



SEEK TO GET THE BALANCE OF
OF EQUITY & OTHER INSTRUMENTS!

Mirae Asset Equity Savings Fund (MAESF)

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

Investor Journey



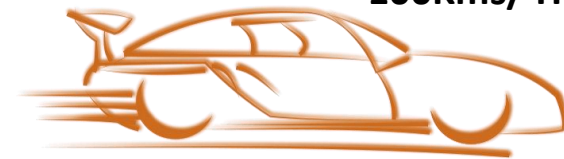
20Kms/ Hr.

Too Slow to reach the destination



50Kms/ Hr.

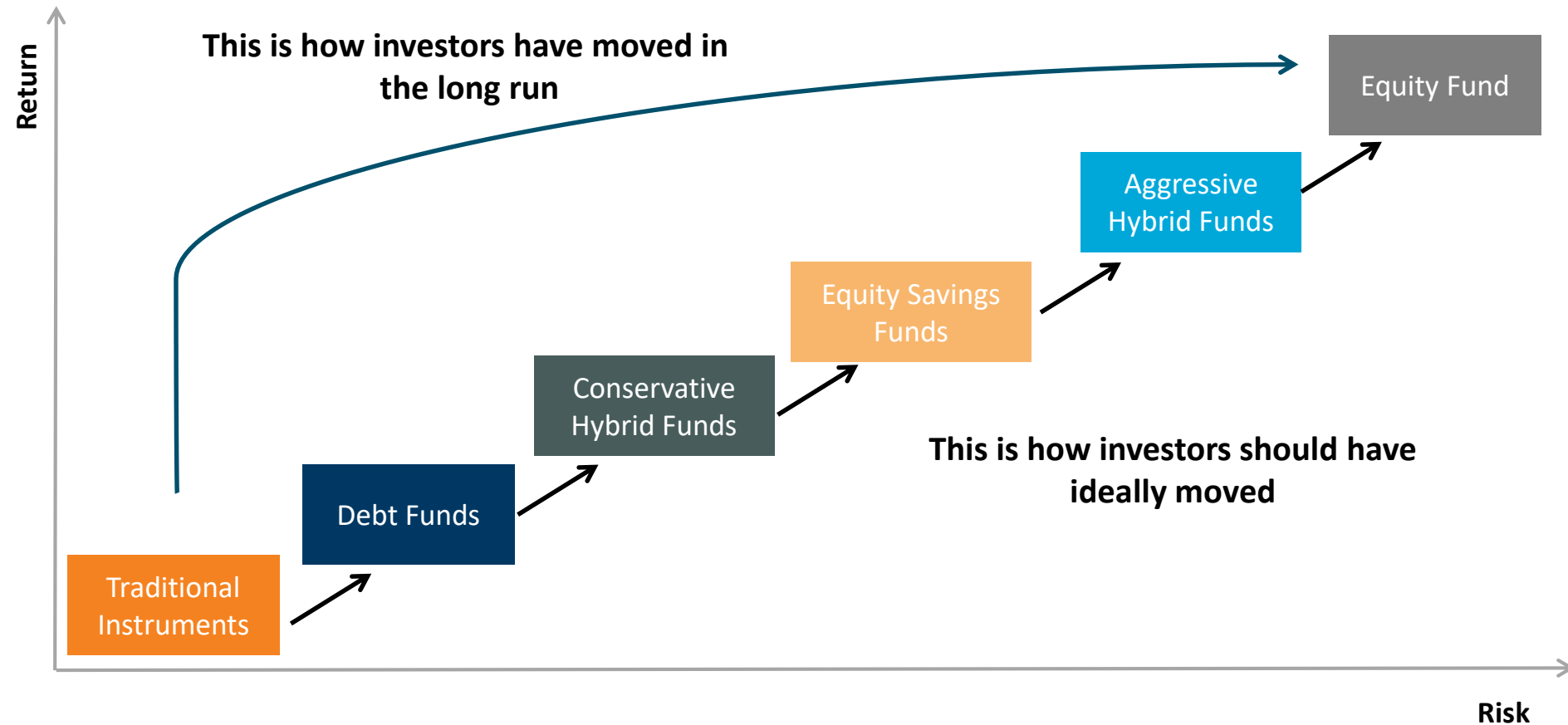
Just Right



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 may 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



Equity

**Aims to Contribute in
creation of Wealth**



Arbitrage

**Provide benefit of Lower
volatility**



Fixed Income

Seeks regular Income

About Mirae Asset Equity Savings Fund (MAESF)

About the Fund

Investments in Fund

Long only Equities (20% to 45%)
Arbitrage Opportunities (20% to 70%)
Fixed Income Opportunities (10% to 35%)

Investment Framework




Equity: invest in growth companies at reasonable valuations for a long term perspective

Arbitrage : Employ cash-futures arbitrage aiming for benefiting from price variations

Debt : Accrual based strategy in highly rated debt and money market instruments

Why Mirae Asset Equity Savings Fund?

