Related Instruments:

The Scheme would invest in stocks constituting the BSE Information Technology Index in the similar proportion (weightage) as in the Index and endeavour to track the underlying benchmark index.

The Scheme may take derivatives position based on the opportunities available subject to the guidelines issued by SEBI from time to time and in line with the overall investment objective of the Scheme. These may be taken to hedge the portfolio, rebalance the same or to undertake any other strategy as permitted under the SEBI Regulations.

Debt & Money Market Instruments:

The Scheme will invest in debt and money market instruments. Debt securities and Money Market Instruments will include but will not be limited to:

a. Securities created and issued by the Central and State Governments as may be permitted by RBI (including but not limited to coupon bearing bonds, zero coupon bonds and treasury bills).

b. Securities guaranteed by the Central and State Governments (including but not limited to coupon bearing bonds, zero coupon bonds and treasury bills).

c. Debt securities of domestic Government agencies and statutory bodies, which may or may not carry a Central/State Government guarantee.

d. Corporate debt (of both public and private sector undertakings).

e. Money market instruments permitted by SEBI/RBI or in alternative investment for the call money market as may be provided by the RBI to meet the liquidity requirements.

f. Certificate of Deposits (CDs).

g. Commercial Paper (CPs). A part of the net assets may be invested in the Collateralized Borrowing & Lending Obligations (CBLO) or in an alternative investment as may be provided by RBI to meet the liquidity requirements.

h. The non-convertible part of convertible securities.

i. Any other domestic fixed income securities as permitted by SEBI / RBI from time to time subject to necessary approvals from SEBI, if any.

j. Any other instruments/securities, which in the opinion of the fund manager would suit the investment objective of the scheme subject to compliance with extant Regulations.

The Investment Manager will invest only in those debt securities that are rated investment grade by a domestic credit rating agency authorized to carry out such activity, such as CRISIL, ICRA, CARE, FITCH,

etc. The securities may be acquired through Initial Public Offerings (IPOs), secondary market operations, private placement, rights offer or negotiated deals.

The Scheme shall not enter into any repurchase and reverse repurchase obligations in all securities held by it. The scheme does not intend to invest into any credit default swaps.

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.

Investment in Derivatives:

The Scheme may take derivatives position based on the opportunities available subject to the guidelines provided by SEBI from time to time and in line with the overall investment objective of the Scheme. Derivatives can be traded over the exchange or can be structured between two counter-parties. Those transacted over the exchange are called Exchange Traded derivatives whereas the other category is referred to as OTC (Over the Counter) derivatives.

The Scheme may invest in other schemes managed by the AMC or in the schemes of any other mutual funds, provided it is in conformity with the investment objectives of the Scheme and in terms of the prevailing SEBI (MF) Regulations. As per the SEBI (MF) Regulations, no investment management fees will be charged for such investments and the aggregate inter scheme investment made by all the schemes of Mirae Asset Mutual Fund or in the schemes of other mutual funds shall not exceed 5% of the net asset value of the Mirae Asset Mutual Fund.

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	Liquidity
REPS / Repo	Short	Overnight	4.70	Very High
CP / CD / T Bills	Short	3 months CP*	6.92	High
		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	Medium

Source: Bloomberg *Data is for NBFC.

B. What are the investment restrictions?

As per the provisions of the Trust Deed read with the SEBI (MF) Regulations, the following investment restrictions apply in respect of the Schemes at the time of making investments. However, all investments by the Schemes will be made in accordance with the investment objective, asset allocation and where will the schemes invest, described earlier, as well as the SEBI (MF) Regulations, including schedule VI thereof, as amended from time to time.

- 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

- No mutual fund under all its schemes should own more than ten per cent of any company's paid up capital carrying voting rights or ten per cent of units of REITs issued by a single issuer, as the case may be.

- The scheme shall invest more than 10 per cent of its NAV in the equity shares or equity related instruments of any company. Provided that, the limit of 10 per cent shall not be applicable for investments in case of index fund or exchange traded fund or sector or industry specific scheme.

- 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 securitised debts which are rated not below investment grade by a credit rating agency registered with the SEBI.

