



MIRAE ASSET
Mutual Fund

Seek to get balance by investing in
Equity, Debt and Arbitrage

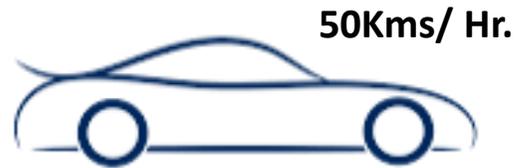
Mirae Asset Equity Savings Fund

Equity Savings Fund: An open ended scheme investing in equity, arbitrage and debt

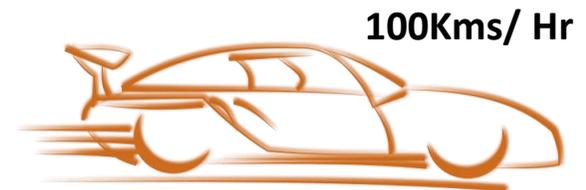
Investor Journey



Too Slow to reach the destination

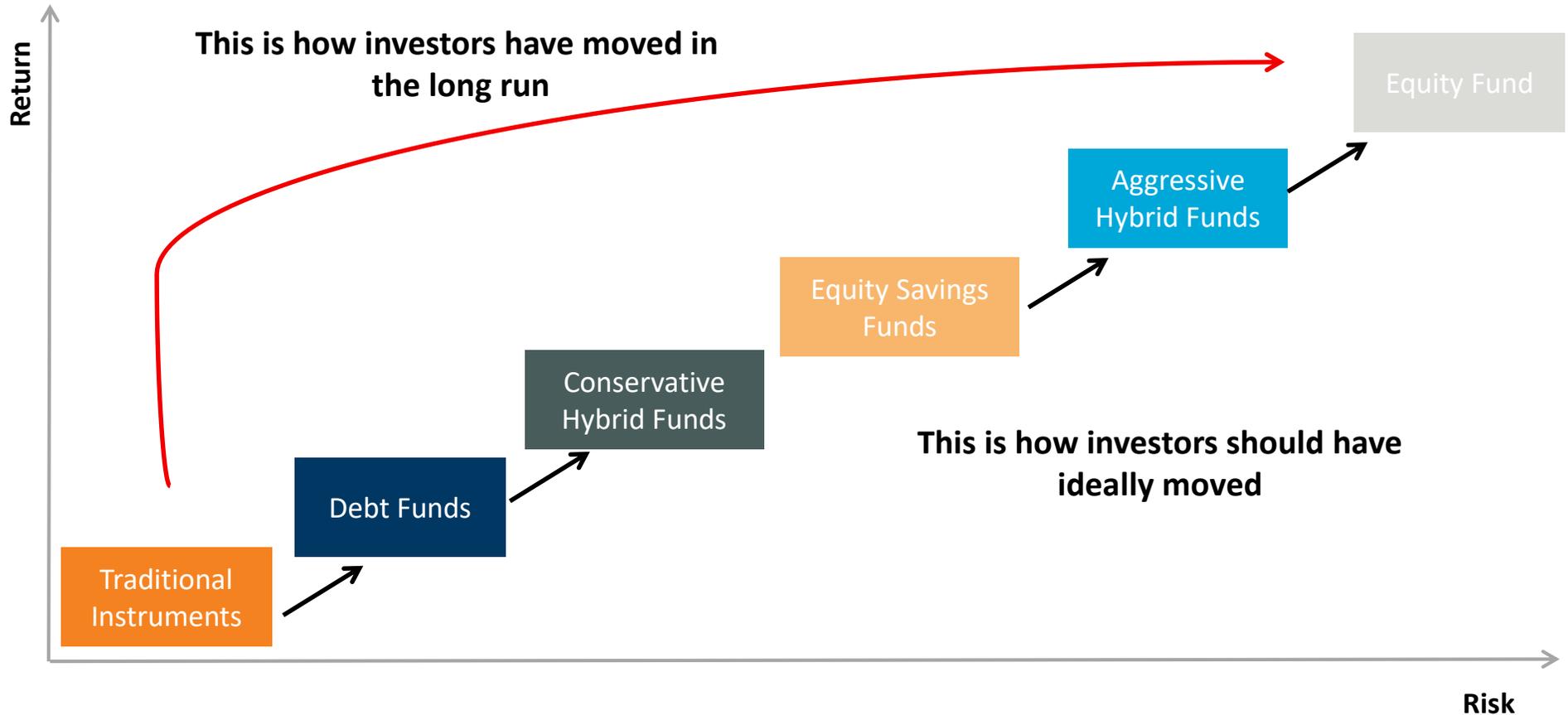


Just Right



**You may reach fast but there is
always a risk of Accident**

Investor Journey



Investors looking for equity exposure but have moderate risk profile or exposing to equity first time may invest through Equity Savings funds.

Note: This is Just For Illustration Purpose. It is always advisable to consult your financial advisor before investing. The Risk Return spectrum shown in the graph above broadly explains the risk return spectrum of the category of the funds. The actual risk return spectrum of the scheme in each of the categories mentioned above may or may not be in line with the curve shown above.

Asset Allocation can lead to Peaceful Investing

Cashing returns may not always be the need, some investments are meant to be peaceful

	100% Equity	Standard Deviation	Risk Reward	65% Equity + 35% Debt	Standard Deviation	Risk Reward	40% Equity + 60% Debt	Standard Deviation	Risk Reward
CY 2011	-24.62%	5.53	-4.5%	-15.33%	3.47	-4.4%	-8.70%	3.08	-2.8%
CY 2012	27.70%	4.94	5.6%	21.74%	3.38	6.4%	17.48%	2.55	6.9%
CY 2013	6.76%	4.82	1.4%	4.15%	3.18	1.3%	2.30%	3.23	0.7%
CY 2014	31.39%	3.94	8.0%	25.35%	2.76	9.2%	21.04%	2.13	9.9%
CY 2015	-4.06%	4.07	-1.0%	-0.05%	2.67	0.0%	2.81%	2.06	1.4%
CY 2016	3.01%	4.02	0.7%	7.20%	2.73	2.6%	10.19%	2.30	4.4%
CY 2017	28.65%	2.31	12.4%	18.60%	1.64	11.4%	11.42%	1.64	7.0%
CY 2018	3.15%	3.99	0.8%	4.16%	2.67	1.6%	4.89%	2.59	1.9%
CY 2019	12.02%	3.41	3.5%	11.48%	2.37	4.8%	11.09%	2.21	5.0%
CY 2020	14.90%	9.51	1.6%	12.93%	6.31	2.0%	11.52%	4.48	2.6%
CY 2021	25.59%	3.70	6.91%	17.10%	2.45	6.96%	11.04%	1.57	7.0%
11 Year Average	11.32%	4.57	3.22%	9.76%	3.06	3.81%	8.64%	2.53	4.00%