Along with equity and debt exposure it employ cash-future arbitrage for heading equity exposure, thereby aims to reduce volatility and seeks potential return

<u>Fund Inception</u>	<u>Category</u>	<u>Benchmark</u>
17 December 2018	Equity Savings	NIFTY Equity Savings Index
<u>Goal</u>	<u>Ideal Investment Horizon</u>	<u>Risk Profile</u>
 Wealth Creation	 1-3 Years 	Moderately High

Fund Manager

Equity Portion

Mr. Harshad
Borawake



Mr. Vrijesh
Kasera



Ms. Bharti
Sawant



Debt Portion

Mr. Mahendra
Jajoo



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

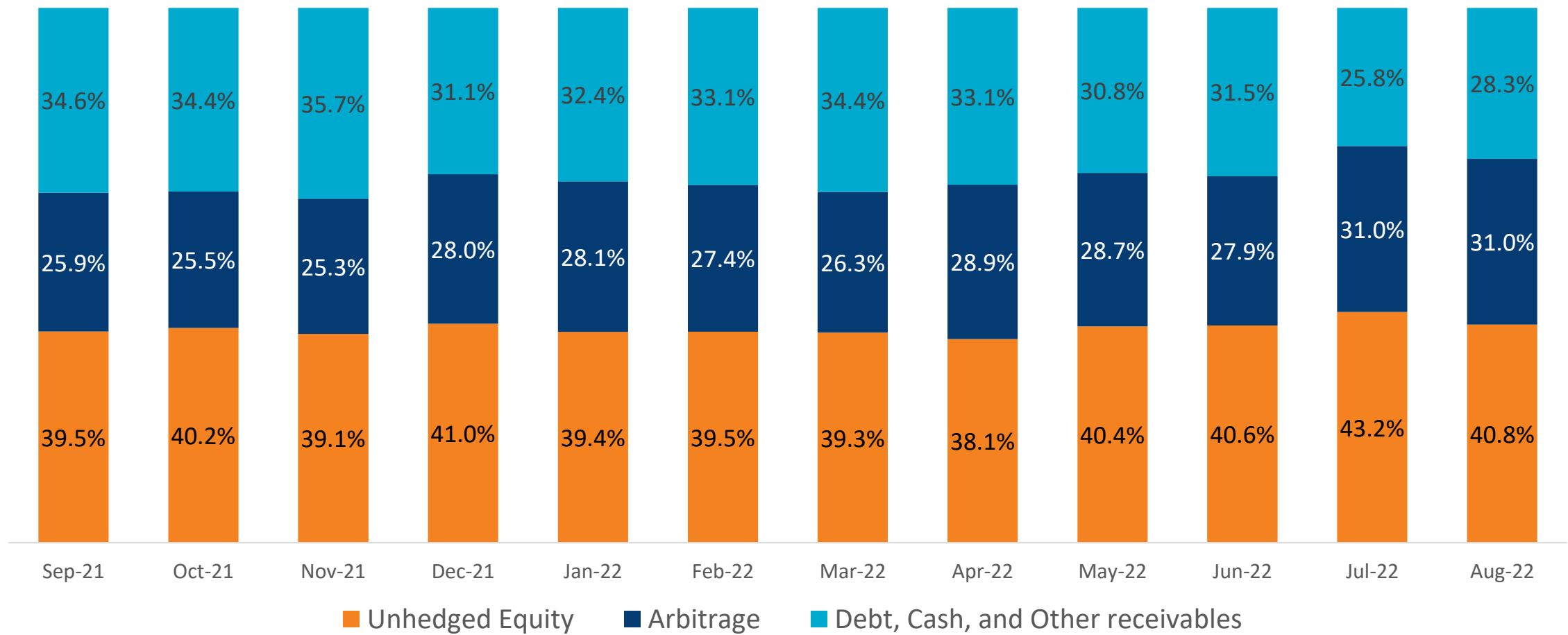
Arbitrage

- 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



MAESF - 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



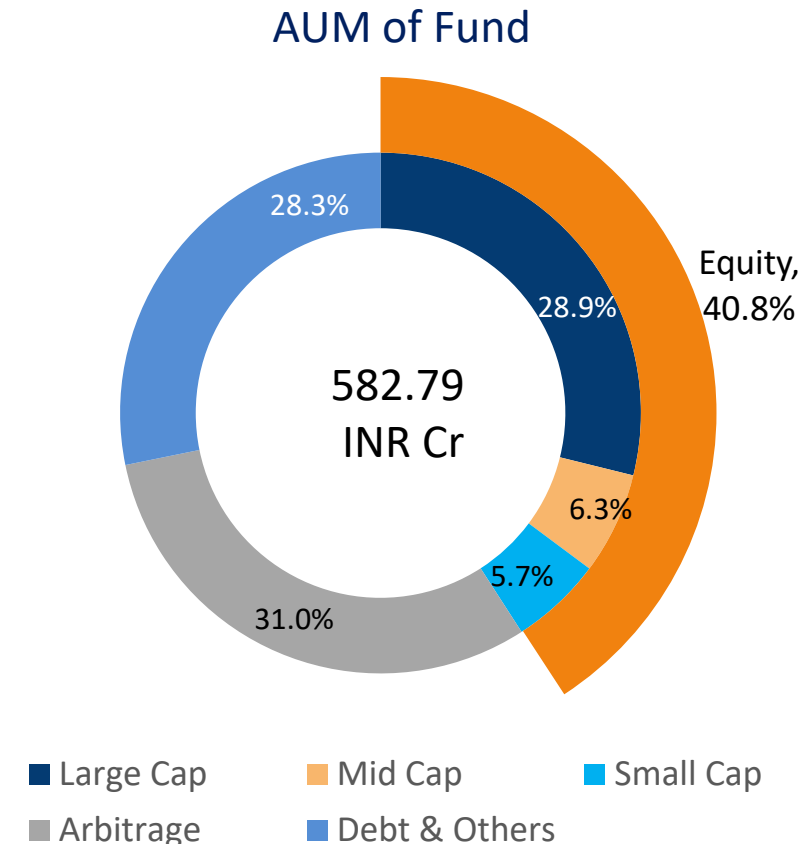
Portfolio is Largecap bias which helps in performing in all market cycles, more liquidate and are typically first to react to economic revival