  Further, in accordance with Clause 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.

Considering the nature of the scheme, investments in such instruments will be permitted upto 5% of its NAV.

- Debentures, irrespective of any residual maturity period (above or below one year), shall attract the investment restrictions as applicable for debt instruments.

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

- Pending deployment of funds of a scheme in securities in terms of investment objectives of the scheme a mutual fund can invest the funds of the scheme in short term deposits of scheduled commercial banks. The investment in these deposits shall be in accordance with Clause 13.7 of SEBI Master Circular dated March 20, 2026.

- 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 dividend 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.

- 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.

- Inter scheme transfers 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 Clause 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 rumours 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 13.19 of SEBI Master Circular dated March 20, 2026.

- The Mutual Fund shall buy and sell securities on the basis of deliveries and shall in all cases of purchases, take delivery of relevant securities and in all cases of sale, deliver the securities. The scheme may engage in Securities lending and the borrowing which shall be within the framework specified by SEBI.

- The Scheme shall get the securities purchased or transferred in the name of the mutual fund on account of the concerned scheme, wherever investments are intended to be of 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.

- The scheme shall not make any investment in any fund of funds scheme.

- All investments by a mutual fund scheme in equity shares and equity related instruments shall only be made provided such securities are listed or to be listed.

- No loans for any purpose can be advanced by the 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.

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

  - 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.

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

  - 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.

  - 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.

  - 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.

  - 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.

- With respect to Equity portion, pursuant to Para 4.3 of SEBI Master Circular dated March 20, 2026, the underlying index shall comply with the below restrictions with:

  a) The index shall have a minimum of 10 stocks as its constituents.

  b) For a sectoral/ thematic Index, no single stock shall have more than 35% weight in the index. For other than sectoral/ thematic indices, no single stock shall have more than 25% weight in the index.

  c) The weightage of the top three constituents of the index, cumulatively shall not be more than 65% of the Index.

  d) The individual constituent of the index shall have a trading frequency greater than or equal to 80% and an average impact cost of 1% or less over previous six months.

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

Accordingly, any ETF/ Index Fund that seeks to replicate a particular Index shall ensure that such index complies with the aforesaid norms.

Investments Limitations and Restrictions in Derivatives

In accordance with clause 13.15 of SEBI Master Circular dated March 20, 2026, the following investment restrictions shall apply with respect to investment in Derivatives:

Sr. No.	Particulars
1	The cumulative gross exposure through equity, debt and derivative positions will not exceed 100% of the net assets of the scheme. However, cash or cash equivalents with residual maturity of less than 91 days shall be treated as not creating any exposure.
2	The Scheme shall not write options or purchase instruments with embedded written options.
3	The total exposure related to option premium paid shall not exceed 20% of the net assets of the scheme.
4	Exposure due to hedging positions may not be included in the above mentioned limits subject to the following: a. Hedging positions are the derivative positions that reduce possible losses on an existing position in securities and till the existing position remains. b. Hedging positions shall not be taken for existing derivative positions. Exposure due to such positions shall be added and treated under gross cumulative exposure limits mentioned under Point 1. c. Any derivative instrument used to hedge shall have the same underlying security as the existing position being hedged.

	d. The quantity of underlying associated with the derivative position taken for hedging purposes shall not exceed the quantity of the existing position against which hedge has been taken.
5	• The scheme may enter into plain vanilla Interest Rate Swaps (IRS) for hedging purposes. The value of the notional principal in such cases shall not exceed the value of respective existing assets being hedged by the scheme. • In case of participation in IRS is through over the counter transactions, the counter party shall be an entity recognized as a Market Maker by RBI and exposure to a single counterparty in such transactions shall not exceed 10% of the net assets of the scheme. However, if mutual funds are transacting in IRS through an electronic trading platform offered by the Clearing Corporation of India Ltd. (CCIL) and CCIL is the central counterparty for such transactions guaranteeing settlement, the single counterparty limit of 10% shall not be applicable
6	Exposure due to derivative positions taken for hedging purposes in excess of the underlying position against which the hedging position has been taken, shall be treated under gross cumulative exposure limits mentioned under Point 1.
7	Each position taken in derivatives shall have an associated exposure as defined below. Exposure is the maximum possible loss that may occur on a position. However, certain derivative positions may theoretically have unlimited possible loss. Exposure in derivative positions shall be computed as follows: **Position** — **Exposure** Long Future — Futures Price * Lot Size * Number of Contracts Short Future — Futures Price * Lot Size * Number of Contracts Option bought — Option Premium Paid * Lot Size * Number of Contracts
8	Derivatives transactions shall be disclosed in the half-yearly portfolio / annual report of the schemes in line with requirements under SEBI Regulations.

