

Heart says **Equity**.

Debt says the market.

Balanced Advantage Fund says,
why not both?

Invest in

Mirae Asset Balanced Advantage Fund

(An open ended dynamic asset allocation fund)

September 2025



The diagram consists of two vertical bars on a horizontal baseline. The left bar is orange and labeled 'Investment Return'. The right bar is dark blue and labeled 'Investor Return'. Above the top of the blue bar is a dashed orange rectangle containing the text 'Investor Behaviour'. A large grey arrow points from this dashed box to the right, towards the explanatory text.

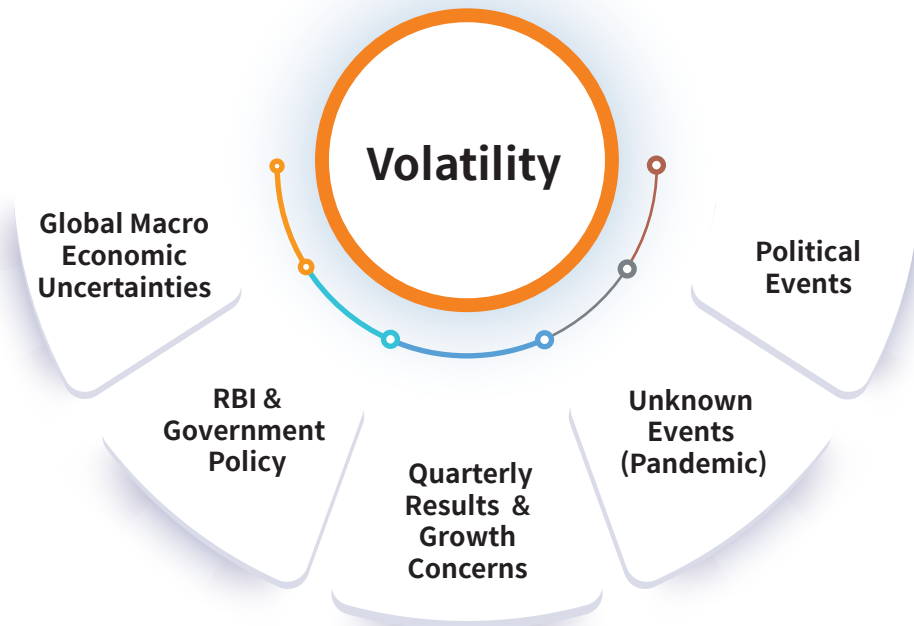
**Investment
Return**

**Investor
Behaviour**

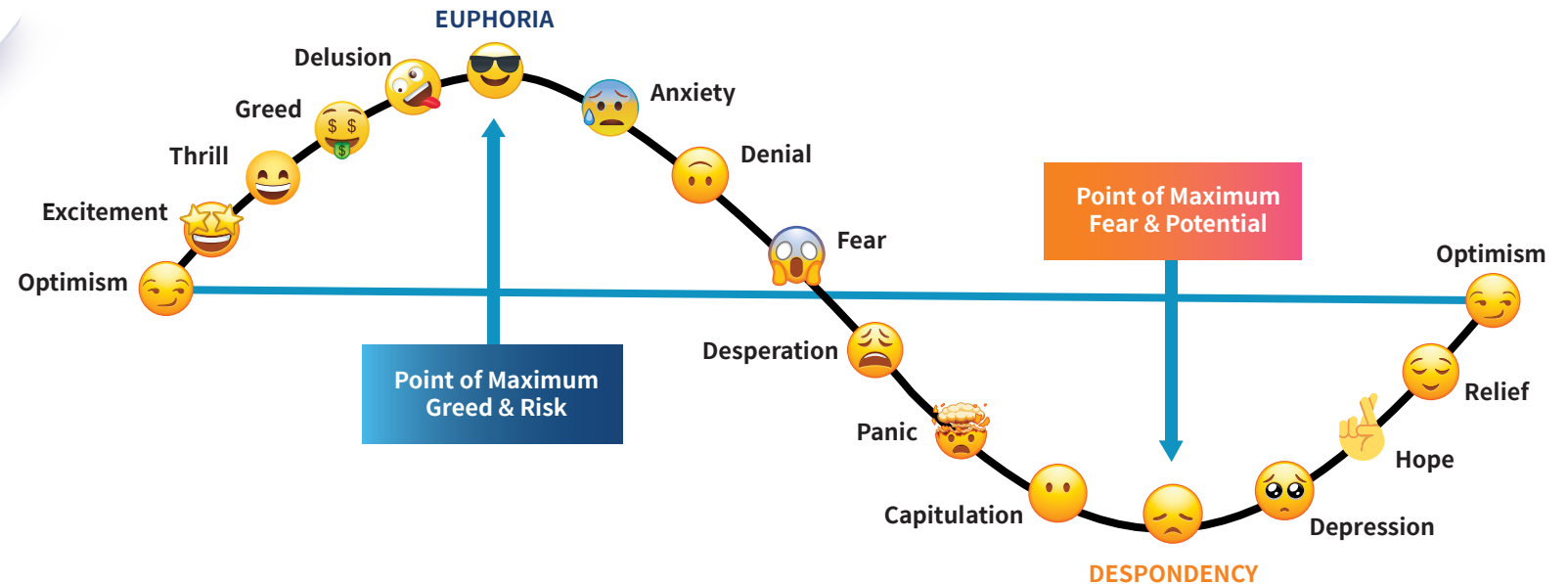
**Investor
Return**

There is a Gap between
investor expectations and
investors reality

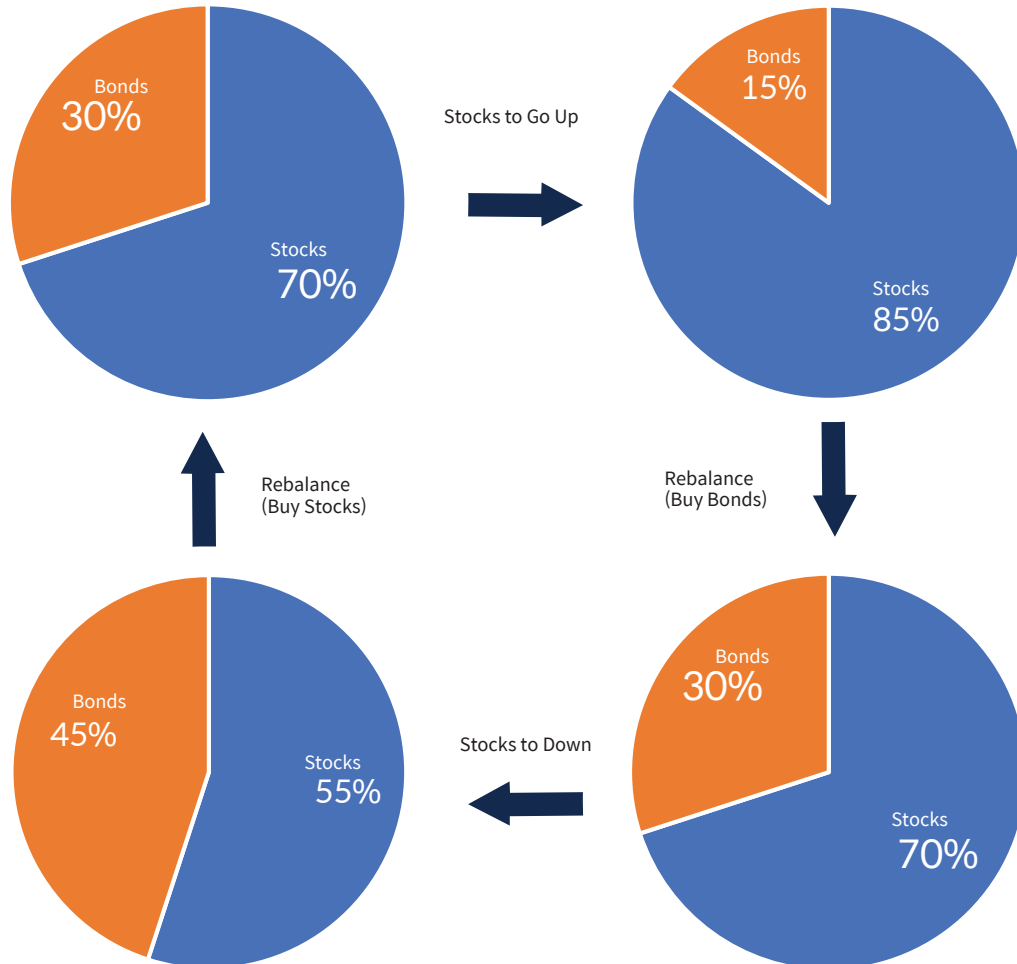
Volatility & Investors Behavioural Changes



