

6. INVESTMENT DETAILS (Please ✓)

Separate Cheque / Demand Draft must be issued for each investment drawn in favour of respective scheme name. Please write appropriate scheme name as well as the Plan / Option / Sub Option

Scheme Name *Chq / DD Favouring Scheme Name	Plan	Option	Sub Option

*Default Option is Growth. In case of Dividend default is Reinvestment. Under the Dividend Transfer option, an investor can transfer the amount of dividend declared and paid by the Plan / Scheme to any other scheme (available at the time of making application), the minimum investment limit of the Scheme will not be applicable to such transfer and reinvestment.

7. PAYMENT DETAILS [Payment through Cash / Non-MICR Cheques / Outstation Cheques not accepted]

Cheque / DD to be made in favour of 'Mirae Asset India Opportunities Fund'

A/c. Type (Please ✓) Saving NRE* Current NRO FCNR*

Kindly provide photocopy of the payment instrument or Foreign Inward Remittance Certificate (FIRC) evidencing source of funds

Cheque / DD No. Cheque / DD Date.

Drawn on Bank Branch Name Branch City

(I) Net Amount - DD/CHEQUE	(Rs. in figures)	(Rs. in words)
(II) DD Charges (N.A. for Cheque)	(Rs. in figures)	(Rs. in words)
Total Amount (I + II)	(Rs. in figures)	(Rs. in words)

8. COMMUNICATION

(Please ✓) I/We wish to receive Account Statements/Annual Reports / Quarterly Statements/Newsletter/Updates or any other Statutory Information via E-mail/SMS alerts in lieu of Physical Documents.

9. TRANSACT ON-LINE (Refer instruction No. 6)

I/We wish to transact On-line through Mirae Asset e-Fund Market Facility

10. NOMINATION DETAILS [Minor / HUF / POA Holder / Non Individuals cannot Nominate - Refer Instruction No. 8]

I/We _____ do here by nominate the undermentioned Nominee(s) to receive the units to my / our credit in this folio no. in the event of my / our death. I/We also understand that all payments and settlements made to such Nominee(s) and Signature of the Nominee(s) acknowledging receipt thereof, shall be a valid discharge by the AMC / Mutual Fund / Trustees.

No.	Nominee(s) Name	Date of Birth (in case of Minor)	Name of the Guardian (In case of Minor)	Relationship with Minor	% of Share
		D D / M M / Y Y Y Y			
		D D / M M / Y Y Y Y			
		D D / M M / Y Y Y Y			

Signature of 1st Nominee / Guardian	Signature of 2nd Nominee / Guardian	Signature of 1st Nominee / Guardian
-------------------------------------	-------------------------------------	-------------------------------------

11. DECLARATION AND SIGNATURES / THUMB IMPRESSION OF APPLICANT(S) [Refer Instructions 2(f)]

To the Trustee,
Mirae Asset Mutual Fund

Having read and understood the contents of the offer Document of the Scheme, I/We hereby apply for units of the scheme and agree to abide by the terms, conditions, rules and regulations governing the scheme. I/We hereby declare that the amount invested in the scheme is through legitimate sources only and does not involve and is not designed for the purpose of the contravention of any Act, Rules, Regulations, Notifications or Directions of the provisions of the Income Tax Act, Anti Money Laundering Laws or any other applicable laws enacted by the Government of India from time to time. I/We have understood the details of the scheme and I/We have not received nor have been induced by any rebate or gifts, directly or indirectly in making this investment. I/ We confirm that the funds invested in the Scheme, legally belong to me/ us. I/We confirm that I/We have read and understood the 'Know Your Customer' (KYC) norms as mentioned under the General Instructions in point 2(e) of this Key Information Memorandum. Applicable to NRIs only:- I am/We are Non-Resident of Indian Nationality/Origin and I/We hereby confirm that the funds for subscription have been remitted from abroad through normal banking channels or from funds in my/our Non-Resident External / Ordinary Account/FCNR Account. I/We undertake that all additional purchases made under this folio will also be from funds received from abroad through approved banking channels or from funds in my/ our NRE/FCNR Account. Applicable to Foreign Resident's Residing in India :- I/We confirm that I/We satisfy the Residency test as prescribed under FEMA provisions. I/We further declare that I/We am/ are "Person Resident in India" and are allowed to invest into the Scheme as per the said FEMA regulations. The Companies investing in this fund declares that they have complied with all the laws, rules, regulations, guidelines, etc. as applicable to them. I/We confirm that details provided by me/us are true and correct.

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

Applications will be accepted at the below mentioned Karvy Offices for Ongoing Transactions