In accordance with clause 8.5 of SEBI Master Circular dated March 20, 2026, the following conditions shall apply to the Scheme's participation in the derivatives market. Please note that the investment restrictions applicable to the Scheme's participation in the derivatives market will be as prescribed or varied by SEBI or by the Trustees (subject to SEBI requirements) from time to time.

Position limit for the Fund in index options contracts

Future Equivalent based open Interest limits for options to be Rs.1,500 cr. (Net position) and Future Equivalent Open Interest limit for options to be Rs.10,000 cr. (for gross position) (i.e. neither gross long Future Equivalent Open Interest nor gross short Future Equivalent Open Interest shall exceed Rs.10,000 cr.).

Position limit for the Fund in index futures contracts

- The Fund's position limit in all index futures contracts on a particular underlying index shall be Rs.500 Crores or 15% of the total open interest of the market in index futures, whichever is higher, per Stock Exchange.
- This limit would be applicable on open positions in all futures contracts on a particular underlying index.

Additional position limit in index derivatives for hedging for the Fund

In addition to the position limits above, the Fund may take exposure in equity index derivatives subject to the following limits:

- Short positions in index derivatives (short futures, short calls and long puts) shall not exceed (in notional value) the Fund's holding of stocks.

- Long positions in index derivatives (long futures, long calls and short puts) shall not exceed (in notional value) the Fund's holding of cash, government securities, T-Bills and similar instruments.

Position limit for the Fund for stock based derivative contracts

The combined futures and options position limit shall be 30% of the Market Wide Position Limit (MWPL) per stock

Position limit for the Scheme

The position limit/disclosure requirements for the Scheme shall be as follows:

- The investment strategy-level open positions in stock derivatives must remain within 30% of MWPL.
- For index-based contracts, the Fund shall disclose the total open interest held by its Scheme or all Schemes put together in a particular underlying index, if such open interest equals to or exceeds 15% of the open interest of all derivative contracts on that underlying index.
- This position limits shall be applicable on the combined position in all derivative contracts on an underlying stock at a stock exchange.

The Trustee may alter the above restrictions from time to time to the extent that changes in the Regulations may allow and as deemed fit in the general interest of the Unit Holders.

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

C. Fundamental Attributes

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

(i) **Type of a scheme**

An open-ended scheme replicating/tracking BSE Information Technology Total Return Index
Any other type of Fund –Index Fund

(ii) **Investment Objective:** The investment objective of the scheme is to generate returns, before expenses, that are commensurate with the performance of BSE Information Technology Total Return Index, subject to tracking error. There is no assurance or guarantee that the investment objective of the scheme would be achieved.

- **Main Objective** - Growth

- **Investment pattern -**

Types of Instruments	Indicative allocation (% of total assets)	
	Minimum	Maximum
Equity Securities covered by BSE Information Technology Total Return Index	95%	100%
Money market instruments* / debt securities, Instruments and/or units of debt/liquid schemes of domestic Mutual Funds	0	5%

*Money Market Instruments will include TREPS, Commercial Paper, Certificates of Deposit, Treasury Bills, Bills Rediscounting, Repos, short-term Government securities and any other such short-term instruments as may be allowed under the regulations prevailing from time to time.

