MIRAE ASSET
Mutual Fund

Mirae Asset Income plus Arbitrage Active FOF

(An open-ended fund of funds scheme investing in units of actively managed Debt oriented and arbitrage Mutual Fund schemes)

July-2026

The Scheme will attract lower rates of tax as compared to debt & money market Mutual Funds. Please refer SAI for detailed taxation.

Stability meets Opportunity: Blend of Debt & Arbitrage

Debt

Units of actively managed debt-oriented schemes

35% to 65%

Income plus Arbitrage Active FOF

Arbitrage

Units of actively managed Arbitrage mutual fund scheme

35% to 65%

Stability of Debt + Market Neutral Arbitrage = Income plus Arbitrage FOF

Source: Internal

For detailed asset allocation refer offer document of the scheme, FOF: Fund of Fund, Under asset allocation 0 to 5% provision has also been made to allocate in Money Market instruments, including Triparty repo on Government securities or treasury bills, cash & cash equivalents*

*The exposure to units of actively managed Debt Oriented Mutual Fund Schemes and Money market instruments, including Triparty repo on Government securities or treasury bills, cash & cash equivalents shall be below 65% at all times

MIRAE ASSET
Mutual Fund

How does the Framework Work?

Interest Rate Outlook + **Spread Outlook** = **Asset Allocation**

Interest Rate Outlook

- Outlook for Global & Domestic Market
- Based on Macroeconomic Factors like GDP, CAD etc.
- Central Bank Policy Decisions
- Liquidity Expectations

Spread Outlook

- Outlook for Arbitrage Spread:
- High or Narrow Debt Spread Management: AAA vs Sovereign

Asset Allocation

- Based on Interest Rate Outlook & Attractive Spread Asset Allocation is decided, To the extent defined in the offer document

Disciplined, Data Driven & Dynamic: Process for Allocation

Source: Internal

The investment Framework stated above may change from time to time without any notice and shall be in accordance with the strategy as mentioned in the Scheme Information Document of the scheme. For Complete asset allocation and Investment Strategy, please refer Scheme Information Document of the fund:https://www.miraeassetmf.co.in/docs/default-source/sid/23-sid--mirae-asset-income-plus-arbitrage-active-fof_sept2025.pdf

A Framework to Navigate All Seasons

MIRAE ASSET
Mutual Fund

Interest Rate Outlook Assessment

Region

Asset Allocation

Mirae Asset Income plus Arbitrage Active FOF

Positive		Neutral		Negative	
Global	Domestic	Global	Domestic	Global	Domestic
Positive	Positive	Neutral/Positive	Negative/Neutral	Negative	Negative
		Negative/Neutral	Positive/Neutral		

Higher Allocation to Debt

Allocation based on Arbitrage Spreads

Higher Allocation to Arbitrage

A Blueprint for Each Outlook

Source: Internal

The above illustration is for illustration purpose only.

The investment Framework stated above may change from time to time without any notice and shall be in accordance with the strategy as mentioned in the Scheme Information Document of the scheme. For Complete asset allocation and Investment Strategy, please refer Scheme Information Document of the fund:https://www.miraeassetmf.co.in/docs/default-source/sid/23-sid--mirae-asset-income-plus-arbitrage-active-fof_sept2025.pdf

Outlook decides Asset Class

Interest Rate Outlook		Arbitrage Spread Outlook	Deciding Asset Class	Asset Allocation
Global	Domestic			
Negative	Negative	High	Arbitrage	Higher Allocation to Arbitrage, Remaining to Debt
		Narrow	Debt	Higher Allocation to Debt, Remaining to Arbitrage
Negative to Neutral	Negative to Neutral	High	Arbitrage	Higher Allocation to Arbitrage, Remaining to Debt
		Narrow	Debt	Higher Allocation to Debt, Remaining to Arbitrage
Positive	Negative	High	Arbitrage	Higher Allocation to Arbitrage, Remaining to Debt
		Narrow	Debt	Higher Allocation to Debt, Remaining to Arbitrage
Positive	Positive	High	Debt	Higher Allocation to Debt, Remaining to Arbitrage
		Narrow	Debt	Higher Allocation to Debt, Remaining to Arbitrage

No Bias to any Asset Class, Selection by Outlook

Source: Internal

The above illustration is for illustration purpose only.