• **Ahmedabad** 201 - 202, Shail Buildings, Opp : Madhusudhan House, Off : C G Road, Nr. Navrangpura Telephone Exchange, Ahmedabad - 380 006 • **Asansol** 18, G T Road, 1st Floor, Asansol - 713 301, • **Bangalore** No : 51/25, 1st Floor, Surya Building, Ratna Avenue, Richmond Road, Bangalore - 560 025, • **Baroda** Piccadilly, Office # 5, First Floor, Opp. Adani Super Market, Jetalpur Road, Vadodara - 390007, Gujarat , • **Bhubaneswar** 624, Sahid Nagar, 1st Floor, Bhubaneswar - 751007, • Chandigarh Sco-371-372, First Floor, Above HDFC Bank, Sector 35B, Chandigarh - 160 022, • **Chennai** Flat No F11, First Floor, Akshya Plaza, (Erstwhile Harris Road), Opp Chief city Metropolitan Court, # 108, Adhithanar Salai, Egmore, Chennai - 600002, • **Cochin** Shop No. II, 2nd Floor, Jewel Arcade, (Above Oriental Insurance Ltd), Layam Road, Cochin - 682 011, • **Coimbatore** 29/1, 1st Floor, Chinthamani Nagar, Opp to Indian Overseas Bank, NSR Road, Saibaba Colony, Coimbatore- 641011, • **Durgapur** Old Dutta Automobiles Building, 1st Floor, Nachan Road, Benachity, Durgapur - 713 213, • **Guwahati** 2nd Floor, Ram Kumar Plaza, Chatribari Road, Near Himatshinga Petrol Pump, Guwahati - 781 001, • **Hyderabad** 8-2-596 Karvy Plaza, Avenue 4, Street No.1, Banjara Hills, Hyderabad - 500 034, • **Indore** DM Tower, 105, 106 & 107, Above Standard Chartered Bank, Near Jangeerwala Chowrah, Indore- 452001, • **Jaipur** S-16 A, 3rd Floor, Land Mark, Opposite Jaipur Club, Mahavir Marg, C- Scheme, Jaipur - 302 001, • **Jamshedpur** Kanchan Tower, 3rd Floor, Chhaganlal Dayalji & Sons, 3-S B Shop Area, (Near Traffic Signal), Main Road, Bistupur, Jamshedpur - 831 001, • **Jodhpur** 203, Modi Arcade, Chupasni Road, Jodhpur - 342 001, • **Kanpur** 15/46, Opp: Muir Mills, Civil Lines, Kanpur - 208001, • **Kolkata** 16 Jatin Bagchi Road, Kolkata - 700 029, • **Lucknow** 94, Mahatma Gandhi Marg, Opp Governor House, Hazratganj, Lucknow - 226 001, • Ludhiana SCO-3, BAWA Building, Feroze Gandhi Market, Ludhiana - 141001, • **Mumbai** 26/30, Fort Foundation Bldg., Near MSC Bank, Maharashtra Chamber of Commerce Lane, Fort, Mumbai - 400 023 , • **New Delhi** 212, Arunachal Building, 2nd Floor, 19 Barakhamba Road, Connaught Place, New Delhi - 110 001, • **Panjim** No.7 & 8, El. Dorado Plaza, Heliodoro Salgado Road, Panjim - 403 001, • **Patna** 202, 2nd Floor, Anand Tower, Beside Chankya Cinema Hall, Exhibition Road, Patna - 800 001, • **Pune** Srinath Plaza, C Wing, Office No. 58 and 59, 3rd Floor, Dyaneshwar Paduka Chowk, Survy No. 184/4, F C Road, Pune - 411004. • **Rajkot**: 104, Siddhi Vinayak Complex, Dr Yagnik Road, Opp Ramkrishna Ashram, Rajkot - 360 001. Tel.: 0281-3046534 • **Ranchi** Commerce Towers, 3rd Floor, Room No. 307, Beside Mahabir Towers, Main Road, Ranchi - 834 001, • **Siliguri** Nanak Complex, Near Church Road, Sevoke Road, Siliguri - 734001, • **Surat** G-16 Empire State Building, Near Udhna Building, Ring Road, Surat -395 009. • **Udaipur** 201-202, Madhav Chambers, Opp. G.P.O, Chetak Circle, Madhuban, Udaipur - 313001. Tel.: 0294-5101601, 0294-5101602, 0294-5101603.

For more information
visit us at www.miraeassetmf.co.in

Email us at customer@miraeassetmf.co.in
Call us at 1-800-1020-777 (Toll Free)

INVESTOR SERVICE CENTRES OF MIRAE ASSET MUTUAL FUND DURING THE ONGOING OFFER PERIOD

MUTUAL FUND BRANCHES: • **Ahmedabad** - 1st Floor, Abhijeet I, Mithakhali Circle, Near HDFC Bank, Ahmedabad - 380006.Tel-(079) 44227777 • **Bangalore** - Unit Nos. 1101 and 1102, Tenth Floor (Eleventh Level), Nos. 71 and 137, "Prestige Meridian II", No.30, Mahatma Gandhi Road, Bangalore 560 001.Tel-(080) 44227777 • **Baroda** - Office No.209 of Second Floor, Siddharth Complex, R C Dutt Road, Baroda-390 005. • **Bhubaneswar** - Room No.206 of Second Floor, Janpath Tower, Master Canteen Square, Ashok Nagar, Bhubaneswar-751 009. • **Chandigarh** - Megabyte Business and Communication Centre, SCO 333-34, Sector 35-B, Chandigarh. • **Chennai** - Flat - 2A, Second Floor, Pioneer Sudarsan Plaza, New No. 10/ Old No. 9, Mohan Kumaramangalam Street, Nungambakkam, Chennai - 600 024.Tel-(044) 44227777 • **Coimbatore** - Arjee Centre, Ground Floor Shop No 33 and 34, No. 320 NSR Road, Opp. To ICB, Saibaba Colony, Coimbatore - 641011. • **Goa** - CL 12 & CL 13, Advani Business Centre, Neelkamal Arcade, Atmaram Borkar Road, Panaji, Goa. 403 001 • **Guwahati** - Office E 3 / 4, Room/Cabin No.2, Cubical No.1, 3rd Floor, Sanmati Plaza, G.S.Road, Dispur, Guwahati-781005. • **Hyderabad** - Unit No. 104/A, Mahavir Chambers MCH No.3-6-363 and 3 -6-1/1,Basheerbagh, Himayathnagar Road, Hyderabad 500029.Tel-(040) 44227777 • **Indore** - 303, 3rd Floor, Startit Tower, Y N Road, Indore - 452 001, Madhya Pradesh • **Jaipur** - 445 Ganpati Plaza, M I Road, Jaipur 302001. • **Jamshedpur** - Flatno106, Madhusudan Radhakrishnan Complex, Behind Ballar, Sonari, Jamshedpur 831011. • **Jodhpur** - 2nd Floor, DhanlaxmiTower, 1st Chopasni Road, Jodhpur, 342003, Rajasthan. • **Kanpur** - 1st floor, Shop No.111, KAN Chambers, 14/113, Civil Lines, Kanpur -208001, Uttar Pradesh • **Kochi** - C.C. Nos : 40/9243 to 40/9268, Mayur Business Centre, Pulleppady Jn, Chittoor Road, Ernakulam, (Kochi) Kerala - 682035. • **Kolkata** - A-15, 2nd floor, FMC FORTUNA, No. 234/3A, AJC Bose Road, Kolkata - 700020. Tel-(033) 44227777 • **Lucknow** - 7A & 7B, Ground Floor, Saran Chambers-1, 5 Park Road, Lucknow-226001, Uttar Pradesh • **Ludhiana** - #202,2nd Floor,SCO-18,Feroze Gandhi Market, Ludhiana-141001 • **Mumbai** - Ground Floor, Raheja Chambers, Plot 213, Nariman Point, Mumbai - 400 021. Tel - (022) 44227777, • **Mumbai** - Unit No. 606, Windsor Building, Off. C.S.T. Road, Kalina, Santacruz (East), Mumbai -400 098.Tel-(022) 67800300 • **New Delhi** - Flat No. 812, Kailash Building, 26, Kasturba Gandhi Marg, New Delhi - 110001. Tel-(011) 44227777 • **Pune** - 85, 4th Floor, Sreenath Plaza, Dnyaneshwar Paduka Chowk, F C Road, Shivaji Nagar, Pune-411005. Tel-(020) 44227777 • **Surat** - U/17, Jolly Plaza, Athawagata, Surat - 395 001.

