



MIRAE ASSET
Mutual Fund

SAVE



AX
WHILE YOU AIM FOR WEALTH
CREATION!

Mirae Asset Tax Saver Fund

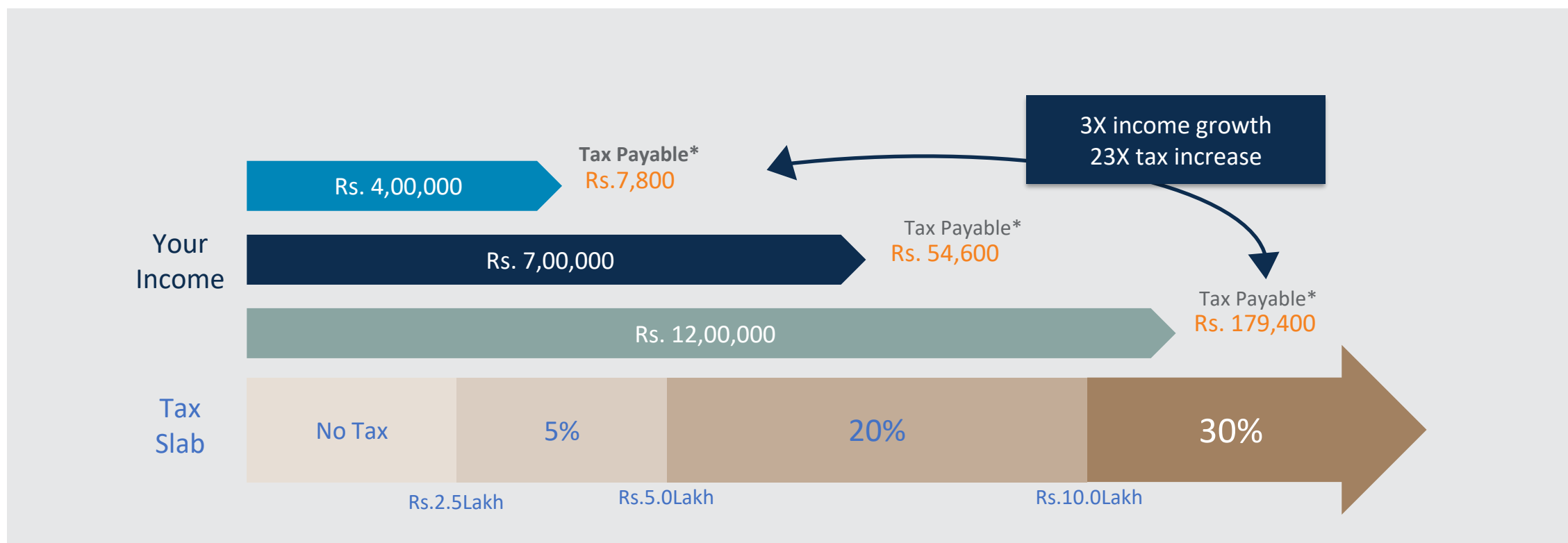
ELSS: An open ended Equity Linked Saving Scheme with lock in period of 3 years and tax benefits

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?



*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.

How can you save Tax?

Investor can increase 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		1,00,000	-	-	-
5,00,000		3,50,000	13,000	5,200	7,800
10,00,000	- 1,50,000	= 8,50,000	117,000	- 85,800	= 31,200
15,00,000		13,50,000	273,000	226,200	46,800

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	7.1%	8%	6.8%

Portfolio Psychographics - Mirae Asset Tax Saver Fund

Investment Framework



Diversified portfolio of strong growth companies at reasonable price.