Negative: Interest Rate likely to be increased
Positive: Interest Rate likely to be decreased

Investment Strategy

Interest Rate Outlook		Arbitrage Spread Outlook	Duration (Month/Year)	Prospective Range (For Debt) (Min: 35%)	Prospective Range (For Arbitrage) (Min: 35%)	Potential Underlying MF Scheme (Debt)
Global	Domestic					
Negative	Negative	High	Up to 6M	Remaining Allocation (35% to 45%)	Higher Allocation (55% to 65%)	Mirae Asset Ultra Short Duration Fund / Money Market Fund (Tactical: Low Duration)
		Narrow	Up to 6M	Higher Allocation 55% to 65%	Remaining Allocation 35% to 45%	Mirae Asset Ultra Short Duration Fund / Mirae Asset Money Market Fund (Tactical: Low Duration)
Negative to Neutral	Negative to Neutral	High	Up to 3Y	Remaining Allocation 45% to 55%	Higher Allocation 45% to 55%	Mirae Asset Short Duration Fund (Tactical: CBF & BPSU)
		Narrow	Up to 3Y	Higher Allocation 55% to 65%	Remaining Allocation 35% to 45%	Mirae Asset Short Duration Fund (Tactical: CBF & BPSU)
Positive	Negative	High	Up to 12M	Remaining Allocation 35% to 45%	Higher Allocation 55% to 65%	Mirae Asset Ultra Short Duration Fund / Money Market Fund (Tactical: Low Duration)
		Narrow	Up to 12M	Higher Allocation 55% to 65%	Remaining Allocation 35% to 45%	Mirae Asset Ultra Short Duration Fund / Money Market Fund (Tactical: Low Duration)
Positive	Positive	High	Above 5 Year	Higher Allocation 55% to 65%	Remaining Allocation 35% to 45%	Mirae Asset Short Duration Fund / Mirae Asset Long Duration Fund
		Narrow	Above 5 Year	Higher Allocation 55% to 65%	Remaining Allocation 35% to 45%	Mirae Asset Short Duration Fund / Mirae Asset Long Duration Fund

Source: Internal

Negative: Interest Rate likely to be increased
Positive: Interest Rate likely to be decreased

Source: Internal

The above illustration is for illustration purpose only.
CBF:Corporate Bond Fund, BPSU: Banking & PSU Fund

Current Allocation

Interest Rate Outlook		Arbitrage Spread Outlook	Duration
Global	Domestic		
Neutral	Neutral to Positive	Moderate	2 to 3 years

Portfolio Attributes: Underlying	Holding(%)			Debt Ratios (As on July-26)	
	Jul-26	Jun-26	May-26	YTM	Mod. Duration (years)
Mirae Asset Short Duration Fund-Direct Plan-Growth	38.48%	39.22%	46.06%	7.35%	2.7
Mirae Asset Arbitrage Fund-Direct Plan-Growth	35.43%	35.95%	36.73%	5.49%	0.17
Mirae Asset Long Duration Fund-Direct Plan-Growth	21.96%	22.68%	-	7.42%	10.75
Mirae Asset Money Market Fund-Direct Plan-Growth	-	-	16.58%	6.89%	0.52
Cash	4.14%	2.16%	0.63%		

Source: Mirae Asset Internal Research, Data as on 31st July,2026
https://www.miraeassetmf.co.in/downloads/portfolio

