

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 July 2026

Aim to enjoy potential returns, liquidity and relative safety.

Mirae Asset Mutual Fund -SEBI/MF/055/07/03

WHY BANKING AND PSU FUND?



High Quality Credit Papers



Good Portfolio Liquidity



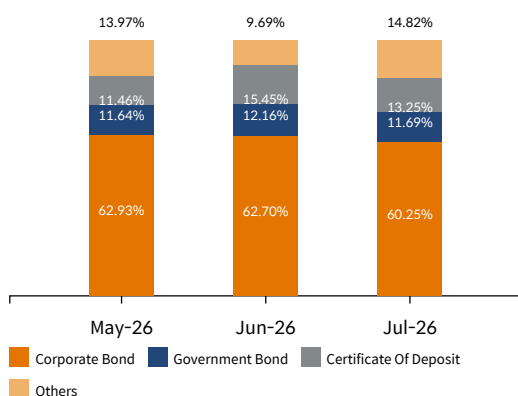
Dynamically Managed Portfolio Duration

INVESTMENT FRAMEWORK



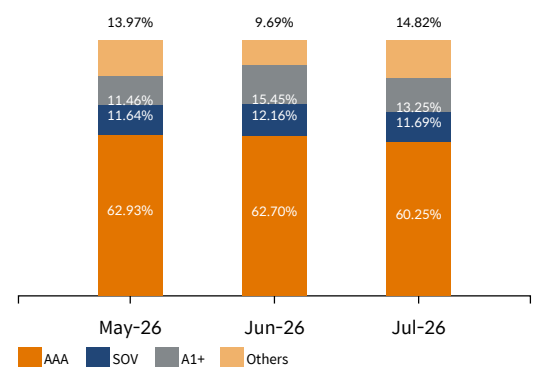
Investment strategy stated above may change from time to time without any notice and shall be in accordance with the strategy as mentioned in the Scheme Information Document. Please read the offer document to know in detail about the asset allocation.

ASSET TYPE ALLOCATION



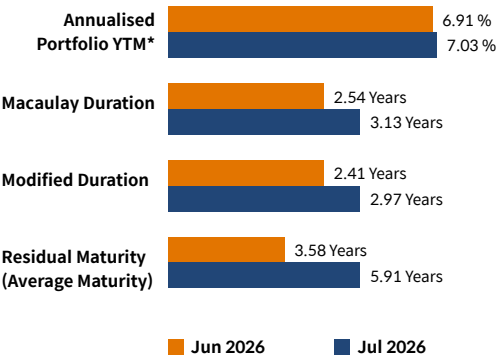
The Top 3 asset types of each month are used for the chart above.

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 actual representation of the scale

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: ₹ 40.11 Cr.

For detailed AAUM disclosure, please visit: [https://www.miraeassetmf.co.in/docs/default-source/other-disclosure/average-assets-under-management-\(aaum\)-disclosure-\(monthly\)-july-2026.xlsx](https://www.miraeassetmf.co.in/docs/default-source/other-disclosure/average-assets-under-management-(aaum)-disclosure-(monthly)-july-2026.xlsx)
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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.

PRC AS ON 31 JULY 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)			
Relatively High (Class III)	A-III		

IDEAL INVESTOR PROFILE

Goal: Income and Capital Appreciation

Investment Time Horizon: 3 years

Risk Profile: Moderate

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)		B-III	

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