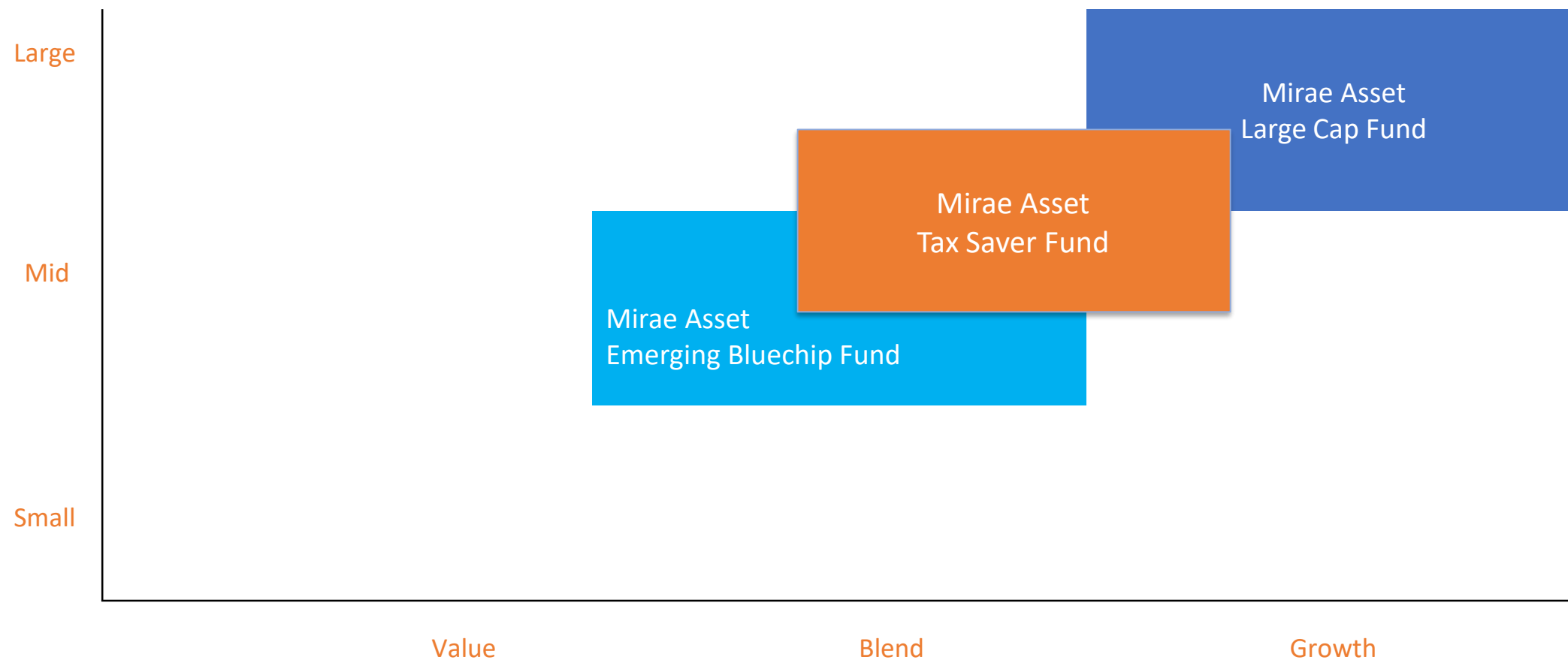


Flexibility to invest across any themes and investment styles.



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)^**

Mirae Asset Tax Saver Fund

Investments in Fund

80-100% in equity and equity related instruments

Investment Style

- 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 Inception

28 December 2015

Benchmark

NIFTY 200 (TRI)

