



SAVE



AX

WHILE YOU AIM FOR WEALTH
CREATION!

Mirae Asset Tax Saver Fund

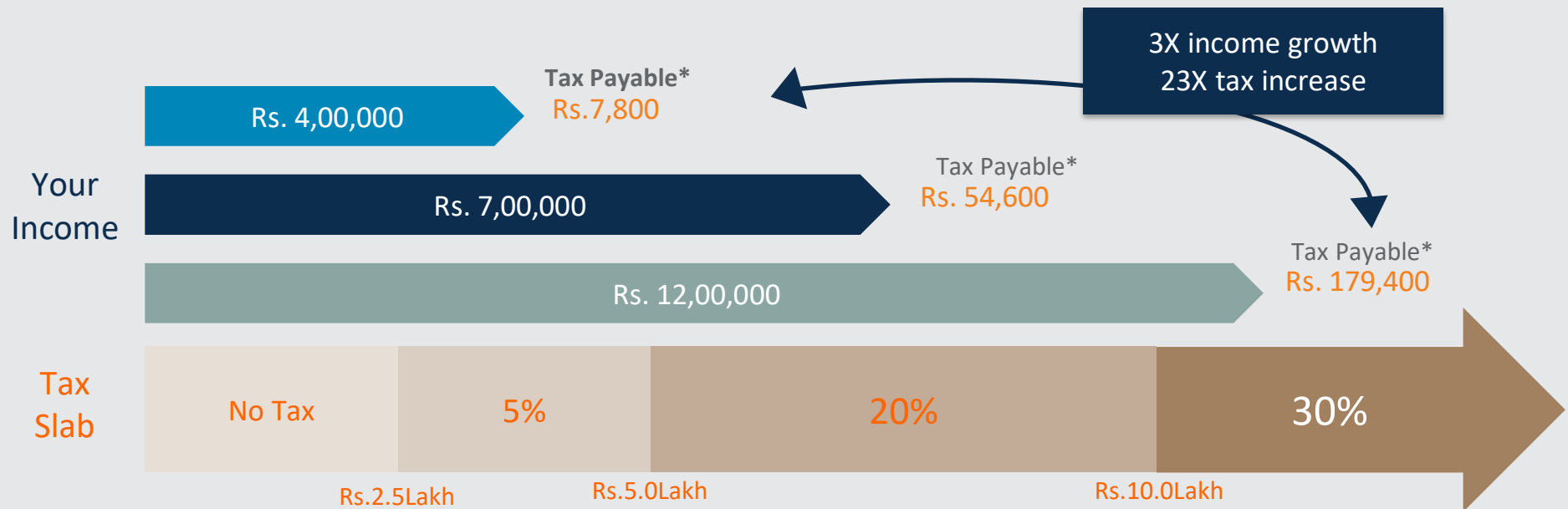
ELSS Fund: An open ended equity linked saving scheme with
a statutory lock in of 3 years and tax benefit

Why ELSS?

Why you need to save Tax?

Your tax payable amount will increase drastically under the progressive tax structure.

Is there any way to manage your tax?



How can you save Tax? – Into table based on income slab

Investor can hike the non-taxable investment **up to Rs.1,50,000** under Section 80C.

Assuming your annual income is 1,500,000, and by just investing in ELSS you are going to **save Rs.46,800**

Annual Taxable Income (Rs)	Max Amount of ELSS Investment (Rs)	Taxable Income after ELSS Investment (Rs)	Tax Before ELSS Investment (Rs)	Tax after ELSS investment (Rs)	Total Savings (Rs)
2,50,000	1,50,000	1,00,000	-	-	-
5,00,000		3,50,000	13,000	5,200	7,800
10,00,000		8,50,000	117,000	85,800	31,200
15,00,000		13,50,000	273,000	226,200	46,800

*Illustration purpose only, Calculations based on the tax rate FY19-20 under Section 80C including education cess of 4%. The above illustration is applicable to the investors who have opted for old tax regime.

Why ELSS? - Short Lock-in Period for Tax Benefit

ELSS offers **potential to wealth creation**
at **lower lock-in period** due to the growth potential of equities

	ELSS	ULIP	PPF	NSC	Tax Saving FD
Lock-in Period	3 Years	5 Years	15 Years	5 Years	5 Years
MIN investment (Rs)	500	Depends on Premium	500	100	1,000
Max Investment for 80C Benefit	Rs 1,50,000				
Yearly Returns (%)	Equity Market Linked	Market Linked	8%	8%	6.60%

Portfolio Psychographics - Mirae Asset Tax Saver Fund

Investment Framework



Diversified portfolio of strong growth companies at reasonable price.