Rebalancing of deviation due to short term defensive consideration

In the event of the asset allocation falling outside the limits specified in the asset allocation table, the Fund Manager will rebalance the same within 7 calendar days. However, at all times the portfolio will adhere to the overall investment objectives of the Scheme. Any alteration in the investment pattern will be for short-term defensive consideration as per Clause 1.9.2.of SEBI Master Circular dated March 20, 2026, the intention being at all times to protect the interests of the Unit Holders.

For Detailed description, please refer to Section I - Part II – B (HOW WILL THE SCHEME ALLOCATE ITS ASSETS)

(iii) **Terms of Issue**

(a) <u>Listing:</u>

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.

(b) <u>Redemption of Units:</u>

The Unit Holder has the option to request for Redemption either in amount in rupees or in number of Units. In case the request for Redemption specifies both, i.e. amount in rupees as well the number of Units to be redeemed, then the latter will be considered as the redemption request and redemption will be processed accordingly. The minimum redemption amount shall be 'any amount' or 'any number of units' as requested by the investor at the time of redemption request. The Trustees have authorized the AMC to suo moto redeem such fractional balance units (less than 1 unit), on periodic basis across all schemes, as and when decided by the AMC. Units can be redeemed (sold back to the Fund) at the Redemption Price during the Ongoing Offer Period. If an investor has purchased Units of a Scheme on more than one Business Day the Units will be redeemed on a first-in-first-out basis. If multiple Purchases are made on the same day, the Purchase appearing earliest in the account statement will be redeemed first.

<u>Redemption Price:</u>

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.

(c) <u>Aggregate fees and expenses charged to the scheme:</u>

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

(d) 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.

D. Index methodology

Introduction

Mirae Asset BSE Information Technology Index fund seeks to replicate the performance of the BSE Information Technology Index subject to tracking error.

Index Methodology: -

Weighting Method: Float -adjusted market cap weighted.

The BSE Information Technology is designed to provide investors with a benchmark reflecting companies includ ed in the BSE AllCap that are classified as members of the information technology sector.

The sector indices are subsets of the BSE AllCap and are designed to measure the performance of various macro -economic indicators within the Indian equity market.

Index constituents are assigned to a sector index based on the constituent's macro-economic indicator, as classifi ed according to the common India Industry Classification Structure.
Reconstitution Frequency: Annually in September with quarterly reviews in December, March, June

Number of Constituents: 78

The weightage of the constituents of BSE Information Technology Index as on August 28, 2026

SR. No.	Security Name	Weightage %	Impact Cost %
1	INFOSYS LTD.	29.31%	0.01
2	TATA ELXSI LTD.	0.93%	0.03
3	BLACK BOX LIMITED	0.23%	0.06
4	ZENSAR TECHNOLOGIES LTD.	0.39%	0.05
5	NELCO LTD.	0.07%	0.1
6	GENESYS INTERNATIONAL CORPORAT	0.07%	0.15
7	WIPRO LTD.	3.76%	0.02
8	VAKRANGEE LIMITED	0.03%	0.22
9	MINDTECK (INDIA) LTD.	0.01%	0.25
10	ONWARD TECHNOLOGIES LTD.	0.02%	0.25
11	KELLTON TECH SOLUTIONS LTD.	0.04%	0.17
12	CONTROL PRINT LIMITED	0.03%	0.22
13	MASTEK LTD.	0.24%	0.07
14	MPHASIS LTD.	2.37%	0.03

