



Invest in

Mirae Asset Hybrid Equity Fund

An open ended hybrid scheme investing predominantly in equity and equity related instruments.

Here's why you should consider investing:



Avail equity fund
taxation



Seeks balance of growth
through equity & aims
for stability of debt

December 2021

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EQUITY UPDATE

- Indian markets ended the month on a weak note amid concerns over a new coronavirus variant. The BSE-30 and Nifty-50 indices fell nearly 4% each, their biggest monthly loss since March 2020. BSE metals, banks and auto indices fell 9%, 8.7% and 5.3% while power, IT and healthcare indices gained 3.6%, 2.7% and 1.9%. Real GDP growth came in at 8.4% in 2QFY22 compared to 20.1% in 1QFY22 and (-)7.4% in 2QFY21.
- Key developments during the month include (1) India cut excise duty on petrol by INR5/litre and diesel by INR10/litre, (2) the US Fed signalled in its two-day monetary policy meeting that it will soon begin reducing the pace of its monthly bond purchases and (3) Indian telecom operators announced tariff hikes.
- On the global front, almost all markets ended in red except Taiwan (+2.6%), Philippines (+2.1%), US SPX (+1.1%) and Shanghai (+0.5%). Russia posted the biggest loss, falling 10.7% in the month, followed by Hong Kong (-7.5%) and Singapore (-4.9%).

Global Macros

- The US 10-year bond yield contracted 12 bps during the month to end at 1.44%.
- Dated Brent crude spot price declined to USD69.8/bbl to end Nov 21 from USD83.9/bbl a month back and future prices declined to USD70.6/bbl from USD84.4/bbl.

Domestic Macros

- Inflation:** (a) October CPI inflation increased slightly to 4.48% from 4.35% in September as food prices registered an increase; (b) October WPI inflation increased to 12.5% compared to 10.7% in September.
- Currency:** Rupee is broadly at the same level as early-October to end Nov at INR74.8/USD.
- Growth:** September IIP grew 3.1% compared to 12% in August on diminishing base effects.
- Trade deficit:** Trade deficit in October narrowed marginally to USD19.9b (September: USD22.6b). Trade deficit was USD97.4b in 7MFY22 (USD35.1b in 7MFY21 and USD100.7b in 7MFY20).

Regulatory, policy and market developments

- Equity trading trends:** In November FIIs sold USD3.8b (till Nov 29) of Indian equities in the secondary market while DIIs bought USD4.1b (till Nov 30).
- GST trend:** Total GST collections for October came in at INR1,315b (INR1,301b for September and INR1,170b for August). Gross GST collections in 8MFY22 stood at INR9.4 tn—17.2% higher than 8MFY20 (42% higher than 8MFY21).
- Growth:** India's GDP grew by 8.4% in Q2FY22, with private consumption (PFCE) and investments (GFCF) up 8.6% y/y and 8.7% y/y respectively. Services, particularly the contact-based industry created the drag on the economy.
- Fiscal Deficit:** Centre's fiscal deficit stood at 36.3% for April-October period. The deficit stood at 6.4% of GDP during 1H vs 6.8% target for full year. Revenues stood at Rs12.6 trillion with tax collections at 68% of budgeted estimate.

- Farm Laws:** PM Modi announced the decision to repeal the 3 contentious farm laws as farmer unions continued to oppose them despite several round of talks.
- Vaccinations:** By the last week of November, India had administered over 1.22bn vaccine doses wherein ~55% of the population received the first dose while ~32% of the population was fully vaccinated.
- Monsoon:** Late withdrawal of monsoon ensured that the rains were "normal" in 2021 with a deviation of ~1% from its long period average. Rabi acreage at 34.61mn hectares was up 7.3% over the year ago period.

Sectoral Highlights

- Banks:** RBI accepted Internal Working Group's recommendation to increase the cap of promoters' stake to 26% but delayed allowing corporate houses to promote a bank.
- Autos:** Autos saw a sequential recovery in October sales but y/y trends were still disappointing.
- Energy:** Rising crude prices pushed the gov't to cut excise duty on petrol & diesel.
- Telecom:** The sector saw much awaited tariff hikes, with large players hiking tariffs by >20% in the key pre-paid segment.

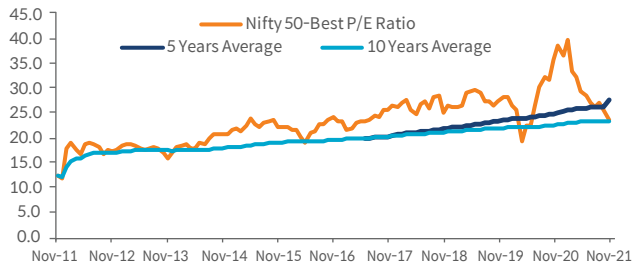
Outlook

- While the near-term market focus could be on the developments around new Coronavirus variant, governments are much better prepared now to handle the situation. In the near term, key things to watch in the near term would be (a) energy price trajectory, (b) pace of Fed taper program and (c) possibility of third wave. Largely stable currency, almost normal monsoons are near term positives and we would look forward to overall corporate commentaries during 2QFY22 result season.
- The Indian equity markets have performed well ahead of other global markets over the last 12 months and one can expect some breather in the short term. While the jury is still yet out on the inflation, the near-term market performance could be an interplay between pace of withdrawal of stimulus, any rate action and continuity of corporate earnings growth. Historically, we have seen that the markets generally are a leading indicator and recent rally clearly implies expectations on the strong earnings growth. The Nifty Index is currently trading at ~17x FY24 earnings and in the backdrop of earnings CAGR of ~22% during FY20-24, appears reasonable.
- India's medium to long term growth prospects seem to be in place. The key blocks for recovery (a) low interest rates, (b) supportive govt. policies and (c) supportive global macros are largely in place. Reforms like GST, IBC, RERA, labour laws and recent focus on manufacturing exports are medium to long term positive factors.
- We would advise investors to not to time the market and invest in a disciplined way in equities for the long-term within their earmarked asset allocation (based on one's risk profile). In the current market scenario, staggered investments through SIPs or STPs would remain the best ways to invest in equities.

We would suggest you to invest in a disciplined way in equities for long term, within the earmarked asset allocation (based on individual risk profile). In the current market scenario, staggered investments through SIP (Systematic Investment Plan) & STP (Systematic Transfer Plan), may be one of the best ways to invest in equities.



Nifty 50 Index Valuation

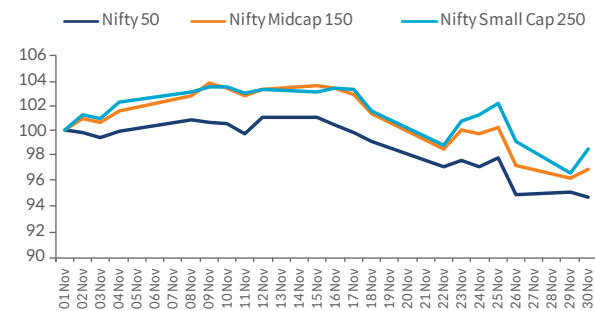


Performance in November of Major Indian Indices

| Major Indian indices | Nov-2021 | Oct-2021 | Performance (%) | | | |
|----------------------|----------|----------|-----------------|------|------|------|
| | | | 1m | 3m | 6m | 1Y |
| S & P BSE SENSEX | 57,065 | 59,307 | -3.8 | -0.8 | 9.9 | 29.3 |
| NIFTY 50 | 16,983 | 17,672 | -3.9 | -0.9 | 9.0 | 31.0 |
| NIFTY Midcap 100 | 29,651 | 30,470 | -1.0 | 3.9 | 15.0 | 62.2 |



Index Movement



Source: Bloomberg, as on 30th November, 2021. For all the above data Past Performance may or may not be sustained in future.



Performance of Global and Regional Indices

| Name | Performance (%) | | | |
|------------------------------------|-----------------|-------|-------|-------|
| | 1m | 3m | 6m | 1Y |
| Global and regional indices | | | | |
| BSE (Sensex) | -3.8 | -0.8 | 9.9 | 29.3 |
| Brazil (Bovespa) | -0.5 | -13.3 | -1.4 | -5.4 |
| Shanghai (SHCOMP) | 0.5 | 0.6 | -1.4 | 5.1 |
| Germany (DAX) | -3.0 | -3.9 | -1.4 | 14.4 |
| Hong Kong - HSI | -7.5 | -9.3 | -19.5 | -10.9 |
| Japan (Nikkei) | -3.7 | -1.0 | -3.6 | 5.3 |
| korea (Kospi) | -4.4 | -11.3 | -11.4 | 9.6 |
| Russia (MOEX) | -10.7 | -2.3 | 3.0 | 28.4 |
| UK (FTSE) | -2.2 | -0.5 | 0.8 | 13.0 |
| US (Dow Jones) | -1.9 | -0.6 | 1.8 | 18.5 |



Performance of Indian Sector Indices

| Name | Performance (%) | | | |
|---------------------------|-----------------|------|------|------|
| | 1m | 3m | 6m | 1Y |
| NSE sector indices | | | | |
| CNX Bank | -8.7 | -2.0 | 0.5 | 20.6 |
| CNX reality | -2.2 | 26.1 | 45.1 | 86.7 |
| CNX Energy | -1.8 | 12.5 | 14.6 | 40.4 |
| CNX Infrastructure | -1.7 | 5.3 | 14.6 | 44.8 |
| CNX FMCG | -2.2 | -5.4 | 6.1 | 17.9 |
| CNX Auto | -6.1 | 5.7 | 1.1 | 19.3 |
| CNX Pharma | -1.6 | -4.8 | -2.8 | 15.4 |
| CNX IT | 1.8 | 1.4 | 29.2 | 61.0 |

Disclaimers: The information contained in this document is compiled from third party and publically available sources and is included for general information purposes only. There can be no assurance and guarantee on the yields. Views expressed by the Fund Manager cannot be construed to be a decision to invest. The statements contained herein are based on current views and involve known and unknown risks and uncertainties. Whilst Mirae Asset Investment Managers (India) Pvt. Ltd. (the AMC) shall have no responsibility/liability whatsoever for the accuracy or any use or reliance thereof of such information. The AMC, its associate or sponsors or group companies, its Directors or employees accepts no liability for any loss or damage of any kind resulting out of the use of this document. The recipient(s) before acting on any information herein should make his/her/their own investigation and seek appropriate professional advice and shall alone be fully responsible / liable for any decision taken on the basis of information contained herein. Any reliance on the accuracy or use of such information shall be done only after consultation to the financial consultant to understand the specific legal, tax or financial implications.

Mutual Fund investments are subject to market risks, read all scheme related documents carefully.

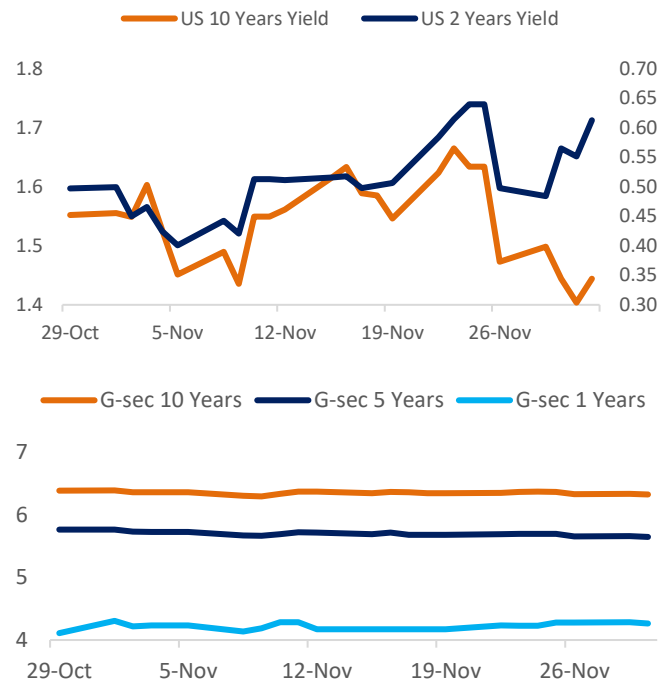
Market Movement

November was dominated by rising Covid cases in parts of Europe and concerns about the new Omicron variant. Month started with the concern on high inflation leading to inch up in US yields across the curve. But towards the end of the month, emergence of a new mutant virus has resulted in fears of renewed restrictions and possibility of another shock to global growth. Due to which investors dumped risky assets in favor of safe havens.

10 years US yields touched the high of 1.67% ending month at 1.44% due to concern on growth. Spread between 10 years and 2 years treasury yields also narrowed to 80 bps, as 2 years US yields rose due to fear of tapering.

Similar moves were seen across bonds in UK (fall by 24 bps) and Europe (fall by 21 bps). Markets is concern on growth due to expectations of tightening by central banks.

At home, yield curve has turned more flattish during the month with 6 months T-bills moving up by 3 bps and 10 years G-sec rose by 6 bps.



Global Macros

- Central Banks: In Fed meeting there was readiness among the members to increase the pace of tapering to allow some room for the Fed to tighten rates sooner.
Reserve Bank of New Zealand and Bank of Korea raised its key interest rate by 25 bps
Growth: The recent resurgence in cases and a new strain has led to skepticism about any sustainable rebound
- Geo-Political scenario: China/Iran/Israel remain potential disruption hotspots

| | Eurozone | US | China |
|--------------|-------------|---------------|-------------|
| PMI | 58.4 (58.6) | 58.3 (59.1) | 50.1 (49.2) |
| Unemployment | 7.3% (7.4%) | 4.6% (4.8%) | 4.9% (4.9%) |
| CPI (YoY) | 4.9% (4.1%) | 6.2% (5.4%) | 1.5% (0.7%) |
| Retail Sales | 1.4% (2.6%) | 16.3% (14.3%) | 4.9% (4.4%) |

Domestic Macros

- GDP: 2QFY22 GDP stood at 8.4%, GST collections remained strong at in at Rs1,315 bn (Rs1,301 bn for September).
- Fiscal: fiscal situation looks comfortable, current fiscal deficit is below expected level.
- Crude-oil: To tackle rising crude oil prices in light of limited supply from OPEC+, US, China, India, Japan, and Korea decided to increase oil supply by releasing their strategic reserves.
Brent crude spot price declined to USD69.8/bbl to end Nov 21 from USD83.9/bbl a month back and future prices declined to USD70.6/bbl from USD84.4/bbl.
- Inflation: October CPI inflation increased slightly from September as food prices registered an increase

| | India |
|-------------------|-----------------------|
| CPI (YoY) | 4.48% (4.35%) |
| Core CPI | 6% (5.85%) |
| WPI | 12.5% (10.7%) |
| IIP | 7.5% (4.5%) |
| Trade Deficit | \$23.3 bn (\$19.9 bn) |
| Manufacturing PMI | 58.9 (56.3) |
| Service PMI | 54.1 (53.7) |

Source: Kotak Research, Bloomberg and Investing.com as of Dec 03, 2021 for all above data

- Liquidity: Systemic liquidity remains in large surplus, due to the conventional and unconventional measures by the RBI
- Credit Growth: Bank credit growth remain muted post rising up to 7.2% in mid Apr'20 (highest growth since beginning Jan)

Key Events

Lat Month, focus was on the Major Central Banks Decision. US FED meeting's minutes noted that several Fed members were ready to raise the target range for the federal funds rate, sooner than anticipated, should inflation continue to run at high levels. There was also readiness among the members to increase the pace of tapering to allow some room for the Fed to tighten rates sooner.

At home, the Union Government repealed the three farm laws as farmer unions continued to oppose them despite several round of talks.

Money Market Yields eased during the month as IPO funding pressure recedes. With gradually higher and longer VRRR and with auction cut off rates coming near to repo rate of 4%, short term yields are expected to continue to realign.

In mid to long term yield curve, Spreads between CB and G-sec improved with yields of both moving up due to broader market expectation of reverse repo rate hike which informally got build in yield curve.

As for Inflation, Upside risks remains due to ongoing energy crisis and Supply side disruptions but underlying trend might remain within the RBI's comfort zone (softening commodities, fuel tax cuts should help).

| Money Market Rates | 30-Nov-21 | 29-Oct-21 |
|--------------------|-----------|-----------|
| TREPS | 3.36% | 3.30% |
| 3 Months CD | 3.61% | 3.69% |
| 3 Months CP | 3.71% | 3.91% |
| 1 Year CD | 3.92% | 3.96% |
| 1 Year CP | 4.01% | 4.21% |
| 3 Month T-Bills | 3.55% | 3.59% |
| 6 Month T-Bills | 3.85% | 3.82% |

| Long term rates | 30-Nov-21 | 29-Oct-21 |
|-----------------|-----------|-----------|
| 1 Year G-Sec | 4.26% | 4.11% |
| 3Years G-sec | 5.08% | 5.12% |
| 5 Years G-sec | 5.65% | 5.76% |
| 7 Years G-sec | 6.09% | 6.21% |
| 10 Years G-sec | 6.33% | 6.39% |
| 1 Year AAA | 4.78% | 4.40% |
| 3 Years AAA | 5.64% | 5.54% |
| 5 Years AAA | 6.07% | 6.14% |
| 7 Years AAA | 6.54% | 6.57% |
| 10 Years AAA | 6.94% | 7.00% |

Outlook

All eyes are on RBI monetary policy, where broader market expects RBI to hike reverse repo rate but continue with accommodative stance which is informally already build in yield curve. Meanwhile, economy is bouncing back led by services re-opening, but credit cycle and industrial activity are still weak, and Omicron poses a risk to exports outlook. Thus, growth is likely to remain a policy priority in the near term, though liquidity normalization process will continue.

Source: Bloomberg and Investing.com as of Dec 03, 2021 for all above data

How to read a Mutual Fund Factsheet?

Know how your money is managed

The benefits of investing in mutual funds are well known. However, buying them on face value is not enough. Investors should know how their money is managed. They should research as much as possible on a scheme's strategy, performance, risks involved and how the money is invested. Many investors shy away from this exercise as they consider it cumbersome. To make life easy for investors, mutual funds disclose a fund factsheet which details the quintessential information required before investing.

The factsheet is a concise document with a plethora of information about how the fund is managed; it is disclosed on a monthly basis. This article tries to decode the factsheet and explains how investors should use it for making investment decisions.

Five things to look out for in mutual fund factsheets



Basic information

The factsheet provides all the general information on the fund – its objective or philosophy, options (growth or dividend), plans (direct and regular), net asset value (NAV) of each plan, minimum investment amount, systematic features (SIP, SWP, STP) and assets under management (AUM) data.

It is important to know about the fund's exit load, as it gets deducted from total gains if the investor exits during a specific period after investment. It is a small penalty charged on prevailing NAV to discourage premature redemption. Different schemes have different exit loads, while few such as Overnight funds generally do not have exit load. Some funds have a fixed exit load and some have a tiered structure. For instance, a fund may have nil exit load if the investor withdraws up to 10% of units per year. For units more than 10%, it charges 3% for exit before 12 months, 2% for exit before 24 months, 1% for exit before 36 months and nil after that.

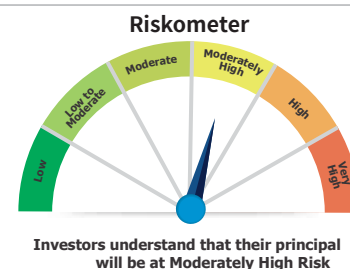
Investors should look out for the fund's product labeling and riskometer. Product labeling underlines product suitability for investors. It tells about ideal investment time frame required to benefit from the fund and where it invests. Riskometer is a presentation that helps investors measure the risk associated with the fund. It presents six levels of risks - low, Low to Moderate, moderate, moderately High, High and Very High. Since an equity fund typically has high risk involved, needle of the scale points towards moderately high /high, suggesting the fund is meant for investors with a high risk-taking appetite. Examples of equity and liquid funds are listed below:

Equity Fund

Product Labeling

This product is suitable for investors who are seeking:

- Growth of capital in the long term
- Investment predominantly in equity and equity-related instruments

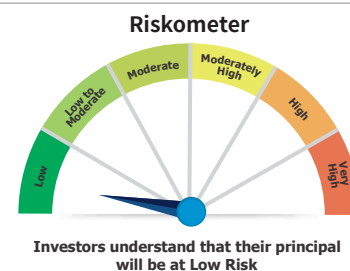


Debt Fund

Product Labeling

This product is suitable for investors who are seeking:

- Optimal returns in the short term
- Investment in portfolio of short duration money market and debt instruments

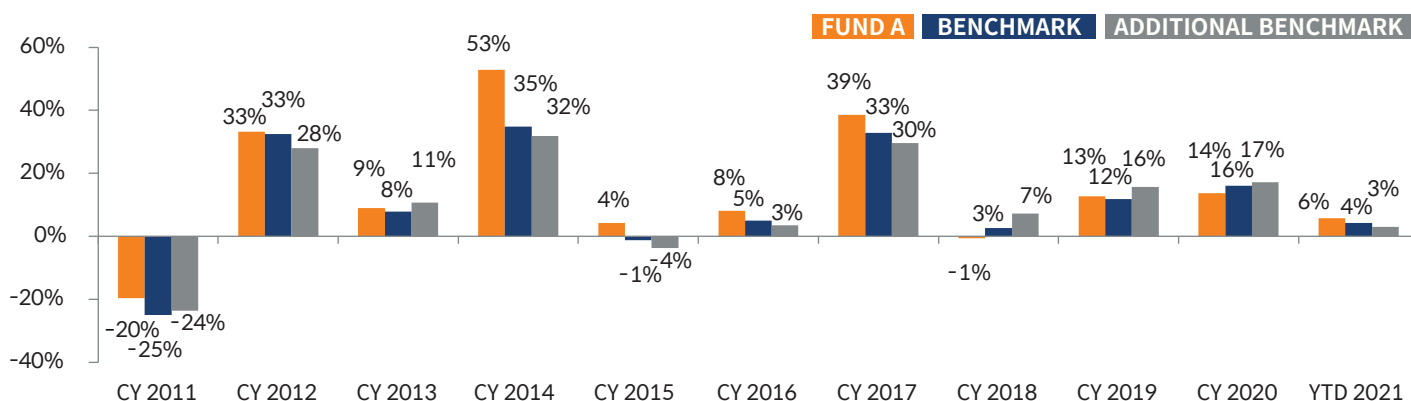


The data used is for illustration purpose only.

Performance aspects

Although the past performance does not guarantee future trend, investors can get a broad idea on how a fund may perform in future. This section looks at the fund's performance (lump sum as well as SIP) across time frames and compares it with the fund's benchmark and a

market benchmark. Many fund houses provide graphical representation of calendar year performance of funds along with standard SEBI prescribed performance tables.



The data used is for illustration purpose only.



Performance Report

| Period | Returns (CAGR %) | | | Value of ₹10000 invested (in ₹) | | |
|-------------------------------|---|-------------------|------------------------|---------------------------------|-------------------|------------------------|
| | Fund A Return | Scheme benchmark* | Additional benchmark** | Fund A Return | Scheme benchmark* | Additional benchmark** |
| Last 1 year | 28.32 | 22.47 | 16.88 | - | - | - |
| Last 3 year | 21.81 | 14.17 | 9.77 | - | - | - |
| Last 5 year | 19.76 | 13.08 | 11.21 | - | - | - |
| Since Inception | 16.63 | 8.61 | 7.59 | 39,891 | 21,025 | 19,305 |
| NAV as on 31st March 2020 | 39.891 | | | | | |
| Index Value (31st March 2020) | Index Value of Nifty 100 TRI is 3991.85 and Index value of S&P BSE Sensex is 29620.50 | | | | | |
| Date of allotment | 4th April, 2008 | | | | | |
| Scheme Benchmark | Nifty 100 TRI | | | | | |
| Additional Benchmark | **S&P BSE Sensex | | | | | |

The data used is for illustration purpose only.



SIP Performance

| SIP Investment | Since Inception | 7 Years | 5 Years | 3 Years | 1 Year |
|--|-----------------|-----------|---------|---------|---------|
| Total Amount Invested (In ₹) | 1,070,000 | 840,000 | 600,000 | 360,000 | 120,000 |
| Mkt Value as of 31st March 2020 (In ₹) | 2,613,431 | 1,603,717 | 997,343 | 458,533 | 136,171 |
| Fund Return (%) | 19.26% | 18.15% | 20.45% | 16.38% | 26.03% |
| Benchmark Return (%) (Nifty 100 TRI) | 11.87% | 11.57% | 13.45% | 10.96% | 21.24% |
| Add. Benchmark Return (%) (S&P BSE Sensex) | 9.95% | 9.31% | 10.19% | 7.02% | 16.72% |

The data used is for illustration purpose only.

Fund manager details

In an investment voyage, mutual fund is the ship and fund manager is the sailor. Success of the voyage depends on the manager's expertise. Hence, it is imperative to know the fund manager well.

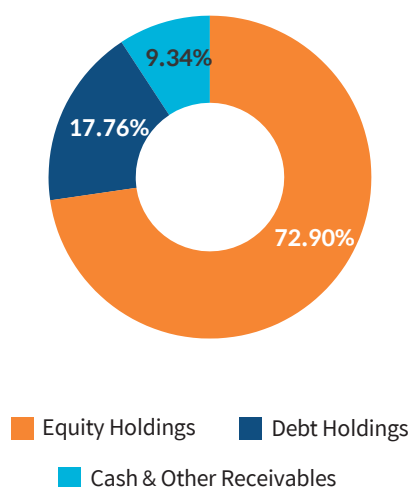
The factsheet provides information on the manager's experience and qualification. You can find out their track record by reviewing the performance of all schemes managed by them.

Portfolio aspects

Key portfolio attributes to look for in equity/ hybrid funds

Asset allocation

It highlights the exposure to different asset classes - equity, debt and cash - in a portfolio.



Company and sector allocation

It informs investors about a fund's concentration level in sectors and stocks. An aggressive fund manager may have high concentration among fewer companies and sectors, which may not be appropriate for investors seeking diversification. Investors should check whether the fund has taken higher-than-prudent exposure to riskier sectors or low quality stocks.

| Portfolio Top 10 holdings | % Allocation | Allocation - Top 10 Sectors |
|-------------------------------------|----------------|-----------------------------|
| Equity Shares | | |
| HDFC Bank Ltd | 7.05% | Banks 26.51% |
| ICICI Bank Ltd | 6.34% | Auto 7.62% |
| Larsen & Toubro Ltd | 3.96% | Software 7.46% |
| IndusInd Bank Ltd | 3.81% | Cons. N-Durables 7.21% |
| State Bank of India | 3.79% | Pharmaceuticals 5.98% |
| HDFC Ltd | 3.72% | Petrol Products 5.42% |
| Maruti Suzuki India Ltd | 3.38% | Const Project 5.26% |
| Infosys Ltd | 3.17% | Finance 4.33% |
| Kotak Mahindra Bank Ltd | 2.93% | Transportation 2.93% |
| ITC Ltd | 2.91% | Auto Ancillaries 2.75% |
| Other Equities | 53.77% | Other Sectors 19.36% |
| Equity Holding Total | 94.83% | |
| Cash & Other Receivables | 5.17% | |
| Total | 100.00% | |

The data used is for illustration purpose only.

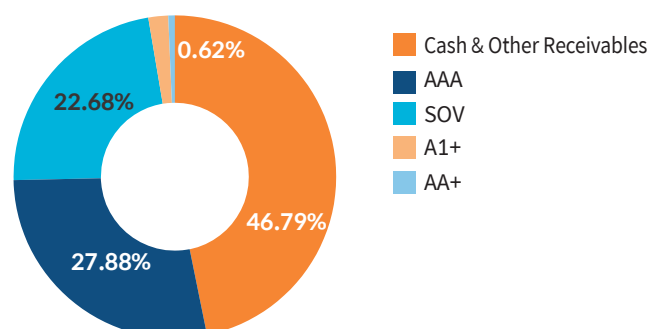
Key portfolio attributes to look for in debt funds

Credit quality profile

A debt fund's holdings are classified according to its credit ratings such as AAA, AA+, A1+ (given by credit rating agencies), etc.

Funds with higher exposure to AAA (top rated long-term debt) and A1+ (top rated short-term debt) have lower credit risk and higher credit quality.

Conservative investors should check whether the fund manager in order to boost performance is taking undue exposure to lower rated debt papers as they typically trade at higher yields but are exposed to high credit and liquidity risk vis-à-vis top rated papers.

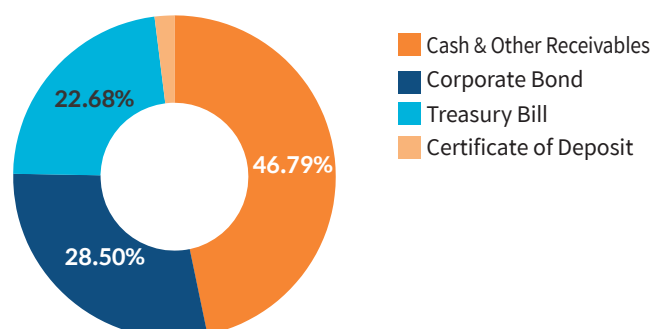


The data used is for illustration purpose only.

Instrument break-up

It highlights allocation to various debt instruments such as commercial papers (CPs), certificate of deposits (CDs), NCDs and bonds, gilts and cash equivalents.

Investors in shorter maturity debt funds such as liquid, ultra short term, short-term debt funds should check whether higher proportion has been allocated to shorter maturity instruments such as CPs and CDs. As long-term debt instruments such as gilts and bonds are typically more sensitive to interest rate changes compared with CPs and CDs, higher exposure to former instruments by liquid or ultra-short term may result in high risk.



The data used is for illustration purpose only.

■ Sharpe Ratio:

Sharpe Ratio is a risk to reward ratio, it measures portfolio returns generated in excess to the investment in risk-free asset, for per unit of total risk taken. While, positive Sharpe ratio indicates, portfolio compensating investors with excess returns (over risk-free rate) for the commensurate risk taken; negative Sharpe ratio indicates, investors are better off investing in risk-free assets.

■ Beta:

Beta of a portfolio is a number indicating the relation between portfolio returns with that of the market index i.e. it measure the volatility, or systematic risk, of a portfolio in comparison to the market as a whole.

■ Standard Deviation:

A statistical measure that defines expected volatility/risk associated with a portfolio. This explains the variation/deviation from the average returns delivered by the portfolio. A higher standard deviation means higher volatility (risk) and a lower standard deviation means lower volatility.

■ Risk Free Return:

The theoretical rate of return of an investment with safest (zero risk) investment in a country.

■ 4 Indexation Benefit:

- I Long Term Capital Gains (holding period of over 3 years) from Debt Mutual Funds are taxed at 20% plus applicable surcharge and cess with the benefit of indexation.
- I Government notifies Cost Inflation Index (CII) for each financial year taking into consideration the prevailing inflation levels.
- I The cost of acquisition for computation of tax is adjusted for inflation using CII, thereby reducing the capital gains from tax perspective.
- I An investment made into a debt fund towards the end of a financial year (say, in March 2020) and held for a little over 3 years (say, in April 2023) would be eligible for application of CII over 5 financial years, resulting in 4 indexation benefit.

■ Total Expense Ratio:

Total expenses charged to scheme for the month expressed as a percentage to average monthly net assets.

■ Tracking Error:

Tracking error indicates how closely the portfolio return is tracking the benchmark Index return. It measures the deviation between portfolio return and benchmark index return. A lower tracking error indicates portfolio closely tracking benchmark index and higher tracking error indicates portfolio returns with higher deviation from benchmark index returns.

■ Average Maturity:

Weighted average maturity of the securities in scheme.

■ Portfolio Yield (Yield To Maturity):

Weighted average yield of the securities in scheme portfolio.

■ Portfolio Turnover Ratio:

Portfolio Turnover Ratio is the percentage of a fund's holdings that have changed in a given year. This ratio measures the fund's trading activity, which is computed by taking the lesser of purchases or sales and dividing by average monthly net assets.

■ Modified Duration:

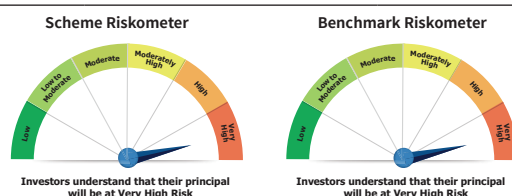
A formula that expresses the measurable change in the value of a security in response to a change in interest rates. Modified duration of portfolio can be used to anticipate the change in market value of portfolio for every change in portfolio yield.

■ Macaulay Duration (Duration):

Macaulay Duration (Duration) measures the price volatility of fixed income securities. It is often used in the comparison of interest rate risk between securities with different coupons and different maturities. It is defined as the weighted average time to cash flows of a bond where the weights are nothing but the present value of the cash flows themselves. It is expressed in years/days. The duration of a fixed income security is always shorter than its term to maturity, except in the case of zero coupon securities where they are the same.

FUND FACTS - EQUITY

| Key Features | Mirae Asset Large Cap Fund | Mirae Asset Emerging Bluechip Fund | Mirae Asset Tax Saver Fund | Mirae Asset Focused Fund |
|---|--|--|--|---|
| Type of Scheme | Large Cap Fund - An open ended equity scheme predominantly investing across large cap stocks | Large & Mid Cap Fund - An open ended equity scheme investing in both large cap and mid cap stocks | ELSS - An open ended equity linked saving scheme with a statutory lock in of 3 years and tax benefit | Focused Fund - An open ended equity scheme investing in a maximum of 30 stocks intending to focus in large cap, mid cap and small cap category (i.e., Multi-cap) |
| Investment Objective | The investment objective of the scheme is to generate long term capital appreciation by capitalizing on potential investment opportunities by predominantly investing in equities of large cap companies. The Scheme does not guarantee or assure any returns. | The investment objective of the scheme is to generate income and capital appreciation from a portfolio primarily investing in Indian equities and equity related securities of large cap and mid cap companies at the time of investment. From time to time, the fund manager may also seek participation in other Indian equity and equity related securities to achieve optimal Portfolio construction. The Scheme does not guarantee or assure any returns. | The investment objective of the scheme is to generate long-term capital appreciation from a diversified portfolio of predominantly equity and equity related instruments. The Scheme does not guarantee or assure any returns. | To generate long term capital appreciation/income by investing in equity & equity related instruments of up to 30 companies. There is no assurance that the investment objective of the Scheme will be realized. |
| Fund Manager** | Mr. Gaurav Misra (since January 31, 2019) and Mr. Gaurav Khandelwal (since October 18, 2021) | Mr. Neelesh Surana, (since inception of the fund) and Mr. Ankit Jain (since January 31, 2019) | Mr. Neelesh Surana (since inception) | Mr. Gaurav Misra (since inception) |
| Allotment Date | 04 th April, 2008 | 09 th July, 2010 | 28 th December, 2015 | 14 th May, 2019 |
| Benchmark Index | Nifty 100 (TRI) | Nifty Large Midcap 250 (TRI) | Tier-1 - Nifty 500 (TRI) Tier-2 - Nifty 200 (TRI) | Tier-1 - Nifty 500 (TRI) Tier-2 - Nifty 200 (TRI) |
| Minimum Investment Amount | ₹5,000/- and in multiples of 1/- thereafter. Minimum Additional Application Amount: ₹1,000/- per application and in multiples of ₹1/- thereafter | Fresh lumpsum subscription/switch-in to all the Plans & Options of Mirae Asset Emerging Bluechip Fund through any mode including Stock Exchange platform has been temporarily suspended with effect from October 25, 2016 | ₹500/- and in multiples of ₹500/- thereafter | ₹5,000/- and in multiples of ₹1/- thereafter. Minimum Additional Application Amount: ₹1,000/- per application and in multiples of ₹1/- thereafter |
| Systematic Investment Plan (SIP) (Any Date SIP is available from 1st July, 2019) | Monthly and Quarterly; Minimum of ₹1000/- (multiples of ₹1/- thereafter), minimum 5 in case of Monthly or 3 in case of Quarterly option. | Fresh Registration through SIP shall be allowed for a maximum of up to ₹2,500/- (Rupees Two Thousand Five Hundred) through Monthly mode cumulatively aggregated across all available SIP Dates of each month (at Primary holder PAN level) before the applicable cut off time on any business day For Additional Details please refer notice-cum-addendum dated November 4, 2020 | Minimum installment of ₹500/- (monthly / quarterly frequency) and in multiples of ₹500/- thereafter | Monthly and Quarterly; Minimum of ₹1000/- (multiples of ₹1/- thereafter), minimum 5 in case of Monthly or 3 in case of Quarterly option. |
| Load Structure | Entry load: NA Exit load: I. For investors who have opted for SWP under the plan: a) 15% of the units allotted (including Switch-in/STP - in) on or before completion of 365 days from the date of allotment of units: Nil. b) Any redemption in excess of such limits in the first 365 days from the date of allotment shall be subject to the following exit load: (Redemption of units would be done on First In First Out Basis (FIFO): -If redeemed within 1 year (365 days) from the date of allotment: 1% -If redeemed after 1 year (365 days) from the date of allotment: Nil II. Other Redemptions: For Investors who have not opted for SWP under the plan (including Switch out, STP out): -If redeemed within 1 year (365 days) from the date of allotment: 1% -If redeemed after 1 year (365 days) from the date of allotment: Nil | Entry Load: NA Exit Load: NIL | Entry Load: NA Exit Load: NIL | Entry Load: NA Exit load: I. For investors who have opted for SWP under the plan: a) 15% of the units allotted (including Switch-in/STP - in) on or before completion of 365 days from the date of allotment of units: Nil. b) Any redemption in excess of such limits in the first 365 days from the date of allotment shall be subject to the following exit load: (Redemption of units would be done on First In First Out Basis (FIFO): -If redeemed within 1 year (365 days) from the date of allotment: 1% -If redeemed after 1 year (365 days) from the date of allotment: Nil II. Other Redemptions: For Investors who have not opted for SWP under the plan (including Switch out, STP out): -If redeemed within 1 year (365 days) from the date of allotment: 1% -If redeemed after 1 year (365 days) from the date of allotment: Nil |
| Plans Available | Regular Plan and Direct Plan | | | |
| Options Available | Growth Option and IDCW Option (Payout & Re-investment) For Mirae Asset Tax Saver Fund only growth and IDCW* payout option are available. | | | |
| Monthly Average AUM (₹ Cr.) as on Nov 30, 2021 | 31,077.75 | 22,016.48 | 10,390.36 | 8,140.83 |
| Monthly Avg. Expense Ratio (Including Statutory Levies) as on Nov 30, 2021 | Regular Plan: 1.59% Direct Plan: 0.53% | Regular Plan: 1.66% Direct Plan: 0.68% | Regular Plan: 1.69% Direct Plan: 0.43% | Regular Plan: 1.76% Direct Plan: 0.35% |
| Product Labelling | This product is suitable for investors who are seeking*: - To generate long term capital appreciation / income - Investment predominantly in Large Cap companies | This product is suitable for investors who are seeking*: - Long term capital appreciation - Large & Midcap fund investing atleast 35% in largecap stock & atleast 35% in midcap stocks | This product is suitable for investors who are seeking*: - Growth of capital over long term - Invests predominantly in equity and equity related instruments: ELSS with a 3 year lock in period & tax benefits | This product is suitable for investors who are seeking*: - To generate long term capital appreciation/income. - Investment in a concentrated portfolio of equity & equity related instrument of up to 30 companies across large, mid and small cap category |



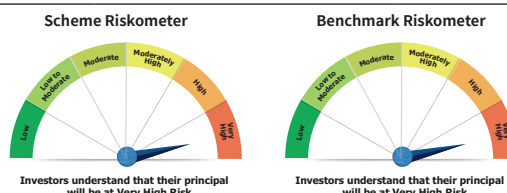
*Investors should consult their financial advisers if they are not clear about the suitability of the product.