Lower Allocation in Equity results in lower risk or volatility may leads to Peaceful Investing

Equity Returns are that of Nifty 50 Index and Debt that of CRISII G-Sec 10 Yr Index
Only for illustration Purpose. Source AceMF.

Why Equity Savings Fund?

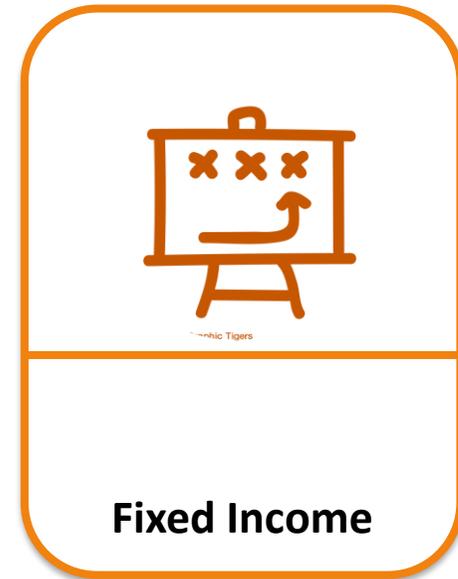
A blend of asset classes to make the fund suitable in All Weather



Aims to Contribute in
creation of Wealth



Provide benefit of Lower
volatility



Seeks regular Income

Mirae Asset Equity Savings Fund (MAESF)

An open ended scheme investing in equity, arbitrage and debt

About the Fund

Unhedged Equity (20% to 45%)

Net Long equity exposure provides growth potential

Fund seeks to follow a large cap* biased strategy

Arbitrage (20% to 70%)

Seeks to employ cash-futures arbitrage for hedging equity exposure

Fixed Income (10-35%)

Fund seeks to follow accrual strategies in highly rated securities

- **Fund Asset Allocation is managed depending on Market Conditions**
- **Allocation of Unhedged Equity goes up with valuations getting attractive**
- **Individual Asset Classes are managed independently with Unique Strategies**

Please read the offer document to know in detail about the asset allocation. Consult your financial advisor before investing.

* large-cap company are listed companies which are ranked from 1st to 100th in the Indian stock exchanges in the terms of market capitalization.

Investment Framework

Equity

- Invest in companies which have sustainable competitive advantage
- Large cap biased equity allocation which may perform across market cycles and is more liquidate
- Sector Agnostic Portfolio