SR. No.	Security Name	Weightage %	Impact Cost %
15	ASM TECHNOLOGIES LTD.	0.21%	0.15
16	63 Moons Technologies Limited	0.14%	0.12
17	NUCLEUS SOFTWARE EXPORTS LTD.	0.04%	0.18
18	CYIENT LIMITED	0.69%	0.05
19	SONATA SOFTWARE LTD.	0.43%	0.06
20	ACCELYA SOLUTIONS INDIA LIMITE	0.03%	0.17
21	HCL TECHNOLOGIES LTD.	10.24%	0.02
22	SUBEX LTD.	0.07%	0.54
23	DYNACONS SYSTEMS & SOLUTIONS L	0.04%	0.21
24	RAMCO SYSTEMS LTD.	0.07%	0.21
25	BIRLASOFT LIMITED	0.36%	0.05
26	MOSCHIP TECHNOLOGIES LIMITED	0.19%	0.08
27	ORACLE FINANCIAL SERVICES SOFT	2.10%	0.03
28	TVS ELECTRONICS LTD.	0.02%	0.53
29	DATAMATICS GLOBAL SERVICES LTD	0.11%	0.11
30	TATA CONSULTANCY SERVICES LTD.	17.45%	0.01
31	COFORGE LIMITED	5.16%	0.02
32	XCHANGING SOLUTIONS LTD.	0.01%	0.33
33	Sasken Technologies Limited	0.12%	0.35
34	AURIONPRO SOLUTIONS LTD.	0.17%	0.09
35	R SYSTEMS INTERNATIONAL LTD.	0.06%	0.15
36	TECH MAHINDRA LTD.	7.66%	0.03
37	TANLA PLATFORMS LIMITED	0.27%	0.07
38	ALLIED DIGITAL SERVICES LTD.	0.02%	0.19
39	EXPLEO SOLUTIONS LIMITED	0.03%	0.2
40	D-LINK (INDIA) LTD	0.05%	0.11
41	PERSISTENT SYSTEMS LTD.	4.68%	0.03
42	CEINSYS TECH LIMITED	0.03%	0.17
43	INTELLECT DESIGN ARENA LIMITED	0.45%	0.06
44	MAGELLANIC CLOUD LIMITED	0.05%	0.28
45	Quick Heal Technologies Limite	0.02%	0.25
46	NINtec Systems Limited	0.05%	1.03
47	LTM LIMITED	3.16%	0.04
48	L&T Technology Services Limite	0.72%	0.06
49	IRIS RegTech Solutions Limited	0.02%	0.44
50	Newgen Software Technologies L	0.27%	0.04
51	KPIT Technologies Ltd	0.74%	0.04
52	AFFLE 3I LIMITED	0.75%	0.06
53	Happiest Minds Technologies Li	0.25%	0.05
54	Latent View Analytics Limited	0.15%	0.06
55	RateGain Travel Technologies L	0.41%	0.07
56	C.E. Info Systems Limited	0.14%	0.07
57	Silver Touch Technologies Limi	0.04%	0.25
58	eMudhra Limited	0.11%	0.13
59	Ksolves India Limited	0.02%	0.25

SR. No.	Security Name	Weightage %	Impact Cost %
60	InfoBeans Technologies Limited	0.03%	0.15
61	NETWEB TECHNOLOGIES INDIA LIMI	0.71%	0.04
62	VL E-Governance & IT Solutions	0.01%	1.33
63	ZAGGLE PREPAID OCEAN SERVICES	0.10%	0.1
64	Protean eGov Technologies Limi	0.16%	0.12
65	Tata Technologies Limited	1.07%	0.04
66	BLS E-Services Limited	0.07%	0.13
67	Rashi Peripherals Limited	0.14%	0.12
68	UNICOMMERCE ESOLUTIONS LIMITED	0.03%	0.16
69	Orient Technologies Limited	0.02%	0.12
70	Sagility Limited	0.78%	0.05
71	Innovana Thinklabs Limited	0.01%	0.88
72	INVENTURUS KNOWLEDGE SOLUTIONS	0.62%	0.07
73	Hexaware Technologies Limited	0.60%	0.07
74	Digitide Solutions Limited	0.05%	0.24
75	GNG Electronics Limited	0.11%	0.23
76	IVALUE INFOSOLUTIONS LIMITED	0.07%	0.19
77	Capillary Technologies India L	0.07%	0.14
78	Excelsoft Technologies Limited	0.02%	0.13

For additional details, please refer to index methodology on https://www.bseindices.com/Downloads/BSE_Allcap_Methodology.pdf

E. Principles of incentive structure for market makers

Not Applicable

F. Other Scheme Specific Disclosures:

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.
Dematerialization of units SO-57(a) SO-57(b)	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. 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.
Minimum Target amount (This is the minimum amount required to operate the scheme if this is not collected during NFO period, then 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.
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.
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 favor 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.
Allotment SO-60	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. 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.
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.
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.	• 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.
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.
How to apply and other details SO-35	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. SO-57(b) **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/ **Branches:** Applications can be submitted at collecting bankers and Investor Service Centers 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/offer-documents-data **Website of the AMC:** Investor can also subscribe to the Units of the Scheme through the website of the AMC i.e.

