

MIRAE ASSET HYBRID EQUITY FUND (MAHEF)

Aggressive Hybrid Fund - An open ended hybrid scheme investing predominantly in equity and equity related instruments

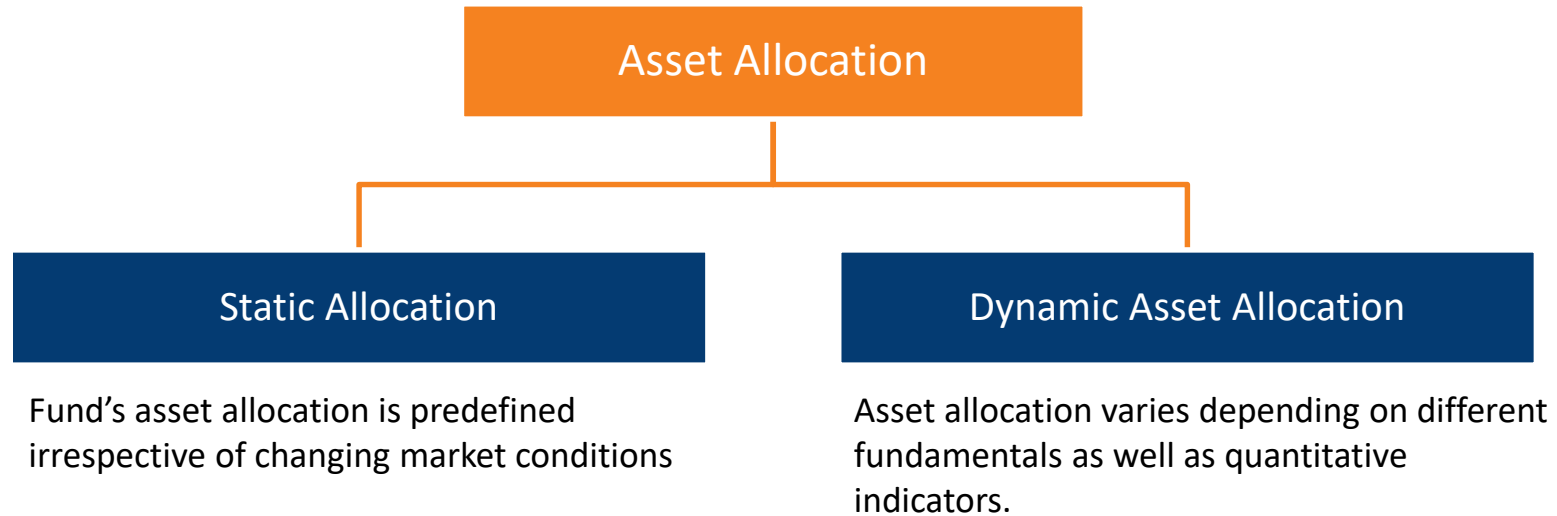
July 2022

What Are Hybrid Funds?

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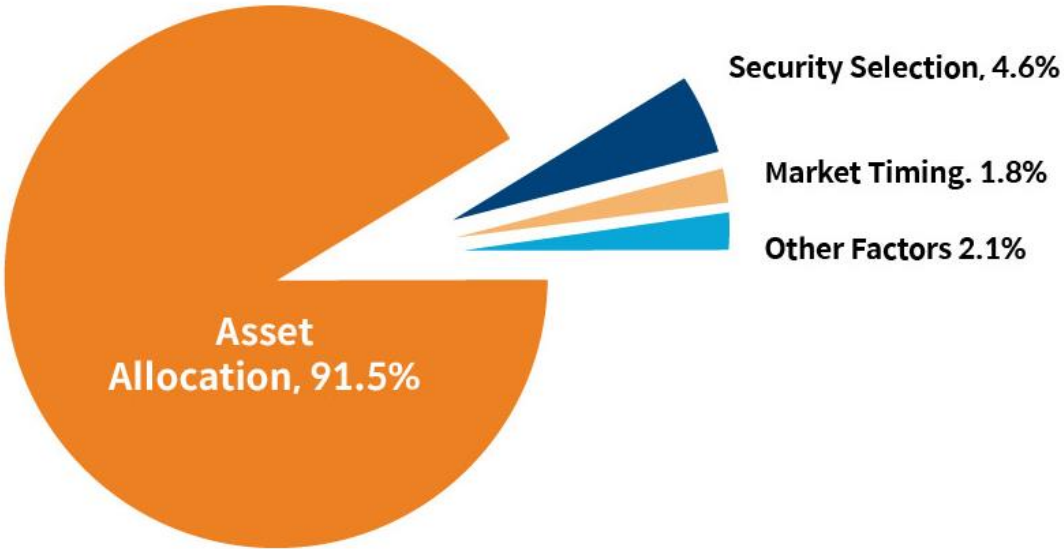
Hybrid Funds invests in more than one asset class predominantly Equity and Fixed income and can be categorized based on asset allocation strategy of the Fund.

One of the crucial aspects of investors financial planning for achieving various financial goals is asset allocation. Hybrid funds offer a basket of asset allocation solutions for various investment needs and risk appetites through different type of funds



Asset Allocation – Key For Better Performance

Driver of Investment Result



Key points

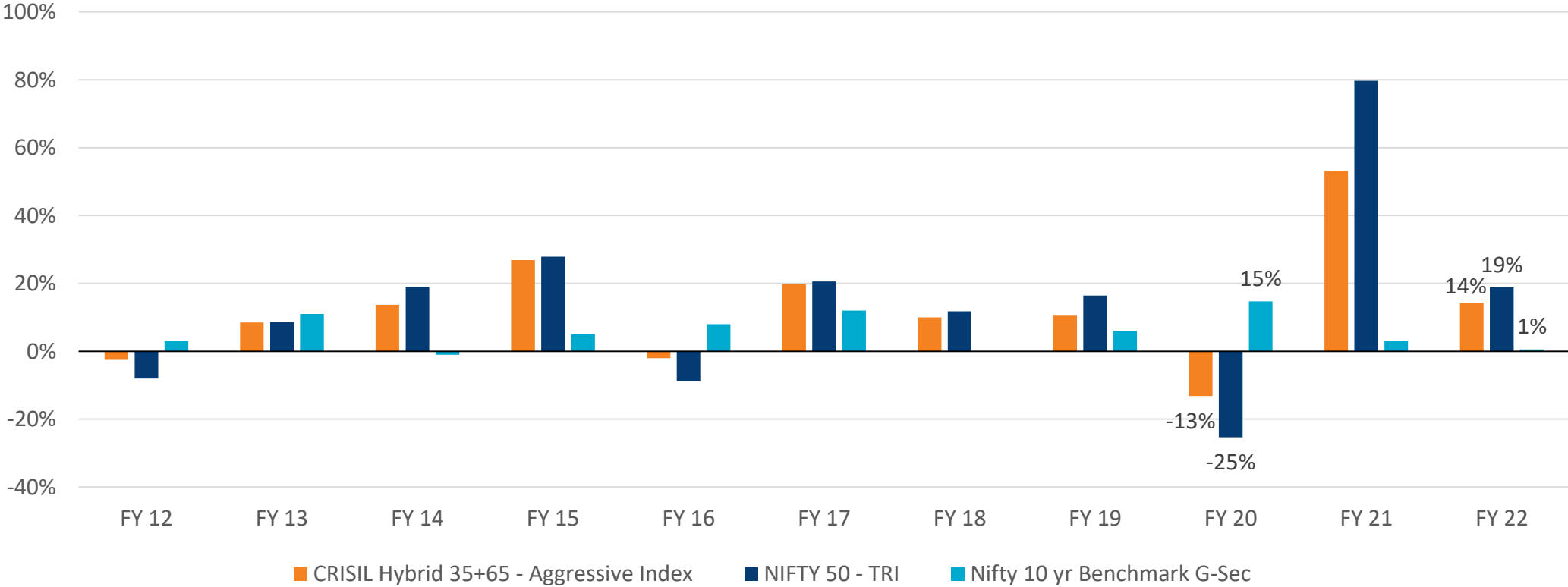


Investor spends too much time/focus on trying to “Time the Market” which yields less than ~2%, while ignoring Asset Allocation which constitutes more than ~90% of the investors returns