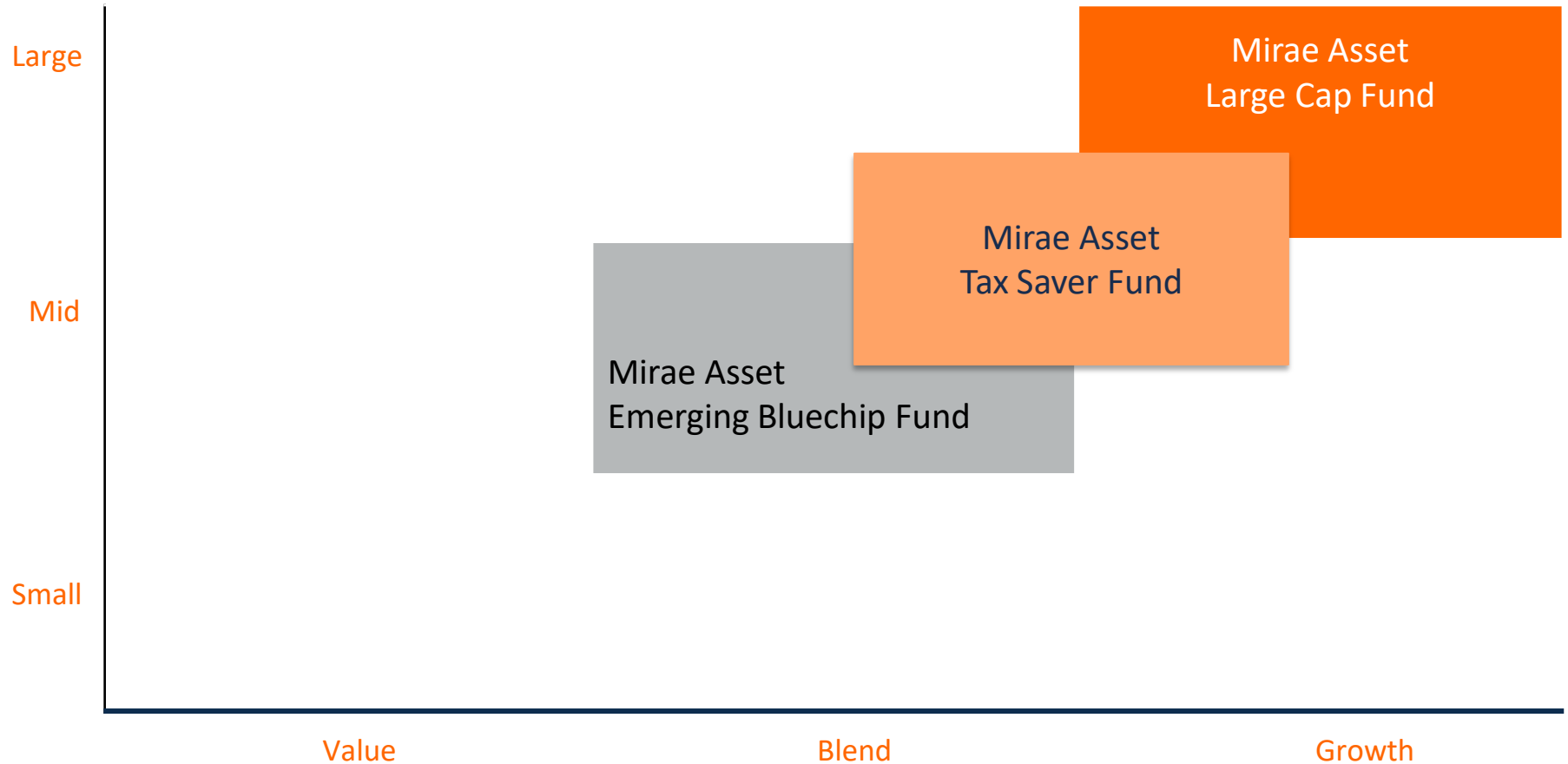


Flexibility to invest across any themes and investment styles.



Portfolio will mostly comprise of companies having a robust business model, enjoying sustainable competitive advantages and have high return ratios.

Portfolio Strategy



Portfolio will aim to have a blend of investment ideas from **Mirae Asset Large Cap Fund (MALCF)*** and **Mirae Asset Emerging Bluechip Fund (MAEBF)^**

This is the current investment strategy which may change without notice but would be in accordance with the scheme documents. *Large Cap Fund An open ended equity scheme predominantly investing across large cap stocks. ^Large & Mid Cap Fund - An open ended equity scheme investing in both large cap and mid cap stocks.

Mirae Asset Tax Saver Fund

Investments in Fund

80-100% in equity and equity related instruments

Investment Framework

- Multi Cap Strategy of investing across market capitalization
 - Flexibility to invest across styles and theme




Why Mirae Asset Tax Saver Fund?