Goal



Wealth
Creation

Ideal Investment Horizon



3+
Years

Risk Profile



Very High

Fund Manager

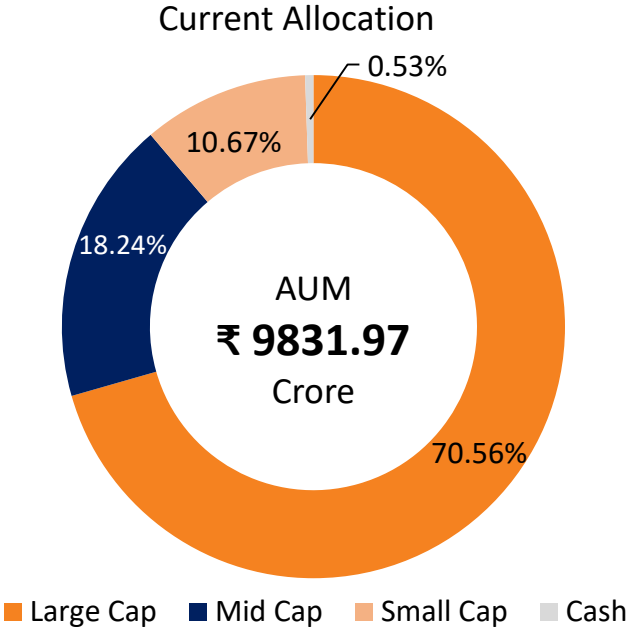


Mr. Neelesh Surana

Portfolio Psychographics

Portfolio Top 10 holdings^	% Allocation
HDFC Bank Limited	8.43%
ICICI Bank Limited	6.57%
Infosys Limited	5.98%
Reliance Industries Limited	4.37%
Axis Bank Limited	4.28%
State Bank of India	3.92%
Tata Consultancy Services Limited	3.84%
Bharti Airtel Limited	3.19%
Maruti Suzuki India Limited	2.36%
Housing Development Finance Corporation Limited	2.24%
Other Equities	54.29%
Equity Holding Total	99.47%
Cash & Other Receivables	0.53%
Total	100.00%

Concentration	% Allocation
Top 10	45.18%
Top 20	63.34%
Top 30	76.45%



Source: Internal and ACEMF, 30th September 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. (miraeassetmf.co.in)

Sector Allocation

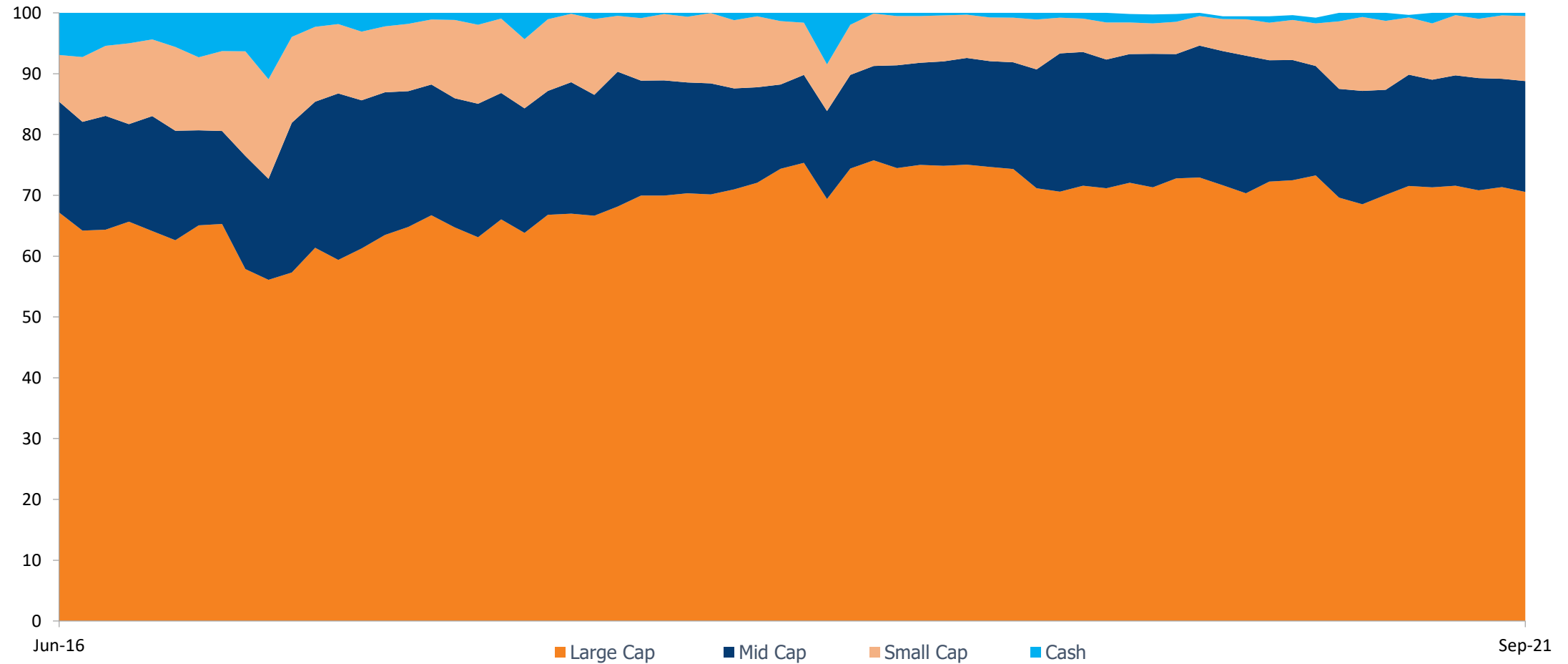
Portfolio Top 10 Sectors^	% Allocation
Banks	25.97%
Software	11.76%
Pharmaceuticals	5.75%
Finance	5.61%
Petroleum Products	5.40%
Consumer Durables	5.27%
Consumer Non Durables	5.13%
Insurance	4.71%
Auto	4.19%
Auto Ancillaries	3.95%
Other Sectors	21.74%
Sectoral Holding Total	99.47%
Cash & Other Receivables	0.53%
Total	100.00%