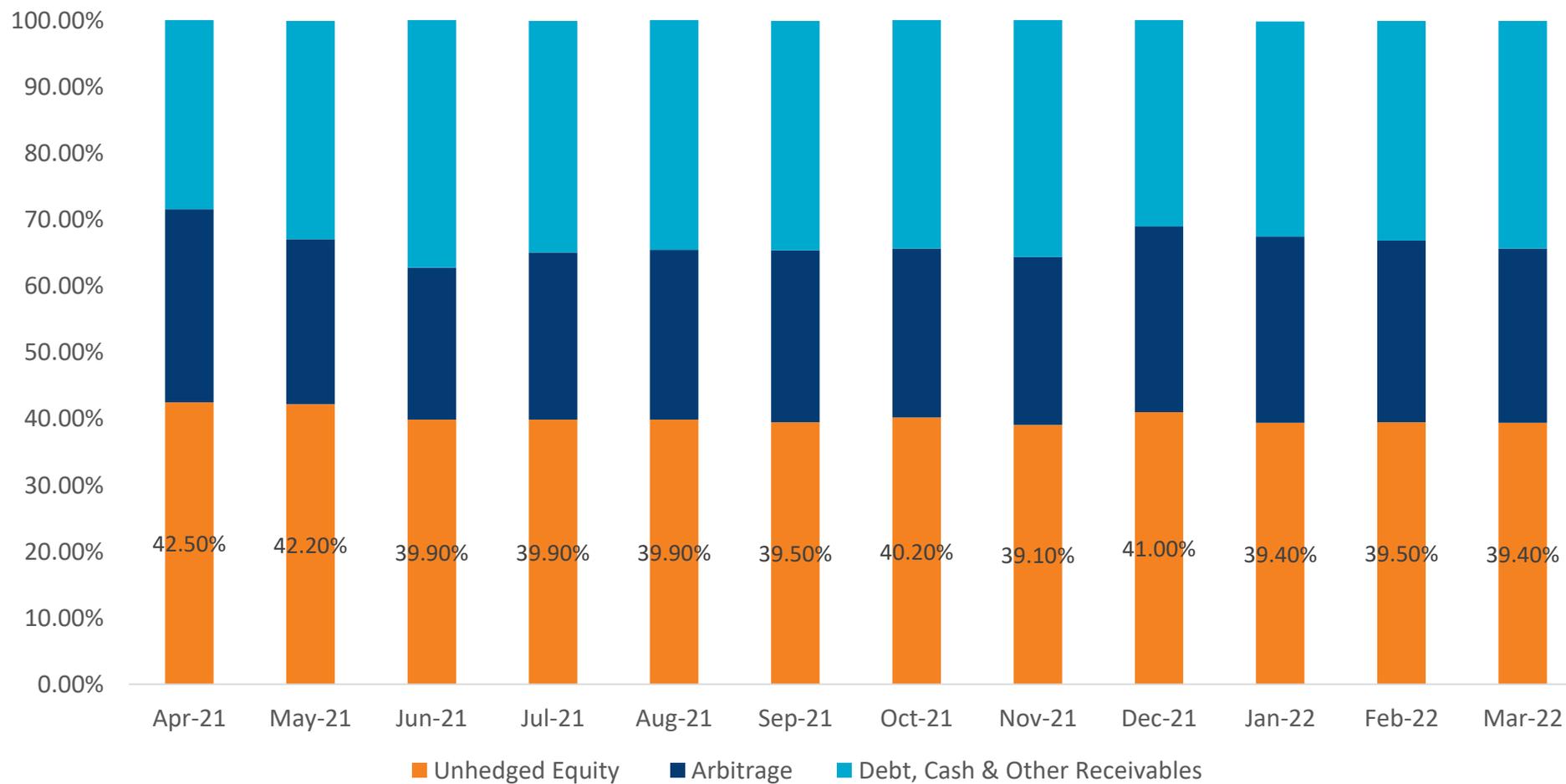
Arbitrage

- Aims to generate income by investing in arbitrage opportunities between cash and derivative market and within the derivative segment
- Safety over spreads

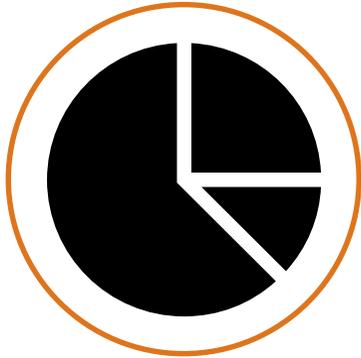
Fixed Income

- Aims to deliver relatively stable returns with lower volatility following Accrual Strategy
- Seeks to Invest in high quality instruments Only

Mirae Asset Equity Savings Fund - Asset allocation



MHESF* - Equity Investment Framework



The fund follows a strategy with equity within the range of (+/-5%) from 40% aiming to take advantage of market.



The portfolio aims to generate long term growth increasing the equity exposure based on market cycles and valuations



Portfolio is Largecap bias which helps in performing in all market cycles, more liquidate and are typically first to react to economic revival



Equity Portfolio - Snapshot

Stocks	Allocation Net Exposure (%)
Infosys Limited	3.81%
Reliance Industries Limited	3.39%
Axis Bank Limited	2.74%
HDFC Bank Limited	2.71%
ICICI Bank Limited	2.68%
Sun Pharmaceutical Industries Limited	2.67%
State Bank of India	2.41%
Bata India Limited	1.54%
Adani Ports and Special Economic Zone Limited	1.52%
SBI Life Insurance Company Limited	1.51%

No of Stocks	100
Top 5 Sectors	32.84%
Top 10 Holdings	24.97%

Asset Class	Allocation
Net Equity Allocation	39.29%
Arbitrage	26.29%
Fixed Income	34.42%

Market Cap	Allocation
Largecap	27.80%
Midcap	6.87%
Smallcap	4.72%

Equity Portfolio - Top 10 Sectors

Sectors	Net Allocation %
Banks	13.54%
Software	7.14%
Pharmaceuticals	5.17%
Petroleum Products	3.76%
Finance	3.24%
Consumer Durables	3.07%
Auto	3.05%
Insurance	2.69%
Entertainment	2.55%
Healthcare Services	2.32%

Fixed Income – Investment Philosophy

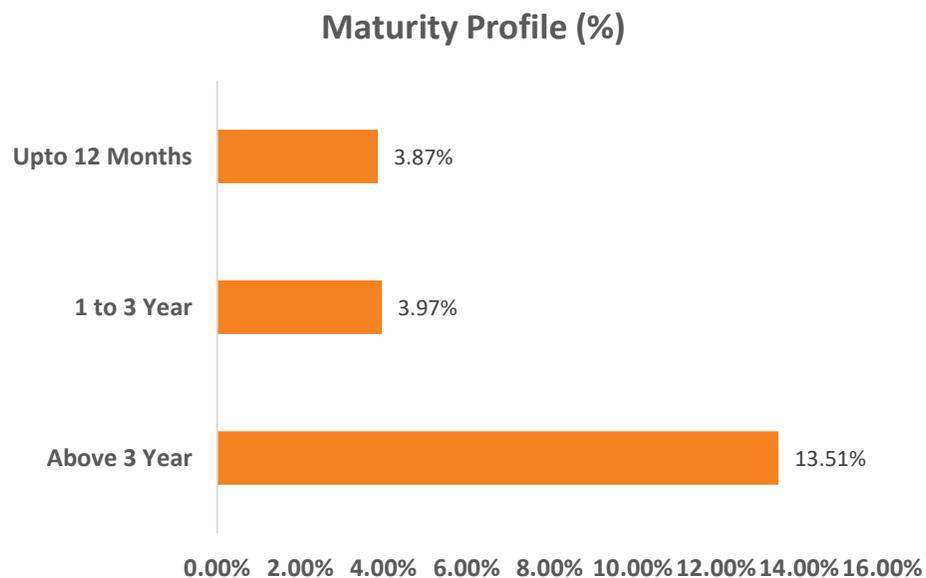
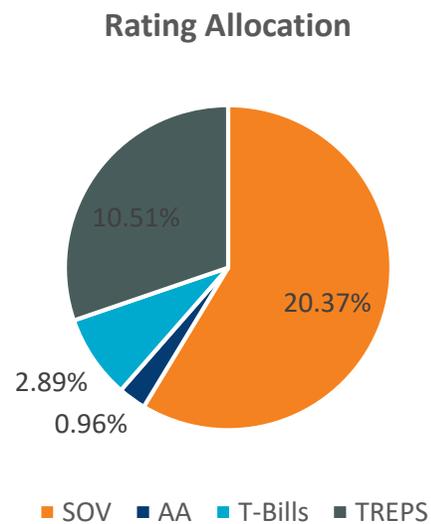
Debt portion is managed with high quality debt instrument and Sovereign Bonds