Winners Keep Rotating

Impossible to predict which Asset Class will outperform – Winners keep on rotating

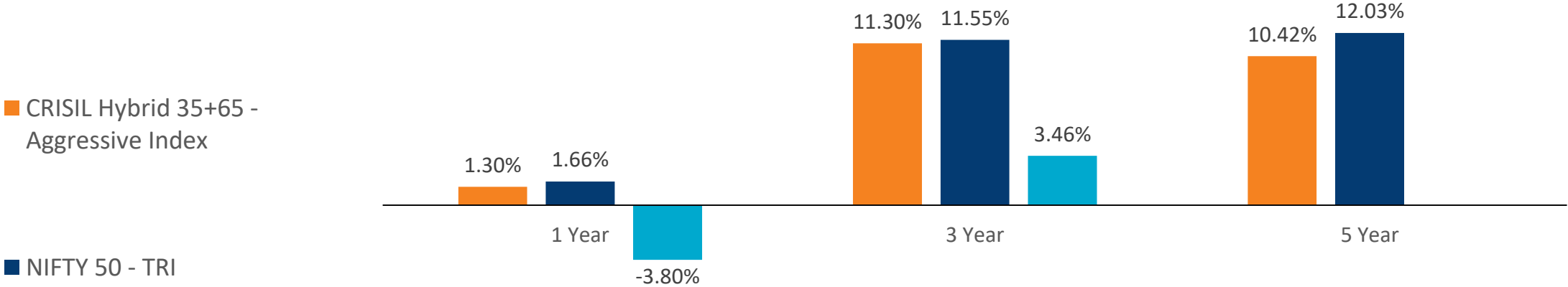
Asset Allocation remains the middle way to give equity linked returns with much lower volatility



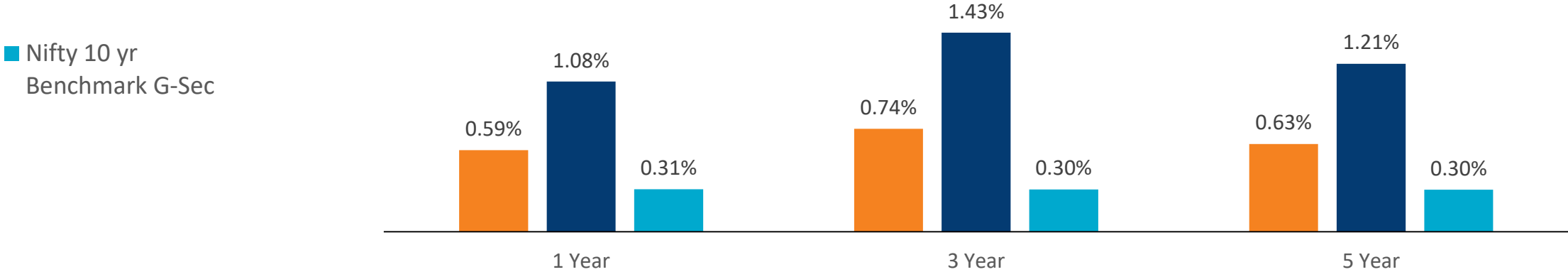
Source: AceMF, as on 30th June, 2022. Past Performance may or may not sustain.

Low Volatility: Another Advantage Of Hybrid Strategy

Equity Linked Returns + Lower Volatility = Better Space to Invest

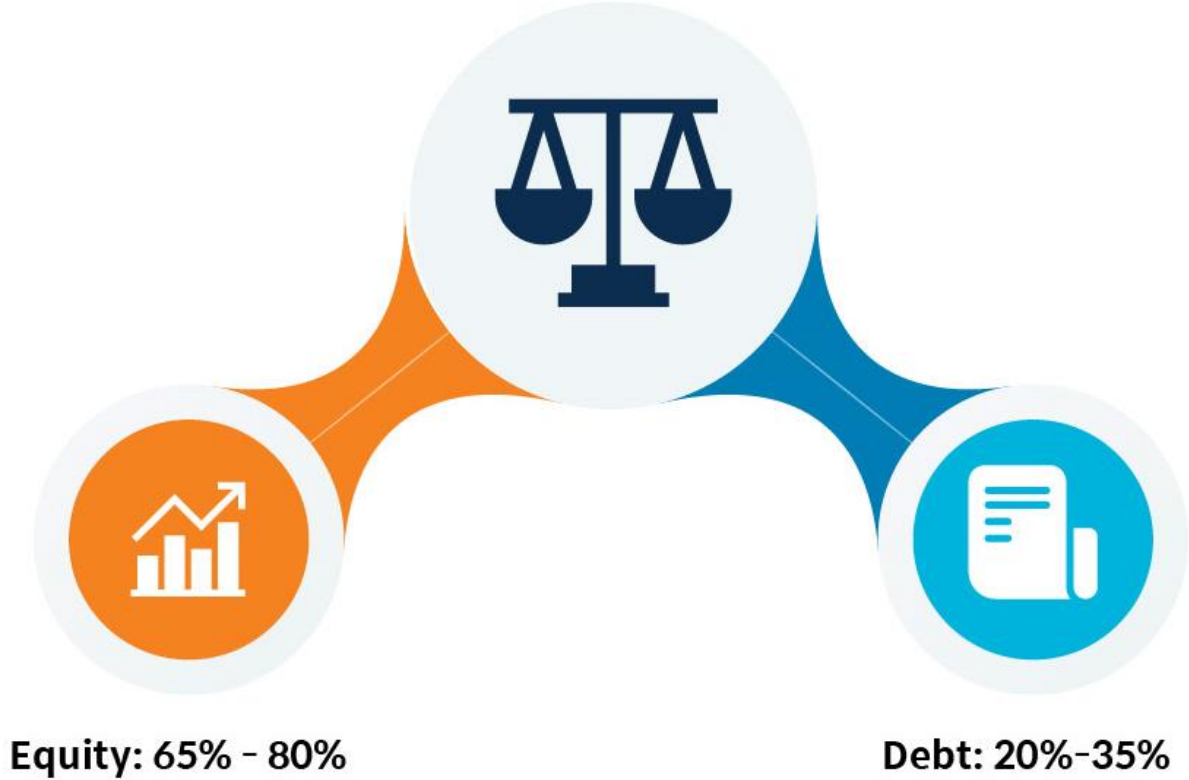


Standard Deviation in different Investment Period



Source: AceMF, as on 30th June, 2022. Past Performance may or may not sustain.

What Is An Aggressive Hybrid Fund?



Allocation between Equity and Debt- Function of Valuations,
Equity Earnings Growth and Interest Rate Outlook

NOTE: The Fund may even invest 0-10% in Units issued by REITs and Invits

About Mirae Asset Hybrid Equity Fund

Mirae Asset Hybrid Equity Fund

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


Investments in Fund


- 65%-80% Equity and Equity Related Instruments
- 20%-35% Debt & Money Market Instruments
- 0%-10% Units issued by REITs and InvITs


Investment Framework

Large Cap biased equity portfolio of strong growth companies at reasonable price
 Flexibility to invest across all the securities in the debt and money markets
 with more emphasis on highly rated instruments.