**For experience of Fund Managers refer page no. 62

*Pursuant to Notice cum addendum dated March 27, 2021 the nomenclature of dividend option has been changed w.e.f. April 01, 2021

FUND FACTS - EQUITY

| Key Features | Mirae Asset Midcap Fund | Mirae Asset Great Consumer Fund | Mirae Asset Healthcare Fund | Mirae Asset Banking and Financial Services Fund |
|---|--|---|--|--|
| Type of Scheme | Midcap Fund - An open ended equity scheme predominantly investing in mid cap stocks | Sectoral/Thematic Fund - An open ended equity scheme following consumption theme | Sectoral/Thematic Fund - An open ended equity scheme investing in healthcare and allied sectors | Sectoral / Thematic Fund - An open-ended equity scheme investing in Banking & Financial Services Sector |
| Investment Objective | The investment objective of the scheme is to provide long-term capital appreciation from a portfolio investing predominantly in Indian equity and equity related securities of midcap companies. From time to time, the fund manager may also participate in other Indian equities and equity related securities for optimal portfolio construction. There is no assurance that the investment objective of the Scheme will be realized. | The investment objective of the scheme is to generate long term capital appreciation by investing in a portfolio of companies/funds that are likely to benefit either directly or indirectly from consumption led demand in India. The Scheme does not guarantee or assure any returns. | The investment objective of the scheme is to seek to generate long term capital appreciation through investing in equity and equity related securities of companies benefitting directly or indirectly in Healthcare and allied sectors in India. The Scheme does not guarantee or assure any returns. | The investment objective of the scheme is to generate long-term capital appreciation from a portfolio that is invested predominantly in equity and equity related securities of companies engaged in banking and financial services sector. The Scheme does not guarantee or assure any returns. |
| Fund Manager** | Mr. Ankit Jain (since inception) | Mr. Ankit Jain (since Oct 2016) and Mr. Siddhant Chhabria (since Jun 21, 2021) | Mr. Vrijesh Kasera (since July 02, 2018) | Mr. Harshad Borawake (since inception) Mr. Gaurav Kochar (since inception) |
| Allotment Date | 29 th July, 2019 | 29 th March, 2011 | 02 nd July, 2018 | 11 th December, 2020 |
| Benchmark Index | Tier-1 - Nifty Midcap 150 (TRI) Tier-2 - | Nifty India Consumption Index (TRI) | S&P BSE Healthcare Index (TRI) | Nifty Financial Services Index (TRI) |
| Minimum Investment Amount | Investors can invest under the scheme with a minimum investment of ₹5,000/- and in multiples of ₹1/- thereafter. | ₹5,000/- and in multiples of ₹1/- thereafter. Minimum Additional Application Amount: ₹1,000/- per application and in multiples of ₹1/- thereafter. | | |
| Systematic Investment Plan (SIP) (Any Date SIP is available from 1st July, 2019) | Monthly and Quarterly: Minimum of ₹1000/- (multiples of ₹1/- thereafter), minimum 5 in case of Monthly or 3 in case of Quarterly option. | | | |
| Load Structure | Entry load: NA Exit load: If redeemed within 1 year (365 days) from the date of allotment: 1% If redeemed after 1 year (365 days) from the date of allotment: NIL | Entry load: NA Exit load: I. For investors who have opted for SWP under the plan: a) 15% of the units allotted (including Switch-in/STP - in) on or before completion of 365 days from the date of allotment of units: Nil. b) Any redemption in excess of such limits in the first 365 days from the date of allotment shall be subject to the following exit load: (Redemption of units would be done on First In First Out Basis (FIFO): -If redeemed within 1 year (365 days) from the date of allotment: 1% -If redeemed after 1 year (365 days) from the date of allotment: NIL II. Other Redemptions: For Investors who have not opted for SWP under the plan (including Switch out, STP out): -If redeemed within 1 year (365 days) from the date of allotment: 1% -If redeemed after 1 year (365 days) from the date of allotment: NIL | Entry load: NA Exit load: If redeemed within 1 year (365 days) from the date of allotment: 1% If redeemed after 1 year (365 days) from the date of allotment: NIL | |
| Plans Available | Regular Plan and Direct Plan | | | |
| Options Available | Growth Option and IDCW* Option (Payout & Re-investment) | | | |
| Monthly Average AUM (₹ Cr.) as on Nov 30, 2021 | 6,960.23 | 1,625.68 | 1,828.12 | 851.85 |
| Monthly Avg. Expense Ratio (Including Statutory Levies) as on Nov 30, 2021 | Regular Plan: 1.77% Direct Plan: 0.48% | Regular Plan: 2.12% Direct Plan: 0.54% | Regular Plan: 2.06% Direct Plan: 0.55% | Regular Plan: 2.34% Direct Plan: 0.63% |
| Product Labelling | This product is suitable for investors who are seeking*: - To generate long term capital appreciation/income. - Investments predominantly in equity & equity related securities of midcap companies | This product is suitable for investors who are seeking*: - Long-term capital appreciation - Thematic fund investing in equity & equity related securities of companies benefitting directly or indirectly from consumption led demand in India | This product is suitable for investors who are seeking*: - To generate long term capital appreciation - Investments in equity and equity related securities of companies benefitting directly or indirectly in Healthcare and allied sector in India | This product is suitable for investors who are seeking*: - To generate long term capital appreciation - Investments predominantly in equity and equity related securities of companies in banking and financial services sector in india |



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

**For experience of Fund Managers refer page no. 62

*Pursuant to Notice cum addendum dated March 27, 2021 the nomenclature of dividend option has been changed w.e.f. April 01, 2021

FUND FACTS - DEBT

| Key Features | Mirae Asset Overnight Fund | Mirae Asset Cash Management Fund | Mirae Asset Ultra Short Duration Fund | Mirae Asset Savings Fund | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
|--|--|--|--|--|----------------------------------|--------------------------|---------------|--------------------|---------------------------|--------------------------|--|--|--|--|--------------------|--|--|--|--|---------------------------|--|--|--|--|----------------------------------|--------------------------|---------------|--------------------|---------------------------|--------------------------|--|--|--|--|--------------------|--|--|--|--|---------------------------|--|--|--|--|----------------------------------|--------------------------|---------------|--------------------|---------------------------|--------------------------|--|--|--|--|--------------------|--|--|--|--|---------------------------|--|--|--|--|----------------------------------|--------------------------|---------------|--------------------|---------------------------|--------------------------|--|--|--|--|--------------------|--|--|--|--|---------------------------|--|--|--|--|
| Type of Scheme | Overnight Fund - An open ended debt scheme investing in overnight securities. A relatively low interest rate risk and relatively low credit risk. | Liquid Fund - An open ended Liquid scheme. A relatively low interest rate risk and moderate credit risk. | An Open ended ultra-short term debt scheme investing in instruments such that the Macaulay duration* of the portfolio is between 3 months to 6 months (*please refer to page no.33 of SID). A relatively low interest rate risk and moderate credit risk. | Low Duration Fund - An Open ended low duration Debt Scheme investing in instruments with Macaulay duration of the portfolio between 6 months and 12 months (please refer to page no. 33 of SID). A moderate interest rate risk and moderate credit risk. | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Investment Objective | The investment objective of the scheme is to generate returns commensurate with low risk and providing high level of liquidity, through investments made primarily in overnight securities having maturity of 1 business day. However, there is no assurance or guarantee that the investment objective of the Scheme will be achieved. The scheme does not assure or guarantee any returns. | The investment objective of the scheme is to generate consistent returns with a high level of liquidity in a judicious portfolio mix comprising of money market and debt instruments. The Scheme does not guarantee any returns. | The investment objective of the scheme is to generate regular income and provide liquidity by investing primarily in a portfolio comprising of debt & money market instruments. There is no assurance or guarantee that the investment objective of the scheme will be realized. | The investment objective of the scheme is to seek to generate returns with a portfolio comprising of debt and money market instruments, such that Macaulay duration of the portfolio is between 6 months - 12 months. The Scheme does not guarantee any returns. | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Fund Manager** | Mr. Abhishek Iyer - (since December 28, 2020) | Mr. Mahendra Jajoo - (since September 08, 2016) and Mr. Abhishek Iyer (since December 28, 2020) | Mr. Mahendra Jajoo - (since Inception) | Mr. Mahendra Jajoo - (since September 08, 2016) | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Allotment Date | 15 th October, 2019 | 12 th January, 2009 | 07 th October, 2020 | 26 th June, 2012 | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Benchmark Index | CRISIL Overnight Index | CRISIL Liquid Fund Index | NIFTY Ultra Short Duration Debt Index | CRISIL Low Duration Debt Index | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Minimum Investment Amount | ₹5,000/- and in multiples of ₹1/- thereafter. Minimum Additional Application Amount: ₹1,000/- per application and in multiples of ₹1/- thereafter. | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Systematic Investment Plan (SIP) (Any Date SIP is available from 1st July, 2019) | Monthly and Quarterly: ₹1,000/- (multiples of ₹1/- thereafter), minimum 5 in case of Monthly or 3 in case of Quarterly option. | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Load Structure | Entry Load: NA Exit Load: NIL | Entry Load: NA Exit Load: Day of redemption / switch from the date of applicable NAV Day 1 Day 2 Day 3 Day 4 Day 5 Day 6 Day 7 onwards | Exit load as a % of redemption / switch proceeds 0.0070% 0.0065% 0.0060% 0.0055% 0.0050% 0.0045% 0.0000% | Entry Load: NA Exit Load: NIL | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Plans Available | Regular Plan and Direct Plan | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Options Available | Growth Option and IDCW* Option (Payout & Re-investment) | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Monthly Average AUM (₹ Cr.) as on Nov 30, 2021 | 445.92 | 4,180.28 | 247.72 | 1,047.58 | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Monthly Avg. Expense Ratio (Including Statutory Levies) as on Nov 30, 2021 | Regular Plan: 0.21% Direct Plan: 0.12% | Regular Plan: 0.27% Direct Plan: 0.17% | Regular Plan: 0.47% Direct Plan: 0.26% | Regular Plan: 0.93% Direct Plan: 0.28% | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Product Labelling | This product is suitable for investors who are seeking*: - Regular income over short term that may be in line with the overnight call rates. - Investment in overnight securities | This product is suitable for investors who are seeking*: - Optimal returns over short term - Investment in a portfolio of short duration money market and debt instruments with residual maturity upto 91 days only. | This product is suitable for investors who are seeking*: - Income over a short term investment horizon - Investment in debt & money market securities with portfolio Macaulay duration between 3 months and 6 months | This product is suitable for investors who are seeking*: - An open low duration debt scheme - Investment in debt and money market instruments such that the macaulay duration of the portfolio is between 6 to 12 months | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| <div> <div> Scheme Riskometer Investors understand that their principal will be at Low Risk </div> <div> Scheme Riskometer Investors understand that their principal will be at Low to Moderate Risk </div> <div> Scheme Riskometer Investors understand that their principal will be at Moderate Risk </div> <div> Scheme Riskometer Investors understand that their principal will be at Low to Moderate Risk </div> </div> | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| <div> <div> Benchmark Riskometer Investors understand that their principal will be at Low Risk </div> <div> Benchmark Riskometer Investors understand that their principal will be at Low to Moderate Risk </div> <div> Benchmark Riskometer Investors understand that their principal will be at Moderately High Risk </div> <div> Benchmark Riskometer Investors understand that their principal will be at Moderately High Risk </div> </div> | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| <div> <div> <table border="1"> <caption>Potential Risk Class Matrix (PRC)</caption> <tr> <th>Credit Risk - Interest Rate Risk</th> <th>Relatively Low (Class I)</th> <th>Low (Class A)</th> <th>Moderate (Class B)</th> <th>Relatively High (Class C)</th> </tr> <tr> <th>Relatively Low (Class I)</th> <td></td> <td></td> <td></td> <td></td> </tr> <tr> <th>Moderate (Class B)</th> <td></td> <td></td> <td></td> <td></td> </tr> <tr> <th>Relatively High (Class C)</th> <td></td> <td></td> <td></td> <td></td> </tr> </table> </div> <div> <table border="1"> <caption>Potential Risk Class Matrix (PRC)</caption> <tr> <th>Credit Risk - Interest Rate Risk</th> <th>Relatively Low (Class I)</th> <th>Low (Class A)</th> <th>Moderate (Class B)</th> <th>Relatively High (Class C)</th> </tr> <tr> <th>Relatively Low (Class I)</th> <td></td> <td></td> <td></td> <td></td> </tr> <tr> <th>Moderate (Class B)</th> <td></td> <td></td> <td></td> <td></td> </tr> <tr> <th>Relatively High (Class C)</th> <td></td> <td></td> <td></td> <td></td> </tr> </table> </div> <div> <table border="1"> <caption>Potential Risk Class Matrix (PRC)</caption> <tr> <th>Credit Risk - Interest Rate Risk</th> <th>Relatively Low (Class I)</th> <th>Low (Class A)</th> <th>Moderate (Class B)</th> <th>Relatively High (Class C)</th> </tr> <tr> <th>Relatively Low (Class I)</th> <td></td> <td></td> <td></td> <td></td> </tr> <tr> <th>Moderate (Class B)</th> <td></td> <td></td> <td></td> <td></td> </tr> <tr> <th>Relatively High (Class C)</th> <td></td> <td></td> <td></td> <td></td> </tr> </table> </div> <div> <table border="1"> <caption>Potential Risk Class Matrix (PRC)</caption> <tr> <th>Credit Risk - Interest Rate Risk</th> <th>Relatively Low (Class I)</th> <th>Low (Class A)</th> <th>Moderate (Class B)</th> <th>Relatively High (Class C)</th> </tr> <tr> <th>Relatively Low (Class I)</th> <td></td> <td></td> <td></td> <td></td> </tr> <tr> <th>Moderate (Class B)</th> <td></td> <td></td> <td></td> <td></td> </tr> <tr> <th>Relatively High (Class C)</th> <td></td> <td></td> <td></td> <td></td> </tr> </table> </div> </div> | | | | | Credit Risk - Interest Rate Risk | Relatively Low (Class I) | Low (Class A) | Moderate (Class B) | Relatively High (Class C) | Relatively Low (Class I) | | | | | Moderate (Class B) | | | | | Relatively High (Class C) | | | | | Credit Risk - Interest Rate Risk | Relatively Low (Class I) | Low (Class A) | Moderate (Class B) | Relatively High (Class C) | Relatively Low (Class I) | | | | | Moderate (Class B) | | | | | Relatively High (Class C) | | | | | Credit Risk - Interest Rate Risk | Relatively Low (Class I) | Low (Class A) | Moderate (Class B) | Relatively High (Class C) | Relatively Low (Class I) | | | | | Moderate (Class B) | | | | | Relatively High (Class C) | | | | | Credit Risk - Interest Rate Risk | Relatively Low (Class I) | Low (Class A) | Moderate (Class B) | Relatively High (Class C) | Relatively Low (Class I) | | | | | Moderate (Class B) | | | | | Relatively High (Class C) | | | | |
| Credit Risk - Interest Rate Risk | Relatively Low (Class I) | Low (Class A) | Moderate (Class B) | Relatively High (Class C) | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Relatively Low (Class I) | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Moderate (Class B) | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Relatively High (Class C) | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Credit Risk - Interest Rate Risk | Relatively Low (Class I) | Low (Class A) | Moderate (Class B) | Relatively High (Class C) | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Relatively Low (Class I) | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Moderate (Class B) | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Relatively High (Class C) | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Credit Risk - Interest Rate Risk | Relatively Low (Class I) | Low (Class A) | Moderate (Class B) | Relatively High (Class C) | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Relatively Low (Class I) | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Moderate (Class B) | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Relatively High (Class C) | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Credit Risk - Interest Rate Risk | Relatively Low (Class I) | Low (Class A) | Moderate (Class B) | Relatively High (Class C) | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Relatively Low (Class I) | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Moderate (Class B) | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Relatively High (Class C) | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |

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

**For experience of Fund Managers refer page no. 62

*Pursuant to Notice cum addendum dated March 27, 2021 the nomenclature of dividend option has been changed w.e.f. April 01, 2021

FUND FACTS - DEBT

| Key Features | Mirae Asset Money Market Fund [§] | Mirae Asset Short Term Fund | Mirae Asset Banking and PSU Debt Fund | Mirae Asset Dynamic Bond Fund | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
|--|---|---|---|---|------------------------------------|--------------------------|--------------------|---------------------------|--------------------------|--|-----|--|---------------------|--|--|--|-----------------------------|--|--|--|------------------------------------|--------------------------|--------------------|---------------------------|--------------------------|--|--|--|---------------------|--|--|--|-----------------------------|--|--|-------|------------------------------------|--------------------------|--------------------|---------------------------|--------------------------|--|--|--|---------------------|--|--|--|-----------------------------|--|-------|--|------------------------------------|--------------------------|--------------------|---------------------------|--------------------------|--|--|--|---------------------|--|--|--|-----------------------------|--|--|-------|
| Type of Scheme | (Money Market Fund - An Open ended debt scheme investing in money market instruments). A relatively low interest rate risk and moderate credit risk | Short Duration Fund - An open ended short term debt scheme investing in instruments such that the Macaulay duration* of the portfolio is between 1 year to 3 years(please refer to page no. 31 of SID). A relatively high interest rate risk and relatively high credit risk | Banking and PSU Fund - An open ended debt scheme predominantly investing in debt instruments of banks, Public Sector Undertakings, Public Financial Institutions and Municipal Bonds. A relatively high interest rate risk and moderate credit risk | Dynamic Bond Fund - An Open ended dynamic debt scheme investing across duration. A relatively high interest rate risk and relatively high credit risk | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Investment Objective | The investment objective of the scheme is to generate reasonable returns with low risk and provide liquidity by investing in money market instruments. However, there is no assurance or guarantee that the investment objective of the scheme will be realized | The investment objective of the scheme is to seek to generate returns through an actively managed diversified portfolio of debt and money market instruments with Macaulay duration of the portfolio is between 1 year to 3 years. However, there is no assurance that the investment objective of the Scheme will be realized and the Scheme does not assure or guarantee any returns. | The investment objective of the scheme is to generate income / capital appreciation through predominantly investing in debt and money market instruments issued by Banks, PublicSectorUndertakings(PSUs)and PublicFinancialInstitutions (PFIs) and Municipal Bonds.The Scheme does not guarantee or assure any returns. | The objective of the Scheme is to generate optimal returns through active management of a portfolio of debt and money market instruments. However, there is no assurance that the investment objective of the Scheme will be realized and the Scheme does not assure or guarantee any returns | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Fund Manager** | Mr. Mahendra Jajoo - (since August 11, 2021) | Mr. Mahendra Jajoo - (since March 16, 2018) Mr. Amit Modani - (since June 30, 2021) | Mr. Mahendra Jajoo - (since July 24, 2020) | Mr. Mahendra Jajoo - (since March 24, 2017) | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Allotment Date | 11 th August 2021 | 16 th March, 2018 | 24 th July 2020 | 24 th March, 2017 | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Benchmark Index | Nifty Money Market Index | CRISIL Short Term Bond Fund Index | NIFTY Banking and PSU Debt Index | Tier-1 - CRISIL Composite Bond Fund Index Tier-2 - Nifty PSU Bond Plus SDL Apr 2027 50:50 Index | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Minimum Investment Amount | ₹5,000/- and in multiples of ₹1/- thereafter. Minimum Additional Application Amount: ₹1,000/- per application and in multiples of ₹1/- thereafter. | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Systematic Investment Plan (SIP) (Any Date SIP is available from 1st July, 2019) | Monthly and Quarterly: ₹1,000/- (multiples of ₹1/- thereafter), minimum 5 in case of Monthly or 3 in case of Quarterly option. | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Load Structure | Entry Load: NA Exit Load: NIL | Entry Load NA Exit Load: If redeemed within 1 month (30 days) from the date of allotment - 0.25% ; If redeemed after 1 month (30 days) from the date of allotment - Nil | Entry Load: NA Exit Load: NIL | Entry Load: NA Exit Load: NIL | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Plans Available | Regular Plan and Direct Plan | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Options Available | Growth Option and IDCW* Option (Payout & Re-investment) | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Monthly Average AUM (₹ Cr.) as on Nov 30, 2021 | 120.69 | 652.16 | 195.37 | 212.72 | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Monthly Avg. Expense Ratio (Including Statutory Levies) as on Nov 30, 2021 | Regular Plan: 0.64% Direct Plan: 0.22% | Regular Plan: 1.15% Direct Plan: 0.33% | Regular Plan: 0.82% Direct Plan: 0.38% | Regular Plan: 1.11% Direct Plan: 0.18% | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Product Labelling | This product is suitable for investors who are seeking*: - Short term savings - Investments predominantly in money market instruments | This product is suitable for investors who are seeking*: - Optimal returns over short term - Investment in an actively managed diversified portfolio of debt and money market instruments including REITs & InvTs | This product is suitable for investors who are seeking*: - Income over short to medium term - To generate income/ capital appreciation through predominantly investing in debt and money market instruments issued by Banks, Public Sector Undertakings (PSUs), Public Financials Institutions (PFIs) and Municipal Bonds. | This product is suitable for investors who are seeking*: - Optimal returns over short to medium term - To generate optimal returns through active management of a portfolio of debt and money market instruments | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| <div><div><div><div><div>Scheme Riskometer</div><p>Investors understand that their principal will be at Moderate Risk</p></div><div><div>Benchmark Riskometer</div><p>Investors understand that their principal will be at Moderately High Risk</p></div></div><div><div><div>Potential Risk Class Matrix (PRC)</div><table><tr><td>Credit Risk → Interest Rate Risk ↓</td><td>Relatively Low (Class A)</td><td>Moderate (Class B)</td><td>Relatively High (Class C)</td></tr><tr><td>Relatively Low (Class I)</td><td></td><td>B-I</td><td></td></tr><tr><td>Moderate (Class II)</td><td></td><td></td><td></td></tr><tr><td>Relatively High (Class III)</td><td></td><td></td><td></td></tr></table></div></div></div><div><div><div>Scheme Riskometer</div><p>Investors understand that their principal will be at Low to Moderate Risk</p></div><div><div>Benchmark Riskometer</div><p>Investors understand that their principal will be at Moderate Risk</p></div></div><div><div><div>Potential Risk Class Matrix (PRC)</div><table><tr><td>Credit Risk → Interest Rate Risk ↓</td><td>Relatively Low (Class A)</td><td>Moderate (Class B)</td><td>Relatively High (Class C)</td></tr><tr><td>Relatively Low (Class I)</td><td></td><td></td><td></td></tr><tr><td>Moderate (Class II)</td><td></td><td></td><td></td></tr><tr><td>Relatively High (Class III)</td><td></td><td></td><td>C-III</td></tr></table></div></div></div> <div><div><div>Scheme Riskometer</div><p>Investors understand that their principal will be at Moderate Risk</p></div><div><div>Benchmark Riskometer</div><p>Investors understand that their principal will be at Moderate Risk</p></div></div> <div><div><div>Potential Risk Class Matrix (PRC)</div><table><tr><td>Credit Risk → Interest Rate Risk ↓</td><td>Relatively Low (Class A)</td><td>Moderate (Class B)</td><td>Relatively High (Class C)</td></tr><tr><td>Relatively Low (Class I)</td><td></td><td></td><td></td></tr><tr><td>Moderate (Class II)</td><td></td><td></td><td></td></tr><tr><td>Relatively High (Class III)</td><td></td><td>B-III</td><td></td></tr></table></div></div> <div><div><div>Scheme Riskometer</div><p>Investors understand that their principal will be at Moderate Risk</p></div><div><div>Benchmark Riskometer</div><p>Investors understand that their principal will be at Moderate Risk</p></div></div> <div><div><div>Potential Risk Class Matrix (PRC)</div><table><tr><td>Credit Risk → Interest Rate Risk ↓</td><td>Relatively Low (Class A)</td><td>Moderate (Class B)</td><td>Relatively High (Class C)</td></tr><tr><td>Relatively Low (Class I)</td><td></td><td></td><td></td></tr><tr><td>Moderate (Class II)</td><td></td><td></td><td></td></tr><tr><td>Relatively High (Class III)</td><td></td><td></td><td>C-III</td></tr></table></div></div> | | | | | Credit Risk → Interest Rate Risk ↓ | Relatively Low (Class A) | Moderate (Class B) | Relatively High (Class C) | Relatively Low (Class I) | | B-I | | Moderate (Class II) | | | | Relatively High (Class III) | | | | Credit Risk → Interest Rate Risk ↓ | Relatively Low (Class A) | Moderate (Class B) | Relatively High (Class C) | Relatively Low (Class I) | | | | Moderate (Class II) | | | | Relatively High (Class III) | | | C-III | Credit Risk → Interest Rate Risk ↓ | Relatively Low (Class A) | Moderate (Class B) | Relatively High (Class C) | Relatively Low (Class I) | | | | Moderate (Class II) | | | | Relatively High (Class III) | | B-III | | Credit Risk → Interest Rate Risk ↓ | Relatively Low (Class A) | Moderate (Class B) | Relatively High (Class C) | Relatively Low (Class I) | | | | Moderate (Class II) | | | | Relatively High (Class III) | | | C-III |
| Credit Risk → Interest Rate Risk ↓ | Relatively Low (Class A) | Moderate (Class B) | Relatively High (Class C) | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Relatively Low (Class I) | | B-I | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Moderate (Class II) | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Relatively High (Class III) | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Credit Risk → Interest Rate Risk ↓ | Relatively Low (Class A) | Moderate (Class B) | Relatively High (Class C) | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Relatively Low (Class I) | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Moderate (Class II) | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Relatively High (Class III) | | | C-III | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Credit Risk → Interest Rate Risk ↓ | Relatively Low (Class A) | Moderate (Class B) | Relatively High (Class C) | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Relatively Low (Class I) | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Moderate (Class II) | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Relatively High (Class III) | | B-III | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Credit Risk → Interest Rate Risk ↓ | Relatively Low (Class A) | Moderate (Class B) | Relatively High (Class C) | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Relatively Low (Class I) | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Moderate (Class II) | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Relatively High (Class III) | | | C-III | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |

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

**For experience of Fund Managers refer page no. 62

§The Scheme is in existence for less than 6 months

^Pursuant to Notice cum addendum dated March 27, 2021 the nomenclature of dividend option has been changed w.e.f. April 01, 2021

| Key Features | Mirae Asset Corporate Bond Fund |
|---|---|
| Type of Scheme | Corporate Bond Fund - An open ended debt scheme predominantly investing in AA+ and above rated corporate bonds. A relatively high interest rate risk and relatively high credit risk |
| Investment Objective | The investment objective of the scheme is to provide income and capital appreciation by investing predominantly in AA+ and above rated corporate bonds. The Scheme does not guarantee or assure any returns. |
| Fund Manager** | Mr. Mahendra Jajoo - (since March 17, 2021) |
| Allotment Date | 17 th March, 2021 |
| Benchmark Index | NIFTY Corporate Bond Index |
| Minimum Investment Amount | ₹5,000/- and in multiples of ₹1/- thereafter. Minimum Additional Application Amount: ₹1,000/- per application and in multiples of ₹1/- thereafter |
| Systematic Investment Plan (SIP) (Any Date SIP is available from 1st July, 2019) | Monthly and Quarterly: ₹1000/- (multiples of ₹1/- thereafter), minimum 5 in case of Monthly or 3 in case of Quarterly option. |
| Load Structure | Entry Load: NA Exit Load: NIL |
| Plans Available | Regular Plan and Direct Plan |
| Options Available | Growth Option and IDCW* Option (Payout & Re-investment) |
| Monthly Average AUM (₹ Cr.) as on Nov 30, 2021 | 129.13 |
| Monthly Avg. Expense Ratio (Including Statutory Levies) as on Nov 30, 2021 | Regular Plan: 0.90% Direct Plan: 0.47% |
| Product Labelling | This product is suitable for investors who are seeking*: - To generate income over Medium to long term - Investments predominantly in high quality corporate bonds |

Scheme Riskometer



Investors understand that their principal will be at Low to Moderate Risk

Benchmark Riskometer



Investors understand that their principal will be at Moderate Risk

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

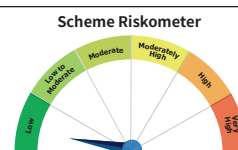
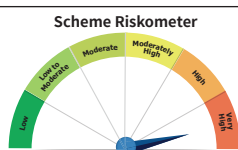
*Investors should consult their financial advisers if they are not clear about the suitability of the product.

**For experience of Fund Managers refer page no. 62

*Pursuant to Notice cum addendum dated March 27, 2021 the nomenclature of dividend option has been changed w.e.f. April 01, 2021

FUND FACTS - HYBRID

| Key Features | Mirae Asset Hybrid Equity Fund | Mirae Asset Equity Savings Fund | Mirae Asset Arbitrage Fund |
|--|--|--|---|
| Type of Scheme | Aggressive Hybrid Fund - An open ended hybrid scheme investing predominantly in equity and equity related instruments | Equity Savings Fund - An open ended scheme investing in equity, arbitrage and debt | Arbitrage Fund - An open ended scheme investing in arbitrage opportunities |
| Investment Objective | The investment objective of the Scheme is to generate capital appreciation along with current income from a combined portfolio of predominantly investing in equity & equity related instruments and balance in debt and money market instruments. The Scheme does not guarantee or assure any returns. | The investment objective of the scheme is to provide capital appreciation and income distribution to the investors by using equity and equity related instruments, arbitrage opportunities, and investments in debt and money market instruments. The Scheme does not assure or guarantee any returns. | The investment objective of the scheme is to generate capital appreciation and income by predominantly investing in arbitrage opportunities in the cash and derivative segments of the equity markets and the arbitrage opportunities available within the derivatives segment and by investing the balance in debt and money market instruments. There is no assurance or guarantee that the investment objective of the scheme will be realized |
| Fund Manager** | Mr. Harshad Borawake (Equity Portion) (April 01, 2020), Mr. Vrijesh Kasera (Since April 01, 2020) and Mr. Mahendra Jajoo (Debt Portion) (since September 8, 2016) | Mr. Harshad Borawake , Mr. Vrijesh Kasera (since October 12, 2019), Ms. Bharti Sawant (Equity portion) (since December 28, 2020) and Mr. Mahendra Jajoo (Debt portion) (since December 18, 2018) | Mr. Jignesh Rao - Equity Portion (since June 19, 2020), Mr. Jigar Sethia - Equity Portion (since June 19, 2020) and Mr. Mahendra Jajoo - Debt Portion (since June 19, 2020) |
| Allotment Date | 29 th July, 2015 | 18 th December, 2018 | 19 th June, 2020 |
| Benchmark Index | CRISIL Hybrid 35+65 -Aggressive Index | Nifty Equity Savings Index | NIFTY 50 Arbitrage Index |
| Minimum Investment Amount | ₹5,000/- and in multiples of ₹1/- thereafter. Minimum Additional Application Amount: ₹1,000/- per application and in multiples of ₹1/- thereafter. | ₹5,000/- (multiples of ₹1/- thereafter) Minimum Additional Application Amount: ₹1,000/- per application and in multiples of ₹1/- thereafter. | ₹5,000/- and in multiples of ₹1/- thereafter. Minimum Additional Application Amount: ₹1,000/- per application and in multiples of ₹1/- thereafter. |
| Systematic Investment Plan (SIP) (Any Date SIP is available from 1st July, 2019) | Monthly and Quarterly: ₹1000/- (multiples of ₹1/- thereafter), minimum 5 in case of Monthly or 3 in case of Quarterly option. | | |
| Load Structure | Entry load: NA Exit load: I. For investors who have opted for SWP under the plan: a) 15% of the units allotted (including Switch-in/STP - in) on or before completion of 365 days from the date of allotment of units: Nil. b) Any redemption in excess of such limits in the first 365 days from the date of allotment shall be subject to the following exit load: (Redemption of units would be done on First In First Out Basis (FIFO): -If redeemed within 1 year (365 days) from the date of allotment: 1% -If redeemed after 1 year (365 days) from the date of allotment: NIL II. Other Redemptions: For Investors who have not opted for SWP under the plan (including Switch out, STP out): -If redeemed within 1 year (365 days) from the date of allotment: 1% -If redeemed after 1 year (365 days) from the date of allotment: NIL | | |
| Plans Available | Regular Plan and Direct Plan | | |
| Options Available | Growth Option and IDCW [^] Option (Payout & Re-investment) | | |
| Monthly Average AUM (₹ Cr.) as on Nov 30, 2021 | 6,359.57 | 423.47 | 455.96 |
| Monthly Avg. Expense Ratio (Including Statutory Levies) as on Nov 30, 2021 | Regular Plan: 1.80% Direct Plan: 0.38% | Regular Plan: 1.41% Direct Plan: 0.38% | Regular Plan: 1.09% Direct Plan: 0.38% |
| Product Labelling | This product is suitable for investors who are seeking*: - Capital appreciation along with current income over long term - Aggressive hybrid fund investing predominantly in equities & equity related instruments with balance exposure to debt & money market instruments | This product is suitable for investors who are seeking*: - Capital appreciation and income distribution - Investment in equity and equity related instruments, arbitrage opportunities and debt & money market instruments | This product is suitable for investors who are seeking*: - Income over short term - Investments predominantly in arbitrage opportunities in the cash and derivative segments and the arbitrage opportunities available within the derivative segment |



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

**For experience of Fund Managers refer page no. 62

[^]Pursuant to Notice cum addendum dated March 27, 2021 the nomenclature of dividend option has been changed w.e.f. April 01, 2021

| Key Features | Mirae Asset Nifty 50 ETF | Mirae Asset Nifty Next 50 ETF | Mirae Asset ESG Sector Leaders ETF | Mirae Asset NYSE FANG+ ETF ⁵ |
|---|---|---|---|--|
| Type of Scheme | Exchange Traded Fund (ETF) - An open ended scheme replicating/tracking Nifty 50 Index | Exchange Traded Fund (ETF) - An open ended scheme replicating/tracking Nifty Next 50 Total Return Index | Exchange Traded Fund (ETF) - An open ended scheme replicating/tracking Nifty 100 ESG Sector Leaders Total Return Index | Exchange Traded Fund (ETF) - An open-ended scheme replicating/tracking NYSE FANG+ Total Return Index |
| Investment Objective | The investment objective of the scheme is to generate returns, before expenses, that are commensurate with the Performance of the Nifty 50 Index, subject to tracking error. The Scheme does not guarantee or assure any returns. | The investment objective of the scheme is to generate returns, before expenses, that are commensurate with the performance of the Nifty Next 50 Total Return Index, subject to tracking error. The Scheme does not guarantee or assure any returns. | The investment objective of the scheme is to generate returns, before expenses, that are commensurate with the performance of the Nifty 100 ESG Sector Leaders Total Return Index, subject to tracking error. The Scheme does not guarantee or assure any returns. | The investment objective of the scheme is to generate returns, before expenses, that are commensurate with the performance of the NYSE FANG+ Total Return Index, subject to tracking error and forex movement. The Scheme does not guarantee or assure any returns. |
| Fund Manager** | Ms. Ekta Gala (since December 28, 2020) | Ms. Ekta Gala (since December 28, 2020) | Ms. Ekta Gala (since December 28, 2020) | Mr. Siddharth Srivastava (since May 06, 2021) |
| Allotment Date | 20 th November, 2018 | 24 th January, 2020 | 17 th November 2020 | 06 th May 2021 |
| Benchmark Index | Nifty 50 Index (TRI) | Nifty Next 50 Index (TRI) | NIFTY 100 ESG Sector Leaders Index (TRI) | NYSE FANG+ Index (TRI) |
| Minimum Investment Amount | Other Investors (Including Authorized Participants/ Large Investors): Application for subscription of the Units in Creation unit size can be made either: In exchange of Cash*[as determined by the AMC equivalent to the cost incurred towards the purchase of predefined basket of securities that represent the underlying index (i.e. Portfolio Deposit)], Cash component and other applicable transaction charges; or in exchange of Portfolio Deposit [i.e. by depositing basket of securities constituting Nifty 50 Index/Nifty Next 50 Index and NIFTY 100 ESG Sector Leaders Index] along with the cash component and applicable transaction charges. There is no minimum investment, although units can be purchased/subscribed in round lots of 1 on the BSE/NSE (Stock Exchanges) on all the trading days. | | | On exchange (in multiple of 1 units), Directly with AMC or Authorized Participant (in multiple of 2,00,000 units) |
| Systematic Investment Plan (SIP) (Any Date SIP is available from 1st July, 2019) | NA | NA | NA | NA |
| Load Structure | Entry load: NA Exit load: "For Creation Unit Size: No Exit load will be levied on redemptions made by Authorized Participants / Large Investors directly with the Fund in Creation Unit Size. For other than Creation Unit Size: Not Applicable - The Units of MAN50ETF, MANXT50ETF, MAESGSLETF and MAFANG in other than Creation Unit Size cannot ordinarily be directly redeemed with the Fund. These Units can be redeemed (sold) on a continuous basis on the Exchange(s) where it is listed during the trading hours on all trading days." | | | |
| Plans Available | The Scheme does not offer any Plans/Options for investment | | | |
| Options Available | | | | |
| Monthly Average AUM (₹ Cr.) as on Nov 30, 2021 | 315.24 | 84.27 | 177.36 | 1,347.39 |
| Monthly Avg. Expense Ratio (Including Statutory Levies) as on Nov 30, 2021 | 0.07% | 0.14% | 0.44% | 0.43% |
| Product Labelling | This product is suitable for investors who are seeking*: - Returns that are commensurate with the performance of the NIFTY 50, subject to tracking errors over long term - Investment in equity securities covered by the NIFTY 50 | This product is suitable for investors who are seeking*: - Returns that are commensurate with the performance of the NIFTY Next 50, subject to tracking errors over long term - Investment in equity securities covered by the NIFTY Next 50 | This product is suitable for investors who are seeking*: - Returns that are commensurate with the performance of NIFTY 100 ESG Leaders Total Return Index, subject to tracking error over long term - Investments in equity securities covered by NIFTY 100 ESG Leaders Total Return Index | This product is suitable for investors who are seeking*: - Returns that are commensurate with the performance of NYSE FANG+ Total Return Index, subject to tracking error and foreign exchange movement - Investments in equity securities covered by NYSE FANG+ Total Return Index |
| <div> <div> <p>Scheme Riskometer</p> <p>Investors understand that their principal will be at Very High Risk</p> </div> <div> <p>Benchmark Riskometer</p> <p>Investors understand that their principal will be at Very High Risk</p> </div> </div> | | | | |
| *Investors should consult their financial advisers if they are not clear about the suitability of the product. | | | | |