Equity Portfolio - Snapshot

Stocks	Equity Exposure
Reliance Industries Limited	3.77%
HDFC Bank Limited	3.29%
Infosys Limited	3.23%
ICICI Bank Limited	2.98%
Maruti Suzuki India Limited	2.80%
Axis Bank Limited	2.71%
Housing Development Finance Corporation Limited	2.08%
Sun Pharmaceutical Industries Limited	2.00%
State Bank of India	1.88%
SBI Life Insurance Company Limited	1.62%

No of Stocks	104
Top 10 Holdings	26.37%



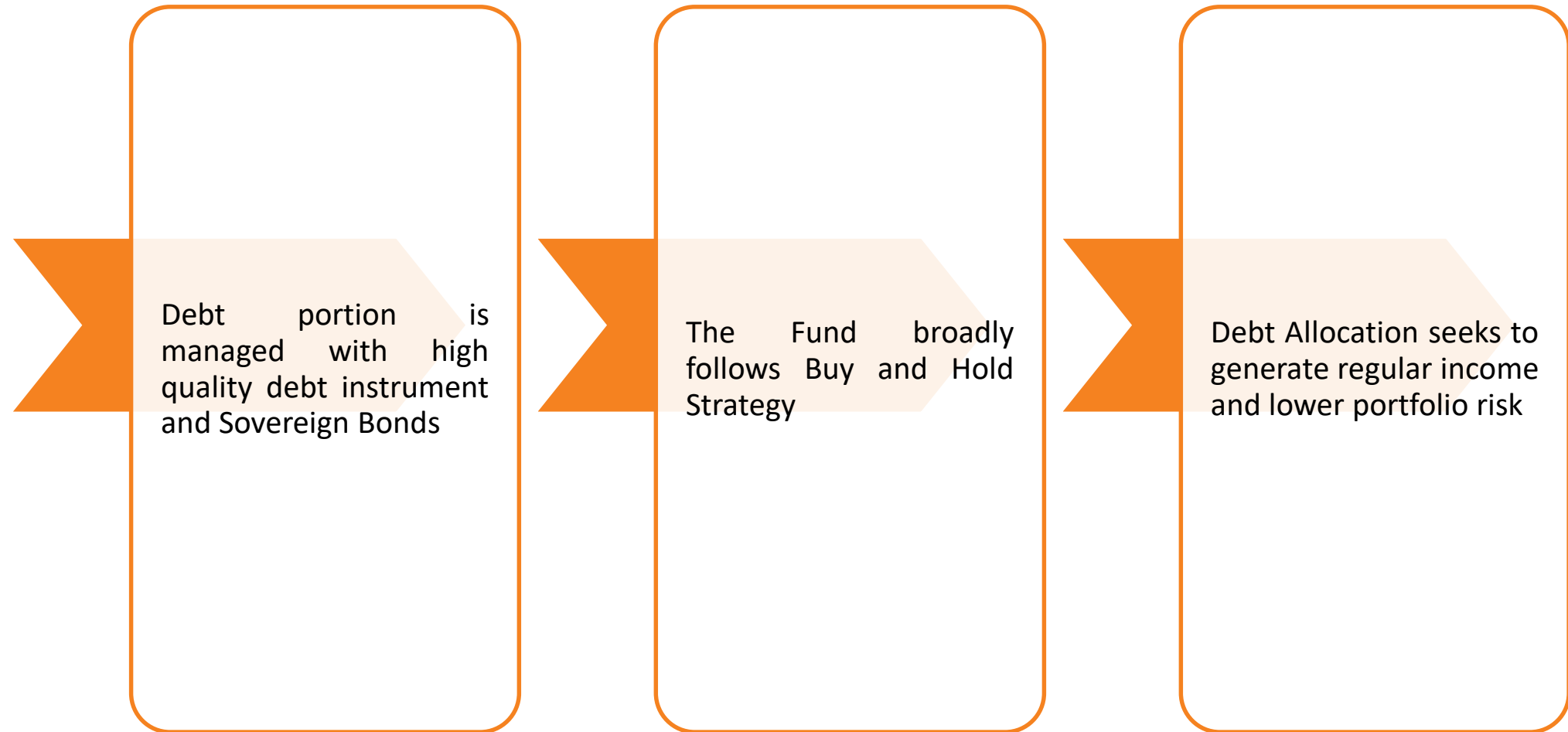
Source: Above data as on, 31st August 2022. *Portfolios may or may not change. The sector(s)/stock(s)/issuer(s) mentioned in this presentation do not constitute any research report/recommendation of the same.. For complete portfolio of the scheme please visit <https://www.miraeassetmf.co.in/>