Multicap strategy and tax saving under section 80(c) of Income Tax Act, 1961

Fund Managers



Mr. Neelesh Surana

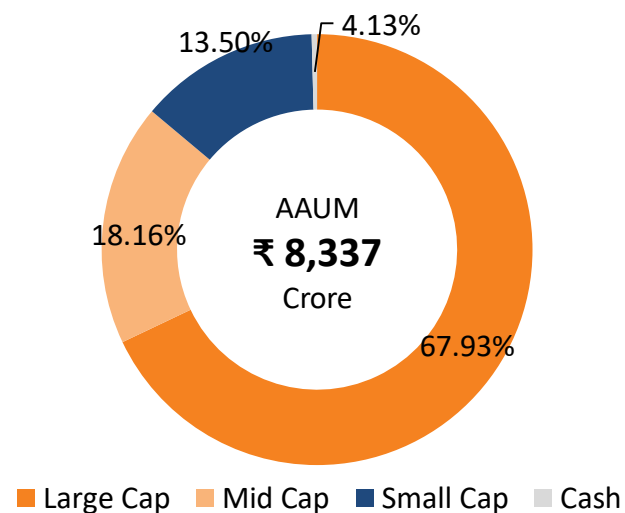
Fund Inception		Benchmark	
28 December 2015		NIFTY 200 (TRI)	
Goal	Ideal Investment Horizon		Risk Profile
 Wealth Creation & Tax Saving	 3+ Years		 Investors understand that their principal will be at Very High Risk

Portfolio Psychographics

Portfolio Top 10 holdings	% Allocation
HDFC Bank Limited	8.42%
ICICI Bank Limited	7.07%
Infosys Limited	6.77%
Axis Bank Limited	4.77%
Reliance Industries Limited	3.80%
Tata Consultancy Services Limited	3.77%
State Bank of India	3.61%
Bharti Airtel Limited	2.72%
HDFC Limited	2.56%
Kotak Mahindra Bank Limited	2.47%
Other Equities	53.64%
Equity Holding Total	99.60%
Cash & Other Receivables	0.40%
Total	100.00%

Concentration	% Allocation
Top 10	46.40%
Top 20	66.01%
Top 30	80.16%

Current Allocation



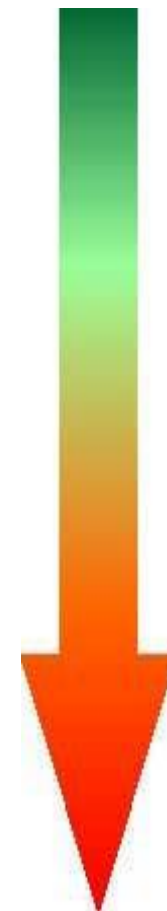
Source: Bloomberg, Data as on 30th June 2021. *Classification as per SEBI circular (SEBI/HO/IMD/DF3/CIR/P/2017/114) dated October 6th, 2017. The sector(s)/stock(s)/issuer(s) mentioned in this presentation do not constitute any research report/recommendation of the same and the fund may or may not have any future position in these sector(s)/stock(s)/issuer(s). For complete portfolio visit - www.miraeeassetmf.co.in.

Sector Allocation

Portfolio Top 10 Sectors^	% Allocation
Banks	26.90%
Software	11.56%
Consumer Non Durables	6.29%
Finance	6.03%
Pharmaceuticals	5.65%
Petroleum Products	5.25%
Consumer Durables	4.87%
Auto	4.82%
Insurance	4.76%
Cement Products	3.14%
Other Sectors	20.33%
Sectoral Holding Total	99.60%
Cash & Other Receivables	0.40%
Total	100.00%

Sectoral Preference	Sectoral Stance
Insurance	Secular Growth opportunity
Oil & Gas	New age businesses in one large name; Deep Value in OMC
Consumer Durables & Discretionary	Underpenetrated segment, GST led unorganized to organized shift, leaders to gain market share
Industrials & Cement	Atmanirbhar and growth revival plays
Auto	Structural opportunity for growth. Focus on leaders
Pharma	Indian firms have a competitive advantage
Telecom	Consolidation Underway
IT	Transformation to digital
FMCG	Positive over long term, but selective due to valuation
Private Banks	Valuations reasonable, relatively better profitability and asset quality, market share gains
PSU banks	Tactical call given valuations
Metals	Global outlook is hazy

