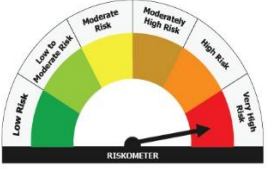


SCHEME INFORMATION DOCUMENT

Name of Mutual Fund	Mirae Asset Mutual Fund
Name of Asset Management Company	Mirae Asset Investment Managers (India) Private Limited
Address of AMC	<u>Registered & Corporate Office:</u> Unit No.606, Windsor Building, Off. C.S.T Road, Kalina, Santacruz (East), Mumbai – 400098 Tel. No.: 022-678 00 300 Fax No.: 022- 6725 3940 - 47
Website of AMC	www.miraeassetmf.co.in
Name of Trustee Company	Mirae Asset Trustee Company Private Limited
Address of Trustee Company	<u>Registered & Corporate Office:</u> Unit No.606, Windsor Building, Off. C.S.T Road, Kalina, Santacruz (East), Mumbai – 400098
Name of the Scheme	<i>Mirae Asset Nifty Bank ETF</i> <i>(An open-ended scheme replicating/tracking Nifty Bank Total Return Index)</i> <i>(NSE Symbol: BANKETF; BSE Scrip Code: 543944)</i>
Category of Scheme *Equity/ Debt/ Hybrid ETF/Gold or Silver ETF/FoFs (single domestic or overseas index). *In case of Hybrid funds, indicate the sub category (Balanced/ Equity oriented/ debt oriented)	Equity - Exchange Traded Fund (Other ETFs)
Scheme Code	MIRA/O/O/EET/23/08/0056

The units of the Scheme are listed on the National Stock Exchange of India Ltd. (NSE) and BSE Limited (BSE). All investors including Market Makers and Large Investors can subscribe (buy) / redeem (sell) units on a continuous basis on the NSE/BSE on which the Units are listed during the trading hours on all the trading days. In addition, Market Makers can directly subscribe to / redeem units of the Scheme on all Business Days with the Fund in 'Creation Unit Size' at NAV based prices on an ongoing basis. Large Investors can transact directly with the Fund for an amount greater than INR 25 crores.

Continuous Offer for units at NAV based prices.

Investment objective	Scheme Riskometer	Scheme Benchmark: Nifty Bank Index (TRI) Benchmark Riskometer
Mirae Asset Nifty Bank ETF The investment objective of the scheme is to generate returns, before expenses, that are commensurate with the performance of the Nifty Bank Total Return Index, subject to tracking error. There is no assurance or guarantee that the investment objective of the scheme would be achieved.	 The risk of the scheme is Very High	 The risk of the benchmark is Very High

The Above risk-o-meter is as on October 31, 2025. For latest riskometer, investors may refer to the Monthly Portfolios disclosed on the website of the Fund viz. www.miraeassetmf.co.in

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

The particulars of the Scheme have been prepared in accordance with the Securities and Exchange Board of India (Mutual Funds) Regulations 1996, (herein after referred to as SEBI (MF) Regulations) as amended till date and circulars issued thereunder filed with SEBI. The units being offered for public subscription have not been approved or recommended by SEBI nor has SEBI certified the accuracy or adequacy of the Scheme Information Document.

The Scheme Information Document sets forth concisely the information about **Mirae Asset Nifty Bank ETF** that a prospective investor ought to know before investing. Before investing, investors should also ascertain about any further changes to this Scheme Information Document after the date of this Document from the Mutual Fund / Investor Service Centres / Website / Distributors or Brokers.

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

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

This Scheme Information Document is dated November 29, 2025.

DISCLAIMER OF NSE:

As required, a copy of this Scheme Information Document has been submitted to National Stock Exchange of India Limited (hereinafter referred to as NSE). NSE has given vide its letter Ref No: NSE/LIST/5577 dated May 12, 2023 permission to the Mutual Fund to use the Exchange's name in this Scheme Information Document as one of the stock exchanges on which the Mutual Fund's Units are proposed to be listed subject to, the Mutual Fund fulfilling the various criteria for listing. The Exchange has scrutinized this Scheme Information Document for its limited internal purpose of deciding on the matter of granting the aforesaid permission to the Mutual Fund. It is to be distinctly understood that the aforesaid permission given by NSE should not in any way be deemed or construed that the Scheme Information Document has been cleared or approved by NSE; nor does it in any manner warrant, certify or endorse the correctness or completeness of any of the contents of this Scheme Information Document; nor does it warrant that the Mutual Fund's Units will be listed or will continue to be listed on the Exchange; nor does it take any responsibility for the financial or other soundness of the Mutual Fund, its Sponsors, its management or any scheme of the Mutual Fund.