SO-61	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. **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. Please refer to the SAI and application form for the instructions.
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.
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 at its sole discretion reserves the right to restrict Redemption (including switchout) of the Units (including Plan /Option) of the Scheme of the Fund upon occurrence of the below mentioned events for a period not exceeding ten (10) working days in any ninety (90) days period subject to approval of the Board of Directors of the AMC and the Trustee. The restriction on 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 to the Redemption / switch-out request upto Rs. 2,00,000/- (Rupees Two Lakhs). It is further clarified that, in case of redemption request beyond Rs. 2,00,000/- (Rupees Two Lakhs), no restriction shall be applicable on 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: 1. Liquidity issues- when market at large becomes illiquid affecting almost all securities rather than any issuer specific security; or 2. Market failures / Exchange closures; or 3. Operational issues; or 4. 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.
Cut off timing for subscription/ redemption/ switch out (This is the time before which your redemption request (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 upto 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. Irrespective of the time of receipt of applications at the Official Point(s) of Acceptance, where the funds for the entire amount of subscription/purchase/ switch-ins as per the application are credited to the bank account of the Scheme before the cut-off time on any subsequent Business Day i.e. available for utilization before the cut-off time on any subsequent Business Day - the closing NAV of such subsequent Business Day shall be applicable. 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.
Minimum amount for purchase/redemption/switches	Purchase: Rs. 5000/- and in multiples of Re. 1/- thereafter Additional Purchase: Rs.1000/- and in multiples of Re.1/- thereafter. Investments through SIP: Rs. 99/- and in multiples of Re.1/- thereafter Redemption: The minimum redemption amount shall be 'any amount' or 'any number of units' as requested by the investor at the time of redemption request. 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
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
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.
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 para 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.
Bank Mandate SO-61	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.
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 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.
Unclaimed Redemption and Income Distribution cum Capital Withdrawal Amount SO-52	As per the Clause 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
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. Please refer SAI for details on Transmission of Units.
Investments in Scheme by AMC, Sponsor & Associates	Subject to the Regulations, the AMC and investment companies managed by the Sponsor(s), their associate companies and subsidiaries may invest either directly or indirectly, in the Scheme during the NFO and/or on ongoing basis. However, the AMC shall not charge any investment management fee on such investment in the Scheme, in accordance with sub-regulation 3(c) of Regulation 22 of the Regulations and shall charge fees on such amounts in future only if the SEBI Regulations so permit. The associates, the Sponsor, subsidiaries of the Sponsor and/or the AMC may acquire a substantial portion of the Scheme's units and collectively constitute a major investment in the Schemes. The AMC reserves the right to invest its own funds in the Scheme as may be decided by the AMC from time to time and required by applicable regulations and also in accordance with Clause 7.19 of SEBI Master Circular dated March 20, 2026 regarding minimum number of investors in the Scheme. In terms of SEBI notification dated August 5, 2021 and as per 22(3) of SEBI (Mutual Funds) Regulation, 2026,, the asset management company shall invest such amounts in such schemes of the mutual fund, based on the risks associated with the schemes, as may be specified by the Board from time to time

III. Other Details

A. Periodic Disclosures

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.

