Mirae Asset Arbitrage Fund

(An open ended scheme investing in arbitrage opportunities)

August 2025

Aim to use price difference to your advantage

What is Arbitrage

The act of buying a security in one market and simultaneously selling it in another market for a price differential is called Arbitrage.

The Price differential that exist in the equity and derivative segments for the same asset is called as the spread and can also be attributed to market inefficiencies

Source : Internal

What make Arbitrage Risk Free

Arbitrage is simultaneous buying and selling the same underlying security or its derivaties in different maeket segments to make risk free profits.

For Illustration

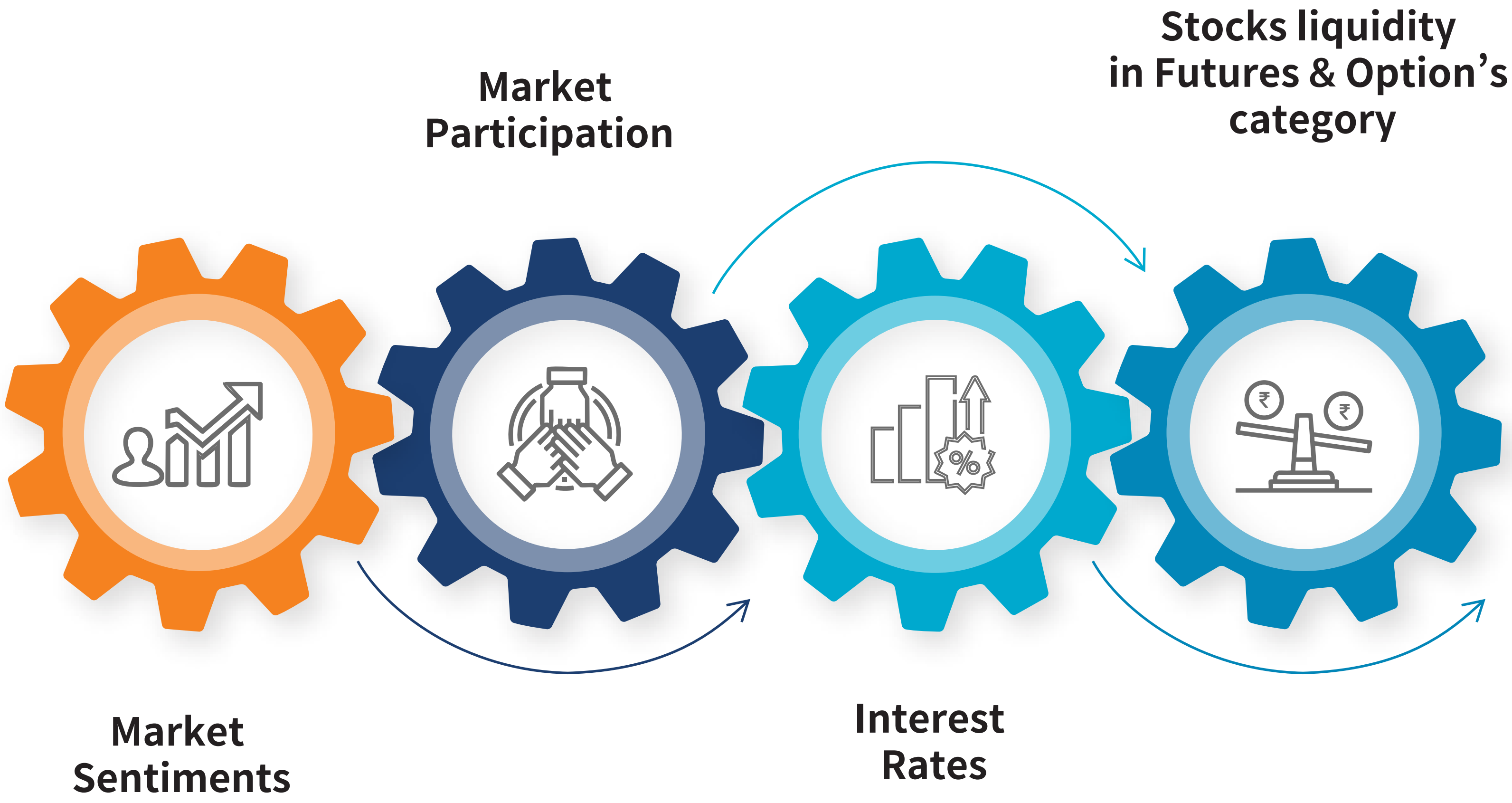
Buy a stock at Rs 100 and Sell the 1 month future of the same at Rs.101 at the end of Month

Stock price rises to Rs. 105	Stock price Remain same as at Rs. 100	Stock price fall to Rs. 95
Gain on cash position 5(105-100)	Gain on cash position 0(100-100)	Gain on cash position 5 (95-100)
loss on Future position 4 (101-105)	Gain on Future position 1 (101-100)	Gain on Future position 6 (101-95)
Net Profit = 1 (5-4)	Net Profit = 1 (0+1)	Net Profit = 1 (-5+6)

An arbitrage transaction may seek to capture riskless profit

The above is only meant for understanding the concept of arbitrage. The above illustration should not be taken as any indication of future returns of the scheme.
The AMC does not guarantee or promise or forecast any returns.

Factors Affecting Arbitrage Spread



Source: Internal

Arbitrage Strategies

01 Exchange Arbitrage

02 Cash and Carry Arbitrage

03 Reverse Arbitrage

04 Index and Baskets of Stock Arbitrage

05 Corporate Driven Arbitrage

Source: Internal

1. Exchange Arbitrage

Exchange arbitrage is taking advantage of price difference of the same security in tow stock exchange.

For instance

	NSE	BSE
Price of Stock A	Rs 100	Rs 101
Action	Buy	Sell
Profit	Rs 1 (101-100)	

Excludes all cost

The above is only meant for understanding the concept of arbitrage. The above illustration should not be taken as any indication of future returns of the scheme.

2. Cash and Carry Arbitrage

Cash and Carry Arbitrage is taking advantage of price difference of the same security in cash market and current future series of same security. It is the most common arbitrage strategy used by Arbitrage Mutual Funds.