Mirae Asset India Opportunities Fund

(An Open Ended Equity Oriented Scheme)

MIRAE ASSET
Building on principles

KEY INFORMATION MEMORANDUM

This Key Information Memorandum (KIM) sets forth the information, which a prospective investor ought to know before investing.

For further details of the Schemes of Mutual Fund, due diligence certificate by the AMC, key personnel, investor rights & services, risk factors, penalties & pending litigations, associate transactions, etc. investors should, before investment, refer to the Offer Documents available free of cost at any of our Investor Services Centers or Distributors or at our website: www.miraeassetmf.co.in

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

This KIM is dated : 10 February, 2008

SPONSOR :
Mirae Asset Investment Management Company Limited
Registered Office :
45-I, Yoido-Dong, Youngdeungpo-Gu, Seoul, Korea-150-891.

TRUSTEE :
Mirae Asset Trustee Company Private Limited
Registered Office :
Unit No.606, Windsor Building, Off. C.S.T Road, Kalina,Santacruz (East), Mumbai -400098.

ASSET MANAGEMENT COMPANY :
Mirae Asset Global Investment Management (India) Pvt. Ltd.
Registered Office :
Unit No.606, Windsor Building, Off. C.S.T Road, Kalina,Santacruz (East), Mumbai -400098.

Name of the Scheme : MIRAE ASSET INDIA OPPORTUNITIES FUND

Type of Scheme : An Open Ended Equity Oriented Scheme

Investment Objective :

The investment objective of the scheme is to generate long term capital appreciation by capitalizing on potential investment opportunities through predominantly investing in equities, equity related securities. The scheme does not guarantee returns.

Investment / Asset Allocation Pattern :

Instruments	Minimum Allocation	Maximum Allocation	Risk Characteristics
Indian Equities and Equity Related Securities*	65%	100%	High
Money market instruments / debt securities Instruments** (Including upto 25% of corpus in securitized debt)	0%	35%	Low to Medium

* Equity and Equity related instruments include convertible debentures, equity warrants, convertible preference shares, equity derivatives etc. The scheme can invest upto 50% of Net Assets of Scheme into equity derivatives instruments

** Debt instruments include securitized debt upto 25% of corpus.

Risk Profile of scheme :

Mutual Fund investments are subject to market risks. Please read the Offer Document carefully for details on risk factors before investment.

Plans:

Regular & Institutional

Options & Facilities: Growth & Dividend Options.

The Dividend option offers dividend payout, dividend reinvestment and dividend transfer options. In case an investor fails to specify his preference, he shall be deemed to have opted to select the Regular Plan – Growth Option. If the investor does not clearly specify the choice of Payout, Reinvestment or transfer options within the Dividend option, it will be treated as a Reinvestment Option. Under the dividend transfer, an investor can transfer the amount of dividend declared and paid by the Plan / Scheme to any other scheme of the Mutual Fund (available at the time of making application) the minimum investment limit of the Scheme will not be applicable to such transfer and reinvestment.

Applicable NAV (After the scheme opens for Repurchase and Sale)

For Purchase (including Switch-Ins) & Redemption (including Switch-Outs)

The Cut-off time for the Scheme is 3 p.m., and the Applicable NAV will be as under :

- In respect of valid Purchase/Redemption applications (along with cheques / drafts / other payment instruments) accepted at a Designated Collection Centre up to 3 p.m. on a Business Day, the closing NAV of that day will be applicable.
- In respect of valid Purchase/Redemption applications (along with cheques / drafts / other payment instruments) accepted at a Designated Collection Centre after 3 p.m. on a Business Day, the NAV of the next Business Day will be applicable.

The above will be applicable only for cheques / drafts / payment instruments payable locally in the city in which ISC is located. No outstation cheques / post dated cheques / non MICR cheques / Cash will be accepted.

The Switch-In and Switch-Out are treated as Purchase and Redemption respectively.

Minimum Application Size

Plan	Minimum Initial Investment	Minimum Investment	Additional Investment
Regular	Rs.5,000/- and in multiples of Re. 1/- thereafter	Rs 1000/- and in multiples of Re.1/- thereafter	
Institutional	Rs. 5 Crores and in multiples of Re.1/- thereafter	Rs. 1 lakh and in multiples of Re.1/- thereafter	

Minimum Installment	Application Size	Systematic Investment	Aggregate
Rs. 1000	6 (For Monthly Option)	Rs. 6000	
Rs. 1500	4 (For Quarterly Option)	Rs. 6000	

Minimum Repurchase (Redemption) Size :

The minimum amount of an application for redemption under the scheme / switch-out of units into any other scheme must be of Rs. 1000 and in multiples of Re.1 thereafter or 100 units or ALL units, whichever is lower. If the unit balance after any such redemption is less than or equal to 25 units and is identified at the time of processing such request the AMC reserves the right to redeem such fractional units along with the redemption request received.

Despatch of Repurchase (Redemption) Request :- Redemption proceeds will be paid by cheques, marked "A/c Payee only" and drawn in the name of the sole holder / first-named holder (as determined by the records of the Registrar). The Mutual Fund will endeavour to despatch the Redemption proceeds within 3 Business Days from the acceptance of the Redemption request, but not beyond 10 Business Days from the date of Redemption. If the payment is not made within the period stipulated in the Regulations, the Unit Holder shall be paid interest @ 15% p.a. for the delayed period and the interest shall be borne by the AMC.

The bank name and bank account number, as specified in the Registrar's records, will be mentioned in the cheque. The cheque will be payable at par at all the cities having ISCs. If the Unit Holder resides in any other city, he will be paid by a demand draft payable at the nearest payable location. The proceeds may be paid by way of direct credit or electronically or in any other manner through which the investor's bank account specified in the Registrar's records is credited with the Redemption proceeds.

Note: The Trustee, at its discretion at a later date, may choose to alter or add other modes of payment.

The redemption proceeds will be sent by courier or (if the addressee city is not serviced by the courier) by registered post. The despatch for the purpose of delivery through the courier / postal department, as the case may be, shall be treated as delivery to the investor. The AMC / Registrar are not responsible for any delayed delivery or non-delivery or any consequences thereof, if the despatch has been made correctly as stated in this paragraph.