Concentration	% Allocation
Top 5	59.76%
Top 10	77.73
Total	99.47%

Source: Internal and ACEMF, 30th September 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

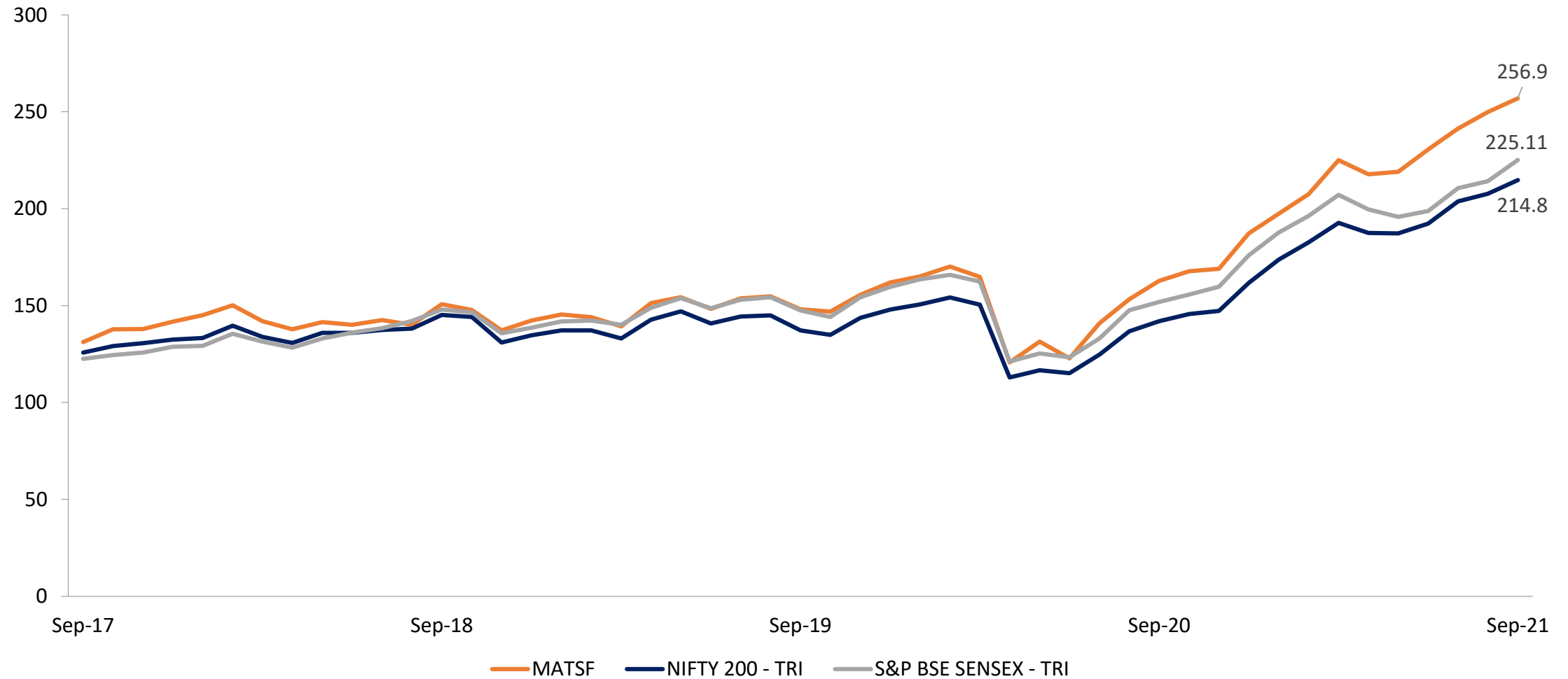


Source: Internal and ACEMF, 30th September 2021.

^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).