With constant volatility in the Market the investor goes through various emotional biases and turmoil's leading him to taking an unfavorable decision



Investor's Confusion and Asset Allocation

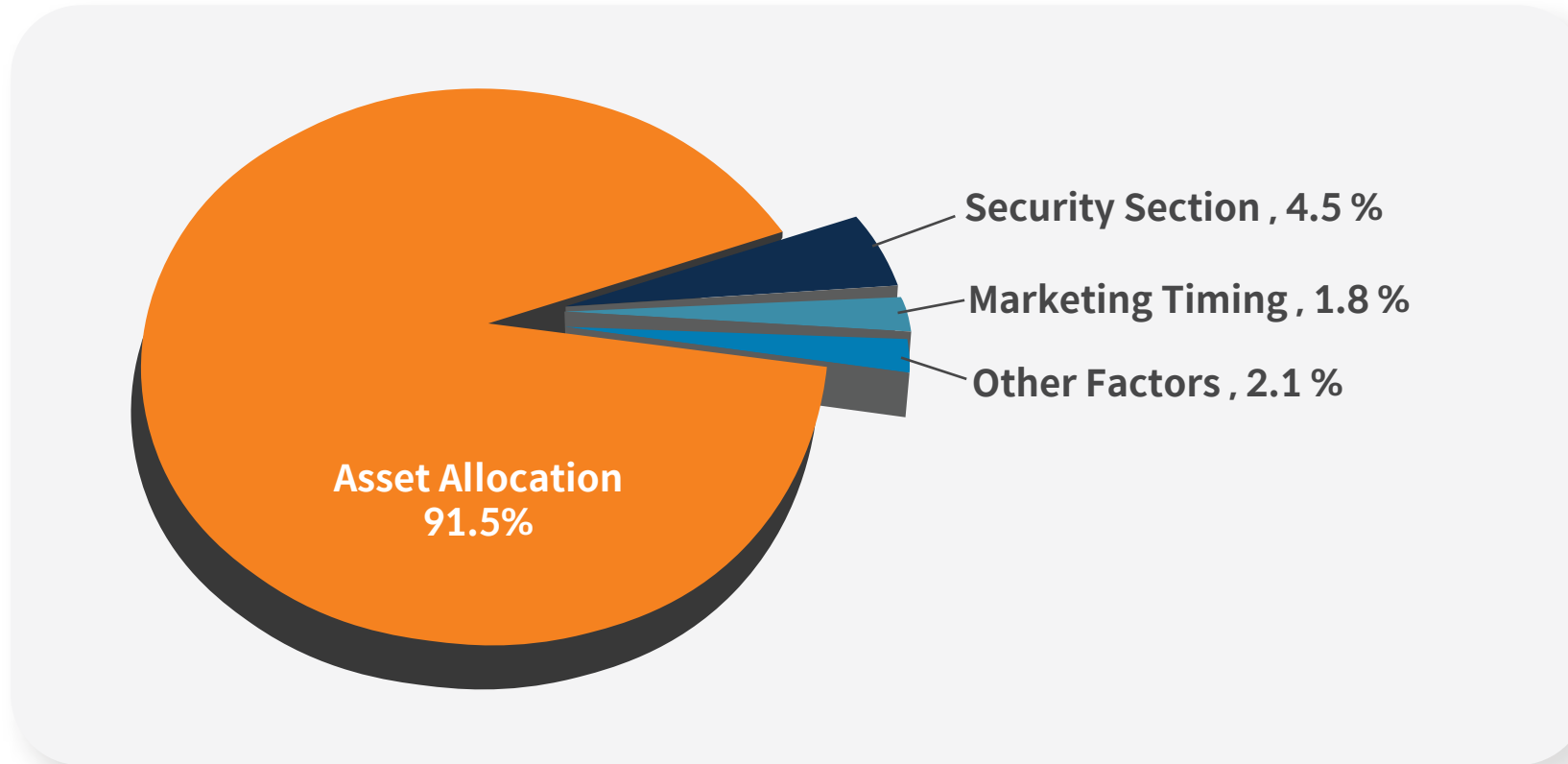


- When to buy & When to sell
- What to Buy and at which level
- What to sell and at which level
- What should be the allocation percentage
- Which asset class to buy as per current market scenario

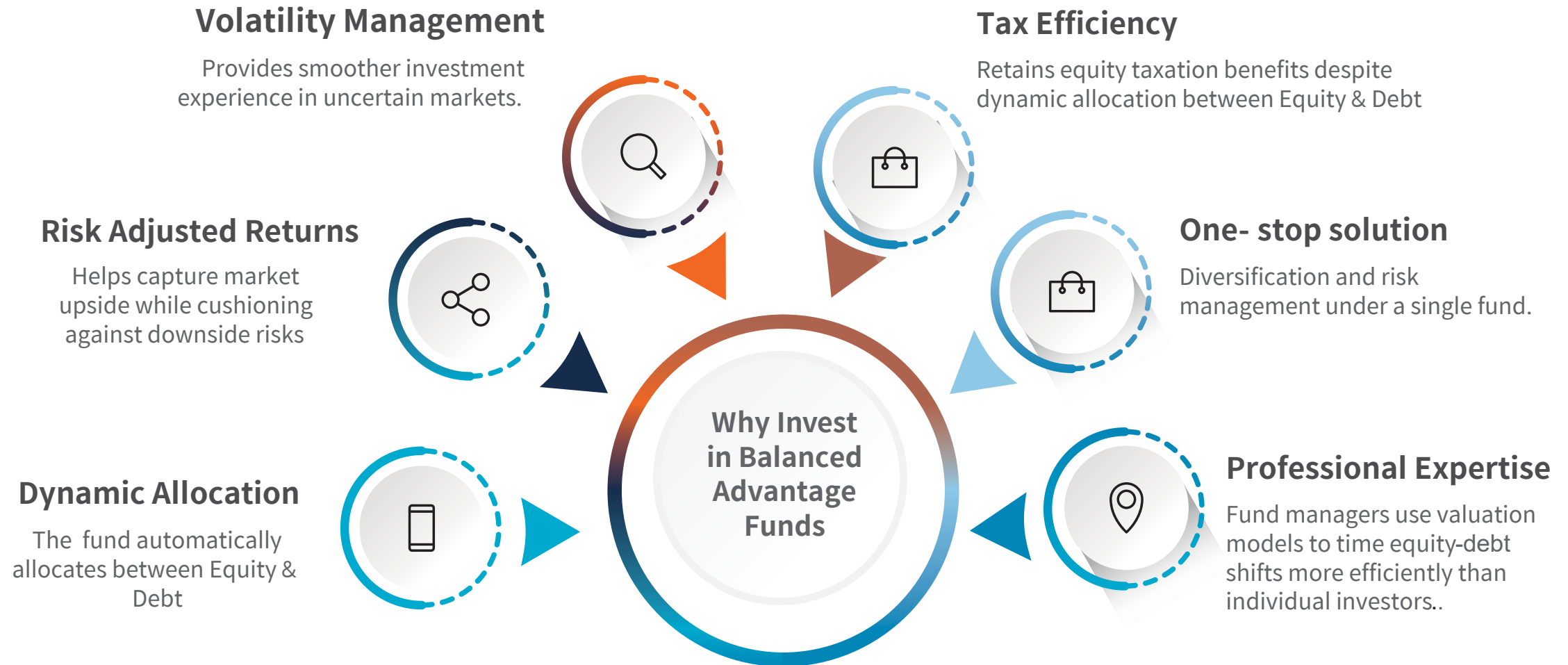
Thus, selecting a fund designed to handle these issues provides better support.