The Fund broadly follows Buy and Hold Strategy

Debt Allocation seeks to generate regular income and lower portfolio risk

Debt Portfolio - Snapshot

Quants	% Allocation
YTM (Yield to Maturity)	5.77%
Average Maturity	3.59 Years
Modified Duration	2.98 Years
Macaulay Duration	3.16 Years



Lumpsum Return

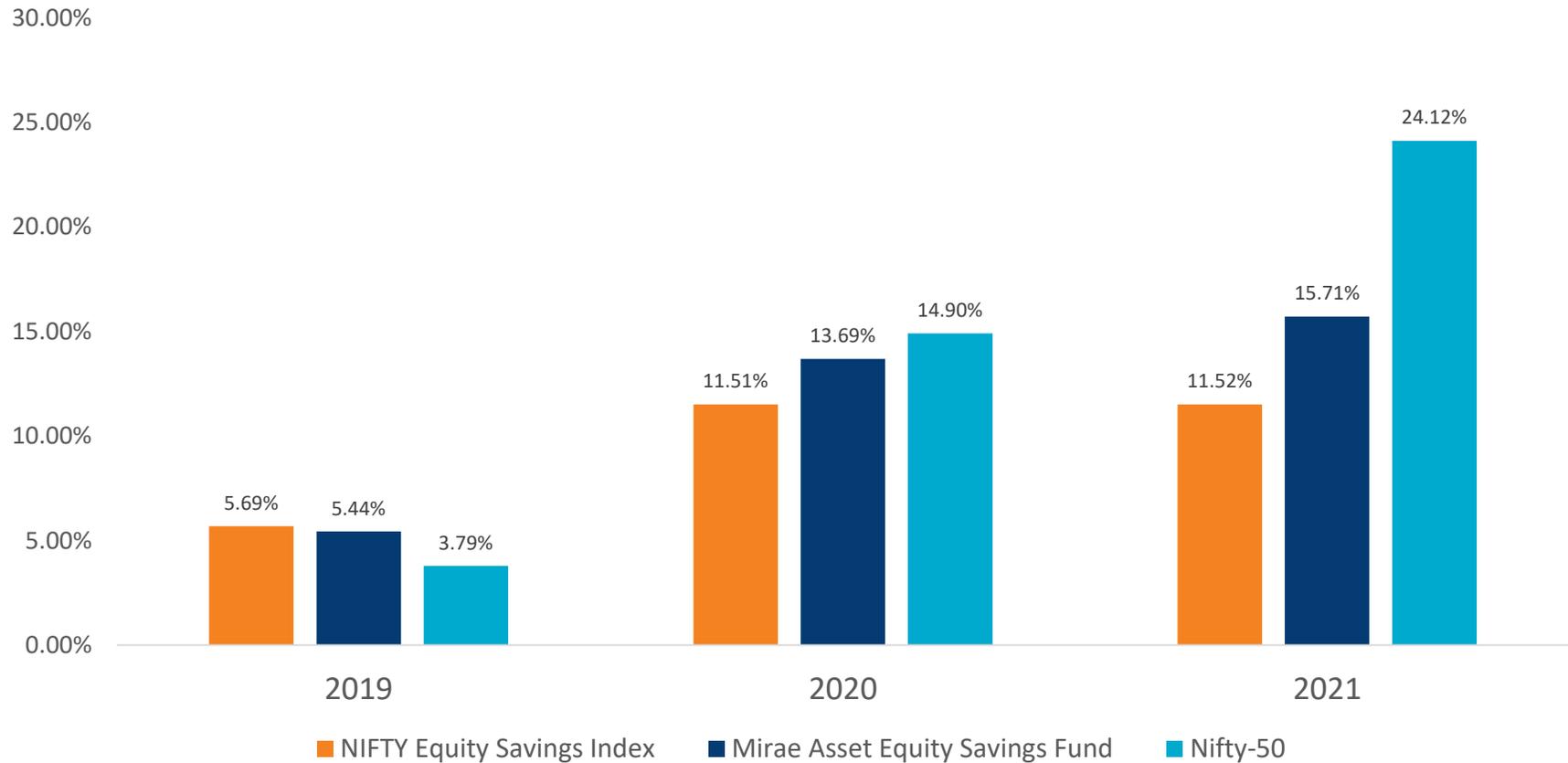
Period	Returns (%)		
	Scheme	Scheme Benchmark*	Additional Benchmark**
Last 1 year	10.99%	9.95%	1.08%
Last 3 year	12.18%	9.89%	6.28%
Since Inception	12.17%	10.33%	6.27%
Value of Rs. 10000 invested Since Inception	14,588	13,816	12,212
NAV	14.588		
Index Value	Index Value of Scheme benchmark is 4,692.84 and CRISIL 10 Year Gilt Index is 4,059.73		
Date of allotment	17 th Dec 2018		
Scheme Benchmark	Nifty Equity Savings Index (TRI)*		
Additional Benchmark	CRISIL 10 year Gilt Index**		

Note:1. Different Plans under the scheme has different expense structure. The reference and details provided here in are of Regular Plan - Growth Option 2. Fund managers : Mr. Harshad Borawake (since October 12, 2019), Mr. Vrijesh Kasera (since October 12, 2019), Ms. Bharti Sawant (since December 28, 2020) and Mr. Mahendra Jajoo (Debt Portion) (since December 18, 2018)

Source: Ace MF : 31stMarch 2022. Past Performance may or may not sustained in future. Note : For computation of since inception returns (%) the allotment NAV has been taken as Rs. 10.00. For performance of other schemes managed by the Fund Manager refer slide number 18, 19 and 20