Mirae Asset Tax Saver Fund Journey

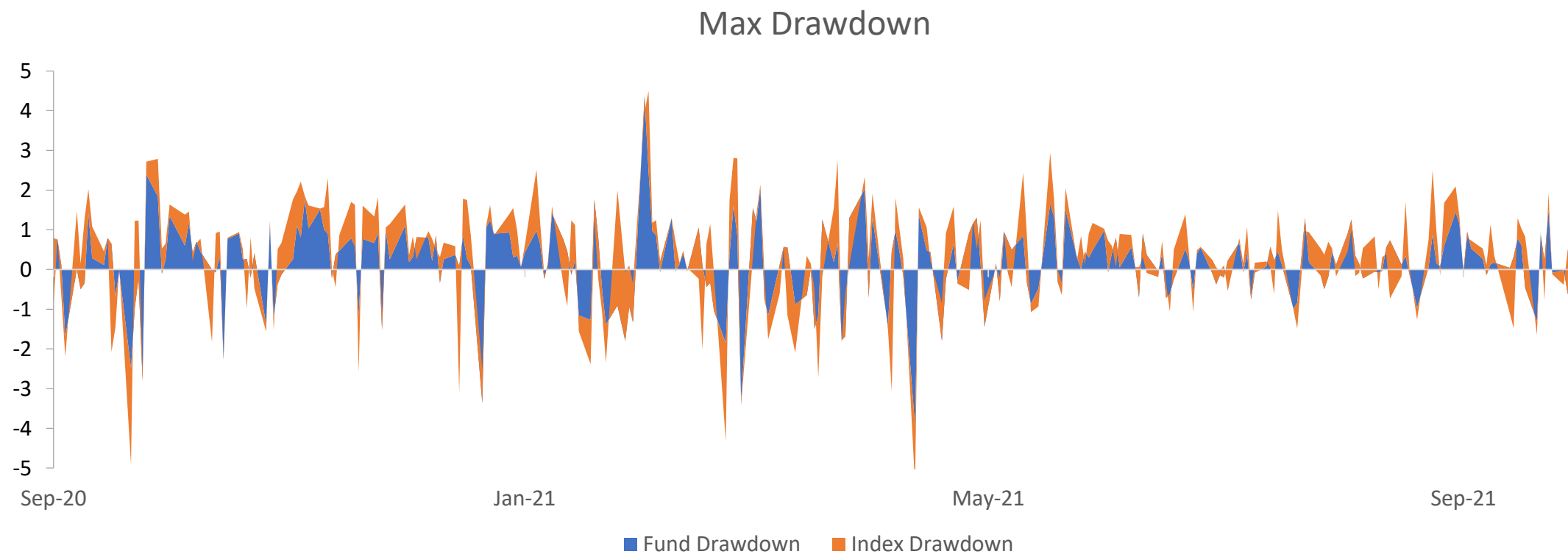
Mirae Asset Tax Saver Fund (MASTF) – Journey of Wealth Creation



Source: Internal and ACEMF, 30th September 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	Time Frame	Fund
1 Year	23.7%	20.7%	1 Year	0.77	1 Year	1.15
3 Year	6.46%	5.40%	3 Year	1.26	3 Year	3.04
5 Year	1.06%	0.98%	5 Year	14.12	5 Year	10.83

Source: Bloomberg, Data as on 18th Oct 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	6,90,000	3,60,000	1,20,000
MKT Value as on 30 st Sept, 2021	11,58,987	5,90,489	1,49,280
Fund Return (%)	18.75	34.96	57.97
Benchmark Returns*	18.87	30.11	52.06
Add. Benchmark Return^	19.61	28.65	47.43

Past Performance may or may not be sustained in future.

*Scheme Benchmark – Nifty 200 TRI, ^Additional Benchmark - 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 2021

