



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



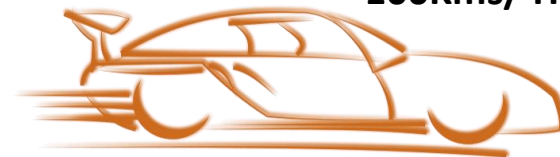
20Kms/ Hr.

Too Slow to reach the destination



50Kms/ Hr.

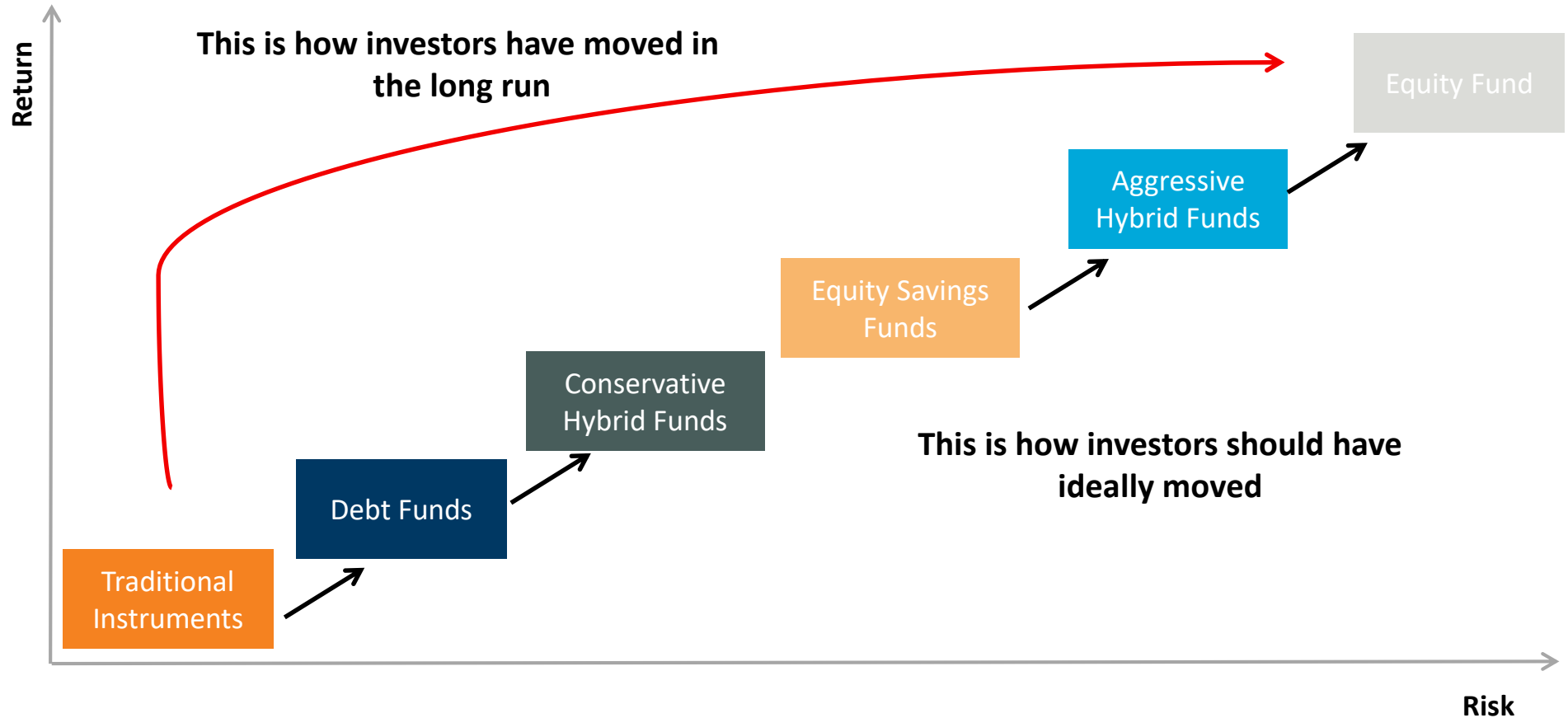
Just Right



100Kms/ Hr

**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 – Key for Peaceful Investing

Cashing returns is not always 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%
10 Year Average	9.89%	4.65	2.85%	0.09	311.80%	0.03	8.40%	2.63	3.70%



Peaceful Investing

Why Equity Savings Fund?