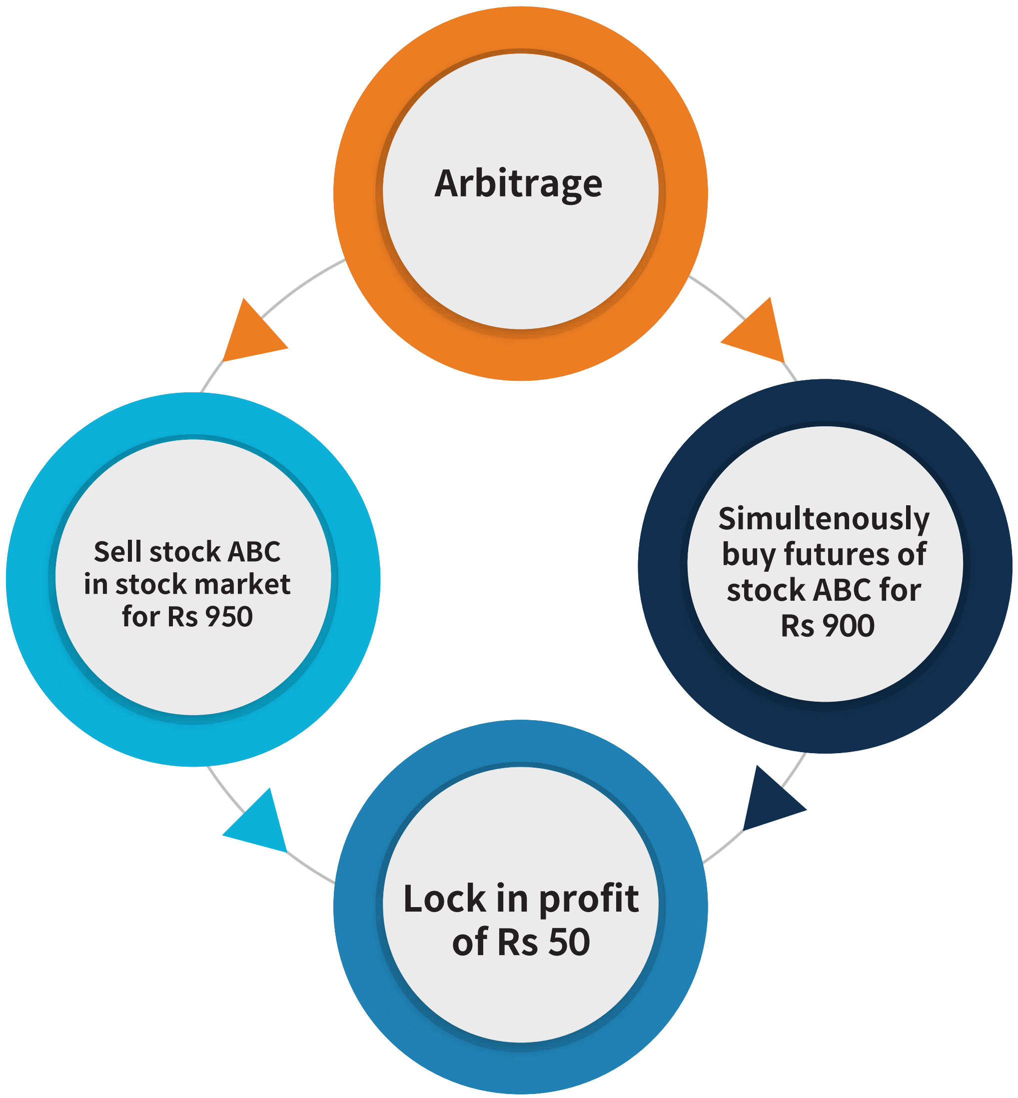
Scenario Analysis of Cash and Carry Arbitrage

	On F&O Expiry Price of Stock		
	Stock Prices goes up to 1900	Stock Prices goes down to 1700	Stock Prices remains 1785
Buy the Stock @ 1785	115	-85	0
Sell the Stock Future @ 1800	-100	100	15
Profit	15	15	15

The above data is for illustration purpose only. *Excludes all costs F&O stands for Future and Options
The above is only meant for understanding the concept of arbitrage. The above illustration should not be taken as any indication of future returns of the scheme.

3. Reverse Arbitrage

Reverse Arbitrage is reversing the arbitrage position wherein since the premium in the futures market is low or negative you sell the stock in the cash market and simultaneously buy the future of the same stock



The above is only meant for understanding the concept of arbitrage. The above illustration should not be taken as any indication of future returns of the scheme.

4. Index and Basket of Stock Arbitrage

Index and Basket of stock arbitarge is similar to Cash and carry arbitrage, the only difference is that instead of a single stick here the arbitrage is for the index

For instance

	Cash Market	F&O Market
Security	Stock constituting Nifty 50 index in the same proportion as the index	Nifty 50 index
Action	Buy	Sell
Price	Rs.9,275	Rs.9,300
Profit*	Rs.25 (9300-9275)	

The above is only meant for understanding the concept of arbitrage. The above illustration should not be taken as any indication of future returns of the scheme.

5. Corporate Driven Arbitrage

Right Issues

This is announced for a company's existing investors when it needs more capital. The company gives an option or 'rights' to an existing investor to buy new shares at a discounted price during a certain period. This offers an arbitrage opportunity as the investor can buy shares at a discount and sell the same when it matches the market price.

Mergers and acquisitions (M&A)

When a company goes through merger, amalgamation, hive off, demerger etc., there could be opportunities due to price differential in the cash and the derivative market.

Buy-Back Arbitrage

When the company announces the buy back of its own shares, there could be opportunities due to price differential in buyback price and trade price.

Dividend Arbitrage

Dividend arbitrage is intended-to create a risk-free profit by-hedging the downside of a-dividend-paying stock while waiting for upcoming dividends to be issued.

Source: Internal

What are the Arbitrage Funds

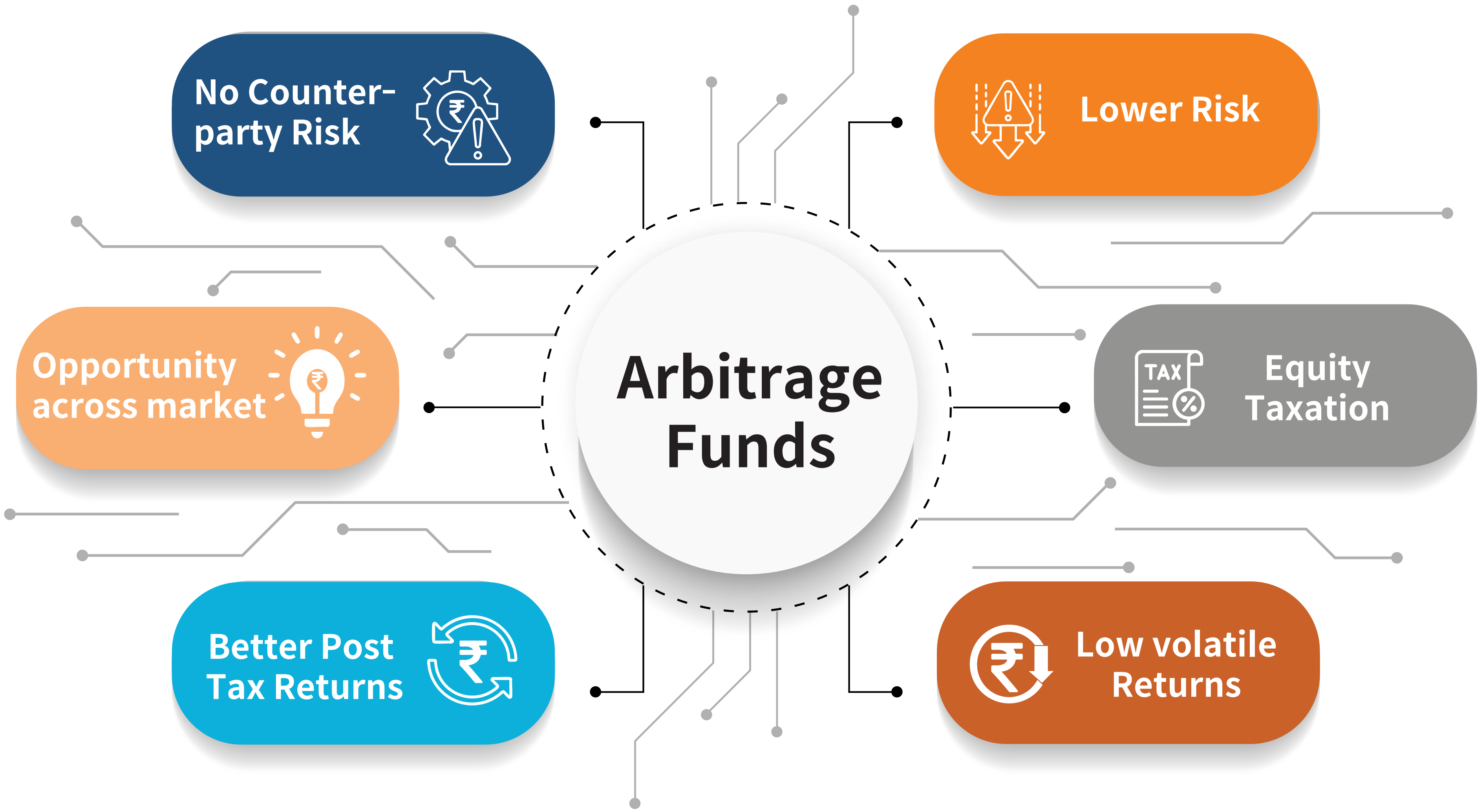
Arbitrage funds are equity-oriented funds under the hybrid catagory that simultaneously invest (buy in cash and sell in future) in the same stock in two different markets (cash and futures) to generate returns.

