

What do you see?

Market volatility or a flock of birds?

#StayCalmStayBalanced

Mirae Asset Balanced Advantage Fund

(An open-ended dynamic asset allocation fund)

Data as on 31st August, 2023

Allotment Date: 11th August 2022

Net AUM: ₹ 1,195.04 Cr.

Why Balanced Advantage Fund?

Address High Volatility

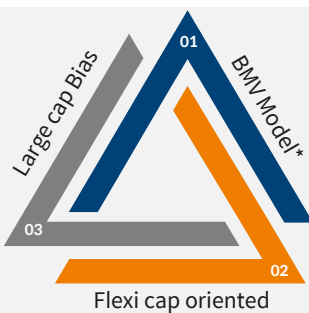
Reduces Allocation Bias

Ensures Continued Participation

Focused on Wealth Creating Potential

MABAF Framework

Equity Framework

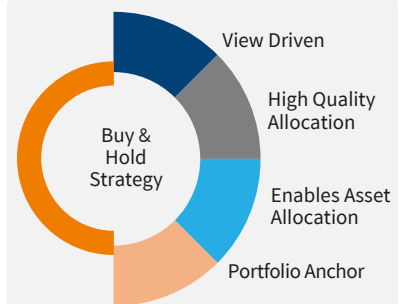


Arbitrage Framework



Balancing asset class
Enables equity taxation
Aims to reduce fund volatility

Debt Framework



*Business-Management-Valuation

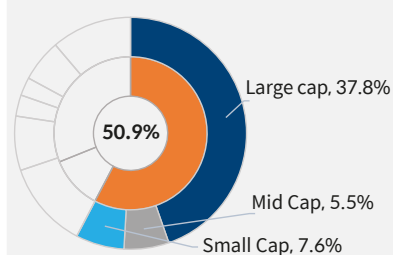
Historic Asset Allocation

	Aug-23	Jul-23	June-23	May-23	Apr-23	Mar-23
Net Equity	50.89%	51.48%	52.79%	52.75%	57.25%	57.70%
Arbitrage	15.95%	15.06%	16.09%	14.09%	10.36%	11.22%
Debt, Cash & Other Receivables	33.16%	33.46%	31.12%	33.16%	32.39%	31.08%

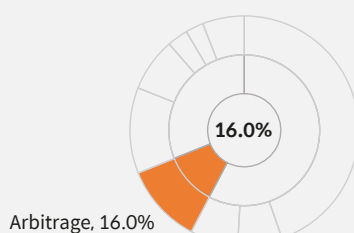
Note: Investment strategy stated above may change from time to time without any notice and shall be in accordance with the strategy as mentioned in the Scheme Information Document.

Asset Allocation[^]

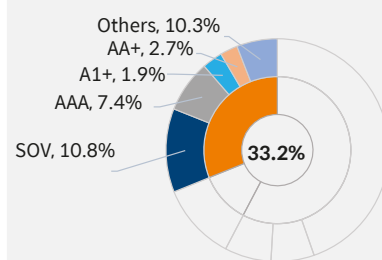
Equity



Arbitrage



Debt & Others



Top 10 Net Equity Holdings*

Holdings	%
Banks	16.33%
IT - Software	6.07%
Pharmaceuticals & Biotechnology	4.01%
Automobiles	3.92%
Finance	2.91%
Petroleum Products	2.89%
Diversified FMCG	2.86%
Consumer Durables	2.66%
Construction	2.58%
Ferrous Metals	2.32%

Top Debt Holdings*

Holdings	Instrument Type	Rating	%
7.38% Government of India (20/06/2027)	Government Bond	SOVEREIGN	5.90%
6.54% Government of India (17/01/2032)	Government Bond	SOVEREIGN	4.02%
7.25% Small Industries Dev Bank of India (31/07/2025) **	Corporate Bond	ICRA AAA	2.08%
7.38% Cholamandalam Investment and Finance Company Ltd (31/07/2024) **	Corporate Bond	ICRA AA+	2.08%
7.4% HDFC Bank Limited (02/06/2025) **	Corporate Bond	CRISIL AAA	2.08%
5.23% National Bank For Agriculture and Rural Development (31/01/2025) **	Corporate Bond	CRISIL AAA	2.03%
Axis Bank Limited (11/03/2024) ** #	Certificate of Deposit	CRISIL A1+	1.13%
7.26% Government of India (06/02/2033)	Government Bond	SOVEREIGN	0.84%
7.9% Jamnagar Utilities & Power Private Limited (10/08/2028) **	Corporate Bond	CRISIL AAA	0.84%
Indian Bank (14/02/2024) ** #	Certificate of Deposit	CRISIL A1+	0.81%



Fund Managers: Equity Portion: Mr. Harshad Borawake (Head of Research & Fund Manager), Mr. Mahendra Jajoo: (CIO Fixed Income)



SIP Amount: Monthly & quarterly: ₹1000/- (multiples of ₹1 thereafter), minimum 5 in case of Monthly, or 3 in case of Quarterly.



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



Plans Available: Regular Plan & Direct Plan



Load Applicable: Exit load: If redeemed within 1 year of date of allotment: 1% of applicable NAV. If redeemed after 1 year (365 days) from the date of allotment: Nil.

Average Maturity

Upto 12 months	4.65%
1-3 yrs	6.19%
3-5yrs	6.74%
Above 5 years	5.26%

Debt Ratios

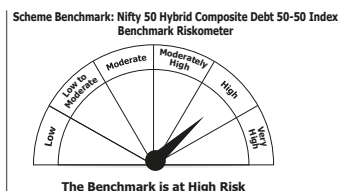
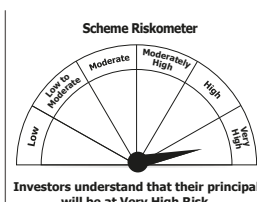
Yield to Maturity	7.26%
Average Maturity	2.66 Years
Modified Duration	2.12
Macaulay Duration	2.21

PRODUCT LABELLING

Mirae Asset Balanced Advantage Fund is suitable for investors who are seeking*

- To generate long-term capital appreciation/income
- Investment in equity, equity related securities & debt, money market instruments while managing risk through active allocation

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



[^]Pursuant to Clause 2.7 of Part IV of SEBI Master Circular dated May 19, 2023, the universe of "Mid Cap" shall consist of 101st to 250th company, Large Cap" shall consist of top 100 companies, Small Cap shall consist of 251st and onwards companies in terms of full market capitalization.

*The sector(s)/stock(s)/issuer(s) mentioned in this presentation do not constitute any research report/recommendation of the same and the fund may or may not have any future position in these sector(s)/stock(s)/issuer(s) For complete portfolio of the scheme, please visit the website <https://www.miraeassetmf.co.in/downloads/portfolio>.

**Thinly traded/Non traded security. #Unlisted Security

Please consult your financial advisor or mutual fund distributor for more details.

Follow us on

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

1800-2090-777 (Toll Free) Mon-Sat: 9 am-6 pm

customercare@miraeasset.com

Contact your financial advisor or mutual fund distributor for details