Equity Portfolio - Top 10 Sectors

Sectors	MAESF Allocation (%)	Benchmark Allocation (%)	Overweight/ Underweight (%)
Financial Services	35.62	36.54	-0.93
Information Technology	11.36	14.98	-3.62
Oil, Gas & Consumable Fuels	9.24	13.37	-4.13
Healthcare	6.28	3.84	2.43
Automobile and Auto Components	6.03	5.93	0.1
Consumer Durables	5.32	3.33	1.99
Fast Moving Consumer Goods	5.08	8.67	-3.6
Chemicals	3.09	0.53	2.56
Consumer Services	2.98		2.98
Construction	2.79	2.90	-0.11
Metals & Mining	2.61	2.78	-0.17
Others	9.60	7.12	2.49

. Industry wise classification as recommended by AMFI. Source: Above data as on, 31st August 2022. *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/>

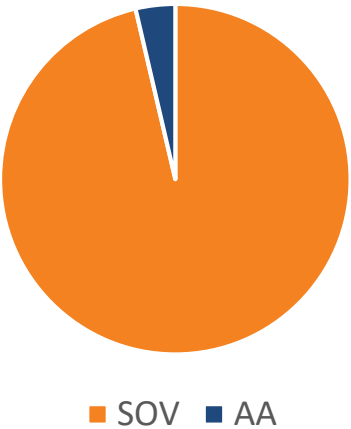
Fixed Income – Investment Philosophy



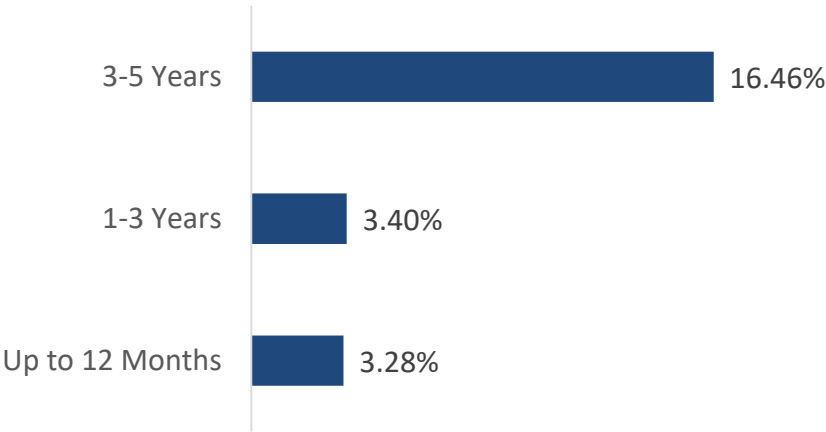
Debt Portfolio - Snapshot

Quants	% Allocation
YTM (Yield to Maturity)	6.89%
Average Maturity	3.87 Years
Modified Duration	3.17 Years
Macaulay Duration	3.39 Years