Benchmark Index for Performance Comparison

BSE 200

Dividend Policy :

A dividend may be declared by the Trustee, at its discretion, from time to time (subject to the availability of distributable surplus as calculated in accordance with the Regulations). Such dividends if declared will be paid under normal circumstances, only to those Unit holders who have opted for Dividend Option. There is no assurance or guarantee to unit holders as to the rate of dividend distribution nor will that dividend be regularly paid. The Unit Holders have the option of receiving the dividend or reinvesting the same. If the Fund declares a dividend under the Scheme, AMC shall despatch the dividend warrants within 30 days from the date of declaration of the dividend.

Name of Fund Manager :

Mr. Gopal Agrawal

Name of Trustee Company :

Mirae Asset Trustee Company Pvt. Ltd.
Registered Office - 606, 6th Floor, Windsor Building,
Off CST Road, Kalina, Santacruz (E), Mumbai - 400098.
Performance of the Existing Schemes : Not applicable.
Load Structure for the Scheme : Ongoing basis

Entry Load for Each Subscription #

	%
1. Regular Plan	
a. Purchase amount less than Rs. 5 Crores.	2.25
b. Purchase amount greater than or equal to Rs. 5 Crores	NIL
2. Institutional Plan	
a. Purchase amount greater than or equal to Rs. 5 Crores	NIL
3. Systematic Investment Plan & Systematic Transfer Plan	NIL
4. By Fund of Funds regardless of the purchase amount	NIL
5. By Dividend Reinvestment	NIL
6. By Switch-In from the other equity schemes of the fund	NIL
7. By Switch-In from schemes other than equity schemes	Same as the cases 1 & 2 above

Exit Load for Each Redemption

	%
1. Regular Plan	
a. For the purchase amount less than Rs. 5 Crores	
i. If redeemed within 6 months from the date of allotment	1.00
ii. If redeemed after 6 months but within 12 months from the date of allotment	0.50
b. For the purchase amount greater than or equal to Rs. 5 Crores	NIL
2. Institutional Plan	
a. For the purchase amount greater than or equal to Rs. 5 Crores	NIL
3. Systematic Investment Plan & Systematic Transfer Plan	
a. If redeemed within 12 months from the date of allotment	3.00
b. If redeemed between 12 months and 24 months from the date of allotment	2.00
c. If redeemed between 24 months and 36 months from the date of allotment	1.00
4. Switch - Out/Withdrawal under SWP	Same as the cases 1&2 above

No Entry/Exit Load is chargeable in case of switches made between different options of scheme, subject to Regulations, the Trustee retains the right to change / impose an Entry / Exit Load. No Entry/Exit load will be levied on units allotted on reinvestment of dividend and bonus units.

No entry load would be charged for all existing / prospective investors of the scheme in case of direct applications received by the AMC i.e. applications received through the internet (as and when this facility is made available) or submitted to the AMC collection centre / Investor Service centre directly by the investor and not routed through any distributor / agent / broker. These provisions shall be applicable for investments in all the existing schemes, if any, with effect from January 4, 2008. These shall also be applicable to additional purchases done directly by the investor under the same folio and switch-in to a scheme from other schemes if such a transaction is done directly by the investor. However, investors should note the following instructions for ensuring that the application is treated as a direct application :

- Broker code, if already printed on the forms must be struck off and countersigned by the investors
- Ensure that the broker code block in the form is not left blank i.e. it should be either struck off or indicated 'direct' or NA)

Expenses of the Scheme :

i. Investment Management Fees

Maximum Management Fee to be charged by AMC :

Daily Average Net Assets	Maximum as a % of daily average net assets
First 100 Crores	1.25%
Balance Assets	1.00%

ii. Initial Issue Expenses :

As per Regulations, the Scheme shall meet the entire sales, marketing and such other expenses connected with sales and distribution of scheme during the new fund offer from the entry load and not through initial issue expenses. Any expenses over and above the entry load shall be borne by the AMC.

iii. Recurring Expenses

Nature of Expense	% p.a. of daily average net assets	
	Regular Plan	Institutional Plan*
Investment Management Fees	Upto 1.25%	Upto 1.25%
Trustee Fees and Expenses	0.05%	0.05%
Marketing and Selling Expenses, Custodian Expenses, Registrar and Transfer Agent Fee, Audit Fee and other expenses permitted	1.20%	0.70%
Under Regulation 52(4)(b) Total Recurring Expenses	Upto 2.50%	Upto 2.00%

* Please refer OD to know eligible entities that can invest in Institutional Plan

As per the Regulations, the maximum recurring expenses including investment management and advisory fee that can be charged to the Scheme shall be subject to a percentage limit of weekly net assets as in the table below :

First Rs. 100 crores	Next Rs. 300 crores	Next Rs. 300 crores	Over Rs. 700 crores
2.50%	2.25%	2.00%	1.75%

Tax treatment

As per the taxation laws in force as amended by the Finance Act, 2007 (FA) the tax benefits that are available to the investors investing in the Units of the Schemes are stated herein below. The information so stated below is only for the purposes of providing general information to the Investors and is based on the Mutual Fund's understanding of such tax laws in force as of the date of the Offer Document of the Scheme which have been guided by the tax consultants. In view of the individual nature of tax benefits, each investor is advised to consult with his or her own tax consultant with respect to the specific tax and other implications arising out of their participation in the scheme.

To The Fund

Income of the Fund registered under the Securities and Exchange Board of India Act, 1992 (15 of 1992) or regulations made there under will be exempt from income tax in accordance with the provisions of section 10(23D) of the Act. The income received by the Fund is not liable for deduction of tax at source under section 196.

As per section 115R, Mutual Funds are liable to pay additional income tax on the income distributed by them.

Under the provisions of section 115R of the Act, additional income tax is payable at different rates on income distributed to different class of unit holders. Mutual Funds are liable to pay additional income tax at the rate of 12.50% plus applicable surcharge (10%) on the income distributed by a Fund to Individuals and HUFs and at the rate of 20% plus applicable surcharge (10%) on the income distributed to any other assessee. Levy of Education Cess at the rate of 3% is also applicable on total tax payable. However, in respect of equity oriented funds, no additional income tax is payable on income distributed by

such Funds.