Importance of Asset Allocation

Drivers of investment results



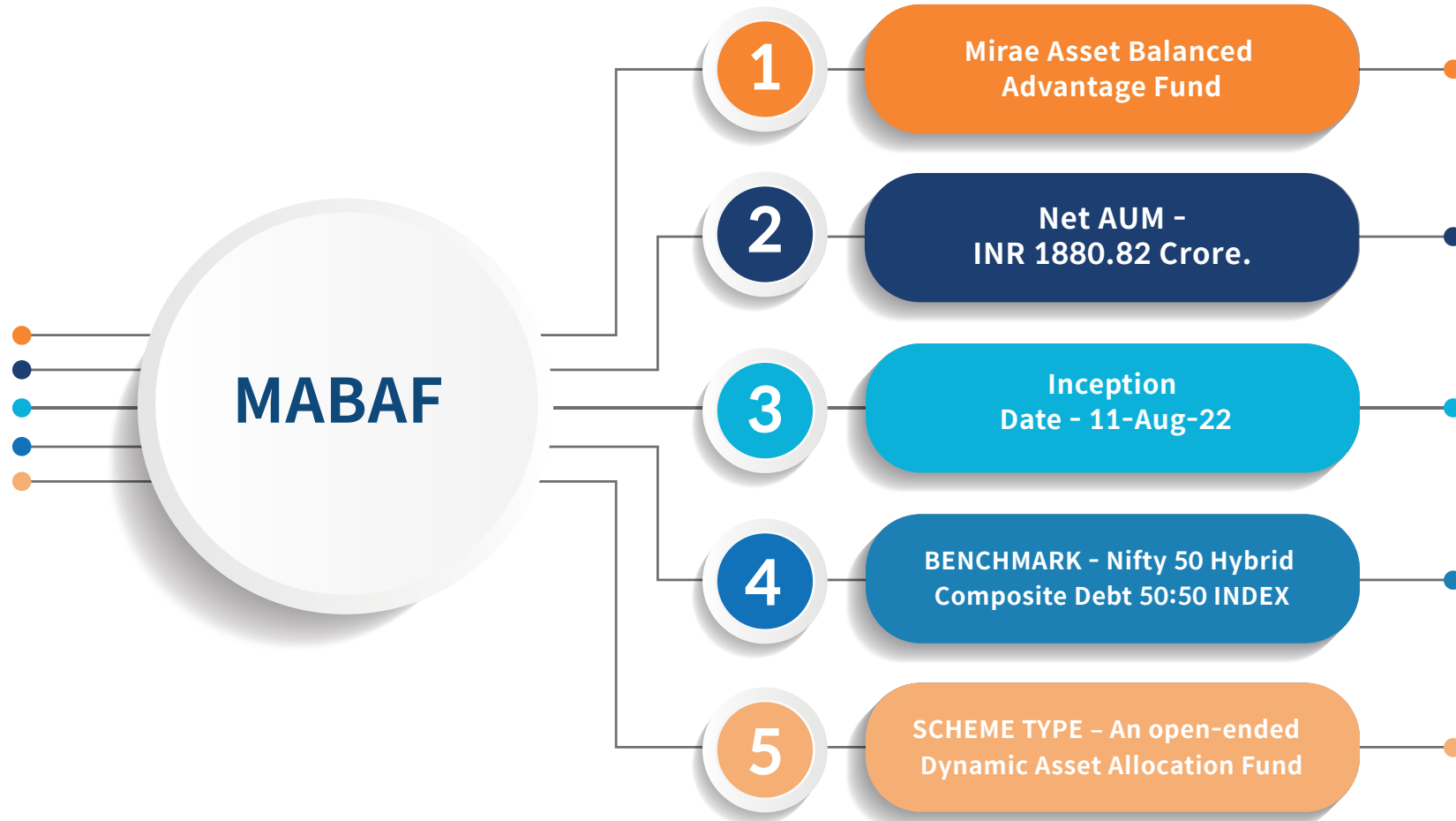
Why invest in Balanced Advantage Funds



Mirae Asset Balanced Advantage Fund

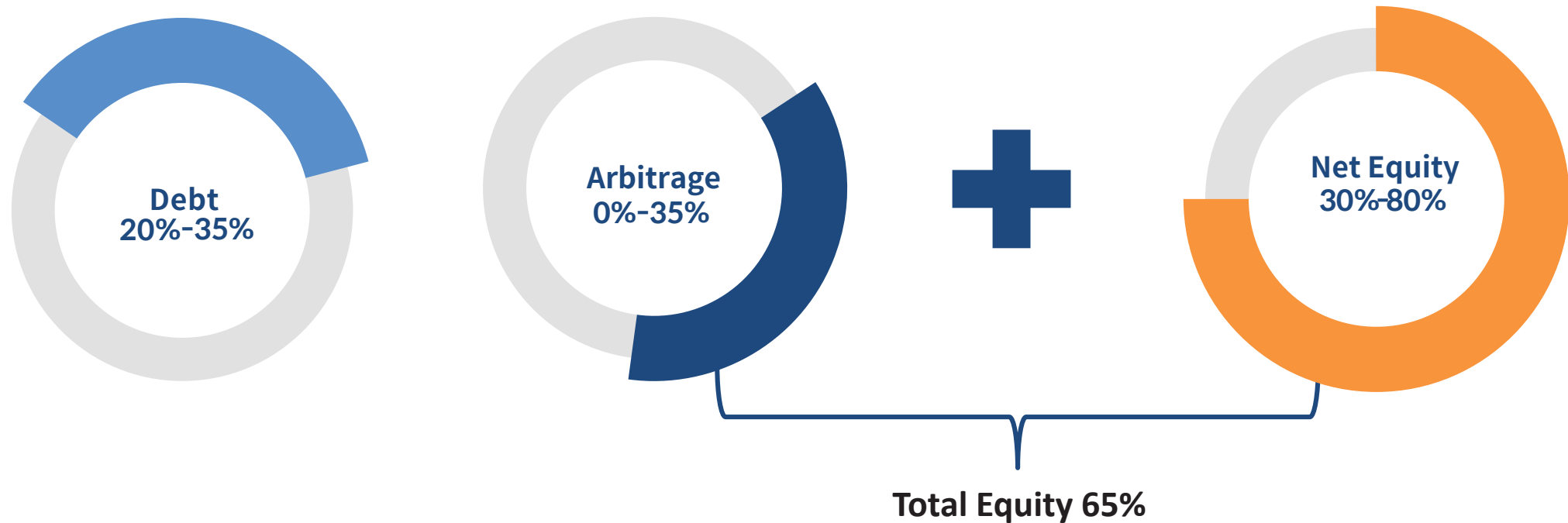


Fund Details



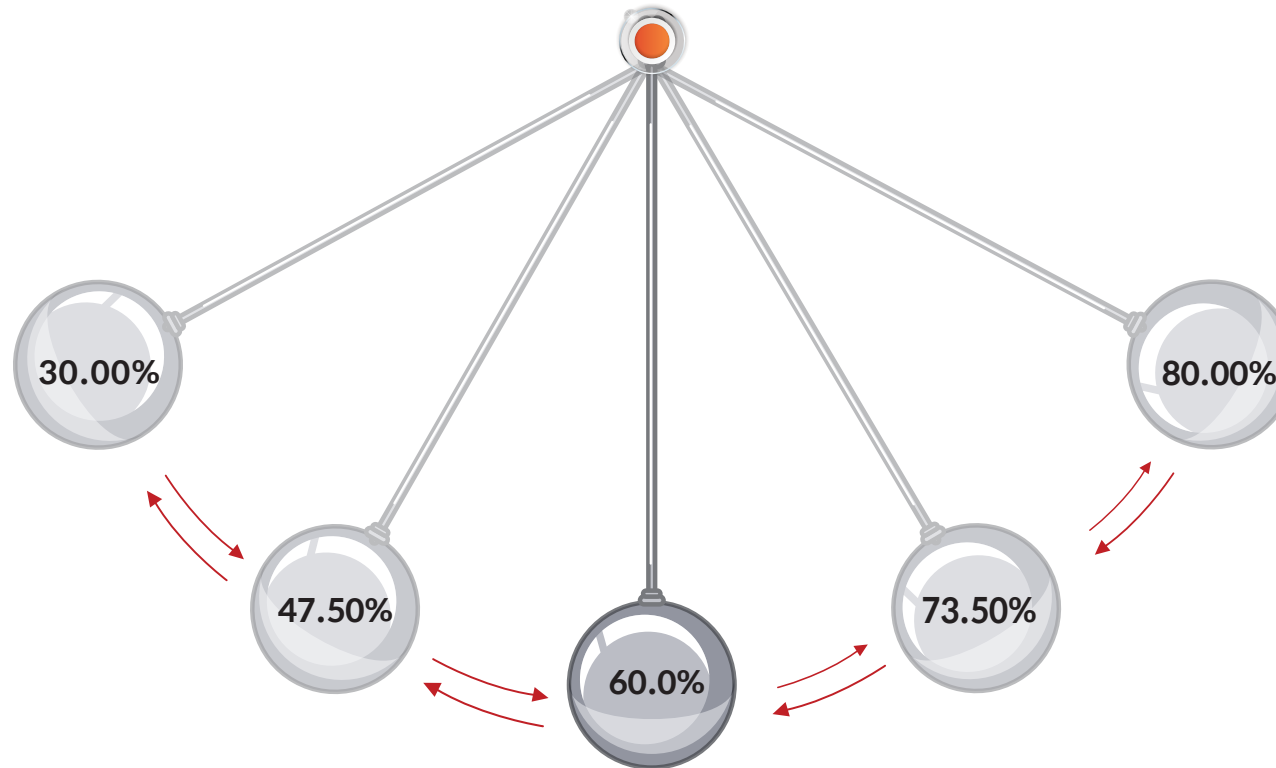
Investment Strategy

- Dynamic Asset Allocation fund aims at generating equity like returns with lower volatility
- The fund framework allows it to invest in three asset classes – Equity, Debt and Arbitrage, Where based on a pre-defined asset allocation model the allocation varies between Equity and Debt.
- Given the equity taxation, fund needs to keep equity investment (Equity + Arbitrage) at 65%. The net equity range as per our model can be between 30% to 80%, arbitrage between 0% to 35% and debt can be between 20% to 35%.