**For experience of Fund Managers refer page no. 62

⁵The Scheme is in existence for less than 6 months

FUND FACTS - ETF AND FUND OF FUND

| Key Features | Mirae Asset Nifty Financial Services ETF [§] | Mirae Asset S&P 500 TOP 50 ETF [§] | Mirae Asset ESG Sector Leaders Fund of Fund | Mirae Asset Equity Allocator Fund of Fund |
|---|---|---|--|--|
| Type of Scheme | Exchange Traded Fund (ETF) - An open-ended scheme replicating/tracking Nifty Financial Services Total Return Index | Exchange Traded Fund (ETF) - An open-ended scheme replicating/tracking S&P 500 Top 50 Total Return Index | Fund of Fund - Domestic (FOF) - An open ended fund of fund scheme predominantly investing in Mirae Asset ESG Sector Leaders ETF | Fund of Fund - Domestic (FOF) - An open ended fund of fund scheme predominantly investing in units of domestic equity ETFs |
| Investment Objective | The investment objective of the scheme is to generate returns, before expenses, that are commensurate with the performance of the Nifty Financial Services Total Return Index, subject to tracking error. The Scheme does not guarantee or assure any returns | The investment objective of the scheme is to generate returns, before expenses, that are commensurate with the performance of the S&P 500 Top 50 Total Return Index, subject to tracking error and forex movement. The Scheme does not guarantee or assure any returns. | The investment objective of the scheme is to provide long-term capital appreciation from a portfolio investing predominantly in units of Mirae Asset ESG Sector Leaders ETF. There is no assurance that the investment objective of the Scheme will be realized. | The investment objective of the scheme is to provide long-term capital appreciation from a portfolio investing predominantly in units of domestic equity ETFs. There is no assurance that the investment objective of the Scheme will be realized. |
| Fund Manager** | Ms. Ekta Gala (since July 30, 2021) | Mr. Siddharth Srivastava (since September 20, 2021) | Ms. Ekta Gala (since December 28, 2020) | Ms. Bharti Sawant (since inception) |
| Allotment Date | 30 th July 2021 | 20 th September 2021 | 18 th November 2020 | 21 st September, 2020 |
| Benchmark Index | Nifty Financial Services Total Return Index (TRI) | S&P 500 TOP 50 (TRI) | NIFTY 100 ESG Sector Leaders Index (TRI) | Nifty 200 Index (TRI) |
| Minimum Investment Amount | On exchange (in multiple of 1 units), Directly with AMC (in multiple of 3,00,000 units) | On exchange (in multiple of 1 units) with in 5 days from the date of allotment. Directly with AMC (in multiple of 5,50,000 units | ₹5,000/- and in multiples of ₹1/- thereafter. Minimum Additional Application Amount: ₹1,000/- per application and in multiples of ₹1/- thereafter | |
| Systematic Investment Plan (SIP) (Any Date SIP is available from 1st July, 2019) | NA | NA | Monthly and Quarterly: ₹1000/- (multiples of ₹1/- thereafter), minimum 5 in case of Monthly or 3 in case of Quarterly option. | Monthly and Quarterly: ₹1000/- (multiples of ₹1/- thereafter), minimum 5 in case of Monthly or 3 in case of Quarterly option. |
| Load Structure | <p>Entry load: NA</p> <p>Exit load: "For Creation Unit Size: No Exit load will be levied on redemptions made by Authorized Participants / Large Investors directly with the Fund in Creation Unit Size.</p> <p>For other than Creation Unit Size: Not Applicable - The Units of MANFSETF and MATPF in other than Creation Unit Size cannot ordinarily be directly redeemed with the Fund. These Units can be redeemed (sold) on a continuous basis on the Exchange(s) where it is listed during the trading hours on all trading days."</p> | | | |
| Plans Available | The Scheme does not offer any Plans/Options for investment | | Regular Plan and Direct Plan | |
| Options Available | | | Growth Option and IDCW [§] Option (Payout & Re-investment) | |
| Monthly Average AUM (₹ Cr.) as on Nov 30, 2021 | 85.15 | 396.96 | 145.89 | 199.76 |
| Monthly Avg. Expense Ratio (Including Statutory Levies) as on Nov 30, 2021 | 0.13% | 0.46% | Regular Plan: 0.71% Direct Plan: 0.34% Investors may note that they will bear recurring expenses of the underlying scheme in addition to the expenses of this scheme | Regular Plan: 0.30% Direct Plan: 0.18% Investors may note that they will bear recurring expenses of the underlying scheme in addition to the expenses of this scheme |
| Product Labelling | This product is suitable for investors who are seeking*: - Return that are commensurate with the performance of nifty financial service Total return Index, subject to tracking error over long term - Investments in equity securities covered by Nifty Financial Services Total Return index | This product is suitable for investors who are seeking*: - Returns that are commensurate with the performance of S&P 500 Top 50 Total Return Index subject to tracking error and foreign exchange movement - Investments in equity securities covered by S&P 500 Top 50 Total Return Index | This product is suitable for investors who are seeking*: - To generate long term capital appreciation/income - Investments predominantly in units of Mirae Asset ESG Sector Leaders ETF | This product is suitable for investors who are seeking*: - To generate long term capital appreciation/income - Investments predominantly in units of equity exchange traded funds |
| <div> <div> <p>Scheme Riskometer</p> <p>Investors understand that their principal will be at Very High Risk</p> </div> <div> <p>Benchmark Riskometer</p> <p>Investors understand that their principal will be at Very High Risk</p> </div> </div> | | | | |
| *Investors should consult their financial advisers if they are not clear about the suitability of the product. | | | | |

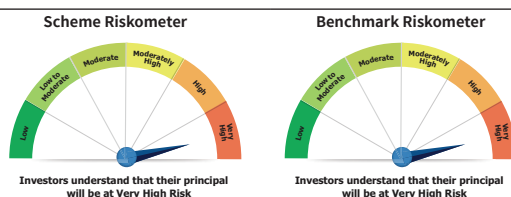
**For experience of Fund Managers refer page no. 62

§The Scheme is in existence for less than 6 months

¶Pursuant to Notice cum addendum dated March 27, 2021 the nomenclature of dividend option has been changed w.e.f. April 01, 2021

FUND FACTS - FUND OF FUND

| Key Features | Mirae Asset NYSE FANG+ ETF Fund of Fund [§] | Mirae Asset S&P 500 TOP 50 ETF Fund of Fund [§] |
|---|--|--|
| Type of Scheme | Fund of Fund - An Open-ended fund of fund scheme predominantly investing in Mirae Asset NYSE FANG+ ETF | Fund of Fund - Domestic (FOF) - An open ended fund of fund scheme predominantly investing in units of Mirae Asset S&P 500 Top 50 ETF |
| Investment Objective | An open-ended fund of fund scheme predominantly investing in Mirae Asset NYSE FANG+ ETF. There is no assurance that the investment objective of the Scheme will be realized. | The investment objective of the scheme is to provide long-term capital appreciation from a portfolio investing predominantly in units of Mirae Asset S&P 500 Top 50 ETF. There is no assurance that the investment objective of the Scheme will be realized. |
| Fund Manager** | Ms. Ekta Gala (since May 10, 2021) | Ms. Ekta Gala (since September 22, 2021) |
| Allotment Date | 10 th May, 2021 | 22 nd September 2021 |
| Benchmark Index | NYSE FANG+ Index (TRI) | S&P 500 Top 50 Index (TRI) |
| Minimum Investment Amount | ₹5,000/- and in multiples of ₹1/- thereafter. Minimum Additional Application Amount: ₹1,000/- per application and in multiples of ₹1/- thereafter | |
| Systematic Investment Plan (SIP) (Any Date SIP is available from 1st July, 2019) | Monthly and Quarterly: ₹5000/- (multiples of ₹1/- thereafter), minimum 5 in case of Monthly or 3 in case of Quarterly option. | Monthly and Quarterly: ₹5000/- (multiples of ₹1/- thereafter), minimum 5 in case of Monthly or 3 in case of Quarterly option. |
| Load Structure | Entry Load: NA Exit Load: If redeemed within 3 months from the date of allotment: 0.50% If redeemed after 3 months from the date of allotment: NIL | Entry Load: NA Exit Load: If redeemed within 3 months from the date of allotment: 0.50% If redeemed after 3 months from the date of allotment: NIL |
| Plans Available | Regular Plan and Direct Plan | |
| Options Available | Growth Option | |
| Monthly Average AUM (₹ Cr.) as on Nov 30, 2021 | 1,073.94 | 292.61 |
| Monthly Avg. Expense Ratio (Including Statutory Levies) as on Nov 30, 2021 | Regular Plan: 0.79% Direct Plan: 0.28% Investors may note that they will bear recurring expenses of the underlying scheme in addition to the expenses of this scheme | Regular Plan: 0.80% Direct Plan: 0.21% Investors may note that they will bear recurring expenses of the underlying scheme in addition to the expenses of this scheme |
| Product Labelling | This product is suitable for investors who are seeking*: - To generate long term capital appreciation/income - Investments predominantly in units of Mirae Asset NYSE FANG+ ETF | This product is suitable for investors who are seeking*: - To generate long term capital appreciation/income - Investments predominantly in units of Mirae Asset S&P 500 Top 50 ETF |



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

**For experience of Fund Managers refer page no. 62

[§]The Scheme is in existence for less than 6 months

[¶]Pursuant to Notice cum addendum dated March 27, 2021 the nomenclature of dividend option has been changed w.e.f. April 01, 2021

Mirae Asset Equity Snapshot

November 2021

| Fund Name | Mirae Asset Large Cap Fund | Mirae Asset Emerging Bluechip Fund | Mirae Asset Tax Saver Fund | Mirae Asset Great Consumer Fund | |
|------------------------|--|---|--|--|--------|
| Type of Scheme | Large Cap Fund - An open ended equity scheme predominantly investing across large cap stocks | Large & Mid Cap Fund - An open ended equity scheme investing in both large cap and mid cap stocks | ELSS - An open ended equity linked saving scheme with a statutory lock in of 3 years and tax benefit | Sectoral/Thematic Fund - An open ended equity scheme following consumption theme | |
| Net AUM ₹ Crores | 29960.86 | 21230.60 | 10086.74 | 1596.82 | |
| Tier-1 benchmark Index | Nifty 100 (TRI) | Nifty Large Midcap 250 Index (TRI) | Nifty 500 (TRI) | Nifty India Consumption Index (TRI) | |
| Tier-2 benchmark Index | - | - | Nifty 200 (TRI) | - | |
| Portfolio Details | Asset Allocation Equity (%) | 98.74% | 99.79% | 99.61% | 98.98% |
| | Asset Allocation Non Equity (%) | 1.26% | 0.21% | 0.39% | 1.02% |
| | *Large Cap | 80.28% | 52.88% | 70.96% | 56.73% |
| | Mid Cap | 12.14% | 35.19% | 15.98% | 18.65% |
| | Small Cap & Others | 6.32% | 11.71% | 12.69% | 23.60% |
| | No. of Stocks | 63 | 66 | 64 | 38 |
| | Top 10 Holdings | 53.39% | 37.38% | 45.99% | 43.95% |
| | Top 5 Sectors | 61.73% | 49.46% | 55.49% | 76.89% |

*Market Cap classifications are according to the half yearly data provided by AMFI*Data includes "Partly Paid Shares".

Data as on 30th Nov 2021

Mirae Asset Equity Snapshot

November 2021

| Fund Name | Mirae Asset Healthcare Fund | Mirae Asset Focused Fund | Mirae Asset Midcap Fund | Mirae Asset Banking and Financial Services Fund |
|---------------------------------|--|--|---|--|
| Type of Scheme | Healthcare Fund - An open ended equity scheme investing in healthcare and allied sectors | Focused Fund - An open ended equity scheme investing in a maximum of 30 stocks intending to focus in large cap, mid cap and small cap category (i.e., Multi-cap) | Midcap Fund - An open ended equity scheme predominantly investing in mid cap stocks | Sectoral/Thematic Fund - An open ended equity scheme investing in Banking & Financial Services Sector. |
| Net AUM ₹ Crores | 1844.95 | 7967.33 | 6748.42 | 838.18 |
| Tier-1 benchmark Index | S&P BSE Healthcare Index (TRI) | Nifty 500 (TRI) | Nifty Midcap 150 (TRI) | Nifty Financial Services Index (TRI) |
| Tier-2 benchmark Index | - | Nifty 200 (TRI) | - | - |
| Asset Allocation Equity (%) | 98.56% | 99.13% | 99.71% | 99.07% |
| Asset Allocation Non Equity (%) | 1.44% | 0.87% | 0.29% | 0.93% |
| *Large Cap | 66.42% | 58.78% | 14.88% | 82.59% |
| Mid Cap | 21.40% | 28.15% | 66.54% | 8.70% |
| Small Cap & Others | 10.74% | 12.20% | 18.30% | 7.77% |
| No. of Stocks | 28 | 30 | 50 | 23 |
| Top 10 Holdings | 66.69% | 53.75% | 31.14% | 81.78% |
| Top 5 Sectors | 98.56% | 57.41% | 43.73% | 99.07% |

*Market Cap classifications are according to the half yearly data provided by AMFI*Data includes "Partly Paid Shares".

Data as on 30th Nov 2021

MIRAE ASSET LARGE CAP FUND - (MALCF)

(Large Cap Fund -An open ended equity scheme predominantly investing across large cap stocks)

Monthly Factsheet as on 30 November, 2021

Fund Information

Fund Managers:
Mr. Gaurav Misra &
Mr. Gaurav Khandelwal

Allotment Date: 04th April, 2008

Benchmark: Nifty 100 (TRI)

Net AUM (₹Cr.) 29,960.86

Entry load: NA

Exit load: Please refer Page no.11

Plans Available: Regular and Direct Plan

Minimum Investment Amount
₹5,000/- and in multiples of ₹1/- thereafter.
Minimum Additional Application Amount: ₹1,000/- per application and in multiples of ₹1/- thereafter.

Net Asset Value (NAV)

| | Direct | Regular |
|-------------------------|---------|---------|
| Growth | ₹83.475 | ₹76.798 |
| IDCW^a | ₹51.413 | ₹23.182 |

Ratios^a (Annualised)

| | |
|---|------------|
| Volatility | 21.00% |
| Beta | 0.95 |
| R Squared | 0.99 |
| Sharpe Ratio[#] | 0.64 |
| Information Ratio | -0.19 |
| Portfolio Turnover Ratio^a | 0.23 times |

@Please refer last page for details.

Expense Ratio

| | |
|---------------------|-------|
| Regular Plan | 1.59% |
| Direct Plan | 0.53% |

Income Distribution cum capital withdrawal

| Record Date | IDCW (₹) | Face Value(₹) | NAV (₹) |
|-------------|---------------|---------------|---------|
| 27-Jan-14 | 1.20 per Unit | 10 | 13.196 |
| 13-Feb-15 | 1.60 per Unit | 10 | 19.709 |
| 11-Mar-16 | 1.35 per Unit | 10 | 16.616 |
| 26-Jul-16 | 1.50 per Unit | 10 | 17.922 |
| 24-Jul-17 | 1.70 per Unit | 10 | 19.049 |
| 12-Mar-18 | 2.00 per Unit | 10 | 19.938 |
| 06-Dec-18 | 1.60 per Unit | 10 | 18.697 |
| 16-Dec-19 | 1.50 per Unit | 10 | 18.902 |

Past Performance may or may not be sustained in future.

Pursuant to payment of IDCW the NAV of the IDCW option of the scheme will fall to the extent of payout and statutory levy (if any).
IDCW history is for MALCF - Regular Plan - IDCW Option

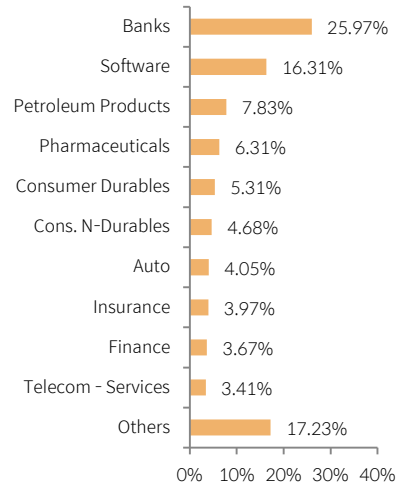
Portfolio Top 10 Holdings

| | |
|-------------------------------------|----------------|
| Equity Shares | |
| Infosys Ltd | 9.77% |
| HDFC Bank Ltd | 8.79% |
| ICICI Bank Ltd | 8.78% |
| Reliance Industries Ltd* | 6.43% |
| State Bank of India | 4.26% |
| Axis Bank Ltd | 4.00% |
| Tata Consultancy Services Ltd | 3.46% |
| Bharti Airtel Ltd | 3.28% |
| Larsen & Toubro Ltd | 2.37% |
| HCL Technologies Ltd | 2.11% |
| Other Equities | 45.50% |
| Equity Holding Total | 98.74% |
| Cash & Other Receivables | 1.26% |
| Total | 100.00% |

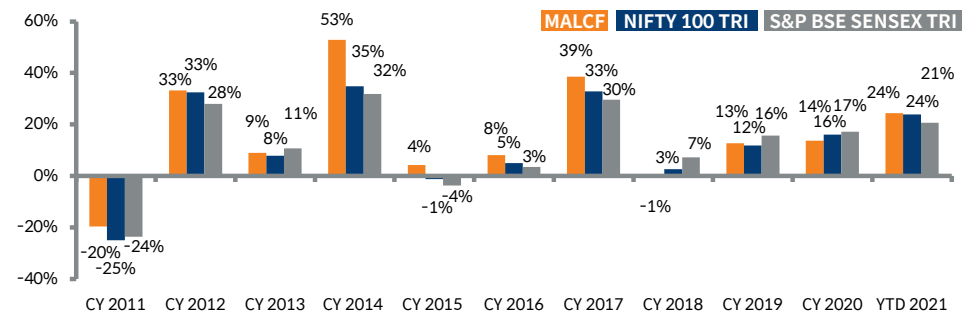
*Includes "Partly Paid Shares"

Allocation - Top 10 Sectors^a

^aIndustrywise classification as recommended by AMFI



Fund Performance



Performance Report

| Period | MALCF | Scheme Benchmark* | Additional Benchmark** |
|---|---|-------------------|------------------------|
| Last 1 year | 32.86 | 33.15 | 30.28 |
| Last 3 years | 16.86 | 17.22 | 17.67 |
| Last 5 years | 16.73 | 16.75 | 17.80 |
| Since Inception | 16.09 | 11.85 | 11.62 |
| Value of Rs. 10000 invested (in Rs.) Since Inception | 76,798 | 46,185 | 44,930 |
| NAV as on 30th November, 2021 | 76.798 | | |
| Index Value 30th November, 2021 | Index Value of Nifty 100 (TRI) is 22,694.67 and S&P BSE Sensex (TRI) is 85,134.56 | | |
| Allotment Date | 04th April, 2008 | | |
| Scheme Benchmark | *Nifty 100 (TRI) | | |
| Additional Benchmark | **S&P BSE Sensex (TRI) | | |

Note:1. Different Plans under the scheme has different expense structure. The reference and details provided here in are of Regular Plan - Growth Option
2. Fund managers: Mr. Gaurav Khandelwal (since October 18, 2021) and Mr. Gaurav Misra (since January 31, 2019)

SIP Performance

| Period | Since Inception | 10 Years | 7 Years | 5 Years | 3 Years | 1 Year |
|-------------------------------------|-----------------|-----------|-----------|---------|---------|---------|
| Total Amount Invested | 1,630,000 | 1,200,000 | 840,000 | 600,000 | 360,000 | 120,000 |
| MKT Value as on 30 Nov, 2021 | 5,876,617 | 2,966,993 | 1,491,929 | 929,698 | 507,754 | 134,288 |
| Fund Return* (%) | 17.34 | 17.24 | 16.12 | 17.56 | 23.67 | 22.82 |
| Benchmark Return* (%) | 14.25 | 15.23 | 15.80 | 17.98 | 24.47 | 23.37 |
| Add. Benchmark Return* (%) | 14.12 | 15.25 | 16.28 | 18.67 | 23.90 | 21.74 |

Past Performance may or may not be sustained in future.

Note: For computation of since inception returns (%) the allotment NAV has been taken as ₹10.00. The performance of other funds managed by the same fund managers are given in the respective page of the schemes and on page No. 55 & 56.

^aThe SIP returns are calculated by XIRR approach assuming investment of 10,000/- on the 1st working day of every month.

^aPursuant to Notice cum addendum dated March 27, 2021 the nomenclature of dividend option has been changed w.e.f. April 01, 2021.

MIRAE ASSET EMERGING BLUECHIP FUND - (MAEBF)

(Large & Mid Cap Fund -An open ended equity scheme investing in both large cap and mid cap stocks)

Monthly Factsheet as on 30 November, 2021

Fund Information

Fund Managers:
Mr. Neelesh Surana &
Mr. Ankit Jain

Allotment Date: 09th July, 2010

Benchmark: Nifty Large Midcap 250 (TRI)

Net AUM (₹Cr.) 21,230.60

Entry load: NA

Exit load: Please refer Page no.11

Plans Available: Regular and Direct Plan

Minimum Investment Amount

Fresh lumpsum subscription / switch-in to all the Plans & Options of Mirae Asset Emerging Bluechip Fund (MAEBF) through any mode including Stock Exchange platform has been temporarily suspended with effect from 25th October, 2016.

Net Asset Value (NAV)

| | Direct | Regular |
|-------------------------|----------|---------|
| Growth | ₹104.250 | ₹95.909 |
| IDCW[^] | ₹74.058 | ₹44.678 |

Ratios[@] (Annualised)

| | |
|---|------------|
| Volatility | 21.96% |
| Beta | 0.92 |
| R Squared | 0.98 |
| Sharpe Ratio[#] | 0.96 |
| Information Ratio | 1.41 |
| Portfolio Turnover Ratio[^] | 0.72 times |

@Please refer last page for details.

Expense Ratio

| | |
|---------------------|-------|
| Regular Plan | 1.66% |
| Direct Plan | 0.68% |

Income Distribution cum capital withdrawal

| Record Date | IDCW (₹) | Face Value(₹) | NAV (₹) |
|-------------|---------------|---------------|---------|
| 05-Jan-16 | 2.00 per Unit | 10 | 24.495 |
| 20-Jul-16 | 2.00 per Unit | 10 | 24.292 |
| 24-Jul-17 | 2.50 per Unit | 10 | 28.233 |
| 06-Dec-18 | 2.50 per Unit | 10 | 29.737 |
| 16-Jan-20 | 2.50 per Unit | 10 | 31.95 |

Past Performance may or may not be sustained in future.
Pursuant to payment of IDCW the NAV of the IDCW option of the scheme will fall to the extent of payout and statutory levy (if any).
IDCW history is for MAEBF - Regular Plan - IDCW Option

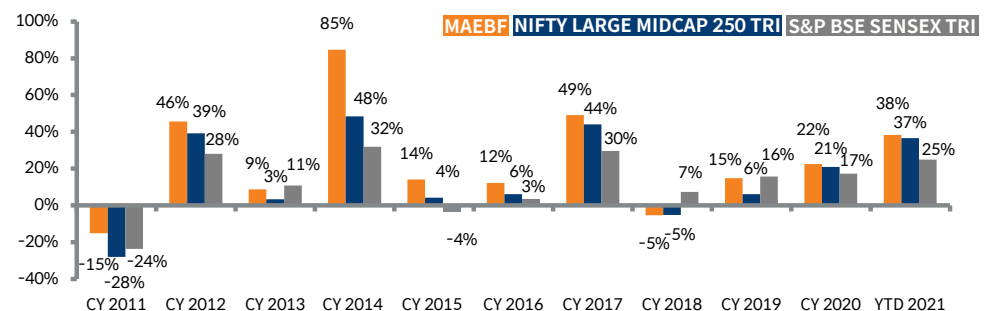
Portfolio Top 10 Holdings

Equity Shares

| | |
|-------------------------------------|----------------|
| ICICI Bank Ltd | 5.83% |
| HDFC Bank Ltd | 5.69% |
| Infosys Ltd | 4.93% |
| Axis Bank Ltd | 4.23% |
| State Bank of India | 3.57% |
| Reliance Industries Ltd* | 2.82% |
| JK Cement Ltd | 2.70% |
| Voltas Ltd | 2.58% |
| Tata Consultancy Services Ltd | 2.52% |
| Gujarat State Petronet Ltd | 2.52% |
| Other Equities | 62.41% |
| Equity Holding Total | 99.79% |
| Cash & Other Receivables | 0.21% |
| Total | 100.00% |

*Includes "Partly Paid Shares"

Fund Performance



Performance Report

| Period | MAEBF | Scheme Benchmark* | Additional Benchmark** |
|---|--|-------------------|------------------------|
| Last 1 year | 43.88 | 42.16 | 30.28 |
| Last 3 years | 24.65 | 20.16 | 17.67 |
| Last 5 years | 21.13 | 18.06 | 17.80 |
| Since Inception | 21.93 | 13.76 | 12.25 |
| Value of Rs. 10000 invested (in Rs.) Since Inception | 95,909 | 43,482 | 37,348 |
| NAV as on 30th November, 2021 | 95.909 | | |
| Index Value 30th November, 2021 | Index Value of Scheme benchmark is 11,991.57 and S&P BSE Sensex (TRI) is 85,134.56 | | |
| Allotment Date | 09th July, 2010 | | |
| Scheme Benchmark | *Nifty Large Midcap 250 (TRI) | | |
| Additional Benchmark | **S&P BSE Sensex (TRI) | | |

Note:1. Different Plans under the scheme has different expense structure. The reference and details provided here in are of Regular Plan - Growth Option
2. Fund managers : Mr. Neelesh Surana managing the scheme since 9th July, 2010 & Mr. Ankit Jain since 31st, January 2019.

SIP Performance

| Period | Since Inception | 10 Years | 7 Years | 5 Years | 3 Years | 1 Year |
|--|-----------------|-----------|-----------|-----------|---------|---------|
| Total Amount Invested | 1,360,000 | 1,200,000 | 840,000 | 600,000 | 360,000 | 120,000 |
| MKT Value as on 30 Nov, 2021 | 5,730,059 | 4,327,808 | 1,813,942 | 1,075,187 | 575,368 | 139,296 |
| Fund Return[^] (%) | 23.58 | 24.23 | 21.62 | 23.55 | 32.96 | 31.14 |
| Benchmark Return[^] (%) | 16.83 | 17.80 | 17.90 | 20.49 | 30.47 | 31.06 |
| Add. Benchmark Return[^] (%) | 14.46 | 15.25 | 16.28 | 18.67 | 23.90 | 21.74 |

Past Performance may or may not be sustained in future.

Note: For computation of since inception returns (%) the allotment NAV has been taken as ₹10.00. The performance of other funds managed by the same fund managers are given in the respective page of the schemes and on page No. 55, 56 & 57.

[^]The SIP returns are calculated by XIRR approach assuming investment of 10,000/- on the 1st working day of every month.

[^]Pursuant to Notice cum addendum dated March 27, 2021 the nomenclature of dividend option has been changed w.e.f. April 01, 2021.

MIRAE ASSET TAX SAVER FUND - (MATSF)

(ELSS - An open ended equity linked saving scheme with a statutory lock in of 3 years and tax benefit)

Monthly Factsheet as on 30 November, 2021

Fund Information

| | |
|----------------------------------|--|
| Fund Manager: | Mr. Neelesh Surana |
| Allotment Date: | 28th December, 2015 |
| Benchmark: | Tier-1-Nifty 500 (TRI) Tier-2-Nifty 200 (TRI) |
| Net AUM (₹Cr.) | 10,086.74 |
| Entry load: | NA |
| Exit load: | NIL |
| Plans Available: | Regular and Direct Plan |
| Minimum Investment Amount | ₹5,00/- and in multiples of ₹500/- thereafter. |

Net Asset Value (NAV)

| | Direct | Regular |
|-------------------------|---------|---------|
| Growth | ₹33.249 | ₹30.538 |
| IDCW[^] | ₹25.604 | ₹22.584 |

Ratios[@] (Annualised)

| | |
|---|------------|
| Volatility | 22.12% |
| Beta | 0.98 |
| R Squared | 0.98 |
| Sharpe Ratio[#] | 0.86 |
| Information Ratio | 1.41 |
| Portfolio Turnover Ratio[^] | 0.74 times |

@Please refer last page for details.

Expense Ratio

| | |
|---------------------|-------|
| Regular Plan | 1.69% |
| Direct Plan | 0.43% |

Income Distribution cum capital withdrawal

| Record Date | IDCW (₹) | Face Value(₹) | NAV (₹) |
|-------------|---------------|---------------|---------|
| 06-Dec-18 | 0.50 per Unit | 10 | 14.618 |
| 16-Jan-20 | 0.95 per Unit | 10 | 16.328 |

Past Performance may or may not be sustained in future.
Pursuant to payment of IDCW the NAV of the IDCW option of the scheme will fall to the extent of payout and statutory levy (if any).
IDCW history is for MATSF - Regular Plan - IDCW Option

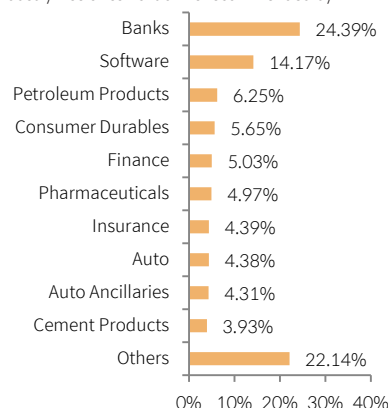
Portfolio Top 10 Holdings

| | |
|--------------------------------------|----------------|
| Equity Shares | |
| HDFC Bank Ltd | 8.18% |
| Infosys Ltd | 7.19% |
| ICICI Bank Ltd | 7.05% |
| Reliance Industries Ltd [*] | 5.47% |
| Axis Bank Ltd | 4.28% |
| Tata Consultancy Services Ltd | 3.78% |
| State Bank of India | 3.65% |
| Larsen & Toubro Ltd | 2.17% |
| JK Cement Ltd | 2.15% |
| Maruti Suzuki India Ltd | 2.06% |
| Other Equities | 53.62% |
| Equity Holding Total | 99.61% |
| Cash & Other Receivables | 0.39% |
| Total | 100.00% |

^{*}Includes "Partly Paid Shares"

Allocation - Top 10 Sectors[^]

[^]Industrywise classification as recommended by AMFI



Performance Report

| Period | MATSF | Scheme Benchmark [*] | Additional Benchmark ^{**} |
|---|---|-------------------------------|------------------------------------|
| Last 1 year | 40.10 | 35.30 | 30.28 |
| Last 3 years | 22.51 | 17.64 | 17.67 |
| Last 5 years | 21.02 | 16.79 | 17.80 |
| Since Inception | 20.72 | 15.25 | 15.57 |
| Value of Rs. 10000 invested (in Rs.) Since Inception | 30,538 | 23,194 | 23,583 |
| NAV as on 30th November, 2021 | 30.538 | | |
| Index Value 30th November, 2021 | Index Value of NIFTY 500 (TRI) is 11,547.75 and S&P BSE Sensex (TRI) is 85,134.56 | | |
| Allotment Date | 28th December, 2015 | | |
| Scheme Benchmark | [*] Tier-1-Nifty 500 (TRI) Tier-2-Nifty 200 (TRI) | | |
| Additional Benchmark | ^{**} S&P BSE Sensex (TRI) | | |

Note: 1. Different Plans under the scheme has different expense structure. The reference and details provided here in are of Regular Plan - Growth Option
2. Fund manager : Mr. Neelesh Surana managing the scheme since 28th December, 2015.

SIP Performance

| Period | Since Inception | 5 Years | 3 Years | 1 Year |
|--|-----------------|-----------|---------|---------|
| Total Amount Invested | 700,000 | 600,000 | 360,000 | 120,000 |
| MKT Value as on 30 Nov, 2021 | 1,334,805 | 1,048,194 | 559,593 | 137,617 |
| Fund Return[*] (%) | 22.07 | 22.50 | 30.86 | 28.33 |
| Benchmark Return[*] (%) | 17.57 | 18.32 | 25.72 | 25.11 |
| Add. Benchmark Return[*] (%) | 17.94 | 18.64 | 23.90 | 21.74 |

Past Performance may or may not be sustained in future.

Note: For computation of since inception returns (%) the allotment NAV has been taken as ₹10.00. The performance of other funds managed by the same fund manager is given in the respective page of the schemes and on page No.55.

^{*}The SIP returns are calculated by XIRR approach assuming investment of 10,000/- on the 1st working day of every month.

^{*}Pursuant to Notice cum addendum dated March 27, 2021 the nomenclature of dividend option has been changed w.e.f. April 01, 2021.

MIRAE ASSET FOCUSED FUND - (MAFF)

(Focused Fund - An open ended equity scheme investing in a maximum of 30 stocks intending to focus in large cap, mid cap and small cap category (i.e., Multi-cap)

Monthly Factsheet as on 30 November, 2021

Fund Information

| | |
|----------------------------------|---|
| Fund Manager: | Mr. Gaurav Misra |
| Allotment Date: | 14th May, 2019 |
| Benchmark: | Tier-1-Nifty 500 (TRI) Tier-2-Nifty 200 (TRI) |
| Net AUM (₹Cr.) | 7,967.33 |
| Entry load: | NA |
| Exit load: | Please refer page no.11 |
| Plans Available: | Regular and Direct Plan |
| Minimum Investment Amount | ₹5,000/- and in multiples of ₹1/- thereafter. Minimum Additional Application Amount: ₹1,000/- per application and in multiples of ₹1/- thereafter. |

Net Asset Value (NAV)

| | Direct | Regular |
|-------------------------|---------|---------|
| Growth | ₹20.446 | ₹19.635 |
| IDCW[^] | ₹20.442 | ₹19.638 |

Ratios[@] (Annualised)

Portfolio Turnover Ratio[^] 0.35 times

[@]Please refer last page for details.
Since the fund has not completed 3 Years other ratios are not applicable.

Expense Ratio

| | |
|---------------------|-------|
| Regular Plan | 1.76% |
| Direct Plan | 0.35% |

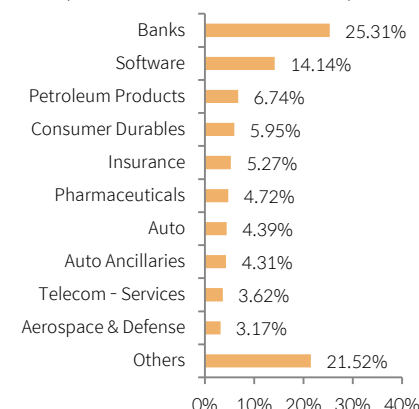
Portfolio Top 10 Holdings

| | |
|-------------------------------------|----------------|
| Equity Shares | |
| Infosys Ltd | 9.00% |
| ICICI Bank Ltd | 8.21% |
| HDFC Bank Ltd | 8.03% |
| Reliance Industries Ltd* | 5.29% |
| State Bank of India | 4.74% |
| Axis Bank Ltd | 4.33% |
| Sona BLW Precision Forgings Ltd | 4.31% |
| Bharti Airtel Ltd | 3.48% |
| Bharat Electronics Ltd | 3.17% |
| Voltas Ltd | 3.04% |
| Other Equities | 45.53% |
| Equity Holding Total | 99.13% |
| Cash & Other Receivables | 0.87% |
| Total | 100.00% |

*Includes "Partly Paid Shares"

Allocation - Top 10 Sectors[^]

[^]Industrywise classification as recommended by AMFI



Performance Report

| Period | MAFF | Scheme Benchmark* | Additional Benchmark** |
|---|--|-------------------|------------------------|
| Last 1 year | 44.62 | 35.30 | 30.28 |
| Since Inception | 30.28 | 20.32 | 19.57 |
| Value of Rs. 10000 invested (in Rs.) Since Inception | 19,635 | 16,031 | 15,776 |
| NAV as on 30th November, 2021 | 19.635 | | |
| Index Value 30th November, 2021 | Index Value of Scheme benchmark is 11,547.75 and S&P BSE Sensex (TRI) is 85,134.56 | | |
| Allotment Date | 14th May, 2019 | | |
| Scheme Benchmark | *Tier-1-Nifty 500 (TRI) Tier-2-Nifty 200 (TRI) | | |
| Additional Benchmark | **S&P BSE Sensex (TRI) | | |

Note: 1. Different Plans under the scheme has different expense structure. The reference and details provided here in are of Regular Plan - Growth Option
2. Fund manager : Mr. Gaurav Misra managing the scheme since May, 2019

SIP Performance

| Period | Since Inception | 1 Year |
|--|-----------------|---------|
| Total Amount Invested | 300,000 | 120,000 |
| MKT Value as on 30 Nov, 2021 | 469,650 | 142,846 |
| Fund Return[^] (%) | 38.58 | 37.14 |
| Benchmark Return[^] (%) | 29.61 | 25.11 |
| Add. Benchmark Return[^] (%) | 26.95 | 21.74 |

Past Performance may or may not be sustained in future.

Note: For computation of since inception returns (%) the allotment NAV has been taken as ₹10.00. The performance of other funds managed by the same fund manager is given in the respective page of the schemes and on page No. 55 & 56.

[^]The SIP returns are calculated by XIRR approach assuming investment of 10,000/- on the 1st working day of every month.

[^]Pursuant to Notice cum addendum dated March 27, 2021 the nomenclature of dividend option has been changed w.e.f. April 01, 2021.