The term "Equity Oriented Fund" has been defined to mean a fund where the investible funds are invested by way of equity shares in domestic companies to the extent of more than 65% of the total proceeds of such fund. Further, it is provided that the percentage of equity share holding of the fund shall be computed with reference to the annual average of the monthly averages of the opening and closing figures.

To The Unitholders

1. Tax on Income :

Under the provisions of Section 10(35) of the Act income received in respect of the units of a mutual fund specified u/s. 10(23D) will be exempt from income tax in the hands of all unit holders. In view of this position, no tax needs to be deducted at source from such distribution by the fund. However, by virtue of the proviso to section 10(35), this exemption does not apply to income arising on "transfer" of units of a mutual fund.

2. Long Term Capital Gains :

On units of equity oriented funds :

Section 10(38) exempts long term capital gains arising from the transfer of units of an equity oriented fund provided the transaction of sale is entered into on or after the date on which the securities transaction tax is made applicable and such transaction is chargeable to the securities transaction tax.

However such long-term capital gains arising to a company shall be taken into account in computing the book profit and income tax payable under section 115JB.

3. Short Term Capital Gains:

On units of equity oriented funds :

Section 111A provides that the short term capital gains arising from the transfer of units of an equity oriented fund will be taxed at 10% (plus applicable surcharge).

4. Capital Loss :

Section 94(7) disallows any capital loss, arising to a unit holder if he acquires units of a mutual fund within a period of three months prior to the record date fixed for declaration of dividend or distribution of income and sells or transfers such units within a period of nine months from such record date, to the extent of dividend or income received or receivable on such units.

Section 94(8) provides that if a person buys or acquires units ("the original units") of a mutual fund within a period of three months prior to the record date fixed for allotment of bonus units and sells the original units within nine months from the date of allotment of bonus units then the loss arising on such sale or transfer shall be ignored. Further, such loss shall be deemed to be the cost of acquisition or purchase of the bonus units.

5. Tax Deduction At Source On Capital Gains :

(5.a.) No tax is required to be deducted at source on capital gains arising to any resident unit holder.

(5.b.) Under section 195 of Act, tax shall be deducted at source in respect of capital gains as under :

(5.b.i.)	In case of a non-resident other than a company -	
	Long term capital gains on units of equity oriented funds.	NIL
	Long term capital gains on units of funds other than equity oriented funds.	20% plus surcharge
	Short term capital gains on units of equity oriented funds.	10% plus surcharge
	Short term capital gains on units of funds other than equity oriented funds.	30% plus surcharge
(5.b.ii.)	In case of a foreign company -	
	Long term capital gains on units of equity oriented funds.	NIL
	Long term capital gains on units of funds other than equity oriented funds.	20% plus surcharge
	Short term capital gains on units of equity oriented funds.	10% plus surcharge
	Short term capital gains on units of funds other than equity oriented funds.	40% plus surcharge

In all the above case Tax Deducted At Source on short term and long term capital gains will be further increased by the Education Cess calculated @ 3% on tax plus surcharge as per the FA.

(5.c.) Under section 196B of the Act tax at 10% plus surcharge and Education Cess calculated @ 3% on tax plus surcharge as per the FA shall be deducted at source from long term capital gains on units other than the units of equity-oriented mutual funds earned by Overseas Financial Organisation.

(5.d.) Under Section 196D of the Act, no deduction shall be made from any income by way of capital gains, in respect of transfer of securities referred to in Section 115AD of the Act.

As per circular no. 728 dated October 1995 by CBDT, in the case of a remittance to a country with which a Double Taxation Avoidance Agreement (DTAA) is in force, tax should be deducted at the rate provided in the Finance Act of the relevant year or at the rate provided in DTAA whichever is more beneficial to the assessee.

In order for the unitholder to obtain the benefit of a lower rate under the DTAA, the unitholder would be required to provide the fund with a certificate obtained from his Assessing Officer stating his eligibility for the lower rate.

6. Investments By Charitable And Religious Trusts :

Units of Mutual Fund Schemes referred to in clause 23D of section 10 of the Act constitute an eligible avenue for investment by charitable or religious trusts per rule 17C of the Income Tax Rules, 1962, read with clause (xii) of subsection (5) of section 11 of the Income Tax Act, 1961.

B. WEALTH TAX

Units held under the Schemes of Mutual Fund are not treated as assets within the meaning of section 2(ea) of the Wealth Tax Act, 1957 and are, therefore, not liable to Wealth-Tax.

C. GIFT TAX

If units of Mutual Fund Scheme are gifted, no gift tax shall be payable either by the donor or the donee as the Gift Tax has been abolished.

D. DISTRIBUTION TAX

Mirae Asset Mutual Fund is a Mutual Fund registered with SEBI and as is eligible for benefits under Section 10(23D) of the Act. Accordingly, entire income is exempt from tax.

No Dividend Distribution tax is deductible for dividends declared in Open ended & Closed Ended Equity Schemes.

E. SECURITIES TRANSACTION TAX

The Mutual Fund, is liable to pay a securities transaction tax as follows :

Nature of Transaction	Payable by	Rate
Purchase and Sale of Equity Shares or Units of Equity Oriented Mutual Funds on a recognized Stock Exchange on delivery basis.	Both Purchaser as well as Seller	0.125%
Sale on stock exchange of Equity Shares or Units of Equity Oriented Mutual Funds on Non Delivery basis.	Seller	0.025%
Sale of Derivatives on recognized Stock Exchange	Seller	0.017%
Sale of Units of Equity Oriented Mutual Funds to the Mutual Fund.	Seller	0.25%

Note: Section 88E provides that where the total income of a person includes

income chargeable under the head "Profits and gains of business or profession" arising from sale of units of equity oriented funds, he shall get rebate equal to the securities transaction tax paid by him in the course of his business. Such rebate is to be allowed from the amount of income tax in respect of such transactions calculated by applying average rate of income tax.

Daily Net Asset Value (NAV) Publication

The NAV will be declared on all business days and will be published in atleast 2 newspapers. NAV can also be viewed on www.miraeeasestmf.co.in and www.amfiindia.com. Investor's can also call us on "1800 102 0777" (toll-free from a MTNL / BSNL landline) or 44227777 (at local call rate from your mobile phone prefixing the local city code or non - MTNL / BSNL landline) to know the latest NAV.