The Minimum exposure to equity is 65% of the asset while the balance portion is invested into debt segment.

Minimum exposure of 65% in equity arbitrage is required for the scheme to be eligible for equity taxation. The remaining 35% is invested in debt and money market instuments

Source: Internal

Reasons to invest in an arbitrage



Source: Internal

Mirae Asset Arbitrage Fund

(An open ended scheme investing in arbitrage opportunities)

Investments in Fund

Arbitrage Fund is taking advantage of a price difference between two or more markets

Investment Framework

Invest predominantly in completely hedged arbitrage opportunities (simultaneous transactions of a long position in cash and exactly short position in futures) A small portion will be invested in other arbitrage opportunities

Aims to provide relatively risk-free returns without any directional equity risk

Why Mirae Asset Arbitrage Fund?

The fund aim's to provide minimal risk.

These may be an alternative to debt-oriented mutual funds

Fund Inception	Category	Benchmark
19th June 2020	Arbitrage Fund	NIFTY 50 Arbitrage Index
Goal	**Ideal Investment Horizon**	**Risk Profile**
Regular Income	3 months and above	Low

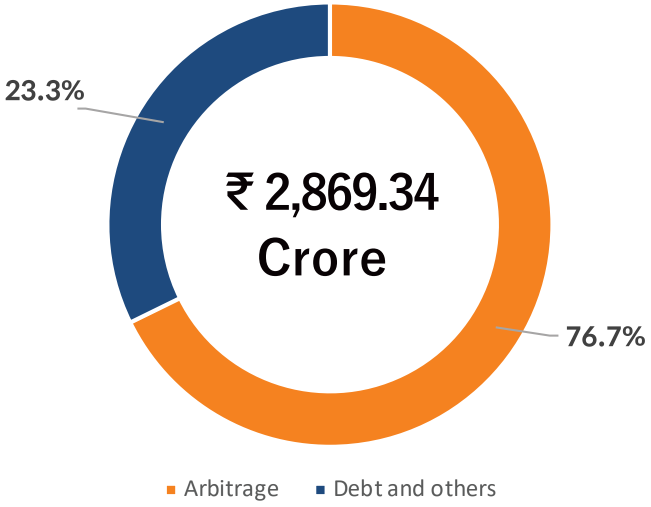
Fund Manager

Mr. Jignesh Rao
(Equity Portion)
(Since June19,2020)

Mr. Jigar Sethia
(Equity Portion)
(Since June19,2020)

Mr. Amit Modani
(Debt Portion)
(Since February 14,2025)

Net Aum of the Fund



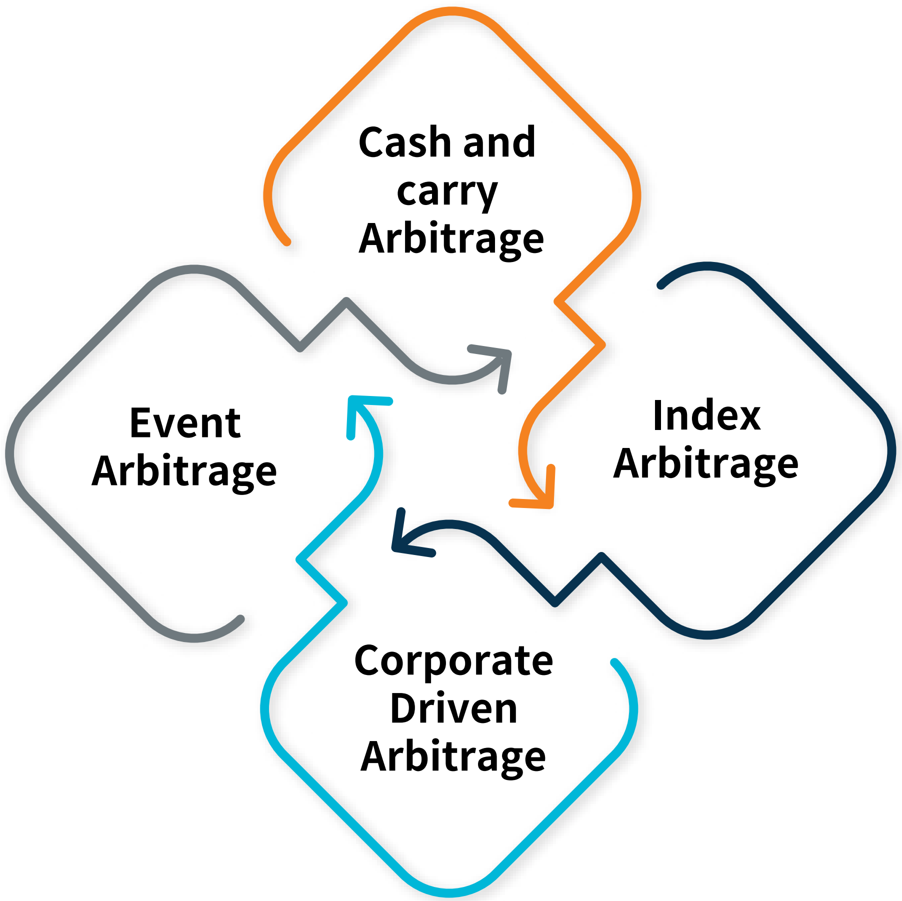
Source: Internal, Data as on 31st August, 2025 This framework may or may not change in the future.
Please refer to 'Average Assets Under Management (AAUM) Disclosure (Monthly)' on the website for further AUM break up.
https://www.miraeassetmf.co.in/downloads/statutory-disclosure/other-disclosure (Ctrl+Click to follow link)

Our Investment Framework

1. Investments are predominantly completely hedged arbitrage opportunities (simultaneous transactions of a long position in cash and exactly short position in futures)
2. A small portion might be invested in other arbitrage opportunities (corporate driven event driven)
3. The fund aims to provide relatively low risk returns without any directional equity risk
4. The scheme might largely be invested in arbitrage but may allocate a higher proportion occasionally towards debt (high quality low duration debt securities or money market instruments) when returns look more favourable compared to arbitrage but ensuring at all times that the taxation status is not compromised.
5. The margin money requirement for the derivative exposure may be held in the form of G-sec, T-bills, CDs and CPs.

This is the current investment framework which may or may not change in the future these are based on the Fund Manager's outlook and are subject to change

Key Strategies of Fund



Normally the position might be held until expiry of the futures contract when the offsetting position is converged and profit is locked.

However if the price converges before the expiry we may wind up the Position and could invest in other opportunities available

At times the arbitrage positions could be rolled over the next cycle

Largely the fund will try and follow the cash and carry arbitrage strategy but could also consider other strategies depending on the opportunities available.