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



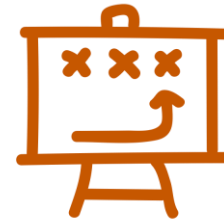
Equity

**Aims to Contribute in
creation of Wealth**



Arbitrage

**Provide benefit of Lower
volatility**



Fixed Income

Seeks regular Income

Illustration – Return Simulation

Scenario 1		Assumed Equity Portion (35%)		
		Equity Return		
		10%	12%	15%
Arbitrage + Debt Returns	7 %	8.05%	8.75%	9.80%
	6 %	7.40%	8.10%	9.15%
	5 %	6.75%	7.45%	8.50%

Scenario 2		Assumed Equity Portion (40%)		
		Equity Return		
		10%	12%	15%
Arbitrage + Debt Returns	7 %	8.20%	9.00%	10.20%
	6 %	7.60%	8.40%	9.60%
	5 %	7.00%	7.80%	9.00%

Scenario 3		Assumed Equity Portion (45%)		
		Equity Return		
		10%	12%	15%
Arbitrage + Debt Returns	7 %	8.35%	9.25%	10.60%
	6 %	7.80%	8.70%	10.05%
	5 %	7.25%	8.15%	9.50%

Idea of the category of Mutual Fund is to beat the traditional Investment avenues with an aim of Tax Efficiency