Every person who desires to apply for or otherwise acquire any Units of the Mutual Fund may do so pursuant to independent inquiry, investigation and analysis and shall not have any claim against the Exchange whatsoever by reason of any loss which may be suffered by such person consequent to or in connection with such subscription /acquisition whether by reason of anything stated or omitted to be stated herein or any other reason whatsoever.

DISCLAIMER OF BSE:

"BSE Ltd. ("the Exchange") has given vide its letter no. LO/IPO/AH/MF/IP/012/2023-24 dated May 05, 2023 permission to use the Exchange's name in this SID as one of the Stock Exchanges on which this Mutual Fund's Units are proposed to be listed. The Exchange has scrutinized this SID for its limited internal purpose of deciding on the matter of granting the aforesaid permission to. The Exchange does not in any manner: -

- i) warrant, certify or endorse the correctness or completeness of any of the contents of this SID; or
- ii) warrant that this scheme's units will be listed or will continue to be listed on the Exchange; or
- iii) take any responsibility for the financial or other soundness of this Mutual Fund, its promoters, its management or any scheme or project of this Mutual Fund;

and it should not for any reason be deemed or construed that this SID has been cleared or approved by the Exchange.

Every person who desires to apply for or otherwise acquires any unit of this Fund may do so pursuant to independent inquiry, investigation and analysis and shall not have any claim against the Exchange whatsoever by reason of any loss which may be suffered by such person consequent to or in connection with such subscription/ acquisition whether by reason of anything stated or omitted to be stated herein or any other reason whatsoever.

DISCLAIMER NSE INDICES LIMITED

The Product(s) are not sponsored, endorsed, sold or promoted by NSE INDICES LIMITED (formerly known as India Index Services & Products Limited ("IISL")). NSE INDICES LIMITED does not make any representation or warranty, express or implied, to the owners of the Product(s) or any member of the public regarding the advisability of investing in securities generally or in the Product(s) particularly or the ability of the Nifty Bank Index to track general stock market performance in India. The relationship of NSE INDICES

LIMITED to the Issuer is only in respect of the licensing of the Indices and certain trademarks and trade names associated with such Indices which is determined, composed and calculated by NSE INDICES LIMITED without regard to the Issuer or the Product(s). NSE INDICES LIMITED does not have any obligation to take the needs of the Issuer or the owners of the Product(s) into consideration in determining, composing or calculating the Nifty Bank Index. NSE INDICES LIMITED is not responsible for or has participated in the determination of the timing of, prices at, or quantities of the Product(s) to be issued or in the determination or calculation of the equation by which the Product(s) is to be converted into cash. NSE INDICES LIMITED has no obligation or liability in connection with the administration, marketing or trading of the Product(s).

NSE INDICES LIMITED do not guarantee the accuracy and/or the completeness of the Nifty Bank Index or any data included therein and NSE INDICES LIMITED shall have not have any responsibility or liability for any errors, omissions, or interruptions therein. NSE INDICES LIMITED does not make any warranty, express or implied, as to results to be obtained by the Issuer, owners of the product(s), or any other person or entity from the use of the Nifty Bank Index or any data included therein. NSE INDICES LIMITED makes no express or implied warranties, and expressly disclaims all warranties of merchantability or fitness for a particular purpose or use with respect to the index or any data included therein. Without limiting any of the foregoing, NSE INDICES LIMITED expressly disclaim any and all liability for any claims, damages or losses arising out of or related to the Products, including any and all direct, special, punitive, indirect, or consequential damages (including lost profits), even if notified of the possibility of such damages.

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.