Rating Allocation

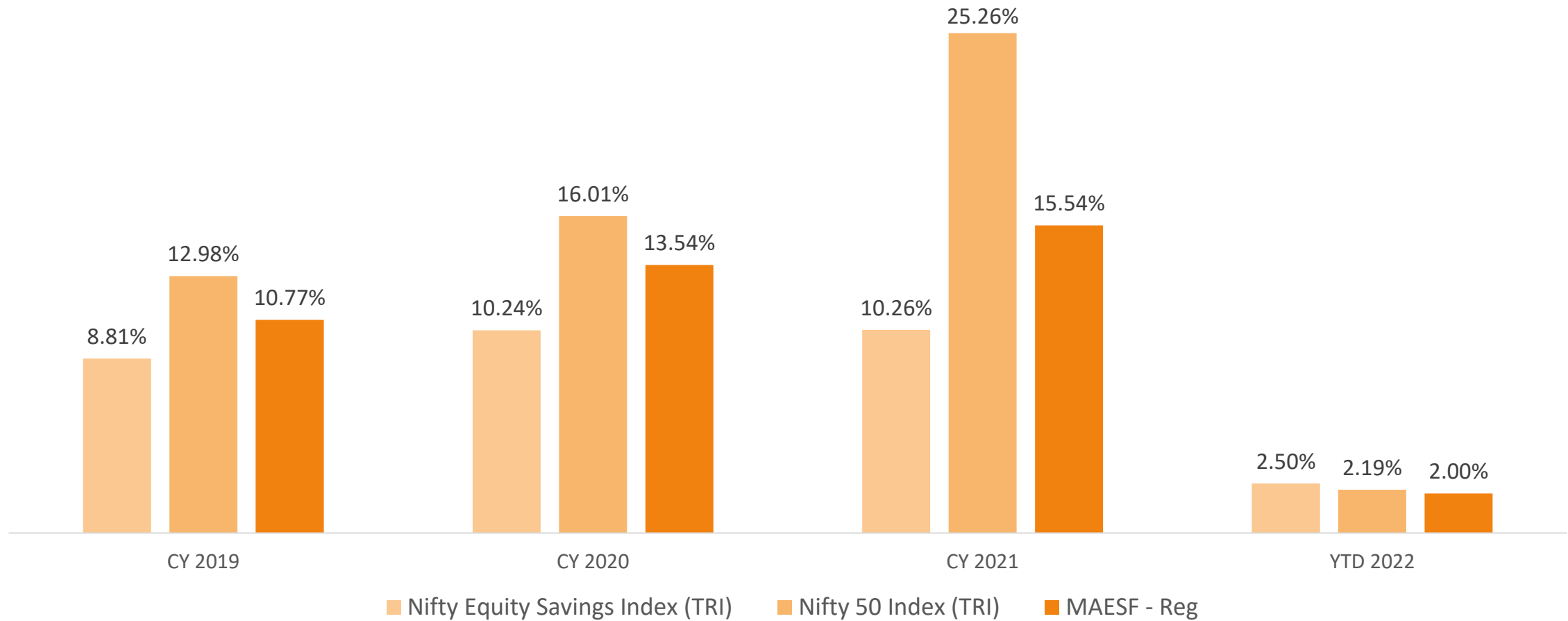


Maturity Profile



Source: Above data as on, 31st August 2022.

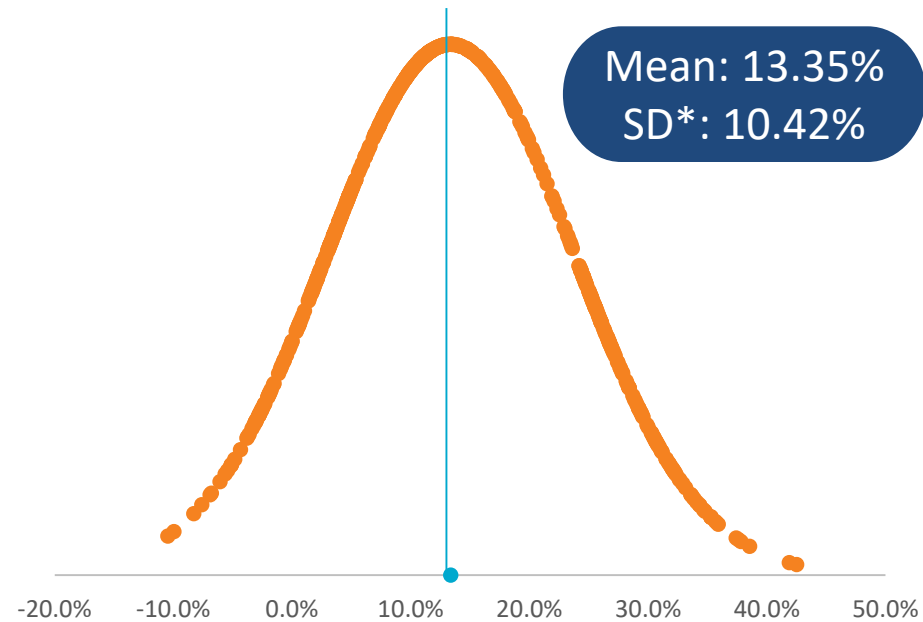
Calendar Year Performance



Source: Ace MF : *Data as on 16 September 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. Performance given is of Mirae Asset Equity Savings Fund - (Reg) Growth plan.