MIRAE ASSET MIDCAP FUND - (MAMCF)

(Midcap Fund - An open ended equity scheme predominantly investing in mid cap stocks)

Monthly Factsheet as on 30 November, 2021

Fund Information

| | |
|----------------------------------|--|
| Fund Manager: | Mr. Ankit Jain |
| Allotment Date: | 29th July, 2019 |
| Benchmark: | Tier-1- Nifty Midcap 150 (TRI) Tier-2 - |
| Net AUM (₹Cr.) | 6,748.42 |
| Entry load: | NA |
| Exit load: | Please refer page no.12 |
| Plans Available: | Regular and Direct Plan |
| Minimum Investment Amount | Investors can invest under the scheme with a minimum investment of ₹5,000/- and in multiples of ₹1/- thereafter. |

Net Asset Value (NAV)

| | Direct | Regular |
|-------------------------|---------|---------|
| Growth | ₹21.224 | ₹20.456 |
| IDCW[^] | ₹21.226 | ₹20.448 |

Ratios[@] (Annualised)

| | |
|---|------------|
| Portfolio Turnover Ratio[^] | 0.50 times |
|---|------------|

[@]Please refer last page for details.
Since the fund has not completed 3 Years other ratios are not applicable.

Expense Ratio

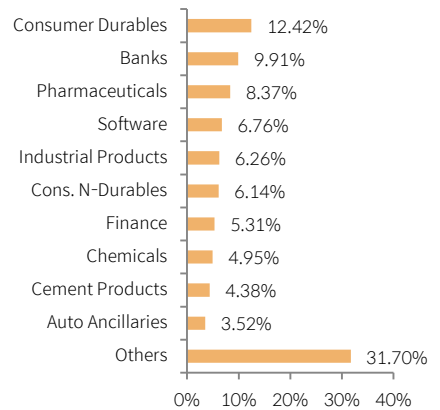
| | |
|---------------------|-------|
| Regular Plan | 1.77% |
| Direct Plan | 0.48% |

Portfolio Top 10 Holdings

| | |
|---------------------------------------|----------------|
| Equity Shares | |
| The Federal Bank Ltd | 3.60% |
| Axis Bank Ltd | 3.51% |
| Bharat Electronics Ltd | 3.26% |
| Voltas Ltd | 3.13% |
| Bharat Forge Ltd | 3.02% |
| Shriram Transport Finance Company Ltd | 2.97% |
| Mphasis Ltd | 2.96% |
| Jindal Steel & Power Ltd | 2.95% |
| SRF Ltd | 2.91% |
| NTPC Ltd | 2.83% |
| Other Equities | 68.58% |
| Equity Holding Total | 99.72% |
| Cash & Other Receivables | 0.28% |
| Total | 100.00% |

Allocation - Top 10 Sectors[^]

[^]Industrywise classification as recommended by AMFI



Performance Report

| Period | MAMCF | Scheme Benchmark [*] | Additional Benchmark ^{**} |
|---|--|-------------------------------|------------------------------------|
| Last 1 year | 54.63 | 51.38 | 30.28 |
| Since Inception | 35.73 | 31.37 | 20.63 |
| Value of Rs. 10000 invested (in Rs.) Since Inception | 20,456 | 18,948 | 15,518 |
| NAV as on 30th November, 2021 | 20.456 | | |
| Index Value 30th November, 2021 | Index Value of Scheme benchmark is 39,133.39 and S&P BSE Sensex (TRI) is 85,134.56 | | |
| Allotment Date | 29th July, 2019 | | |
| Scheme Benchmark | [*] Tier-1-Nifty Midcap 150 (TRI) Tier-2 - | | |
| Additional Benchmark | ^{**} S&P BSE Sensex (TRI) | | |

Note:1. Different Plans under the scheme has different expense structure. The reference and details provided here in are of Regular Plan - Growth Option
2. Fund manager : Mr. Ankit Jain managing the scheme since July, 2019

SIP Performance

| Period | Since Inception | 1 Year |
|--|-----------------|---------|
| Total Amount Invested | 280,000 | 120,000 |
| MKT Value as on 30 Nov, 2021 | 459,642 | 143,808 |
| Fund Return[^] (%) | 46.75 | 38.77 |
| Benchmark Return[^] (%) | 45.15 | 38.06 |
| Add. Benchmark Return[^] (%) | 28.62 | 21.74 |

Past Performance may or may not be sustained in future.

Note: For computation of since inception returns (%) the allotment NAV has been taken as ₹10.00. The performance of other funds managed by the same fund manager is given in the respective page of the schemes and on page No. 55 & 56.

[^]The SIP returns are calculated by XIRR approach assuming investment of 10,000/- on the 1st working day of every month.

[^]Pursuant to Notice cum addendum dated March 27, 2021 the nomenclature of dividend option has been changed w.e.f. April 01, 2021.

MIRAE ASSET GREAT CONSUMER FUND - (MAGCF)

(Sectoral/Thematic Fund - An open ended equity scheme following consumption theme)

Monthly Factsheet as on 30 November, 2021

Fund Information

| | |
|----------------------------------|---|
| Fund Manager: | Mr. Ankit Jain & Mr. Siddhant Chhabria |
| Allotment Date: | 29th March, 2011 |
| Benchmark: | Nifty India Consumption Index (TRI) |
| Net AUM (₹Cr.) | 1,596.82 |
| Entry load: | NA |
| Exit load: | Please refer page no.12 |
| Plans Available: | Regular and Direct Plan |
| Minimum Investment Amount | ₹5,000/- and in multiples of ₹1/- thereafter. Minimum Additional Application Amount: ₹1,000/- per application and in multiples of ₹1/- thereafter. |

Net Asset Value (NAV)

| | Direct | Regular |
|-------------------------|---------|---------|
| Growth | ₹62.118 | ₹55.004 |
| IDCW[^] | ₹51.734 | ₹21.434 |

Ratios[@] (Annualised)

| | |
|---|------------|
| Volatility | 19.56% |
| Beta | 1.04 |
| R Squared | 0.83 |
| Sharpe Ratio[#] | 0.73 |
| Information Ratio | 0.47 |
| Portfolio Turnover Ratio[^] | 0.71 times |

@Please refer last page for details.

Expense Ratio

| | |
|---------------------|-------|
| Regular Plan | 2.12% |
| Direct Plan | 0.54% |

Income Distribution cum capital withdrawal

| Record Date | IDCW (₹) | Face Value(₹) | NAV (₹) |
|-------------|---------------|---------------|---------|
| 17-Oct-17 | 0.50 per Unit | 10 | 16.940 |
| 12-Mar-18 | 1.00 per Unit | 10 | 17.383 |
| 06-Dec-18 | 1.50 per Unit | 10 | 17.052 |
| 16-Dec-19 | 1.50 per Unit | 10 | 17.187 |

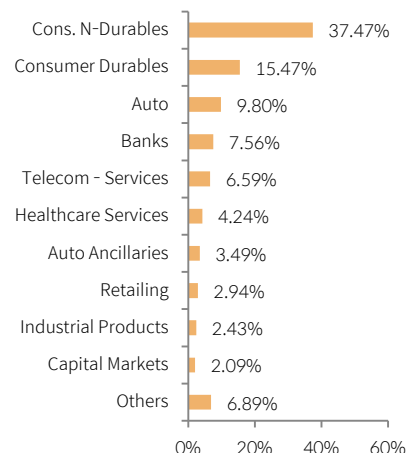
Past Performance may or may not be sustained in future.
Pursuant to payment of IDCW the NAV of the IDCW option of the scheme will fall to the extent of payout and statutory levy (if any).
IDCW history is for MAGCF - Regular Plan - IDCW Option

Portfolio Top 10 Holdings

| | |
|-------------------------------------|----------------|
| Equity Shares | |
| ITC Ltd | 6.72% |
| Bharti Airtel Ltd | 6.59% |
| TVS Motor Company Ltd | 4.60% |
| Hindustan Unilever Ltd | 4.57% |
| Asian Paints Ltd | 4.43% |
| Axis Bank Ltd | 3.82% |
| HDFC Bank Ltd | 3.74% |
| Britannia Industries Ltd | 3.55% |
| Titan Company Ltd | 3.02% |
| Marico Ltd | 2.92% |
| Other Equities | 55.03% |
| Equity Holding Total | 98.98% |
| Cash & Other Receivables | 1.02% |
| Total | 100.00% |

Allocation - Top 10 Sectors[^]

Domestic Equities Sectoral Allocation[^] (Top 10 holdings)
[^]Industrywise classification as recommended by AMFI



Performance Report

| Period | MAGCF | Scheme Benchmark [*] | Additional Benchmark ^{**} |
|---|---|-------------------------------|------------------------------------|
| Last 1 year | 40.51 | 31.38 | 30.28 |
| Last 3 years | 18.06 | 13.80 | 17.67 |
| Last 5 years | 18.96 | 15.75 | 17.80 |
| Since Inception | 17.30 | 15.41 | 12.33 |
| Value of Rs. 10000 invested (in Rs.) Since Inception | 55,004 | 46,244 | 34,626 |
| NAV as on 30th November, 2021 | 55.004 | | |
| Index Value 30th November, 2021 | Index Value of Scheme benchmark is 8,502.28 and S&P BSE Sensex (TRI) is 85,134.56 | | |
| Allotment Date | 29th March, 2011 | | |
| Scheme Benchmark | [*] Nifty India Consumption Index (TRI) | | |
| Additional Benchmark | ^{**} S&P BSE Sensex (TRI) | | |

Note: 1. Different Plans under the scheme has different expense structure. The reference and details provided here in are of Regular Plan - Growth Option
2. Fund manager : Mr. Ankit Jain & Mr. Siddhant Chhabria managing the scheme since October, 2016 & June 21, 2021

SIP Performance

| Period | Since Inception | 10 Years | 7 Years | 5 Years | 3 Years | 1 Year |
|--|-----------------|-----------|-----------|---------|---------|---------|
| Total Amount Invested | 1,280,000 | 1,200,000 | 840,000 | 600,000 | 360,000 | 120,000 |
| MKT Value as on 30 Nov, 2021 | 3,502,133 | 3,075,413 | 1,578,689 | 977,025 | 528,230 | 140,646 |
| Fund Return[®] (%) | 17.83 | 17.91 | 17.71 | 19.60 | 26.56 | 33.41 |
| Benchmark Return[®] (%) | 15.13 | 14.93 | 14.26 | 15.65 | 21.64 | 25.37 |
| Add. Benchmark Return[®] (%) | 14.93 | 15.25 | 16.28 | 18.67 | 23.90 | 21.74 |

Past Performance may or may not be sustained in future.

Note: For computation of since inception returns (%) the allotment NAV has been taken as ₹10.00. The performance of other funds managed by the same fund manager is given in the respective page of the schemes and on page No. 55 & 56.

[®]The SIP returns are calculated by XIRR approach assuming investment of 10,000/- on the 1st working day of every month.

[^]Pursuant to Notice cum addendum dated March 27, 2021 the nomenclature of dividend option has been changed w.e.f. April 01, 2021.

MIRAE ASSET HEALTHCARE FUND - (MAHCF)

(Sectoral/Thematic Fund - An open ended equity scheme investing in healthcare and allied sectors)

Monthly Factsheet as on 30 November, 2021



Fund Information

Fund Manager:
Mr. Vrijesh Kasera

Allotment Date: 02nd July, 2018

Benchmark: S&P BSE Healthcare Index (TRI)

Net AUM (₹Cr.) 1,844.95

Entry load: NA

Exit load: Please refer page no.12

Plans Available: Regular and Direct Plan

Minimum Investment Amount
₹5,000/- and in multiples of ₹1/- thereafter.
Minimum Additional Application Amount: ₹1,000/- per application and in multiples of ₹1/- thereafter.



Net Asset Value (NAV)

| | Direct | Regular |
|-------------------------|---------|---------|
| Growth | ₹24.562 | ₹23.254 |
| IDCW[^] | ₹24.554 | ₹23.251 |



Ratios[®] (Annualised)

| | |
|---|------------|
| Volatility | 20.03% |
| Beta | 0.90 |
| R Squared | 0.97 |
| Sharpe Ratio[#] | 1.15 |
| Information Ratio | 1.99 |
| Portfolio Turnover Ratio[^] | 0.32 times |

@Please refer last page for details.



Expense Ratio

| | |
|---------------------|-------|
| Regular Plan | 2.06% |
| Direct Plan | 0.55% |



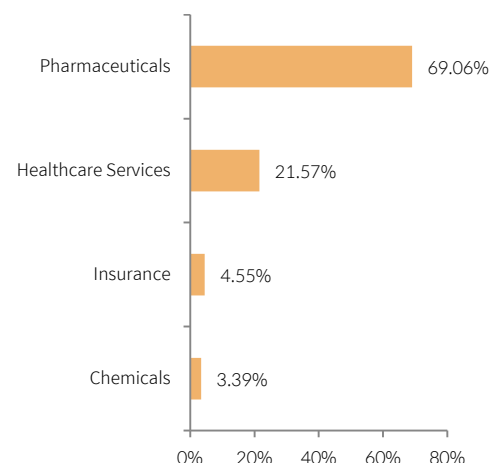
Portfolio Top 10 Holdings

| | |
|-------------------------------------|----------------|
| Equity Shares | |
| Sun Pharmaceutical Industries Ltd | 12.73% |
| Dr. Reddy's Laboratories Ltd | 8.90% |
| Apollo Hospitals Enterprise Ltd | 8.70% |
| Divi's Laboratories Ltd | 8.21% |
| Cipla Ltd | 7.37% |
| Torrent Pharmaceuticals Ltd | 5.72% |
| IPCA Laboratories Ltd | 4.30% |
| Fortis Healthcare Ltd | 4.16% |
| Gland Pharma Ltd | 3.34% |
| Lupin Ltd | 3.27% |
| Other Equities | 31.87% |
| Equity Holding Total | 98.56% |
| Cash & Other Receivables | 1.44% |
| Total | 100.00% |



Allocation [^]

[^]Industrywise classification as recommended by AMFI



Performance Report

| Period | MAHCF | Scheme Benchmark [*] | Additional Benchmark ^{**} |
|---|--|-------------------------------|------------------------------------|
| Last 1 year | 30.98 | 25.96 | 30.28 |
| Last 3 year | 30.39 | 21.98 | 17.67 |
| Since Inception | 28.02 | 20.17 | 16.45 |
| Value of Rs. 10000 invested (in Rs.) Since Inception | 23,254 | 18,735 | 16,826 |
| NAV as on 30th November, 2021 | 23.254 | | |
| Index Value 30th November, 2021 | Index Value of Scheme benchmark is 28,846.64 and S&P BSE Sensex (TRI) is 85,134.56 | | |
| Allotment Date | 02nd July, 2018 | | |
| Scheme Benchmark | [*] S&P BSE Healthcare Index (TRI) | | |
| Additional Benchmark | ^{**} S&P BSE Sensex (TRI) | | |

Note:1. Different Plans under the scheme has different expense structure. The reference and details provided here in are of Regular Plan - Growth Option
2. Fund manager : Mr. Vrijesh Kasera managing the scheme since July 02, 2018



SIP Performance

| Period | Since Inception | 3 Year | 1 Year |
|--|-----------------|---------|---------|
| Total Amount Invested | 400,000 | 360,000 | 120,000 |
| MKT Value as on 30 Nov, 2021 | 706,416 | 618,289 | 135,013 |
| Fund Return[®] (%) | 36.05 | 38.52 | 24.06 |
| Benchmark Return[®] (%) | 28.58 | 31.21 | 17.21 |
| Add. Benchmark Return[®] (%) | 22.40 | 23.90 | 21.74 |

Past Performance may or may not be sustained in future.

Note: For computation of since inception returns (%) the allotment NAV has been taken as ₹10.00. The performance of other funds managed by the same fund manager is given in the respective page of the schemes and on page No. 55, 56 & 58.

[®]The SIP returns are calculated by XIRR approach assuming investment of ₹10,000/- on the 1st working day of every month.

[^]Pursuant to Notice cum addendum dated March 27, 2021 the nomenclature of dividend option has been changed w.e.f. April 01, 2021.

MIRAE ASSET BANKING AND FINANCIAL SERVICES FUND - (MABFSF)

(Sectoral / Thematic Fund - An open-ended equity scheme investing in Banking & Financial Services Sector)

Monthly Factsheet as on 30 November, 2021



Fund Information

Fund Manager:

Mr. Harshad Borawake &
Mr. Gaurav Kochar

Allotment Date: 11th December, 2020

Benchmark: Nifty Financial Services Index (TRI)

Net AUM (₹Cr.) 838.18

Entry load: NA

Exit load: Please refer page no.12

Plans Available: Regular and Direct Plan

Minimum Investment Amount

₹5,000/- and in multiples of ₹1/- thereafter.
Minimum Additional Application Amount: ₹1,000/- per application and in multiples of ₹1/- thereafter.



Net Asset Value (NAV)

| | Direct | Regular |
|-------------------------|---------|---------|
| Growth | ₹12.409 | ₹12.193 |
| IDCW[^] | ₹12.380 | ₹12.191 |



Expense Ratio

| | |
|---------------------|-------|
| Regular Plan | 2.34% |
| Direct Plan | 0.63% |



Portfolio Top 10 Holdings

Equity Shares

| | |
|----------------------------------|--------|
| HDFC Bank Ltd | 20.36% |
| ICICI Bank Ltd | 16.99% |
| State Bank of India | 9.46% |
| Axis Bank Ltd | 8.93% |
| HDFC Ltd | 8.62% |
| Kotak Mahindra Bank Ltd | 4.82% |
| The Federal Bank Ltd | 4.06% |
| SBI Life Insurance Company Ltd | 3.75% |
| UTI Asset Management Company Ltd | 2.50% |
| Bajaj Finserv Ltd | 2.29% |
| Other Equities | 17.29% |

Equity Holding Total 99.07%

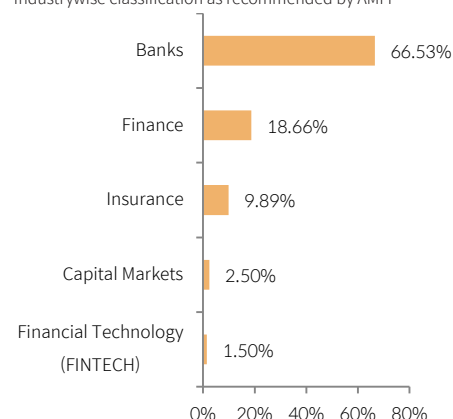
Cash & Other Receivables 0.93%

Total 100.00%



Allocation - Top 10 Sectors[^]

[^]Industrywise classification as recommended by AMFI



Performance Report

| Period | MABFSF | Scheme Benchmark [*] | Additional Benchmark ^{**} |
|--|---|-------------------------------|------------------------------------|
| 6 Months (simple annualised) | 8.14 | 11.11 | 21.01 |
| NAV as on 30th November, 2021 | 12.193 | | |
| Index Value 30th November, 2021 | Index Value of benchmark is 21,413.00 and S&P BSE Sensex (TRI) is 85,134.56 | | |
| Allotment Date | 11th Dec, 2020 | | |
| Scheme Benchmark | [*] Nifty Financial Services Index (TRI) | | |
| Additional Benchmark | ^{**} S&P BSE Sensex (TRI) | | |

Note: 1. Different Plans under the scheme has different expense structure. The reference and details provided here in are of Regular Plan - Growth Option

2. Fund manager : Mr. Harshad Borawake managing the scheme since 11th December, 2020 & Mr. Gaurav Kochar since 11th December, 2020.

Past Performance may or may not be sustained in future.

Note: For computation of since inception returns (%) the allotment NAV has been taken as ₹10.00. The performance of other funds managed by the same fund manager is given in the respective page of the schemes and on page No. 55.

[^]Pursuant to Notice cum addendum dated March 27, 2021 the nomenclature of dividend option has been changed w.e.f. April 01, 2021.

Mirae Asset Debt Snapshot

November 2021

| | Fund Name | Mirae Asset Overnight Fund | Mirae Asset Cash Management Fund | Mirae Asset Ultra Short Duration Fund | Mirae Asset Savings Fund | Mirae Asset Money Market Fund |
|----------------------|--------------------------|---|---|--|---|---|
| | Type of Scheme | An open ended debt scheme investing in overnight securities. A relatively low interest rate risk and relatively low credit risk | An open ended liquid scheme. A relatively low interest rate risk and moderate credit risk | An Open ended ultra-short term debt scheme investing in instruments such that the Macaulay duration* of the portfolio is between 3 months to 6 months (*please refer to page no.33 of the SID). A relatively low interest rate risk and moderate credit risk | An open ended low duration debt scheme investing in instruments with Macaulay duration* of the portfolio between 6 months and 12 months (*Refer page no. 33 of the SID). A moderate interest rate risk and moderate credit risk | An Open ended debt scheme investing in money market instruments. A relatively low interest rate risk and moderate credit risk |
| Quants | Net AUM ₹Crores | 551.56 | 4350.53 | 239.69 | 1033.53 | 118.74 |
| | YTM | 3.43% | 3.53% | 3.82% | 4.08% | 3.81% |
| | Average Maturity | 0.99 Days | 27.75 Days | 95.77 Days | 209.16 Days | 92.78 Days |
| | Modified Duration | 0.00 Year | 0.08 Year | 0.26 Year | 0.53 Year | 0.25 Year |
| | Macaulay Duration | 0.00 Year | 0.08 Year | 0.26 Year | 0.55 Year | 0.25 Year |
| Portfolio Statistics | Sovereign | NA | 22.71% | 31.18% | 18.89% | 25.27% |
| | AAA | NA | 5.53% | 14.74% | 33.52% | NA |
| | AAA (CE) | NA | NA | NA | NA | NA |
| | AA+ | NA | NA | NA | NA | NA |
| | AA | NA | NA | 4.21% | 5.34% | NA |
| | AA(SO) | NA | NA | NA | NA | NA |
| | AA- | NA | NA | NA | 1.47% | NA |
| | A1+ | NA | 58.64% | 48.83% | 27.33% | 59.75% |
| | A and Below | NA | NA | NA | NA | NA |
| | Cash & Others | 100% | 13.11% | 1.04% | 13.44% | 14.98% |

Data as on 30th November 2021

Mirae Asset Debt Snapshot

November 2021

| Fund Name | | Mirae Asset Short Term Fund | Mirae Asset Banking and PSU Debt Fund | Mirae Asset Corporate Bond Fund | Mirae Asset Dynamic Bond Fund |
|----------------------|-------------------|--|--|--|---|
| Type of Scheme | | An open-ended short term debt scheme investing in instruments such that the Macaulay duration of the portfolio is between 1 year to 3 years (please refer to page no. 31 of the SID). A relatively high interest rate risk and relatively high credit risk | An open ended debt scheme predominantly investing in debt instruments of banks, Public Sector Undertakings, Public Financial Institutions and Municipal Bonds. A relatively high interest rate risk and moderate credit risk | An open ended debt scheme predominantly investing in AA+ and above rated corporate bonds. A relatively high interest rate risk and relatively high credit risk | An Open ended dynamic debt scheme investing across duration. A relatively high interest rate risk and relatively high credit risk |
| Quants | Net AUM ₹Crores | 646.60 | 188.46 | 127.08 | 284.59 |
| | YTM | 4.82% | 4.85% | 4.93% | 6.14% |
| | Average Maturity | 1.87 Years | 2.32 Years | 1.90 Years | 5.29 Years |
| | Modified Duration | 1.64 years | 1.95 Years | 1.66 Years | 4.13 Years |
| | Macaulay Duration | 1.72 Years | 2.06 Years | 1.75 Years | 4.39 Years |
| Portfolio Statistics | Sovereign | 25.56% | 7.95% | 3.93% | 52.22% |
| | AAA | 53.41% | 69.24% | 85.67% | 47.02% |
| | AAA (CE) | NA | 2.78% | NA | NA |
| | AA+ | NA | NA | NA | NA |
| | AA | NA | NA | NA | NA |
| | AA(SO) | NA | NA | NA | NA |
| | AA- | 1.56% | NA | NA | NA |
| | A1+ | 11.54% | 12.45% | NA | NA |
| | A and Below | NA | NA | NA | NA |
| | Cash & Others | 7.93% | 7.57% | 10.39% | 0.76% |

Data as on 30th November 2021

MIRAE ASSET OVERNIGHT FUND - (MAONF)

(Overnight Fund - An open ended debt scheme investing in overnight securities)
A relatively low interest rate risk and relatively low credit risk

Monthly Factsheet as on 30 November, 2021



Fund Information

| | |
|----------------------------------|---|
| Fund Manager: | Mr. Abhishek Iyer |
| Allotment Date: | 15th October, 2019 |
| Benchmark: | CRISIL Overnight Index |
| Net AUM (₹Cr.) | 551.56 |
| Entry load: | NA |
| Exit load: | NIL |
| Plans Available: | Regular and Direct Plan |
| Minimum Investment Amount | ₹5,000/- and in multiples of ₹1/- thereafter. Minimum Additional Application Amount: ₹1,000/- per application and in multiples of ₹1/- thereafter. |



Net Asset Value (NAV)

| | Direct | Regular |
|----------------------|-------------|-------------|
| Growth | ₹1,077.0859 | ₹1,074.8443 |
| Daily IDCW^ | ₹1,000.0006 | ₹1,000.0000 |
| Weekly IDCW^ | ₹1,000.5352 | ₹1,000.5197 |
| Monthly IDCW^ | ₹1,000.5340 | ₹1,000.5197 |



Quantitative: Debt

| | |
|----------------------------------|-----------|
| Weighted Average Maturity | 0.99 Days |
| Modified Duration | 0.00 Yrs |
| Macauley Duration | 0.00 Yrs |
| Yield to Maturity | 3.43% |



Expense Ratio

| | |
|---------------------|-------|
| Regular Plan | 0.21% |
| Direct Plan | 0.12% |



Income Distribution cum capital withdrawal

| Record Date | Individual | IDCW (₹) Per unit Corporate) | Cum NAV (₹) |
|-------------|------------|------------------------------|-------------|
| 24-Aug-21 | 2.4053 | 2.4053 | 1,002.4053 |
| 24-Sep-21 | 2.5724 | 2.5724 | 1,002.5724 |
| 25-Oct-21 | 2.6436 | 2.6436 | 1,002.6436 |
| 24-Nov-21 | 2.6539 | 2.6539 | 1,002.6539 |

Face value ₹1000/-
Past Performance may or may not be sustained in future.
Pursuant to payment of IDCW the NAV of the IDCW option of the scheme will fall to the extent of payout and statutory levy (if any).
IDCW history is for MAONF - Regular Plan - Monthly IDCW Option

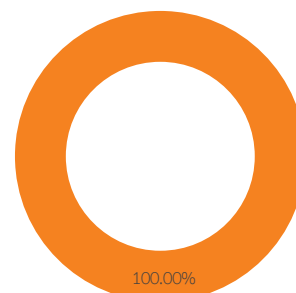


Portfolio Holdings

| | |
|---|----------------|
| Cash & Other Receivables | |
| TREPS / Repo Net Receivables/ (Payables) | 99.35% |
| Cash & Other Receivables Total | 0.65% |
| Total | 100.00% |



Overall Asset Allocation



■ Cash & Other Receivables



Performance Report

| Period | MAONF | Scheme Benchmark* | Additional Benchmark** |
|---|---|-------------------|------------------------|
| Last 7 Days | 3.16 | 3.29 | 2.96 |
| Last 15 Days | 3.24 | 3.44 | 3.13 |
| Last 30 Days | 3.22 | 3.40 | 3.76 |
| Last 1 year | 3.13 | 3.25 | 3.49 |
| Since Inception | 3.45 | 3.50 | 4.88 |
| Value of Rs. 10000 invested (in Rs.) Since Inception | 10,748 | 10,760 | 11,067 |
| NAV as on 30th November, 2021 | 1,074.8443 | | |
| Index Value 30th November, 2021 | Index Value of benchmark is 2,840.50 and CRISIL 1 Year T-Bill is 6,246.02 | | |
| Allotment Date | 15th October, 2019 | | |
| Scheme Benchmark | *CRISIL Overnight Index | | |
| Additional Benchmark | **CRISIL 1 Year T-Bill | | |

Note: 1. Different Plans under the scheme has different expense structure. The reference and details provided here in are of Regular Plan - Growth Option.
2. Fund manager : Mr. Abhishek Iyer managing the scheme since December 28, 2020.

Past Performance may or may not be sustained in future.

Note: For computation of since inception returns (%) the allotment NAV has been taken as ₹1000. The performance of other funds managed by the same fund manager is given in the respective page of the schemes and on page No. 55, 56, & 57.

*Pursuant to Notice cum addendum dated March 27, 2021 the nomenclature of dividend option has been changed w.e.f. April 01, 2021.

MIRAE ASSET CASH MANAGEMENT FUND - (MACMF)

(Liquid Fund - An open ended liquid scheme)

A relatively low interest rate risk and moderate credit risk

Monthly Factsheet as on 30 November, 2021



Fund Information

Fund Manager:

Mr. Mahendra Jajoo & Mr. Abhishek Iyer

Allotment Date:

12th January, 2009

Benchmark:

CRISIL Liquid Fund Index

Net AUM (₹Cr.)

4,350.53

Entry load:

NA

Exit load:

| Day of redemption / switch from the date of applicable NAV | Exit load as a % of redemption / switch proceeds |
|--|--|
| Day 1 | 0.0070% |
| Day 2 | 0.0065% |
| Day 3 | 0.0060% |
| Day 4 | 0.0055% |
| Day 5 | 0.0050% |
| Day 6 | 0.0045% |
| Day 7 onwards | 0.0000% |

Plans Available:

Regular and Direct Plan

Minimum Investment Amount

₹5,000/- and in multiples of ₹1/- thereafter.
Minimum Additional Application Amount: ₹1,000/- per application and in multiples of ₹1/- thereafter.



Net Asset Value (NAV)

| | Direct | Regular |
|---------------|-------------|-------------|
| Growth | ₹2,220.5474 | ₹2,190.8948 |
| Daily IDCW^ | ₹1,075.8332 | ₹1,066.4347 |
| Weekly IDCW^ | ₹1,216.9137 | ₹1,153.2008 |
| Monthly IDCW^ | ₹1,135.3119 | ₹1,152.9527 |



Quantitative: Debt

| | |
|---------------------------|------------|
| Weighted Average Maturity | 27.75 Days |
| Modified Duration | 0.08 Yrs |
| Macaulay Duration | 0.08 Yrs |
| Yield to Maturity | 3.53% |



Expense Ratio

| | |
|--------------|-------|
| Regular Plan | 0.27% |
| Direct Plan | 0.17% |



Income Distribution cum capital withdrawal

| Record Date | IDCW (₹) Per unit Individual | IDCW (₹) Per unit Corporate) | Cum NAV (₹) |
|-------------|------------------------------|------------------------------|-------------|
| 24-Aug-21 | 3.0809 | 3.0809 | 1,155.3837 |
| 24-Sep-21 | 2.9656 | 2.9656 | 1,155.2684 |
| 25-Oct-21 | 2.9902 | 2.9902 | 1,155.2930 |
| 24-Nov-21 | 3.2922 | 3.2922 | 1,155.5950 |

Face value ₹1000/-

Past Performance may or may not be sustained in future.

Pursuant to payment of IDCW the NAV of the IDCW option of the scheme will fall to the extent of payout and statutory levy (if any).
IDCW history is for MACMF - Regular Plan - IDCW Option

Past Performance may or may not be sustained in future.

Note: For computation of since inception returns (%) the allotment NAV has been taken as ₹1000.00. Returns (%) for less than 1 year are calculated on simple annualized basis. The performance of other funds managed by the same fund manager is given in the respective page of the schemes and on page No. 55, 56, & 57.

*Pursuant to Notice cum addendum dated March 27, 2021 the nomenclature of dividend option has been changed w.e.f. April 01, 2021.



Portfolio Holdings

Commercial Paper

| | |
|---|-------|
| Small Industries Dev Bank of India (28/12/2021) | 3.82% |
| Indian Oil Corporation Ltd (10/12/2021) | 2.30% |
| IGH Holdings Private Ltd (09/12/2021) | 2.30% |
| Chennai Petroleum Corporation Ltd (17/12/2021) | 2.29% |
| IIFL Wealth Prime Ltd (15/12/2021) | 2.29% |
| Export Import Bank of India (21/12/2021) | 2.29% |
| IIFL Wealth Prime Ltd (20/12/2021) | 2.29% |
| Reliance Industries Ltd (11/01/2022) | 2.29% |

Commercial Paper Total 54.62%

Treasury Bill

| | |
|-----------------------------|-------|
| 182 Days Tbill (02/12/2021) | 6.89% |
| 182 Days Tbill (16/12/2021) | 4.47% |
| 91 Days Tbill (02/12/2021) | 3.45% |
| 91 Days Tbill (13/01/2022) | 2.29% |
| 182 Days Tbill (30/12/2021) | 1.60% |
| 364 Days Tbill (13/01/2022) | 1.14% |

Treasury Bill Total 22.71%

Corporate Bond

| | |
|--|-------|
| 7.17% National Highways Auth Of Ind (23/12/2021) | 4.37% |
| 8.6% NABARD (31/01/2022) | 1.16% |

Corporate Bond Total 5.53%

Certificate of Deposit

| | |
|--|-------|
| HDFC Bank Ltd (01/12/2021) | 2.30% |
| Export Import Bank of India (01/12/2021) | 1.15% |
| Axis Bank Ltd (31/01/2022) | 0.57% |

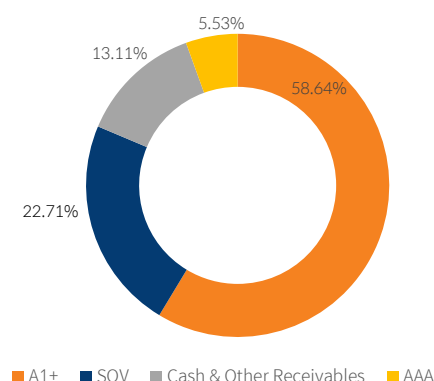
Certificate of Deposit Total 4.02%

Cash & Other Receivables Total 13.11%

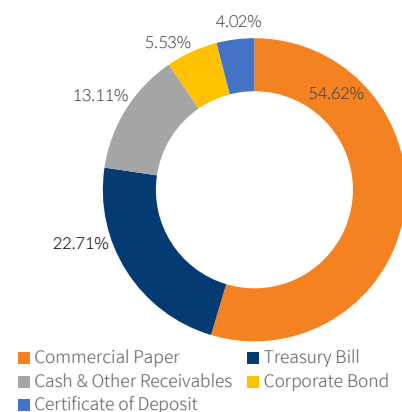
Total 100.00%



Rating Profile



Overall Asset Allocation



Performance Report

| Period | MACMF | Scheme Benchmark* | Additional Benchmark** |
|--|---|-------------------|------------------------|
| Last 7 days | 3.58 | 3.85 | 2.96 |
| Last 15 days | 3.38 | 3.69 | 3.13 |
| Last 30 days | 3.55 | 3.97 | 3.76 |
| Last 1 year | 3.28 | 3.57 | 3.49 |
| Last 3 years | 4.79 | 5.13 | 5.82 |
| Last 5 years | 5.64 | 5.89 | 5.91 |
| Since Inception | 6.27 | 6.91 | 6.13 |
| Value of Rs. 10000 invested (in Rs.) Since Inception | 21,909 | 23,665 | 21,529 |
| NAV as on 30th November, 2021 | 2,190.8948 | | |
| Index Value 30th November, 2021 | Index Value of benchmark is 3,501.55 and CRISIL 1 Year T-Bill is 6,246.02 | | |
| Allotment Date | 12th January, 2009 | | |
| Scheme Benchmark | *CRISIL Liquid Fund Index | | |
| Additional Benchmark | **CRISIL 1 Year T-Bill | | |

Note: 1. Different Plans under the scheme has different expense structure. The reference and details provided here in are of Regular Plan - Growth Option.

2. Fund manager : Mr. Mahendra Jajoo (since September 08, 2016) and Mr. Abhishek Iyer (since December 28, 2020)

MIRAE ASSET ULTRA SHORT DURATION FUND - (MAUSDF)

MIRAE ASSET
Mutual Fund

(An Open ended ultra-short term debt scheme investing in instruments such that the Macaulay duration* of the portfolio is between 3 months to 6 months (*please refer to page no.33 of SID)
A relatively low interest rate risk and moderate credit risk

Monthly Factsheet as on 30 November, 2021

Fund Information

| | |
|----------------------------------|---|
| Fund Manager: | Mr. Mahendra Jajoo |
| Allotment Date: | 07th October, 2020 |
| Benchmark: | NIFTY Ultra Short Duration Debt Index |
| Net AUM (₹Cr.) | 239.69 |
| Entry load: | NA |
| Exit load: | NIL |
| Plans Available: | Regular and Direct Plan |
| Minimum Investment Amount | ₹5,000/- and in multiples of ₹1/- thereafter. Minimum Additional Application Amount: ₹1,000/- per application and in multiples of ₹1/- thereafter. |

Net Asset Value (NAV)

| | Direct | Regular |
|---------------|-------------|-------------|
| Growth | ₹1,043.2776 | ₹1,040.3639 |
| IDCW* | ₹1,043.3577 | ₹1,040.0326 |

Quantitative: Debt

| | |
|----------------------------------|------------|
| Weighted Average Maturity | 95.77 Days |
| Modified Duration | 0.26 Yrs |
| Macaulay Duration | 0.26 Yrs |
| Yield to Maturity | 3.82% |

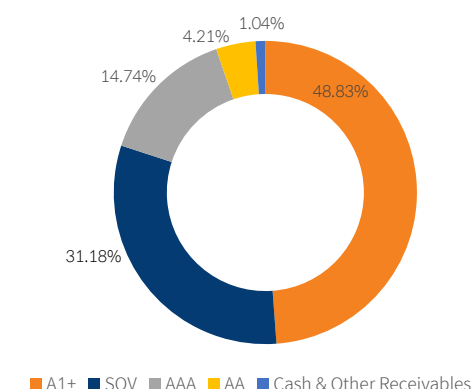
Expense Ratio

| | |
|---------------------|-------|
| Regular Plan | 0.47% |
| Direct Plan | 0.26% |

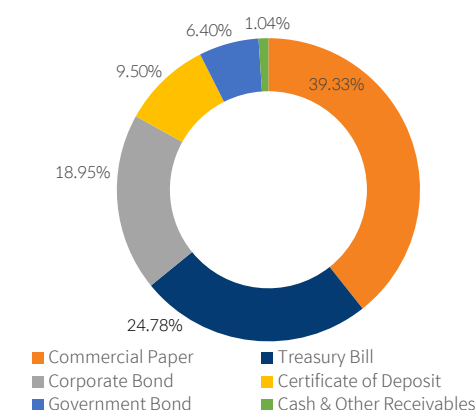
Portfolio Holdings

| | |
|--|----------------|
| Commercial Paper | |
| IIFL Wealth Prime Ltd (25/02/2022) | 8.25% |
| Export Import Bank of India (30/12/2021) | 6.24% |
| Reliance Industries Ltd (28/02/2022) | 6.20% |
| Commercial Paper Total | 39.33% |
| Treasury Bill | |
| 364 Days Tbill (24/02/2022) | 6.21% |
| 364 Days Tbill (03/03/2022) | 6.20% |
| 364 Days Tbill (17/03/2022) | 6.19% |
| Treasury Bill Total | 24.78% |
| Corporate Bond | |
| 9.25% Manappuram Finance Ltd (14/02/2022) | 4.21% |
| 6.6% REC Ltd (21/03/2022) | 4.20% |
| 7.17% National Highways Auth Of Ind (23/12/2021) | 4.18% |
| 7.35% Power Finance Corporation Ltd (15/10/2022) | 2.13% |
| Corporate Bond Total | 18.95% |
| Certificate of Deposit | |
| RBL Bank Ltd (28/02/2022) | 5.37% |
| IDFC First Bank Ltd (14/03/2022) | 4.13% |
| Certificate of Deposit Total | 9.50% |
| Government Bond | |
| 8.15% GOI (11/06/2022) | 6.40% |
| Government Bond Total | 6.40% |
| Cash & Other Receivables Total | 1.04% |
| Total | 100.00% |

Rating Profile



Overall Asset Allocation



Performance Report

| Period | MAUSDF | Scheme Benchmark* | Additional Benchmark** |
|---|---|-------------------|------------------------|
| Last 1 year | 3.39 | 3.87 | 3.49 |
| Since Inception | 3.51 | 3.96 | 3.56 |
| Value of Rs. 10000 invested (in Rs.) Since Inception | 10,404 | 10,456 | 10,410 |
| NAV as on 30th November, 2021 | 1,040.3639 | | |
| Index Value 30th November, 2021 | Index Value of benchmark is 4,372.40 and CRISIL 1 Year T-Bill is 6,246.02 | | |
| Allotment Date | 07th October, 2020 | | |
| Scheme Benchmark | *Nifty Ultra Short Duration Debt Index | | |
| Additional Benchmark | **CRISIL 1 Year T-Bill | | |

Note: 1. Different Plans under the scheme has different expense structure. The reference and details provided here in are of Regular Plan - Growth Option
2. Fund manager : Mr. Mahendra Jajoo managing the scheme since 07th October, 2020.