HIGHLIGHTS/SUMMARY OF THE SCHEME

Sr. No.	Title	Description
I.	Benchmark (TRI)	Nifty Bank TRI (Total Return Index) <u>Rationale for adoption of benchmark:</u> The Trustees have adopted Nifty Bank Index as the benchmark index. As per its investment objective, the investment would primarily be in Securities which are constituents of the benchmark index. Thus, the composition of the aforesaid benchmark index is such that it is most suited for comparing performance of the Scheme..
II.	Plans and Options Plans/Options and sub options under the Scheme	Not Applicable- Since it's an ETF Scheme
III.	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. Exit Load: - For investors transacting directly with the AMC: No Exit load will be levied on redemptions made by Market Makers/ Large Investors directly with the AMC - For investors transacting on the exchange: Not Applicable. Investors other than Market Makers can redeem units directly with the Fund for less than Creation Unit size at approximately indicative NAV based prices (along with applicable charges and execution variations) during the Ongoing Offer for units without any exit load if: - Traded price (closing price) of the ETF units is at discount of more than 1% to the day end NAV for 7 continuous trading days, or - No quotes for such ETFs are available on stock exchange(s) for 3 consecutive trading days, or - Total bid size on the exchange is less than half of creation units' size daily, averaged over a period of 7 consecutive trading days.

		Such instances shall be tracked by the AMC on an ongoing basis and in case if any of the above-mentioned scenario arises, the same shall be disclosed on the website of the Mutual Fund. 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. As per clause 10.6 of SEBI Master Circular dated June 27, 2024, no load would be charged on Bonus units. The Trustee reserves the right to modify/alter the load structure and may decide to charge on the Units with prospective effect, subject to the maximum limits as prescribed under the SEBI Regulations. At the time of changing the load structure, the AMC shall take the following steps: • Arrangements shall be made to display the changes/modifications in the SID in the form of a notice in all the Mirae Asset ISCs' and distributors' offices and on the website of the AMC. • The notice-cum-addendum detailing the changes shall be attached to SIDs and Key Information Memoranda. The addendum will be circulated to all the distributors so that the same can be attached to all SIDs and Key Information Memoranda already in stock. • The introduction of the exit load along with the details shall be stamped in the acknowledgement slip issued to the investors on submission of the application form and may also be disclosed in the statement of accounts issued after the introduction of such load. • A public notice shall be given in respect of such changes in one English daily newspaper having nationwide circulation as well as in a newspaper published in the language of region where the Head Office of the Mutual Fund is situated. • Any other measures which the mutual funds may feel necessary. The AMC may change the load from time to time and in case of an exit/repurchase load this may be linked to the period of holding. It may be noted that any such change in the load structure shall be applicable on prospective investment only. The exit load (net off GST, if any, payable in respect of the same) shall be credited to the Scheme of the Fund. The distributors should disclose all the commissions (in the form of trail commission or any other mode) payable to them for the different competing schemes of various mutual funds from amongst which the scheme is being recommended to the investor.
IV.	Minimum Application Amount/switch in	On continuous Basis:

