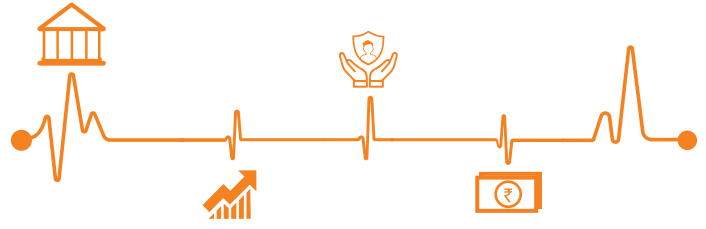


Mirae Asset Banking and Financial Services Fund

An open ended equity scheme investing in Banking & Financial Services Sector.

Lifelines we may bank on

Data as on 31st March, 2024



HERE'S WHY YOU SHOULD CONSIDER INVESTING

- Financial services sector will be one of the key growth engine as India doubles its GDP to US\$5trn*.
- Fairly diversified sector with undergoing rapid expansion both in terms of growth and emergence of new sectors.
- Low market penetration across segments can provide more room for growth.

Banks	NBFC, HFC, MFC*	Broking & Securities	Stock Exchanges	Depositories & Related Infrastructure Providers	Wealth Management	Insurance	Currency & Forex	Credit Cards & Payment Gateways	Digital Financial Institutes	Rating Agencies & Investment Companies
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*based on Government plan.

INVESTMENT DETAILS

- Allotment Date:** 11th December, 2020
- Benchmark:** Nifty Financial Services Index (TRI)
- Net AUM as on 31st March, 2024:** (INR Crs.) 1593.76

INVESTMENT FRAMEWORK

- Invest minimum of 80% in equity and equity related instruments in the Banking and Financial Services Sector.
- Flexibility to invest across market capitalization.
- Build a portfolio of strong growth companies, reflecting our most attractive investment ideas.