Past Performance may or may not be sustained in future.

Note: For computation of since inception returns (%) the allotment NAV has been taken as ₹1000. The performance of other funds managed by the same fund manager is given in the respective page of the schemes and on page No. 55, 56, & 57.

*Pursuant to Notice cum addendum dated March 27, 2021 the nomenclature of dividend option has been changed w.e.f. April 01, 2021.

MIRAE ASSET SAVINGS FUND - (MASF)

(Low Duration Fund - An Open ended low duration Debt Scheme investing in instruments with Macaulay duration of the portfolio between 6 months and 12 months (please refer to page no. 33 of SID)
A moderate interest rate risk and moderate credit risk

Monthly Factsheet as on 30 November, 2021



Fund Information

| | |
|----------------------------------|---|
| Fund Manager: | Mr. Mahendra Jajoo |
| Allotment Date: | 26th June, 2012 |
| Benchmark: | CRISIL Low Duration Debt Index |
| Net AUM (₹Cr.) | 1,033.53 |
| Entry load: | NA |
| Exit load: | NIL |
| Plans Available: | Regular Savings and Direct Plan |
| Minimum Investment Amount | ₹5,000/- and in multiples of ₹1/- thereafter. Minimum Additional Application Amount: ₹1,000/- per application and in multiples of ₹1/- thereafter. |



Net Asset Value (NAV)

| | Direct | Regular Savings |
|------------------------|-------------|-----------------|
| Growth | ₹1,941.0012 | ₹1,822.5623 |
| Daily IDCW^ | ₹1,208.9337 | ₹1,005.1646 |
| Weekly IDCW^ | ₹1,455.4291 | ₹1,107.3123 |
| Monthly IDCW^ | ₹1,160.4133 | ₹1,087.8016 |
| Quarterly IDCW^ | ₹1,008.1988 | ₹1,007.7711 |



Quantitative: Debt

| | |
|----------------------------------|-------------|
| Weighted Average Maturity | 209.16 Days |
| Modified Duration | 0.53 Yrs |
| Macaulay Duration | 0.55 Yrs |
| Yield to Maturity | 4.08% |



Expense Ratio

| | |
|---------------------|-------|
| Regular Plan | 0.93% |
| Direct Plan | 0.28% |



Income Distribution cum capital withdrawal

| Record Date | IDCW (₹) Per unit Individual | IDCW (₹) Per unit Corporate | Cum NAV (₹) |
|-------------|------------------------------|-----------------------------|-------------|
| 24-Aug-21 | 3.7288 | 3.7288 | 1,090.8651 |
| 24-Sep-21 | 2.5724 | 2.5724 | 1,002.5724 |
| 25-Oct-21 | 1.8198 | 1.8198 | 1,088.9561 |
| 24-Nov-21 | 2.5970 | 2.5970 | 1,089.7333 |
| 18-Oct-21 | 15.0000 | 15.0000 | 1,019.5715 |

Face value ₹1000/-
Past Performance may or may not be sustained in future.
Pursuant to payment of IDCW the NAV of the IDCW option of the scheme will fall to the extent of payout and statutory levy (if any).
IDCW history is for MASF - Regular Savings Plan - Monthly IDCW Option and Quarterly IDCW Option



Portfolio Holdings

| | |
|---|----------------|
| Corporate Bond | |
| 9.75% Manappuram Finance Ltd (31/12/2021) | 5.34% |
| 6.8% Hindustan Petroleum Corporation Ltd (15/12/2022) | 3.96% |
| 7.35% Power Finance Corporation Ltd (22/11/2022) | 2.48% |
| 7.93% NTPC Ltd (03/05/2022) | 2.46% |
| Corporate Bond Total | 39.18% |
| Commercial Paper | |
| ICICI Securities Ltd (16/03/2022) | 4.78% |
| Reliance Jio Infocomm Ltd (03/12/2021) | 2.42% |
| NABARD (25/01/2022) | 2.41% |
| The Ramco Cements Ltd (24/01/2022) | 2.41% |
| Commercial Paper Total | 21.84% |
| Government Bond | |
| 5.09% GOI (13/04/2022) | 4.86% |
| 8.15% GOI (11/06/2022) | 2.47% |
| 8.2% GOI (15/02/2022) | 2.44% |
| 5.63% GOI (12/04/2026) | 2.18% |
| Government Bond Total | 13.94% |
| Certificate of Deposit | |
| Small Industries Dev Bank of India (18/03/2022) | 2.39% |
| IDFC First Bank Ltd (14/03/2022) | 1.44% |
| Axis Bank Ltd (17/06/2022) | 1.18% |
| Certificate of Deposit Total | 5.49% |
| State Government Bond | |
| 8.60% Tamil Nadu SDL (06/03/2023) | 2.54% |
| State Government Bond Total | 2.54% |
| Treasury Bill | |
| 182 Days Tbill (02/12/2021) | 2.42% |
| Treasury Bill Total | 2.42% |
| Zero Coupon Bond | |
| Axis Finance Ltd (03/08/2022) | 0.83% |
| Bajaj Finance Ltd (05/04/2022) | 0.32% |
| Zero Coupon Bond Total | 1.15% |
| Cash & Other Receivables Total | 13.44% |
| Total | 100.00% |



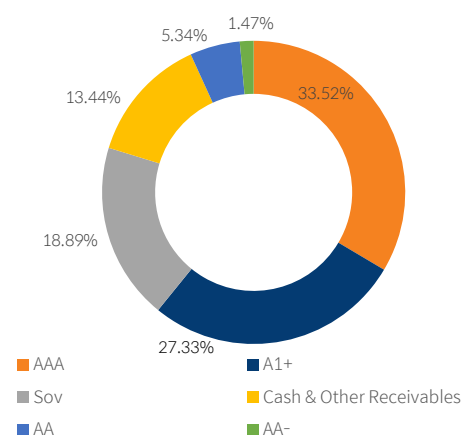
Performance Report

| Period | MASF | Scheme Benchmark* | Additional Benchmark** |
|---|--|-------------------|------------------------|
| Last 1 year | 3.05 | 4.18 | 2.38 |
| Last 3 years | 5.35 | 6.91 | 7.83 |
| Last 5 years | 5.57 | 6.93 | 5.12 |
| Since Inception | 6.57 | 8.11 | 7.09 |
| Value of Rs. 10000 invested (in Rs.) Since Inception | 18,226 | 20,865 | 19,085 |
| NAV as on 30th November, 2021 | 1,822.5623 | | |
| Index Value 30th November, 2021 | Index Value of benchmark is 6,429.82 and CRISIL 10 Year Gilt Index is 4,115.65 | | |
| Allotment Date | 26th June, 2012 | | |
| Scheme Benchmark | *CRISIL Low Duration Debt Index | | |
| Additional Benchmark | **CRISIL 10 Year Gilt Index | | |

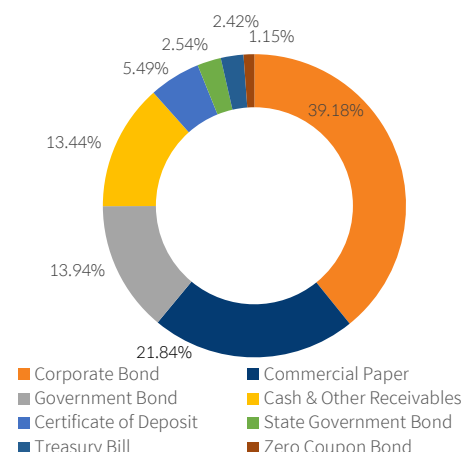
Note: 1. Different Plans under the scheme has different expense structure. The reference and details provided here in are of Regular Savings Plan - Growth Option.
2. Fund manager: Mr. Mahendra Jajoo managing the scheme since 8th September 2016.
3. Inception date of MASF is March 05 2008, however since inception returns are calculated from June 26, 2012 as there were no investors in the interim period in the institutional plan.



Rating Profile



Overall Asset Allocation



Past Performance may or may not be sustained in future.

Note: For computation of since inception returns (%) the allotment NAV has been taken as ₹1000. The performance of other funds managed by the same fund manager is given in the respective page of the schemes and on page No. 55, 56, & 57.

*Pursuant to Notice cum addendum dated March 27, 2021 the nomenclature of dividend option has been changed w.e.f. April 01, 2021.

MIRAE ASSET MONEY MARKET FUND - (MAMMF)

(Money Market Fund - An Open ended debt scheme investing in money market instruments)
A relatively low interest rate risk and moderate credit risk

Monthly Factsheet as on 30 November, 2021



Fund Information

Fund Manager:
Mr. Mahendra Jajoo

Allotment Date: 11th August, 2021

Benchmark: Nifty Money Market Index

Net AUM (₹Cr.): 118.74

Entry load: NA

Exit load: NIL

Plans Available: Regular and Direct Plan

Minimum Investment Amount
₹5,000/- and in multiples of ₹1/- thereafter.
Minimum Additional Application Amount: ₹1,000/- per application and in multiples of ₹1/- thereafter.



Net Asset Value (NAV)

| | Direct | Regular |
|---------------|-------------|-------------|
| Growth | ₹1,010.4206 | ₹1,009.1737 |
| IDCW* | ₹1,010.4180 | ₹1,009.1752 |



Quantitative: Debt

| | |
|----------------------------------|------------|
| Weighted Average Maturity | 92.78 Days |
| Modified Duration | 0.25 Yrs |
| Macaulay Duration | 0.25 Yrs |
| Yield to Maturity | 3.81% |



Expense Ratio

| | |
|---------------------|-------|
| Regular Plan | 0.64% |
| Direct Plan | 0.22% |



Portfolio Holdings

Commercial Paper

| | |
|--|-------|
| Reliance Industries Ltd (28/02/2022) | 8.35% |
| Godrej Agrovet Ltd (16/03/2022) | 8.33% |
| ICICI Securities Ltd (11/03/2022) | 8.33% |
| Network18 Media & Investments Ltd (30/06/2022) | 8.22% |
| LIC Housing Finance Ltd (12/08/2022) | 8.16% |

Commercial Paper Total **49.74%**

Treasury Bill

| | |
|-----------------------------|-------|
| 182 Days Tbill (16/12/2021) | 8.41% |
| 182 Days Tbill (30/12/2021) | 8.40% |

Treasury Bill Total **16.81%**

Certificate of Deposit

| | |
|---------------------------|--------|
| RBL Bank Ltd (28/02/2022) | 10.01% |
|---------------------------|--------|

Certificate of Deposit **10.01%**

Government Bond

| | |
|------------------------|-------|
| 5.09% GOI (13/04/2022) | 8.46% |
|------------------------|-------|

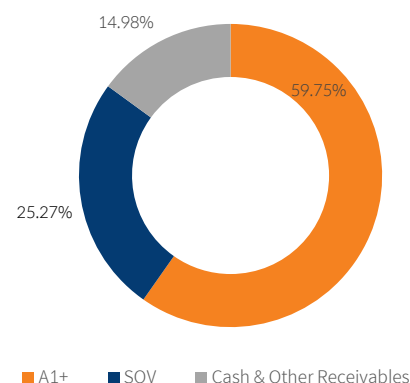
Government Bond Total **8.46%**

Cash & Other Receivables Total **14.98%**

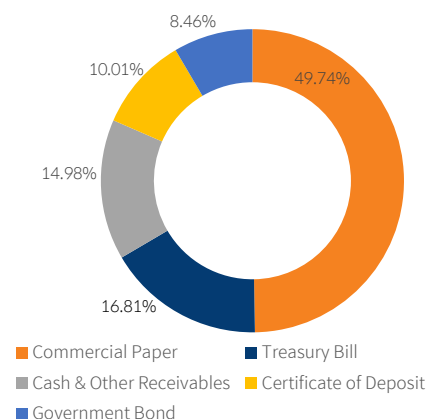
Total **100.00%**



Rating Profile



Overall Asset Allocation



Since the scheme is in existence for less than 6 Month, as per SEBI regulation performance of the scheme has not been shown. The performance of other funds managed by the same fund manager is given in the respective page of the schemes and on page No. 55, 56, & 57.

*Pursuant to Notice cum addendum dated March 27, 2021 the nomenclature of dividend option has been changed w.e.f. April 01, 2021.

MIRAE ASSET SHORT TERM FUND - (MASTF)

Short Duration Fund - An open ended short term debt scheme investing in instruments such that the Macaulay duration* of the portfolio is between 1 year to 3 years (please refer to page no. 31 of SID)
A relatively high interest rate risk and relatively high credit risk

Monthly Factsheet as on 30 November, 2021

Fund Information

| | |
|----------------------------------|---|
| Fund Manager: | Mr. Mahendra Jajoo & Mr. Amit Modani |
| Allotment Date: | 16th March, 2018 |
| Benchmark: | CRISIL Short Term Bond Fund Index |
| Net AUM (₹Cr.) | 646.60 |
| Entry load: | NA |
| Exit load: | If redeemed within 1 month (30 days) from the date of allotment - 0.25%; If redeemed after 1 month (30 days) from the date of allotment - Nil |
| Plans Available: | Regular and Direct Plan |
| Minimum Investment Amount | ₹5,000/- and in multiples of ₹1/- thereafter. Minimum Additional Application Amount: ₹1,000/- per application and in multiples of ₹1/- thereafter. |

Net Asset Value (NAV)

| | Direct | Regular |
|-------------------------|----------|----------|
| Growth | ₹13.1327 | ₹12.7547 |
| IDCW[^] | ₹13.1218 | ₹12.7575 |

Quantitative: Debt

| | |
|----------------------------------|----------|
| Weighted Average Maturity | 1.87 Yrs |
| Modified Duration | 1.64 Yrs |
| Macaulay Duration | 1.72 Yrs |
| Yield to Maturity | 4.82% |

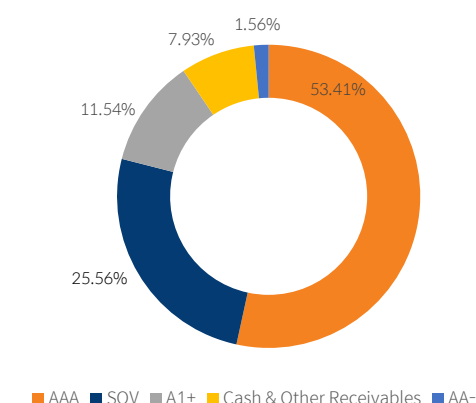
Expense Ratio

| | |
|---------------------|-------|
| Regular Plan | 1.15% |
| Direct Plan | 0.33% |

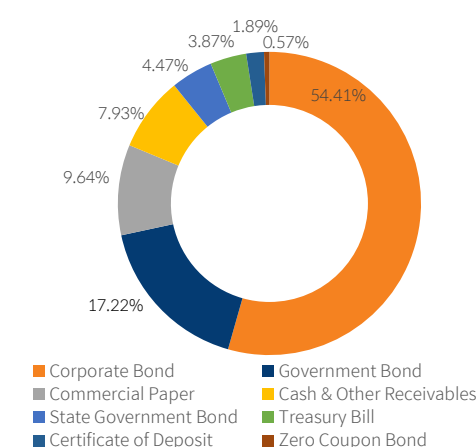
Portfolio Holdings

| | |
|---|----------------|
| Corporate Bond | |
| 5.79% REC Ltd (20/03/2024) | 3.91% |
| 5.35% LIC Housing Finance Ltd (20/03/2023) | 3.88% |
| 5.65% Bajaj Finance Ltd (10/05/2024) | 3.85% |
| 6.4% NABARD (31/07/2023) | 3.17% |
| 6.8% Hindustan Petroleum Corporation Ltd (15/12/2022) | 3.16% |
| 7% Hindustan Petroleum Corporation Ltd (14/08/2024) | 2.42% |
| 7.17% Reliance Industries Ltd (08/11/2022) | 2.37% |
| Corporate Bond Total | 54.41% |
| Government Bond | |
| 5.63% GOI (12/04/2026) | 14.30% |
| 5.09% GOI (13/04/2022) | 2.33% |
| Government Bond Total | 17.22% |
| Commercial Paper | |
| Reliance Jio Infocomm Ltd (03/12/2021) | 3.87% |
| Indian Oil Corporation Ltd (10/12/2021) | 3.86% |
| Commercial Paper Total | 9.64% |
| State Government Bond | |
| 7.37% Maharashtra SDL (14/09/2026) | 3.25% |
| 7.39% Maharashtra SDL (09/11/2026) | 1.22% |
| State Government Bond Total | 4.47% |
| Treasury Bill | |
| 182 Days Tbill (02/12/2021) | 3.87% |
| Treasury Bill Total | 3.87% |
| Certificate of Deposit | |
| Axis Bank Ltd (17/06/2022) | 1.89% |
| Certificate of Deposit Total | 1.89% |
| Zero Coupon Bond | |
| Axis Finance Ltd (03/08/2022) | 0.57% |
| Zero Coupon Bond Total | 0.57% |
| Cash & Other Receivables Total | 7.93% |
| Total | 100.00% |

Rating Profile



Overall Asset Allocation



Performance Report

| Period | MASTF | Scheme Benchmark* | Additional Benchmark** |
|---|--|-------------------|------------------------|
| Last 1 year | 3.18 | 4.43 | 2.38 |
| Last 3 year | 7.19 | 8.34 | 7.83 |
| Since Inception | 6.77 | 7.97 | 7.72 |
| Value of Rs. 10000 invested (in Rs.) Since Inception | 12,755 | 13,292 | 13,181 |
| NAV as on 30th November, 2021 | 12.7547 | | |
| Index Value 30th November, 2021 | Index Value of benchmark is 4,042.48 and CRISIL 10 Year Gilt Index is 4,115.65 | | |
| Allotment Date | 16th March, 2018 | | |
| Scheme Benchmark | *CRISIL Short Term Bond Fund Index | | |
| Additional Benchmark | **CRISIL 10 Year Gilt Index | | |

Note: 1. Different Plans under the scheme has different expense structure. The reference and details provided here in are of Regular Plan - Growth Option
2. Fund manager : Mr. Mahendra Jajoo & Mr. Amit Modani managing the scheme since 16th March, 2018 & since June 30, 2021 respectively.

Past Performance may or may not be sustained in future.

Note: For computation of since inception returns (%) the allotment NAV has been taken as ₹10.00. The performance of other funds managed by the same fund manager is given in the respective page of the schemes and on page No. 55, 56, & 57.

[^]Pursuant to Notice cum addendum dated March 27, 2021 the nomenclature of dividend option has been changed w.e.f. April 01, 2021.

MIRAE ASSET BANKING AND PSU DEBT FUND - (MABPDF)

(Banking and PSU Fund - An open ended debt scheme predominantly investing in debt instruments of banks, Public Sector Undertakings, Public Financial Institutions and Municipal Bonds)
A relatively high interest rate risk and moderate credit risk

Monthly Factsheet as on 30 November, 2021

Fund Information

| | |
|-------------------------|----------------------------------|
| Fund Manager: | Mr. Mahendra Jajoo |
| Allotment Date: | 24th July, 2020 |
| Benchmark: | NIFTY Banking and PSU Debt Index |
| Net AUM (₹Cr.) | 188.46 |
| Entry load: | NA |
| Exit load: | NIL |
| Plans Available: | Regular and Direct Plan |

Minimum Investment Amount
₹5,000/- and in multiples of ₹1/- thereafter.
Minimum Additional Application Amount: ₹1,000/- per application and in multiples of ₹1/- thereafter.

Net Asset Value (NAV)

| | Direct | Regular |
|-------------------------|----------|----------|
| Growth | ₹10.5874 | ₹10.5234 |
| IDCW[^] | ₹10.5873 | ₹10.5237 |

Quantitative: Debt

| | |
|----------------------------------|----------|
| Weighted Average Maturity | 2.32 Yrs |
| Modified Duration | 1.95 Yrs |
| Macaulay Duration | 2.06 Yrs |
| Yield to Maturity | 4.85% |

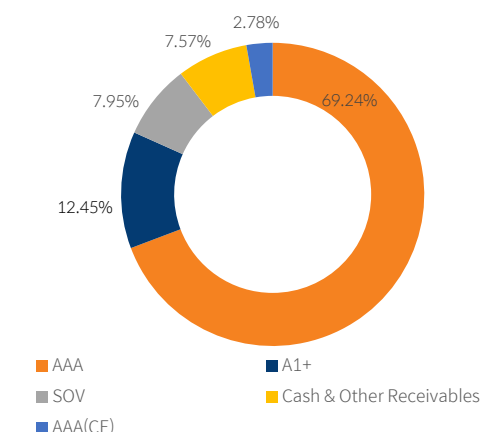
Expense Ratio

| | |
|---------------------|-------|
| Regular Plan | 0.82% |
| Direct Plan | 0.38% |

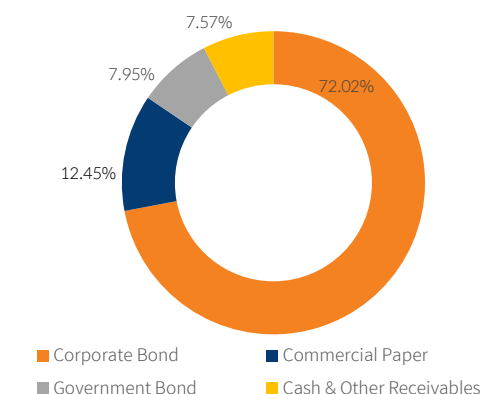
Portfolio Holdings

| | |
|--|----------------|
| Corporate Bond | |
| 4.64% Oil & Natural Gas Corporation Ltd (21/11/2023) | 7.93% |
| 7.62% Export Import Bank of India (01/09/2026) | 5.66% |
| 7% Hindustan Petroleum Corporation Ltd (14/08/2024) | 5.53% |
| 6.79% Housing & Urban Development Corporation Ltd (14/04/2023) | 5.45% |
| 6.75% Power Finance Corporation Ltd (22/05/2023) | 5.44% |
| 6.72% NABARD (14/04/2023) | 5.44% |
| 5.32% National Housing Bank (01/09/2023) | 5.35% |
| 5.9% REC Ltd (31/03/2025) | 5.34% |
| 4.9% Small Industries Dev Bank of India (18/08/2023) | 5.31% |
| 6.5% National Highways Auth Of Ind (11/04/2031) | 5.18% |
| 8.57% REC Ltd (21/12/2024) | 2.87% |
| 8.7% Power Grid Corporation of India Ltd (15/07/2023) | 2.81% |
| 7.52% NHPC Ltd (06/06/2024) | 2.79% |
| 8.62% Food Corporation Of India (22/03/2023) | 2.78% |
| 6.55% NTPC Ltd (17/04/2023) | 2.72% |
| 8.25% Indian Railway Finance Corporation Ltd (28/02/2024) | 1.41% |
| Corporate Bond Total | 72.02% |
| Commercial Paper | |
| Indian Oil Corporation Ltd (10/12/2021) | 7.95% |
| Small Industries Dev Bank of India (28/12/2021) | 4.50% |
| Commercial Paper Total | 12.45% |
| Government Bond | |
| 5.63% GOI (12/04/2026) | 7.95% |
| Government Bond Total | 7.95% |
| Cash & Other Receivables Total | 7.57% |
| Total | 100.00% |

Rating Profile



Overall Asset Allocation



Performance Report

| Period | MABPDF | Scheme Benchmark* | Additional Benchmark** |
|---|--|-------------------|------------------------|
| 1 Year | 3.37 | 4.17 | 2.38 |
| Since Inception | 3.84 | 5.10 | 2.49 |
| Value of Rs. 10000 invested (in Rs.) Since Inception | 10,523 | 10,697 | 10,339 |
| NAV as on 30th November, 2021 | 10.5234 | | |
| Index Value 30th November, 2021 | Index Value of benchmark is 4,631.79 and CRISIL 10 Year Gilt Index is 4,115.65 | | |
| Allotment Date | 24th July, 2020 | | |
| Scheme Benchmark | *Nifty Banking and PSU Debt Index | | |
| Additional Benchmark | **CRISIL 10 Year Gilt Index | | |

Note: 1. Different Plans under the scheme has different expense structure. The reference and details provided here in are of Regular Plan - Growth Option
2. Fund manager : Mr. Mahendra Jajoo managing the scheme since 24th July, 2020.

Past Performance may or may not be sustained in future.

Note: For computation of since inception returns (%) the allotment NAV has been taken as ₹10.00. The performance of other funds managed by the same fund manager is given in the respective page of the schemes and on page No. 55, 56, & 57.

[^]Pursuant to Notice cum addendum dated March 27, 2021 the nomenclature of dividend option has been changed w.e.f. April 01, 2021.

MIRAE ASSET DYNAMIC BOND FUND - (MADBF)

(Dynamic Bond Fund - An Open ended dynamic debt scheme investing across duration)
A relatively high interest rate risk and relatively high credit risk

Monthly Factsheet as on 30 November, 2021

Fund Information

| | |
|----------------------------------|---|
| Fund Manager: | Mr. Mahendra Jajoo |
| Allotment Date: | 24th March, 2017 |
| Benchmark: | Tier-1 - CRISIL Composite Bond Fund Index Tier-2 - Nifty PSU Bond Plus SDL Apr 2027 50:50 Index |
| Net AUM (₹Cr.) | 284.59 |
| Entry load: | NA |
| Exit load: | NIL |
| Plans Available: | Regular and Direct Plan |
| Minimum Investment Amount | ₹5,000/- and in multiples of ₹1/- thereafter. Minimum Additional Application Amount: ₹1,000/- per application and in multiples of ₹1/- thereafter. |

Net Asset Value (NAV)

| | Direct | Regular |
|-------------------------|----------|----------|
| Growth | ₹14.2909 | ₹13.5088 |
| IDCW[^] | ₹14.2909 | ₹13.5088 |

Quantitative: Debt

| | |
|----------------------------------|----------|
| Weighted Average Maturity | 5.29 Yrs |
| Modified Duration | 4.13 Yrs |
| Macaulay Duration | 4.39 Yrs |
| Yield to Maturity | 6.14% |

Expense Ratio

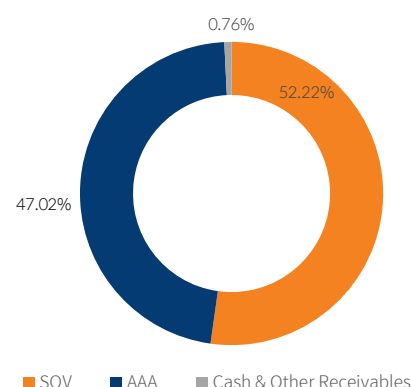
| | |
|---------------------|-------|
| Regular Plan | 1.11% |
| Direct Plan | 0.18% |

Portfolio Holdings

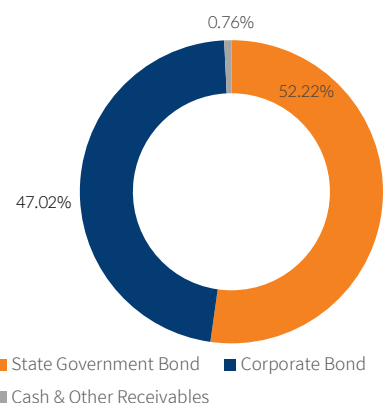
| | |
|---------------------------------------|---------------|
| State Government Bond | |
| 7.86% Karnataka SDL (15/03/2027) | 9.43% |
| 7.76% Madhya Pradesh SDL (01/03/2027) | 9.37% |
| 7.71% Gujarat SDL (01/03/2027) | 9.37% |
| 7.37% Maharashtra SDL (14/09/2026) | 8.67% |
| 7.85% Rajasthan SDL (15/03/2027) | 5.09% |
| 8.07% Rajasthan SDL (15/06/2026) | 3.79% |
| 7.52% Tamilnadu SDL (24/05/2027) | 3.71% |
| 7.39% Maharashtra SDL (09/11/2026) | 2.78% |
| State Government Bond Total | 52.22% |

| | |
|---|----------------|
| Corporate Bond | |
| 6.57% NABARD (01/06/2027) | 8.40% |
| 7.3% Power Grid Corporation of India Ltd (19/06/2027) | 8.14% |
| 7.83% Indian Railway Finance Corporation Ltd (19/03/2027) | 7.54% |
| 7.62% Export Import Bank of India (01/09/2026) | 7.50% |
| 6.09% Power Finance Corporation Ltd (27/08/2026) | 7.03% |
| 7.95% REC Ltd (12/03/2027) | 4.89% |
| 6.23% REC Ltd (31/10/2031) | 3.52% |
| Corporate Bond Total | 47.02% |
| Cash & Other Receivables Total | 0.76% |
| Total | 100.00% |

Rating Profile



Overall Asset Allocation



Performance Report

| Period | MADBF | Scheme Benchmark* | Additional Benchmark** |
|---|---|-------------------|------------------------|
| Last 1 year | 2.68 | 4.03 | 2.38 |
| Last 3 years | 8.30 | 9.39 | 7.83 |
| Since Inception | 6.62 | 7.87 | 5.91 |
| Value of Rs. 10000 invested (in Rs.) Since Inception | 13,509 | 14,264 | 13,088 |
| NAV as on 30th November, 2021 | 13.5088 | | |
| Index Value 30th November, 2021 | Index Value of benchmark is 3,999.82 and CRISIL 10 Year Gilt Index is 4,115.65 | | |
| Allotment Date | 24th March, 2017 | | |
| Scheme Benchmark | *Tier-1 - CRISIL Composite Bond Fund Index Tier-2 - Nifty PSU Bond Plus SDL Apr 2027 50:50 Index | | |
| Additional Benchmark | **CRISIL 10 Year Gilt Index | | |

Note: 1. Different Plans under the scheme has different expense structure. The reference and details provided here in are of Regular Plan - Growth Option
2. Fund manager : Mr. Mahendra Jajoo managing the scheme since 24th March, 2017.

Past Performance may or may not be sustained in future.

Note: For computation of since inception returns (%) the allotment NAV has been taken as ₹10.00. The performance of other funds managed by the same fund manager is given in the respective page of the schemes and on page No. 55, 56, & 57.

[^]Pursuant to Notice cum addendum dated March 27, 2021 the nomenclature of dividend option has been changed w.e.f. April 01, 2021.

MIRAE ASSET CORPORATE BOND FUND - (MACBF)

(Corporate Bond Fund - An open ended debt scheme predominantly investing in AA+ and above rated corporate bonds)
A relatively high interest rate risk and relatively high credit risk

Monthly Factsheet as on 30 November, 2021

Fund Information

| | |
|----------------------------------|---|
| Fund Manager: | Mr. Mahendra Jajoo |
| Allotment Date: | 17th March, 2021 |
| Benchmark: | NIFTY Corporate Bond Index |
| Net AUM (₹Cr.) | 127.08 |
| Entry load: | NA |
| Exit load: | NIL |
| Plans Available: | Regular and Direct Plan |
| Minimum Investment Amount | ₹5,000/- and in multiples of ₹1/- thereafter. Minimum Additional Application Amount: ₹1,000/- per application and in multiples of ₹1/- thereafter. |

Net Asset Value (NAV)

| | Direct | Regular |
|-------------------------|----------|----------|
| Growth | ₹10.3686 | ₹10.3358 |
| IDCW[^] | ₹10.3684 | ₹10.3358 |

Quantitative: Debt

| | |
|----------------------------------|----------|
| Weighted Average Maturity | 1.90 Yrs |
| Modified Duration | 1.66 Yrs |
| Macaulay Duration | 1.75 Yrs |
| Yield to Maturity | 4.93% |

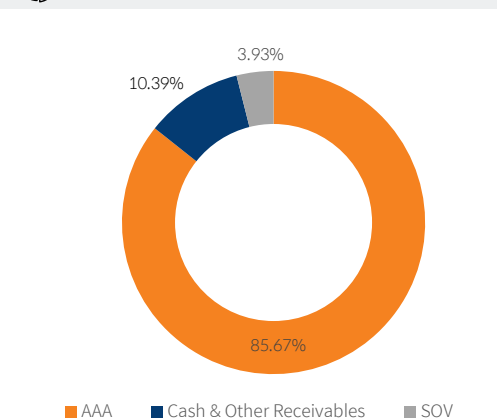
Expense Ratio

| | |
|---------------------|-------|
| Regular Plan | 0.90% |
| Direct Plan | 0.47% |

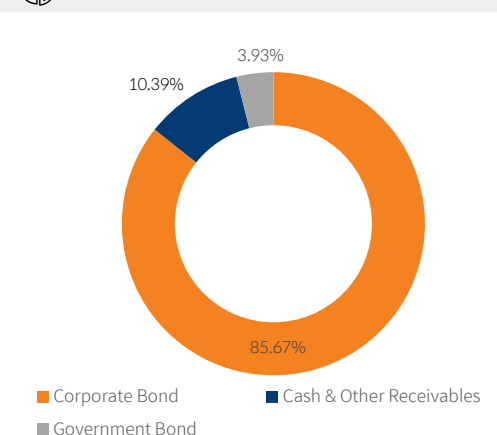
Portfolio Holdings

| | |
|---|----------------|
| Corporate Bond | |
| 5.24% Small Industries Dev Bank of India (26/03/2024) | 7.89% |
| 7.17% National Highways Auth Of Ind (23/12/2021) | 7.89% |
| 8.25% Indian Railway Finance Corporation Ltd (28/02/2024) | 6.29% |
| 7.62% Export Import Bank of India (01/09/2026) | 4.20% |
| 7.25% Larsen & Toubro Ltd (24/04/2023) | 4.06% |
| 7.17% Reliance Industries Ltd (08/11/2022) | 4.03% |
| 7.03% REC Ltd (07/09/2022) | 4.01% |
| 6.75% Sikka Ports and Terminals Ltd (22/04/2026) | 3.98% |
| 5.47% Power Finance Corporation Ltd (19/08/2023) | 3.97% |
| 5.32% National Housing Bank (01/09/2023) | 3.97% |
| 6.15% L&T Finance Ltd (17/05/2023) | 3.97% |
| 5.84% Tata Capital Financial Services Ltd (17/03/2023) | 3.96% |
| 5.44% NABARD (05/02/2024) | 3.96% |
| 5.35% National Housing Bank (12/02/2024) | 3.95% |
| 5.3% Housing Development Finance Corporation Ltd (08/03/2023) | 3.95% |
| 5.1% Sundaram Finance Ltd (01/12/2023) | 3.91% |
| 4.99% REC Ltd (31/01/2024) | 3.91% |
| 6.4% Jamnagar Utilities & Power Private Ltd (29/09/2026) | 3.90% |
| 4.57% UltraTech Cement Ltd (29/12/2023) | 3.90% |
| Corporate Bond Total | 85.67% |
| Government Bond | |
| 5.63% GOI (12/04/2026) | 3.93% |
| Government Bond Total | 3.93% |
| Cash & Other Receivables Total | 10.39% |
| Total | 100.00% |

Rating Profile



Overall Asset Allocation



Performance Report

| Period | MACBF | Scheme Benchmark* | Additional Benchmark** |
|--|--|-------------------|------------------------|
| 6 Months (simple annualised) | 3.62 | 5.12 | 0.78 |
| NAV as on 30th November, 2021 | 10.3358 | | |
| Index Value 30th November, 2021 | Index Value of benchmark is 5,028.68 and CRISIL 10 Year Gilt Index is 4,115.65 | | |
| Allotment Date | 17th March, 2021 | | |
| Scheme Benchmark | * Nifty Corporate Bond Index | | |
| Additional Benchmark | ** CRISIL 10 Year Gilt Index | | |

Note: 1. Different Plans under the scheme has different expense structure. The reference and details provided here in are of Regular Plan - Growth Option
2. Fund manager : Mr. Mahendra Jajoo managing the scheme since 17th March, 2021.

Past Performance may or may not be sustained in future.

Note: For computation of since inception returns (%) the allotment NAV has been taken as ₹10.00. The performance of other funds managed by the same fund manager is given in the respective page of the schemes and on page No. 55, 56, & 57.

[^]Pursuant to Notice cum addendum dated March 27, 2021 the nomenclature of dividend option has been changed w.e.f. April 01, 2021.