		Market Maker: Application for subscription of Units directly with the Fund in Creation Unit Size at NAV based prices in exchange of Portfolio Deposit and Cash Component. Large Investors: Minimum amount of Rs. 25 crores for transacting directly with the AMC. Other investors (including Market Maker, Large Investors and Regulated Entities): Units of the Scheme can be subscribed (in lots of 1 Unit) during the trading hours on all trading days on the NSE and BSE on which the Units are listed.
V.	Minimum Additional Purchase Amount	On continuous Basis: Market Maker: Application for subscription of Units directly with the Fund in Creation Unit Size at NAV based prices in exchange of Portfolio Deposit and Cash Component. Large Investors: Minimum amount of Rs. 25 crores for transacting directly with the AMC. Other investors (including Market Maker, Large Investors and Regulated Entities): Units of the Scheme can be subscribed (in lots of 1 Unit) during the trading hours on all trading days on the NSE and BSE on which the Units are listed.
VI.	Minimum Redemption/switch out amount	On continuous Basis: Market Maker: Application for redemption of Units directly with the Fund in Creation Unit Size. Large Investors: Minimum amount of Rs. 25 crores for redeeming directly with the AMC. Other investors (including Market Maker, Large Investors and Regulated Entities): Units of the Scheme can be redeemed (in lots of 1 Unit) during the trading hours on all trading days on the NSE and BSE on which the Units are listed.
VII.	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 exchange traded fund, it will endeavor that at no point of time the Scheme will deviate from the index. <table><tr><td>Regular Plan</td><td>Direct Plan</td></tr><tr><td colspan="2">Tracking Error for the scheme as on September 30, 2025: 0.02%</td></tr></table> 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.	Regular Plan	Direct Plan	Tracking Error for the scheme as on September 30, 2025: 0.02%											
Regular Plan	Direct Plan															
Tracking Error for the scheme as on September 30, 2025: 0.02%																
VIII.	Tracking Difference	Tracking difference i.e. the annualized difference of daily returns between the index or goods and the NAV of the Scheme will be disclosed on the website of the AMC ETF Mutual Fund: Invest in Exchange Traded Funds Online Mirae Asset (miraeassetmf.co.in) and AMFI, on a monthly basis, for tenures 1 year, 3 years, 5 years, 10 years and since the date of allotment of units. <table><tr><td>Regular Plan</td><td>Direct Plan</td></tr><tr><td colspan="2">The Scheme being an ETF scheme, the same is not applicable</td></tr></table> Tracking Difference for the scheme as on September 30, 2025: <table><tr><td>Tracking Difference based on 1 Year</td><td>-0.11%</td></tr><tr><td>Tracking Difference based on 3 Year</td><td>-</td></tr><tr><td>Tracking Difference based on 5 Year</td><td>-</td></tr><tr><td>Tracking Difference based on 10 Year</td><td>-</td></tr><tr><td>Tracking Difference based on since allotment</td><td>-0.20%</td></tr></table> Tracking Difference shall be targeted to be 50 bps (over and above actual TER charged). In case the same is not maintained, it will be brought to the notice of Trustees along with corrective actions taken by the AMC, if any.	Regular Plan	Direct Plan	The Scheme being an ETF scheme, the same is not applicable		Tracking Difference based on 1 Year	-0.11%	Tracking Difference based on 3 Year	-	Tracking Difference based on 5 Year	-	Tracking Difference based on 10 Year	-	Tracking Difference based on since allotment	-0.20%
Regular Plan	Direct Plan															
The Scheme being an ETF scheme, the same is not applicable																
Tracking Difference based on 1 Year	-0.11%															
Tracking Difference based on 3 Year	-															
Tracking Difference based on 5 Year	-															
Tracking Difference based on 10 Year	-															
Tracking Difference based on since allotment	-0.20%															
IX.	Computation of NAV	The NAV of the Units of the Scheme will be computed by dividing the net assets of the Scheme by the number of Units outstanding on the valuation date. NAV of Units under the Options there under can be calculated as shown below:														

		NAV = (Market or Fair Value of Scheme's investments + Current assets including Accrued Income - Current Liabilities and provisions including accrued expenses) No. of Units outstanding under the Scheme/Option. The NAV, the sale and repurchase prices of the Units will be calculated and announced at the close of each working day. The NAVs of the Scheme will be computed and units will be allotted upto 4 decimals. Detailed Disclosure on computation of NAV is provided on – https://www.miraeassetmf.co.in/downloads/statutory-disclosure/other-disclosure/offer-documents-data-passives											
X.	Asset Allocation	This scheme tracks Nifty Bank Total Return Index. Under normal circumstances, the asset allocation will be as follows: <table border="1"> <thead> <tr> <th rowspan="2">Types of Instruments</th><th colspan="2">Indicative allocation (% of total assets)</th></tr> <tr> <th>Minimum</th><th>Maximum</th></tr> </thead> <tbody> <tr> <td>Securities included in the Nifty Bank Index</td><td>95</td><td>100</td></tr> <tr> <td>Money market instruments / debt securities, Instruments and/or units of debt/liquid schemes of domestic Mutual Funds.</td><td>0</td><td>5</td></tr> </tbody> </table> 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). Subject to SEBI (MF) Regulations, 1996 and in accordance with Clause 12.11 in SEBI Master Circular dated June 27, 2024 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. The Scheme shall adhere to the following limits if it engages in Stock Lending. (a) Not more than 20% of the net assets can generally be deployed in Stock Lending	Types of Instruments	Indicative allocation (% of total assets)		Minimum	Maximum	Securities included in the Nifty Bank Index	95	100	Money market instruments / debt securities, Instruments and/or units of debt/liquid schemes of domestic Mutual Funds.	0	5
Types of Instruments	Indicative allocation (% of total assets)												
	Minimum	Maximum											
Securities included in the Nifty Bank Index	95	100											
Money market instruments / debt securities, Instruments and/or units of debt/liquid schemes of domestic Mutual Funds.	0	5											