MAESF vs Benchmark

Normal Distribution of 1 year rolling returns since Inception of the MAESF

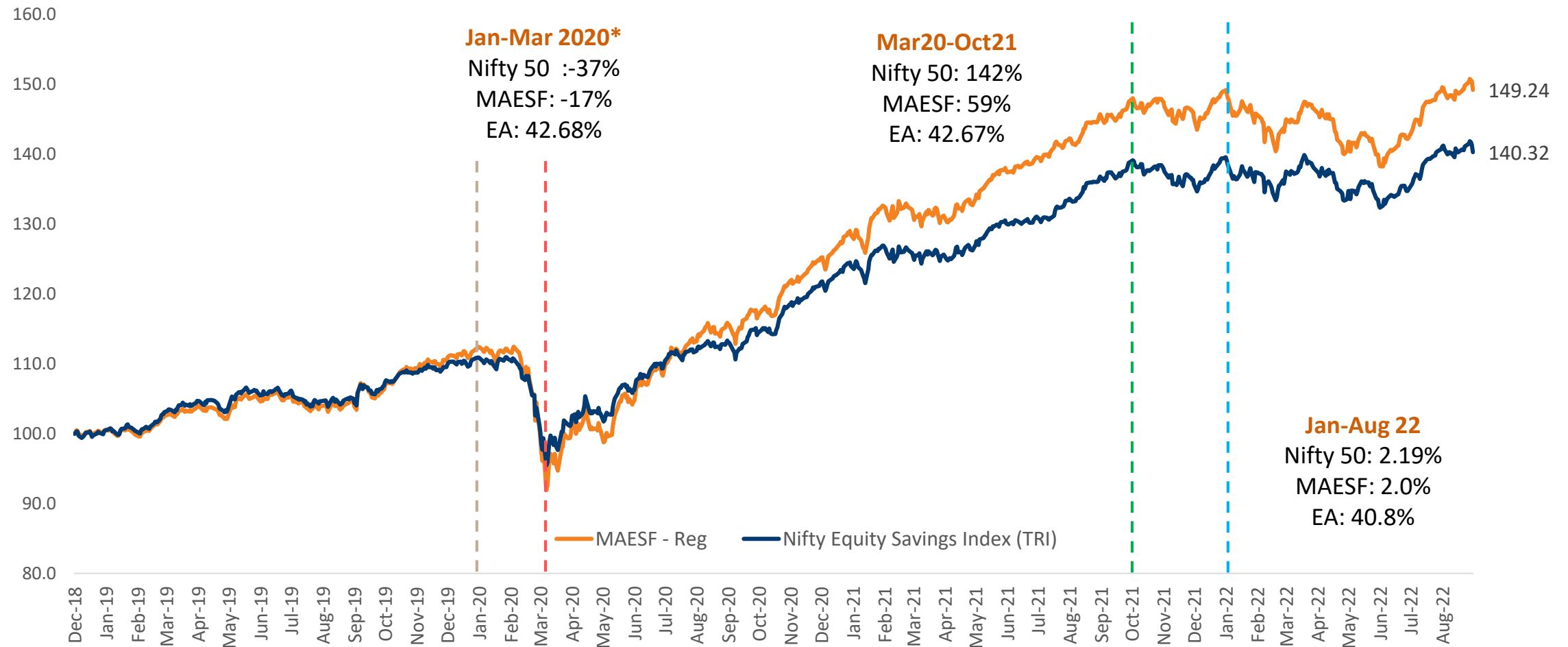


1 Year Rolling return of MAESF vs Benchmark

Return Distribution (680 Observations)	Mirae Asset Equity Savings Fund	Nifty Equity Savings Index (TRI)
Mean	13.35%	9.25%
=<0 %	22.94%	23.97%
0 to 8%	24.56%	30.44%
8 to 12%	43.82%	33.38%
>12%	8.68%	12.21%

Source: Ace MF : 31st August 2022. Past Performance may or may not sustain in future. *Standard Deviation. Performance given is of Mirae Asset Equity Savings Fund - (Reg) Growth plan.

Market Cycle – Analysis



Lumpsum Return

Period	Returns (%)		
	Scheme	Scheme Benchmark*	Additional Benchmark**
Last 1 year	3.78	4.58	-0.35
Last 3 year	12.62	10.31	3.61
Since Inception	11.40	9.67	5.65
Value of Rs. 10000 invested Since Inception	14,912	14,084	12,260
NAV as on 30 th August 2022	₹ 14.912		
Index Value	Index Value of Scheme benchmark is 4,783.76 and CRISIL 10 Year Gilt Index is 4,075.48		
Date of allotment	18 th Dec 2018		
Scheme Benchmark	Nifty Equity Savings Index*		
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

Fund managers :

Equity Portion: Mr. Harshad Borawake (since October 12, 2019), Mr. Vrijesh Kasera (since October 12, 2019), Ms. Bharti Sawant (since December 28, 2020) and

Debt Portion: Mr. Mahendra Jajoo (since December 18, 2018)

Source: Ace MF : 31st August 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 19, 20 and 21.

Performance of other funds managed by same Fund Managers

Scheme	Inception Date	NAV / Index Value	Fund Manager	Returns (%)				Value of Rs. 10000 invested^
				1 Year	3 Year	5 Year	Since Inception	
Mirae asset Dynamic Bond Fund (MADBF)	24 th March, 2017	₹13.54	Mr. Mahendra Jajoo	0.91	4.68	5.56	5.73	13,538
Tier 1 – CRISIL Dynamic Bond Fund CIII Index		7,003.88		10.99	12.62	8.83	9.15	16,102
Tier 2 – Nifty PSU Bond Plus SDL Apr 2027 50:50 Index		1,021.49		NA	NA	NA	NA	NA
CRISIL 10 year Gilt Index**		4,075.48		-0.35	3.61	4.54	4.88	12,960
Mirae Asset Savings Fund (MASF)	26 th June, 2012	₹ 1,867.53	Mr. Mahendra Jajoo, Ms. Kruti Chheta (Co-fund Manager)*	3.06	4.48	5.15	6.33	18,675
Nifty Low Duration Debt Index B-I		4,585.85		3.90	5.43	6.26	7.94	20,975
CRISIL 10 Year Gilt Index**		4,075.48		-0.35	3.61	4.54	6.45	18,898
Mirae Asset Short Term Fund (MASTF)	16 th March, 2018	₹ 12.98		2.27	5.15	-	6.03	12,982
CRISIL Short Duration Fund BII Index		4,145.88	Mr. Mahendra Jajoo	3.50	6.55	-	7.03	13,540
CRISIL 10 year Gilt Index**		4,075.48		-0.35	3.61	-	6.15	13,052
Mirae Asset Corporate Bond Fund	17-Mar-2021	₹ 10.49	Mr. Mahendra Jajoo	1.95	-	-	3.34	10,490
*Nifty Corporate Bond Index		5,104.06		3.84	-	-	6.55	10,967
**CRISIL 10 Year Gilt Index		4,075.48		-0.35	-	-	1.32	10,192

Source: ACEMF, 31st August 2022. **Alternate Benchmark; Past performances may or may not sustain in future. Refer slide no 22 for more notes *Please visit [website](#) for more details.. 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. Please visit the website for more details: <https://www.miraeassetmf.co.in/downloads/statutory-disclosure/addendum> . ^Value of Rs. 10000 invested (in Rs.) Since Inception Different Plans under the scheme has different expense structure. The reference and details provided herein are of Regular Plan - Growth Option.