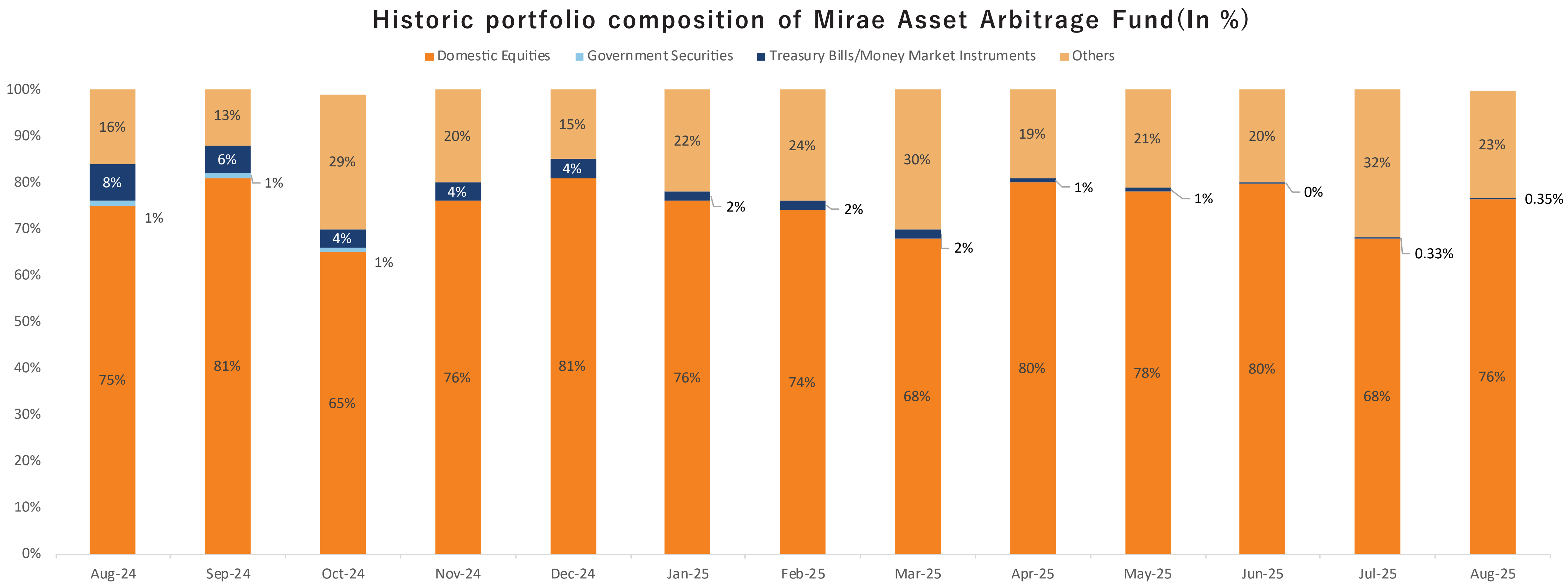
This is the current investment framework which may or may not change in the future these are based on the Fund Manager's outlook and are subject to change Fund may follow other arbitrage strategies as allowed by SEBI

Where might the Fund Invest

Asset Type	Investment decision
Arbitrage Opportunities	Yes
Margin Fixed Deposits	Yes
Out-right Equity Exposures	No
Equity IPO	No
Debt & Money Market Instruments	Yes
Credit Risk	Low
Duration Risk	Low

This is the current investment framework which may or may not change in the future these are based on the Fund Manager's outlook and are subject to change.

Historic Portfolio Composition

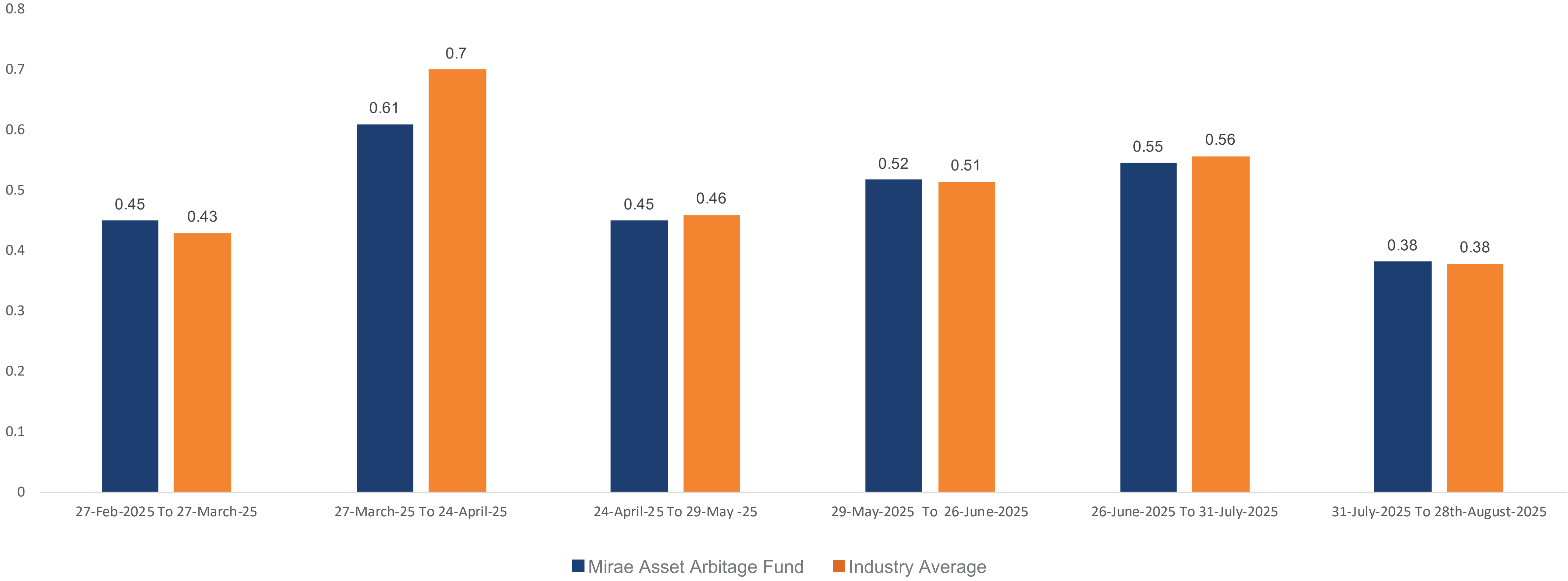


- Since the Inception of the Fund, Asset Allocation has remained in line with the portfolio mandate.
- Since the past few months allocation towards G secs have reduced while allocations towards other debt instruments have increased leading to the improvement in fund performance.

This framework may or may not change in the future.
Source: Internal, Data as on 31st August ,2025 for complete portfolio, please visit https://www.miraeassetmf.co.in/downloads/portfolio

Returns Between Expiry Dates Last 6 months

- Below is the last six months' Mirae Asset Arbitrage Fund returns month on month from one expiry date to the other
- The higher arbitrage position has converted in better rollover capture by Mirae Asset vs its peers



Source: Internal, Data as on August ,2025. Returns are on Absolute basis. Above returns are in percentage (%)
Past Performance may or may not be sustained in future. The industry average provided above pertains to the average of all Arbitrage funds in the Indian market present at respective time frame

Who May Invest

Looking for investment horizon of 3 months and above

Looking for tax efficient returns

Low risk - No directional exposure in equity

Looking for low volatility in returns

Consult your tax advisor for final impact of taxation in your desired investment options Please consult your financial advisor or mutual fund distributor before investing

Mirae Asset Arbitrage Fund-Lumpsum Report Card

Mirae Asset Arbitrage Fund Fund Managers Mr. Jignesh Rao Mr. Jigar Sethia Mr. Amit Modani			
Period	**Mirae Asset Arbitrage Fund**	**Scheme Benchmark***	**Additional Benchmark****
Last 1 year	6.43	7.63	7.05
Last 3 years	6.83	7.43	6.98
Last 5 years	5.50	5.96	5.59
Since inception	5.38	5.75	5.51
Value of Rs.10000 Invested (in Rs.) Since Inception	13,130	13,372	13,217
NAV as on 29th August,2025	13.130		
Index Value 29th August,2025	Index Value of Scheme Benchmark 2545.490 and Crisil 1 yr T-Bill is7,842.312		
Allotment Dtae	19th June 2020		
Scheme Benchmark	*NIFTY 50 Arbitrage Index		
Additional Benchmark	**Crisil 1yr T-Bill		