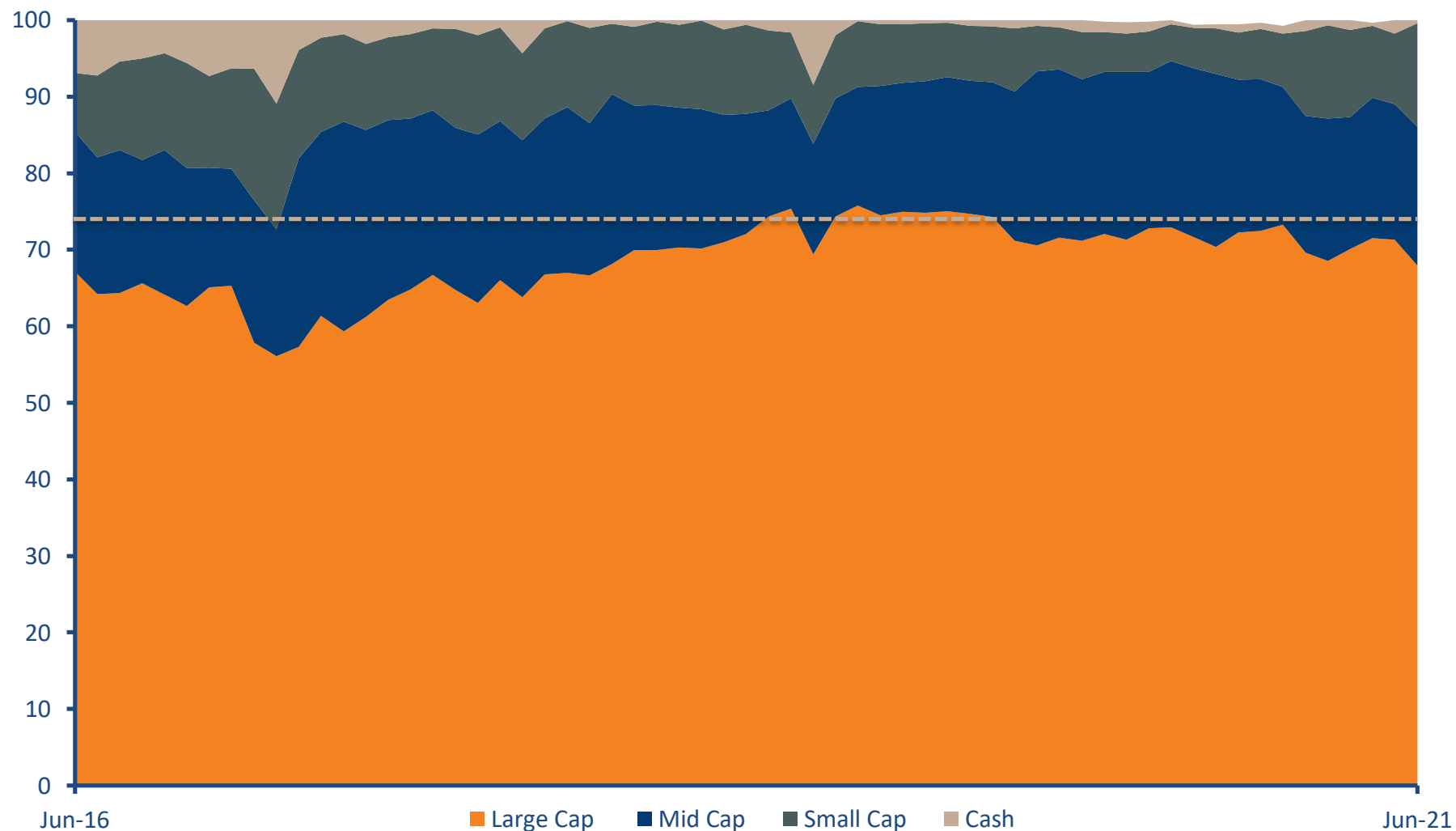
OVERWEIGHT



UNDERWEIGHT

Source: Bloomberg, Data as on 30th June 2021. ^Industry wise classification as recommended by AMFI. The sector(s)/stock(s)/issuer(s) mentioned in this presentation do not constitute any research report/recommendation of the same and the fund may or may not have any future position in these sector(s)/stock(s)/issuer(s).