Investor Grievances

The Investor Relations Officer of the Fund is Mr. Rohit Kumar Chawda and he may be contacted at the corporate office of the AMC at Unit 606, 6th Floor, Windsor

Bldg, off CST Road, Kalina, Santacruz (E), Mumbai - 400 098 for any grievances, queries or requests. The investor complaints received by the Fund are redressed by the Investor Relations Officer and Karvy Computershare Private Limited. The Compliance Officer regularly reviews the redressal of complaints for assessing the quality and timeliness of the redressal.

UNIT HOLDERS INFORMATION

Accounts statements (on each transactions), Annual financial results and Half yearly portfolio disclosure shall be provided to investors by post, e-mail or published as per SEBI Regulations.

For and on behalf of the Board of Director of
Mirae Asset Global Investment Management (I) Pvt. Ltd.
Sd/ -

Place : Mumbai

Date : 10th April, 2008

Arindam Ghosh

Chief Executive Officer

INSTRUCTIONS FOR FILLING THE APPLICATION FORM

1. GENERAL INSTRUCTIONS

- The application form should be completed in ENGLISH in BLOCK LETTERS only.
- Please read the terms of the Key Information Memorandum and the Offer Document carefully before filling the Application Form.
- Name of the contact person and e-mail and telephone number should be mentioned in case of investments by a company, body corporate, trust, partnership, society, FII and other eligible non-individual applicants. Any change in the status of any authorized signatory should be promptly intimated to the AMC. Incomplete application forms are liable to be rejected.
- Please strike out any section that is not applicable. Any cancellation and modification on any of the mandatory information should be countersigned.
- Please refer to the checklist at the end of these notes to ensure that the requisite details and documents have been provided in order to avoid unnecessary delays and / or rejection of your application.

2. APPLICANT INFORMATION

- Name and address shall be given in full without any abbreviations.
- Name of the guardian must be mentioned if the investments are being made on behalf of a minor. Date of birth is mandatory for minors.
- Name of the contact person and e-mail and telephone number should be mentioned in case of investments by a company, body corporate, trust, partnership, society, FII and other eligible non-individual applicants. Any change in the status of any authorized signatory should be promptly intimated to the AMC. Incomplete application forms are liable to be rejected.
- Permanent Account Number (PAN): PAN Details: It is compulsory for all investors to quote their Permanent Account Number (PAN) and submit certified copy of the PAN card issued by the Income Tax Department, irrespective of the amount of investment, while making an application for Purchase of Units. In case of joint applicants, PAN details of all holders should be submitted. In case the investor making the application is a minor, PAN details of the Guardian must be submitted.
- Know Your Customer (KYC): The need to "Know Your Customer" is vital for the prevention of money laundering. In terms of the Prevention of Money Laundering Act, 2002, the Rules issued there under and the guidelines/circulars issued by SEBI regarding the Anti Money Laundering (AML Laws), all intermediaries, including Mutual Funds, have to formulate and implement a client identification programme, verify and maintain the record of identity and address(es) of investors.

Documents submitted to support Identity and Address should be

- Proof of Identity** - Original PAN Card + Self-attested photocopies (Originals will be returned over-the-counter after verification)
- Proof of Address** - Original Documents + Self-attested photocopies (Originals will be returned over-the-counter after verification) OR

True Copies attested by a Notary Public / Gazetted Officer / Manager of a Scheduled Commercial Bank or Multinational Foreign Banks (Name, Designation and Seal should be affixed on the copy). Unattested photocopies of an original document or of notarised copies are not acceptable. If the above documents including attestation / certifications are in regional language or foreign language then the same has to be translated into English for submission.

In order to make the data capture and document submission easy and convenient for the investors, Mutual Fund Industry has collectively entrusted the responsibility of collection of documents relating to identity and address of the investor(s) to an independent agency (presently CDSL Ventures Limited) which will act as central record keeping agency ('Central Agency'). As a token of having accepted the documents for identity and address of the investor(s) and for efficient retrieval of records, the Central Agency will give an acknowledgement letter to each investor who submits an application and the prescribed documents to the Central Agency.

Investors should note that it is mandatory for all applications for subscription of value of Rs.50,000/- and above to quote the KYC Compliance Status of each applicant (guardian in case of minor, including NRI's) in the application for subscription and attach proof of KYC Compliance viz. KYC acknowledgement letter (or the erstwhile Mutual Fund Identification Number* (MIN) Allotment Letter). Applicants intending to apply for units through a Power of Attorney (PoA) must ensure that the issuer of the PoA and the holder of the PoA must mention their KYC Compliance Status and attach proof of KYC Compliance at the time of investment above the threshold.

The KYC status will be validated with the records of the Central Agency before allotting units of the scheme of Mirae Asset Mutual Fund, which in turn will not be held responsible and / or liable for rejection of KYC form, if any, by the Central Agency. Applications for subscriptions of value of Rs. 50,000 and above without a valid KYC compliance may be rejected. Provided further, where it is not possible to verify the KYC compliance status of the investor at the time of allotment of units, the Trustee / AMC shall verify the KYC compliance status of the investor within a reasonable time after the allotment of units. In the event of non compliance of KYC requirements, the Trustee / AMC reserves the right to freeze the folio of the investor(s) and if necessary and deemed fit affect mandatory redemption of unit holdings of the investors at the applicable NAV, subject to payment of exit load, if any. * Valid only where investors who have already obtained the erstwhile Mutual Fund Identification Number (MIN) by submitting the PAN copy as the Proof of Identity.

- All the applicants must sign in original on the application form. Signatures should be in English or in any Indian language. Thumb impressions should be from the left hand for males and the right hand for females and in all cases be attested by a Magistrate, Notary Public or Special Executive Magistrate. In case of an HUF (Hindu Undivided Family), the Karta will sign on behalf of the HUF.
- The original Power of Attorney or a duly notarized copy of the Power of Attorney shall be required to be submitted where applications are made under a Power of Attorney.
- All applications are accepted subject to detailed scrutiny and verification. Applications which are not complete in all respects are liable for rejections, either at collection point itself or subsequently at back office of Registrar / AMC.

3. BANK ACCOUNT DETAILS

As per SEBI guidelines, it is mandatory for the Sole / First Applicant to mention

his / her bank account number in the application form. Applications received without the relevant bank details will be rejected. The AMC may ask for a copy of a cancelled cheque to verify these details. The AMC may provide direct credit facility with the banks as may be available from time to time. Please contact the AMC and R&T for further details.

