



Mirae Asset Multi Asset Allocation Fund

Multi Asset Allocation Fund – An open ended scheme investing in equity, debt & money market instruments, Gold ETFs, Silver ETFs and exchange traded commodity derivatives

Date as on 30th June 2025

Aim to Solve Jigsaw of Volatility

WHY MULTI ASSET ALLOCATION FUND?



Diversification
Across Asset
Classes



Hassle Free



Risk-Adjusted
Returns



Auto Re-Balance



Tax Efficient
Returns

INVESTMENT FRAMEWORK



Equity & Equity Related Instruments

- Anchored by In-house Equity Investment Framework of GARP
- Mix of Top Down & Bottom-up stock selection
- Diversified across Sectors & Market Capitalization, with a Large Cap bias



Debt

- Allocation across Debt instruments
- High Liquidity Focused
- Buy & Hold Strategy
- Short to medium duration based on directional movement of Interest rates



*Commodity

- Gold: long Term Play & Potential wealth Creation
- Opportunistic position in Silver and other ETCDs



Foreign Equities[^]

- Capitalize on global opportunities
- Based on relative attractiveness of domestic vs foreign equities



REITs & InVITs

- REITs & InVITs add favour of a distinct asset class
- Tactical Allocation

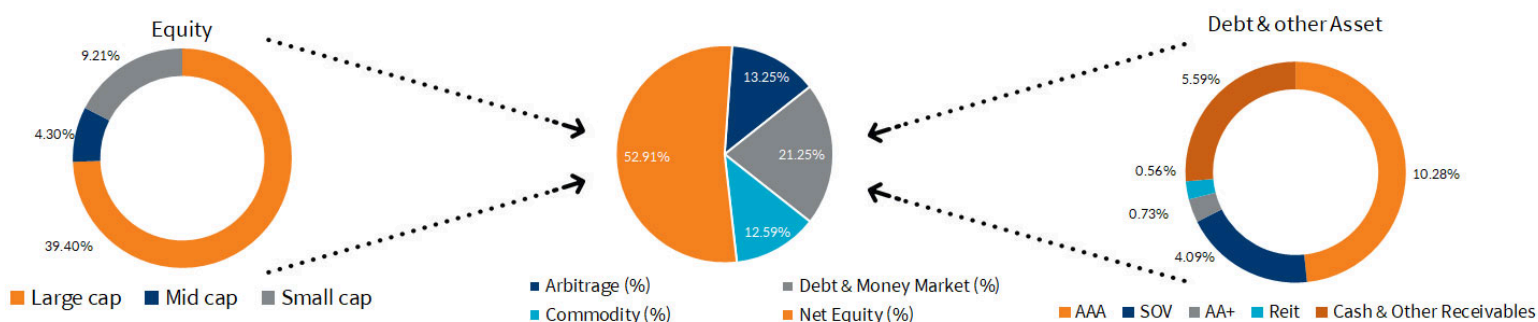
Source: Internal. Investment framework stated above may change from time to time without any notice and shall be in accordance with the strategy as mentioned in the Scheme Information Document.

*Commodity includes Gold ETFs, Silver ETFs, Exchange Traded Commodity Derivatives (ETCDs). For detailed asset allocation, refer SID. GARP: Growth At Reasonable Price

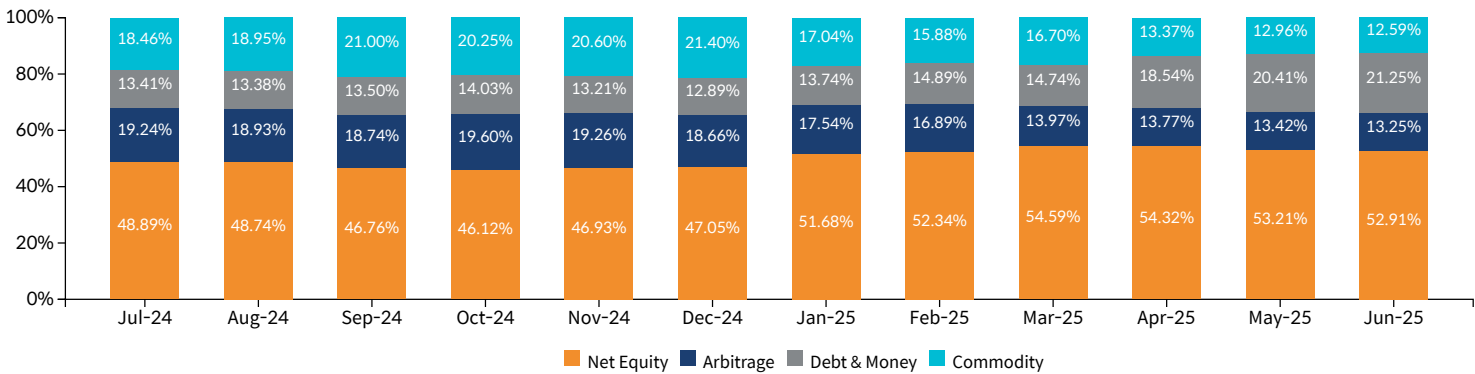
[^]Note: The scheme may invest in foreign securities including ADR/GDR/Foreign equity and overseas ETFs and overseas debt securities subject to Regulations. The scheme shall invest in overseas fund/securities up to the headroom available and shall remain capped at the amount as at end of day of February 01, 2022, till any further clarification/notification is received from RBI/SEBI in this regard. The investment by the scheme in overseas ETFs will be suspended if industry-wide limit for investment in overseas ETFs is breached in future.