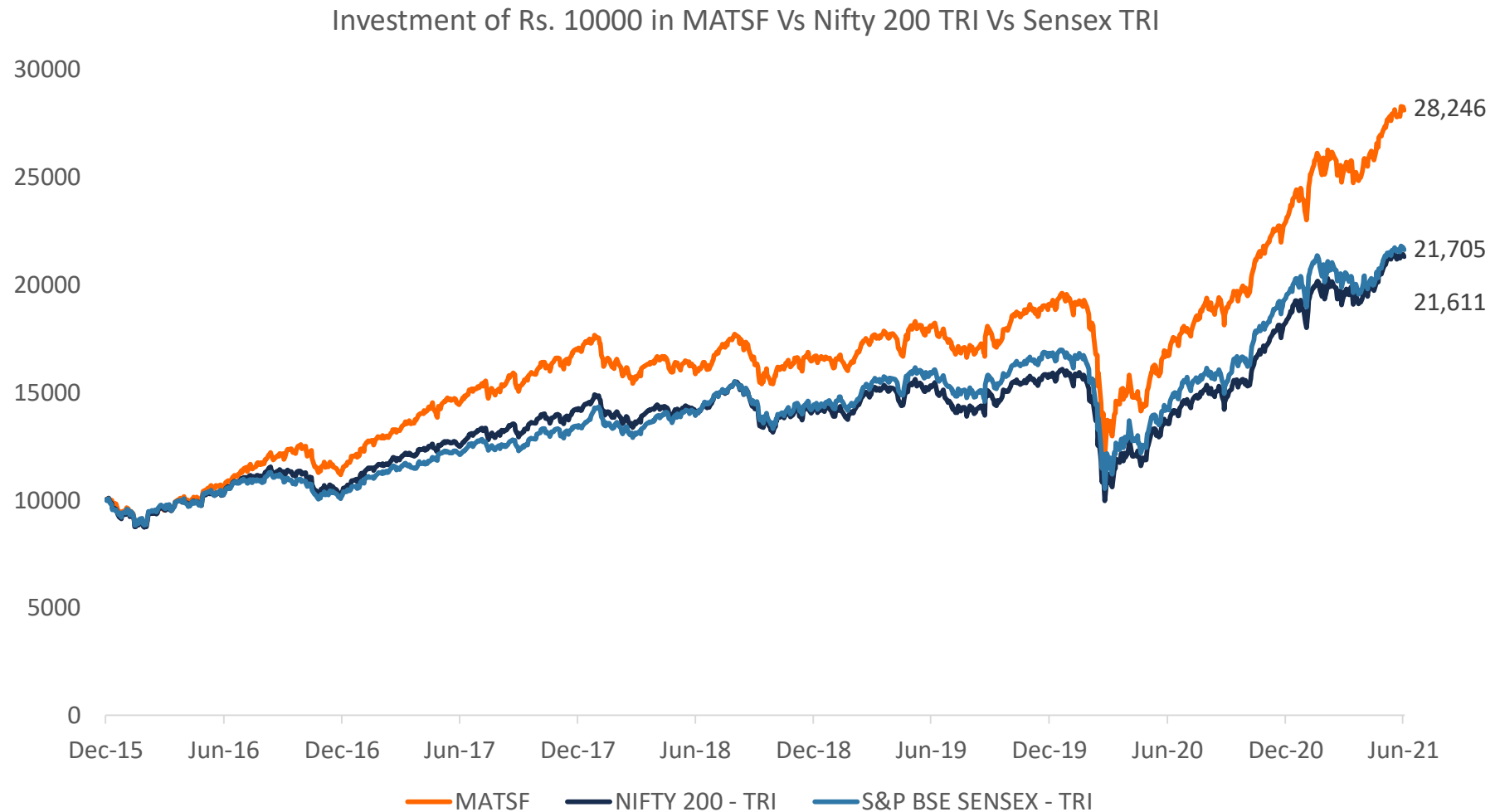
Market Cap Allocation



Source: Bloomberg, Data as on 30th June 2020. ^Industry wise classification as recommended by AMFI. The sector(s)/stock(s)/issuer(s) mentioned in this presentation do not constitute any research report/recommendation of the same and the fund may or may not have any future position in these sector(s)/stock(s)/issuer(s).

