



Saved money  
through deals on  
shopping online?  
**BUT HAVE YOU  
SAVED ON YOUR  
TAXES?**



Invest in  
**Mirae Asset Tax Saver Fund**

ELSS Fund: An open ended equity linked saving scheme with a statutory lock in of 3 years and tax benefit

Mirae Asset Tax Saver Fund aims to invest in equity and equity related instruments across market capitalisation, themes and investment styles with an aim to generate long term appreciation and wealth, while providing tax savings under Section 80C of the Income Tax Act, 1961.

**Here's why you should consider investing:**



Tax benefit up to ₹1.5 lakhs  
under Section 80C.  
Saves tax of ₹46,800.\*



Aim for wealth creation  
through equities and  
tax savings in a single portfolio.

\*Assuming investor falls in the 30% income tax bracket

## WHY ELSS? - SHORT LOCK-IN PERIOD FOR TAX BENEFIT

ELSS offers wealth creation potential at lower lock-in period due to the growth potential of equities

	ELSS	ULIP	PPF	NSC	Tax Saving FD
Lock-in Period	3 Years	5 Years	5 Years	5 Years	5 Years
Min. investment amt (Rs)	500	Depends on Premium	500	100	1,000
Yearly Returns (%)	Equity Market Linked	Market Linked	7.1	6.8	5.3

NSC: National Savings Certificate PPF : Public Provident Fund FD: Fixed Deposit  
Source: sbi.co.in, Indiapost.gov.in, incometaxindia.gov.in. as of December 2021

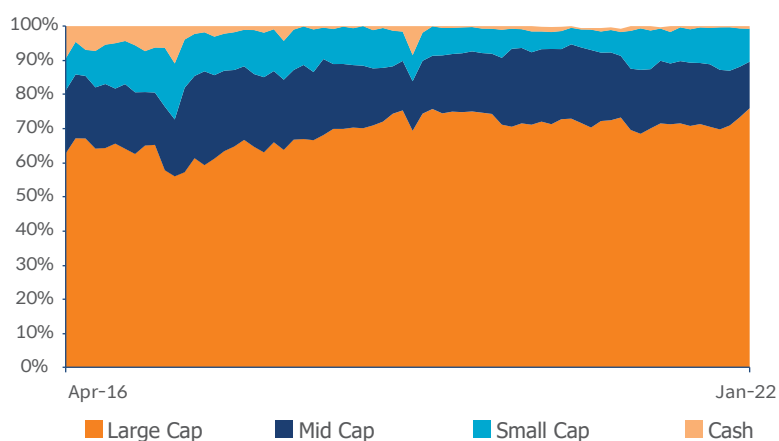
## INVESTMENT FRAMEWORK

	<b>Flexibility to invest across market capitalization, theme and investment styles.</b>
	<b>Diversified portfolio across stocks and sectors.</b>
	<b>Bottoms-up approach: Driven by value investing in growth oriented businesses.</b>

## MARKET SNIPPET

The Indian equity markets have performed well ahead of other global markets over the last 12 months and one can expect some breather in the short term. While the jury is still yet out on the inflation, the near-term market performance could be an interplay between pace of withdrawal of stimulus, any rate action and continuity of corporate earnings growth. India's medium to long term growth prospects seem to be in place. The key blocks for recovery (a) low interest rates, (b) supportive government policies and (c) supportive global macros are largely in place. Reforms like GST, IBC, RERA, labour laws and recent focus on manufacturing exports are medium to long term positive factors.

## MARKET CAP ALLOCATION













	Jan' 2022	Dec' 2021
Large Cap	75.98%	73.33%
Mid Cap	13.59%	14.75%
Small Cap & others	9.63%	11.22%
Cash	0.80%	0.70%
<b>Grand Total</b>	<b>100.00%</b>	<b>100.00%</b>

Source: ACE MF, 31<sup>st</sup> January 2022. A stock is classified as large, mid or small based on its position in the cumulative market capitalization of its style zone. Large Cap: 1<sup>st</sup> -100<sup>th</sup> company in terms of full market capitalization. Mid Cap: 101<sup>st</sup> -250<sup>th</sup> company in terms of full market capitalization. Small Cap: 251<sup>st</sup> company onwards in terms of full market capitalization. The market caps that correspond to these breakpoints are flexible and may shift from month to month as the market changes. However, Portfolio changes as per the market cap, may be made as per AMFI issued list of market cap which shall be released on a half yearly basis.