		(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 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 • Repo in Corporate Debt Securities • Short selling • Unlisted debt instrument • Bespoke or complex debt products • Securities with special features • Unrated debt and money market instruments (except G-Secs, T-Bills and other money market instruments) However, the cumulative gross exposure to equity, derivatives, debt instruments and money market instruments including domestic mutual fund will 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
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	Government Securities, T-Bills and Repo on Government Securities having residual maturity of less than 91 days. In accordance with Clause 3.4 of SEBI Master Circular dated June 27, 2024, 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 12.16 of SEBI Master Circular dated June 27, 2024. 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 Clause 4 of Seventh Schedule of SEBI (Mutual Funds) Regulations, 1996. 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) <table><tr><th>Sl. no</th><th>Type of Instrument</th><th>Percentage of exposure</th><th>Circular references*</th></tr><tr><td>1.</td><td>Securities Lending</td><td>Upto 20% (upto 5% for any single intermediary)</td><td>Clause 12.11 of SEBI Master Circular dated June 27, 2024</td></tr><tr><td>2.</td><td>Equity Derivatives</td><td>Upto 20%</td><td>Clause 12.25 of SEBI Master Circular dated June 27, 2024</td></tr></table>	Sl. no	Type of Instrument	Percentage of exposure	Circular references*	1.	Securities Lending	Upto 20% (upto 5% for any single intermediary)	Clause 12.11 of SEBI Master Circular dated June 27, 2024	2.	Equity Derivatives	Upto 20%	Clause 12.25 of SEBI Master Circular dated June 27, 2024
Sl. no	Type of Instrument	Percentage of exposure	Circular references*										
1.	Securities Lending	Upto 20% (upto 5% for any single intermediary)	Clause 12.11 of SEBI Master Circular dated June 27, 2024										
2.	Equity Derivatives	Upto 20%	Clause 12.25 of SEBI Master Circular dated June 27, 2024										

		3.	Equity Derivatives for non-hedging purposes	Upto 20%	Clause 12.25 of SEBI Master Circular dated June 27, 2024
		4.	Securitized Debt	0%	Clause 12.15 of SEBI Master Circular dated June 27, 2024
		5.	Overseas Securities	0%	Clause 12.19 of SEBI Master Circular dated June 27, 2024
		6.	Structured Obligations/ Credit enhancements	0%	Clause 12.3 of SEBI Master Circular dated June 27, 2024
		7.	Repo in Corporate Debt Securities	0%	Clause 12.18 of SEBI Master Circular dated June 27, 2024
		8.	Credit default swaps	0%	Clause 12.28 of SEBI Master Circular dated June 27, 2024
		9.	Debt instruments having Special Features	0%	Clause 12.2 of SEBI Master Circular dated June 27, 2024
		10.	ReITS and InVITS	0%	Clause 12.21 of SEBI Master Circular dated June 27, 2024
		11.	Unrated Debt Instruments	0%	Clause 12.1.5 of SEBI Master Circular dated June 27, 2024
		12.	Mutual Fund Units	5%	Clause 4 of Seventh Schedule of SEBI (MF) Regulations
		13.	Short Selling	0%	Clause 12.11 of SEBI Master Circular dated June 27, 2024
		*SEBI circular references (wherever applicable) in support of exposure limits of different types of asset classes in asset allocation is provided. For further details on Asset Allocation and portfolio rebalancing, please refer Annexure 1.			

XI.	Fund manager details	Ms. Ekta Gala and Mr. Ritesh Patel are the Fund Managers of the scheme <table><tr><td>Sr. No.</td><td>Name of the Fund Manager</td><td>Managing since</td><td>Total experience (in years)</td></tr><tr><td>1</td><td>Ms. Ekta Gala</td><td>July 20, 2023</td><td>7 years</td></tr><tr><td>2</td><td>Mr. Ritesh Patel</td><td>March 12, 2025</td><td>13 years</td></tr></table>	Sr. No.	Name of the Fund Manager	Managing since	Total experience (in years)	1	Ms. Ekta Gala	July 20, 2023	7 years	2	Mr. Ritesh Patel	March 12, 2025	13 years
Sr. No.	Name of the Fund Manager	Managing since	Total experience (in years)											
1	Ms. Ekta Gala	July 20, 2023	7 years											
2	Mr. Ritesh Patel	March 12, 2025	13 years											
XII.	Annual Scheme Recurring Expenses	Actual TER as on March 31, 2025: 0.10% For detailed disclosure, kindly refer SAI and https://www.miraeassetmf.co.in/downloads/statutory-disclosure/other-disclosure/offer-documents-data-passives												
XIII.	Transaction charges and stamp duty	Pursuant to SEBI Circular No. SEBI/HO/IMD/IMD-PoD-1/P/CIR/2025/115 dated August 08, 2025, No transaction charges shall be deducted from the subscription amount for transactions /applications received through the distributors (i.e. 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												
XIV.	Information available through weblink	Investors can refer to the weblink for the below mentioned points: www.miraeassetmf.co.in/downloads/statutory-disclosure/other-disclosure/offer-documents-data-passives • Liquidity/listing details • NAV disclosure • Applicable timelines for dispatch of redemption proceeds etc. • Breakup of Annual Scheme Recurring expenses • Definitions • Applicable risk factors												