<u>Fund Inception</u>	<u>Category</u>	<u>Benchmark</u>
29 th July 2015	Aggressive Hybrid Fund	CRISIL Hybrid 35+65 – Aggressive Index
<u>Goal</u>	<u>Ideal Investment Horizon</u>	<u>Risk Profile</u>

 Wealth Creation

 3+ Years

 Very High Risk

Fund Manager

Equity Portion

Debt Portion



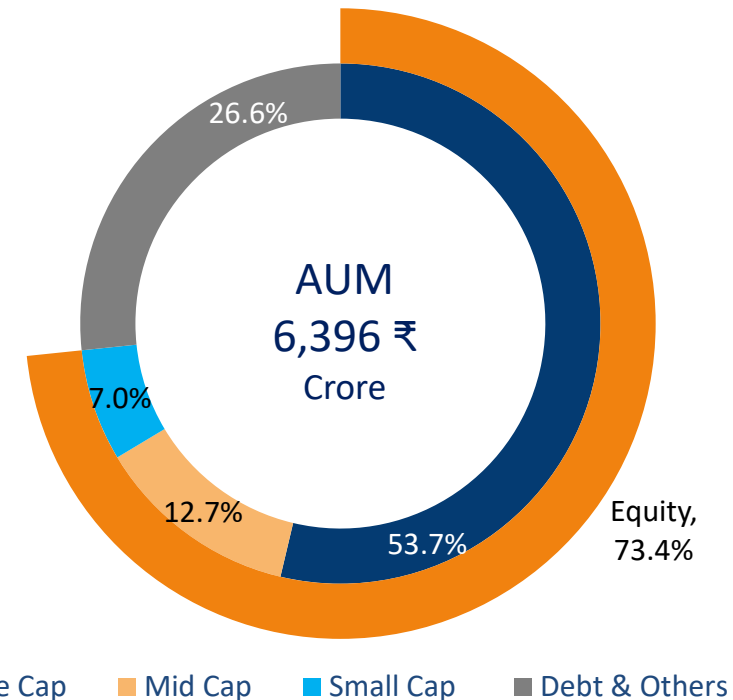
Mr. Harshad Borawake



Mr. Vrijesh Kasera

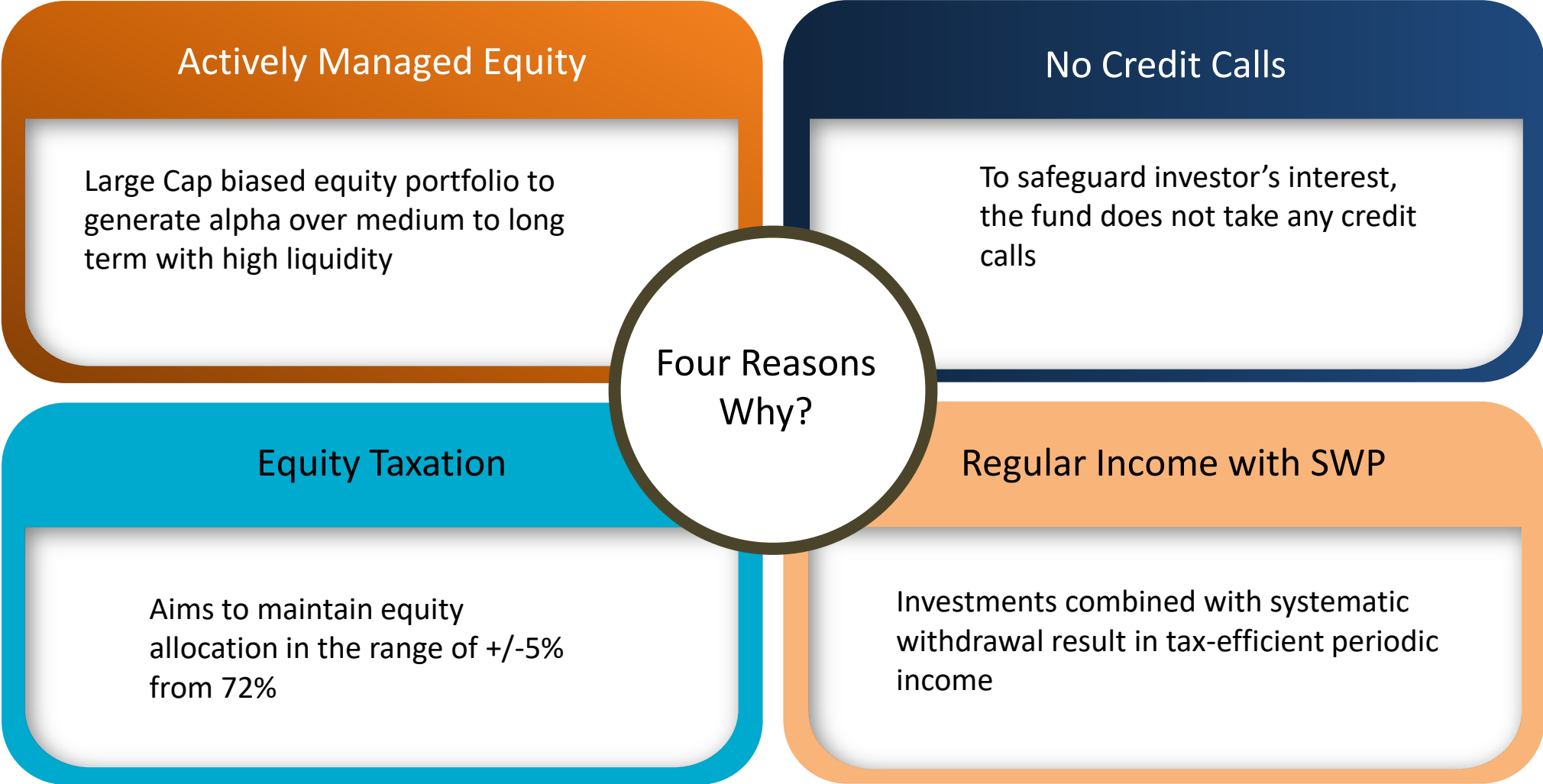


Mr. Mahendra Jajoo



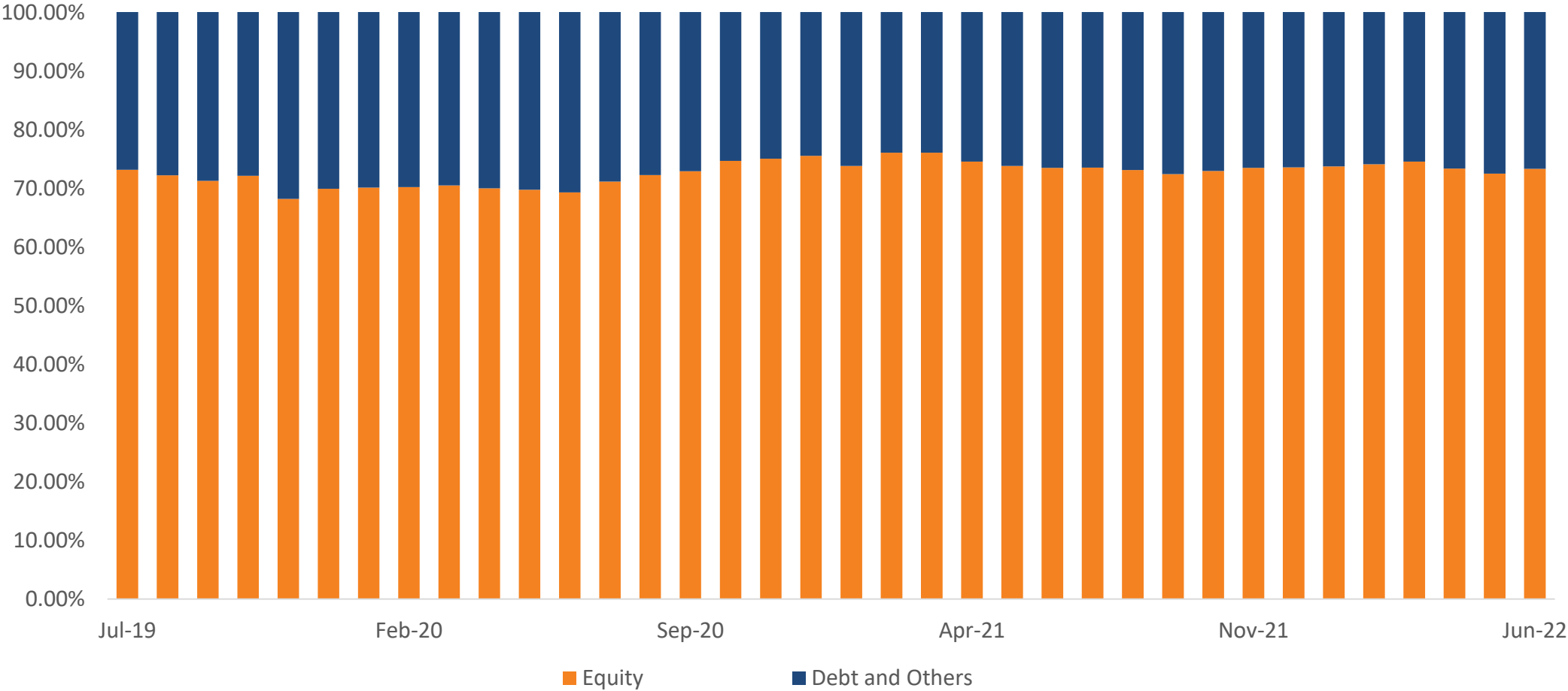
Source: Internal, 30th June 2022.