Model Framework

Higher PE / PB/
- Lower Net
Equity

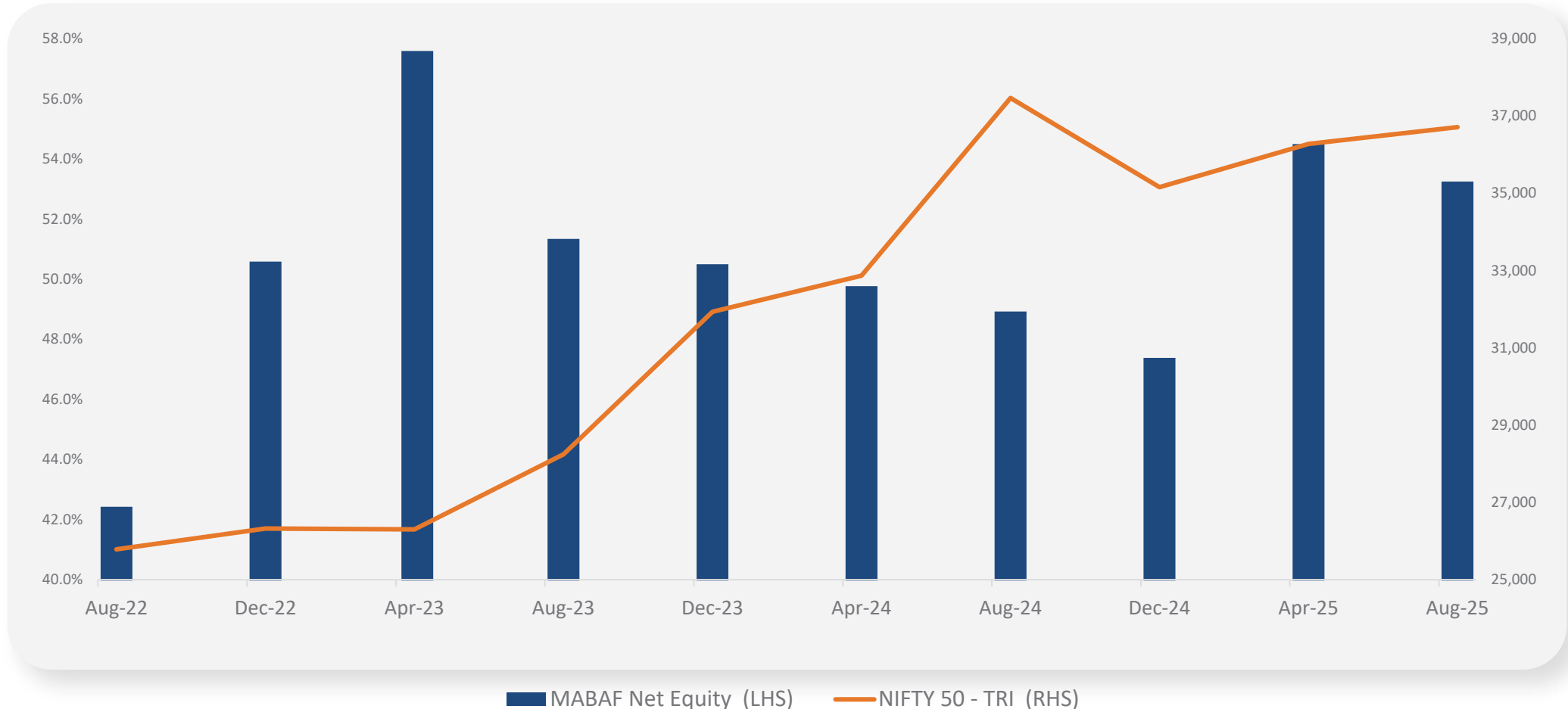


Lower PE*/PB^/
Higher Net
Equity

Dynamic Allocation between Equity & Debt

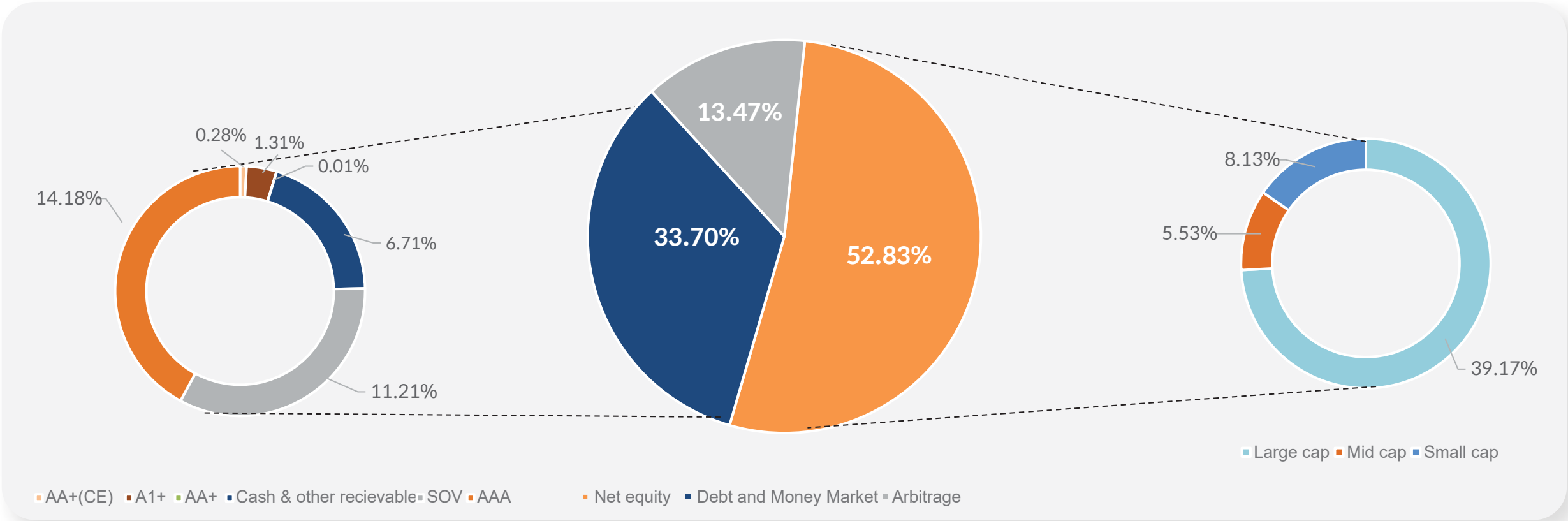
Net Equity Allocation driven by Valuation Model framework & fine tuned with FM oversight

MABAF Net equity allocation vs. Nifty 50- TRI movement



Dynamic Net equity allocation in line with varying market conditions

Fund- Allocation

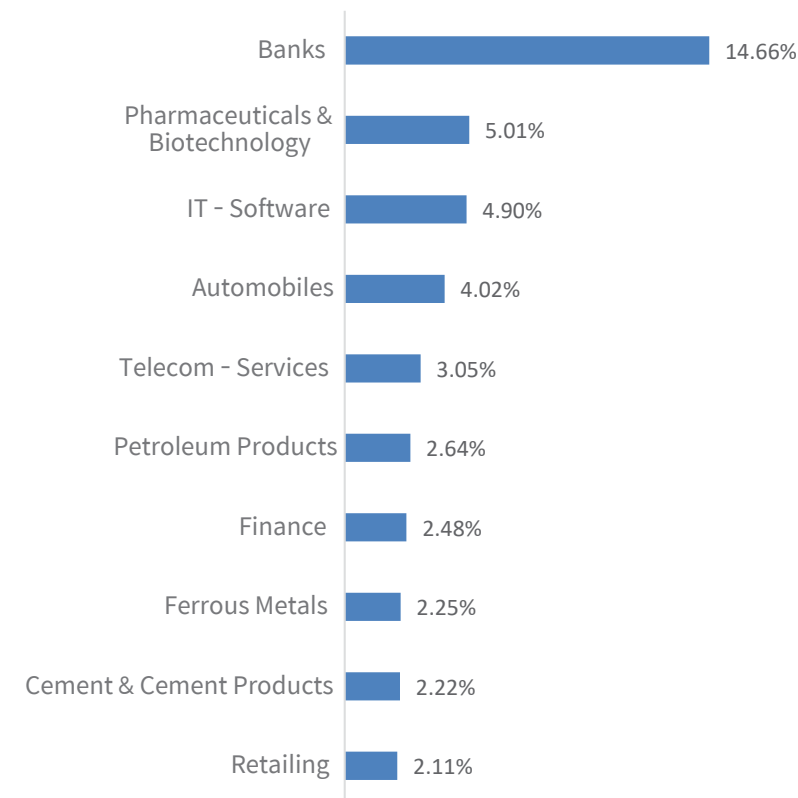


Portfolios may or may not change. This is the current investment framework which may change in future without prior notice
Source: Internal; Above data as on 31st August 2025. *Portfolios may or may not change. For complete portfolio of the scheme please visit <https://www.miraeassetmf.co.in/downloads/portfolio>
Pursuant to Clause 2.7 of Part IV of SEBI Master Circular dated June 27, 2024, the universe of "Large Cap" shall consist of top 100 companies, "Mid Cap" shall consist of 101st to 250th company, "Small Cap" shall consist of 251st and onwards companies in terms of full market capitalization.

Outlook on the Equity Parameters of the Fund

- As on August 30th 2025, net equity allocation is 52.8%, arbitrage was at 13.5% and debt at 33.7%.
- Markets were largely flat in August and had a downward bias. The net equity allocation for the fund is model driven and given the external uncertainties and lack of near term triggers, we kept equity allocation rangebound.
- However, given the recent GST rate cuts, we had positioned ourselves in some likely beneficiary sectors like auto and consumption and hope to benefit in the coming period.
- Corporate earnings in 1QFY26, while were better than expected but were weak. We expect earnings growth to revive in 2H given the policy support and monetary actions leading to liquidity increase and higher discretionary income in the hands of consumer.
- Moreover, India's macroeconomic fundamentals remain stronger relative to other emerging markets. While we have flexibility in terms of- market cap allocation, given the fund profile; we have kept the portfolio large cap biased with a mix of growth and value opportunities.
- Our key overweight sectors as on 30th August 2025 are Financials, Healthcare, Consumption (discretionary and building materials). We are underweight on global sectors like O&G.