4. ELECTRONIC CLEARING SERVICE (ECS)

Investors who have opted for the ECS facility of RBI for dividend payment will receive their dividend payments directly in their bank account whenever the payment is made through ECS. It should be noted that while the Mutual Fund will make all efforts, there is no commitment that this facility will be made available to all desirous Investors. Applicants in cities not covered under ECS facility will receive dividend payments by cheques or demand drafts and the same will be mailed to the Unit holders. Please note that the ECS facility is available only in respect of dividend payments and not in the case of Redemption of Units. In case an investor has been covered under Direct Credit facility with select banks then dividend payment through ECS shall not be effected.

DIRECT CREDIT OF REDEMPTION / DIVIDEND PROCEEDS

The AMC has entered into arrangements with the following banks to facilitate direct credit of redemption and dividend proceeds (if any) into the bank account of the respective Unit holders maintained with any of these banks. These banks are: ABN AMRO Bank NV, Axis Bank, Centurion Bank of Punjab Ltd, Citibank NA, Deutsche Bank AG, HDFC Bank Ltd, ICICI Bank Ltd, IDBI Bank, Kotak Mahindra Bank Ltd and Standard Chartered Bank. The list of banks is subject to change from time to time as and when AMC enters or withdraws into/from various arrangements with different banks. This facility ensures direct credit of the redemption proceeds and dividend payouts (if any) into the bank account (as furnished in Section 5 of the Application Form) of the respective Unit holders and eliminates the time lag between despatch of the cheque, its receipt by the Unit holders and the need to personally bank the instrument and subsequent credit to the Unit holders account. Further, the potential risk of loss of instruments in transit through courier / post is also eliminated. Direct credit, as a mode of payment is faster, safer and reliable. In case the bank account as communicated by the Unit holders is with any of the said banks, the AMC shall automatically extend this facility to the Unit holders and may remit proceeds through Direct Credit / RTGS / NEFT. **IFSC code is necessary for RTGS / NEFT payouts.** Mirae Asset Mutual Fund / AMC will not be responsible if Payout through the electronic mode does not get effected because of incomplete or incorrect information(s) or any other operational reasons. However, if the Unit holders are not keen on availing of this facility and prefer receiving cheques / demand drafts, Unit holders may indicate their intention in the Application Form. The AMC would then ensure that the payouts are effected by sending the Unit holders a cheque / demand draft. In case of unforeseen circumstances, Mutual Fund / AMC reserve the right to use any other mode of payment as deemed appropriate.

5. INVESTMENT DETAILS

- Resident Investors may make payment by cheque payable locally in the city where the application form is submitted at the local Mirae Asset Mutual Fund / AMC office or Authorised Collection Centre(s). The cheque should be drawn in favour of "Mirae Asset India Opportunities Fund". Non MICR / Out station Cheques or Cash is not permitted.
- Investors residing in Centres, where the Investors Service Centres / Authorised Collection Centre(s) of the mutual fund are not located, are requested to make payment by demand drafts payable at the Centre where the application is to be lodged. D.D. charges would be borne by the AMC only for the investors residing at places which are not covered by our offices / authorised centres. The maximum charges so borne by the AMC would be restricted to limits as prescribed by State Bank of India. Please refer to the offer document for complete details on D.D. charges.
- NRI Investors will have to provide a copy of cheque through which the investments have been made or FIRC certificate evidencing source of funds through Non Domestic Account.
- Applicants should indicate the Option (Dividend/Growth) for which the application is made. In case applicants wish to opt for both the options, separate application forms will have to be submitted for each option. If no indication is given for the investment, the default option will be the growth option and in case of Dividend where Payout or Re-investment is not mentioned the default option will be Dividend Re-investment.

6. ONLINE TRANSACTIONS

This facility enables existing investors to transact online on www.miraeeasestmf.co.in using Mirae Asset e-Fund Market Facility - a service available 24 hours a day, 7 days a week, 365 days a year. On e-Fund Market Facility, investors can execute transactions online for purchase, redemption or switching of units of schemes of Mirae Asset Mutual Fund. Investors can also view account details and portfolio valuation online, download account statements and request for documents via email, besides other options. To request for this facility, please tick in the Application Form and we will send a IPIN Agreement. Alternatively, you can also download the I-PIN Agreement from our website. Investor/s need to submit a duly filled I-PIN Application Form at any of our Investor Service Centre's. Upon receipt of the duly signed agreement IPIN will normally be mailed to the Investor/s address registered with us within 10 business days from the date of receipt of the I-PIN Agreement

* facility available with select banks and subject to submission of Permanent Account Number(PAN) and Know Your Customer (KYC) compliance proof by all Investors/s. Please refer to paragraphs on Permanent Account Number (PAN) and Know Your Customer (KYC) for further details.

7. COMMUNICATION

The Account Statement, Annual Reports or other information etc. may be sent to unit holders by e-mail. Investors can choose to receive e-mail communication from us in lieu of printed documents, when a unit holder has communicated his/her e-mail address and has provided consent for sending communication only via e-mail. The AMC / Mutual Fund / Registrars & Transfer agents are not responsible for the e-mail not reaching the investor and for all consequences thereof. The investor shall from time to time intimate the Fund / its transfer agents about any changes in the e-mail address. However, the unit holder always has the right to request a physical copy of any shareholder communication and the AMC

will arrange for the same to be sent to the unit holder.

8. NOMINATION DETAILS

As per AMFI Circular dated 3rd January, 2008, a Unit Holder can, at the time an application or by writing to an ISC, request for a nomination form in order to nominate multiple persons to receive the Units upon his / her death, subject to the completion of certain necessary formalities e.g. providing proof of guardianship if the nominee is a minor, and the execution of an indemnity bond or such other documents as may be required from the nominee in favor of and to the satisfaction of the AMC / Registrar. Nomination can be made only by individuals on their own behalf, either singly or jointly. If the Units are held jointly, all joint Unit Holders must sign the nomination form. Only the following categories of Indian residents can be nominated: (a) individuals; (b) minors through parent / legal guardian (whose name and address must be provided); (c) religious or charitable trusts; and (d) Central Government, State Government, a local authority or any person designated by virtue of his office. A nomination in respect of Units will be treated as rescinded upon the Redemption of all Units. Cancellation of a nomination can be made only by the Unit Holders who made the original nomination and must be notified in writing. On receipt of a valid cancellation, the nomination shall be treated as rescinded and the AMC / Fund shall not be under any obligation to transfer the Units in favor of the nominee. The transfer of Units / payment to the nominee of the Redemption proceeds shall be valid and effectual against any demand made upon the Fund / AMC / Trustee and shall discharge the Fund / AMC / Trustee of all liability towards the estate of the deceased Unit Holder and his / her legal personal representative or other successors. The Fund, the AMC and the Trustee are entitled to be indemnified from the deceased Unit Holder's estate against any liabilities whatsoever that any of them may suffer or incur in connection with a nomination.