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

Investment Process

Investment Team Structure

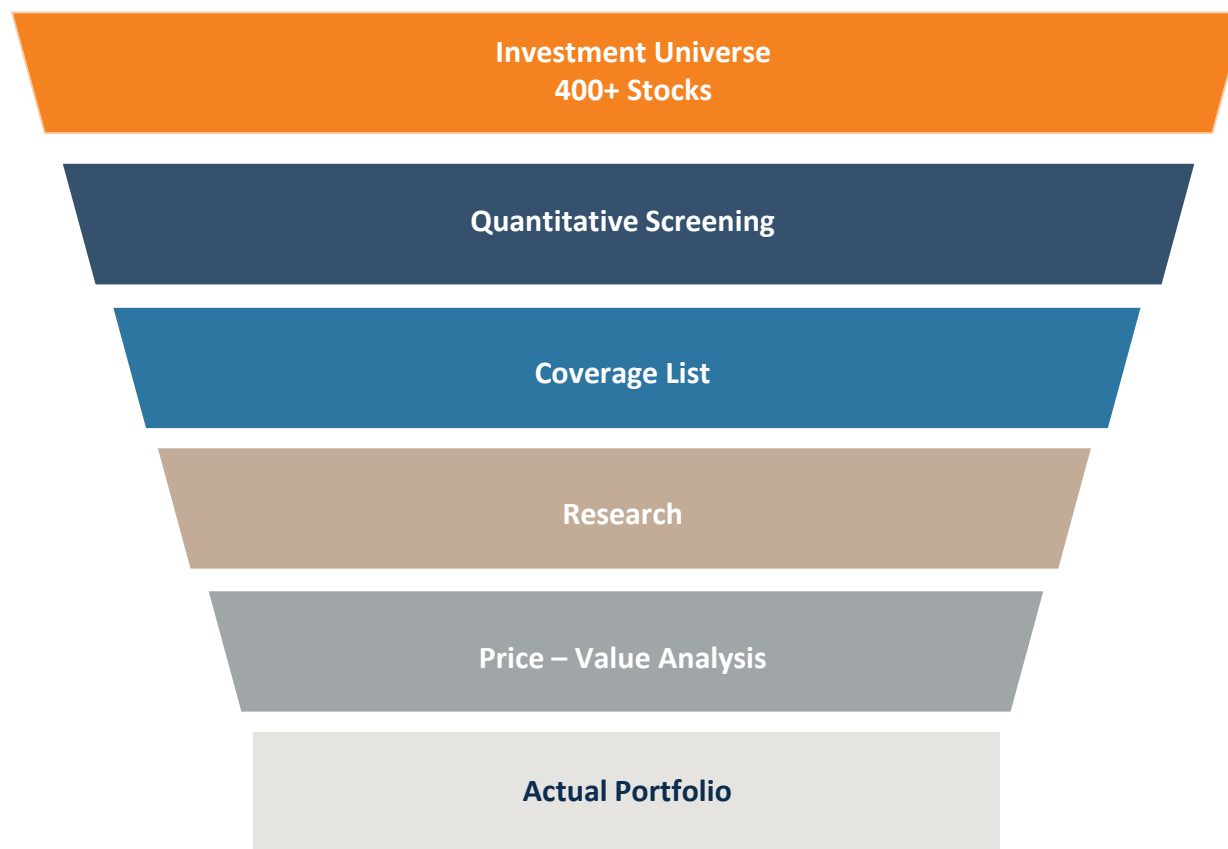
Equity Investment Team

Neelesh Surana	Gaurav Misra	Harshad Borawake	Ankit Jain	Vrijesh Kasera
Chief Investment Officer	Co-Head – Equity	Head of Research Energy, Metals	Fund Manager Consumer Staples	Fund Manager Healthcare

Research

Bharti Sawant	Jignesh Rao, Jigar Sethia	Gaurav Khandelwal	Siddhant Chhabria	Gaurav Kochar	Tanmay Mehta
Associate Fund Manager and Research Analyst Infra & New commerce	Fund Manager's & Dealer's	Fund Manager & Research Analyst IT, Automobile & Cement	Fund Manager and Research Analyst Consumer Discretio nary	Fund Manager and Research Analyst	Research Analyst Chemicals