		• Detailed disclosures regarding the index, index eligibility criteria, methodology, index service provider, index constituents, impact cost of the constituents/ underlying fund in case of fund of funds • List of official points of acceptance • Penalties, Pending Litigation or Proceedings, Findings of Inspections or Investigations • Investor services • Portfolio Disclosure • Detailed comparative table of the existing schemes of AMC • Periodic Disclosures • Any disclosure in terms of Consolidated Checklist on Standard Observations • Scheme specific disclosures (as per the prescribed format) • Scheme performance • Scheme Factsheet
XV.	How to Apply	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. The application forms for subscriptions/redemptions (applicable for Market Makers /Large Investors) should be submitted at any of the ISCs/Official Points of Acceptance of the AMC. For detailed disclosure, kindly refer SAI
XVI.	Where can applications for subscription/redemption/ switches be submitted	Registrar & Transfer Agent: KFin Technologies Limited Registered Office: Karvy Selenium, Tower B, Plot Number 31 & 32, Financial District, Gachibowli, Hyderabad - 500 034. Contact Persons: Mr. Babu PV Tel No. : 040 3321 5237 Email Id : babu.pv@kfintech.com Mr. 'P M Parameswaran' Tel No. : 040 3321 5396 Email Id : parameswaran.p@kfintech.com

		Website address: https://mfs.kfintech.com/mfs/ The application forms for purchase/redemption of units can be made through: Branches: Applications can be submitted at collecting bankers and Investor Service 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 Website of the AMC: Investor can also subscribe to the Units of the Scheme through the website of the AMC i.e. https://www.miraeassetmf.co.in/investor-center/investor-services Stock Exchanges: A Unit holder may purchase Units of the Scheme through the Stock Exchange infrastructure. Investors can hold units only in dematerialized form. MF Utility (MFU): A unitholder may purchase units of the Plan(s) under the Scheme through MFU. All financial and non-financial transactions pertaining to Schemes of Mirae Asset Mutual Fund can also be submitted through MFU either electronically or physically through the authorized Points of Service (“POS”) of MFUI. The list of POS of MFUI is published on the website of MFUI at www.mfuindia.com and may be updated from time to time. Investors to note that it is mandatory to mention the bank account numbers in the applications/requests for redemption. For detailed disclosure, kindly refer SAI
XVII.	Specific attribute of the scheme (such as lock in/ duration in	NIL

	case of target maturity scheme/close ended schemes etc.) (as applicable)	
XVIII.	Special product / facility available during the NFO and on ongoing basis	The following facilities shall be available under the Scheme on an ongoing basis: • Transacting through Email (for large Investors and Market Makers) • Mirae Asset MF Mobile Application Facility Systematic Investment Plan, Systematic Transfer Plan, Systematic Withdrawal Plan are not available under this scheme. For detailed disclosure, kindly refer SAI
XIX.	Segregated portfolio / side pocketing disclosure	The Scheme has the provision to segregate a portfolio comprising of debt or money market instrument affected by a credit event. For Details, kindly refer SAI
XX.	Stock lending	Subject to the SEBI Regulations as applicable from time to time, the Scheme may participate in stock lending upto the limits as mentioned in the Asset allocation section. For Details, kindly refer SAI

DUE DILIGENCE BY THE ASSET MANAGEMENT COMPANY

It is confirmed that:

- (i) The Scheme Information Document submitted to SEBI is in accordance with the SEBI (Mutual Funds) Regulations, 1996 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, 1996 and the guidelines there under shall be applicable.
- (viii) The Trustees have ensured that the **Mirae Asset Nifty Bank ETF** approved by them is a new product offered by Mirae Asset Mutual Fund and is not a minor modification of any existing scheme/fund/product.

