



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

Data as on 31st December 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

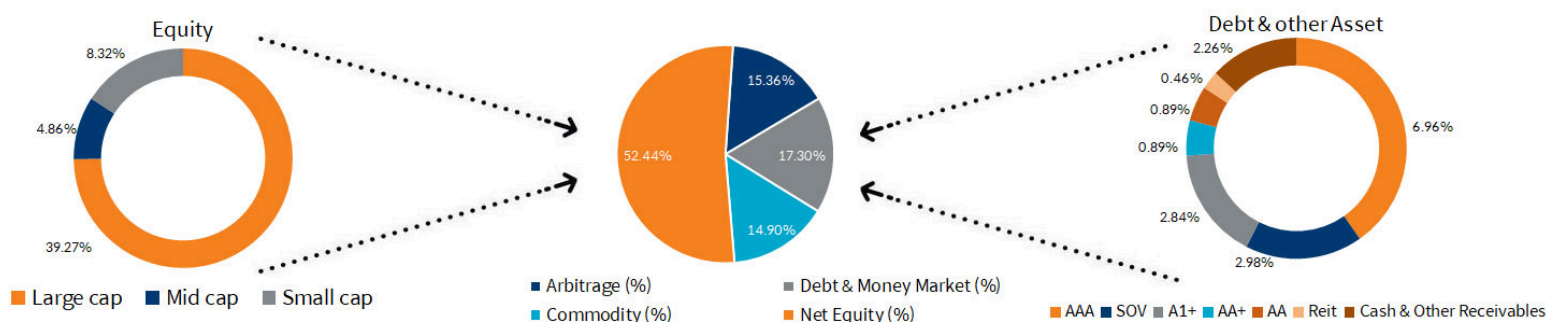
Source: Internal. Investment framework stated above may change from time to time without any notice and shall be in accordance with the strategy as mentioned in the Scheme Information Document.

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

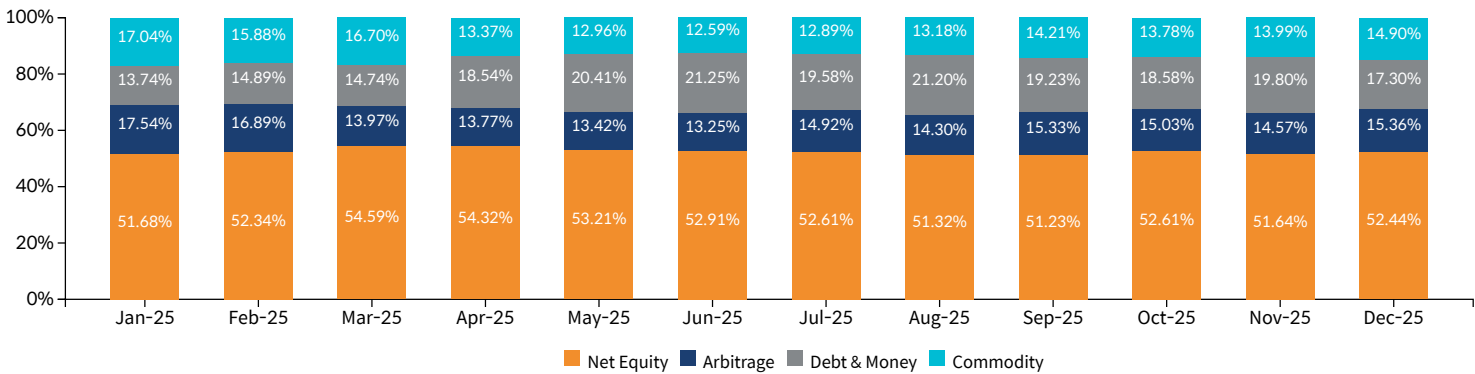
[^]Note: The scheme may invest in foreign securities including ADR/GDR/Foreign equity and overseas ETFs and overseas debt securities subject to Regulations. The scheme shall invest in overseas fund/securities up to the headroom available and shall remain capped at the amount as at end of day of February 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	Nov 2025	Dec 2025
HDFC Bank Ltd.	5.37%	5.29%
ICICI Bank Ltd.	3.30%	3.30%
State Bank of India	2.99%	2.80%
Bharti Airtel Ltd.	2.17%	1.99%
Axis Bank Ltd.	1.29%	1.77%
Reliance Industries Ltd.	1.88%	1.76%
ITC Ltd.	1.87%	1.74%
Infosys Ltd.	1.66%	1.68%
Larsen & Toubro Ltd.	1.78%	1.66%
Mahindra & Mahindra Ltd.	1.41%	1.46%