Performance of other funds managed by same Fund Managers

Scheme	Inception Date	NAV /Index Value	Fund Manager	Returns (%)				Value of Rs.10000 invested^
				1 Year	3 Year	5 Year	Since Inception	
Mirae Asset Hybrid Equity Fund (MAHEF)	29th July, 2015	₹ 22.210	Mr. Vrijesh Kasera, Mr. Harshad Borawake and Mr. Mahendra Jajoo	2.39	15.33	11.23	11.91	22,210
CRISIL Hybrid 35+65 –AggressiveIndex		14,626.73		6.47	16.23	11.87	11.79	22,043
S&P BSE Sensex (TRI)**		89,828.75		4.80	18.16	14.75	12.85	23,574
Mirae Asset Healthcare Fund (MAHCF)	2 nd July, 2018	₹ 21.54	Mr. Vrijesh Kasera	-9.58	28.16	-	20.24	21,543
S&P BSE Healthcare Index (TRI)		26,199.10		-12.79	22.15	-	13.61	17,015
S&P BSE Sensex (TRI)**		89,828.75		4.80	18.16	-	14.78	17,754
Mirae Asset Banking and PSU Debt Fund (MABPDF)	24 th July, 2020	₹10.66	Mr. Mahendra Jajoo	1.99	-	-	3.11	10,666
CRISIL Banking and PSU Debt Index		4,822.48		2.59	-	-	3.95	10,849
CRISIL 10 Year Gilt Index**		4,075.48		-0.35	-	-	1.12	10,238
Mirae Asset Arbitrage Fund (MAAF)	19 th June, 2020	₹10.77	Mr. Jignesh Rao, Mr. Jigar Sethia and Mr. Mahendra Jajoo	3.13	-	-	3.43	10,770
Nifty 50 Arbitrage Index		2,052.83		3.40	-	-	3.50	10,784
CRISL 1 Year T- Bill**		6,402.95		3.16	-	-	3.53	10,791

Source: ACEMF, 31st August 2022. **Alternate Benchmark; Past performances may or may not sustain in future. Refer slide no 22 for more notes

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.

Please visit the website for more details: <https://www.miraeassetmf.co.in/downloads/statutory-disclosure/addendum> . ^Value of Rs. 10000 invested (in Rs.) Since Inception

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

Performance of other funds managed by same Fund Managers

Scheme	Inception Date	NAV / Index Value	Fund Manager	Returns (%)				Value of Rs. 10,000 invested^
				1 Year	3 Year	5 Year	Since Inception	
Mirae Asset Ultra Short Duration Fund (MAUSDF)	7 th Oct 2020	₹ 1,071.67	Mr. Mahendra Jajoo	3.84	-	-	5.42	10,717
*Nifty Ultra Short Duration Debt Index B-I		4,591.58		4.31	-	-	5.85	10,827
**CRISIL 1 Year T-Bill		6,402.95		3.16	-	-	3.49	10,672
Mirae Asset Equity Allocator Fund of Fund	21-Sep-2020	₹ 16.35	Ms. Bharti Sawant	5.44	-	-	28.86	16,354
*Nifty 200 Index (TRI)		12,270.25		6.54	-	-	30.10	16,659
**S&P BSE Sensex (TRI)		89,828.75		4.80	-	-	27.50	16,020
Mirae Asset Banking and Financial Services Fund	11-Dec-2020	₹ 12.92	Mr. Harshad Borawake & Mr. Gaurav Kochar	3.43	-	-	16.09	12,922
*Nifty Financial Services Index (TRI)		22,458.87		1.81	-	-	15.18	12,748
**S&P BSE Sensex (TRI)		89,828.75		4.80	-	-	17.51	13,194
Mirae Asset Money Market Fund	11-Aug-2021	₹ 1,037.80	Mr. Mahendra Jajoo	3.55	-	-	3.59	10,378
*Nifty Money Market Index B-I		4,230.69		3.83	-	-	3.86	10,407
**CRISIL 1 Year T-Bill		6,402.95		3.16	-	-	3.22	10,339

Source: ACEMF, 31st August 2022. **Alternate Benchmark; Past performances may or may not sustain in future. Refer slide no 22 for more notes.

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.

Please visit the website for more details: <https://www.miraeassetmf.co.in/downloads/statutory-disclosure/addendum> . ^Value of Rs. 10000 invested (in Rs.) Since Inception

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

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 MADBF: Mr. Mahendra Jajoo managing the scheme since 24 March, 2017.
2. Fund manager MASF :Mr. Mahendra Jajoo managing the scheme since 8 September 2016. Ms. Kruti Chheta is managing the fund since 22 August 2022. 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.
3. Fund manager MASTF:Mr. Mahendra Jajoo managing the scheme since 16 March, 2018
4. 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.
5. 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).
6. 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.
7. Mirae Asset Ultra Short Duration Fund: managed by Mr. Mahendra Jajoo since 7th October 2020.
8. 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.
9. Fund manager of MACBF: Mr Mahendra Jajoo managing the fund since March 17, 2021.
10. Fund manager of MAMMF: Mr Mahendra Jajoo managing the fund since, 11 August 2021.
11. 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
12. Fund manager of Mirae Asset Balanced Advantage Fund : Mr. Harshad Borawake & Mr Mahendra Jajoo managing the fund since 22 August 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.