Mirae Asset Hybrid Snapshot

November 2021

| Fund Name | Mirae Asset Hybrid Equity Fund | Mirae Asset Equity Savings Fund® | Mirae Asset Arbitrage Fund |
|--------------------------|---|--|--|
| Type of Scheme | Aggressive Hybrid Fund - An open ended hybrid scheme investing predominantly in equity & equity related instruments | Equity Savings Fund - An open ended scheme investing in equity, arbitrage and debt | Arbitrage Fund - An open ended scheme investing in arbitrage opportunities |
| Net AUM ₹ Crores | 6229.43 | 432.22 | 446.04 |
| Benchmark Index | Crisil Hybrid 35+65-Aggressive Index | Nifty Equity Savings Index | Nifty 50 Arbitrage Index |
| Equity Portfolio Details | Asset Allocation Unhedged Equity (%) | 73.56% | 39.05% |
| | Asset Allocation Arbitrage (%) | NA | 25.28% |
| | Asset Allocation Debt & Money Market & others (%) | 26.44% | 35.67% |
| | Large Cap | 50.28% | 25.21% |
| | Mid Cap\$ | 11.17% | 6.35% |
| | Small Cap & Others\$ | 12.11% | 7.49% |
| | No. of Stocks | 62 | 83 |
| | Top 10 Holdings | 35.15% | 26.08% |
| Debt Ratios | Top 5 Sectors | 39.78% | 30.88% |
| | Average Maturity | 4.06 Years | 2.95 Years |
| | Modified Duration | 3.15 Years | 2.60 Years |
| | Macaulay Duration | 3.34 Years | 2.74 Years |
| Equity Ratios | YTM | 5.71% | 5.22% |
| | Volatility | 15.86% | NA |
| | Beta | 1.10 | NA |
| | R Squared | 0.97 | NA |
| | Sharpe Ratio | 0.78 | NA |
| | Information Ratio | -0.09 | NA |
| | Portfolio Turnover Ratio | 0.72 times | 5.01 times |

\$ Market Cap classifications are according to the half yearly data provided by AMFI
@Market cap data is for the Entire Equity

Data as on 30th Nov 2021

MIRAE ASSET HYBRID EQUITY FUND - (MAHEF)

(Aggressive Hybrid Fund - An open ended hybrid scheme investing predominantly in equity and equity related instruments)

Monthly Factsheet as on 30 November, 2021

Fund Information

Fund Managers:

Mr. Harshad Borawake, Mr. Vrijesh Kasera,
(Equity Portion) &
Mr. Mahendra Jajoo (Debt Portion)

Allotment Date: 29th July, 2015

Benchmark: CRISIL Hybrid 35+65 - Aggressive Index

Net AUM (₹Cr.) 6,229.43

Entry load: NA

Exit load: Please refer Page no.16

Plans Available: Regular and Direct Plan

Minimum Investment Amount

₹5,000/- and in multiples of ₹1/- thereafter,
Minimum Additional Application Amount: ₹1,000/- per application and in multiples of ₹1/- thereafter.

Net Asset Value (NAV)

| | Direct | Regular |
|-------------------------|---------|---------|
| Growth | ₹24.125 | ₹21.721 |
| IDCW[^] | ₹19.048 | ₹16.359 |

Ratios[@] (Annualised)

| | |
|---|------------|
| Volatility | 15.86% |
| Beta | 1.10 |
| R Squared | 0.97 |
| Sharpe Ratio[#] | 0.78 |
| Information Ratio | -0.09 |
| Portfolio Turnover Ratio[^] | 0.72 times |

@Please refer last page for details.

Quantitative: Debt

| | |
|----------------------------------|----------|
| Weighted Average Maturity | 4.06 Yrs |
| Modified Duration | 3.15 Yrs |
| Macaulay Duration | 3.34 Yrs |
| Yield to Maturity | 5.71% |

Expense Ratio

| | |
|---------------------|-------|
| Regular Plan | 1.80% |
| Direct Plan | 0.38% |

Income Distribution cum capital withdrawal

| Record Date | IDCW (₹) | Face Value(₹) | NAV (₹) |
|-------------|---------------|---------------|---------|
| 17-Jul-17 | 0.25 per Unit | 10 | 12.215 |
| 06-Nov-17 | 0.20 per Unit | 10 | 12.720 |
| 19-Feb-19 | 0.80 per Unit | 10 | 12.831 |
| 16-Dec-19 | 0.80 per Unit | 10 | 13.381 |

Past Performance may or may not be sustained in future.

Pursuant to payment of IDCW the NAV of the IDCW option of the scheme will fall to the extent of payout and statutory levy (if any).

IDCW history is for MAHEF - Regular Plan - IDCW Option

Past Performance may or may not be sustained in future.

Note: For computation of since inception returns (%) the allotment NAV has been taken as ₹10.00. The performance of other funds managed by the same fund managers are given in the respective page of the schemes and on page No. 55, 56, 57 & 58.

[#]The SIP returns are calculated by XIRR approach assuming investment of 10,000/- on the 1st working day of every month.

[^]Pursuant to Notice cum addendum dated March 27, 2021 the nomenclature of dividend option has been changed w.e.f. April 01, 2021.

Portfolio Holdings

Equity Shares

| | |
|-------------------------------|--------|
| HDFC Bank Ltd | 5.90% |
| ICICI Bank Ltd | 5.37% |
| Infosys Ltd | 5.26% |
| Reliance Industries Ltd* | 3.80% |
| Axis Bank Ltd | 3.25% |
| Tata Consultancy Services Ltd | 3.15% |
| State Bank of India | 2.72% |
| Larsen & Toubro Ltd | 2.03% |
| Maruti Suzuki India Ltd | 1.85% |
| HDFC Ltd | 1.82% |
| Other Equities | 38.42% |

Equity Holding Total 73.57%

Government Bond Total 8.19%

Corporate Bond Total 7.52%

Commercial Paper Total 2.07%

Exchange Traded Funds Total 1.32%

State Government Bond Total 0.19%

Cash & Other Receivables Total 7.14%

Total 100.00%

*Includes "Partly Paid Shares"

Performance Report

| Period | MAHEF | Scheme Benchmark* | Additional Benchmark** |
|---|--|-------------------|------------------------|
| Last 1 year | 28.23 | 24.34 | 30.28 |
| Last 3 years | 15.81 | 15.92 | 17.67 |
| Last 5 years | 14.74 | 14.13 | 17.80 |
| Since Inception | 13.00 | 12.42 | 13.51 |
| Value of Rs. 10000 invested (in Rs.) Since Inception | 21,721 | 21,018 | 22,342 |
| NAV as on 30th November, 2021 | 21.721 | | |
| Index Value 30th November, 2021 | Index Value of Scheme benchmark is 13,945.97 and S&P BSE Sensex (TRI) is 85,134.56 | | |
| Allotment Date | 29th July, 2015 | | |
| Scheme Benchmark | *CRISIL Hybrid 35+65 -Aggressive Index | | |
| Additional Benchmark | **S&P BSE Sensex (TRI) | | |

Note:1. Different Plans under the scheme has different expense structure. The reference and details provided here in are of Regular Plan - Growth Option

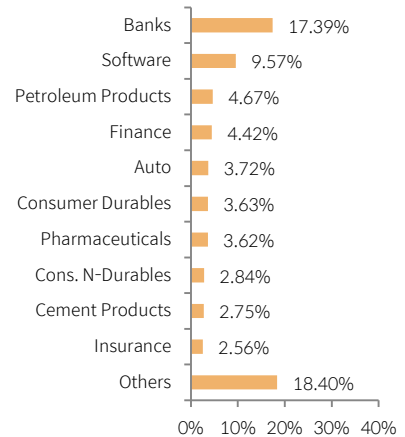
2. Fund managers: Mr. Harshad Borawake (Equity Portion) (April 01, 2020), Vrijesh Kasera (Equity Portion) (Since April 01, 2020) & Mr. Mahendra Jajoo (Debt Portion) (Since September 08, 2016)

SIP Performance

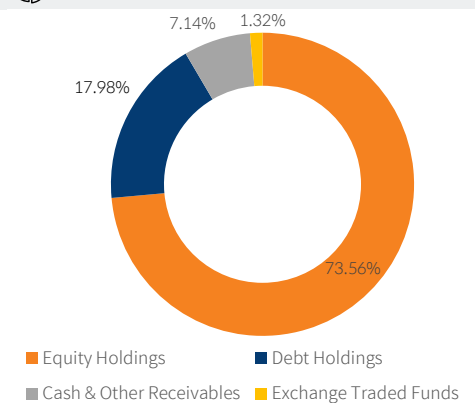
| Period | Since Inception | 5 Years | 3 Years | 1 Year |
|--|-----------------|---------|---------|---------|
| Total Amount Invested | 760,000 | 600,000 | 360,000 | 120,000 |
| MKT Value as on 30 Nov, 2021 | 1,237,074 | 895,313 | 489,852 | 132,731 |
| Fund Return[^] (%) | 15.20 | 16.02 | 21.07 | 20.27 |
| Benchmark Return[^] (%) | 14.75 | 15.67 | 20.29 | 18.05 |
| Add. Benchmark Return[^] (%) | 17.34 | 18.67 | 23.90 | 21.74 |

Allocation - Top 10 Sectors[^]

[^]Industrywise classification as recommended by AMFI



Overall Asset Allocation



MIRAE ASSET EQUITY SAVINGS FUND - (MAESF)

(Equity Savings Fund - An open ended scheme investing in equity, arbitrage and debt)

Monthly Factsheet as on 30 November, 2021

Fund Information

Fund Managers:

Mr. Harshad Borawake, Mr. Vrijesh Kasera,
Ms. Bharti Sawant (Equity portion) &
Mr. Mahendra Jajoo (Debt portion)

Allotment Date: 18th Dec, 2018

Benchmark: Nifty Equity Savings Index

Net AUM (₹Cr.) 432.22

Entry load: NA

Exit load: Please refer page no.16

Plans Available: Regular and Direct Plan

Minimum Investment Amount

Lump Sum: ₹5,000/- and in multiples of ₹1/-thereafter.

Net Asset Value (NAV)

| | Direct | Regular |
|-------------------------|---------|---------|
| Growth | ₹14.998 | ₹14.521 |
| IDCW[^] | ₹13.815 | ₹13.348 |

Ratios[@] (Annualised)

Portfolio Turnover Ratio[^] 5.01 times

[@]Please refer last page for details.
Since the fund has not completed 3 Years other ratios are not applicable.

Quantitative: Debt

| | |
|----------------------------------|----------|
| Weighted Average Maturity | 2.95 Yrs |
| Modified Duration | 2.60 Yrs |
| Macaulay Duration | 2.74 Yrs |
| Yield to Maturity | 5.22% |

Expense Ratio

| | |
|---------------------|-------|
| Regular Plan | 1.41% |
| Direct Plan | 0.38% |

Portfolio Holdings

Equity Shares

| | |
|---------------------------------------|--------|
| HDFC Bank Ltd | 5.01% |
| Tata Consultancy Services Ltd | 3.08% |
| Reliance Industries Ltd* | 3.05% |
| Infosys Ltd | 2.91% |
| ICICI Bank Ltd | 2.77% |
| SBI Life Insurance Company Ltd | 2.49% |
| State Bank of India | 1.89% |
| Axis Bank Ltd | 1.65% |
| Sun TV Network Ltd | 1.63% |
| Multi Commodity Exchange of India Ltd | 1.61% |
| Other Equities | 38.26% |

Equity Holding Total 64.34%

Equity Futures

| | |
|---|--------|
| SBI Cards and Payment Services Ltd December 2021 Future | -0.14% |
| Dabur India Ltd December 2021 Future | -0.21% |
| Infosys Ltd December 2021 Future | -0.24% |
| State Bank of India December 2021 Future | -0.43% |

Equity Futures Total -25.28%

Government Bond

| | |
|------------------------|--------|
| 5.63% GOI (12/04/2026) | 11.56% |
| 6.18% GOI (04/11/2024) | 3.57% |

Government Bond Total 16.29%

Treasury Bill

| | |
|-----------------------------|-------|
| 364 Days Tbill (19/08/2022) | 2.25% |
|-----------------------------|-------|

Treasury Bill Total 4.07%

Corporate Bond

| | |
|-------------------------------------|-------|
| 9.5% Muthoot Finance Ltd (27/12/21) | 1.16% |
|-------------------------------------|-------|

Corporate Bond Total 2.31%

Cash & Other Receivables Total 38.28%

Total 100.00%

*Includes "Partly Paid Shares"

Performance Report

| Period | MAESF | Scheme Benchmark* | Additional Benchmark** |
|---|---|-------------------|------------------------|
| Last 1 year | 18.61 | 13.83 | 2.38 |
| Since Inception | 13.46 | 10.84 | 7.49 |
| Value of Rs. 10000 invested (in Rs.) Since Inception | 14,521 | 13,559 | 12,381 |
| NAV as on 30th November, 2021 | 14.521 | | |
| Index Value 30th November, 2021 | Index Value of Scheme benchmark is 4,605.44 and CRISIL 10 Year Gilt Index is 4,115.65 | | |
| Allotment Date | 18th Dec, 2018 | | |
| Scheme Benchmark | *Nifty Equity Savings Index (TRI) | | |
| Additional Benchmark | **CRISIL 10 Year Gilt Index | | |

Note:1. Different Plans under the scheme has different expense structure. The reference and details provided here in are of Regular Plan - Growth Option
2. Fund managers : Mr. Harshad Borawake (since October 12, 2019), Mr. Vrijesh Kasera (since October 12, 2019), Ms. Bharti Sawant (since December 28, 2020) and Mr. Mahendra Jajoo (Debt Portion) (since December 18, 2018)

SIP Performance

| Period | Since Inception | 1 Year |
|-------------------------------------|-----------------|---------|
| Total Amount Invested | 350,000 | 120,000 |
| MKT Value as on 30 Nov, 2021 | 443,374 | 129,103 |
| Fund Return* (%) | 16.46 | 14.38 |
| Benchmark Return* (%) | 12.56 | 10.59 |
| Add. Benchmark Return* (%) | 5.30 | 2.65 |

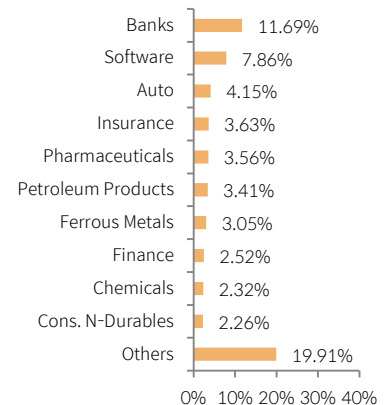
Past Performance may or may not be sustained in future.

Note: For computation of since inception returns (%) the allotment NAV has been taken as ₹10.00. The performance of other funds managed by the same fund manager is given in the respective page of the schemes and on page No.55, 56, 57 & 58. *The SIP returns are calculated by XIRR approach assuming investment of 10,000/- on the 1st working day of every month.

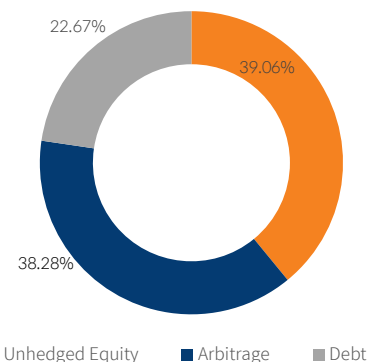
[^]Pursuant to Notice cum addendum dated March 27, 2021 the nomenclature of dividend option has been changed w.e.f. April 01, 2021.

Allocation - Top 10 Sectors[^]

[^]Industrywise classification as recommended by AMFI



Overall Asset Allocation



MIRAE ASSET ARBITRAGE FUND - (MAAF)

(Arbitrage Fund - An open ended scheme investing in arbitrage opportunities)

Monthly Factsheet as on 30 November, 2021

Fund Information

Fund Managers:
Mr. Jignesh Rao, (Equity portion)
Mr. Jigar Sethia, (Equity portion) &
Mr. Mahendra Jajoo (Debt portion)

Allotment Date: 19th June, 2020

Benchmark: Nifty 50 Arbitrage Index

Net AUM (₹Cr.) 446.04

Entry load: NA

Exit load: 0.25% if redeemed or switched out with in 30 days from the date of allotment, Nil after 30 days

Plans Available: Regular and Direct Plan

Minimum Investment Amount
₹5,000/- and in multiples of ₹1/- thereafter.
Minimum Additional Application Amount: ₹1,000/- per application and in multiples of ₹1/- thereafter.

Net Asset Value (NAV)

| | Direct | Regular |
|-------------------------|---------|---------|
| Growth | ₹10.623 | ₹10.519 |
| IDCW[^] | ₹10.622 | ₹10.518 |

Quantitative: Debt

| | |
|----------------------------------|----------|
| Weighted Average Maturity | 1.10 Yrs |
| Modified Duration | 1.04 Yrs |
| Macauley Duration | 1.07 Yrs |
| Yield to Maturity | 4.16% |

Expense Ratio

| | |
|---------------------|-------|
| Regular Plan | 1.09% |
| Direct Plan | 0.38% |

Portfolio Holdings

| | |
|--|----------------|
| Equity Shares | |
| Axis Bank Ltd | 3.86% |
| Adani Ports and Special Economic Zone Ltd | 3.32% |
| HDFC Bank Ltd | 3.19% |
| UltraTech Cement Ltd | 2.97% |
| Sun TV Network Ltd | 2.93% |
| Kotak Mahindra Bank Ltd | 2.73% |
| State Bank of India | 2.54% |
| Titan Company Ltd | 2.36% |
| SBI Life Insurance Company Ltd | 2.28% |
| Reliance Industries Ltd* | 2.26% |
| Other Equities | 38.02% |
| Equity Holding Total | 66.45% |
| Equity Futures | |
| United Spirits Ltd December 2021 Future | -0.05% |
| Aurobindo Pharma Ltd December 2021 Future | -0.06% |
| HDFC Ltd December 2021 Future | -0.18% |
| JSW Steel Ltd December 2021 Future | -0.28% |
| Zee Entertainment Enterprises Ltd December 2021 Future | -0.35% |
| Tata Chemicals Ltd December 2021 Future | -0.37% |
| Equity Futures Total | -66.62% |
| Government Bond | |
| 6.84% GOI (19/12/2022) | 6.90% |
| 6.18% GOI (04/11/2024) | 3.46% |
| Government Bond Total | 13.72% |
| Treasury Bill | |
| 364 Days Tbill (19/08/2022) | 6.54% |
| 364 Days Tbill (30/12/2021) | 1.57% |
| Treasury Bill Total | 11.38% |
| Cash & Other Receivables Total | 75.07% |
| Total | 100.00% |

*Includes "Partly Paid Shares"

Performance Report

| Period | MAAF | Scheme Benchmark* | Additional Benchmark** |
|---|--|-------------------|------------------------|
| Last 1 year | 3.76 | 4.14 | 3.49 |
| Since Inception | 3.55 | 3.38 | 3.61 |
| Value of Rs. 10000 invested (in Rs.) Since Inception | 10,519 | 10,493 | 10,527 |
| NAV as on 30th November, 2021 | 10.519 | | |
| Index Value 30th November, 2021 | Index Value of Scheme benchmark is 1,997.39 and CRISIL 1 Year T-Bill is 6,246.02 | | |
| Allotment Date | 19th June, 2020 | | |
| Scheme Benchmark | * Nifty 50 Arbitrage Index | | |
| Additional Benchmark | ** CRISIL 1 Year T-Bill | | |

Note: 1. Different Plans under the scheme has different expense structure. The reference and details provided here in are of Regular Plan - Growth Option

2. Fund manager : Mr. Jignesh Rao (since June 19, 2020), Mr. Jigar Sethia (since June 19, 2020) and Mr. Mahendra Jajoo (Debt Portion) (since June 19, 2020)

SIP Performance

| Period | Since Inception | 1 Year |
|-------------------------------------|-----------------|---------|
| Total Amount Invested | 170,000 | 120,000 |
| MKT Value as on 30 Nov, 2021 | 174,807 | 122,482 |
| Fund Return* (%) | 3.79 | 3.87 |
| Benchmark Return* (%) | 3.88 | 3.91 |
| Add. Benchmark Return* (%) | 3.53 | 3.46 |

Past Performance may or may not be sustained in future.

Note: For computation of since inception returns (%) the allotment NAV has been taken as ₹10.00. The performance of other funds managed by the same fund manager is given in the respective page of the schemes and on page No. 55, 56, 57 & 58.

*The SIP returns are calculated by XIRR approach assuming investment of 10,000/- on the 1st working day of every month.

*Pursuant to Notice cum addendum dated March 27, 2021 the nomenclature of dividend option has been changed w.e.f. April 01, 2021.

MIRAE ASSET NIFTY 50 ETF - (MAN50ETF)

(Exchange Traded Fund (ETF) - An open ended scheme replicating/tracking Nifty 50 Index)

Monthly Factsheet as on 30 November, 2021

Fund Information

Fund Manager:
Ms. Ekta Gala

Allotment Date: 20th Nov, 2018

Benchmark: Nifty 50 Index (TRI)

Net AUM (₹Cr.): 308.41

Tracking Error Value 20.81 bps

Entry load: NA

Exit load: Please refer page no.16

Plans Available: The Scheme does not offer any plan/option for investment

Minimum Investment Amount
Other Investors (Including Authorized Participants/ Large Investors): Application for subscription of the Units in Creation unit size can be made either: In exchange of Cash *[as determined by the AMC equivalent to the cost incurred towards the purchase of predefined basket of securities that represent the underlying index (i.e. Portfolio Deposit)], Cash component and other applicable transaction charges; or in exchange of Portfolio Deposit [i.e. by depositing basket of securities constituting Nifty 50 Index] along with the cash component and applicable transaction charges. There is no minimum investment, although units can be purchased/subscribed in round lots of 1 on the BSE/NSE (Stock Exchanges) on all the trading days.

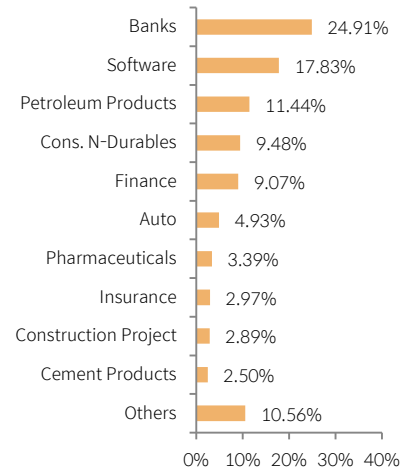
Portfolio Top 10 Holdings

| Equity Shares | |
|-------------------------------------|----------------|
| Reliance Industries Ltd* | 10.55% |
| HDFC Bank Ltd | 8.87% |
| Infosys Ltd | 8.62% |
| ICICI Bank Ltd | 6.72% |
| HDFC Ltd | 6.55% |
| Tata Consultancy Services Ltd | 4.96% |
| Kotak Mahindra Bank Ltd | 3.91% |
| Larsen & Toubro Ltd | 2.89% |
| Hindustan Unilever Ltd | 2.81% |
| ITC Ltd | 2.63% |
| Other Equities | 41.47% |
| Equity Holding Total | 99.97% |
| Cash & Other Receivables | 0.03% |
| Total | 100.00% |

*Includes "Partly Paid Shares"

Allocation - Top 10 Sectors^

^Industrywise classification as recommended by AMFI



Net Asset Value (NAV)

₹175.113 (Per Unit)

ETF Units

Creation Unit size = 50,000 units
1 Unit approximately equal to 1/100th of the value of Nifty 50 Index

Authorized Participants

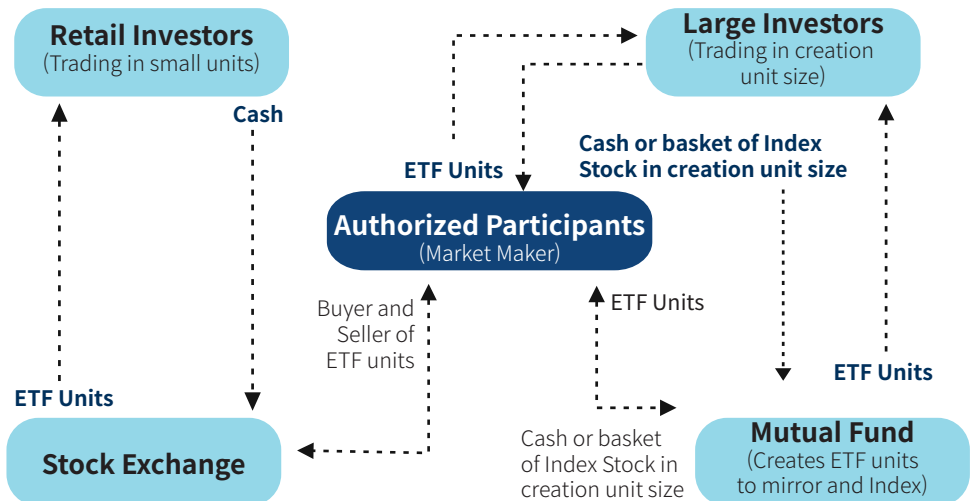
Edelweiss Securities Limited
East India Securities Limited
Mirae Asset Capital Markets (India) Private Limited

Others

Live iNav is updated on Mirae Asset Website
NSE Symbol: MAN50ETF
BSE Code: 542131
Bloomberg Code: MAN50ETF IN Equity
Reuters Code: MIRA.NS

Expense Ratio: 0.07%

How to trade in ETF ?



Performance Report

| Period | MAN50ETF | Scheme Benchmark* |
|--|---------------------------------------|-------------------|
| Last 1 year | 32.08 | 32.19 |
| Last 3 years | 17.22 | 17.38 |
| Since Inception | 18.07 | 18.01 |
| Value of Rs. 10000 invested (in Rs.) Since Inception | 16,433 | 16,517 |
| NAV as on 30th November, 2021 | 175.113 | |
| Index Value 30th November, 2021 | Index Value of benchmark is 24,368.53 | |
| Allotment Date | 20th November, 2018 | |
| Scheme Benchmark | *Nifty 50 Index (TRI) | |

Note: Fund manager : Ms. Ekta Gala managing the scheme since December 28, 2020.

Past Performance may or may not be sustained in future.

Note: For computation of since inception returns (%) the allotment NAV has been taken as ₹105.24. The performance of other funds managed by the same fund manager is given in the respective page of the schemes and on page No. 59.

MIRAE ASSET NIFTY NEXT 50 ETF - (MANXT50ETF)

(Exchange Traded Fund (ETF) - An open ended scheme replicating/tracking Nifty Next 50 Total Return Index)

Monthly Factsheet as on 30 November, 2021



Fund Information

Fund Manager:
Ms. Ekta Gala

Allotment Date: 24th Jan, 2020

Benchmark: Nifty Next 50 Index (TRI)

Net AUM (₹Cr.): 82.47

Entry load: NA

Exit load: Please refer page no.17

Plans Available: The Scheme does not offer any plan/option for investment

Minimum Investment Amount
Other Investors (Including Authorized Participants/ Large Investors): Application for subscription of the Units in Creation unit size can be made either: In exchange of Cash* [as determined by the AMC equivalent to the cost incurred towards the purchase of predefined basket of securities that represent the underlying index (i.e.PortfolioDeposit)], Cash component and other applicable transaction charges; or in exchange of Portfolio Deposit [i.e. by depositing basket of securities constituting Nifty 50 Index] along with the cash component and applicable transaction charges." There is no minimum investment, although units can be purchased/subscribed in round lots of 1 on the BSE/NSE (Stock Exchanges) on all the trading days.



Portfolio Top 10 Holdings

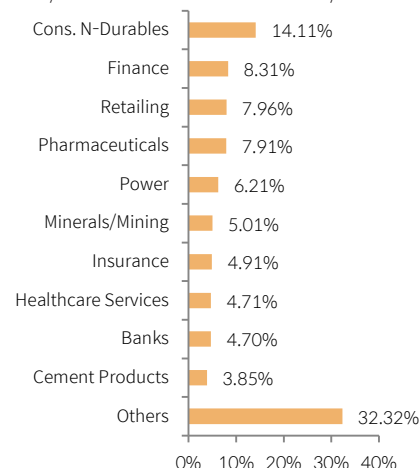
Equity Shares

| | |
|---|----------------|
| Apollo Hospitals Enterprise Ltd | 4.71% |
| Avenue Supermarts Ltd | 4.27% |
| Adani Enterprises Ltd | 3.76% |
| Info Edge (India) Ltd | 3.69% |
| Vedanta Ltd | 3.62% |
| Adani Green Energy Ltd | 3.20% |
| ICICI Lombard General Insurance Company Ltd | 3.01% |
| Adani Transmission Ltd | 3.01% |
| Godrej Consumer Products Ltd | 2.87% |
| Dabur India Ltd | 2.85% |
| Other Equities | 64.99% |
| Equity Holding Total | 99.99% |
| Cash & Other Receivables | 0.01% |
| Total | 100.00% |



Allocation - Top 10 Sectors^

^Industrywise classification as recommended by AMFI



Net Asset Value (NAV)

₹417.251 (Per Unit)



Authorized Participants

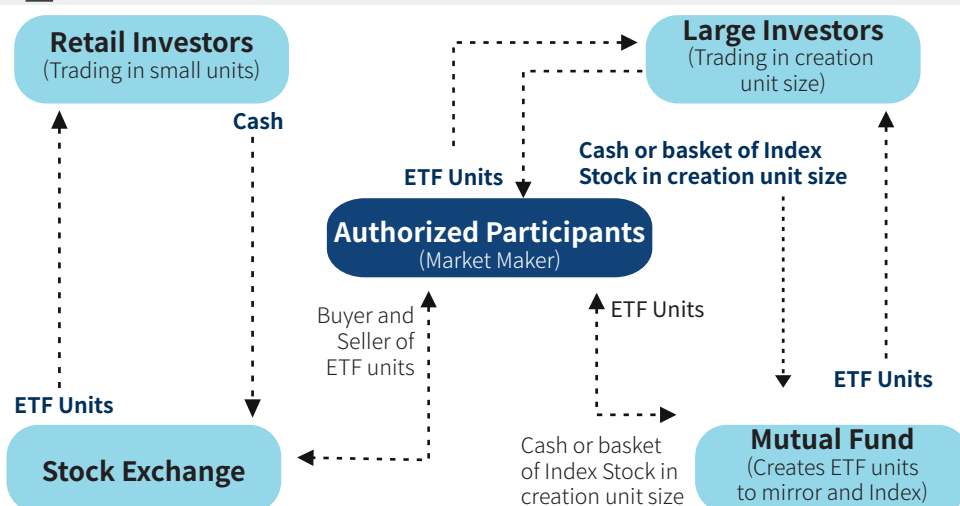
Mirae Asset Capital Markets (India) Private Limited



Expense Ratio: 0.14%



How to trade in ETF ?



Performance Report

| Period | MANXT50ETF | Scheme Benchmark* |
|--|---------------------------------------|-------------------|
| Last 1 year | 37.96 | 38.15 |
| Since Inception | 21.94 | 22.43 |
| Value of Rs. 10000 invested (in Rs.) Since Inception | 14,312 | 14,547 |
| NAV as on 30th November, 2021 | 417.251 | |
| Index Value 30th November, 2021 | Index Value of benchmark is 58,014.94 | |
| Allotment Date | 24th January, 2020 | |
| Scheme Benchmark | *Nifty Next 50 Index (TRI) | |

Note: Fund manager : Ms. Ekta Gala managing the scheme since December 28, 2020.

Past Performance may or may not be sustained in future.

Note: For computation of since inception returns (%) the allotment NAV has been taken as ₹289.43. The performance of other funds managed by the same fund manager is given in the respective page of the schemes and on page No. 59.

MIRAE ASSET ESG SECTOR LEADERS ETF - (MAESGSLETF)

(Exchange Traded Fund (ETF) - An open ended scheme replicating/tracking Nifty 100 ESG Sector Leaders Total Return Index)

Monthly Factsheet as on 30 November, 2021

Fund Information

Fund Manager:
Ms. Ekta Gala

Allotment Date: 17th November 2020

Benchmark: NIFTY 100 ESG Sector Leaders Index (TRI)

Net AUM (₹Cr.): 174.45

Entry load: NA

Exit load: Please refer page no.17

Plans Available: The Scheme does not offer any plan/option for investment

Minimum Investment Amount
Other Investors (Including Authorized Participants/ Large Investors): Application for subscription of the Units in Creation unit size can be made either: In exchange of Cash* [as determined by the AMC equivalent to the cost incurred towards the purchase of predefined basket of securities that represent the underlying index (i.e.PortfolioDeposit)], Cash component and other applicable transaction charges; or in exchange of Portfolio Deposit [i.e. by depositing basket of securities constituting NIFTY 100 ESG Sector Leaders Index] along with the cash component and applicable transaction charges." There is no minimum investment, although units can be purchased/subscribed in round lots of 1 on the BSE/NSE (Stock Exchanges) on all the trading days.

Net Asset Value (NAV)

₹29.129 (Per Unit)

Authorized Participants

Mirae Asset Capital Markets (India) Private Limited

Expense Ratio: 0.44%

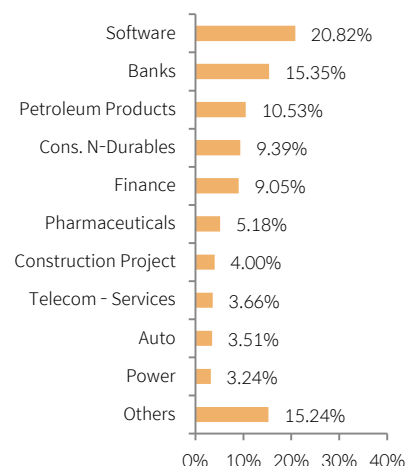
Portfolio Top 10 Holdings

| Equity Shares | |
|-------------------------------------|----------------|
| Infosys Ltd | 10.40% |
| Reliance Industries Ltd* | 9.96% |
| HDFC Bank Ltd | 9.61% |
| HDFC Ltd | 9.05% |
| Tata Consultancy Services Ltd | 6.86% |
| Kotak Mahindra Bank Ltd | 5.40% |
| Larsen & Toubro Ltd | 4.00% |
| Hindustan Unilever Ltd | 3.88% |
| Bharti Airtel Ltd | 3.23% |
| Asian Paints Ltd | 2.66% |
| Other Equities | 34.94% |
| Equity Holding Total | 99.98% |
| Cash & Other Receivables | 0.02% |
| Total | 100.00% |

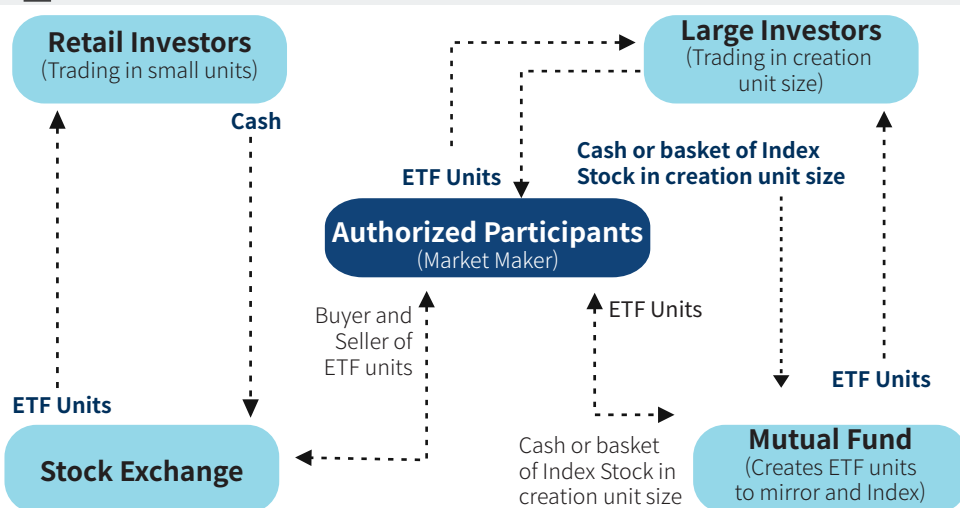
*Includes "Partly Paid Shares"

Allocation - Top 10 Sectors^

^Industrywise classification as recommended by AMFI



How to trade in ETF ?



Performance Report

| Period | MAESGSLETF | Scheme Benchmark* | Additional Benchmark** |
|--|--|-------------------|------------------------|
| 1 Year | 30.04 | 30.58 | 30.28 |
| Since Inception | 29.18 | 30.09 | 29.93 |
| Value of Rs. 10000 invested (in Rs.) Since Inception | 13,037 | 13,132 | 13,115 |
| NAV as on 30th November, 2021 | 29.129 | | |
| Index Value 30th November, 2021 | Index Value of benchmark is 3,235.75 and S&P BSE Sensex (TRI) is 85,134.56 | | |
| Allotment Date | 17th November, 2020 | | |
| Scheme Benchmark | *Nifty 100 ESG Sector Leaders Index (TRI) | | |
| Additional Benchmark | **S&P BSE Sensex (TRI) | | |

Note: Fund manager : Ms. Ekta Gala managing the scheme since November 17, 2020.

Past Performance may or may not be sustained in future.

Note: For computation of since inception returns (%) the allotment NAV has been taken as ₹22.305. The performance of other funds managed by the same fund manager is given in the respective page of the schemes and on page No. 59.