Net Equity Allocation (%) to Top 10 Sectors



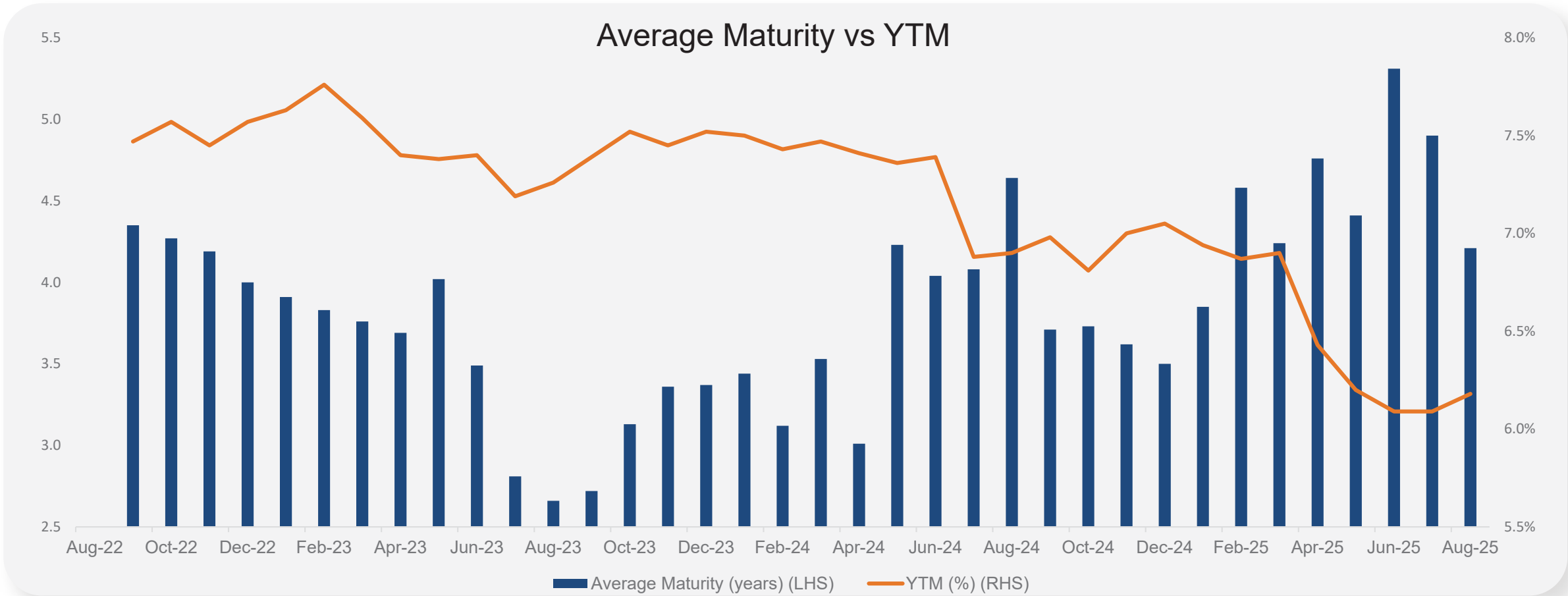
Derivatives positions are excluded in computation of the net equity position

Portfolios may or may not change. This is the current investment framework which may change in future without prior notice

Source: Internal, AceMF; Above data as on 31st August 2025. *Portfolios may or may not change. For complete portfolio of the scheme please visit <https://www.miraeassetmf.co.in/downloads/portfolio>

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).

Dynamically Managed Debt Allocation



The average maturity of the fund is dynamically managed basis the interest rate outlook which has positively benefitted the fund

Portfolios may or may not change. This is the current investment framework which may change in future without prior notice
Source: Internal, AceMF; Above data as on 31st August 2025. *Portfolios may or may not change. For complete portfolio of the scheme please visit <https://www.miraeassetmf.co.in/downloads/portfolio>
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).

Outlook on the Debt Levels of the Fund

- The current debt holdings are a mix of government securities, high quality corporate bonds & certificate of deposits
- Policy Rate stood at 5.5% (after a 100bps cumulative rate cut in the past three policy announcements) and the consumer inflation rate below the RBI's target midpoint range of 4% (2.07% in August of 2025)
- The debt component would likely be a buy and hold strategy, but for periodic adjustment for any significant change in interest rate expectations there may be a change.
- Accordingly, considering recent market developments, the debt component duration has come down to 3.09 year in August'25 vs 3.59 years in July'25
- With indications of the recent rate cuts cycle nearing a potential end, the fund may consider reducing duration further, selectively and gradually and increase allocation to accrual strategy, subject to evolving macroeconomic data and market conditions.

Quantitative: Debt

Weighted Average Maturity	4.21 years
Modified Duration	2.97 years
Macaulay Duration	3.09 years
Yield To Maturity	6.18%

Debt Instruments Weight %

G-Secs/ Sovereign	11.21 %
Public Sector Undertakings/ Corporate Bonds	14.46 %
TREPS & Net Receivables	6.71%

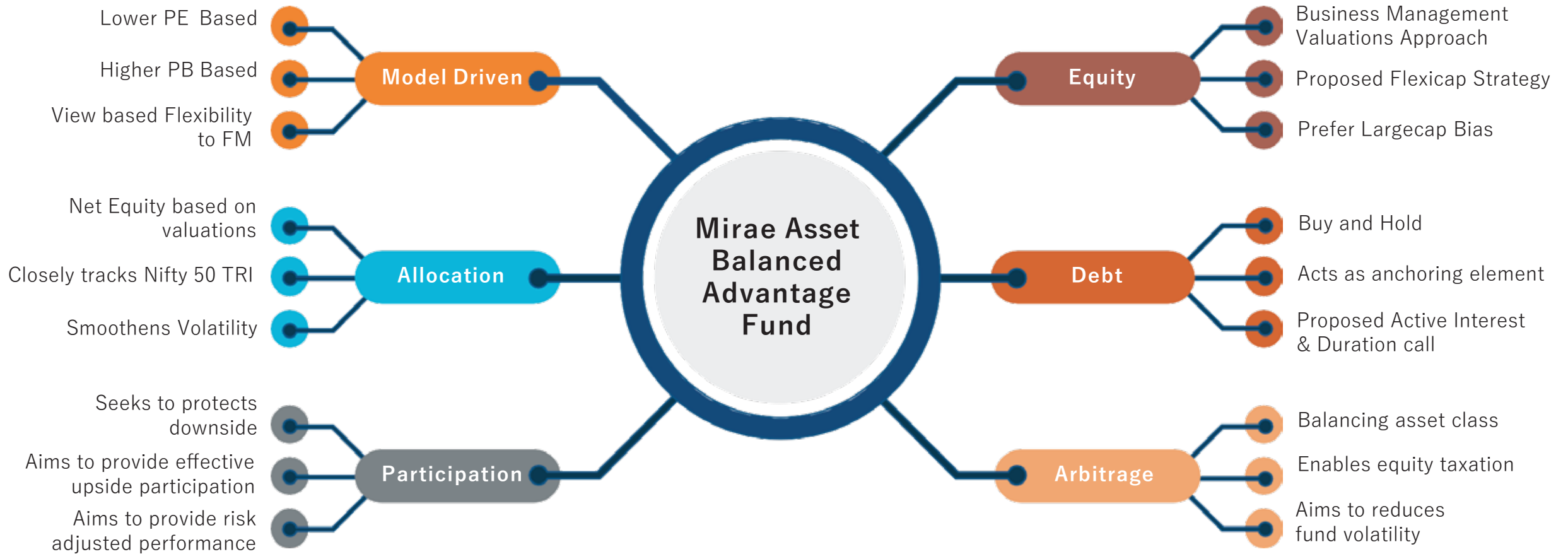
Scheme vs Benchmark Risk Adjusted Return

Date	MABAF	NIFTY Composite Debt Index	Nifty-50 TRI
30-Aug-2022	0.2%	0.8%	0.6%
30-Sep-2022	-1.4%	-0.5%	-3.7%
31-Oct-2022	2.5%	0.3%	5.5%
30-Nov-2022	2.1%	1.3%	4.2%
30-Dec-2022	-1.3%	0.3%	-3.5%
31-Jan-2023	-1.1%	0.4%	-2.4%
28-Feb-2023	-1.1%	0.2%	-2.0%
28-Feb-2025	-3.7%	0.2%	-5.8%
31-Mar-2025	4.7%	1.5%	6.3%
30-Apr-2025	2.0%	1.7%	3.5%
30-May-2025	2.2%	1.0%	1.9%
30-Jun-2025	2.1%	-0.5%	3.4%
31-Jul-2025	-0.9%	0.5%	-2.8%
29-Aug-2025	-1.3%	-0.8%	-1.2%
Since Inception CAGR	11.4%	7.5%	12.5%

Risk Adjusted Return	Mirae Asset Balanced Advantage Fund	Equity (Nifty 50 TRI)
A. CAGR Since Inception^	11.4%	12.5%
B. Volatility (Standard Deviation)*	7%	12%
Return per unit of Risk (A/B)	1.64	1.05

**Equity like returns with Lower Risk
&
Better Risk Adjusted Returns**

Fund Snapshot



Rolling Returns- Since Inception

Rolling Returns (Since Inception)		
	1-Year	2-Year
Fund Median Return	14.83%	14.55%
Benchmark Median Return#	12.35%	12.46%

Past Performance may or may not be sustained in future. Different Plans under the scheme has different expense structure. The reference and details provided here in are of Regular Plan - Growth Option. Allotment Date of Mirae Asset Balanced Advantage Fund is 11th August,2022# The above weights are in comparison to the Nifty 50 Hybrid Composite Debt 50:50 INDEX Returns shown above are daily rolling returns since inception (11th August,2022) in terms of CAGR (%). Rolling returns are calculated on daily frequency for respected time frame. Source: Internal and ACEMF, Data as on 31st August,2025.