Annual Report

Pursuant to Regulation 68 and 70 of SEBI (Mutual Funds) Regulations, 2026 read with Para 6.4 of SEBI Master Circular dated March 20, 2026, the digital copies of the scheme wise annual report shall be sent to unitholders and be hosted in machine readable format on the website of the Mirae Asset Mutual Fund viz https://miraeassetmf.co.in and on the website of AMFI, not later than four months after the close of each financial year (31st March). The AMCs shall display a functional 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

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 / half-year i.e. March 31 and September 30, 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/ half year respectively. In case of unitholders whose e-mail addresses are registered, the Mutual Fund/ AMC will send via email both the monthly and half yearly statement of scheme portfolio within 10 days from the close of each month/ half year respectively. Mutual Fund / AMC will publish an advertisement every half year in the all India edition of at least two daily newspapers, one each in English and Hindi, disclosing the hosting of the half-yearly statement of the Scheme portfolio on its website and on the website of Association of Mutual Funds in India (AMFI). Mutual Fund / AMC will provide a physical copy of the statement of its Scheme portfolio, without charging any cost, on specific request received from a unitholder.

Monthly 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.

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.

Scheme Summary Document

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.

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

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 clause 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 clause 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.

B. Transparency/NAV Disclosure

NAVs will be disclosed at the close of each business day. NAV of the Units of the Scheme (including options there under) calculated in the manner provided in this SID or as may be prescribed by the Regulations from time to time.

The NAV will be computed upto 4 decimal places.

Pursuant to Clause 9.3.4 of SEBI Master Circular dated March 20, 2026, the NAV of the scheme shall be uploaded on the websites of the AMC (miraeassetmf.co.in) and Association of Mutual Funds in India (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.

C. 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. in 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.

D. Associate Transactions

Please refer to Statement of Additional Information (SAI)

E. Taxation

Rates of tax and tax deducted at source (TDS) under the Act for Capital Gains from transfer of units of Equity Oriented Fund:

Type of Capital Gain	Condition		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 one year of holding)	STT has been paid on redemption	Sale upto 22nd July, 2024	15%	15%	Nil	15%
		Sale on or after 23rd July, 2024	20%	20%	Nil	20%
	Other cases	Upto 22nd July, 2024	Normal rate 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
		23rd July, 2024 onwards	Normal rate of tax applicable to the assessee	30%	Nil	30% for Non-resident other than corporates, 35% for non-residents corporates
++ Long Term Capital Gain (redemption after completing one year of holding)	STT has been paid on redemption	Upto 22nd July, 2024	10%#	10%#	Nil	10%
		23rd July, 2024 onwards	12.5%#	12.5%#	Nil	12.5%
	Other cases	Upto 22nd July, 2024	10%*	10%*	Nil	10%
		23rd July, 2024 onwards	12.5%*	12.5%*	Nil	12.5%

PIO: Person of Indian origin
NRI: Non-resident Indian
FII: Foreign Institutional investor
OCB: Overseas Corporate Body

Under section 112A of the Act, where long term capital gain exceeds Rs. 1,25,000/- tax is payable @ 10% upto 22nd July, 2024 and 12.5% from 23rd July, 2024 onwards plus applicable surcharge and cess (without indexation benefit).

*without indexation benefit
+ With respect to an Equity Oriented Fund of Fund, units acquired post 1 April 2023 and sold prior to 31 March 2025 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, Equity Fund of Fund investing in Equity ETF 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, Equity Fund of Fund investing in Equity ETF which were earlier covered under the definition of Special Mutual Fund will now get excluded from the definition.

Thus, for Equity Fund of Fund investing in Equity ETF sold on or after 1 April 2025, the above provisions of specified mutual funds would not apply. However, 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 (hereinafter referred to as "Debt and Money Market Mutual Funds") would continue to be deemed to be short-term capital gains.

F. Rights of Unitholders

Please refer to SAI for details.

G. List of official points of acceptance:

https://www.miraeassetmf.co.in/downloads/statutory-disclosure/other-disclosure/offer-documents-data

H. 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

https://www.miraeassetmf.co.in/downloads/statutory-disclosure/other-disclosure/offer-documents-data

Notwithstanding anything contained in this SID, the provisions of the SEBI (Mutual Funds), Regulations, 2026 and the guidelines thereunder shall be applicable.

THE TERMS OF THE SCHEME WERE APPROVED BY THE DIRECTORS OF MIRAE ASSET TRUSTEE COMPANY PRIVATE LIMITED THROUGH CIRCULAR RESOLUTION DATED JULY 21, 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: September 03, 2026