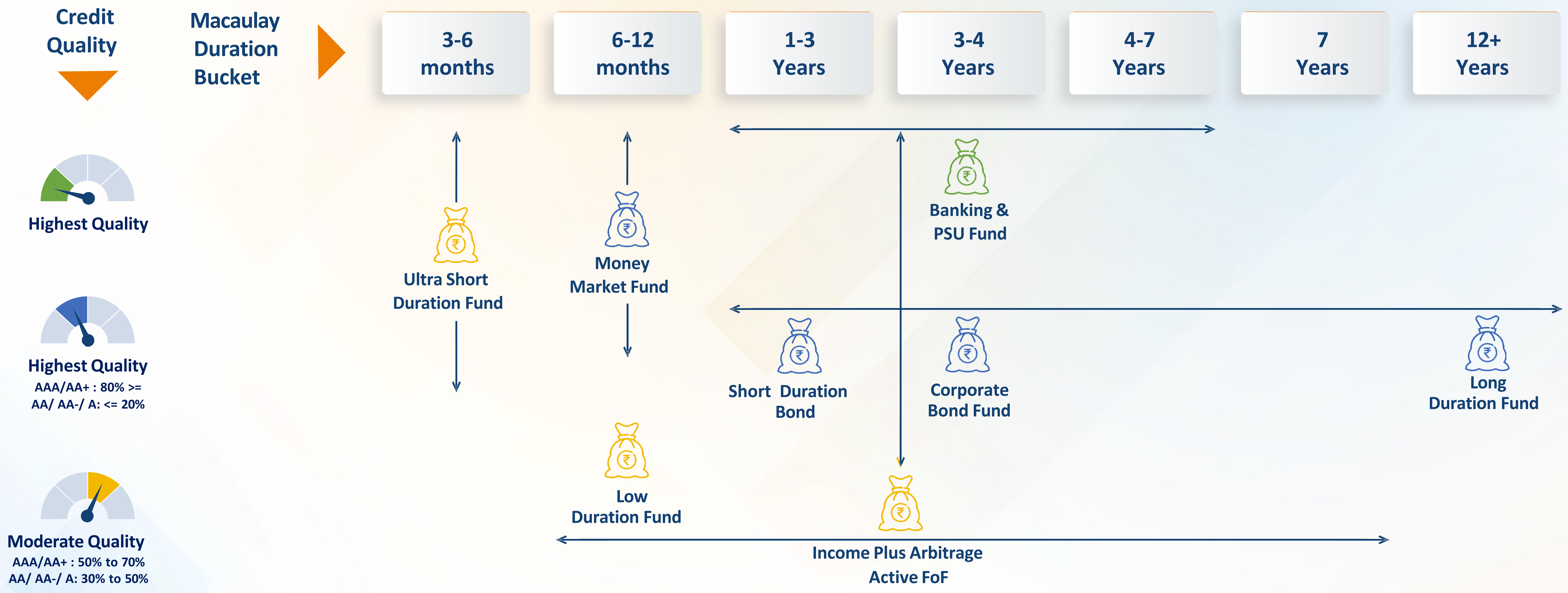
Re-balancing Triggers

Arbitrage Allocation Assessment: Monthly Futures & Options Expiry & Arbitrage Spread Outlook

Debt Allocation Assessment based on Data points like Central Bank Policy, Inflation, Growth etc.

Source: Internal

Flexibility to invest across Duration



Dynamic Across Duration & Credit Quality

Source: Internal

Note: The above categories are pursuant to Chapter 3 of SEBI Master Circular dated March 20, 2026, Conversion & Consolidation of Schemes, Types of Mutual Fund Plans And Categorization & Rationalization Of Mutual Fund Schemes

Mirae Asset Mutual Fund

What Differentiates Mirae Asset Income plus Arbitrage Active FOF

	Traditional Debt Funds	Arbitrage Fund	Mirae Asset Income plus Arbitrage Active FoF
Asset Allocation	Debt Allocation >65%	Debt Allocation >65%	Mix of Debt Oriented Schemes & Arbitrage Scheme: 35% to 65%
Operational Convenience	Exposure to Single Scheme		Exposure to Multiple Schemes
Fund Selection Factors	At discretion of the Investor		Dynamic selection by FM
Taxation on Switch	Switching between schemes triggers taxation each time for investors		No Tax Liability when the FOF schemes switches between the schemes
Tax Rate	25% Corporate Tax / Individual Marginal Tax Rate	STCG (<12 months): 20% LTCG (>12 months): 12.5%	STCG (<24 months): Slab Rate LTCG (>24 months): 12.5%