Investment Process – Equity



Quantitative Screening

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

Extensive Primary Research

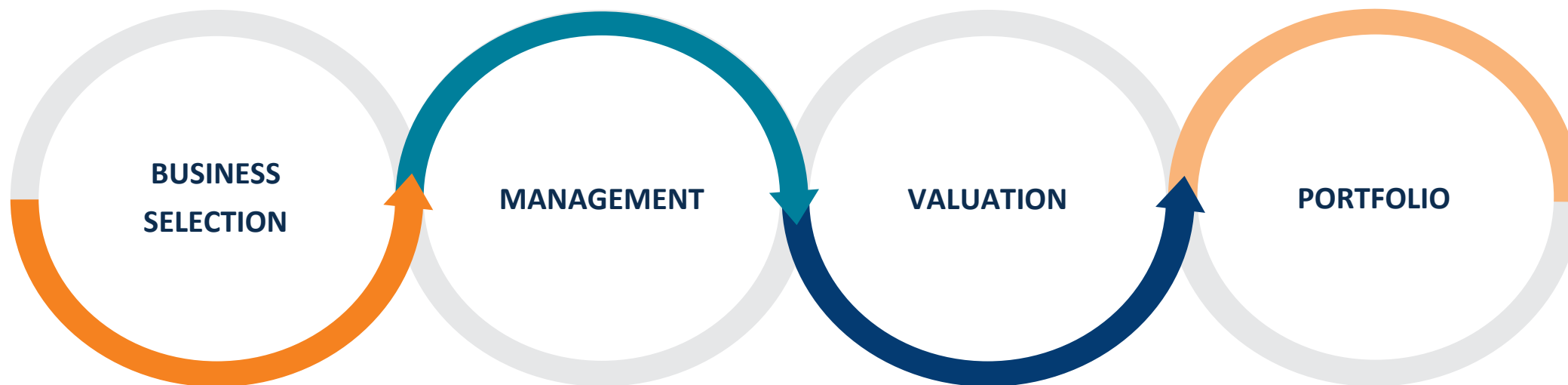
- Management Meetings
- Detailed financial models
- Market intelligence: Dealer checks, Plant visits, industry experts
- Broker Support

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

Mirae Asset Tax Saver Fund – Lumpsum Report Card

Lump sum Investment

	Returns(%)		
	MATSF	Nifty 200 TRI	S&P BSE Sensex TRI
Last 1 year	64.3	61.08	56.96
Last 3 years	24.06	18.82	19.03
Since Inception	21.77	16.32	16.75
Value of Rs. 10000 invested (in Rs.) Since Inception*	31,112	23,899	24,402
NAV (as on 30 th Sept, 2021)	31,112		
Index Value (as on 30 th Sept, 2021)		Index Value of NIFTY 200 (TRI) is 11898.5 and S&P BSE Sensex (TRI) is 88090.42	
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.

2. Fund manager : Mr. Neelesh Surana managing the scheme since 9th July, 2010. The data is as on 30st Sept 2021

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	68.46	26.65	21.01	22.48	97,584
Nifty Large Mid 250 TRI*	9 th July, 2010	67.62	21.18	17.56	14.19	44,390
S&P BSE Sensex TRI**		56.96	19.03	17.60	12.79	38,645

Past Performance may or may not be sustained in future.

Note:1. \$ For computation of since inception returns (%) the allotment NAV has been taken as Rs. 10.00 for the 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.

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

Load is not considered for computation of return.

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

*Scheme Benchmark **Additional Benchmark

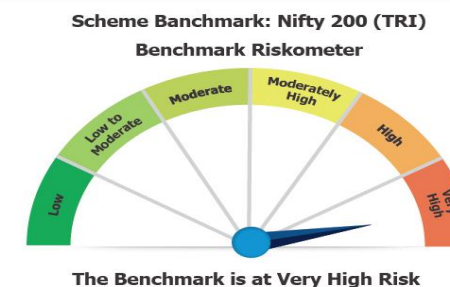
Mirae Asset Emerging Bluechip Fund: Mr. Neelesh Surana, (since inception of the fund)

PRODUCT LABELLING

Mirae Asset Tax Saver Fund is suitable for investors who are seeking*

- Growth of capital over long term
- Invests predominantly in equity and equity related instruments: ELSS with a 3 year lock in period and tax benefits

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

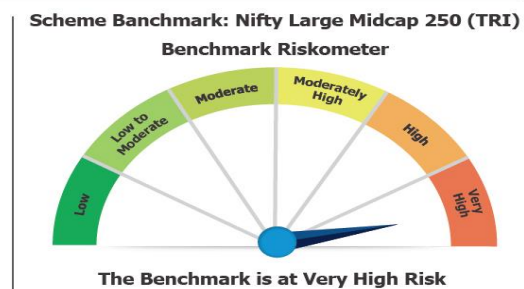


PRODUCT LABELLING

Mirae Asset Emerging Bluechip Fund is suitable for investors who are seeking*

- Long term capital appreciation
- Large & Mid Cap fund investing atleast 35% in large cap stock & atleast 35% in mid cap stocks

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



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