MIRAE ASSET NYSE FANG+ ETF - (MAFANG)

(Exchange Traded Fund (ETF) - An open-ended scheme replicating/tracking NYSE FANG+ Total Return Index)

Monthly Factsheet as on 30 November, 2021

Fund Information

Fund Manager:
Mr. Siddharth Srivastava

Allotment Date: 06th May 2021

Benchmark: NYSE FANG+ Index (TRI)

Net AUM (₹Cr.) 1,359.78

Entry load: NA

Exit load: Please refer page no.17

Plans Available: The Scheme does not offer any plan/option for investment

Minimum Investment Amount

On exchange (in multiple of 1 units), Directly with AMC or Authorized Participant (in multiple of 2,00,000 units)

Net Asset Value (NAV)

₹57.739 (Per Unit)

Authorized Participants

Mirae Asset Capital Markets (India) Private Limited

Expense Ratio: 0.43%

Portfolio Holdings

International Equity Shares

| | |
|-----------------|--------|
| Tesla Inc | 14.24% |
| Nvidia Corp Com | 14.10% |
| Apple Inc | 10.69% |
| Netflix Inc | 10.29% |
| Amazon Com Inc | 9.57% |
| Alphabet Inc A | 9.52% |
| Facebook Inc | 8.41% |
| Twitter Inc | 6.65% |

International Equity Holding Total 83.47%

American Depositary Receipt

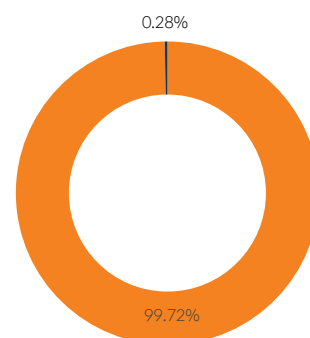
| | |
|---------------------------|-------|
| Alibaba Group Holding Ltd | 7.53% |
| Baidu Inc Spon ADR | 8.73% |

American Depositary Receipt Total 16.26%

Cash & Other Receivables 0.28%

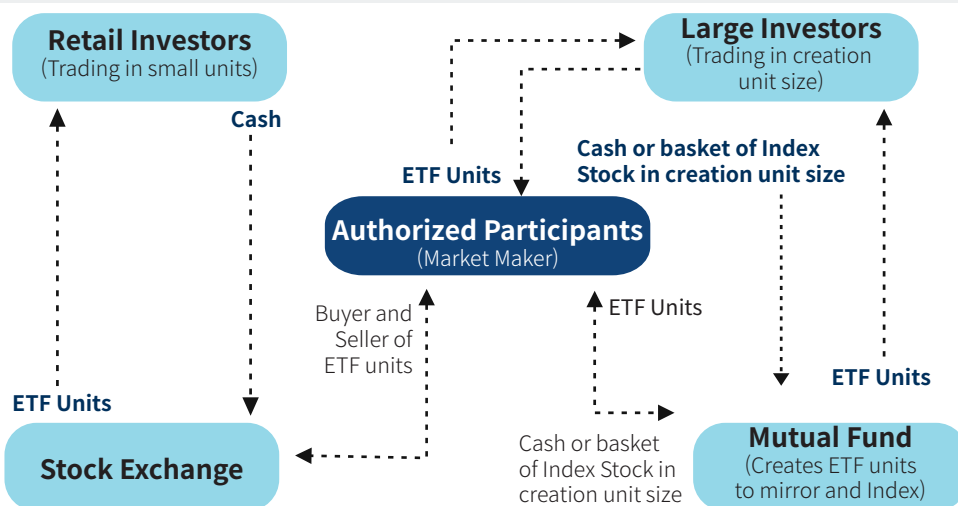
Total 100.00%

Overall Asset Allocation



International Equity Holdings
Cash & Other Receivables

How to trade in ETF ?



Performance Report

| Period | MAFANG | Scheme Benchmark* | Additional Benchmark** |
|---------------------------------|--|-------------------|------------------------|
| Since Inception* | 18.31 | 18.35 | 23.21 |
| NAV as on 30th November, 2021 | 57.739 | | |
| Index Value 30th November, 2021 | Index Value of benchmark is 7,903.38 and S&P BSE Sensex (TRI) is 85,134.56 | | |
| Allotment Date | 06th May, 2021 | | |
| Scheme Benchmark | *NYSE FANG+ Index (TRI) | | |
| Additional Benchmark | **S&P BSE Sensex (TRI) | | |

*Absolute Return (less than one year)

Note: Fund manager : Mr. Siddharth Srivastava managing the scheme since May 06, 2021.

Past Performance may or may not be sustained in future.

Note: For computation of since inception returns (%) the allotment NAV has been taken as ₹22.305. The performance of other funds managed by the same fund manager is given in the respective page of the schemes and on page No. 59.

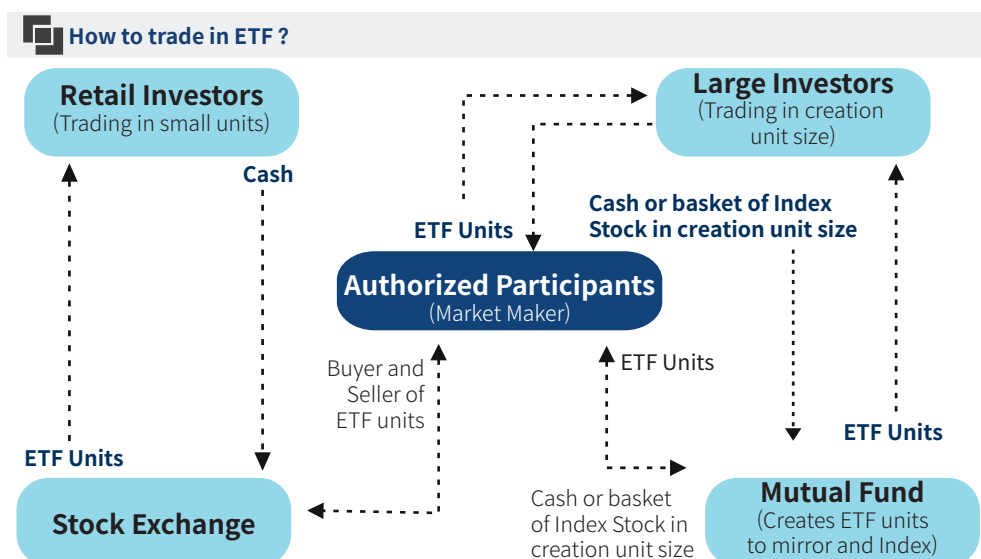
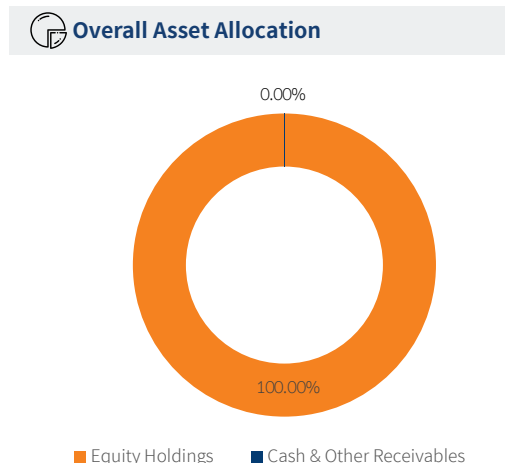
MIRAE ASSET NIFTY FINANCIAL SERVICES ETF - (MANFSETF)

(Exchange Traded Fund (ETF) - An open-ended scheme replicating/tracking Nifty Financial Services Total Return Index)

Monthly Factsheet as on 30 November, 2021

| Fund Information | |
|----------------------------------|---|
| Fund Manager: | Ms. Ekta Gala |
| Allotment Date: | 30th July 2021 |
| Benchmark: | Nifty Financial Services (TRI) |
| Net AUM (₹Cr.) | 81.99 |
| Entry load: | NA |
| Exit load: | Please refer page no.18 |
| Plans Available: | The Scheme does not offer any plan/option for investment |
| Minimum Investment Amount | On exchange (in multiple of 1 units), Directly with AMC (in multiple of 3,00,000 units) |
| Net Asset Value (NAV) | |
| | ₹17.524 (Per Unit) |
| Authorized Participants | |
| | Mirae Asset Capital Markets (India) Private Limited |
| Expense Ratio: 0.13% | |

| Portfolio Holdings | |
|---|----------------|
| Equity Shares | |
| HDFC Bank Ltd | 22.74% |
| ICICI Bank Ltd | 17.24% |
| HDFC Ltd | 16.79% |
| Kotak Mahindra Bank Ltd | 10.02% |
| Bajaj Finance Ltd | 6.47% |
| State Bank of India | 6.15% |
| Axis Bank Ltd | 5.88% |
| Bajaj Finserv Ltd | 3.63% |
| HDFC Life Insurance Company Ltd | 2.21% |
| SBI Life Insurance Company Ltd | 1.78% |
| Other Equities | 7.09% |
| Equity Holding Total | 100.00% |
| Cash & Other Receivables Total | 0.00% |
| Total | 100.00% |



Since the scheme is in existence for less than 6 Month, as per SEBI regulation performance of the scheme has not been shown. The performance of other funds managed by the same fund manager is given in the respective page of the schemes and on page No. 59.

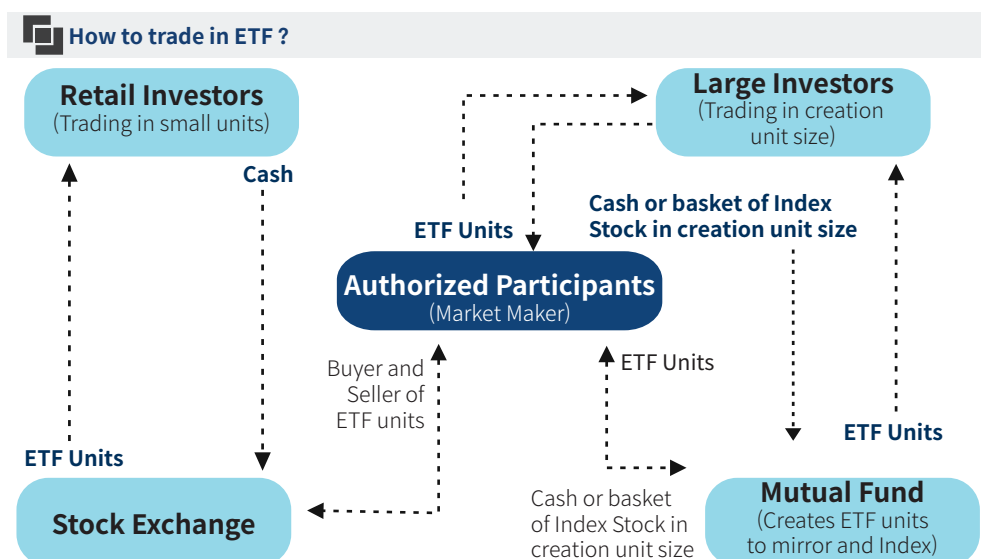
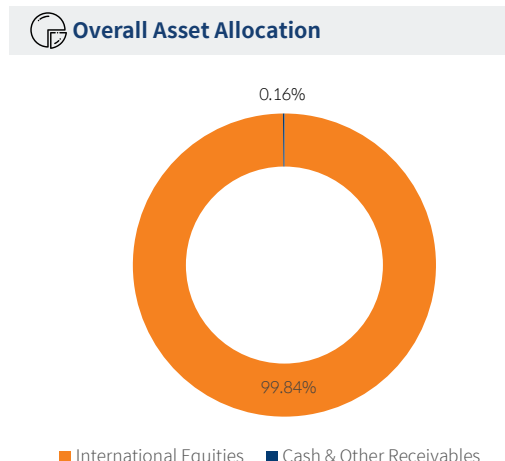
MIRAE ASSET S&P 500 TOP 50 ETF - (MATPF)

(Exchange Traded Fund (ETF) - An open-ended scheme replicating/tracking S&P 500 Top 50 Total Return Index)

Monthly Factsheet as on 30 November, 2021

| Fund Information | |
|---|----------------------------|
| Fund Manager: | Mr. Siddharth Srivastava |
| Allotment Date: | 20th September 2021 |
| Benchmark: | S&P 500 Top 50 Index (TRI) |
| Net AUM (₹Cr.) | 417.64 |
| Entry load: | NA |
| Exit load: | Please refer page no.18 |
| Plans Available: The Scheme does not offer any plan/option for investment | |
| Minimum Investment Amount On exchange (in multiple of 1 units) with in 5 days from the date of allotment. Directly with AMC (in multiple of 5,50,000 units) | |
| Net Asset Value (NAV) | |
| ₹29.944 (Per Unit) | |
| Authorized Participants | |
| Mirae Asset Capital Markets (India) Private Limited | |
| Expense Ratio: 0.46% | |

| Portfolio Holdings | |
|---|----------------|
| International Equity Shares | |
| Apple Inc | 12.08% |
| Microsoft Corp | 11.56% |
| Amazon Com Inc | 7.11% |
| Tesla Inc | 4.32% |
| Alphabet Inc A | 3.97% |
| Nvidia Corp Com | 3.79% |
| Alphabet Inc | 3.73% |
| Facebook Inc | 3.60% |
| Berkshire Hathaway Inc | 2.39% |
| JP Morgan Chase & Co | 2.21% |
| Other Equities | 45.06% |
| International Equity Holding Total | 99.84% |
| Cash & Other Receivables | 0.16% |
| Total | 100.00% |



Since the scheme is in existence for less than 6 Month, as per SEBI regulation performance of the scheme has not been shown. The performance of other funds managed by the same fund manager is given in the respective page of the schemes and on page No. 59.

MIRAE ASSET ESG SECTOR LEADERS FUND OF FUND - (MAESGSLF)

(Fund of Fund - An open ended fund of fund scheme predominantly investing in Mirae Asset ESG Sector Leaders ETF)

Monthly Factsheet as on 30 November, 2021



Fund Information

Fund Manager:

Ms. Ekta Gala

Allotment Date:

18th November 2020

Benchmark:

NIFTY 100 ESG Sector Leaders Index (TRI)

Net AUM (₹Cr.)

142.79

Entry load:

NA

Exit load:

if redeemed or switched out within 5 calendar days from the date of allotment: 0.05%
if redeemed or switched out after 5 days from date of allotment: Nil

Plans Available:

Regular and Direct Plan

Minimum Investment Amount

₹5,000/- and in multiples of ₹1/- thereafter. Minimum Additional Application Amount: ₹1,000/- per application and in multiples of ₹1/- thereafter



Net Asset Value (NAV)

| | Direct | Regular |
|-------------------|---------|---------|
| Growth | ₹12.985 | ₹12.954 |
| IDCW [^] | ₹12.982 | ₹12.927 |



Expense Ratio

| | |
|--------------|-------|
| Regular Plan | 0.71% |
| Direct Plan | 0.34% |

Investors may note that they will bear recurring expenses of the underlying scheme in addition to the expenses of this scheme. The TER of underlying scheme i.e. Mirae Asset ESG Sector Leaders ETF is 0.44%



Portfolio Holdings

Exchange Traded Funds

Mirae Asset ESG Sector Leaders ETF 99.45%

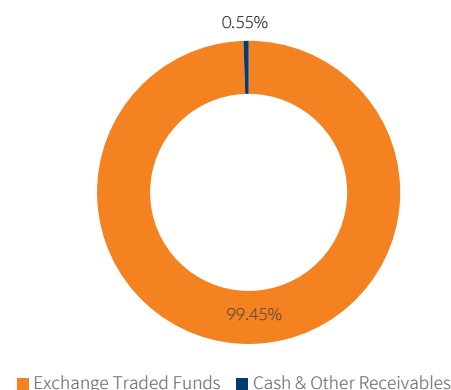
Exchange Traded Funds Total 99.45%

Cash & Other Receivables 0.55%

Total 100.00%



Overall Asset Allocation



Performance Report

| Period | MAESGSLF | Scheme Benchmark* | Additional Benchmark** |
|--|--|-------------------|------------------------|
| 1 Year | 29.02 | 30.58 | 30.28 |
| Since Inception | 28.48 | 30.03 | 29.37 |
| Value of Rs. 10000 invested (in Rs.) Since Inception | 12,954 | 13,116 | 13,047 |
| NAV as on 30th November, 2021 | 12.954 | | |
| Index Value 30th November, 2021 | Index Value of benchmark is 3,235.75 and S&P BSE Sensex (TRI) is 85,134.56 | | |
| Allotment Date | 18th November, 2020 | | |
| Scheme Benchmark | *Nifty 100 ESG Sector Leaders Index (TRI) | | |
| Additional Benchmark | **S&P BSE Sensex (TRI) | | |

Note: 1. Different Plans under the scheme has different expense structure. The reference and details provided here in are of Regular Plan - Growth Option
2. Fund manager : Ms. Ekta Gala managing the scheme since November 18, 2020.

Past Performance may or may not be sustained in future.

Note: For computation of since inception returns (%) the allotment NAV has been taken as ₹10.00. The performance of other funds managed by the same fund manager is given in the respective page of the schemes and on page No.59.

[^]Pursuant to Notice cum addendum dated March 27, 2021 the nomenclature of dividend option has been changed w.e.f. April 01, 2021.

MIRAE ASSET EQUITY ALLOCATOR FUND OF FUND - (MAEAF)

(An open ended fund of fund scheme predominantly investing in units of domestic equity ETFs)

Monthly Factsheet as on 30 November, 2021



Fund Information

| | |
|----------------------------------|--|
| Fund Manager: | Ms. Bharti Sawant |
| Allotment Date: | 21st September, 2020 |
| Benchmark: | Nifty 200 Index (TRI) |
| Net AUM (₹Cr.) | 201.43 |
| Entry load: | NA |
| Exit load: | if redeemed or switched out within 5 calendar days from the date of allotment: 0.05% if redeemed or switched out after 5 days from date of allotment: Nil |
| Plans Available: | Regular and Direct Plan |
| Minimum Investment Amount | ₹5,000/- and in multiples of ₹1/- thereafter. Minimum Additional Application Amount: ₹1,000/- per application and in multiples of ₹1/- thereafter |



Net Asset Value (NAV)

| | Direct | Regular |
|-------------------------|---------|---------|
| Growth | ₹15.666 | ₹15.640 |
| IDCW[^] | ₹15.667 | ₹15.643 |



Expense Ratio

| | |
|---------------------|-------|
| Regular Plan | 0.30% |
| Direct Plan | 0.18% |

Investors may note that they will bear recurring expenses of the underlying scheme in addition to the expenses of this scheme. The TER of underlying scheme i.e. Mirae Asset Nifty 50 ETF is 0.07%, Mirae Asset Nifty Next 50 ETF is 0.14% and Nippon India ETF Nifty Midcap 150 is 0.23%

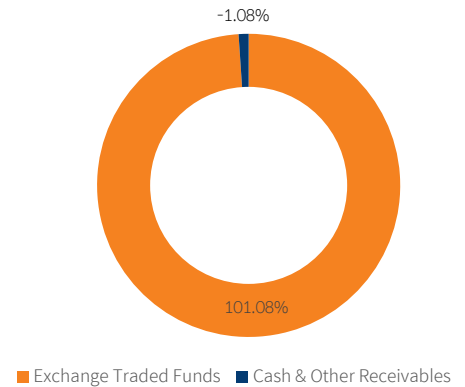


Portfolio Holdings

| | |
|-------------------------------------|----------------|
| Exchange Traded Funds | |
| Mirae Asset Nifty 50 ETF | 72.21% |
| Nippon India ETF Nifty Midcap 150 | 16.85% |
| Mirae Asset Nifty Next 50 ETF | 12.02% |
| Exchange Traded Funds Total | 101.08% |
| Cash & Other Receivables | -1.08% |
| Total | 100.00% |



Overall Asset Allocation



Performance Report

| Period | MAEAF | Scheme Benchmark* | Additional Benchmark** |
|---|---|-------------------|------------------------|
| 1 Year | 35.73 | 35.30 | 30.28 |
| Since Inception | 45.54 | 45.84 | 41.96 |
| Value of Rs. 10000 invested (in Rs.) Since Inception | 15,640 | 15,678 | 15,183 |
| NAV as on 30th November, 2021 | 15.640 | | |
| Index Value 30th November, 2021 | Index Value of benchmark is 11,547.75 and S&P BSE Sensex (TRI) is 85,134.56 | | |
| Allotment Date | 21st September, 2020 | | |
| Scheme Benchmark | *Nifty 200 Index (TRI) | | |
| Additional Benchmark | **S&P BSE Sensex (TRI) | | |

Note: 1. Different Plans under the scheme has different expense structure. The reference and details provided here in are of Regular Plan - Growth Option
2. Fund manager : Ms. Bharti Sawant managing the scheme since September 21, 2020.

Past Performance may or may not be sustained in future.

Note: For computation of since inception returns (%) the allotment NAV has been taken as ₹10.00. The performance of other funds managed by the same fund manager is given in the respective page of the schemes and on page No.59.

[^]Pursuant to Notice cum addendum dated March 27, 2021 the nomenclature of dividend option has been changed w.e.f. April 01, 2021.

MIRAE ASSET NYSE FANG+ETF FUND OF FUND - (MAFPF)

(Fund of Fund - An Open-ended fund of fund scheme predominantly investing in Mirae Asset NYSE FANG+ ETF)

Monthly Factsheet as on 30 November, 2021



Fund Information

Fund Manager:

Ms. Ekta Gala

Allotment Date:

10th May 2021

Benchmark:

NYSE FANG+ Index (TRI)

Net AUM (₹Cr.)

1,098.51

Entry load:

NA

Exit load:

If redeemed within 3 months from the date of allotment: 0.50%
If redeemed after 3 months from the date of allotment: NIL

Plans Available:

Regular and Direct Plan

Minimum Investment Amount

₹5,000/- and in multiples of ₹1/- thereafter. Minimum Additional Application Amount: ₹1,000/- per application and in multiples of ₹1/- thereafter



Net Asset Value (NAV)

| | Direct | Regular |
|--------|---------|---------|
| Growth | ₹12.483 | ₹12.448 |



Expense Ratio

| | |
|--------------|-------|
| Regular Plan | 0.79% |
| Direct Plan | 0.28% |

Investors may note that they will bear recurring expenses of the underlying scheme in addition to the expenses of this scheme. The TER of underlying scheme i.e. NYSE FANG+ ETF is 0.43%



Portfolio Holdings

Exchange Traded Funds

Mirae Asset NYSE FANG+ ETF 99.90%

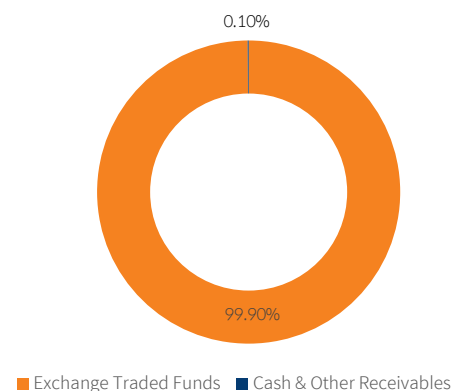
Exchange Traded Funds Total 99.90%

Cash & Other Receivables 0.10%

Total 100.00%



Overall Asset Allocation



Performance Report

| Period | MAFPF | Scheme Benchmark* | Additional Benchmark** |
|---------------------------------|--|-------------------|------------------------|
| Since Inception* | 23.91 | 20.53 | 23.21 |
| NAV as on 30th November, 2021 | 12.448 | | |
| Index Value 30th November, 2021 | Index Value of benchmark is 7,903.38 and S&P BSE Sensex (TRI) is 85,134.56 | | |
| Allotment Date | 10th May, 2021 | | |
| Scheme Benchmark | *NYSE FANG+ Index (TRI) | | |
| Additional Benchmark | **S&P BSE Sensex (TRI) | | |

*Absolute Return (less than one year)

Note: Fund manager : Ms. Ekta Gala managing the scheme since May 10, 2021.

Past Performance may or may not be sustained in future.

Note: For computation of since inception returns (%) the allotment NAV has been taken as ₹22.305. The performance of other funds managed by the same fund manager is given in the respective page of the schemes and on page No. 59.

MIRAE ASSET S&P 500 TOP 50 ETF FUND OF FUND - (MASPF)

(Fund of Fund - An open ended fund of fund scheme predominantly investing in units of Mirae Asset S&P 500 Top 50 ETF)

Monthly Factsheet as on 30 November, 2021



Fund Information

Fund Manager:

Ms. Ekta Gala

Allotment Date:

22nd September 2021

Benchmark:

S&P 500 Top 50 Index (TRI)

Net AUM (₹Cr.)

314.62

Entry load:

NA

Exit load:

If redeemed within 3 months from the date of allotment: 0.50%
If redeemed after 3 months from the date of allotment: NIL

Plans Available:

Regular and Direct Plan

Minimum Investment Amount

₹5,000/- and in multiples of ₹1/- thereafter. Minimum Additional Application Amount: ₹1,000/- per application and in multiples of ₹1/- thereafter



Net Asset Value (NAV)

| | Direct | Regular |
|--------|---------|---------|
| Growth | ₹10.821 | ₹10.810 |



Expense Ratio

| | |
|--------------|-------|
| Regular Plan | 0.80% |
| Direct Plan | 0.21% |

Investors may note that they will bear recurring expenses of the underlying scheme in addition to the expenses of this scheme. The TER of underlying scheme i.e S&P 500 TOP 50 ETF Fund of Fund is 0.46%



Portfolio Holdings

Exchange Traded Funds

| | |
|--------------------------------|---------|
| Mirae Asset S&P 500 Top 50 ETF | 100.47% |
|--------------------------------|---------|

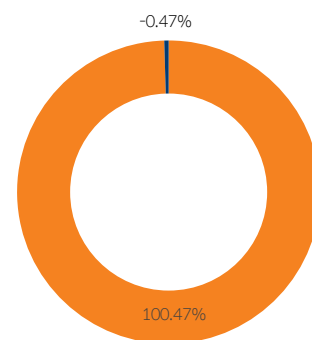
| | |
|------------------------------------|----------------|
| Exchange Traded Funds Total | 100.47% |
|------------------------------------|----------------|

| | |
|-------------------------------------|---------------|
| Cash & Other Receivables | -0.47% |
|-------------------------------------|---------------|

| | |
|--------------|----------------|
| Total | 100.00% |
|--------------|----------------|



Overall Asset Allocation



Exchange Traded Funds Cash & Other Receivables

Since the scheme is in existence for less than 6 Month, as per SEBI regulation performance of the scheme has not been shown. The performance of other funds managed by the same fund manager is given in the respective page of the schemes and on page No. 59.

*Pursuant to Notice cum addendum dated March 27, 2021 the nomenclature of dividend option has been changed w.e.f. April 01, 2021.

FUND PERFORMANCE

For all Equity Funds

Monthly Factsheet as on 30 November, 2021



Mirae Asset Large Cap Fund (MALCF) - Fund Managers - Mr. Gaurav Misra & Mr. Gaurav Khandelwal

| Period | Scheme | Retuns (in%) Scheme Benchmark* | Additional Benchmark** |
|--|---|-----------------------------------|------------------------|
| Last 1 year | 32.86 | 33.15 | 30.28 |
| Last 3 years | 16.86 | 17.22 | 17.67 |
| Last 5 years | 16.73 | 16.75 | 17.80 |
| Since Inception | 16.09 | 11.85 | 11.62 |
| Value of Rs. 10000 invested (in Rs.) Since Inception | 76,798 | 46,185 | 44,930 |
| NAV as on 30th November, 2021 | 76.798 | | |
| Index Value 30th November, 2021 | Index Value of Nifty 100 (TRI) is 22,694.67 and S&P BSE Sensex (TRI) is 85,134.56 | | |
| Date of allotment | 04th April, 2008 | | |
| Scheme Benchmark | *NIFTY 100 (TRI) | | |
| Additional Benchmark | **S&P BSE Sensex (TRI) | | |



Mirae Asset Emerging Bluechip Fund (MAEBF) - Fund Managers - Mr. Neelesh Surana & Mr. Ankit Jain

| Period | Scheme | Retuns (in%) Scheme Benchmark* | Additional Benchmark** |
|--|--|-----------------------------------|------------------------|
| Last 1 year | 43.88 | 42.16 | 30.28 |
| Last 3 years | 24.65 | 20.16 | 17.67 |
| Last 5 years | 21.13 | 18.06 | 17.80 |
| Since Inception | 21.93 | 13.76 | 12.25 |
| Value of Rs. 10000 invested (in Rs.) Since Inception | 95,909 | 43,482 | 37,348 |
| NAV as on 30th November, 2021 | 95.909 | | |
| Index Value 30th November, 2021 | Index Value of Scheme benchmark is 11,991.57 and S&P BSE Sensex (TRI) is 85,134.56 | | |
| Date of allotment | 09th July, 2010 | | |
| Scheme Benchmark | *Nifty Large Midcap 250 (TRI) | | |
| Additional Benchmark | **S&P BSE Sensex (TRI) | | |



Mirae Asset Tax Saver Fund (MATSF) - Fund Manager - Mr. Neelesh Surana

| Period | Scheme | Retuns (in%) Scheme Benchmark* | Additional Benchmark** |
|--|---|-----------------------------------|------------------------|
| Last 1 year | 40.10 | 35.30 | 30.28 |
| Last 3 years | 22.51 | 17.64 | 17.67 |
| Last 5 years | 21.02 | 16.79 | 17.80 |
| Since Inception | 20.72 | 15.25 | 15.57 |
| Value of Rs. 10000 invested (in Rs.) Since Inception | 30,538 | 23,194 | 23,583 |
| NAV as on 30th November, 2021 | 30.538 | | |
| Index Value 30th November, 2021 | Index Value of NIFTY 500 (TRI) is 11,547.75 and S&P BSE Sensex (TRI) is 85,134.56 | | |
| Date of allotment | 28th December, 2015 | | |
| Scheme Benchmark | *Tier-1-Nifty 500 (TRI) Tier-2-Nifty 200 (TRI) | | |
| Additional Benchmark | **S&P BSE Sensex (TRI) | | |



Mirae Asset Focused Fund (MAFF) - Fund Manager - Mr. Gaurav Misra

| Period | Scheme | Retuns (in%) Scheme Benchmark* | Additional Benchmark** |
|--|--|-----------------------------------|------------------------|
| Last 1 year | 44.62 | 35.30 | 30.28 |
| Since Inception | 30.28 | 20.32 | 19.57 |
| Value of Rs. 10000 invested (in Rs.) Since Inception | 19,635 | 16,031 | 15,776 |
| NAV as on 30th November, 2021 | 19.635 | | |
| Index Value 30th November, 2021 | Index Value of Scheme benchmark is 11,547.75 and S&P BSE Sensex (TRI) is 85,134.56 | | |
| Date of allotment | 14th May, 2019 | | |
| Scheme Benchmark | *Tier-1-Nifty 500 (TRI) Tier-2-Nifty 200 (TRI) | | |
| Additional Benchmark | **S&P BSE Sensex (TRI) | | |

FUND PERFORMANCE

For all Equity and Debt Funds

Monthly Factsheet as on 30 November, 2021



Mirae Asset Midcap Fund (MAMCF) - Fund Manager - Mr. Ankit Jain

| Period | Scheme | Retuns (in%) Scheme Benchmark* | Additional Benchmark** |
|--|--|-----------------------------------|------------------------|
| Last 1 year | 54.63 | 51.38 | 30.28 |
| Since Inception | 35.73 | 31.37 | 20.63 |
| Value of Rs. 10000 invested (in Rs.) Since Inception | 20,456 | 18,948 | 15,518 |
| NAV as on 30th November, 2021 | 20.456 | | |
| Index Value 30th November, 2021 | Index Value of Scheme benchmark is 39,133.39 and S&P BSE Sensex (TRI) is 85,134.56 | | |
| Date of allotment | 29th July, 2019 | | |
| Scheme Benchmark | *Tier-1-Nifty Midcap 150 (TRI) Tier-2 - | | |
| Additional Benchmark | **S&P BSE Sensex (TRI) | | |



Mirae Asset Great Consumer Fund (MAGCF) - Fund Manager - Mr. Ankit Jain and Mr. Siddhant Chhabria

| Period | Scheme | Retuns (in%) Scheme Benchmark* | Additional Benchmark** |
|--|---|-----------------------------------|------------------------|
| Last 1 year | 40.51 | 31.38 | 30.28 |
| Last 3 years | 18.06 | 13.80 | 17.67 |
| Last 5 years | 18.96 | 15.75 | 17.80 |
| Since Inception | 17.30 | 15.41 | 12.33 |
| Value of Rs. 10000 invested (in Rs.) Since Inception | 55,004 | 46,244 | 34,626 |
| NAV as on 30th November, 2021 | 55.004 | | |
| Index Value 30th November, 2021 | Index Value of Scheme benchmark is 8,502.28 and S&P BSE Sensex (TRI) is 85,134.56 | | |
| Date of allotment | 29th March, 2011 | | |
| Scheme Benchmark | *Nifty India Consumption Index (TRI) | | |
| Additional Benchmark | **S&P BSE Sensex (TRI) | | |



Mirae Asset Healthcare Fund (MAHCF) - Fund Manager - Mr. Vrijesh Kasera

| Period | Scheme | Retuns (in%) Scheme Benchmark* | Additional Benchmark** |
|--|--|-----------------------------------|------------------------|
| Last 1 year | 30.98 | 25.96 | 30.28 |
| Last 3 year | 30.39 | 21.98 | 17.67 |
| Since Inception | 28.02 | 20.17 | 16.45 |
| Value of Rs. 10000 invested (in Rs.) Since Inception | 23,254 | 18,735 | 16,826 |
| NAV as on 30th November, 2021 | 23.254 | | |
| Index Value 30th November, 2021 | Index Value of Scheme benchmark is 28,846.64 and S&P BSE Sensex (TRI) is 85,134.56 | | |
| Date of allotment | 02nd July, 2018 | | |
| Scheme Benchmark | *S&P BSE Healthcare Index (TRI) | | |
| Additional Benchmark | **S&P BSE Sensex (TRI) | | |



Mirae Asset Banking and Financial Services Fund (MABFSF) - Fund Manager - Mr. Harshad Borawake & Mr. Gaurav Kochar

| Period | Scheme | Retuns (in%) Scheme Benchmark* | Additional Benchmark** |
|---------------------------------|---|-----------------------------------|------------------------|
| 6 Months (simple annualised) | 8.14 | 11.11 | 21.01 |
| NAV as on 30th November, 2021 | 12.193 | | |
| Index Value 30th November, 2021 | Index Value of benchmark is 21,413.00 and S&P BSE Sensex (TRI) is 85,134.56 | | |
| Date of allotment | 11th December, 2020 | | |
| Scheme Benchmark | *Nifty Financial Services Index (TRI) | | |
| Additional Benchmark | **S&P BSE Sensex (TRI) | | |



Mirae Asset Overnight Fund (MAONF) - Fund Manager - Mr. Abhishek Iyer

| Period | Scheme | Retuns (in%) Scheme Benchmark* | Additional Benchmark** |
|--|---|-----------------------------------|------------------------|
| Last 7 Days | 3.16 | 3.29 | 2.96 |
| Last 15 Days | 3.24 | 3.44 | 3.13 |
| Last 30 Days | 3.22 | 3.40 | 3.76 |
| Last 1 year | 3.13 | 3.25 | 3.49 |
| Since Inception | 3.45 | 3.50 | 4.88 |
| Value of Rs. 10000 invested (in Rs.) Since Inception | 10,748 | 10,760 | 11,067 |
| NAV as on 30th November, 2021 | 1,074.8443 | | |
| Index Value 30th November, 2021 | Index Value of benchmark is 2,840.50 and CRISIL 1 Year T-Bill is 6,246.02 | | |
| Date of allotment | 15th October, 2019 | | |
| Scheme Benchmark | *CRISIL Overnight Index | | |
| Additional Benchmark | **CRISIL 1 Year T bill | | |

FUND PERFORMANCE

For all Equity and Debt Funds

Monthly Factsheet as on 30 November, 2021



Mirae Asset Cash Management Fund (MACMF) - Fund Manager - Mr. Mahendra Jajoo & Mr. Abhishek Iyer

| Period | Scheme | Retuns (in%) Scheme Benchmark* | Additional Benchmark** |
|---|---|-----------------------------------|------------------------|
| Last 7 days | 3.58 | 3.85 | 2.96 |
| Last 15 days | 3.38 | 3.69 | 3.13 |
| Last 30 days | 3.55 | 3.97 | 3.76 |
| Last 1 year | 3.28 | 3.57 | 3.49 |
| Last 3 years | 4.79 | 5.13 | 5.82 |
| Last 5 years | 5.64 | 5.89 | 5.91 |
| Since Inception | 6.27 | 6.91 | 6.13 |
| Value of Rs. 10000 invested (in Rs.) Since Inception | 21,909 | 23,665 | 21,529 |
| NAV as on 30th November, 2021 | 2,190.8948 | | |
| Index Value 30th November, 2021 | Index Value of benchmark is 3,501.55 and CRISIL 1 Year T-Bill is 6,246.02 | | |
| Date of allotment | 12th January, 2009 | | |
| Scheme Benchmark | *CRISIL Liquid Fund Index | | |
| Additional Benchmark | **CRISIL 1 Year T-Bill | | |



Mirae Asset Ultra Short Duration Fund (MAUSDF) - Fund Manager - Mr. Mahendra Jajoo

| Period | Scheme | Retuns (in%) Scheme Benchmark* | Additional Benchmark** |
|---|---|-----------------------------------|------------------------|
| Last 1 year | 3.39 | 3.87 | 3.49 |
| Since Inception | 3.51 | 3.96 | 3.56 |
| Value of Rs. 10000 invested (in Rs.) Since Inception | 10,404 | 10,456 | 10,410 |
| NAV as on 30th November, 2021 | 1,040.3639 | | |
| Index Value 30th November, 2021 | Index Value of benchmark is 4,372.40 and CRISIL 1 Year T-Bill is 6,246.02 | | |
| Date of allotment | 07th October, 2020 | | |
| Scheme Benchmark | *Nifty Ultra Short Duration Debt Index | | |
| Additional Benchmark | **CRISIL 1 Year T-Bill | | |



Mirae Asset Savings Fund (MASF) - Fund Manager - Mr. Mahendra Jajoo

| Period | Scheme | Retuns (in%) Scheme Benchmark* | Additional Benchmark** |
|---|--|-----------------------------------|------------------------|
| Last 1 year | 3.05 | 4.18 | 2.38 |
| Last 3 years | 5.35 | 6.91 | 7.83 |
| Last 5 years | 5.57 | 6.93 | 5.12 |
| Since Inception | 6.57 | 8.11 | 7.09 |
| Value of Rs. 10000 invested (in Rs.) Since Inception | 18,226 | 20,865 | 19,085 |
| NAV as on 30th November, 2021 | 1,822.5623 | | |
| Index Value 30th November, 2021 | Index Value of benchmark is 6,429.82 and CRISIL 10 Year Gilt Index is 4,115.65 | | |
| Date of allotment | 26th June, 2012 | | |
| Scheme Benchmark | *CRISIL Low Duration Debt Index | | |
| Additional Benchmark | **CRISIL 10 Year Gilt Index | | |



Mirae Asset Short Term Fund (MASTF) - Fund Manager - Mr. Mahendra Jajoo & Mr. Amit Modani

| Period | Scheme | Retuns (in%) Scheme Benchmark* | Additional Benchmark** |
|---|--|-----------------------------------|------------------------|
| Last 1 year | 3.18 | 4.43 | 2.38 |
| Last 3 year | 7.19 | 8.34 | 7.83 |
| Since Inception | 6.77 | 7.97 | 7.72 |
| Value of Rs. 10000 invested (in Rs.) Since Inception | 12,755 | 13,292 | 13,181 |
| NAV as on 30th November, 2021 | 12.7547 | | |
| Index Value 30th November, 2021 | Index Value of benchmark is 4,042.48 and CRISIL 10 Year Gilt Index is 4,115.65 | | |
| Date of allotment | 16th March, 2018 | | |
| Scheme Benchmark | *CRISIL Short Term Bond Fund Index | | |
| Additional Benchmark | **CRISIL 10 Year Gilt Index | | |