Past Performance may or may not be sustained in future.
For Mirae Asset Arbitrage Fund,
*Benchmark Nifty 50 Arbitrage Index . **Additional benchmark CRISIL 1 Year T Bill
Note: 1. For computation of since inception returns (%) the allotment NAV has been taken as10.00.
The returns are CAGR Compounded Annualized Growth returns). NAV (per unit) is at the end of the period
Performance of other schemes managed by the Fund manager is given in slide No. 21 & 22
2. Different Plans under the scheme has different expense structure. The reference and details provided herein are of RegularPlan Growth Option.
3. Fund manager Mr. Jignesh Rao(Since June 19,2020) Mr. Jigar Shethia (Equity Portion) (Since June 19,2020) and Mr. Amit Modani (Debt portion) (since February, 14, 2025)
Note: Returns for 1 year and below are absolute returns, Returns above 1 year are CAGRCompounded Annualized Growth returns.

Lumpsum-Performance

Mirae Asset Money Market Fund - Fund Managers - Mr. Amit Modani			
Period	Mirae Asset Money Market Fund	Scheme Benchmark*	Additional Benchmark**
Last 1 Year	7.73%	7.44%	7.05%
Last 3 Years	7.11%	7.28%	6.98%
Since Inception	6.19%	6.36%	5.99%
Value of Rs. 10000 invested (in Rs.) Since Inception	12,752.99	12,840.23	12,662.73
NAV as on 29th Aug 2025	₹1,275.2993		
Index Value 31st Aug 2025	Index Value of Scheme Benchmark is 5,193.3600 and Crisil 1 Year T-bill is 7,842.3124		
Allotment Date	11th August 2021		
Scheme Benchmark	*Nifty Money Market Index A-I		
Additional Benchmark	**Crisil 1 Year T-bill		

Mirae Asset Nifty SDL Jun 2027 Index Fund - Fund Managers - Mr. Amit Modani			
Period	Mirae Asset Nifty SDL Jun 2027 Index Fund	Scheme Benchmark*	Additional Benchmark**
Last 1 Year	7.92%	8.23%	7.74%
Last 3 Years	7.45%	7.89%	7.81%
Since Inception	6.49%	6.94%	6.87%
Value of Rs. 10000 invested (in Rs.) Since Inception	12,396.80	12,582.70	12,555.40
NAV as on 29 thAug 2025	₹12.3968		
Index Value 31st Aug 2025	Index Value of Scheme Benchmark is 1,265.5300 and Crisil 10 yr Gilt index is 5,108.9610		
Allotment Date	30th March 2022		
Scheme Benchmark	*Nifty SDL Jun 2027 Index		
Additional Benchmark	**Crisil 10 yr Gilt index		

Source: AceMF, Data as on 31st August,2025.*scheme benchmark **Additional Benchmark; Past performances may or may not sustain in future.Refer to slide no 22 for more notes.Returns below 1 year are absolute returns, returns above 1 year are CAGR Compounded Annualized Growth returns. Different Plans under the scheme has different expense structure. The reference and details provided herein are of R egu lar Plan Growth Option

Lumpsum-Performance

Mirae Asset Dynamic Bond Fund - Fund Managers - Mr. Amit Modani				
Period	Mirae Asset Dynamic Bond Fund	Scheme Benchmark*	Scheme Benchmark * (Tier2)	Additional Benchmark**
Last 1 Year	7.36%	6.82%	8.32%	7.74%
Last 3 Years	6.41%	7.31%	7.51%	7.81%
Last 5 Years	4.83%	5.93%	NA	5.51%
Since Inception	5.97%	7.09%	NA	5.92%
Value of Rs. 10000 invested (in Rs.) Since Inception	16,311.80	17,826.16	NA	16,246.98
NAV as on 29th Aug 2025	₹16.3118			
Index Value 31st Aug 2025	Index Value of Scheme Benchmark is 5,841.1958 / 1,269.5200 and Crisil 10 yr Gilt index is 5,108.9610			
Allotment Date	24th March 2017			
Scheme Benchmark	*Tier-1-CRISIL Dynamic Bond A-III Index *Tier-2-Nifty PSU Bond Plus SDL April 2027 50:50 Index			
Additional Benchmark	**Crisil 10 yr Gilt index			

Mirae Asset Nifty 8-13 yr G-Sec ETF - Fund Managers - Mr. Amit Modani			
Period	Mirae Asset Nifty 8-13 yr G-Sec ETF	Scheme Benchmark*	Additional Benchmark**
Last 1 Year	7.85%	8.03%	7.74%
Since Inception	8.45%	8.64%	8.44%
Value of Rs. 10000 invested (in Rs.) Since Inception	12,172.23	12,222.54	12,167.30
NAV as on 29thAug 2025	₹28.9446		
Index Value 31st Aug 2025	Index Value of Scheme Benchmark is 2,907.0700 and Crisil 10 Yr gilt index is 5,108.9610		
Allotment Date	31st March 2023		
Scheme Benchmark	*Nifty 8-13 yr G-Sec Index		
Additional Benchmark	**Crisil 10 Yr gilt index		

Source: AceMF, Data as on 31st August,2025.*scheme benchmark **Additional Benchmark; Past performances may or may not sustain in future.Returns below 1 year are absolute returns, returns above 1 year are CAGR Compounded Annualized Growth returns. Different Plans under the scheme has different expense structure. The reference and details provided herein are of R egu lar Plan Growth Option

Lumpsum-Performance

Mirae Asset Crisil IBX Gilt Index - April 2033 Index Fund - Fund Managers - Mr. Amit Modani

Period	Mirae Asset Crisil IBX Gilt Index - April 2033 Index Fund	Scheme Benchmark*	Additional Benchmark**
Last 1 Year	7.95%	8.38%	7.74%
Since Inception	8.63%	9.13%	8.74%
Value of Rs. 10000 invested (in Rs.) Since Inception	12,672.10	12,839.92	12,712.41
NAV as on 29th Aug 2025	₹12.6721		
Index Value 31st Aug 2025	Index Value of Scheme Benchmark is 1,281.2056 and Crisil 10 yr Gilt index is 5,108.9610		
Allotment Date	20th October 2022		
Scheme Benchmark	*CRISIL IBX Gilt Index – April 2033		
Additional Benchmark	**Crisil 10 yr Gilt index		

Mirae Asset Nifty AAA PSU Bond Plus SDL Apr 2026 50:50 Index Fund - Fund Managers - Mr. Amit Modani

Period	Mirae Asset Nifty AAA PSU Bond Plus SDL Apr 2026 50:50 Index Fund	Scheme Benchmark*	Additional Benchmark**
Last 1 Year	7.48%	7.91%	7.74%
Since Inception	7.32%	7.86%	8.74%
Value of Rs. 10000 invested (in Rs.) Since Inception	12,239.20	12,419.50	12,712.41
NAV as on 29th Aug 2025	₹12.2392		
Index Value 31st Aug 2025	Index Value of Scheme Benchmark is 1,246.2100 and Crisil 10 yr Gilt index is 5,108.9610		
Allotment Date	20th October 2022		
Scheme Benchmark	*Nifty AAA PSU Bond Plus SDL Apr 2026 50:50 Index		
Additional Benchmark	**Crisil 10 yr Gilt index		

Source: AceMF, Data as on 31st August,2025.*scheme benchmark **Additional Benchmark; Past performances may or may not sustain in future.Returns below 1 year are absolute returns, returns above 1 year are CAGR Compounded Annualized Growth returns. Different Plans under the scheme has different expense structure. The reference and details provided herein are of R egu lar Plan Growth Option