Why Invest In MAHEF



This is the current investment framework which may change in future without prior notice

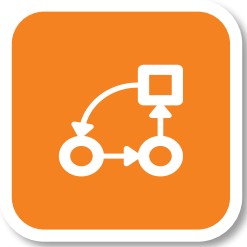
Historic Market Cap Allocation^



Historically, the fund has been Large cap biased based on Risk-Reward

^Large Cap: 1st -100th company in terms of full market capitalization. Mid Cap: 101st -250th company in terms of full market capitalization. Small Cap: 251st company onwards in terms of full market capitalization. Classification as per SEBI circular (SEBI/HO/IMD/DF3/CIR/P/2017/114) dated October 6th, 2017. Please visit the website for latest monthly portfolio.

MAHEF – Equity Investment Framework



The fund aims to maintain equity range within (+/-5%) from 72% to take advantage of market



The portfolio aims to generate long term growth increasing the equity exposure based on market cycles and valuations



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

Equity Portfolio - Snapshot

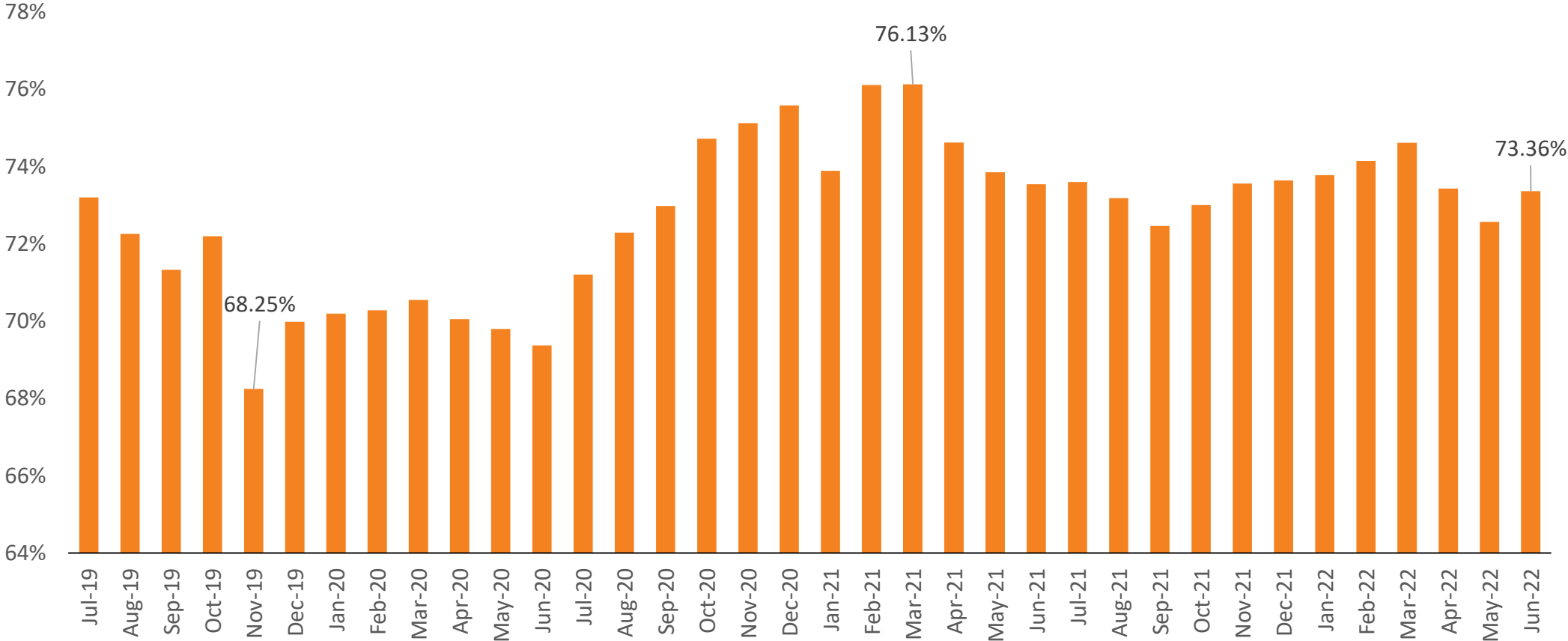
Top 10 Holdings	% Allocation
Reliance Industries Limited	5.46%
ICICI Bank Limited	5.35%
Infosys Limited	5.01%
HDFC Bank Limited	4.90%
State Bank of India	3.03%
Axis Bank Limited	3.00%
Tata Consultancy Services Limited	2.57%
Housing Development Finance Corporation Limited	2.19%
Larsen & Toubro Limited	2.05%
Bharti Airtel Limited	1.97%

Top 10 Sector	% Allocation
Banks	16.41%
IT - Software	9.29%
Petroleum Products	6.28%
Finance	5.14%
Consumer Durables	4.43%
Pharma & Biotech	3.77%
Automobiles	3.32%
Insurance	2.71%
Construction	2.05%
Cement Products	2.00%

Ratios	Beta	Sharpe Ratio	Volatility
	1.09	0.32	16.29%

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 of the scheme, please visit the website <https://www.miraeassetmf.co.in/> Source: Internal, Data as on 30th June 2022.

Equity Portfolio - Historic Equity Allocation



The Fund sticks to its aim of maintaining Equity allocation in the range of +/-5% from 72%

Please visit the website for latest monthly portfolio.

MAHEF – Debt Investment Framework



Debt portion is managed with high quality debt instrument predominantly in AAA rated and Sovereign Bonds