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

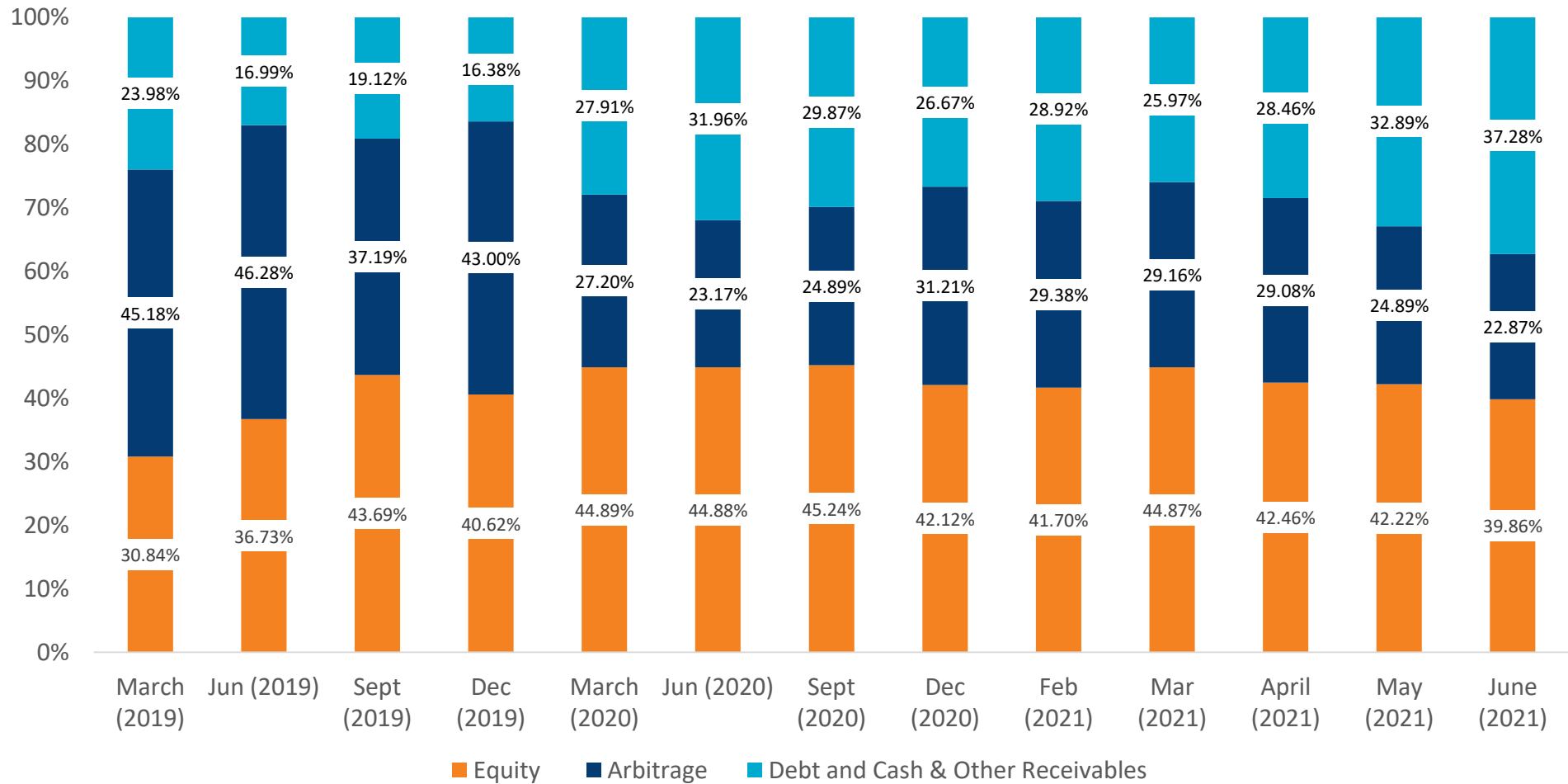
Arbitrage

- 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 (%)
HDFC Bank Limited	3.03%
Infosys Limited	2.79%
ICICI Bank Limited	2.61%
Reliance Industries Limited	2.46%
Axis Bank Limited	1.82%
Tata Consultancy Services Limited	1.68%
State Bank of India	1.52%
Bharti Airtel Limited	1.01%
Housing Development Finance Corporation Limited	1.01%
Larsen & Toubro Limited	0.99%

No of Stocks	75
Top 5 Sectors	34.82%
Top 10 Holdings	28.18%
Asset Class	Allocation
Net Equity Allocation	39.86%
Arbitrage	22.87%
Fixed Income	37.28%
Market Cap	Allocation
Largecap	28.94%
Midcap	6.26%
Smallcap	4.66%

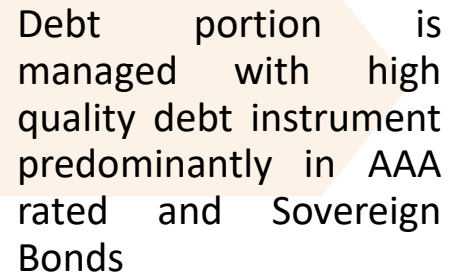
Source: Above data as on, 30th June 2021. *Portfolios may or may not change. The sector(s)/stock(s)/issuer(s) mentioned in this presentation do not constitute any research report/recommendation of the same.. For complete portfolio of the scheme please visit <https://www.miraeassetmf.co.in/>

Equity Portfolio - Top 10 Sectors

Sectors	Net Allocation %
Banks	18.79%
Software	9.69%
Petroleum Products	5.74%
Pharmaceuticals	4.69%
Consumer Durables	4.39%
Consumer Non Durables	4.33%
Finance	4.15%
Auto	4.12%
Insurance	1.57%
Chemicals	2.24%

- We are overweight on Private Financials, Consumer discretionary and Chemicals. During the recent past, we have increased weights in Healthcare and reduced weight on Staples, Telecom and Chemicals. The weight reduction in IT is more on account of holding (and not adding) on to the existing position rather than selling.