Lumpsum-Performance

Mirae Asset Nifty 1D Rate Liquid ETF - Growth - Fund Managers - Mr. Amit Modani		
Period	Mirae Asset Nifty 1D Rate Liquid ETF - Growth	Scheme Benchmark*
6 Months (Simple Annualized)	5.58%	5.80%
Since Inception (Simple Annualized)	5.96%	6.13%
Value of Rs. 10000 invested (in Rs.) Since Inception	10,482.13	10,496.33
NAV as on 31st Aug 2025	₹1,048.2125	
Index Value 31st Aug 2025	Index Value of Scheme Benchmark is 2,466.9100	
Allotment Date	7th November 2024	
Scheme Benchmark	*Nifty 1D Rate Index	

Mirae Asset Nifty 1D Rate Liquid ETF - IDCW** (Formerly Known as Mirae Asset Nifty 1D Rate Liquid ETF) - Fund Managers - Mr. Amit Modani			
Period	Mirae Asset Nifty 1D Rate Liquid ETF - IDCW	Scheme Benchmark*	Additional Benchmark**
Last 1 Year	5.32%	6.22%	7.05%
Since Inception	5.84%	6.53%	7.21%
Value of Rs. 10000 invested (in Rs.) Since Inception	11,265.04	11,420.46	11,574.00
NAV as on 31st Aug 2025	₹1,000.0000		
Index Value 31st Aug 2025	Index Value of Scheme Benchmark is 2,466.9100 and Crisil 1 Year T-bill is 7,842.3124		
Allotment Date	27th July 2023		
Scheme Benchmark	*Nifty 1D Rate Index		
Additional Benchmark	**Crisil 1 Year T-bill		

Source: AceMF, Data as on 31st August,2025.*scheme benchmark **Additional Benchmark; Past performances may or may not sustain in future. Returns below 1 year are absolute returns, returns above 1 year are CAGR Compounded Annualized Growth returns. Different Plans under the scheme has different expense structure. The reference and details provided herein are of R egu lar Plan Growth Option

Lumpsum-Performance

Mirae Asset Overnight Fund - Fund Managers - Mr. Amit Modani

Period	Mirae Asset Overnight Fund	Scheme Benchmark*	Additional Benchmark**
Last 7 Days	5.31%	5.37%	2.53%
Last 15 Days	5.36%	5.41%	2.89%
Last 30 Days	5.33%	5.39%	3.26%
Last 1 Year	6.13%	6.22%	7.05%
Last 3 Years	6.39%	6.49%	6.98%
Last 5 Years	5.19%	5.30%	5.59%
Since Inception	5.00%	5.09%	5.75%
Value of Rs. 10000 invested (in Rs.) Since Inception	13,327.48	13,393.43	13,895.43
NAV as on 31st Aug 2025	₹1,332.7478		
Index Value 31st Aug 2025	Index Value of Scheme Benchmark is 2,466.9100 and Crisil 1 Year T-bill is 7,842.3124		
Allotment Date	15th October 2019		
Scheme Benchmark	*Nifty 1D Rate Index		
Additional Benchmark	**Crisil 1 Year T-bill		

Mirae Asset Liquid Fund* (Formerly Known as Mirae Asset Cash Management Fund) - Fund Managers - Mr. Amit Modani

Period	Mirae Asset Liquid Fund	Scheme Benchmark*	Additional Benchmark**
Last 7 Days	5.32%	5.23%	2.53%
Last 15 Days	5.51%	5.50%	2.89%
Last 30 Days	5.54%	5.58%	3.26%
Last 1 Year	6.92%	6.94%	7.05%
Last 3 Years	6.98%	7.06%	6.98%
Last 5 Years	5.61%	5.68%	5.59%
Since Inception	6.30%	6.96%	6.16%
Value of Rs. 10000 invested (in Rs.) Since Inception	27,643.38	30,647.91	27,030.67
NAV as on 31st Aug 2025	₹2,764.3375		
Index Value 31st Aug 2025	Index Value of Scheme Benchmark is 4,991.3800 and Crisil 1 Year T-bill is 7,842.3124		
Allotment Date	12th January 2009		
Scheme Benchmark	*Nifty Liquid Index A-I		
Additional Benchmark	**Crisil 1 Year T-bill		

Source: AceMF, Data as on 31st August,2025.*scheme benchmark **Additional Benchmark; Past performances may or may not sustain in future.Returns below 1 year are absolute returns, returns above 1 year are CAGR Compounded Annualized Growth returns. Different Plans under the scheme has different expense structure. The reference and details provided herein are of R egu lar Plan Growth Option

Mirae Asset Arbitrage Fund SIP Report Card

SIP Performance

Period	Since Inception	5 Years	3 Years	1 Years
Total Amount Invested	620000	600000	360000	120000
MKT Value as on 31st August,2025	728597	702379	399170	123888
Fund Return& (%)	6.19	6.25	6.85	6.15
Benchmark Return& (%)	6.77	6.83	7.56	7.43
Add. Benchmark Return& (%)	6.37	6.43	7.16	6.71

Past Performance may or may not be sustained in future.
Scheme Benchmark: Nifty 50 Arbitrage Index, Additional Scheme Benchmark: Crisil-1-Year T-bill
Fund managers: : Mr. Jignesh Rao(Since June 19,2020) Mr. Jigar Shethia (Equity Portion) (Since June 19,2020) and Mr. Amit Modani (Debt portion) (since February 14,2025)
The above table shows performance since inception for Mirae Asset Arbitrage Fund - Regular Plan - Growth Option.
For computation of since inception returns (%) the allotment NAV has been taken as Rs. 10.00 The SIP returns are calculated by XIRR approach assuming investment of Rs. 10,000/- on the last working day of every month.

Source: AceMF, Data as on 31st August,2025

Riskometer & PRC Matrix

Mirae Asset Arbitrage Fund

(Arbitrage Fund - An open ended scheme investing in arbitrage opportunities)

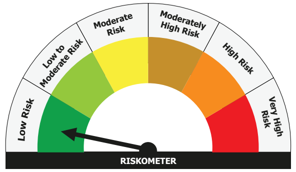
PRODUCT LABELLING

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

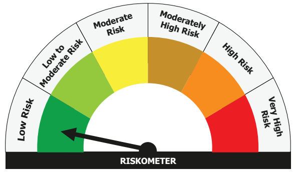
*Investors should consult their financial advisors if they are not clear about the suitability of the product.

Scheme Riskometer



The risk of the scheme is Low

Scheme Benchmark: (As per AMFI tier 1 Benchmark)
NIFTY 50 Arbitrage Index
Benchmark Riskometer



The risk of the benchmark is Low

Mirae Asset Liquid Fund

(An open ended liquid scheme. A relatively low interest rate risk and moderate credit risk)

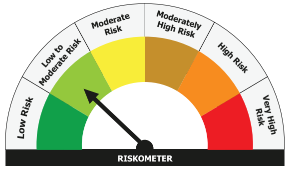
PRODUCT LABELLING

Mirae Asset Liquid 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 up to 91 days only

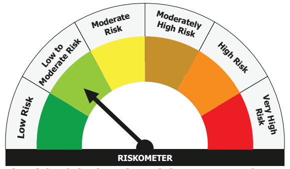
*Investors should consult their financial advisors if they are not clear about the suitability of the product.