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.

CURRENT ASSET ALLOCATION[^]



HISTORIC ASSET ALLOCATION



TOP 10 STOCK HOLDING *#

Stocks	May 2025	Jun 2025
HDFC Bank Ltd.	5.42%	5.71%
ICICI Bank Ltd.	3.34%	3.18%
Bharti Airtel Ltd.	2.29%	2.36%
State Bank of India	2.18%	2.10%
Reliance Industries Ltd.	1.96%	1.97%
Infosys Ltd.	1.90%	1.85%
Axis Bank Ltd.	1.58%	1.52%
Mahindra & Mahindra Ltd.	1.48%	1.50%
Tata Consultancy Services Ltd.	1.52%	1.45%
Larsen & Toubro Ltd.	1.51%	1.43%

TOP 10 SECTOR HOLDINGS *#

Sectors	May 2025	Jun 2025
Banks	14.71%	14.61%
IT - Software	5.62%	5.41%
Automobiles	3.82%	4.07%
Telecom - Services	3.61%	3.72%
Finance	3.59%	3.32%
Pharmaceuticals & Biotechnology	2.81%	2.85%
Petroleum Products	2.50%	2.50%
Construction	2.51%	2.35%
Power	2.39%	2.26%
Cement & Cement Products	2.10%	2.11%

TOP DEBT HOLDINGS*

Holdings	Instrument Type	Rating	% NAV
6.79% GOI (MD 07/10/2034)	Government Bond	SOV	3.40%
National Bank for Agriculture and Rural Development	Corporate Bond	[ICRA]AAA	2.45%
HDFC Bank Ltd.	Corporate Bond	CRISIL AAA	1.57%
National Bank for Agriculture and Rural Development	Corporate Bond	CRISIL AAA	1.22%
Power Grid Corporation of India Ltd.	Corporate Bond	CRISIL AAA	1.21%
REC Ltd.	Corporate Bond	[ICRA]AAA	1.19%
Power Finance Corporation Ltd.	Corporate Bond	CRISIL AAA	0.98%
Mindspace Business Parks Reit	Corporate Bond	CRISIL AAA	0.74%
Godrej Industries Ltd.	Corporate Bond	CRISIL AA+	0.73%
LIC Housing Finance Ltd.	Corporate Bond	CRISIL AAA	0.68%


AVERAGE MATURITY


Upto 1 year	1.74%
1 - 3 years	5.69%
3 - 5 years	4.52%
Above 5 years	4.60%


DEBT RATIOS


Yield to Maturity	5.99%
Average Maturity	4.53 Years
Modified Duration	3.50 Years
Macaulay Duration	3.68 Years

FUND DETAILS

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Fund Manager: Mr. Harshad Borawake (Equity Portion) (since January 31, 2024), Mr. Siddharth Srivastava (Dedicated Fund Manager for Overseas Investments) (since January 31, 2024), Mr. Ritesh Patel (Dedicated Fund Manager for Commodity Investments) (since January 31, 2024) & Mr. Mahendra Kumar Jajoo® (Debt Portion) (since June 05, 2025),
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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
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Plans and options: Regular Plan and Direct Plan with Growth Option and IDCW Option (Payout & Re-investment)
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SIP Amount:
Monthly and Quarterly: ₹99/- (multiples of ₹1/- thereafter), minimum 5 in case of Monthly / Quarterly option.

INVESTMENT DETAILS

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Allotment Date: 31st January 2024
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Benchmark: 65% Nifty 500 (TRI) + 25% Nifty Short Duration Debt Index + 7.5% Domestic Price of Gold + 2.5% Domestic Price of Silver
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Net AUM: ₹ 2,091.65 Cr.

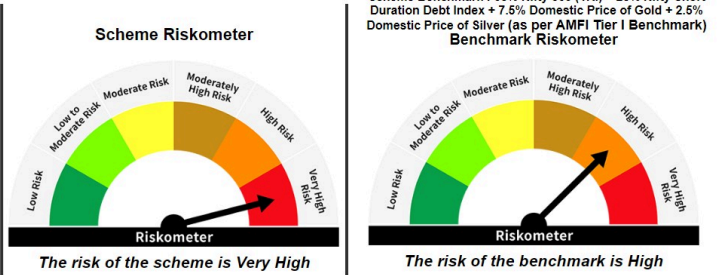
#Pursuant to Clause 5.1 of SEBI Master Circular dated June 27, 2024. The sector(s)/stock(s)/issuer(s) mentioned in this presentation do not constitute any research report/recommendation of the same and the fund may or may not have any future position in these sector(s)/stock(s)/issuer(s) For complete portfolio of the scheme, please visit the website <https://www.miraeassetmf.co.in/downloads/portfolio>.
*Portfolio may or may not remain the same. For complete monthly portfolio, please visit the website: [miraeassetmf.co.in/downloads/portfolio](https://www.miraeassetmf.co.in/downloads/portfolio).
^Pursuant to Clause 2.7 of Part IV of SEBI Master Circular dated June 27, 2024, 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.
@ Pursuant to notice cum addendum no. 38/2025, Fund Manager of the scheme has been changed with effect from June 05, 2025
For further information about other schemes (product labelling and performance of the fund) please visit the website of the AMC: www.miraeassetmf.co.in

PRODUCT LABELLING

Mirae Asset Multi Asset Allocation Fund
This product is suitable for investors who are seeking*

- To generate long term capital appreciation/income
- Investments in equity, debt & money market instruments, commodity ETFs and exchange traded commodity derivatives.

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



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