As compiled by AMFI - As on 31<sup>st</sup> January 2022. \*Classification as per SEBI circular (SEBI/HO/IMD/DF3/CIR/P/2017/114) dated 6<sup>th</sup> October, 2017, the universe of "Mid Cap" shall consist of 101<sup>st</sup> to 250<sup>th</sup> company in terms of full market capitalization.

## ALLOCATION - TOP 10 SECTORS\*\*

(in %)	 Banks	 Software	 Petroleum Products	 Consumer Durables	 Finance	 Insurance	 Pharma	 Consumer Non Durables	 Auto	 Cement & Products
Jan' 2022	25.27%	14.40%	5.66%	5.26%	5.25%	4.94%	4.61%	4.38%	4.29%	3.64%
Dec' 2021	24.01%	14.73%	5.88%	5.40%	5.29%	4.22%	4.94%	4.37%	4.27%	3.84%
	▲	▼	▼	▼	▼	▲	▼	▲	▲	▼

## PORTFOLIO TOP 10 HOLDINGS\*\*

Name of Instrument	Jan' 2022 Net Assets (in %)	Dec' 2021 Net Assets (in %)	
HDFC Bank Ltd	7.76%	7.77%	▼
ICICI Bank Ltd	7.70%	7.26%	▲
Infosys Ltd	7.38%	7.50%	▼
Reliance Industries Ltd	5.00%	5.11%	▼
Axis Bank Ltd	4.64%	4.19%	▲
State Bank of India	4.14%	3.64%	▲
Tata Consultancy Services Ltd	3.68%	3.79%	▼
Larsen & Toubro Ltd	2.52%	2.21%	▲
Sun Pharmaceutical Industries Ltd	2.34%	2.32%	▲
HCL Technologies Ltd	2.10%	2.14%	▼
Others	51.94%	53.37%	▼
Cash & Other Receivables	0.80%	0.70%	▲
<b>Total</b>	<b>100.00%</b>	<b>100.00%</b>	

## PORTFOLIO CHARACTERISTICS\*

	Jan' 2022	Dec' 2021
No. of Stocks (Equity)	64	63
Top 3 Sector Holdings*	45.34%	44.62%
Top 5 Sector Holdings*	55.84%	55.31%
Top 3 Stock Holdings	22.83%	22.54%
Top 5 Stock Holdings	32.48%	31.84%

\*AMFI Sector Classification

Source: Data as on, 31<sup>st</sup> January 2022.

\* Portfolio may or may not remain the same.

For complete monthly portfolio, please visit the website: [miraeassetmf.co.in/downloads/portfolio](http://miraeassetmf.co.in/downloads/portfolio) ^Includes "Partly Paid Shares"

#The sector (s) / stock (s) / issuer (s) mentioned in this document do not constitute any research report/recommendation of the same.

## IDEAL INVESTOR PROFILE



**Goal:**  
Aim for Tax Saving & Wealth Creation



**Investment Time Horizon:**  
3 Years+



**Risk Profile:**  
Aggressive

## INVESTMENT DETAILS



**Allotment Date:**  
28<sup>th</sup> December, 2015



**Plans and Options:** Regular Plan and Direct Plan with Growth and Payout of Income Distribution cum Capital Withdrawal option/Reinvestment of Income Distribution cum Capital Withdrawal option^.



**Benchmark:**  
Tier 1- NIFTY 500 Index (TRI)  
Tier 2- NIFTY 200 Index (TRI)



**Fund Manager:**  
Mr. Neelesh Surana  
(since inception)



**SIP Amount:** Monthly and Quarterly: Minimum of ₹500/- (multiples of ₹500/- thereafter). minimum 5 in case of monthly or 3 in case of quarterly option.



**Minimum Investment Amount:** ₹500/- and in multiples of ₹500/- thereafter.

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

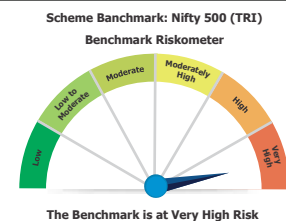
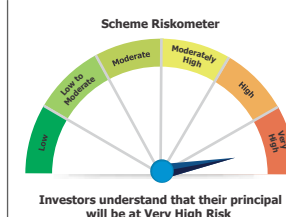
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## PRODUCT LABELLING

Mirae Asset Tax Saver Fund is suitable for investors who are seeking\*

- Growth of capital over long term
- Invests predominantly in equity and equity related instruments: ELSS with a 3 year lock in period and tax benefits

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



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

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