Fixed Income – Investment Philosophy



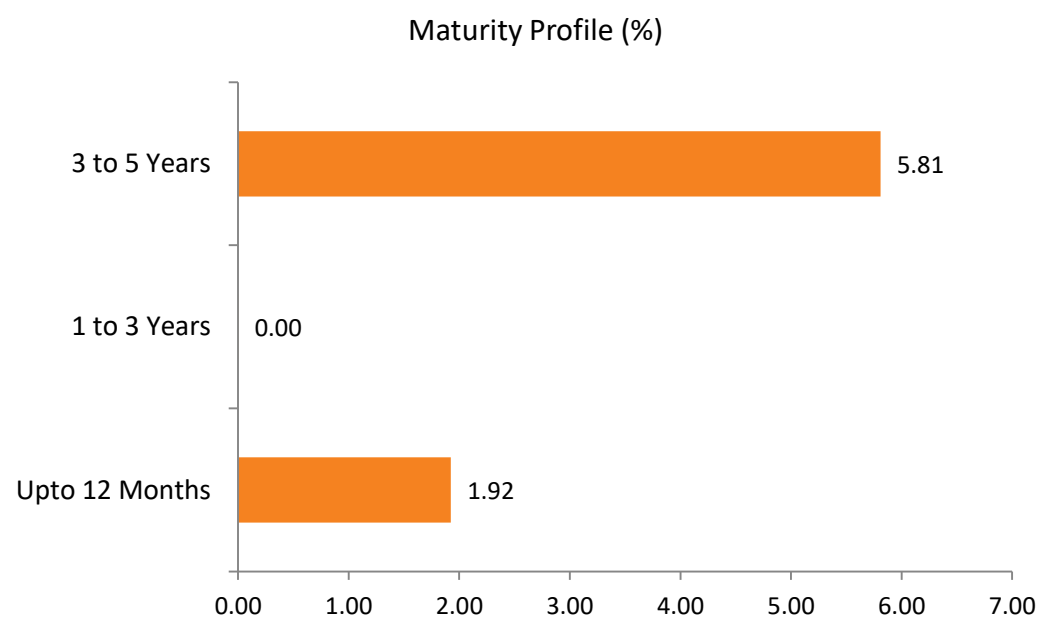
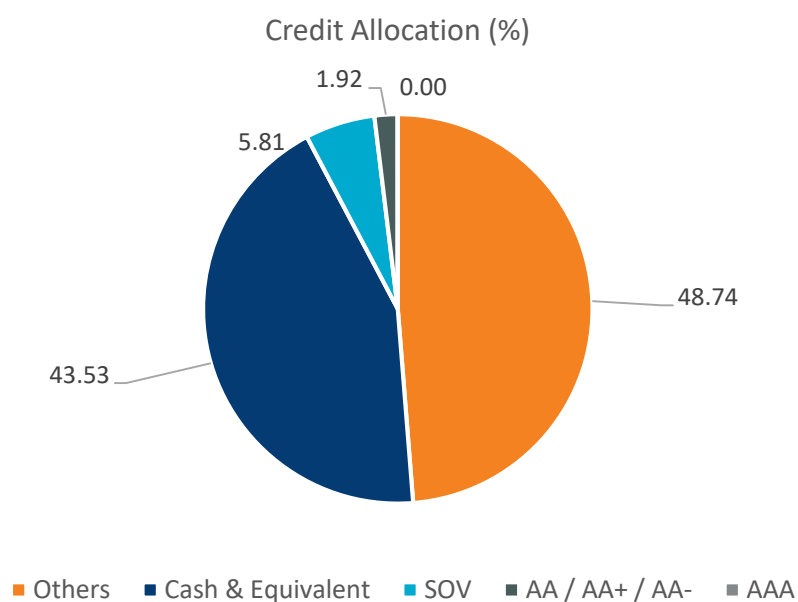
Debt portion is managed with high quality debt instrument predominantly in AAA rated and Sovereign Bonds

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)	4.39%
Average Maturity	1.51 Years
Modified Duration	1.38 Years
Macauley Duration	1.45 Years



Lumpsum Return

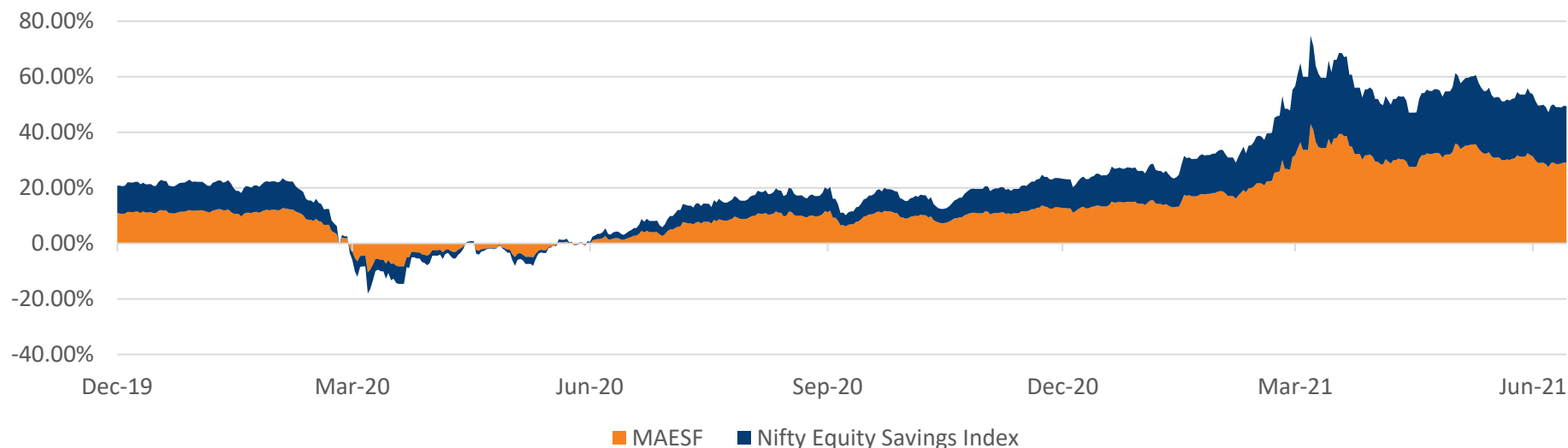
Period	Returns (%)		
	Scheme	Scheme Benchmark*	Additional Benchmark**
Last 1 year	29.01%	20.42%	4.08%
Since Inception	13.58%	10.96%	8.70%
Value of Rs. 10000 invested Since Inception	13,814	13,018	12,358
NAV	13.814		
Index Value	Index Value of Scheme benchmark is 4,421.70 and CRISIL 10 Year Gilt Index is 4,108.10.		
Date of allotment	18 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 : 30th June 2021. 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