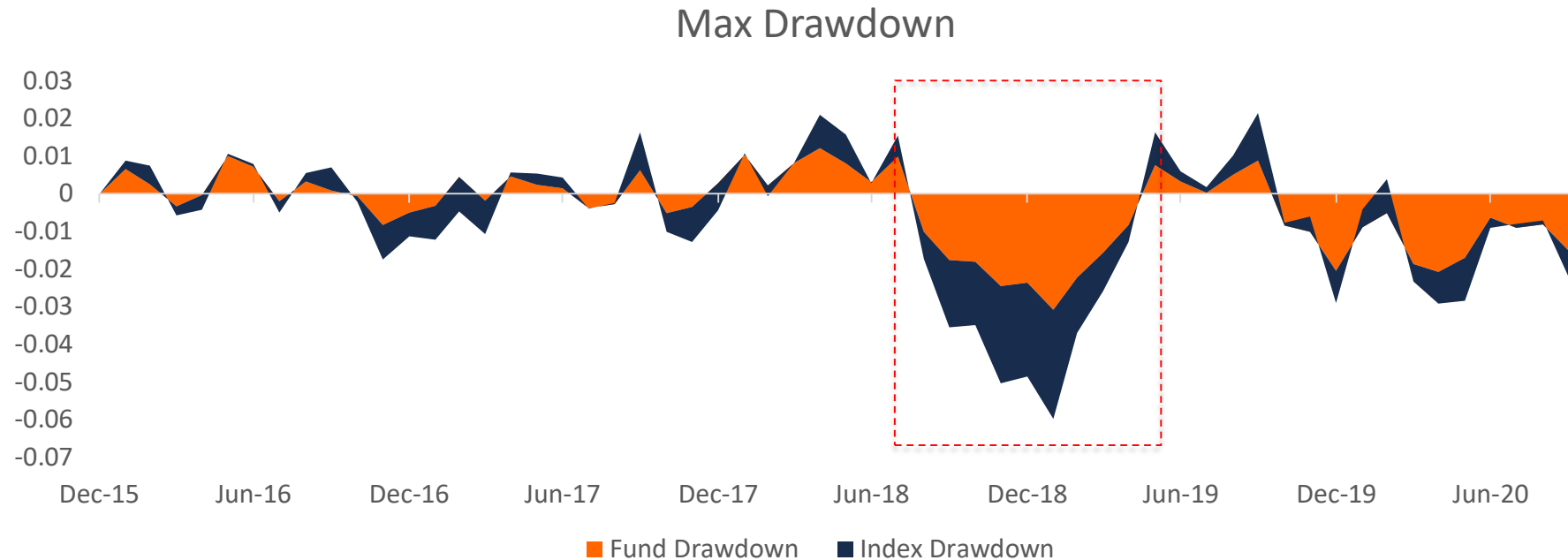
Mirae Asset Tax Saver Fund's 4 Year Journey

Mirae Asset Tax Saver Fund – Journey Of Wealth Creation



Source: Bloomberg, Data as on 30th June 2021. Past performance may or may not sustain in future. The details mentioned are for Mirae Asset Tax Saver Fund – Regular Plan – Growth Option. For performance in SEBI Format refer to Slide 21 and 22.

Navigating Through Various Market Cycles



- Maximum drawdown on a fund indicates the greatest loss experienced by fund, from peak to valley, before the fund changed direction and began recouping the loss.
- MATSF has comparatively lower drawdown as compared to its benchmark. Moreover the Time Taken to Recover(TTR) is shorter as compared to its benchmark(Nifty 200 TRI).

Stable Risk Adjusted Returns

Standard Deviation			Sharpe Ratio		Information Ratio	
Time Frame	Fund	Benchmark Nifty 200 TRI	Time Frame	Fund		
1 Year	18.3%	18.3%	1 Year	0.13	1 Year	2.06
3 Year	15.6%	15.2%	3 Year	0.04	3 Year	0.86
Since Inception	19.8%	19.2%	Since Inception	0.32	10 Year	1.50

Source: Bloomberg, Data as on 30th June 2021. Past performance may or may not sustain in future. Crisil 1 Year T Bill Index has been considered as a reference for risk free returns for calculating the Sharpe Ratio

Mirae Asset Tax Saver Fund – SIP Report Card

Systematic Investment Plan

	Since Inception		3 Years	1 Year
Total Amount Invested	660,000	600,000	360,000	120,000
MKT Value as on 30 th June, 2021	1,207,615	1,036,929	553,032	156,175
Fund Return (%)	22.01	22.07	30.02	60.71
Benchmark Returns*	16.81	17.09	23.51	50.65
Add. Benchmark Return^	17.17	17.48	21.81	42.32

Past Performance may or may not be sustained in future.

*Benchmark – Nifty 200 TRI, ^S&P BSE Sensex TRI

The above table shows performance since inception for Mirae Asset Tax Saver Fund - Regular Plan - Growth Option.

For computation of since inception returns (%) the allotment NAV has been taken as Rs.10.00. The data is as on 30th Sep 2020

The SIP returns are calculated by XIRR approach assuming investment of Rs.10,000/- on the 1st working day of every month.