The Fund broadly follows Buy and Hold Strategy

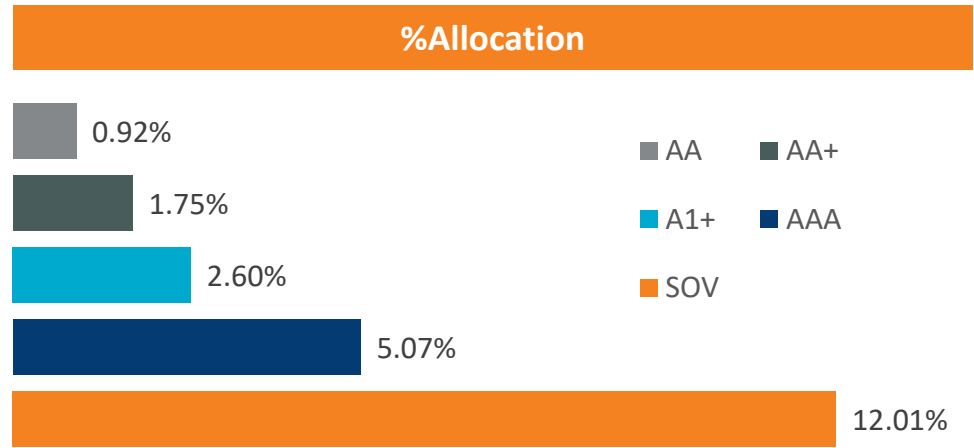


Debt Allocation seeks to generate regular income with lower portfolio risk

Debt Portfolio - Snapshot

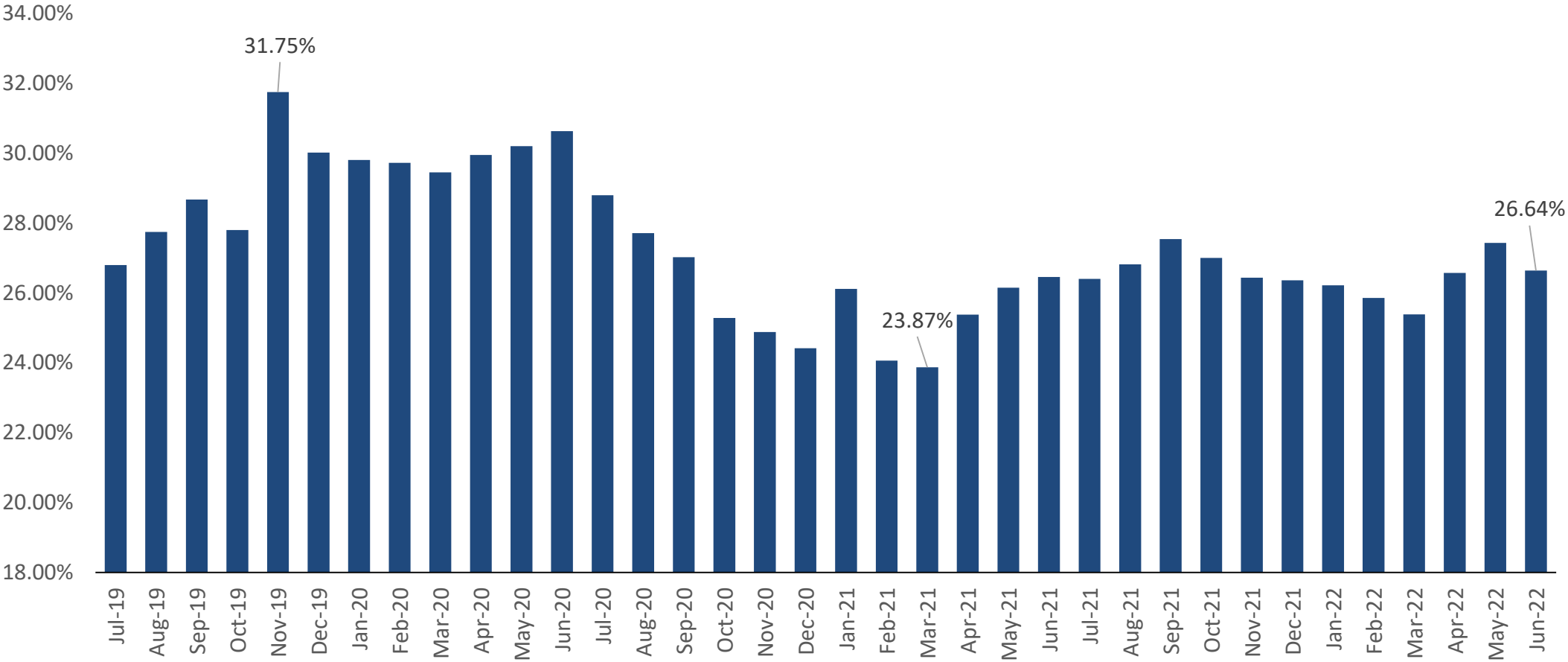
Top 10 Debt holdings	Rating	% Allocation
8.25% IIFL Finance Limited (14/10/2023) **	CRISIL AA	9.72%
6.4% Jamnagar Utilities & Power Private Limited (29/09/2026) **	CRISIL AAA	7.94%
7.1% Muthoot Finance Limited (20/06/2024) **	CRISIL AA+	7.89%
8.48% LIC Housing Finance Limited (29/06/2026)	CRISIL AAA	7.81%
8.45% LIC Housing Finance Limited (22/05/2026) **	CRISIL AAA	7.78%
7.7% REC Limited (10/12/2027) **	CRISIL AAA	7.63%
6.64% Government of India (16/06/2035)	SOVEREIGN	7.57%
7.25% State Government Securities (14/06/2027)	SOVEREIGN	7.53%
6.22% Government of India (16/03/2035)	SOVEREIGN	7.53%
6.57% National Bank For Agriculture and Rural Development (01/06/2027) **	ICRA AAA	7.52%

Quants	% Allocation
YTM	6.83%
Average Maturity	2.97 Years
Modified Duration	2.32 Years
Macaulay Duration	2.55 Years



For complete portfolio of the scheme, please visit the website www.miraeassetmf.co.in Data as on 30th June 2022. YTM: Yield to Maturity ** Thinly Traded / Non Traded Security

Debt Portfolio - Historic Debt Allocation



20% - 35% Investment in high quality debt and money market instruments

Performance Comparison

Return Distribution – Since Inception Rolling Returns

MAHEF	3 Years Rolling Returns	2 Years Rolling Returns
Positive returns	99.69%	95.97%
More than 8%	80.75%	74.07%
More than 10%	68.74%	66.67%
Total Observations	966	1215
Minimum	-1.74%	-6.97%
Maximum	19.99%	38.42%
Average	11.37%	13.04%

Source: AceMF, Data as On 30th June 2022 Past Performance may or may not sustain in future

Systematic Withdrawal Plan (SWP) – A Good Alternative To Meet Regular Payout Needs

The elimination of Dividend Distribution Tax (DDT) puts more money in the hands of the investors and also removes the incidence of double taxation - DDT is first applied when the dividend was received by the mutual fund, and then when it is passed onto the investor.

SWP

Allows redemption of fixed amount of the investment from the mutual fund at a pre-determined frequency

Design and customize the amount and timing of cash flow in sync with the requirement

Has favorable tax treatment compared with dividend option post Union Budget 2020S

IDCW Plan

Dividend amount is not guaranteed

Dividend is based on the discretion of the fund house

DDT has been abolished, but dividend is taxable in the hands of the investor at applicable tax rates

IDCW: Income Distribution cum Capital Withdrawal

Map SWP with your financial goals

- Get regular income to meet post retirement requirement
- Payment of children's tuition fees
- Equated monthly installment for car, personal or home loan

Lumpsum Return

Period	Returns (%)		
	Scheme	Scheme Benchmark*	Additional Benchmark**
Last 1 year	-0.44	1.30	2.22
Last 3 year	10.28	11.28	11.69
Last 5 Years	10.17	10.42	12.71
Since Inception	10.72	10.49	11.25
Value of Rs. 10,000 invested (in Rs.) Since Inception	20,250	19,950	20,929
NAV	20.250		
Index Value	Index Value of Scheme benchmark is 13,237.89 and S&P BSE Sensex (TRI) is 79,749.09		
Date of allotment	29 July, 2015		
Scheme Benchmark*	CRISIL Hybrid 35+65 –Aggressive Index		
Additional Benchmark**	S&P BSE Sensex (TRI)		

Source: AceMF, Data as on 30th June 2022.

Past Performance may or may not sustain in future

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

Fund managers: 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)

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 in the respective page of the schemes and on slide No.21 & 22

Mirae Asset Hybrid Equity Fund – SIP Report Card

	1 Year	3 Years	5 Years	Since Inception
Total Amount Invested	120,000	360,000	600,000	830,000
MKT Value as on 30 th June, 2022	112,571	424,422	777,874	1,218,699
Fund Return (%)	-11.34	11.02	10.34	10.93
Benchmark* Returns (%)	-8.57	11.31	10.76	11.04
Add. Benchmark** Return (%)	-11.23	13.59	12.52	12.88

Past Performance may or may not be sustained in future.

