

# Mirae Asset Banking and PSU Fund\*

(formerly known as Mirae Asset Banking and PSU Debt Fund)

An open ended debt scheme predominantly investing in debt instruments of banks, Public Sector Undertakings, Public Financial Institutions and Municipal Bonds. A relatively high interest rate risk and moderate credit risk.



## Aim to enjoy potential returns, liquidity and relative safety.

\*Pursuant to notice cum addendum no. 62/2023, the name of schemes of Mirae Asset Mutual Fund has been changed with effect from December 15, 2023.

Data as on 31st March, 2024

### HERE'S WHY YOU SHOULD CONSIDER INVESTING

Invest predominantly in high credit quality papers.

Endeavour for high portfolio liquidity.

Dynamically manage portfolio duration to take advantage of interest rate outlook.

### INVESTMENT FRAMEWORK

**Relative Safety:**  
Fund will have higher allocation in AAA rated instruments.

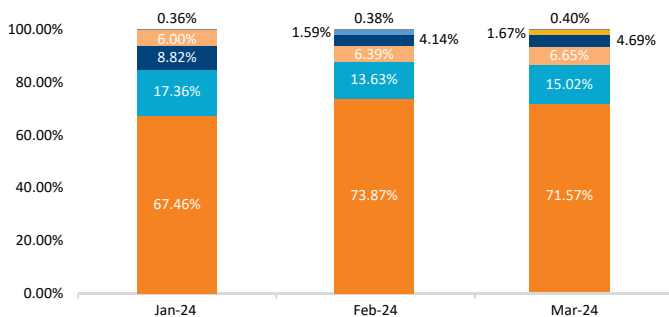
**Liquidity:**  
High liquidity by investing in G-sec and Banking and PSU papers.

**Duration:**  
Generally maintain duration of 2 to 5 years with use of G-sec to shift duration.

**Style:**  
Active management based on credit spread and interest rate outlook.

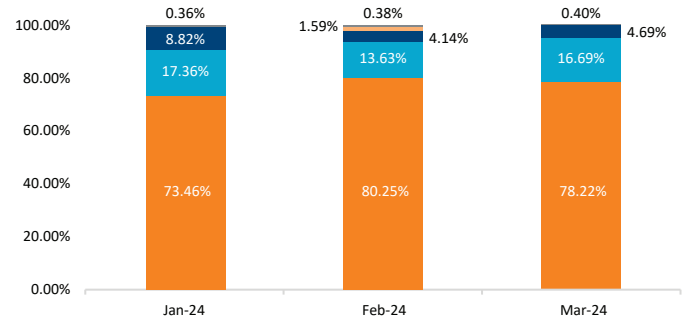
Investment strategy stated above may change from time to time without any notice and shall be in accordance with the strategy as mentioned in the Scheme Information Document. Please read the offer document to know in detail about the asset allocation.

### ASSET TYPE ALLOCATION



■ Corporate Bond 
 ■ Government Bond 
 ■ Cash & Other Receivables 
 ■ Reduced Face Value Bonds 
 ■ Certificate of Deposit 
 ■ State Government Bond 
 ■ Corporate Debt Market Development Fund

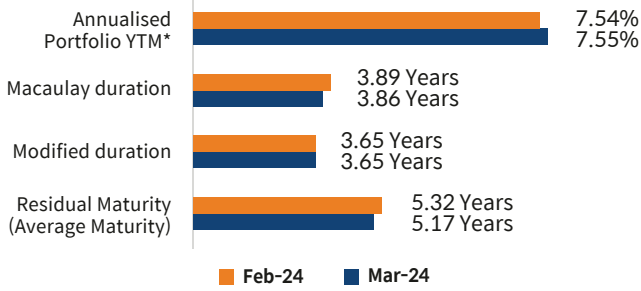
### RATING ALLOCATION



■ AAA 
 ■ SOV 
 ■ Cash & Other Receivables 
 ■ A1+ 
 ■ Corporate Debt Market Development Fund

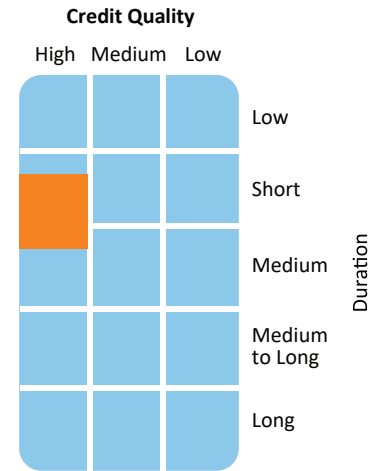
Fund has ensured investment in high quality papers.

## DEBT RATIOS



\*In case of semi annual YTM, it will be annualised.

## STYLE BOX



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

## INVESTMENT DETAILS



**Allotment Date:** 24th July 2020



**Benchmark@:** CRISIL Banking and PSU Debt A-II Index



**Net AUM:** (INR Crs.) 60.35

## IDEAL INVESTOR PROFILE



**Goal:**  
Income generation



**Investment Time Horizon:**  
3 Years



**Risk Profile:**  
Moderate



**Fund Manager#:** Ms. Kruti Chheta (since 01 February, 2024)



**Minimum SIP Amount:** Monthly and Quarterly: ₹1,000/- (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 Plan and Direct Plan with Growth and Payout of income Distribution cum Capital Withdrawal option/Reinvestment of income Distribution cum Capital Withdrawal option.

Source: Internal, Data as on 31st March, 2024

#Pursuant to notice cum addendum no. 05/2024, Fund Manager of the scheme has been changed with effect from February 01, 2024.

@Pursuant to notice cum addendum no. 10/2024, Benchmark of the scheme has been changed with effect from March 12, 2024.

Please visit the website for more details: <https://www.miraeeassetmf.co.in/downloads/statutory-disclosure/addendum>

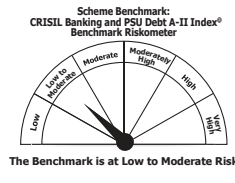
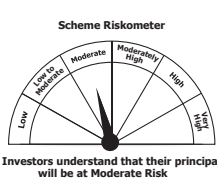
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## PRODUCT LABELLING

Mirae Asset Banking and PSU Fund is suitable for investors who are seeking\*

- Income over short to medium term
- To generate income / capital appreciation through predominantly investing in debt and money market instruments issued by Banks, Public Sector Undertakings (PSUs), Public Financial Institutions (PFIs) and Municipal Bonds

\*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)			
Relatively High (Class III)		B-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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