Investment Process

People – Investment Team Structure

Investment

Neelesh Surana

Chief Investment Officer

Gaurav Misra

Senior Fund Manager

Ankit Jain

Fund Manager
Consumer Staples &
Consumer Discretionary

Vrijesh Kasera

Fund Manager
Healthcare, Cement &
Agro Chemical

Harshad Borawake

Head of Research
Energy, Financials

Research

Bharti Sawant

Research Analyst
Telecom, Infra & Media

Gaurav Khandelwal

Research Analyst
IT & Automobile

Gaurav Kochar

Research Analyst
IT & Metals

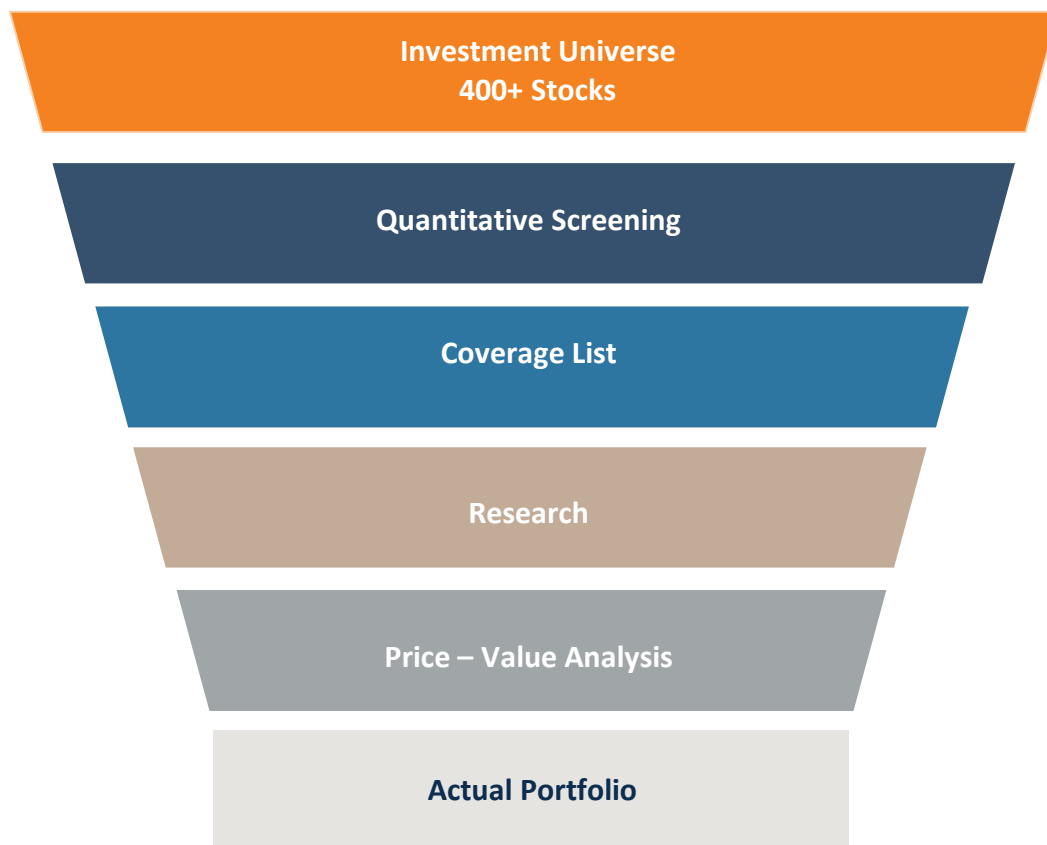
Siddhant Chhabria

Research Analyst
Consumer Staples &
Consumer Discretionary

**Jignesh Rao
& Jigar Sethia**

Dealer

Investment Process – Equity



Quantitative Screening

- Management Quality
- Earnings Growth
- Return on Investment
- Size, Liquidity and Benchmark

Extensive Primary Research

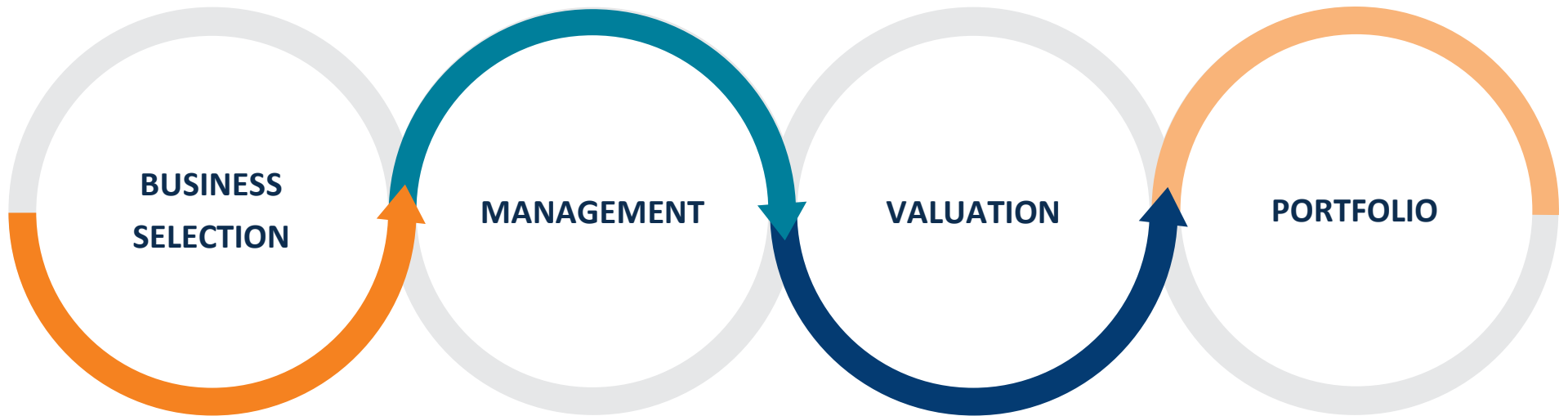
- Management Meetings
- Detailed financial models
- Market intelligence: Dealer checks, Plant visits, industry experts
- Broker Support