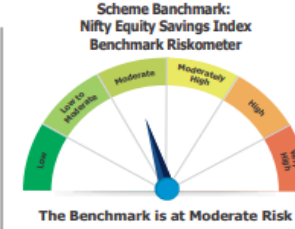
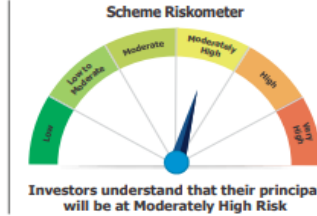
*Scheme Benchmark. **Alternate Scheme - Benchmark. For MASF the returns are for Regular Savings Plan - Growth Option. Returns for others scheme are provided for Regular Plan Growth Option. Load is not considered for computation of return.

Product Label

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

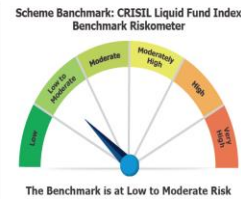


PRODUCT LABELLING

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

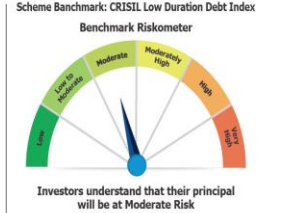


PRODUCT LABELLING

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

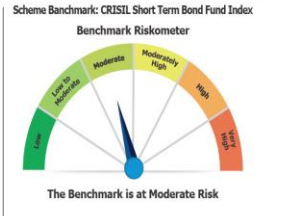


PRODUCT LABELLING

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 & InvTs

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

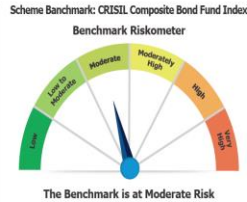


PRODUCT LABELLING

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

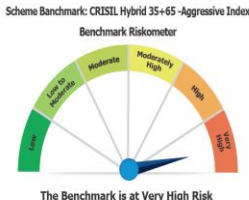
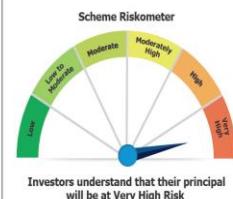


PRODUCT LABELLING

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

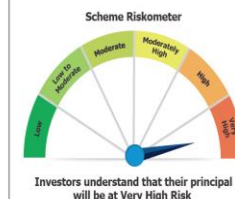


PRODUCT LABELLING

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



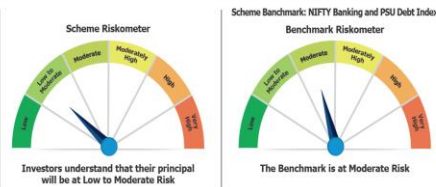
Product Label

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.

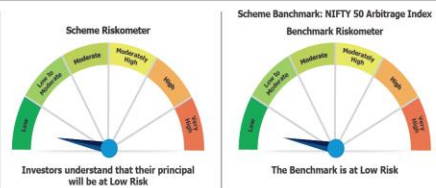


PRODUCT LABELLING

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.

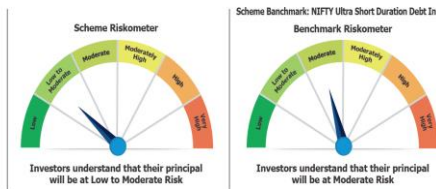


PRODUCT LABELLING

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.

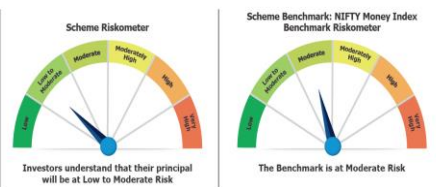


PRODUCT LABELLING

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.

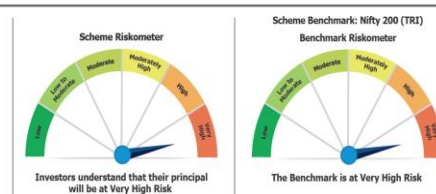


PRODUCT LABELLING

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.

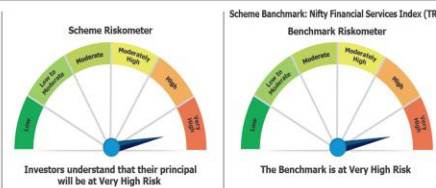


PRODUCT LABELLING

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.

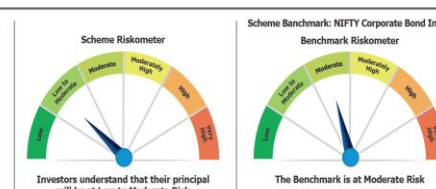


PRODUCT LABELLING

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.

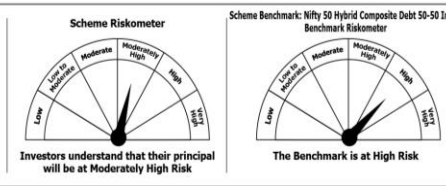


PRODUCT LABELLING

Mirae Asset Balanced Advantage Fund is suitable for investors who are seeking*

- To generate long-term capital appreciation/income
- Investment in equity, equity related securities & debt, money market instruments while managing risk through active allocation

*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		