Calendar Year Performance

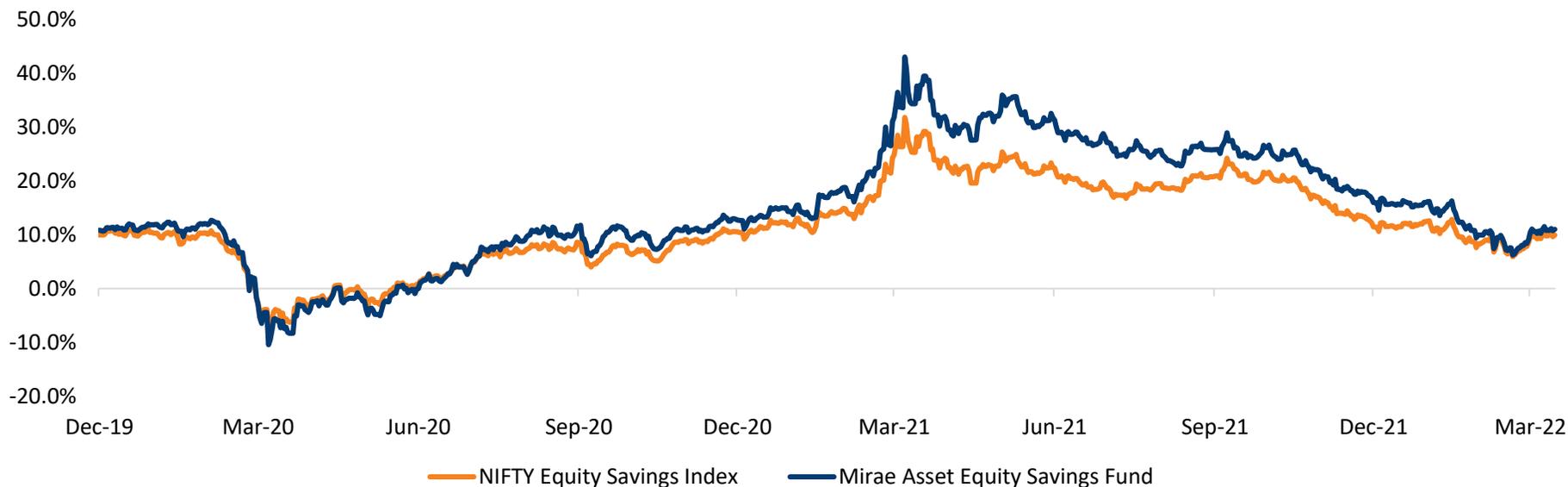
Calendar Year Performance



Source: Ace MF : *Data as on 31stMarch 2022. Past Performance may or may not sustained in future. Note : For computation of since inception returns (%) the allotment NAV has been taken as Rs. 10.00. For performance of other schemes managed by the Fund Manager refer slide number 18, 19 and 20

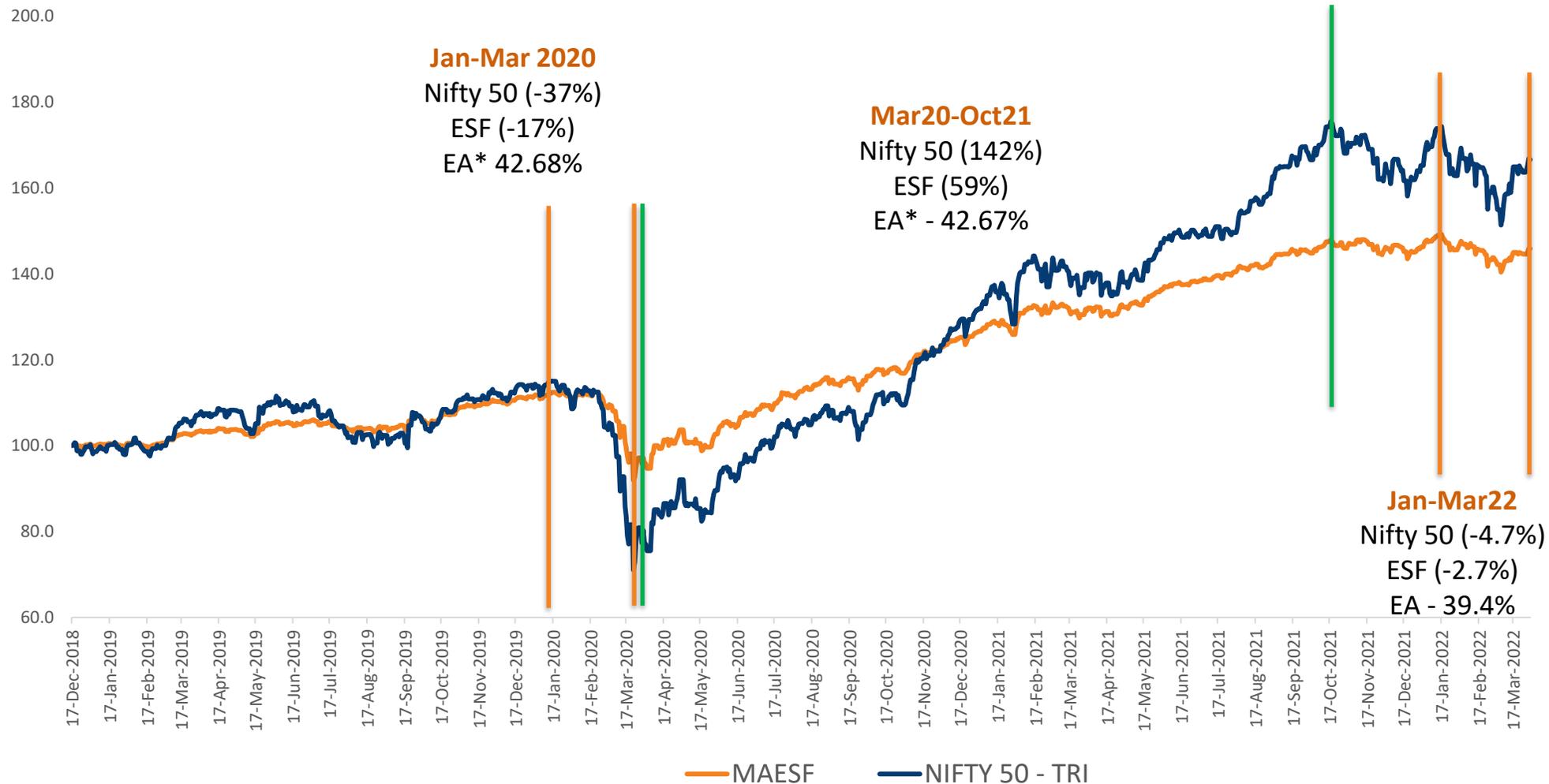
1 Year Rolling Return – Analysis

More than 82% times Fund Outperformed Benchmark



Return Distribution (836 Observations)	Mirae Asset Equity Savings Fund	Nifty Equity Savings Index
<0 %	10%	9%
0 to 8%	11%	22%
8 to 12%	26%	27%
>12%	53%	42%