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

*Benchmark: CRISIL Hybrid 35+65 –Aggressive Index, **Add. Benchmark: S&P BSE SENSEX (TRI)

For computation of since inception returns (%) the allotment NAV has been taken as Rs. 10.00. The data as on 30th May 2022

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

For performance in SEBI format refer to slide 20

Performance Of Other Funds Managed By Same Fund Managers

Scheme	Inception Date	NAV / Index Value	Fund Manager	Returns in %							Value of Rs. 10,000 since Inception
				7 days	15 days	1 Month	1 Year	3 Year	5 Year	Since Inception	
Mirae Asset Cash management Fund (MACMF)\$	12 th Jan 2009	2,238.6524	Mr. Mahendra Jajoo and Mr. Abhishek Iyer	5.03	4.81	4.62	3.58	4.10	5.32	6.16	22,387
Nifty Liquid Index B-I*		4,053.55		5.18	4.94	4.91	3.74	4.24	5.36	7.00	24,889
CRISIL 1 Year T- Bill**		6,337.03		7.46	7.40	4.78	2.97	4.73	5.58	5.97	21,842
Mirae Asset Short Term Fund (MASTF)	16 th March, 2018	12.8258	Mr. Mahendra Jajoo and Mr. Amit Modani	-	-	-	2.30	5.49	-	5.97	12,826
CRISIL Short Duration Fund BII Index*		4,083.98		-	-	-	3.33	6.68	-	6.94	13,338
CRISIL 10 year Gilt Index**		3,958.56		-	-	-	-3.64	3.70	-	5.68	12,678
Mirae Asset Dynamic Bond Fund (MAD BF)	24 th Mar, 2017	13.2524	Mr. Mahendra Jajoo	-	-	-	-0.25	5.03	5.25	5.49	13,252
Tier-1 - CRISIL Dynamic Bond Fund CIII Index*		6,777.96		-	-	-	11.57	11.52	8.48	8.78	15,583
Tier-2 - Nifty PSU Bond Plus SDL Apr 20 27 50:50 Index*		994.88		-	-	-	-	-	-	-	-
CRISIL 10 Year Gilt Index**		3,958.56		-	-	-	-3.64	3.70	4.13	4.46	12,589
Mirae Asset Arbitrage Fund (MAAF)	19 th June, 2020	10.715	Mr. Jignesh Rao, Mr. Jigar Sethia Mr. Mahendra Jajoo	-	-	-	3.36	-	-	3.46	10,715
Nifty 50 Arbitrage Index*		2,043.65		-	-	-	3.61	-	-	3.56	10,736
CRISIL 1 Year T- Bill**		6,337.03		-	-	-	2.97	-	-	3.30	10,680

Performance Of Other Funds Managed By Same Fund Managers

Scheme	Inception Date	NAV / Index Value	Fund Manager	Returns in %				Value of Rs. 10,000 since Inception
				1 Year	3 Year	5 Year	Since Inception	
Mirae Asset Healthcare Fund (MAHCF)	02nd July 2018	20.053	Mr. Vrijesh Kasera	-10.53	26.04	-	19.01	20,053
S&P BSE Healthcare Index (TRI)*		24,504.55		-15.06	19.61	-	12.33	15,915
S&P BSE Sensex (TRI)**		79,749.09		2.22	11.69	-	12.06	15,761
Mirae Asset Equity Savings Fund (MAESF)	18th Dec, 2018	14.068	Mr. Harshad Borawake, Ms. Bharti Sawant, Mr. Vrijesh Kasera & Mr. Mahendra Jajoo	1.84	10.03	-	10.14	14,068
Nifty Equity Savings Index *		4,553.70		2.99	8.15	-	8.63	13,407
CRISIL 10 year Gilt Index**		3,958.56		-3.64	3.70	-	3.70	11,908
Mirae Asset Ultra Short Duration Fund (MAUSF)	7 th Oct 2020	1,062.4044	Mr. Mahendra Jajoo	3.65	-	-	3.56	10,624
Nifty Ultra Short Duration Debt Index B-I*		4,545.89		4.06	-	-	4.10	10,719
CRISIL 1 Year T- Bill**		6,337.03		2.97	-	-	3.21	10,562
Mirae Asset Corporate Bond Fund (MACBF)	17 th March 2021	10.3598	Mr. Mahendra Jajoo	2.05	-	-	2.05	10,360
CRISIL Corporate Bond Fund BIII Index*		4,992.00		3.11	-	-	5.60	10,727
CRISIL 10 Year Gilt Index**		3,958.56		-3.64	-	-	-0.78	9,900

Performance Of Other Funds Managed By Same Fund Managers

Scheme	Inception Date	NAV / Index Value	Fund Manager	Returns in %					Value of Rs. 10,000 since Inception
				6 Months	1 Year	3 Year	5 Year	Since Inception	
Mirae Asset Banking and Financial Services Fund (MABFSF)	11 th Dec 2020	10.979	Mr. Harshad Borawake & Mr. Gaurav Kochar	-	-5.32	-	-	6.21	10,979
NIFTY Financial Services Index (TRI)*				-	-5.12	-	-	5.08	10,799
S&P BSE Sensex (TRI)**				-	2.22	-	-	10.74	11,713
Mirae Asset Money Market Fund (MAMMF)	11 th Aug 2021	1029.3995	Mr. Mahendra Jajoo	3.48	-	-	-	3.32	10,293
NIFTY Money Market Index B-I*				3.59	-	-	-	3.53	10,312
CRISIL 1 Year T-Bill**				2.43	-	-	-	2.62	10,232
Mirae Asset Savings Fund (MASF)	26 th June, 2012	1848.8715	Mr. Mahendra Jajoo	-	2.84	4.69	5.18	6.33	18,489
NIFTY Low Duration Debt Index B-I*				-	3.76	5.64	6.29	7.56	20,749
CRISIL 1 Year T- Bill**				-	-3.64	3.70	4.13	6.25	18,356
Mirae Asset Banking and PSU Debt Fund (MABPDF)	24 th July, 2020	10.5407	Mr. Mahendra Jajoo	-	2.02	-	-	2.76	10,541
CRISIL Banking and PSU Debt Index*		4,742.97		-	2.25	-	-	3.41	10,670
CRISIL 10 Year Gilt Index**		3,958.56		-	-3.64	-	-	-0.29	9,944

Product List and Riskometers

Mirae Asset Healthcare Fund

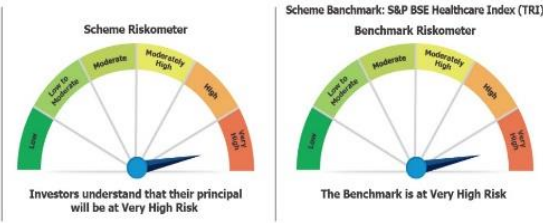
(Sectoral/Thematic Fund - An open ended equity scheme investing in healthcare and allied sectors)

PRODUCT LABELLING

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

- To generate long term capital appreciation
- Investments in equity and equity related securities of companies benefitting directly or indirectly in Healthcare and allied sector in India

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



Mirae Asset Hybrid Equity Fund

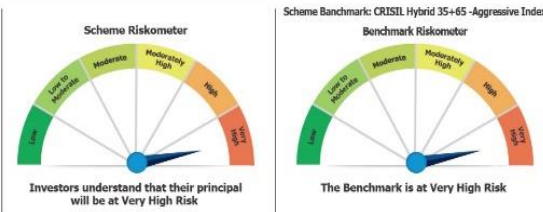
(Aggressive Hybrid Fund - An open ended hybrid scheme Investing predominantly in equity and equity related instruments)

