

Mirae Asset Savings Fund

An open ended low duration debt scheme investing in instruments with Macaulay duration* of the portfolio between 6 months and 12 months (*Refer page no. 35 of the SID). A moderate interest rate risk and moderate credit risk


October 2022


MIRAE ASSET
Mutual Fund


Plan your short term goals with savings fund




HERE'S WHY YOU SHOULD CONSIDER INVESTING


 The portfolio Macaulay duration will be managed based on the interest rate view.


 The fund tracks corporate bond v/s Money market instruments spreads closely while making its allocations.

 The Scheme seeks to invest across spectrum on the extreme shorter end of the yield curve with an aim to maintain a reasonable yield to maturity.


INVESTMENT DETAILS


 **Allotment Date:** 26th June, 2012


 **Benchmark:** NIFTY Low Duration Debt Index B-I

 **Net AUM:** (INR Crs.) 662.75

INVESTMENT FRAMEWORK

 Macaulay duration of the portfolio between 6 months and 12 months.

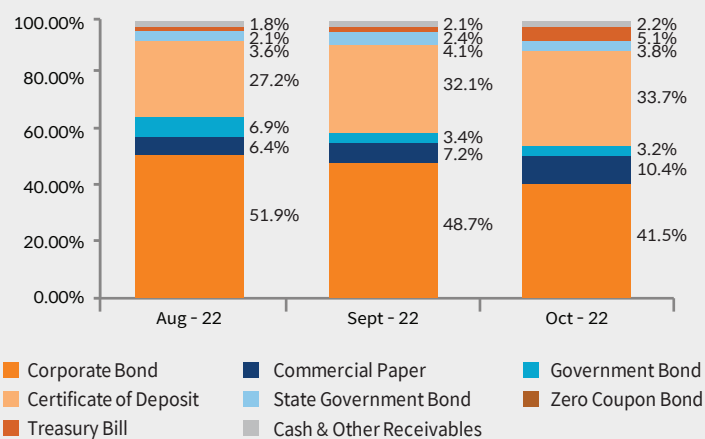
 Invest in portfolio of money market instruments, CD, CP and TREPS, etc.

 Endeavours to have a portfolio of high quality and low interest rate sensitive debt securities.

DEBT RATIOS

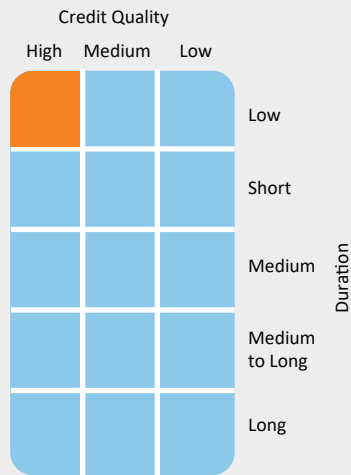
	Oct' 2022	Sept' 2022
Weighted Average Maturity	235.02 Days	265.46 Days
Modified duration	0.58 Years	0.66 Years
Macaulay duration	0.61 Years	0.69 Years
Yield to Maturity	7.27%	6.97%

ASSET TYPE ALLOCATION



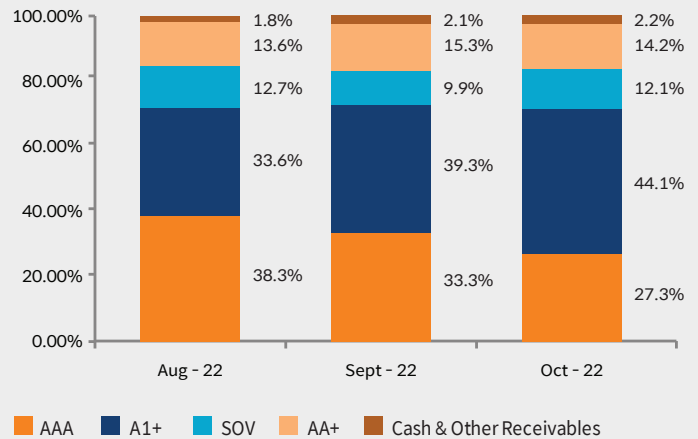
Fund has increased its allocation towards T-bills

STYLE BOX



We endeavour to maintain the high credit quality and duration will change based on interest rate outlook

RATING ALLOCATION



Fund has invested majorly in high quality papers only.

IDEAL INVESTOR PROFILE



Goal:
Aim for Savings



Investment Time Horizon:
6-12 Months



Risk Profile:
Conservative

FUND DETAILS



Fund Manager: Mr. Mahendra Jajoo
Co-fund Manager*: Ms. Kruti Chheta



Minimum SIP Amount: Monthly and Quarterly: ₹1,000/- (multiples of ₹1/- thereafter), minimum 5 in case of Monthly or 3 in case of Quarterly option.



Minimum Investment Amount: ₹5,000/- (multiples of ₹1/- thereafter). Minimum Additional Application Amount: ₹1,000/- per application and in multiples of ₹1/- thereafter.



Plans and options: Regular Savings Plan and Direct Plan with Growth and Payout of income Distribution cum Capital Withdrawal option/Reinvestment of income Distribution cum Capital Withdrawal option^.

*Pursuant to Notice cum addendum dated March 27, 2021 the nomenclature of dividend option has been changed w.e.f. April 01, 2021.

Source: Internal, data as on 31st October 2022

*As per notice cum addendum no. 44/2022 fund manager of the scheme has changed. Please visit the website for more details: <https://www.miraeeasestmf.co.in/downloads/statutory-disclosure/addendum>

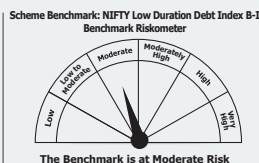
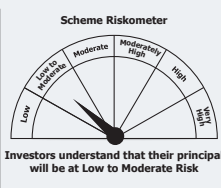
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PRODUCT LABELLING

Mirae Asset Savings Fund is suitable for investors who are seeking*

- An open ended low duration debt scheme
- Investment in debt and money market instruments such that the Macaulay duration of the portfolio is between 6 - 12 months

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



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)		B-II	
Relatively High (Class III)			

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Please consult your financial advisor or Mutual Fund Distributor for more details

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

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