Scheme Riskometer



The risk of the scheme is Low to Moderate

Scheme Benchmark: (As per AMFI Tier 1 Benchmark)
Nifty Liquid Index A-I
Benchmark Riskometer



The risk of the benchmark is Low to Moderate

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 Overnight Fund

(An open ended debt scheme investing in overnight securities A relatively low interest rate risk and relatively low credit risk)

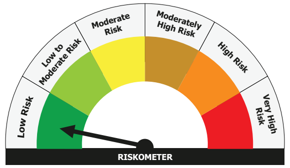
PRODUCT LABELLING

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

- Regular income over a short term that may be in line with the overnight call rates
- Investment in overnight securities

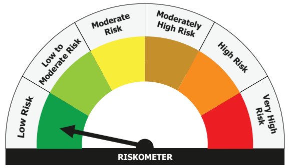
*Investors should consult their financial advisors if they are not clear about the suitability of the product.

Scheme Riskometer



The risk of the scheme is Low

Scheme Benchmark: (As per AMFI Tier 1 Benchmark)
NIFTY 1D Rate Index
Benchmark Riskometer



The risk of the benchmark is Low

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)			

Riskometer & PRC Matrix

Mirae Asset Money Market Fund

(An Open ended debt scheme investing in money market instruments. A relatively low interest rate risk and moderate credit risk)

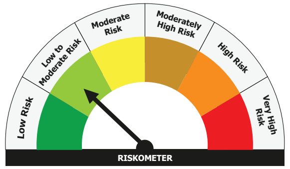
PRODUCT LABELLING

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

- Short term savings
- Investments predominantly in money market instruments

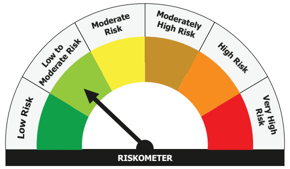
*Investors should consult their financial advisors if they are not clear about the suitability of the product.

Scheme Riskometer



The risk of the scheme is Low to Moderate

Scheme Benchmark: (As per AMFI Tier 1 Benchmark)
Nifty Money Market Index A-I
Benchmark Riskometer



The risk of the benchmark is Low to Moderate

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 Dynamic Bond Fund

(An Open ended dynamic debt scheme investing across duration.A relatively high interest rate risk and relatively high credit risk)

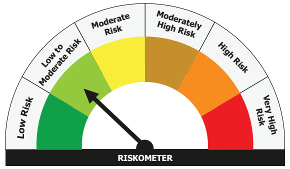
PRODUCT LABELLING

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

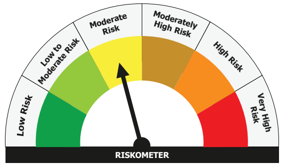
*Investors should consult their financial advisors if they are not clear about the suitability of the product.

Scheme Riskometer



The risk of the benchmark is Low to Moderate

Scheme Benchmark: (As per AMFI Tier 1 Benchmark)
CRISIL Dynamic Bond A-III Index
Benchmark Riskometer



The risk of the scheme is Moderate

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 Crisil IBX Gilt Index - April 2033 Index Fund

(An open-ended target maturity Index Fund investing in the constituents of CRISIL IBX Gilt Index - April 2033.
A scheme with relatively high interest rate risk and relatively low credit risk)

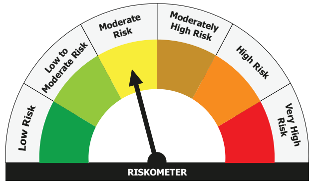
PRODUCT LABELLING

Mirae Asset CRISIL IBX Gilt Index - April 2033 Index Fund is suitable for investors who are seeking*

- Income over the Target maturity period
- Open ended Target Maturity Index Fund that seeks to track CRISIL IBX Gilt Index April 2033

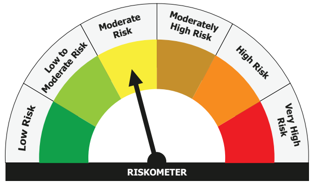
*Investors should consult their financial advisors if they are not clear about the suitability of the product.

Scheme Riskometer



The risk of the scheme is Moderate

Scheme Benchmark: CRISIL IBX Gilt Index - April 2033
Benchmark Riskometer



The risk of the scheme is Moderate

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		

Riskometer & PRC Matrix

Mirae Asset Nifty 1D Rate Liquid ETF - IDCW (Formerly Known as Mirae Asset Nifty 1D Rate Liquid ETF)

(Exchange Traded Fund (ETF) - An open-ended listed liquid scheme in the form of an Exchange Traded Fund tracking Nifty 1D Rate Index, with daily Income Distribution cum capital withdrawal (IDCW) and compulsory Reinvestment of IDCW option. A relatively low interest rate risk and relatively low credit risk)NSE Symbol: LIQUID BSE Scrip Code: 543946

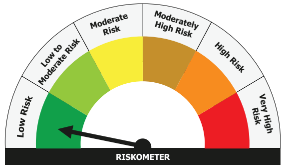
PRODUCT LABELLING

Mirae Asset Nifty 1D Rate Liquid ETF - IDCW is suitable for investors who are seeking*

- A liquid exchange traded fund that aims to provide reasonable returns commensurate with low risk and providing a high level of liquidity
- Short term savings solution

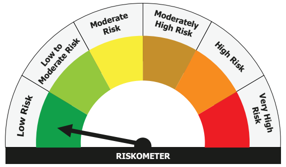
*Investors should consult their financial advisors if they are not clear about the suitability of the product.

Scheme Riskometer



The risk of the scheme is Low

Scheme Benchmark: NIFTY 1D Rate Index Benchmark Riskometer



The risk of the benchmark is Low

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 Nifty 8-13 yr G-Sec ETF

(Exchange Traded Fund (ETF) - An Open-ended Index Exchange Traded Fund tracking Nifty 8-13 yr G-Sec Index. Relatively High interest rate risk and Relatively Low Credit Risk)NSE Symbol: GSEC10YEAR BSE Scrip Code: 543875

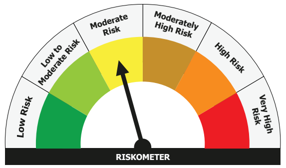
PRODUCT LABELLING

Mirae Asset Nifty 8-13 yr G-Sec ETF is suitable for investors who are seeking*

- Income over long term
- Investment in securities in line with Nifty 8-13 yr G-Sec Index to generate comparable returns subject to tracking errors

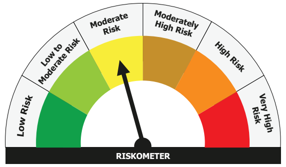
*Investors should consult their financial advisors if they are not clear about the suitability of the product.

Scheme Riskometer



The risk of the scheme is Moderate

Scheme Benchmark: Nifty 8-13 yr G-Sec Index Benchmark Riskometer



The risk of the benchmark is Moderate

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		

Mirae Asset Nifty AAA PSU Bond Plus SDL Apr 2026 50:50 Index Fund

(An open-ended target maturity Index Fund investing in the constituents of Nifty AAA PSU Bond Plus SDL Apr 2026 50:50 Index. A scheme with relatively high interest rate risk and relatively low credit risk)

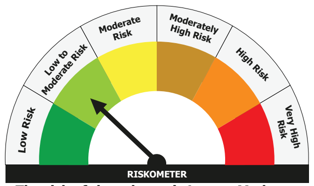
PRODUCT LABELLING

Mirae Asset Nifty AAA PSU Bond Plus SDL Apr 26 50:50 Index Fund is suitable for investors who are seeking*

- Income over the Target maturity period
- Open ended Target Maturity Index Fund that seeks to track Nifty AAA PSU Bond Plus SDL Apr 2026 50:50 Index

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

Scheme Riskometer



The risk of the scheme is Low to Moderate

Scheme Benchmark: Nifty AAA PSU Bond Plus SDL Apr 2026 50:50 Index Benchmark Riskometer

The risk of the benchmark is Low to Moderate

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		

Riskometer & PRC Matrix

Mirae Asset Nifty 1D Rate Liquid ETF - Growth

(Exchange Traded Fund (ETF) - An open-ended listed liquid scheme in the form of an Exchange Traded Fund tracking Nifty 1D Rate Index, with growth option.
A relatively low interest rate risk and relatively low credit risk) NSE Symbol: LIQUIDPLUS BSE Scrip Code: 544284

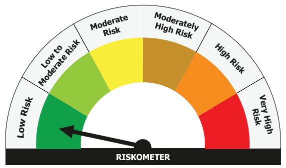
PRODUCT LABELLING

Mirae Asset Nifty 1D Rate Liquid ETF - Growth is suitable for investors who are seeking*

- A liquid exchange traded fund that aims to provide returns commensurate with low risk and providing a high level of liquidity
- Short term savings solution

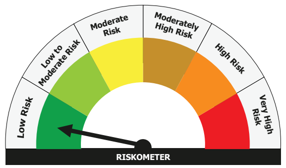
*Investors should consult their financial advisors if they are not clear about the suitability of the product.