Notwithstanding anything contained in the Scheme Information Document, the provisions of the SEBI (Mutual Funds) Regulations, 1996 and the guidelines there under shall be applicable.

THE TERMS OF THE SCHEME WERE APPROVED BY THE DIRECTORS OF MIRAE ASSET TRUSTEE COMPANY PRIVATE LIMITED VIDE THEIR CIRCULAR RESOLUTION DATED JUNE 24, 2022.

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: November 29, 2025

ANNEXURE 1

Equity derivatives of underlying securities forming part of the index may also be available as an investment option in case the underlying security is not available for purchase.	• <u>Calculation of cumulative gross exposure</u> The scheme(s) will comply with the provision no. 12.24.1 of SEBI Master Circular on Mutual Fund dated June 27, 2024 which specifies that the cumulative gross exposure to equity, derivatives, debt instruments and money market instruments including domestic mutual fund will not exceed 100% of the net assets of the scheme. • <u>Numerical example of risk involved</u> 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 securities. 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. Concepts and Examples of investing into Derivatives Derivatives are financial contracts of pre-determined fixed duration, whose values are derived from the value of an underlying primary financial instrument, commodity or index, such as: interest rates, exchange rates, commodities and equities. • Futures A futures contract is an agreement between the buyer and the seller for the purchase and sale of a particular asset at a specific price on a specific future date. The price at which the underlying asset would change hands in the future is agreed
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upon at the time of entering into the contract. The actual purchase or sale of the underlying asset involving payment of cash and delivery of the instrument does not take place until the contracted date of delivery. A futures contract involves an obligation on both the parties to fulfill the terms of the contract.

Currently, futures contracts have a maximum expiration cycle of 3-months. Three contracts are available at any time for trading, with 1 month, 2 months and 3 months expiry respectively. Futures contracts typically expire on the last Thursday of the month. For example, a contract with the January expiration expires on the last Thursday of January.

A futures contract on the stock market index gives its owner the right and obligation to buy or sell the portfolio of stocks characterized by the index. Stock index futures are cash settled; there is no delivery of the underlying stocks.

Let us assume that the Nifty Index at the beginning of the month October 2018 was 5070 and three index futures as under were available:

Expiry Month	Bid Price	Offer Price
October 18	5075	5080
November 18	5085	5090
December 18	5095	5100

The Scheme could buy an index future of October, 2018 at the offer price of Rs. 5080. The Fund will be required to pay the initial margin as required by the exchanges.

The following is a hypothetical example of a typical trade in index future and the costs associated with the trade.

Particulars	Index Future	Actual Purchase of Stocks
Index as on beginning October 2018	5070	5070
October 2018 Futures Price	5080	-
1. Carry Cost associated with Futures	10 (5080-5070)	
2. Brokerage Cost @ 0.02% for Index Future and 0.03% for Cash Markets	1.016 (0.02% of 5080)	1.521 (0.03% of 5070)
3. Securities Transaction Tax (STT) STT on purchase of index futures – NIL	NIL (0% of 5080)	1.2675 (0.025% of 5070)

STT on purchase of stocks – 0.025%		
4.Gain on Surplus Funds (Assumed 6% returns on 75% of the money left after paying margin of 25%)	18.74 (6%*(100% of 5070 – 25% of 5080)*30/365)	NIL
Spot Market Price at the expiry of October Contract	5569	5569
5.Brokerage Cost on Sale @ 0.02% for Index Future and 0.03% for Cash Markets	1.114 (0.02% of 5569)	1.671 (0.03% of 5569)
6.Securities Transaction Tax STT on sale of index future – 0.025% STT on sale of stocks – 0.025%	1.114 (0.025% of 5569)	1.392 (0.025% of 5569)
Total Cost (1+2+3-4+5+6)	-5.50	5.85

Please note that the above example is based on assumptions and is used only for illustrative purposes (including an assumption that there will be a gain pursuant to investment in index futures). As can be seen in the above example, the costs associated with the trade in futures are less than that associated with the trade in actual stock. Thus, in the above example the futures trade seems to be more profitable than the trade in actual stock. However, buying of the index future may not be beneficial as compared to buying stocks if the execution and brokerage costs on purchase of index futures are high and the return on surplus funds are low. The actual returns may vary based on actuals and depends on final guidelines / procedures and trading mechanism as envisaged by stock exchanges and other regulatory authorities.