PRODUCT LABELLING

Mirae Asset Hybrid Equity Fund is suitable for investors who are seeking*

- Capital appreciation along with current income over long term
- Aggressive hybrid fund investing predominantly in equities & equity related instruments with balance exposure to debt & money market instruments

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



Mirae Asset Arbitrage Fund

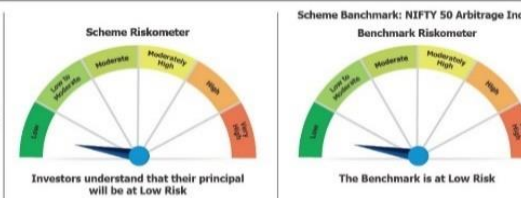
(Arbitrage Fund - An open ended scheme investing in arbitrage opportunities)

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



Mirae Asset Banking and Financial Services Fund

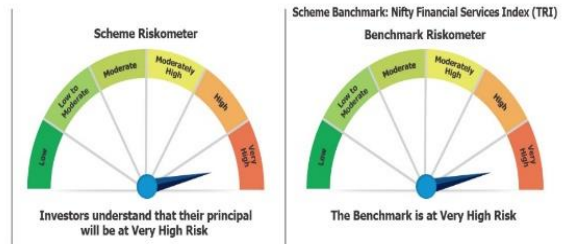
(Sectoral / Thematic Fund - An open-ended equity scheme investing in Banking & Financial Services Sector)

PRODUCT LABELLING

Mirae Asset Banking and Financial Services Fund is suitable for investors who are seeking*

- To generate long term capital appreciation
- Investments predominantly in equity and equity related securities of companies in banking and financial services sector in India

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



Mirae Asset Equity Savings Fund

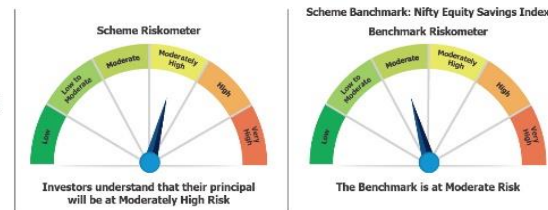
(Equity Savings Fund - An open ended scheme investing in equity, arbitrage and debt)

PRODUCT LABELLING

Mirae Asset Equity Savings Fund is suitable for investors who are seeking*

- Capital appreciation and income distribution
- Investment in equity and equity related instruments, arbitrage opportunities and debt & money market instruments

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



Mirae Asset Ultra Short Duration Fund

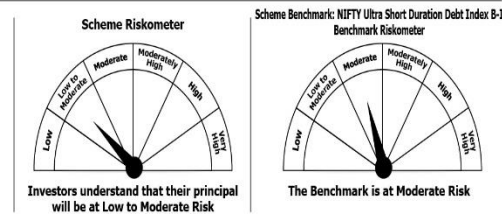
An Open ended ultra-short term debt scheme investing in instruments such that the Macaulay duration* of the portfolio is between 3 months to 6 months (*please refer to page no.38 of the SID). A relatively low interest rate risk and moderate credit risk

PRODUCT LABELLING

Mirae Asset Ultra Short Duration Fund (MAUSDF) is suitable for investors who are seeking*

- Income over a short term investment horizon
- Investments in debt and money market securities with portfolio Macaulay duration between 3 months & 6 months

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



Mirae Asset Banking and PSU Debt Fund

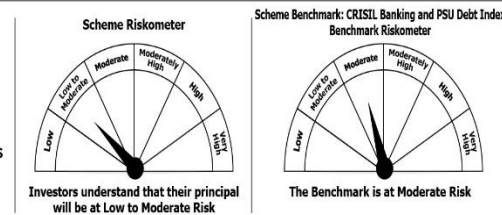
An open ended debt scheme predominantly investing in debt instruments of banks, Public Sector Undertakings, Public Financial Institutions and Municipal Bonds. A relatively high interest rate risk and moderate credit risk

PRODUCT LABELLING

Mirae Asset Banking and PSU Debt Fund is suitable for investors who are seeking*

- Income over short to medium term
- To generate income / capital appreciation through predominantly investing in debt and money market instruments issued by Banks, Public Sector Undertakings (PSUs), Public Financial Institutions (PFIs) and Municipal Bonds

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



Mirae Asset Cash Management Fund

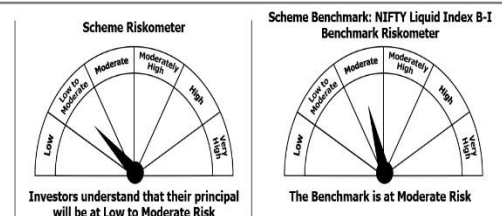
(An open ended liquid scheme. A relatively low interest rate risk and moderate credit risk)

PRODUCT LABELLING

Mirae Asset Cash Management Fund is suitable for investors who are seeking*

- Optimal returns over short term
- Investment in a portfolio of short duration money market and debt instruments with residual maturity up to 91 days only

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



Mirae Asset Dynamic Bond Fund

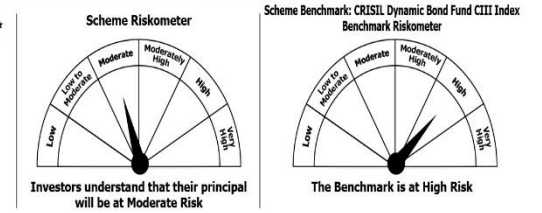
(An Open ended dynamic debt scheme investing across duration. A relatively high interest rate risk and relatively high credit risk)

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.



Mirae Asset Savings Fund

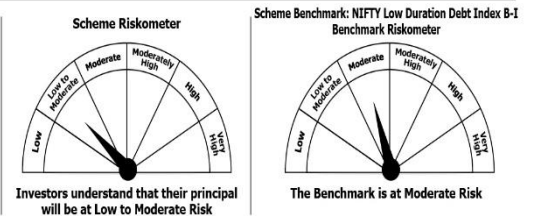
An open ended low duration debt scheme investing in instruments with Macaulay duration* of the portfolio between 6 months and 12 months (*Refer page no. 35 of the SID). A moderate interest rate risk and moderate credit risk

PRODUCT LABELLING

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

- An open ended low duration debt scheme
- Investment in debt and money market instruments such that the Macaulay duration of the portfolio is between 6 - 12 months

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



Mirae Asset Corporate Bond Fund

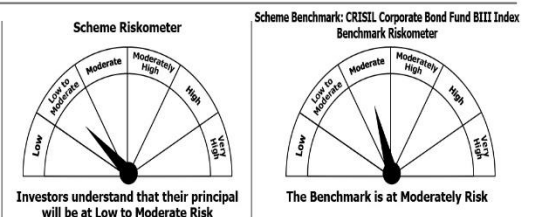
An open ended debt scheme predominantly investing in AA+ and above rated corporate bonds. A relatively high interest rate risk and moderate credit risk

PRODUCT LABELLING

Mirae Asset Corporate Bond Fund is suitable for investor who are seeking*

- To generate income over Medium to long term
- Investments predominantly in high quality corporate bonds

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



Mirae Asset Money Market Fund

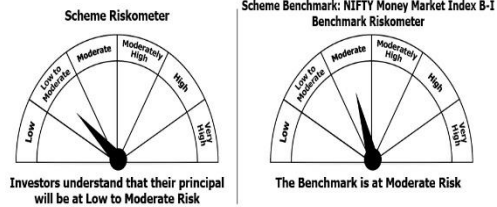
(An Open ended debt scheme investing in money market instruments. A relatively low interest rate risk and moderate credit risk)

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.