Mirae Asset Banking and PSU Debt Fund (MABPDF) - Fund Manager - Mr. Mahendra Jajoo

| Period | Scheme | Retuns (in%) Scheme Benchmark* | Additional Benchmark** |
|---|--|-----------------------------------|------------------------|
| 1 Year | 3.37 | 4.17 | 2.38 |
| Since Inception | 3.84 | 5.10 | 2.49 |
| Value of Rs. 10000 invested (in Rs.) Since Inception | 10,523 | 10,697 | 10,339 |
| NAV as on 30th November, 2021 | 10.5234 | | |
| Index Value 30th November, 2021 | Index Value of benchmark is 4,631.79 and CRISIL 10 Year Gilt Index is 4,115.65 | | |
| Date of allotment | 24th July, 2020 | | |
| Scheme Benchmark | *Nifty Banking and PSU Debt Index | | |
| Additional Benchmark | **CRISIL 10 Year Gilt Index | | |

FUND PERFORMANCE

For all Debt and Hybrid Funds

Monthly Factsheet as on 30 November, 2021



Mirae Asset Dynamic Bond Fund (MADBF) - Fund Manager - Mr. Mahendra Jajoo

| Period | Scheme | Retuns (in%) Scheme Benchmark* | Additional Benchmark** |
|--|--|-----------------------------------|------------------------|
| Last 1 year | 2.68 | 4.03 | 2.38 |
| Last 3 years | 8.30 | 9.39 | 7.83 |
| Since Inception | 6.62 | 7.87 | 5.91 |
| Value of Rs. 10000 invested (in Rs.) Since Inception | 13,509 | 14,264 | 13,088 |
| NAV as on 30th November, 2021 | 13.5088 | | |
| Index Value 30th November, 2021 | Index Value of benchmark is 3,999.82 and CRISIL 10 Year Gilt Index is 4,115.65 | | |
| Date of allotment | 24th March, 2017 | | |
| Scheme Benchmark | *Tier-1 - CRISIL Composite Bond Fund Index Tier-2 - Nifty PSU Bond Plus SDL Apr 2027 50:50 Index | | |
| Additional Benchmark | **CRISIL 10 Year Gilt Index | | |



Mirae Asset Corporate Bond Fund (MACBF) - Fund Manager - Mr. Mahendra Jajoo

| Period | Scheme | Retuns (in%) Scheme Benchmark* | Additional Benchmark** |
|---------------------------------|--|-----------------------------------|------------------------|
| 6 Months (simple annualised) | 3.62 | 5.12 | 0.78 |
| NAV as on 30th November, 2021 | 10.3358 | | |
| Index Value 30th November, 2021 | Index Value of benchmark is 5,028.68 and CRISIL 10 Year Gilt Index is 4,115.65 | | |
| Allotment Date | 17th March, 2021 | | |
| Scheme Benchmark | * Nifty Corporate Bond Index | | |
| Additional Benchmark | **CRISIL 10 Year Gilt Index | | |



Mirae Asset Hybrid Equity Fund (MAHEF) - Fund Managers - Mr. Vrijesh Kasera, Mr. Harshad Borawake(Equity Portion) & Mr. Mahendra Jajoo (Debt Portion)

| Period | Scheme | Retuns (in%) Scheme Benchmark* | Additional Benchmark** |
|--|--|-----------------------------------|------------------------|
| Last 1 year | 28.23 | 24.34 | 30.28 |
| Last 3 years | 15.81 | 15.92 | 17.67 |
| Last 5 years | 14.74 | 14.13 | 17.80 |
| Since Inception | 13.00 | 12.42 | 13.51 |
| Value of Rs. 10000 invested (in Rs.) Since Inception | 21,721 | 21,018 | 22,342 |
| NAV as on 30th November, 2021 | 21.721 | | |
| Index Value 30th November, 2021 | Index Value of Scheme benchmark is 13,945.97 and S&P BSE Sensex (TRI) is 85,134.56 | | |
| Date of allotment | 29th July, 2015 | | |
| Scheme Benchmark | *CRISIL Hybrid 35+65 - Aggressive Index | | |
| Additional Benchmark | **S&P BSE Sensex (TRI) | | |



Mirae Asset Equity Savings Fund (MAESF) - Fund Managers - Mr. Vrijesh Kasera, Mr. Harshad Borawake, Ms. Bharti Sawant & Mr. Mahendra Jajoo

| Period | Scheme | Retuns (in%) Scheme Benchmark* | Additional Benchmark** |
|--|---|-----------------------------------|------------------------|
| Last 1 year | 18.61 | 13.83 | 2.38 |
| Since Inception | 13.46 | 10.84 | 7.49 |
| Value of Rs. 10000 invested (in Rs.) Since Inception | 14,521 | 13,559 | 12,381 |
| NAV as on 30th November, 2021 | 14.521 | | |
| Index Value 30th November, 2021 | Index Value of Scheme benchmark is 4,605.44 and CRISIL 10 Year Gilt Index is 4,115.65 | | |
| Date of allotment | 18th Dec, 2018 | | |
| Scheme Benchmark | *Nifty Equity Savings Index (TRI) | | |
| Additional Benchmark | **CRISIL 10 Year Gilt Index | | |



Mirae Asset Arbitrage Fund (MAAF) - Fund Managers - Mr. Jignesh Rao, Mr. Jigar Sethia & Mr. Mahendra Jajoo

| Period | Scheme | Retuns (in%) Scheme Benchmark* | Additional Benchmark** |
|--|--|-----------------------------------|------------------------|
| Last 1 year | 3.76 | 4.14 | 3.49 |
| Since Inception | 3.55 | 3.38 | 3.61 |
| Value of Rs. 10000 invested (in Rs.) Since Inception | 10,519 | 10,493 | 10,527 |
| NAV as on 30th November, 2021 | 10.519 | | |
| Index Value 30th November, 2021 | Index Value of Scheme benchmark is 1,997.39 and CRISIL 1 Year T-Bill is 6,246.02 | | |
| Date of allotment | 19th June, 2020 | | |
| Scheme Benchmark | * Nifty 50 Arbitrage Index | | |
| Additional Benchmark | ** CRISIL 1 Year T-Bill | | |

FUND PERFORMANCE

For all Passive Funds

Monthly Factsheet as on 30 November, 2021



Mirae Asset Nifty 50 ETF (MAN50ETF) - Fund Manager - Ms. Ekta Gala

| Period | Scheme | Retuns (in%) | Scheme Benchmark* |
|--|---------------------------------------|--------------|-------------------|
| Last 1 year | 32.08 | | 32.19 |
| Last 3 years | 17.22 | | 17.38 |
| Since Inception | 18.07 | | 18.01 |
| Value of Rs. 10000 invested (in Rs.) Since Inception | 16,433 | | 16,517 |
| NAV as on 30th November, 2021 | 175.113 | | |
| Index Value 30th November, 2021 | Index Value of benchmark is 24,368.53 | | |
| Date of allotment | 20th November, 2018 | | |
| Scheme Benchmark | *Nifty 50 Index (TRI) | | |



Mirae Asset Nifty Next 50 ETF (MANXT50ETF) - Fund Manager - Ms. Ekta Gala

| Period | Scheme | Retuns (in%) | Scheme Benchmark* |
|--|---------------------------------------|--------------|-------------------|
| Last 1 year | 37.96 | | 38.15 |
| Since Inception | 21.94 | | 22.43 |
| Value of Rs. 10000 invested (in Rs.) Since Inception | 14,312 | | 14,547 |
| NAV as on 30th November, 2021 | 417.251 | | |
| Index Value 30th November, 2021 | Index Value of benchmark is 58,014.94 | | |
| Date of allotment | 24th January, 2020 | | |
| Scheme Benchmark | *Nifty Next 50 Index (TRI) | | |



Mirae Asset ESG Sector Leaders ETF (MAESGSLETF) - Fund Manager - Ms. Ekta Gala

| Period | Scheme | Retuns (in%) | Additional Benchmark** |
|--|--|-------------------|------------------------|
| | | Scheme Benchmark* | |
| Last 1 year | 30.04 | 30.58 | 30.28 |
| Since Inception | 29.18 | 30.09 | 29.93 |
| Value of Rs. 10000 invested (in Rs.) Since Inception | 13,037 | 13,132 | 13,115 |
| NAV as on 30th November, 2021 | 29.129 | | |
| Index Value 30th November, 2021 | Index Value of benchmark is 3,235.75 and S&P BSE Sensex (TRI) is 85,134.56 | | |
| Allotment Date | 17th November, 2020 | | |
| Scheme Benchmark | *Nifty 100 ESG Sector Leaders Index (TRI) | | |
| Additional Benchmark | **S&P BSE Sensex (TRI) | | |



Mirae Asset NYSE FANG+ ETF (MAFANG) - Fund Manager - Mr. Siddharth Srivastava

| Period | Scheme | Retuns (in%) | Additional Benchmark** |
|---------------------------------|--|-------------------|------------------------|
| | | Scheme Benchmark* | |
| Since Inception* | 18.31 | 18.35 | 23.21 |
| NAV as on 30th November, 2021 | 57.739 | | |
| Index Value 30th November, 2021 | Index Value of benchmark is 7,903.38 and S&P BSE Sensex (TRI) is 85,134.56 | | |
| Allotment Date | 06th May, 2021 | | |
| Scheme Benchmark | *NYSE FANG+ Index (TRI) | | |
| Additional Benchmark | **S&P BSE Sensex (TRI) | | |



Mirae Asset ESG Sector Leaders Fund of Fund (MAESGSLF) - Fund Manager - Ms. Ekta Gala

| Period | Scheme | Retuns (in%) | Additional Benchmark** |
|--|--|-------------------|------------------------|
| | | Scheme Benchmark* | |
| Last 1 year | 29.02 | 30.58 | 30.28 |
| Since Inception | 28.48 | 30.03 | 29.37 |
| Value of Rs. 10000 invested (in Rs.) Since Inception | 12,954 | 13,116 | 13,047 |
| NAV as on 30th November, 2021 | 12.954 | | |
| Index Value 30th November, 2021 | Index Value of benchmark is 3,235.75 and S&P BSE Sensex (TRI) is 85,134.56 | | |
| Allotment Date | 18th November, 2020 | | |
| Scheme Benchmark | *Nifty 100 ESG Sector Leaders Index (TRI) | | |
| Additional Benchmark | **S&P BSE Sensex (TRI) | | |

FUND PERFORMANCE

For all Passive Funds

Monthly Factsheet as on 30 November, 2021



Mirae Asset Equity Allocator Fund of Fund (MAEAF) - Fund Manager - Ms. Bharti Sawant

| Period | Scheme | Returns (in%) | |
|---|---|-------------------|------------------------|
| | | Scheme Benchmark* | Additional Benchmark** |
| 1 Year | 35.73 | 35.30 | 30.28 |
| Since Inception | 45.54 | 45.84 | 41.96 |
| Value of Rs. 10000 invested (in Rs.) Since Inception) | 15,640 | 15,678 | 15,183 |
| NAV as on 30th November, 2021 | 15.640 | | |
| Index Value 30th November, 2021 | Index Value of benchmark is 11,547.75 and S&P BSE Sensex (TRI) is 85,134.56 | | |
| Allotment Date | 21st September, 2020 | | |
| Scheme Benchmark | *Nifty 200 Index (TRI) | | |
| Additional Benchmark | **S&P BSE Sensex (TRI) | | |



Mirae Asset NYSE FANG+ETF Fund of Fund (MAFPF) - Fund Manager - Ms. Ekta Gala

| Period | Scheme | Returns (in%) | |
|---------------------------------|--|-------------------|------------------------|
| | | Scheme Benchmark* | Additional Benchmark** |
| Since Inception* | 23.91 | 20.53 | 23.21 |
| NAV as on 30th November, 2021 | 12.448 | | |
| Index Value 30th November, 2021 | Index Value of benchmark is 7,903.38 and S&P BSE Sensex (TRI) is 85,134.56 | | |
| Allotment Date | 10th May, 2021 | | |
| Scheme Benchmark | *NYSE FANG+ Index (TRI) | | |
| Additional Benchmark | **S&P BSE Sensex (TRI) | | |

*Absolute Return (less than one year)

Past Performance may or may not be sustained in future.

\$ For computation of since inception returns (%) the allotment NAV has been taken as ₹1000.00 for MACMF, MASF & MAOF and ₹10.00 for all other Schemes. In case, the start / end date of the concerned period is a non-business date (NBD), the NAV of the previous date is considered for computation of returns.

Returns (%) for less than 1 year calculated on simple annualized basis.

The calculations of returns shall assume reinvestment of all payouts at the then prevailing NAV. CAGR - Compounded Annualised Growth returns. NAV (per unit) is at the end of the period.

**Standard benchmark prescribed as per the applicable SEBI circular. For MASF the returns are for Regular Savings Plan - Growth Option. Returns for others scheme are provided for Regular Plan Growth Option. Load is not considered for computation of return.

Mirae Asset Nifty Financial Services ETF, Mirae Asset Money Market Fund Mirae Asset S&P 500 TOP 50 ETF, and Mirae Asset S&P 500 TOP 50 ETF Fund of Fund are in existence for less than 6 Month, as per SEBI regulation performance of the schemes has not been shown.

The performance of Mirae Asset Fixed Maturity Plan - Series III - 1122 days has not been provided since it is a closed ended scheme and performance is not comparable with other open ended schemes.

Monthly Factsheet as on 30 November, 2021



Income Distribution cum capital withdrawal

| Record Date | IDCW (₹) | Face Value(₹) | NAV (₹) |
|--|---------------|---------------|---------|
| Mirae Asset Tax Saver Fund(IDCW)-Regular Plan | | | |
| 23-Mar-2017 | 0.55 per Unit | 10.00 | 13.22 |
| 12-Mar-2018 | 1.25 per Unit | 10.00 | 15.39 |
| 06-Dec-2018 | 0.44 per Unit | 10.00 | 14.22 |
| 16-Jan-2020 | 0.84 per Unit | 10.00 | 16.65 |
| Mirae Asset Tax Saver Fund(IDCW)-Direct Plan | | | |
| 23-Mar-2017 | 0.55 per Unit | 10.00 | 13.46 |
| 12-Mar-2018 | 1.25 per Unit | 10.00 | 15.90 |
| 06-Dec-2018 | 0.44 per Unit | 10.00 | 14.88 |
| 16-Jan-2020 | 0.40 per Unit | 10.00 | 17.79 |

Past Performance may or may not be sustained in future.

Pursuant to payment of IDCW the NAV of the IDCW option of the scheme will fall to the extent of payout and statutory levy (if any).

IDCW history is for MATSF - Regular Plan and Direct Plan - IDCW Option



Income Distribution cum capital withdrawal

| Record Date | IDCW (₹) | Face Value(₹) | NAV (₹) |
|--|----------|---------------|---------|
| Mirae Asset Large Cap Fund(IDCW)-Regular Plan | | | |
| 09-Sep-2009 | 0.90 | 10.00 | 12.03 |
| 10-Dec-2010 | 1.50 | 10.00 | 15.28 |
| 22-Mar-2012 | 1.50 | 10.00 | 13.38 |
| 14-Mar-2013 | 1.40 | 10.00 | 13.56 |
| 27-Jan-2014 | 1.20 | 10.00 | 13.20 |
| 13-Feb-2015 | 1.60 | 10.00 | 19.95 |
| 11-Mar-2016 | 1.35 | 10.00 | 16.68 |
| 26-Jul-2016 | 1.50 | 10.00 | 18.16 |
| 24-Jul-2017 | 1.70 | 10.00 | 20.75 |
| 12-Mar-2018 | 2.00 | 10.00 | 19.94 |
| 06-Dec-2018 | 1.42 | 10.00 | 18.19 |
| 16-Dec-2019 | 1.33 | 10.00 | 19.12 |
| Mirae Asset Large Cap Fund(IDCW)-Direct Plan | | | |
| 12-Mar-2018 | 2.00 | 10.00 | 35.91 |
| 06-Dec-2018 | 1.55 | 10.00 | 34.61 |

Past Performance may or may not be sustained in future.

Pursuant to payment of IDCW the NAV of the IDCW option of the scheme will fall to the extent of payout and statutory levy (if any).

IDCW history is for MALCF - Regular Plan and Direct Plan - IDCW Option



Income Distribution cum capital withdrawal

| Record Date | IDCW (₹) | Face Value(₹) | NAV (₹) |
|---|----------|---------------|---------|
| Mirae Asset Emerging Bluechip(IDCW)-Regular Plan | | | |
| 29-Oct-2012 | 1.10 | 10.00 | 12.91 |
| 18-Mar-2014 | 1.20 | 10.00 | 14.96 |
| 08-Dec-2014 | 1.80 | 10.00 | 22.99 |
| 05-Jan-2016 | 2.00 | 10.00 | 24.51 |
| 20-Jul-2016 | 2.00 | 10.00 | 24.64 |
| 24-Jul-2017 | 2.50 | 10.00 | 30.73 |
| 06-Dec-2018 | 2.21 | 10.00 | 28.97 |
| 16-Jan-2020 | 2.21 | 10.00 | 32.77 |
| Mirae Asset Emerging Bluechip(IDCW)-Direct Plan | | | |
| 06-Dec-2018 | 3.54 | 10.00 | 46.39 |
| 16-Jan-2020 | 3.54 | 10.00 | 53.13 |

Past Performance may or may not be sustained in future.

Pursuant to payment of IDCW the NAV of the IDCW option of the scheme will fall to the extent of payout and statutory levy (if any).

IDCW history is for MAEBF - Regular Plan and Direct Plan - IDCW Option



Income Distribution cum capital withdrawal

| Record Date | IDCW (₹) | Face Value(₹) | NAV (₹) |
|---|----------|---------------|---------|
| Mirae Asset Great Consumer Fund(IDCW)-Regular Plan | | | |
| 20-Mar-2013 | 1.30 | 10.00 | 12.29 |
| 11-Dec-2013 | 1.10 | 10.00 | 13.03 |
| 18-Mar-2015 | 2.00 | 10.00 | 18.54 |
| 25-Jan-2016 | 1.50 | 10.00 | 14.59 |
| 22-Mar-2017 | 2.00 | 10.00 | 16.43 |
| 27-Jun-2017 | 0.50 | 10.00 | 16.20 |
| 17-Oct-2017 | 0.50 | 10.00 | 17.16 |
| 12-Mar-2018 | 1.00 | 10.00 | 17.38 |
| 06-Dec-2018 | 1.33 | 10.00 | 16.60 |
| 16-Dec-2019 | 1.33 | 10.00 | 17.07 |
| Mirae Asset Great Consumer Fund(IDCW)-Direct Plan | | | |
| 12-Mar-2018 | 1.70 | 10.00 | 33.97 |
| 16-Dec-2019 | 1.33 | 10.00 | 37.86 |

Past Performance may or may not be sustained in future.

Pursuant to payment of IDCW the NAV of the IDCW option of the scheme will fall to the extent of payout and statutory levy (if any).

IDCW history is for MAGCF - Regular Plan and Direct Plan - IDCW Option

FUND MANAGERS EXPERIENCES

- **Neelesh Surana** has over 26 years of experience in Financial Services including Fund Management.
- **Gaurav Misra** has over 26 years of experience in Investment Management and Equity Research Functions.
- **Mahendra Jajoo** has over 28 years of experience in the field of financial services including 14 years of experience in Fixed Income funds management.
- **Ankit Jain** has 9 years of experience in Equity Research Analysis
- **Harshad Borawake** has over 17 years of experience in Investment Analysis & Research
- **Vijesh Kaseera** has over 14 years of experience in Investment Analysis & Research
- **Bharti Sawant** has 13 years of experience in equity research analysis
- **Mr. Jignesh Rao** has over 14 years of experience in Equity Dealing and Investment Management
- **Mr. Jigar Setha** has over 9 years of experience in Equity Dealing and Investment Management
- **Ms. Ekta Gala** has over 4 years of experience in ETF Dealing and Investment Management
- **Mr. Gaurav Kochar** has over 6 years of experience in Investment Analysis & Research
- **Mr. Abhishek Iyer** has around 11 years of experience in Dealing and Fixed Income
- **Mr. Amit Modani** has over 10 years of experience in Fixed Income Dealing and Fund Management
- **Mr. Gaurav Kochar** has over 7 years of experience in equity research analysis.
- **Mr Siddharth Srivastava** has more than 10 years of experience in the field of financial services and stock markets.
- **Mr. Siddhant Chhabria** has over 6 years of experience in equity research analysis
- **Mr. Gaurav Khandelwal** has over 11 years of experience in equity research analysis

For Equity Funds:

Current Monthly Average Expense Ratio for Growth Option (#)
(Effective Date 01st April, 2019)

Regular Plan:

2.25% on the first ₹500 crores of the daily net assets
2.00% on the next ₹250 crores of the daily net assets
1.75% on the next ₹1,250 crores of the daily net assets
1.60% on the next ₹3,000 crores of the daily net assets
1.50% on the next ₹5,000 crores of the daily net assets
Total expense ratio reduction of 0.05% for every increase of ₹5,000 crores of daily net assets or part thereof, on the next ₹40,000 crores of the daily net assets
1.05% on the balance of the assets

In addition to the above a charge of 5bps* on the daily net assets; Plus, a proportionate charge in respect to sales beyond T-30 cities subject to maximum of 30 bps on daily net assets may also be charged

Excluding Statutory levies on Investment Management Fee.

For Exchange Traded Fund:

Current Monthly Average Expense Ratio for Growth Option (#)
(Effective Date 01st April, 2019)

Regular Plan:

1.00% of the daily net assets

For Direct Plans (Effective Date 01st April, 2019):#

The above Monthly Average Expense Ratio will also be applicable for Direct Plans except that the Direct Plan shall have a lower Monthly Average Expense Ratio excluding distribution expenses, commission, etc. and no commission for distribution of Units will be paid / charged under Direct Plan.

(#) Any change in the Expense Ratio will be updated on AMC Website.

For Liquid / Debt Funds:

Current Monthly Average Expense Ratio for Growth Option (#)
(Effective Date 01st April, 2019)

Regular Plan:

2.00% on the first ₹500 crores of the daily net assets
1.75% on the next ₹250 crores of the daily net assets
1.50% on the next ₹1,250 crores of the daily net assets
1.35% on the next ₹3,000 crores of the daily net assets
1.25% on the next ₹5,000 crores of the daily net assets
Total expense ratio reduction of 0.05% for every increase of ₹5,000 crores of daily net assets or part thereof, on the next ₹40,000 crores of the daily net assets
0.80% on the balance of the assets

In addition to the above a charge of 5bps* on the daily net assets; Plus, a proportionate charge in respect to sales beyond T-30 cities subject to maximum of 30 bps on daily net assets may also be charged

Excluding Statutory levies on Investment Management Fee.

For Debt Oriented Close Ended Scheme:

Current Monthly Average Expense Ratio for Growth Option (#)
(Effective Date 01st April, 2019)

Regular Plan:

1.00% of the daily net assets

For Direct Plans (Effective Date 01st April, 2019):#

The above Monthly Average Expense Ratio will also be applicable for Direct Plans except that the Direct Plan shall have a lower Monthly Average Expense Ratio excluding distribution expenses, commission, etc. and no commission for distribution of Units will be paid / charged under Direct Plan.

(#) Any change in the Expense Ratio will be updated on AMC Website.

*The additional charge of 20bps has been reduced to 5bps with effect from May 30, 2018

@The Volatility, Beta, R Squared, Sharpe Ratio & Information Ratio are calculated on returns from last three years Monthly data points.

*Risk free rate: FBLIovernightTMBOR as on 30th November 2021.

*Basis last rolling 12 months.

IDCW is gross IDCW. As per current Income Tax Rules, for financial year 2020-21 IDCW under equity scheme is tax free in the hands of investors, whereas for IDCW under Debt schemes applicable statutory levies, if any, needs to be adjusted by the AMC. The fiscal rules / tax laws are subject to change. For further details, please refer to the section titled "Taxation" in the Statement of Additional Information of Mirae Asset Mutual Fund. In view of the individual nature of tax consequences, each investor is advised to consult his / her professional tax advisor. For complete IDCW history details please refer to our website www.miraeassetmf.co.in

Statutory Details: Sponsor: Mirae Asset Global Investments Company Limited. Trustee: Mirae Asset Trustee Company Private Limited; Investment Manager: Mirae Asset Investment Managers (India) Private Limited.

ASSET ALLOCATION

Mirae Asset Large Cap Fund (MALCF)

| Instruments | Indicative allocations (% of total assets) Risk | | Risk Profile |
|---|---|---------|--------------|
| | Minimum | Maximum | |
| Equities and Equity Related Securities of Large cap companies* | 80% | 100% | High |
| Equities and Equity Related Securities of companies other than Large cap companies* | 0% | 20% | High |
| Money market instruments /debt securities Instruments* | 0% | 20% | High |

Mirae Asset Great Consumer Fund (MAGCF)

| Instruments | Indicative allocations (% of total assets) Risk | | Risk Profile |
|--|---|---------|---------------|
| | Minimum | Maximum | |
| Indian Equities and Equity Related Securities of companies that are likely to benefit either directly or indirectly from consumption led demand* | 80% | 100% | High |
| Money market instruments / debt securities Instruments and / or un its of debt / liquid schemes of domestic/ international Mutual Funds. | 0% | 20% | Low to Medium |

Mirae Asset Emerging Bluechip Fund (MAEBF)

| Instruments | Indicative allocations (% of total assets) Risk | | Risk Profile |
|---|---|---------|--------------|
| | Minimum | Maximum | |
| Equities and Equity Related Securities of Large cap companies* | 80% | 100% | High |
| Equities and Equity Related Securities of companies other than Large cap companies* | 0% | 20% | High |
| Money market instruments /debt securities Instruments* | 0% | 20% | High |

Mirae Asset Healthcare Fund - (MAHCF)

| Instruments | Indicative allocations (% of total assets) Risk | | Risk Profile |
|---|---|---------|---------------|
| | Minimum | Maximum | |
| Indian Equities and Equity Related Securities* of companies that are likely to benefit either directly or indirectly from Healthcare and allied sectors | 80% | 100% | High |
| Other equities and equity related securities of companies in India | 0% | 20% | High |
| Money market instruments / debt securities, Instruments and/or units of debt / liquid schemes of domestic Mutual Funds | 0% | 20% | Low to Medium |

Mirae Asset Tax Saver Fund - (MATSF)

| Instruments | Indicative allocations (% of total assets) Risk | | Risk Profile |
|--|---|---------|---------------|
| | Minimum | Maximum | |
| Equity and Equity Related Instruments* | 80% | 100% | High |
| Debt Instruments, Money Market Instruments, G-Secs, Cash, CBLO, Reverse Repo, etc. | 0% | 20% | Low to Medium |

Mirae Asset Banking and Financial Services Fund - (MABFSF)

| Instruments | Indicative allocations (% of total assets) Risk | | Risk Profile |
|--|---|---------|----------------|
| | Minimum | Maximum | |
| Equity and equity related instruments of companies in the Banking and Financial Services Sector in India | 80% | 100% | High |
| Other equities and equity related Instruments | 0% | 20% | High |
| Debt and Money Market Instruments including schemes of Mutual Fund | 0% | 20% | Low to Medium |
| Units issued by REIT/InvITs | 0% | 10% | Medium to High |

Mirae Asset Focused Fund - (MAFF)

| Instruments | Indicative allocations (% of total assets) Risk | | Risk Profile |
|--|---|---------|--------------|
| | Minimum | Maximum | |
| Indian Equities and Equity Related Securities* | 80% | 100% | High |
| Money market instruments / debt securities, Instruments and/or units of debt / liquid schemes of domestic Mutual Funds | 0% | 20% | High |

* Subject to overall limit of 30 stock

Mirae Asset Midcap Fund - (MAMCF)

| Instruments | Indicative allocations (% of total assets) Risk | | Risk Profile |
|--|---|---------|---------------|
| | Minimum | Maximum | |
| Equities and equity related securities* of midcap companies | 65% | 100% | High |
| Equities and equity related securities other than above | 0% | 35% | High |
| Money market instruments / debt securities, Instruments and/or units of debt/liquid schemes of domestic Mutual Funds | 0% | 35% | Low to Medium |

*To know in detail about the above schemes please read the SID/KIM

Mirae Asset Overnight Fund - (MAONF)

| Instruments | Indicative allocations (% of total assets) Risk | | Risk Profile |
|---|---|---------|--------------|
| | Minimum | Maximum | |
| Overnight securities or Debt Securities* and Money Market Instruments® (including MIBOR Linked instruments with daily call and put options) | 0% | 100% | Low |

® Maturing on or before the next business day.

Mirae Asset Cash Management Fund (MACMF)

| Instruments | Indicative allocations (% of total assets) Risk | | Risk Profile |
|--|---|---------|--------------|
| | Minimum | Maximum | |
| Money Market Instruments (including Cash, Reverse Repo, CBLO) MIBOR & MIBOR linked instruments upto 91 days. | 65% | 100% | High |
| Debt Instruments with residual maturity upto 91 days only | 0% | 80% | Medium |

*Macaulay Duration of the portfolio shall be between 3 months and 6 months.

ASSET ALLOCATION

Mirae Asset Ultra Short Duration Fund (MAUSDF)

| Types of Instruments | Indicative allocations (% of total assets) Risk | | Risk Profile |
|--|---|---------|----------------|
| | Minimum | Maximum | |
| Debt & Money market instruments including government securities* | 0% | 100% | Low to Medium |
| Units issued by REITs & InvITs | 0% | 10% | Medium to High |

*Macaulay Duration of the portfolio shall be between 3 months and 6 months.

Mirae Asset Savings Fund (MASF)

| Instruments | Indicative allocations (% of total assets) Risk | | Risk Profile |
|--|---|---------|---------------|
| | Minimum | Maximum | |
| Money Market Instruments and debt instruments with Macaulay duration of the portfolio between 6 months and 12 months | 0% | 100% | Low to Medium |

Mirae Asset Money Market Fund - (MAMMF)

| Instruments | Indicative allocations (% of total assets) Risk | | Risk Profile |
|---------------------------|---|---------|--------------|
| | Minimum | Maximum | |
| Money market instruments* | 0% | 100% | Low |

Mirae Asset Banking And PSU Debt Fund (MABPDF)

| Instruments | Indicative allocations (% of total assets) Risk | | Risk Profile |
|---|---|---------|---------------|
| | Minimum | Maximum | |
| Debt and Money Market Instruments, issued by Scheduled Commercial Banks, Public Sector Undertakings (PSUs) & Public Financial Institutions (PFIs) Municipal Bonds | 80% | 100% | Low to Medium |
| Debt (including government securities) and Money Market Instruments issued by entities other than Banks, PFIs, PSUs and Municipal Bonds | 0% | 20% | Low to Medium |
| Units issued by REITs & InvITs | 0% | 10% | Low to Medium |

Mirae Asset Short Term Fund - (MASTF)

| Instruments | Indicative allocations (% of total assets) Risk | | Risk Profile |
|---|---|---------|---------------|
| | Minimum | Maximum | |
| Money market instruments & Debt instrument with macaulay duration of the portfolio between 1 year to 3 years. | 0% | 100% | Low to Medium |
| Debt Instruments, Money Market Instruments, G-Secs, Cash, CBLO, Reverse Repo, etc. | 0% | 10% | Low to Medium |

Mirae Asset Dynamic Bond Fund - (MADBF)

| Instruments | Indicative allocations (% of total assets) Risk | | Risk Profile |
|--|---|---------|---------------|
| | Minimum | Maximum | |
| Money market instruments & Debt securities | 0% | 100% | Low to Medium |

Mirae Asset Corporate Bond Fund (MACBF)

| Instruments | Indicative allocations (% of total assets) Risk | | Risk Profile |
|--|---|---------|----------------|
| | Minimum | Maximum | |
| Corporate Debt* rated AA+ and above | 80% | 100% | Low to Medium |
| Government Securities, other debt and Money Market Instruments | 0% | 20% | Low to Medium |
| Units issued by REITs & InvITs | 0% | 10% | Medium to High |

Mirae Asset Hybrid Equity Fund (MAHEF)

| Instruments | Indicative allocations (% of total assets) Risk | | Risk Profile |
|--|---|---------|----------------|
| | Minimum | Maximum | |
| Equity and Equity Related Instruments* | 65% | 80% | High |
| Debt & Money Market Instruments | 20% | 35% | Medium |
| Units issued by REITs and InvITs | 0% | 10% | Medium to High |

Mirae Asset Equity Savings Fund - (MAESF)

| Instruments | Indicative allocations (% of total assets) Risk | | Risk Profile |
|--|---|---------|----------------|
| | Minimum | Maximum | |
| Indian Equities and Equity Related Securities | 65% | 90% | Medium to High |
| Equities & equity related instruments (unhedged)* | 20% | 45% | High |
| Equities, equity related instruments and derivatives including index options & stock option etc. as part of hedged / arbitrage exposure. | 20% | 70% | Low to Medium |
| Money market instruments / debt securities, Instruments and/or units of debt / liquid schemes of domestic Mutual Funds | 10% | 35% | Low to Medium |

Mirae Asset Arbitrage Fund - (MAAF)

| Instruments | Indicative allocations (% of total assets) Risk | | Risk Profile |
|---|---|---------|----------------|
| | Minimum | Maximum | |
| Equities and Equity Linked instruments* | 65% | 90% | Medium to High |
| Derivatives including Index Futures, Stock Futures, Index Options and Stock Options | 65% | 90% | Medium to High |
| Debt securities and Money Market Instruments (including the margin money deployed in derivative transactions) | 10% | 35% | Low to Medium |
| Units issued by REITs & InvITs | 0% | 10% | Medium to High |

*To know in detail about the above schemes please read the SID/KIM

ASSET ALLOCATION

Mirae Asset Nifty Next 50 ETF - (MANXT50ETF)

| Instruments | Indicative allocations (% of total assets) Risk | | Risk Profile |
|--|---|---------|---------------|
| | Minimum | Maximum | |
| Securities included in the Nifty Next 50 Index | 95% | 100% | Low |
| Money market instruments / debt securities, Instruments and/or units of debt/liquid schemes of domestic Mutual Funds, but excluding subscription and redemption cash flow ⁵ | 0% | 5% | Low to Medium |

⁵ Subscription cash flow is the subscription money in transit before deployment and redemption cash flow is the money kept aside for meeting redemptions.

Mirae Asset NIFTY 50 ETF - (MAN50ETF)

| Instruments | Indicative allocations (% of total assets) Risk | | Risk Profile |
|--|---|---------|---------------|
| | Minimum | Maximum | |
| Securities included in the Nifty 50 Index | 95% | 100% | High |
| Money market instruments & Debt securities, Instruments and/or units of debt/liquid schemes of domestic Mutual Funds | 0% | 5% | Low to Medium |

Mirae Asset ESG Sector Leaders ETF - (MAESGSLETF)

| Instruments | Indicative allocations (% of total assets) Risk | | Risk Profile |
|---|---|---------|---------------|
| | Minimum | Maximum | |
| Securities included in the Nifty100 ESG Sector Leaders Index | 95% | 100% | High |
| Money market instruments / debt securities, Instruments and/or units of debt/liquid schemes of domestic Mutual Funds. | 0% | 5% | Low to Medium |

Mirae Asset NYSE FANG+ ETF - (MAFANG)

| Instruments | Indicative allocations (% of total assets) Risk | | Risk Profile |
|---|---|---------|---------------|
| | Minimum | Maximum | |
| Securities included in the NYSE FANG+ Index | 95% | 100% | High |
| Money market instruments / debt securities, Instruments and/or units of schemes of domestic Mutual Funds. | 0% | 5% | Low to Medium |

Mirae Asset Nifty Financial Services ETF - (MANFSETF)

| Instruments | Indicative allocations (% of total assets) Risk | | Risk Profile |
|--|---|---------|---------------|
| | Minimum | Maximum | |
| Securities included in the Nifty Financial Services Index | 95% | 100% | High |
| Money market instruments / debt securities, Instruments and/or units of debt/liquid schemes of domestic Mutual Funds | 0% | 5% | Low to Medium |

Mirae Asset S&P 500 TOP 50 ETF - (MATPF)

| Instruments | Indicative allocations (% of total assets) Risk | | Risk Profile |
|---|---|---------|---------------|
| | Minimum | Maximum | |
| Securities included in the S&P 500 TOP 50 Index | 95% | 100% | High |
| Money market instruments / debt securities, Instruments and/or units of schemes of domestic Mutual Funds. | 0% | 5% | Low to Medium |

Mirae Asset ESG Sector Leaders Fund of Fund - (MAESGSLF)

| Instruments | Indicative allocations (% of total assets) Risk | | Risk Profile |
|--|---|---------|---------------|
| | Minimum | Maximum | |
| Units of Mirae Asset ESG Sector Leaders ETF | 95% | 100% | High |
| Money market instruments / debt securities, Instruments and/or units of debt/liquid schemes of domestic Mutual Funds | 0% | 5% | Low to Medium |

Mirae Asset Equity Allocator Fund of Fund - (MAEAF)

| Instruments | Indicative allocations (% of total assets) Risk | | Risk Profile |
|--|---|---------|---------------|
| | Minimum | Maximum | |
| Units of domestic Equity Exchange Traded Funds (ETFs) | 95% | 100% | High |
| Money market instruments / debt securities, Instruments and/or units of debt/liquid schemes of domestic Mutual Funds | 0% | 5% | Low to Medium |

Mirae Asset NYSE FANG+ETF Fund of Fund - (MAFPF)

| Instruments | Indicative allocations (% of total assets) Risk | | Risk Profile |
|--|---|---------|---------------|
| | Minimum | Maximum | |
| Units of Mirae Asset NYSE FANG+ ETF | 95% | 100% | High |
| Money market instruments / debt securities, Instruments and/or units of debt/liquid schemes of domestic Mutual Funds | 0% | 5% | Low to Medium |

MIRAE ASSET S&P 500 TOP 50 ETF FUND OF FUND - (MASPF)

| Instruments | Indicative allocations (% of total assets) Risk | | Risk Profile |
|--|---|---------|---------------|
| | Minimum | Maximum | |
| Units of Mirae Asset S&P 500 Top 50 ETF | 95% | 100% | High |
| Money market instruments / debt securities, Instruments and/or units of debt/liquid schemes of domestic Mutual Funds | 0% | 5% | Low to Medium |

*To know in detail about the above schemes please read the SID/KIM



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