PORTFOLIO PSYCHOGRAPHICS

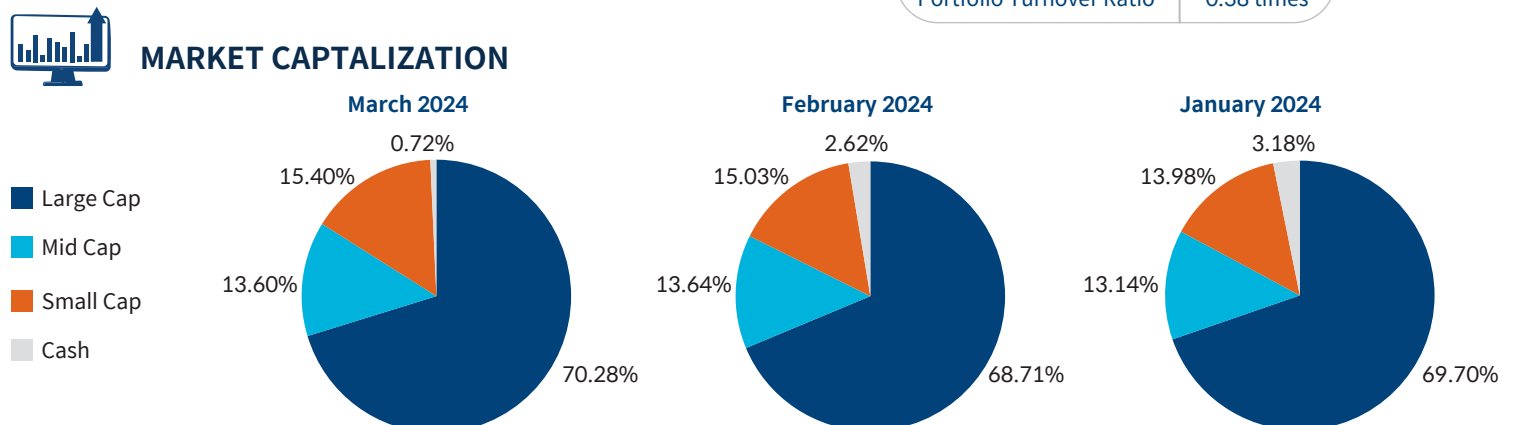
PORTFOLIO

No of Stocks (Equity)	30
Top 10 Stock %	73.65%
Top 5 Sectors %	99.30%

RISK RATIOS

Beta	0.87
Alpha	3.18%
Sharpe Ratio	0.43
Portfolio Turnover Ratio	0.38 times

MARKET CAPITALIZATION



Stocks	% Allocation
HDFC Bank Limited	18.57%
ICICI Bank Limited	18.12%
State Bank of India	9.43%
Axis Bank Limited	6.86%
The Federal Bank Limited	6.00%
Shriram Finance Limited	3.49%
LIC Housing Finance Limited	3.09%
SBI Life Insurance Company Limited	2.83%
Bajaj Finance Limited	2.64%
Fusion Micro Finance Limited	2.61%

Sector	Mar 2024	Feb 2024
Banks	67.32%	65.99%
Finance	23.07%	22.89%
Insurance	5.74%	5.29%
Capital Markets	3.10%	3.14%
Financial Technology (Fintech)	0.08%	0.08%

MARKET OUTLOOK^

- 2023 was characterised by continual of the rate hike cycle by major central banks barring economies like - China and Japan. While US economy defied expectations of a soft or hard landing, other economies like - Europe and UK grappled with the adverse impact of monetary tightening on the economic growth.
- Containing and bringing inflation within the targeted levels still remains the top priority for US, Europe and UK. While inflation in these economies has moderated significantly, it still remains above their comfort zone. The timing and quantum of rate cuts going into 2024 would be keenly watched by financial markets.
- An extended rate hike cycle may lead to unintended consequences and adversely impact the global economic growth. On the other hand, a premature reversal in rate cycle may lead to the core issue (inflation) remaining unaddressed in entirety.

IDEAL INVESTOR PROFILE



Goal:
Aim for Wealth Generation



Investment Time Horizon:
5+ years



Risk Profile:
Aggressive



Fund Manager: Mr. Gaurav Kochar



SIP Amount: Minimum ₹500/- (multiples of ₹1/- thereafter), minimum 5 in case of Monthly / 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 and Direct Plan with Growth option and Payout of income distribution cum capital withdrawal option/Reinvestment of income distribution cum Capital Withdrawal Option.

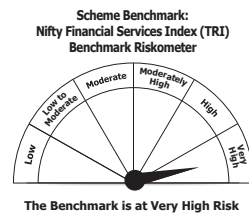
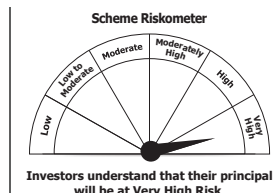
FUND DETAILS

PRODUCT LABELLING

Mirae Asset Banking and Financial Services Fund is suitable for investors who are seeking*

- To generate long term capital appreciation
- Investments predominantly in equity and equity related securities of companies in banking and financial services sector in India

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



Distributed by



**Pursuant to Clause 2.7 of Part IV of SEBI Master Circular dated May 19, 2023, 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 Clause 5.1 of SEBI Master Circular dated May 19, 2023, 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>.

^^Pursuant to notice cum addendum no. 69/2023, Minimum Systematic Investment Plan (SIP) Installment amount for certain Schemes has been Changed with effect from January 01, 2024.

*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).

^Disclaimer: Views expressed by the Fund Manager cannot be construed to be a decision to invest. The statements contained herein are based on current views and involve known and unknown risks and uncertainties. Whilst Mirae Asset Investment Managers (India) Private Limited (the AMC) shall have no responsibility/liability whatsoever for the accuracy or any use or reliance thereof of such information. The AMC, its associate or sponsors or group companies, its Directors or employees accept no liability for any loss or damage of any kind resulting out of the use of this document.

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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.