Mirae Asset Short Term Fund

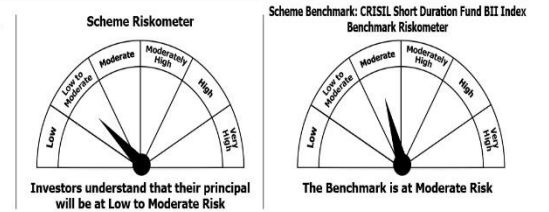
An open-ended short term debt scheme investing in instruments such that the Macaulay duration of the portfolio is between 1 year to 3 years (please refer to page no. 31 of the SID). A relatively high interest rate risk and moderate credit risk

PRODUCT LABELLING

Mirae Asset Short Term Fund is suitable for investors who are seeking*

- Optimal returns over short term
- Investment in an actively managed diversified portfolio of debt and money market instruments including REITs & InvITs

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



PRC Matrix

Mirae Asset Money Market Fund

Potential Risk Class Matrix (PRC)			
Credit Risk → Interest Rate Risk ↓	Relatively Low (Class A)	Moderate (Class B)	Relatively High (Class C)
Relatively Low (Class I)		B-I	
Moderate (Class II)			
Relatively High (Class III)			

Mirae Asset Corporate Bond Fund

Potential Risk Class Matrix (PRC)			
Credit Risk → Interest Rate Risk ↓	Relatively Low (Class A)	Moderate (Class B)	Relatively High (Class C)
Relatively Low (Class I)			
Moderate (Class II)			
Relatively High (Class III)		B-III	

Mirae Asset Ultra Short Duration Fund

Potential Risk Class Matrix (PRC)			
Credit Risk → Interest Rate Risk ↓	Relatively Low (Class A)	Moderate (Class B)	Relatively High (Class C)
Relatively Low (Class I)		B-I	
Moderate (Class II)			
Relatively High (Class III)			

Mirae Asset Short Term Fund

Potential Risk Class Matrix (PRC)			
Credit Risk → Interest Rate Risk ↓	Relatively Low (Class A)	Moderate (Class B)	Relatively High (Class C)
Relatively Low (Class I)			
Moderate (Class II)			
Relatively High (Class III)		B-III	

Mirae Asset Overnight Fund

Potential Risk Class Matrix (PRC)			
Credit Risk → Interest Rate Risk ↓	Relatively Low (Class A)	Moderate (Class B)	Relatively High (Class C)
Relatively Low (Class I)	A-I		
Moderate (Class II)			
Relatively High (Class III)			

Mirae Asset Banking & PSU Debt Fund

Potential Risk Class Matrix (PRC)			
Credit Risk → Interest Rate Risk ↓	Relatively Low (Class A)	Moderate (Class B)	Relatively High (Class C)
Relatively Low (Class I)			
Moderate (Class II)			
Relatively High (Class III)		B-III	

Mirae Asset Savings Fund

Potential Risk Class Matrix (PRC)			
Credit Risk → Interest Rate Risk ↓	Relatively Low (Class A)	Moderate (Class B)	Relatively High (Class C)
Relatively Low (Class I)			
Moderate (Class II)		B-II	
Relatively High (Class III)			

Mirae Asset Dynamic Bond Fund

Potential Risk Class Matrix (PRC)			
Credit Risk → Interest Rate Risk ↓	Relatively Low (Class A)	Moderate (Class B)	Relatively High (Class C)
Relatively Low (Class I)			
Moderate (Class II)			
Relatively High (Class III)			C-III

Mirae Asset Cash Management Fund

Potential Risk Class Matrix (PRC)			
Credit Risk → Interest Rate Risk ↓	Relatively Low (Class A)	Moderate (Class B)	Relatively High (Class C)
Relatively Low (Class I)		B-I	
Moderate (Class II)			
Relatively High (Class III)			

Mirae Asset Nifty SDL Jun 2027 Index Fund

Potential Risk Class Matrix (PRC)			
Credit Risk → Interest Rate Risk ↓	Relatively Low (Class A)	Moderate (Class B)	Relatively High (Class C)
Relatively Low (Class I)			
Moderate (Class II)			
Relatively High (Class III)	A-III		

Disclaimer

Statutory Details: Trustee: Mirae Asset Trustee Company Private Limited; Investment Manager: Mirae Asset Investment Managers (India) Private Limited (AMC); Sponsor: Mirae Asset Global Investments Company Limited.

The information contained in this document is compiled from third party and publically available sources and is included for general information purposes only. There can be no assurance and guarantee on the yields. Views expressed by the Fund Manager cannot be construed to be a decision to invest. The statements contained herein are based on current views and involve known and unknown risks and uncertainties. Whilst Mirae Asset Investment Managers (India) Private Limited (the AMC) shall have no responsibility/liability whatsoever for the accuracy or any use or reliance thereof of such information. The AMC, its associate or sponsors or group companies, its Directors or employees accepts no liability for any loss or damage of any kind resulting out of the use of this document. The recipient(s) before acting on any information herein should make his/her/their own investigation and seek appropriate professional advice and shall alone be fully responsible / liable for any decision taken on the basis of information contained herein. Any reliance on the accuracy or use of such information shall be done only after consultation to the financial consultant to understand the specific legal, tax or financial implications.

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

For further information about other schemes (product labelling and performance of the fund) please visit the website of the AMC: www.miraeassetmf.co.in. **Please consult your financial advisor before investing**

Notes for slide 21, & 22

1. Fund manager MACMF :Mr. Mahendra Jajoo managing the scheme since 8 September 2016 and Mr. Abhishek Iyer since December 28, 2020
2. Fund manager MADBF: Mr. Mahendra Jajoo managing the scheme since 24 March, 2017.
3. Fund manager MASF :Mr. Mahendra Jajoo managing the scheme since 8 September 2016. Inception date of MASF is March 05 2008, however since inception returns are calculated from June 26, 2012 as there were no investors in the interim period in the institutional plan.
4. Fund manager MASTF:Mr. Mahendra Jajoo managing the scheme since 16 March, 2018
5. Fund managers MAESF : Mr.Vrijesh Kasera & Mr. Harshad Borawake managing since October 12,2019, Ms. Bharti Sawant managing since December 28, 2020 and Mr. Mahendra Jajoo (Debt Portion) since fund inception.
6. Fund managers of MAAF: Mr. Jignesh Rao- Equity Portion (since June 19, 2020, Mr. Jigar Sethia- Equity Portion (since June 19, 2020 and Mr. Mahendra Jajoo - Debt Portion (since June 19, 2020)
7. Fund managers of MAUSDF: managed by Mr. Mahendra Jajoo since 7th October 2020.
8. Fund managers of MABFSF: managed by Mr. Harshad Borawake & Mr. Gaurav Kochar since 11 Dec , 2020. The scheme is in existence for less than 1 year.
9. Fund manager of MACBF: Mr Mahendra Jajoo managing the fund since March 17, 2021.
10. Fund manager of MABPDF: Mr. Mahendra Jajoo -(since July 24, 2020)
11. Fund manager of Mirae Asset Nifty SDL Jun 2027 Index Fund : Mr Mahendra Jajoo managing the fund since March 30, 2022. Since the scheme is in existence for less than 6 months, as per SEBI regulation performance the scheme has not been shown
12. Fund Manager of MAHCF: Mr. Vrijesh Kasera managing the fund since July 02, 2018
13. Mirae Asset Monet Market Fund: Mr. Mahendra Jajoo managing the scheme since August 11, 2021

Past Performance may or may not sustained in future. \$ For computation of since inception returns (%) the allotment NAV has been taken as Rs. 1000.00 for MACMF, MASF, MAUSDF, & MAMMF, and Rs.10.00 for all other Schemes. In case, the start / end date of the concerned period is a non-business date (NBD), the NAV of the previous date is considered for computation of returns. Returns (%) for less than 1 year calculated on simple annualized basis. The calculations of returns shall assume reinvestment of all payouts at the then prevailing NAV. CAGR - Compounded Annualised Growth returns. NAV (per unit) is at the end of the period. For MASF the returns are for Regular Savings Plan - Growth Option. Returns for others scheme are provided for Regular Plan Growth Option. Load is not considered for computation of return.



MIRAE ASSET
Mutual Fund

MIRAE ASSET - WE LIVE OUR INVESTMENTS