Rolling Return – Analysis

**More than 75% times Fund outperformed Benchmark
(1 Year Rolling)**



Return Distribution (562 Observations)	Mirae Asset Equity Savings Fund	Nifty Equity Savings Index
<0 %	15%	14%
0 to 8%	14%	30%
8 to 12%	31%	28%
>12%	39%	29%

About the Fund



Fund Manager

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



Fund Inception

18th 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	CAGR Returns in %						
				7 days	15 days	1 Month	1 Year	3 Year	5 Year	Since Inception
Mirae Asset Cash management Fund (MACMF)	12 th Jan 2009	2161.21	Mr. Mahendra Jajoo and Mr. Abhishek Iyer	3.39	3.33	3.35	3.27	5.37	5.93	6.37
CRISIL Liquid Fund Index		3450.01		3.73	3.59	3.57	3.71	5.70	6.19	7.02
Crisil 1 Year T- Bill**		6154.11		4.17	1.36	2.45	3.58	6.39	6.30	6.22
MIRAE ASSET DYNAMIC BOND FUND (MADBF)	24 th March, 2017	13.285	Mr. Mahendra Jajoo	-	-	-	2.88	8.62	NA	6.88
Crisil Composite Bond Fund Index		3891.67		-	-	-	4.90	9.82	NA	7.98
CRISIL 10 year Gilt Index**		4108.09		-	-	-	4.08	9.61	NA	6.46
MIRAE ASSET SAVINGS FUND (MASF)	26 th June, 2012	1797.87	Mr. Mahendra Jajoo	-	-	-	4.53	5.82	5.94	6.72
CRISIL Low Duration Debt Index		6316.37		-	-	-	5.11	7.54	7.44	8.28
Crisil 1 Year T- Bill**		4108.09		-	-	-	4.08	9.61	7.25	7.41
MIRAE ASSET SHORT TERM FUND (MASTF)	16 th March, 2018	12.53	Mr. Mahendra Jajoo	-	-	-	4.27	7.58	NA	7.11
CRISIL Short Term Bond Fund Index		3950.03		-	-	-	5.67	8.71	NA	8.26
CRISIL 10 year Gilt Index**		4108.09		-	-	-	4.08	9.61	NA	8.69

Performance of other funds managed by same Fund Managers

Scheme	Inception Date	NAV /Index Value	Fund Manager	Performance			
				1 Year	3 Year	5 Year	Since Inception
Mirae Asset Hybrid Equity Fund (MAHEF)	29th July, 2015	20.339	Mr. Vrijesh Kasera, Mr. Harshad Borawake and Mr. Mahendra Jajoo	42.75	14.63	14.24	12.73
CRISIL Hybrid 35+65 -AggressiveIndex		13068.53		37.86	14.26	13.62	12.12
S&P BSE Sensex (TRI)**		78015.13		52.38	15.32	15.58	12.85
Mirae Asset Large cap Fund (MALCF)	4th April, 2008	71.261	Mr. Gaurav Misra and Mr. Harshad Borawake	54.00	15.27	16.01	15.98
Nifty 100 (TRI)		20879.7		54.02	14.56	15.08	11.54
S&P BSE Sensex (TRI)**		78015.13		52.38	15.32	15.58	11.28
Mirae Asset Healthcare Fund (MAHCF)	2 nd July, 2018	22.412	Mr. Vrijesh Kasera	60.12	NA	NA	30.90
S&P BSE Healthcare Index (TRI)		28848.37		58.16	NA	NA	23.30
S&P BSE Sensex (TRI)**		78015.13		52.38	NA	NA	15.54
Mirae Asset Banking and PSU Debt Fund (MABPDF)	24 th July, 2020	10.3322	Mr. Mahendra Jajoo	NA	NA	NA	2.73
Nifty Banking and PSU Debt Index		4526.01		NA	NA	NA	3.19
CRISIL 10 Year Gilt Index**		4108.0967		NA	NA	NA	3.09
Mirae Asset Arbitrage Fund (MAAF)	19 th June, 2020	10.367	Mr. Jignesh Rao, Mr. Jigar Sethia and Mr. Mahendra Jajoo	3.41	NA	NA	3.51
Nifty 50 Arbitrage Index		1972.35		3.51	NA	NA	3.51
Crisil 1 Year T- Bill**		6154.1164		3.58	NA	NA	3.61