CHECKLIST

Please ensure that :

- Name, address, contact details are mentioned and the signature of ALL applicants is available in the application form. P.O. Box address is not sufficient.
- Name of Guardian must be mentioned if investments are being made on behalf of a minor. Date of birth is mandatory in case of minor.
- In case of an application under Power of attorney or by a limited company, body corporate, registered society, trust or partnership, etc the relevant Power of attorney or the relevant resolution or authority to make the application as the case maybe, or duly notarised copy thereof, along with the Memorandum and Articles of Association/ Bye Laws must be lodged with the application form. The Power of Attorney should necessarily be signed by both the investor and the constituent Power of Attorney.
- Bank account details are filled in completely and correctly (mandatory) including IFSC code.
- Your preferred option is selected and the investment is not less than the minimum investment amount.
- The Permanent Account Number (PAN) for all applicants is mentioned and
- necessary documents are enclosed, else your application will be rejected.
- NRIs need to provide their overseas address (mandatory).
- Cheques/ DDs are drawn in favour of 'Scheme Name' as applicable, dated and duly signed.
- Application form number and applicant's name is mentioned on the reverse of each cheque / DD.
- Applicants can specify the mode of holding in the application form as "Single" or "Joint" or "Anyone or Survivor". In the case of holding specified as "Joint", redemption and all other request / transactions would have to be signed by all unit holders. However, in cases of holding specified as "Anyone or Survivor", any one of the unit holders will have the power to make all necessary requests, without it being necessary for all the unit holders to sign. In the event the account has more than one registered unit holders and the mode of holding is not specified in the application form, the default option for holding would be considered to be "Anyone or Survivor". However, in all cases, the proceeds of all dividend/redemption will be paid to the first named holder. All communications will also be sent to the first named holder.
- Investors should clearly indicate their preference of Plan/option on the application form. If no plan is selected in the application form, the investment will be deemed to be for the default option.
- In case the payment is made through Indian Rupee draft purchased abroad or from FCNR or NRE a/c, an Account Debit Certificate from the Bank issuing the draft, confirming the debit should be submitted. For subscription made by NRE FCNR Account cheques the application forms must be accompanied with a photocopy of the cheque or Account Debit Letter / Certificate from the bankers.
- Documents as listed below are submitted along with the application (as applicable to your specific case) in original / true copies certified by a Director / Trustee / Company Secretary / Authorised Signatory.

Documents	Com-panies	Soci-eties	Partnership Firms	Investments thru POA	Trusts	NRI	Fils*
1. Resolution / Authorisation to Invest	✓	✓	✓		✓	✓	✓
2. List of Authorised Signatories with Specimen Signature(s)	✓	✓	✓	✓	✓	✓	✓
3. Memorandum & Articles of Association	✓						
4. Trust Deed							✓
5. Bye-laws		✓					
6. Partnership Deed			✓				
7. Overseas Auditors's Certificate						✓	
8. Notarised Power of Attorney					✓		
9. Foreign Inward Remittance Certificate in case payment is made by DD from NRE/FCNR where applicable						✓	

* For Fils copy of the SEBI registration certificate should be provided.

Applications not complete in any respect are liable to be rejected.

INSTRUCTIONS FOR FILLING UP THE SYSTEMATIC INVESTMENT PLAN (SIP) APPLICATION FORM

1. GENERAL INFORMATION

- All Investors opting to Invest through the Systematic Investment Modeshall have to submit the SIP Enrollment Form along with the Main Application form. The Application Form should be completed in ENGLISH in BLOCK LETTERS only. Please tick in the appropriate box, where boxes have been provided. All applicants are deemed to have accepted the terms subject to which this offer is being made and bind themselves to the terms upon signing the Application Form.
- Please refer the section on "Who can apply?" for a indicative list of eligible investors in the Offer Document.

2. SIP INVESTMENT AND PAYMENT DETAILS

- Applicants should indicate the Option Dividend OR Growth for which the application is made, by indicating the choice in the appropriate box provided for this purpose in the SIP Application Form.
- In case Applicants wish to opt for both the Options, separate SIP Application Forms will have to be filled.
- During the NFO period, SIP would be available at select locations

(mentioned on the SIP application form) only through the ECS / Auto Debit mode, where the Investor has to submit the first installment through Cheque and the subsequent SIP payments would be done through the ECS/Auto Debit mode. Investors are requested to submit a copy of cancelled cheque leaf or a cancelled blank cheque along with the application. Investors can opt for a minimum of 6 installments inclusive of the first installment through Cheque (for Monthly Option) for minimum Rs. 1,000 each or 4 installments inclusive of the first installment through Cheque (for Quarterly Option) for minimum Rs. 1,500 each.

iv) The first SIP installment can carry any date before the NFO closure date. Applications with Post dated cheques shall be rejected. The installment of the SIP will be processed subject to applicable NAV & load, if any, on the date of NFO allotment. The second installment in case of monthly SIP will be processed on the available SIP dates (currently 1st, 10th, 15th, 21st or 28th of every month) indicated by the investor, but immediately following the expiry of 30 Business Days from

the date of processing the first SIP (NFO allotment date). If the choice of date for the second installment is not indicated by the investor, the second installment of SIP will be processed on the 10th of the month immediately following the expiry of 30 Business Days from the date of processing the first SIP installment. In case of quarterly SIP, the date for next installment will be 10th of the relevant month. If any of above dates fall on a holiday, the transaction will be taken as of the next Business Day. Non MICR Outstation cheques will not be accepted. Non MICR Outstation cheques will not be accepted.

- Cheque should be drawn in the name "Mirae Asset India Opportunities Fund" of the Scheme and crossed "A/c. Payee only".
- MICR code starting and or ending with "000" are not valid for ECS.
- Mirae Asset Mutual Fund / AMC, reserves the right to reject any application inter alia in the absence of fulfillment of regulatory requirements, fulfillment of requirements of the Offer Document and furnishing necessary information to the satisfaction of the Mutual Fund / AMC.