Scheme Performance

Performance Report

Period	Mirae Asset Balanced Advantage Fund	Scheme Benchmark*	Additional Benchmark**
Last 1 Year	1.65%	2.53%	-2.01%
Last 3 Years	11.52%	10.04%	12.49%
Since Inception	11.40%	10.13%	12.50%
Value of Rs. 10000 invested (in Rs.) Since Inception	13,903	13,427	14,328
NAV as on 29 th Aug 2025	₹13.903		
Index Value 31 st Aug 2025	Index Value of Scheme Benchmark is 16,014.610 and Nifty 50 Index (TRI) is 36,709.000		
Allotment Date	11 th August 2022		
Scheme Benchmark	*Nifty 50 Hybrid Composite Debt 50:50 Index		
Additional Benchmark	**Nifty 50 Index (TRI)		

Past Performance may or may not be sustained in future. Source: Internal and ACEMF, Data as on 31st August 2025

*Scheme Benchmark – Nifty 50 Hybrid Composite Debt 50:50 Index; **Additional Benchmark – Nifty 50 Index (TRI); Returns for the benchmark have been calculated using TRI values 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. Harshad Borawake & Mr. Mahendra Jajoo both managing the scheme since 11th August, 2022 respectively; Returns below or for 1 year are absolute returns, returns above 1 year are CAGR- Compounded Annualized Growth returns.; For computation of since inception returns (%) the allotment NAV has been taken as Rs.10.00. The performance of other funds managed by the same fund manager is given on slide No.21.

SIP Report Card

Period	Since Inception	3 Years	1 Year
Total Amount Invested	3,60,000	3,60,000	1,20,000
Mkt Value as on 29 th Aug 2025	4,21,761	4,21,761	1,23,062
Fund Return ^{&} (%)	10.60	10.60	4.83
Benchmark Return ^{&} (%)	9.55	9.55	4.32
Add. Benchmark Return ^{&} (%)	11.50	11.50	3.11

The performance of other funds managed by the same fund manager is given on slide No.21.
Performance data as on 31st August 2025; Past Performance may or may not be sustained in future.
The above table shows performance since inception for Mirae Asset Balanced Advantage Fund- Regular Plan - Growth Option.
*Scheme Benchmark – Nifty 50 Hybrid Composite Debt 50:50 Index,**Additional Benchmark - Nifty 50 Index (TRI)
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 1st working day of every month.
For performance in SEBI format, refer to slide 19.

Performance of other funds managed by same Fund Managers

Mirae Asset Aggressive Hybrid Fund* (Formerly Known as Mirae Asset Hybrid Equity Fund) - Fund Managers - Mr. Harshad Borawake, Mr. Vrijesh Kasera and Mr. Mahendra Jajoo

Period	Mirae Asset Aggressive Hybrid Fund	Scheme Benchmark*	Additional Benchmark**
Last 1 Year	-1.17%	-0.25%	-1.95%
Last 3 Years	12.42%	11.69%	11.65%
Last 5 Years	15.40%	14.94%	17.05%
Since Inception	12.06%	11.76%	12.49%
Value of Rs. 10000 invested (in Rs.) Since Inception	31,553.00	30,714.21	32,807.92
NAV as on 29 th Aug 2025	₹31.553		
Index Value 31 st Aug 2025	Index Value of Scheme Benchmark is 20,380.113 and BSE Sensex (TRI) is 1,25,013.397		
Allotment Date	29 th July 2015		
Scheme Benchmark	*CRISIL Hybrid 35+65 - Aggressive Index		
Additional Benchmark	**BSE Sensex (TRI)		

Mirae Asset Equity Savings Fund - Fund Managers - Mr. Harshad Borawake, Mr. Vrijesh Kasera, Ms. Bharti Sawant and Mr. Mahendra Jajoo

Period	Mirae Asset Equity Savings Fund	Scheme Benchmark*	Additional Benchmark**
Last 1 Year	3.92%	4.52%	7.74%
Last 3 Years	10.45%	9.42%	7.81%
Last 5 Years	11.91%	10.41%	5.51%
Since Inception	10.97%	9.57%	6.61%
Value of Rs. 10000 invested (in Rs.) Since Inception	20,090.00	18,453.11	15,368.69
NAV as on 29 th Aug 2025	₹20.090		
Index Value 31 st Aug 2025	Index Value of Scheme Benchmark is 6,267.820 and Crisil 10 yr Gilt index is 5,108.961		
Allotment Date	17 th December 2018		
Scheme Benchmark	*Nifty Equity Savings Index		
Additional Benchmark	**Crisil 10 yr Gilt index		

Source : Source: ACEMF, 31st August 2025. * Scheme Benchmark; **Additional Benchmark; Past performances may or may not sustain in future. Refer slide 19 for more notes. 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. Latest available NAV has been taken for return calculation wherever applicable. Please visit the website for more details <https://www.miraeassetmf.co.in/downloads/statutory-disclosure/addendum>.

Performance of other funds managed by same Fund Managers

Mirae Asset Nifty SDL June 2028 Index Fund - Fund Managers - Mr. Mahendra Jajoo

Period	Mirae Asset Nifty SDL June 2028 Index Fund	Scheme Benchmark*	Additional Benchmark**
Last 1 Year	7.53%	8.03%	7.74%
Since Inception	7.34%	7.59%	8.44%
Value of Rs. 10000 invested (in Rs.) Since Inception	11,967.30	12,128.73	12,167.30
NAV as on 29 th Aug 2025	₹11.9673		
Index Value 31 st Aug 2025	Index Value of Scheme Benchmark is 1,225.0500 and Crisil 10 Yr gilt index is 5,108.9610		
Allotment Date	31 st March 2023		
Scheme Benchmark	*Nifty SDL June 2028 Index		
Additional Benchmark	**Crisil 10 Yr gilt index		

Mirae Asset Multi Asset Allocation Fund - Fund Managers - Mr. Harshad Borawake, Mr. Siddharth Srivastava, Mr. Ritesh Patel and Mr. Mahendra Jajoo^{EE}

Period	Mirae Asset Multi Asset Allocation Fund	Scheme Benchmark*
Last 1 Year	6.24%	2.88%
Since Inception	12.38%	11.98%
Value of Rs. 10000 invested (in Rs.) Since Inception	12,023.00	11,956.58
NAV as on 29 th Aug 2025	₹12.023	
Index Value 31 st Aug 2025	Index Value of Scheme Benchmark is 119.566	
Allotment Date	31 st January 2024	
Scheme Benchmark	*65% Nifty 500 (TRI) + 25% Nifty Short Duration Debt Index + 7.5% Domestic Price of Gold + 2.5% Domestic Price of Silver	

Source : Source: ACEMF, 31st August 2025. * Scheme Benchmark; **Additional Benchmark; Past performances may or may not sustain in future. Refer slide 19 for more notes. 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. Latest available NAV has been taken for return calculation wherever applicable. Please visit the website for more details <https://www.miraeassetmf.co.in/downloads/statutory-disclosure/addendum>.