Best of Both Arbitrage & Debt Asset Classes

STCG: Short Term Capital Gain
LTCG : Long Term Capital Gain
For detailed taxation please refer the SID & SAI
Source: Mirae Asset Internal Research, Data as on 31st March,2026

Taxation Benefit

Period	Debt Taxation @30% Slab Rate	Funds of Funds (FoF) LTCG@12.5%
Amount Invested	₹1,000,000	₹1,000,000
Assumed CAGR	7%	7%
Investment Period	24 Months	24 Months
Market Value of Investment	₹1,144,900	₹1,144,900
Capital Gains	₹144,900	₹144,900
Tax Rate	30%	12.50%
Tax on Capital Gains	₹43,470	₹18,113
Net Returns	₹101,430	₹126,788
Net Proceeds	₹1,101,430	₹1,126,788
CAGR	**4.9%**	**6.2%**

Tax rate for debt schemes 30% (excluding cess & surcharges) for retail investors and 12.5% (excluding cess and surcharges) for Fund of Funds

Return Optimisation through Tax Efficiency

Source:Mirae Asset Internal Research, Data as on 31st March,2026.
CAGR: Compounded Annualized Growth returns.

Why Mirae Asset Income plus Arbitrage Active FOF

Stability through Market Cycles
By dynamically adjusting allocations, scheme helps investors navigate through market cycles smoothly

Tax Efficiency
Debt like product with Equity Taxation.
12.5% LTCG if held for over 24 months
No Tax on switching between the schemes

Benefit of Liquidity Market Neutral Arbitrage brings in benefit of Liquidity

Dynamic Asset Allocation Outlook
- decides the allocation to an asset class making the fund dynamic in Nature

Active Rebalancing
- Can actively rebalance among the schemes as there's No Tax on switching between the schemes

Optimising Returns with commensurate Risk
- Stability of Debt meets Market Neutral Arbitrage

Thus, the fund can Navigate through All Market Seasons!

Source: Mirae Asset Internal Research, Data as on 31st March,2026, For detailed taxation please refer the SID & SAI

MIRAE ASSET
Mutual Fund

Who can Invest in Mirae Asset Income plus Arbitrage Active FOF?

- Investors having Moderate Risk Appetite
- Investors seeking a stable investment journey
- Investors looking for an all season's vehicle to navigate through market cycles
- Investors having investment time horizon of 2 + years
- Investors looking for a tax efficient product

Source: Mirae Asset Internal Research

Scheme Performance

Mirrae Asset Income plus Arbitrage Active FoF - Fund Managers - Mr. Basant Bafna
(Fund of Fund - An open-ended fund of funds scheme investing in units of actively managed Debt oriented and arbitrage Mutual Fund schemes)

Period	Mirae Asset Income plus Arbitrage Active FoF	Scheme Benchmark*	Additional Benchmark**
Last 1 Year	5.39%	5.96%	2.27%
Since Inception	5.50%	5.91%	2.00%
Value of Rs. 10000 invested (in Rs.) Since Inception	10,592.00	10,636.26	10,214.60
NAV as on 31st July 2026	₹10.592		
Index Value 31st July 2026	Index Value of Scheme Benchmark is 106.363 and Crisil 10 yr Gilt index is 5,276.410		
Allotment Date	4th July 2025		
Scheme Benchmark	*Nifty Short Duration Debt Index (60%) + Nifty 50 Arbitrage Index (TRI) (40%)		
Additional Benchmark	**Crisil 10 yr Gilt index		

Fund Managers : Mr. Basant Bafna (since December 27, 2025)
Note: Returns (%) for less than 1 year calculated on simple annualized basis, others are CAGR- Compounded Annualized Growth returns.
Latest available NAV has been taken for return calculation wherever applicable

Investors may note that they will bear recurring expenses of the underlying scheme in addition to the expenses of this scheme.