Market Cycle - Analysis



Source: Ace MF : 31st March 2022. Past Performance may or may not sustain in future. BM stands for Benchmark

*EA stands for Net Equity Allocation as a % of Portfolio

About the Fund



Fund Manager

Mr. Harshad Borawake,
Ms. Bharti Sawant, Mr.
Vrijesh Kasera and Mr.
Mahendra Jajoo



Fund Inception

17th Dec, 2018



Investment Objective

The investment objective of the scheme is to provide capital appreciation and income distribution to the investors by using equity and equity related instruments, arbitrage opportunities, and investments in debt and money market instruments.

The Scheme does not assure or guarantee any returns.



Benchmark

Nifty Equity Savings Index



Ideal Investment Horizon

1 - 3 Years



Goal

Income Generation



Risk Profile

Moderately High

Performance of other funds managed by same Fund Managers

Scheme	Inception Date	NAV / Index Value	Fund Manager	Annualized / CAGR Returns in %							Value of Rs. 10000 invested^
				7 days	15 days	1 Month	1 Year	3 Year	5 Year	Since Inception	
Mirae Asset Cash management Fund (MACMF)	12 th Jan 2009	2216.32	Mr. Mahendra Jajoo and Mr. Abhishek Iyer	4.29	3.91	3.72	3.38	4.35	5.44	6.20	22,163
CRISIL Liquid Fund Index				4.10	3.95	3.96	3.68	4.70	5.71	6.83	23,963
Crisil 1 Year T- Bill**				5.55	5.96	5.70	3.76	5.28	5.82	6.08	21,825
MIRAE ASSET DYNAMIC BOND FUND (MADBF)	24 th March, 2017		Mr. Mahendra Jajoo	-	-	-	3.64	7.44	6.27	6.36	13,630
Crisil Composite Bond Fund Index		13.63		-	-	-	4.48	8.21	7.29	7.38	14,301
CRISIL 10 year Gilt Index**				-	-	-	1.08	6.28	5.02	5.22	12,910
MIRAE ASSET SAVINGS FUND (MASF)	26 th June, 2012	1,841.56	Mr. Mahendra Jajoo	-	-	-	3.30	4.70	5.41	6.45	18,416
CRISIL Low Duration Debt Index				-	-	-	4.49	6.33	6.79	7.98	21,173
Crisil 1 Year T- Bill**				-	-	-	1.08	6.28	5.02	6.69	18,825
MIRAE ASSET SHORT TERM FUND (MASTF)	16 th March, 2018		Mr. Mahendra Jajoo	-	-	-	3.79	6.31	-	6.45	12,875
CRISIL Short Term Bond Fund Index		12.86		-	-	-	5.19	7.58	-	7.64	13,466
CRISIL 10 year Gilt Index**				-	-	-	1.08	6.28	-	6.71	13,002

^Value of Rs. 10000 invested (in Rs.) Since Inception

19 Different Plans under the scheme has different expense structure. The reference and details provided herein are of Regular Plan - Growth Option.

Mirae Asset Investment Managers

Source: ACEMF, 31st March 2022. **Alternate Benchmark; Past performances may or may not sustain in future. Refer slide no 21 for more notes

Performance of other funds managed by same Fund Managers

Scheme	Inception Date	NAV /Index Value	Fund Manager	Performance				Value of Rs. 10000 invested^
				1 Year	3 Year	5 Year	Since Inception	
Mirae Asset Hybrid Equity Fund (MAHEF)	29th July, 2015	21.78	Mr. Vrijesh Kasera, Mr. Harshad Borawake and Mr. Mahendra Jajoo	15.93	13.84	12.62	12.38	21,799
CRISIL Hybrid 35+65 –AggressiveIndex				15.29	14.54	12.79	12.05	21,372
S&P BSE Sensex (TRI)**				19.50	16.10	15.94	13.27	22,975
Mirae Asset Healthcare Fund (MAHCF)	2 nd July, 2018	22.38	Mr. Vrijesh Kasera	19.24	28.03	-	23.97	22,377
S&P BSE Healthcare Index (TRI)				14.59	19.88	-	16.78	17,887
S&P BSE Sensex (TRI)**				19.50	16.10	-	15.75	17,302
Mirae Asset Banking and PSU Debt Fund (MABPDF)	24 th July, 2020	10.62	Mr. Mahendra Jajoo	3.87	-	-	3.62	10,618
Nifty Banking and PSU Debt Index				4.93	-	-	4.78	10,819
CRISIL 10 Year Gilt Index**				1.08	-	-	1.17	10,198
Mirae Asset Arbitrage Fund (MAAF)	19 th June, 2020	10.62	Mr. Jignesh Rao, Mr. Jigar Sethia and Mr. Mahendra Jajoo	3.67	-	-	3.45	10,622
Nifty 50 Arbitrage Index				3.82	-	-	3.45	10,623
Crisil 1 Year T- Bill**				3.76	-	-	3.72	10,672

^Value of Rs. 10000 invested (in Rs.) Since Inception

20 Different Plans under the scheme has different expense structure. The reference and details provided herein are of Regular Plan - Growth Option.