Considerations for Portfolio Construction

- Analyst recommendation
- Valuation screener
- Benchmark, Liquidity, etc..
- Risk Parameters

Our focus is on extensive 'Primary research'

Investment Philosophy – Stock Selection



- **Growth**
Large Market Opportunity
- **Capital Efficiency**
Sustainable Competitive Advantage and ROI

- Corporate Governance & **Thought Leadership**

- **“Margin of Safety”**
(Value > Price)
- Growth-at-reasonable-price (*GARP*).

- Diversified Portfolio
- Core and Tactical Approach

Our portfolio strategy is centered around participating in high quality growth businesses, upto a reasonable price and holding the same over an extended period

Annexure

Performance of Mirae Asset Funds

Mirae Asset Tax Saver Fund – Lumpsum Report Card

Lump sum Investment

Period	Returns(%)		
	MATSF	Nifty 200 TRI	S&P BSE Sensex TRI
Last 1 year	68.15	57.42	52.38
Last 3 years	20.45	14.67	15.32
Last 5 Years	21.07	15.2	15.58
Since Inception	20.62	14.70	15.01
Value of Rs. 10000 invested (in Rs.) Since Inception*	28,092	21,291	21,611
NAV (as on 30 th June, 2021)	28.092		
Index Value (as on 30 th June, 2021)	Index Value of NIFTY 200 (TRI) is 10,600.09 and S&P BSE Sensex (TRI) is 78,015.13		
Date of allotment	28 th December 2015		

Past Performance may or may not be sustained in future.

Note:1. Different Plans under the scheme has different expense structure. The reference and details provided herein are of Regular Plan - Growth Option.

The scheme is in existence for more than 3 years but less than 5 years

2. Fund manager : Mr. Neelesh Surana managing the scheme since 9th July, 2010 & Mr. Ankit Jain since 31st January 2019)The data is as on 31st Dec 2020

Performance of other funds managed by the same fund manager

Lump sum Investment

	Fund AUM/Date of Allotment	1 Year (Return in %)	3 Year (Return in %)	5 Year (Return in %)	Since Inception (Return in %)	Value of Rs. 10000 invested (in Rs.) Since Inception
Mirae Asset Emerging Bluechip Fund	18,675.71	69.91	22.45	21.07	21.86	87,724
Nifty Large Mid 250 TRI	9 th July, 2010	67.87	16.18	16.74	13.35	39,605
S&P BSE Sensex TRI		52.38	15.32	15.58	11.85	34,225

Past Performance may or may not be sustained in future.

Note:1. Different Plans under the scheme has different expense structure. The reference and details provided herein are of Regular Plan - Growth Option

Mirae Asset Hybrid Equity Fund: Mr. Neelesh Surana (Equity Portion) (since 29 July, 2015) & Mr. Mahendra Jajoo (Debt Portion) (since 8th September, 2016)

Mr. Vrijesh Kasera (Since April 01, 2020), Mr. Harshad Borawake (Equity Portion) (April 01, 2020)

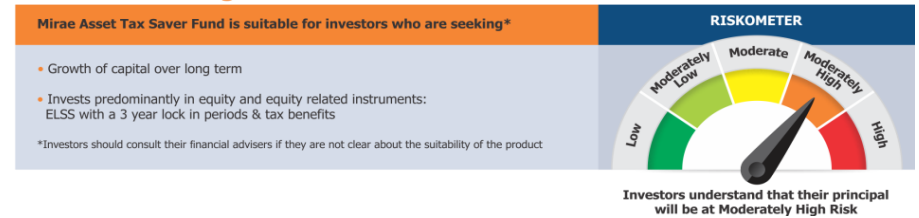
Mirae Asset Emerging Bluechip Fund: Mr. Neelesh Surana, (since inception of the fund) and Mr. Ankit Jain (since January 31, 2019)

Product Label

Product Labelling



Product Labelling



Product Labelling



Product Labelling



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.

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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

THANK YOU