TOP 10 SECTOR HOLDINGS *#

Sectors	Nov 2025	Dec 2025
Banks	15.36%	15.47%
IT - Software	5.03%	5.19%
Pharmaceuticals & Biotechnology	3.45%	3.56%
Automobiles	3.50%	3.36%
Finance	3.24%	3.31%
Telecom - Services	3.24%	3.04%
Retailing	2.47%	2.82%
Power	2.44%	2.75%
Capital Markets	2.21%	2.65%
Consumer Durables	2.21%	2.27%

TOP DEBT HOLDINGS*

Holdings	Instrument Type	Rating	% NAV
Hindalco Industries Ltd.	Commercial Paper	CRISIL A1+	2.83%
6.79% GOI (MD 07/10/2034)	Government Bond	SOV	2.48%
HDFC Bank Ltd.	Corporate Bond	CRISIL AAA	1.80%
National Bank for Agriculture and Rural Development	Corporate Bond	[ICRA]AAA	0.91%
Power Grid Corporation of India Ltd.	Corporate Bond	CRISIL AAA	0.90%
Muthoot Finance Ltd.	Corporate Bond	CRISIL AA+	0.89%
Piramal Finance Ltd.	Corporate Bond	[ICRA]AA	0.89%
ICICI Securities Ltd.	Corporate Bond	CRISIL AAA	0.88%
Power Finance Corporation Ltd.	Corporate Bond	CRISIL AAA	0.72%
Mindspace Business Parks Reit	Corporate Bond	[ICRA]AAA	0.71%

AVERAGE MATURITY

Upto 1 year	5.17%
1 - 3 years	6.15%
3 - 5 years	2.17%
Above 5 years	3.36%

DEBT RATIOS

Yield to Maturity	6.12%
Average Maturity	3.08 Years
Modified Duration	2.33 Years
Macaulay Duration	2.44 Years

FUND DETAILS



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. Basant Bafna[@] (Debt portion) (since December 27, 2025)



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)



SIP Amount:
Monthly and Quarterly: ₹99/- (multiples of ₹1/- thereafter), minimum 5 in case of Monthly / Quarterly option.

[@] Pursuant to notice cum addendum no. 83/2025, Fund Manager of the scheme has been changed with effect from December 27, 2025.

#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.

For further information about other schemes (product labelling and performance of the fund) please visit the website of the AMC: www.miraeassetmf.co.in

INVESTMENT DETAILS



Allotment Date: 31st January 2024



Benchmark: 65% Nifty 500 (TRI) + 25% Nifty Short Duration Debt Index + 7.5% Domestic Price of Gold + 2.5% Domestic Price of Silver



Net AUM: ₹ 2,815.11 Cr.

PRODUCT LABELLING

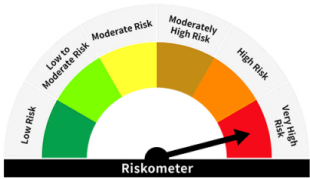
Mirae Asset Multi Asset Allocation Fund

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.

Scheme Riskometer



The risk of the scheme is Very High

Scheme Benchmark : 65% Nifty 500 (TRI) + 25% Nifty Short Duration Debt Index + 7.5% Domestic Price of Gold + 2.5% Domestic Price of Silver (as per AMFI Tier I Benchmark)
Benchmark Riskometer



The risk of the benchmark is High

Distributed By

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Mon - Sat: 9am to 6pm

💻 www.miraeassetmf.co.in

📞 Contact your Financial advisor or Mutual Fund Distributor for details.

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