Mirae Asset Investment Managers

Source: ACEMF, 31st March 2022.. **Alternate Benchmark; Past performances may or may not sustain in future. Refer slide no 21 for more notes

Performance of other funds managed by same Fund Managers

Scheme	Inception Date	NAV / Index Value	Fund Manager	Performance					
				6 Months	1 Year	3 Year	5 Year	Since Inception	Value of Rs. 10,000 invested^
Mirae Asset Ultra Short Duration Fund (MAUSDF)	7 th Oct 2020	1053.50	Mr. Mahendra Jajoo	-	3.66	-	-	3.59	10,535
*Nifty Ultra Short Duration Debt Index				-	4.05	-	-	4.00	10,598
**CRISIL 1 Year T-Bill				-	3.76	-	-	3.71	10,554
Mirae Asset Equity Allocator Fund of Fund	21-Sep-2020	15.76	Ms. Bharti Sawant	-	19.65	-	-	34.81	15,762
*Nifty 200 Index (TRI)				-	21.37	-	-	36.34	16,035
**S&P BSE Sensex (TRI)				-	19.50	-	-	33.97	15,613
Mirae Asset Banking and Financial Services Fund	11-Dec-2020	10.08	Mr. Harshad Borawake & Mr. Gaurav Kochar	-	9.83	-	-	15.64	12,082
*Nifty Financial Services Index (TRI)				-	9.71	-	-	14.24	11,892
**S&P BSE Sensex (TRI)				-	19.50	-	-	21.31	12,858
Mirae Asset Money Market Fund	11-Aug-2021	1020.39	Mr. Mahendra Jajoo	3.25	-	-	-	3.21	10,203
*Nifty Money Market Index				3.68	-	-	-	3.65	10,231
**CRISIL 1 Year T-Bill				3.64	-	-	-	3.53	10,223
Mirae Asset Corporate Bond Fund	17-Mar-2021	10.44	Mr. Mahendra Jajoo	-	3.95	-	-	4.20	10,436
*Nifty Corporate Bond Index				-	5.54	-	-	6.15	10,639
**CRISIL 10 Year Gilt Index				-	1.08	-	-	1.47	10,153

^Value of Rs. 10000 invested (in Rs.) Since Inception

21 **Different Plans under the scheme has different expense structure. The reference and details provided herein are of Regular Plan - Growth Option.**

Mirae Asset Investment Managers

Source: ACEMF, 31st March 2022. **Alternate Benchmark; Past performances may or may not sustain in future. Refer slide no 21 for more notes

Product Label and Disclaimer

Statutory Details: Trustee: Mirae Asset Trustee Company Private Limited; Investment Manager: Mirae Asset Investment Managers (India) Private Limited (AMC); Sponsor: Mirae Asset Global Investments Company Limited.

The information contained in this document is compiled from third party and publically available sources and is included for general information purposes only. There can be no assurance and guarantee on the yields. 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 accepts no liability for any loss or damage of any kind resulting out of the use of this document. The recipient(s) before acting on any information herein should make his/her/their own investigation and seek appropriate professional advice and shall alone be fully responsible / liable for any decision taken on the basis of information contained herein. Any reliance on the accuracy or use of such information shall be done only after consultation to the financial consultant to understand the specific legal, tax or financial implications.

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

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

Please consult your financial advisor before investing

Notes for slide 19,20, and 21

1. Fund manager MACMF :Mr. Mahendra Jajoo managing the scheme since 8 September 2016 and Mr. Abhishek Iyer since December 28, 2020
2. Fund manager MADBF: Mr. Mahendra Jajoo managing the scheme since 24 March, 2017.
3. Fund manager MASF :Mr. Mahendra Jajoo managing the scheme since 8 September 2016. Inception date of MASF is March 05 2008, however since inception returns are calculated from June 26, 2012 as there were no investors in the interim period in the institutional plan.
4. Fund manager MASTF:Mr. Mahendra Jajoo managing the scheme since 16 March, 2018
5. Fund managers MAESF : Mr.Vrijesh Kasera & Mr. Harshad Borawake managing since October 12,2019, Ms. Bharti Sawant managing since December 28, 2020 and Mr. Mahendra Jajoo ((Debt Portion) since fund inception.
6. MAHEF: Mr. Mahendra Jajoo (Debt Portion) (since 8 September, 2016). Mr.Vrijesh Kasera(Since April 01, 2020), Mr. Harshad Borawake (Equity Portion)(April 01, 2020).
7. Fund manager MAHCF :Mr.Vrijesh Kasera managing the scheme since July, 2018. The scheme is in existence for more than 1 year and less than 3 years.
8. Mirae Asset Ultra Short Duration Fund: managed by Mr. Mahendra Jajoo since 7th October 2020.
9. Mirae Asset Banking and Financial Services Fund: managed by Mr. Harshad Borawake & Mr. Gaurav Kochar since 11 Dec , 2020. The scheme is in existence for less than 1 year.
10. Fund manager of MACBF: Mr Mahendra Jajoo managing the fund since March 17, 2021.
11. Fund manager of MAMMF: Mr Mahendra Jajoo managing the fund since, 11 August 2021.
12. Fund manager of Mirae Asset Nifty SDL Jun 2027 Index Fund : Mr Mahendra Jajoo managing the fund since March 30, 2022. Since the scheme is in existence for less than 6 months, as per SEBI regulation performance the scheme has not been shown

Past Performance may or may not sustained in future.

\$ For computation of since inception returns (%) the allotment NAV has been taken as Rs. 1000.00 for MACMF & MASF and Rs. 10.00 for all other Schemes. In case, the start / end date of the concerned period is a non-business date (NBD), the NAV of the previous date is considered for computation of returns.

Returns (%) for less than 1 year calculated on simple annualized basis.

The calculations of returns shall assume reinvestment of all payouts at the then prevailing NAV. CAGR - Compounded Annualised Growth returns. NAV (per unit) is at the end of the period. _____

*Scheme Benchmark. **Alternate Scheme - Benchmark. For MASF the returns are for Regular Savings Plan - Growth Option. Returns for others scheme are provided for Regular Plan Growth

Option. Load is not considered for computation of return.