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
Mirae Asset Ultra Short Duration Fund (MAUSDF)	7 th Oct 2020	1,024.974	Mr. Mahendra Jajoo	3.33	NA	NA	NA	-
*Nifty Ultra Short Duration Debt Index		4,301.77		3.91	NA	NA	NA	-
**CRISIL 1 Year T-Bill		6154.1164		3.48	NA	NA	NA	-
Mirae Asset Equity Allocator Fund of Fund	21-Sep-2020	14.303	Ms. Bharti Sawant	34.54	NA	NA	NA	-
*Nifty 200 Index (TRI)		10,600.09		34.45	NA	NA	NA	-
**S&P BSE Sensex (TRI)		78,015.13		22.51	NA	NA	NA	-
Mirae Asset Banking and Financial Services Fund	11-Dec-2020	11.596	Mr. Harshad Borawake & Mr. Gaurav Kochar	26.60	NA	NA	NA	-
*Nifty Financial Services Index (TRI)		20,052.68		17.96	NA	NA	NA	-
**S&P BSE Sensex (TRI)		78,015.13		22.51	NA	NA	NA	-
Mirae Asset Dynamic Bond Fund	24-Mar-2017	13.285	Mr. Mahendra Jajoo		2.88	8.62	NA	6.88
*CRISIL Composite Bond Fund Index		3,891.67			4.90	9.82	Na	7.98
**CRISIL 10 Year Gilt Index		4,108.10			4.08	9.61	Na	6.46

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 18,20, 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. The scheme MADBF is in existence for more than 3 year and less than 5 years.
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 MALCF: Mr. Harshad Borawake (since May 01, 2017) and Mr. Gaurav Misra (since January 31, 2019)
8. 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.
9. Mirae Asset Ultra Short Duration Fund: managed by Mr. Mahendra Jajoo since 7th October 2020. The scheme is in existence for less than 1 year
10. 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.
11. Fund manager of MACBF: Mr Mahendra Jajoo managing the fund since March 17, 2021. 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 `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.

Product Label

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 to 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 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



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

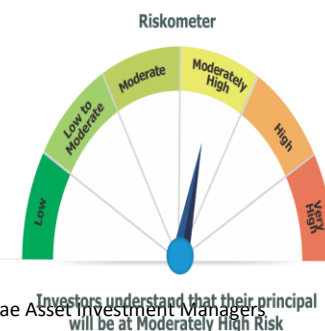


Product Labelling

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

- Capital appreciation and income distribution
- Investments 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 Label

Product Labelling

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

- Income over a short term investment horizon
- Investment 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



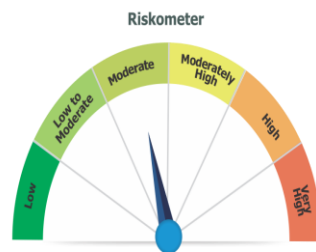
Investors understand that their principal will be at Low to Moderate Risk

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



Investors understand that their principal will be at Moderate Risk

Product Labelling

Mirae Asset Large Cap Fund is suitable for investors who are seeking*

- To generate long term capital appreciation / income
- Investment predominantly in Large Cap companies

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



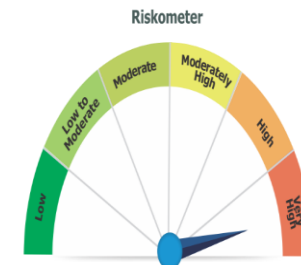
Investors understand that their principal will be at Very High Risk

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 benefiting directly or indirectly in Healthcare and allied sectors in India

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



Investors understand that their principal will be at Very High Risk

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



Investors understand that their principal will be at Low Risk

Product Labelling

Mirae Asset Equity Allocator Fund of 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



Investors understand that their principal will be at Very High Risk