Scheme Riskometer



The risk of the scheme is Low

Scheme Benchmark: NIFTY 1D Rate Index Benchmark Riskometer



The risk of the benchmark is Low

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 Nifty SDL Jun 2027 Index Fund

(An open-ended target maturity Index Fund investing in the constituents of Nifty SDL Jun 2027 Index.
A scheme with relatively high interest rate risk and relatively low credit risk)

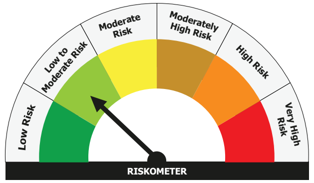
PRODUCT LABELLING

Mirae Asset Nifty SDL Jun 2027 Index Fund is suitable for investors who are seeking*

- Income over longer term
- Open ended Target Maturity Index Fund that seeks to track Nifty SDL Jun 2027 Index

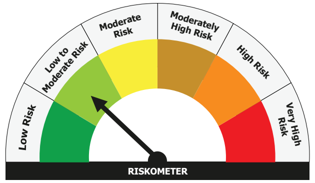
*Investors should consult their financial advisors if they are not clear about the suitability of the product.

Scheme Riskometer



The risk of the scheme is Low to Moderate

Scheme Benchmark: Nifty SDL Jun 2027 Benchmark Riskometer



The risk of the benchmarkis Low to Moderate

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	

Disclaimer

Disclaimer by AIPL Limited: The BSE Indices are published by Asia Index Private Limited (“ which is a wholly owned subsidiary of BSE Limited (“ BSE® and SENSEX® are registered trademarks of BSE The trademarks have been licensed to AIPL and have been sublicensed for use for certain purposes by Licensee Licensee’s “[Insert Product]”Product]”(the “ is/are not sponsored, endorsed, sold or promoted by AIPL or BSE None of AIPL or BSE makes any representation or warranty, express or implied, to the owners of the Product(s) or any member of the public regarding the advisability of investing in securities generally or in the Product particularly or the ability of the Index to track general market performance AIPL’s and BSE’s only relationship to Licensee with respect to the Index is the licensing of the Index and certain trademarks, service marks and/or trade names of AIPL, BSE and/or their licensors The BSE Indices are determined, composed and calculated by AIPL or its agent without regard to Licensee or the Product None of AIPL or BSE are responsible for and have not participated in the determination of the prices, and amount of the Product or the timing of the issuance or sale of the Product or in the determination or calculation of the equation by which the Product is to be converted into cash, surrendered or redeemed, as the case may be AIPL and BSE have no obligation or liability in connection with the administration, marketing or trading of the Product There is no assurance that investment products based on the Index will accurately track index performance or provide positive investment returns AIPL and BSE are not investment advisors Inclusion of a security within an index is not a recommendation by AIPL or BSE to buy, sell, or hold such security, nor is it considered to be investment advice.

AIPL, BSE AND THEIR THIRD PARTY LICENSORS DO NOT GUARANTEE THE ADEQUACY, ACCURACY, TIMELINESS AND/OR THE COMPLETENESS OF THE INDEX OR ANY DATA RELATED THERETO AIPL, BSE AND THEIR THIRD PARTY LICENSORS SHALL NOT BE SUBJECT TO ANY DAMAGES OR LIABILITY FOR ANY ERRORS, OMISSIONS, OR DELAYS THEREIN AIPL, BSE AND THEIR THIRD PARTY LICENSORS MAKE NO EXPRESS OR IMPLIED WARRANTIES, AND EXPRESSLY DISCLAIM ALL WARRANTIES, OF MERCHANTABILITY OR FITNESS FOR A PARTICULAR PURPOSE OR USE OR AS TO RESULTS TO BE OBTAINED BY LICENSEE, OWNERS OF THE PRODUCT, OR ANY OTHER PERSON OR ENTITY FROM THE USE OF THE INDEX OR WITH RESPECT TO ANY DATA RELATED THERETO WITHOUT LIMITING ANY OF THE FOREGOING, IN NO EVENT WHATSOEVER SHALL AIPL, BSE OR THEIR THIRD PARTY LICENSORS BE LIABLE FOR ANY INDIRECT, SPECIAL, INCIDENTAL, PUNITIVE, OR CONSEQUENTIAL DAMAGES INCLUDING BUT NOT LIMITED TO, LOSS OF PROFITS, TRADING LOSSES, LOST TIME OR GOODWILL, EVEN IF THEY HAVE BEEN ADVISED OF THE POSSIBLITY OF SUCH DAMAGES, WHETHER IN CONTRACT, TORT, STRICT LIABILITY, OR OTHERWISE THERE ARE NO THIRD PARTY BENEFICIARIES OF ANY AGREEMENTS OR ARRANGEMENTS BETWEEN AIPL AND LICENSEE, OTHER THAN THE LICENSORS OF AIPL (INCLUDING BSE).

BSE/NSE Disclaimer: Every person who desires to apply for or otherwise acquires any unit of this Fund may do so pursuant to independent inquiry, investigation and analysis and shall not have any claim against the Exchange whatsoever by reason of any loss which may be suffered by such person consequent to or in connection with such subscription/ acquisition whether by reason of anything stated or omitted to be stated herein or any other reason whatsoever The information contained in this document is compiled from third party and publicaly 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 (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.

NSE Indices Ltd Disclaimer: NSE INDICES LIMITED do not guarantee the accuracy and/or the completeness of the Index or any data included therein and NSE INDICES LIMITED shall have not have any responsibility or liability for any errors, omissions, or interruptions therein NSE INDICES LIMITED does not make any warranty, express or implied, as to results to be obtained by the Issuer, owners of the product(s), or any other person or entity from the use of the Index or any data included therein NSE INDICES LIMITED makes no express or implied warranties, and expressly disclaims all warranties of merchantability or fitness for a particular purpose or use with respect to the index or any data included therein Without limiting any of the foregoing, NSE INDICES LIMITED expressly disclaim any and all liability for any claims ,damages or losses arising out of or related to the Products, including any and all direct, special, punitive, indirect, or consequential damages (including lost profits), even if notified of the possibility of such damages The information contained in this document is compiled from third party and publicly 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 (Private Limited (the AMC) shall have no responsibility/liability whatsoever for the accuracy or any use or reliance 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.

Statutory Details: Trustee Mirae Asset Trustee Company Private Limited Investment Manager Mirae Asset Investment Managers (Private Limited (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 Investments in the sectors may or may not remain the same 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 (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 There is no guarantee or assurance of returns/income generation/capital protection in any scheme of the Fund.

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 or mutual fund distributor before investing

THANK YOU

MIRAE ASSET
Mutual Fund