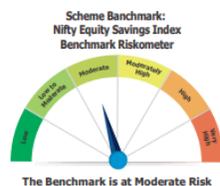
Mirae Asset Investment Managers

Product Label

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

- Capital appreciation and income distribution
- Investment in equity and equity related instruments, arbitrage opportunities and debt & money market instruments

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

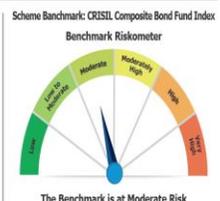


PRODUCT LABELLING

Mirae Asset Dynamic Bond Fund is suitable for investors who are seeking*

- Optimal returns over short to medium term
- To generate optimal returns through active management of a portfolio of debt and money market instruments

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



PRODUCT LABELLING

Mirae Asset Hybrid Equity Fund is suitable for investors who are seeking*

- Capital appreciation along with current income over long term
- Aggressive hybrid fund investing predominantly in equities & equity related instruments with balance exposure to debt & money market instruments

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

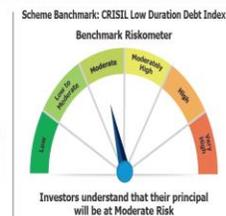


PRODUCT LABELLING

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 advisers, if they are not clear about the suitability of the product.

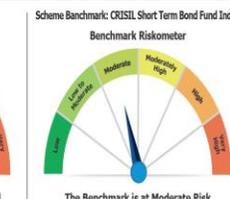


PRODUCT LABELLING

Mirae Asset Short Term Fund is suitable for investors who are seeking*

- Optimal returns over short term
- Investment in an actively managed diversified portfolio of debt and money market instruments including REITs & InvITs

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

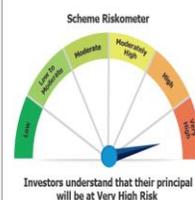


PRODUCT LABELLING

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

- To generate long term capital appreciation
- Investments in equity and equity related securities of companies benefitting directly or indirectly in Healthcare and allied sector in India

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



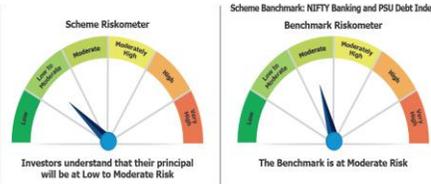
Product Label

PRODUCT LABELLING

Mirae Asset Banking and PSU Debt 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 advisers, if they are not clear about the suitability of the product.

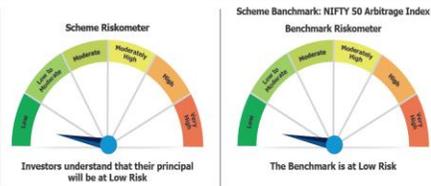


PRODUCT LABELLING

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

- Income over short term
- Investments predominantly in arbitrage opportunities in the cash and derivative segments and the arbitrage opportunities available within the derivative segment

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

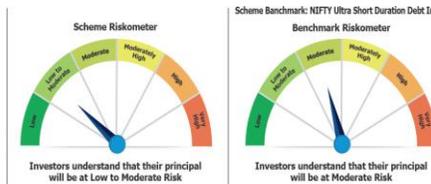


PRODUCT LABELLING

Mirae Asset Ultra Short Duration Fund (MAUSDF) is suitable for investors who are seeking*

- Income over a short term investment horizon
- Investments in debt & money market securities with portfolio Macaulay duration between 3 months & 6 months

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

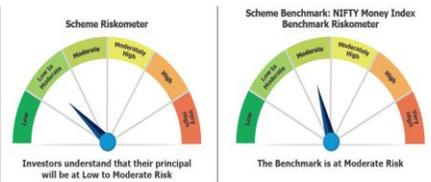


PRODUCT LABELLING

Mirae Asset Money Market Fund is suitable for investors who are seeking*

- Short term savings
- Investments predominantly in money market instruments

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

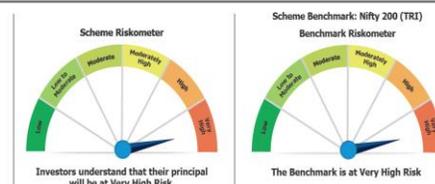


PRODUCT LABELLING

Mirae Asset Equity Allocator Fund of Fund is suitable for investors who are seeking*

- To generate long term capital appreciation/income
- Investments predominantly in units of equity Exchange Traded Funds

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

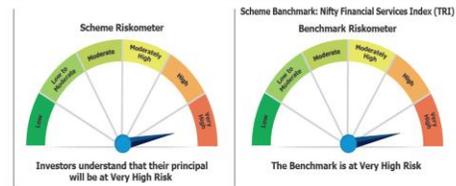


PRODUCT LABELLING

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 advisers, if they are not clear about the suitability of the product.

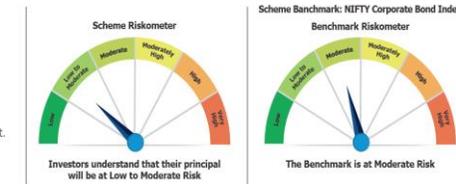


PRODUCT LABELLING

Mirae Asset Corporate Bond Fund is suitable for investor who are seeking*

- To generate income over Medium to long term
- Investments predominantly in high quality corporate bonds

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

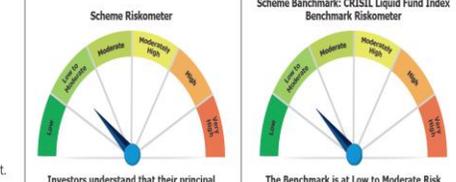


PRODUCT LABELLING

Mirae Asset Cash Management Fund is suitable for investors who are seeking*

- Optimal returns over short term
- Investment in a portfolio of short duration money market and debt instruments with residual maturity upto 91 days only.

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



PRC Matrix

Mirae Asset Money Market Fund

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)		B-I	
Moderate (Class II)			
Relatively High (Class III)			

Mirae Asset Corporate Bond Fund

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	

Mirae Asset Ultra Short Duration Fund

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)		B-I	
Moderate (Class II)			
Relatively High (Class III)			

Mirae Asset Short Term Fund

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	

Mirae Asset Overnight Fund

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)	A-I		
Moderate (Class II)			
Relatively High (Class III)			

Mirae Asset Banking & PSU Debt Fund

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	

Mirae Asset Savings Fund

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)			

Mirae Asset Dynamic Bond Fund

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)			C-III

Mirae Asset Cash Management Fund

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)		B-I	
Moderate (Class II)			
Relatively High (Class III)			

Mirae Asset Nifty SDL Jun 2027 Index Fund

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)	A-III		