- **Options**

An option is a contract which provides the buyer of the option (also called the holder) the right, without the obligation, to buy or sell a specified asset at an agreed price on or upto a particular date. For acquiring this right the buyer has to pay a premium to the seller. The seller on the other hand has the obligation to buy or sell that specified asset at the agreed price. The premium is determined considering number of factors such as the underlying asset's market price, the number of days to expiration, strike price of the option, the volatility of the underlying asset and the risk less rate of return. The strike price, the expiration date and the market lots are specified by the exchanges.

An option contract may be of two kinds, viz., a call option or a put option. An option that provides the buyer the right to buy is a call option. The buyer of the call option (known as the holder of the option) can call upon the seller of the option (known as writer of the option) and buy from him the underlying asset at the

agreed price at any time on or before the expiry date of the option. The seller of the option has to fulfill the obligation on exercise of the option.

The right to sell is called a put option. Here, the buyer of the option can exercise his right to sell the underlying asset to the seller of the option at the agreed price.

Options are of two types: European and American. In a European option, the holder of the option can only exercise his right on the date of expiration. In an American option, he can exercise this right anytime between the purchase date and the expiration date.

Example of options

Buying a Call option: Assume that the Scheme buys a call option at the strike price of Rs. 5,000 and pays a premium of Rs. 100. If the market price of the underlying stock on the date of expiry of the option is Rs. 5,400 (i.e. more than Rs. 5,000 which is the strike price of an option), the Scheme will exercise the option. However, it may not result into profit. The profit is made only in those circumstances when the intrinsic value (5400 (spot price)-5000(strike price)) is greater than cost paid i.e. option premium (100). If on the date of the expiry of the option, the market price of the underlying stock is Rs. 4,900, the Scheme will not exercise the option and it shall lose the premium of Rs. 100.

Thus, in the above example, the loss for the Scheme, as the buyer of the option, is limited to the premium paid by him while the gains are unlimited.

Writing a Call Option: Assume that the Scheme writes a call option at the strike price of Rs. 5,000 and earns a premium of Rs. 100. If the market price of the underlying stock on the date of expiry increases to Rs. 5,400 (i.e. more than Rs. 5,000) then the option is exercised. The Scheme earns the premium of Rs. 100/- but loses the difference between the market price and the exercise price i.e. Rs. 400/-. In case the market price of the underlying stock decreases to Rs. 4,900, the Scheme gets to keep the premium of Rs.100.

Buying a Put Option: Assume that the Scheme buys a put option at the strike price of Rs. 5,000 and pays a premium of Rs. 100. If the market price of the underlying stock decreases to Rs. 4,850 (i.e. less than strike price of 5000) the Scheme would be protected from the downside and would exercise the put option. However, it may not result into profit. The profit is resulted only when the intrinsic value (5000 (strike price)– 4850(spot price)) is greater than the cost paid i.e. option premium of 100. Whereas if the stock price moves up to say Rs. 5,150 the Scheme may let the option expire and forego the premium.

Writing a Put Option: Assume that the Scheme writes a put option at the strike price of Rs. 5,000 and earns a premium of Rs. 100. If the market value of the underlying stock decreases to Rs. 4,850, the put option will be exercised and the Scheme will earn the premium of Rs. 100 but loses the difference between the

	exercise price and the market price which is Rs. 150. However if the market price of the underlying stock is Rs. 5,150, the option-holder will not exercise the option. As a result of which the option will expire and the Scheme will earn the premium income of Rs. 100. A forward contract is a transaction in which the buyer and the seller agree upon the delivery of a specified quality (if commodity) and quantity of underlying asset at a predetermined rate on a specified future date. Please note that the above examples are based on assumptions and are used only for illustrative purposes. Risks associated with investment strategy which may be followed by the fund managers for investment in derivatives: Execution of investment strategies depends upon the ability of the fund manager to identify such opportunities which may not be available at all times. 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. The Scheme may face execution risk, whereby the rates seen on the screen may not be the rate at which the ultimate execution of the derivative transaction takes place. • <u>Disclosure relating to extent and manner of participation in derivatives to be provided</u> 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. 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
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	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 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.
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