MIRAE ASSET
Mutual Fund

Mirae Asset Banking and PSU Fund

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

Data as on 31st March 2026

Aim to enjoy potential returns, liquidity and relative safety.

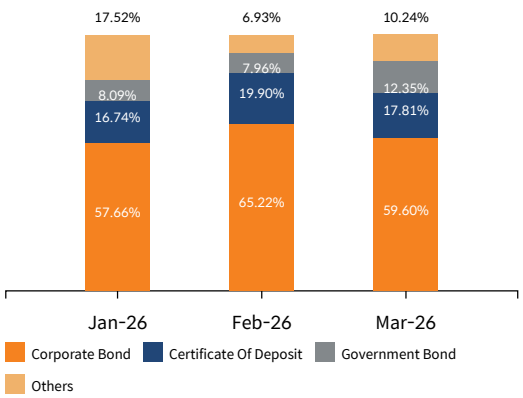
WHY BANKING AND PSU FUND?

- High Quality Credit Papers
- Good Portfolio Liquidity
- Dynamically Managed Portfolio Duration

INVESTMENT FRAMEWORK

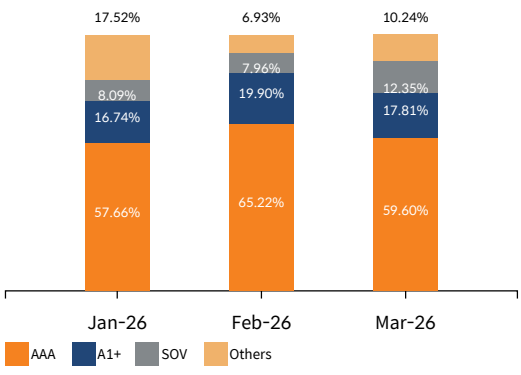
Investment strategy stated above may change from time to time without any notice and shall be in accordance with the strategy as mentioned in the Scheme Information Document. Please read the offer document to know in detail about the asset allocation.

ASSET TYPE ALLOCATION



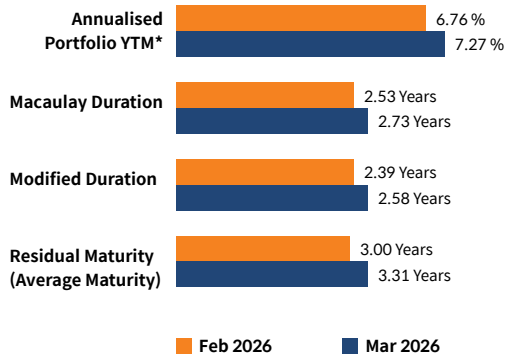
The Top 3 asset types of each month are used for the chart above.

RATING ALLOCATION



The Top 3 rating types of each month are used for the chart above.

DEBT RATIOS



*In case of semi annual YTM, it will be annualised
The chart is not an actrual representation of the scale

PRC AS ON 31 MARCH 2026

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)	A-II		
Relatively High (Class III)			

FUND DETAILS

- **Fund Manager**: Ms. Kruti Chheta (since February 01, 2024)
- **SIP Amount**: Daily, Monthly and Quarterly: ₹99/- (multiples of ₹1/- thereafter), minimum 5 in case of Daily / Monthly / Quarterly option.*
- **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.
- **Plans and options**: Regular Plan and Direct Plan with Growth Option and IDCW Option (Payout & Re-investment)
- **Allotment Date**: 24th July 2020
- **Benchmark**: CRISIL Banking and PSU Debt A-II Index
- **Net AUM**: ₹ 43.06 Cr.

IDEAL INVESTOR PROFILE

- **Goal**: Income and Capital Appreciation
- **Investment Time Horizon**: 3 years
- **Risk Profile**: Moderate

*Pursuant to notice cum addendum no. 84/2025, Mirae Asset Mutual Fund introduce Daily frequency under the SIP facility with effect from January 05, 2026.

Disclaimer – 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) Private Limited (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.

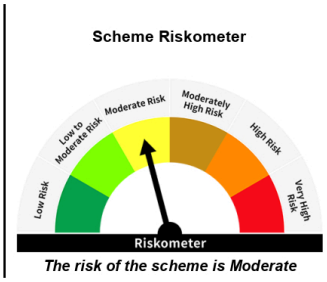
PRODUCT LABELLING

Mirae Asset Banking and PSU Fund

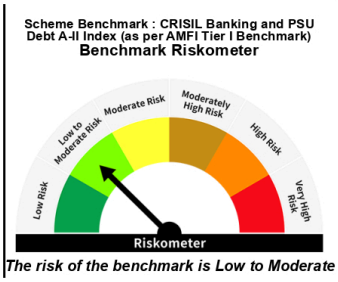
This product is suitable for investors who are seeking*

- 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 Financial Institutions (PFIs) and Municipal Bonds

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



The risk of the scheme is Moderate



The risk of the benchmark is Low to Moderate

Distributed By

Potential Risk Class Matrix (PRC)			
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Relatively Low (Class I)			
Moderate (Class II)			
Relatively High (Class III)		B-III	