Performance of other funds managed by same Fund Managers

Mirae Asset Banking and Financial Services Fund - Fund Managers - Mr. Harshad Borawake^^			
Period	Mirae Asset Banking and Financial Services Fund	Scheme Benchmark*	Additional Benchmark**
Last 1 Year	6.10%	9.24%	-1.95%
Last 3 Years	15.29%	13.02%	11.65%
Since Inception	15.58%	13.80%	13.75%
Value of Rs. 10000 invested (in Rs.) Since Inception	19,800.00	18,403.06	18,361.33
NAV as on 29 th Aug 2025	₹19.800		
Index Value 29 th Aug 2025	Index Value of Scheme Benchmark is 32,422.320 and BSE Sensex (TRI) is 1,25,013.397		
Allotment Date	11 th December 2020		
Scheme Benchmark	*Nifty Financial Services Index (TRI)		
Additional Benchmark	**BSE Sensex (TRI)		

Source : Source: ACEMF, 31st August 2025. * Scheme Benchmark; **Additional Benchmark; Past performances may or may not sustain in future. Refer slide 19 for more notes. 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. Latest available NAV has been taken for return calculation wherever applicable. Please visit the website for more details <https://www.miraeassetmf.co.in/downloads/statutory-disclosure/addendum>.

Product Label and Riskometer

Mirae Asset Aggressive Hybrid Fund

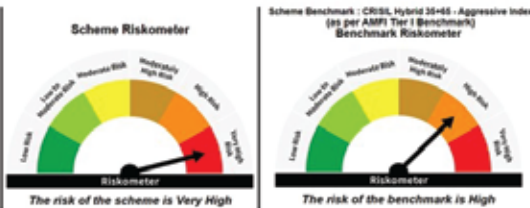
(Aggressive Hybrid Fund - An open ended hybrid scheme Investing predominantly in equity and equity related instruments)

PRODUCT LABELLING

Mirae Asset Aggressive Hybrid Fund
This product 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.



Mirae Asset Nifty SDL June 2028 Index Fund

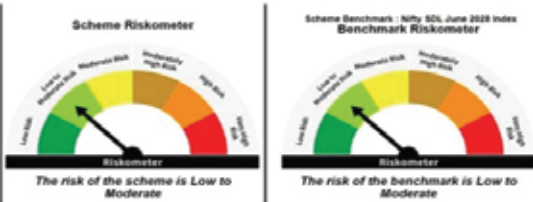
(An open-ended target maturity Index Fund investing in the constituents of Nifty SDL June 2028 Index. A scheme with relatively high interest rate risk and relatively low credit risk)

PRODUCT LABELLING

Mirae Asset Nifty SDL June 2028 Index Fund
This product is suitable for investors who are seeking*

- Income over long term
- Investment in securities in line with Nifty SDL June 2028 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.



Mirae Asset Equity Savings Fund

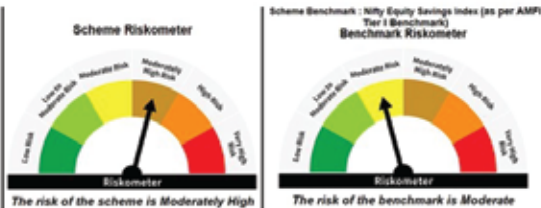
(An open ended scheme investing in equity, arbitrage and debt)

PRODUCT LABELLING

Mirae Asset Equity Savings Fund
This product 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.



Mirae Asset Nifty SDL June 2028 Index Fund (PRC Matrix)

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		

Product Label and Riskometer

Mirae Asset Balanced Advantage Fund

(An open ended dynamic asset allocation fund)

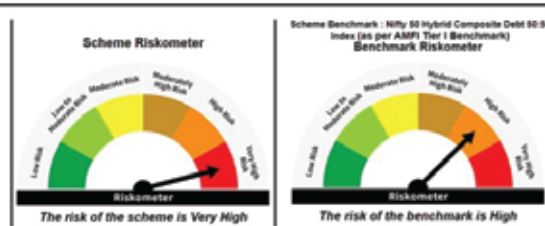
PRODUCT LABELLING

Mirae Asset Balanced Advantage Fund

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



Mirae Asset Banking and Financial Services Fund

(Sectoral / Thematic Fund - An open-ended equity scheme investing in Banking & Financial Services Sector)

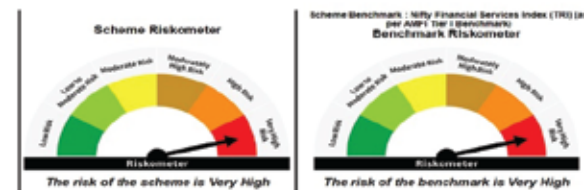
PRODUCT LABELLING

Mirae Asset Banking and Financial Services Fund

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



Mirae Asset Multi Asset Allocation Fund

(An open-ended scheme investing in equity, debt & money market instruments, Gold ETFs, Silver ETFs and exchange traded commodity derivatives)

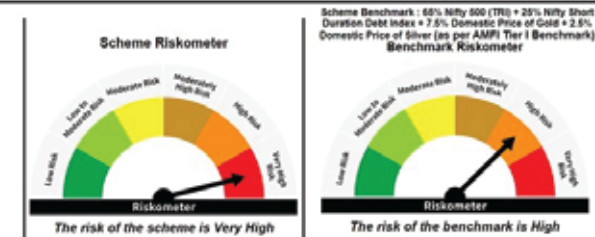
PRODUCT LABELLING

Mirae Asset Multi Asset Allocation Fund

This product is suitable for investors who are seeking*

- To generate long term capital appreciation/income
- Investments in equity, debt & money market instruments, commodity ETFs and exchange traded commodity derivatives.

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



1. Fund manager of Mirae Asset Balanced Advantage Fund : Mr. Harshad Borawake & Mr. Mahendra Jajoo managing the fund since 11 August 2022.
2. Fund Manger of Mirae Asset Nifty SDL June 2028 Index Fund Mr. Mahendra Jajoo managing the scheme since 31st March, 2023.
3. Fund managers of Mirae Asset Aggressive Hybrid Fund: Mr. Harshad Borawake (Equity Portion) (April 01, 2020), Vrijesh Kasera (Equity Portion) (Since April 01, 2020) & Mr. Mahendra Jajoo (Debt Portion) (since September 08, 2016) respectively
4. Fund manager of Mirae Asset Multi Asset Allocation Fund : Mr. Harshad Borawake (Equity Portion), Mr. Siddharth Srivastava (Dedicated Fund Manager for Overseas Investments), Mr. Ritesh Patel (Dedicated Fund Manager for Commodity Investments) managing the scheme since January 31, 2024 & Mr. Mr. Mahendra Kumar Jajoo (Debt Portion) managing the scheme since June 05, 2025.
5. Fund Manager of Mirae Asset Banking and Financial Services Fund: Mr. Harshad Borawake managing the scheme since 16th June, 2025.
6. Fund Manager of Mirae Asset Equity Savings Fund Mr. Harshad Borawake (since October 12, 2019), Mr. Vrijesh Kasera (since October 12, 2019), Ms. Bharti Sawant (since December 28, 2020) and Mr.Mahendra Jajoo (Debt Portion) (since December 17, 2018) respectively.

Disclaimers

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.

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 (India) 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 .

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

Follow us on:



Mutual Fund investments are subject to market risks, read all scheme related documents carefully.