Past Performance may or may not be sustained in future. Source: Internal data & Calculation, NAV data as on July 31, 2026;
Note:1. Different Plans under the scheme has different expense structure. The reference and details provided herein are of Regular Plan - Growth Option.; For computation of since inception returns (%) the allotment NAV has been taken as Rs. 10.00 for the Schemes The calculations of returns shall assume reinvestment of all payouts at the then prevailing NAV. CAGR - Compounded Annualized Growth returns. NAV (per unit) is at the end of the period. 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.

Other schemes managed by same Fund manager

Period	Mirae Asset Aggressive Hybrid Fund	Scheme Benchmark*	Additional Benchmark**
Last 1 Year	3.97%	3.46%	-2.76%
Last 3 Years	10.40%	10.07%	6.75%
Last 5 Years	9.90%	10.15%	9.53%
Last 10 Years	11.78%	11.49%	12.10%
Since Inception	11.58%	11.20%	11.27%
Value of Rs. 10000 invested (in Rs.) Since Inception	33,411	32,190	32,405
NAV as on 31st July 2026	₹33.411		
Index Value 31st July 2026	Index Value of Scheme Benchmark is 21,359.599 and BSE Sensex (TRI) 1,23,476.721		
Allotment Date	29th July 2015		
Scheme Benchmark	*CRISIL Hybrid 35+65 - Aggressive Index		
Additional Benchmark	**BSE Sensex (TRI)		

Fund Managers : Mr. Harshad Borawake (Equity Portion) (Since April 01, 2020), Mr. Vrijesh Kasera (Equity Portion) (Since April 01, 2020), Mr. Basant Bafna (Debt portion) (since December 27, 2025)
Note: Returns (%) for less than 1 year calculated on simple annualized basis, others are CAGR- Compounded Annualized Growth returns.
Latest available NAV has been taken for return calculation wherever applicable

Mirae Asset Multi Asset Allocation Fund - Fund Managers - Mr. Harshad Borawake, Mr. Siddharth Srivastava, Mr. Ritesh Patel and Mr. Basant Bafna
(Multi Asset Allocation Fund - An open ended scheme investing in equity, debt & money market instruments, Gold ETFs, Silver ETFs and exchange traded commodity derivatives)

Period	Mirae Asset Multi Asset Allocation Fund	Scheme Benchmark*	Additional Benchmark**
Last 1 Year	11.20%	9.07%	-2.76%
Since Inception	12.66%	11.51%	4.75%
Value of Rs. 10000 invested (in Rs.) Since Inception	13,470.00	13,127.47	11,230.50
NAV as on 31st July 2026	₹13.470		
Index Value 31st July 2026	Index Value of Scheme Benchmark is 131.275 and BSE Sensex (TRI) is 1,23,476.721		
Allotment Date	31st 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		
Additional Benchmark	**BSE Sensex (TRI)		

Fund Managers : Mr. Harshad Borawake (Equity Portion) (since January 31, 2024), Mr. Siddharth Srivastava (Dedicated Fund Manager for Overseas Investments) (since January 31, 2024), Mr. Ritesh Patel (Dedicated Fund Manager for Commodity Investments) (since January 31, 2024), Mr. Basant Bafna (Debt portion) (since December 27, 2025)
Note: Returns (%) for less than 1 year calculated on simple annualized basis, others are CAGR- Compounded Annualized Growth returns.
Latest available NAV has been taken for return calculation wherever applicable

Mirae Asset Equity Savings Fund - Fund Managers - Mr. Harshad Borawake, Mr. Vrijesh Kasera, Ms. Bharti Sawant and Mr. Basant Bafna
(Equity Savings Fund - An open ended scheme investing in equity, arbitrage and debt)

Period	Mirae Asset Equity Savings Fund	Scheme Benchmark*	Additional Benchmark**
Last 1 Year	5.05%	4.12%	2.27%
Last 3 Years	9.28%	8.05%	6.78%
Last 5 Years	8.66%	8.01%	5.34%
Since Inception	10.41%	8.97%	6.25%
Value of Rs. 10000 invested (in Rs.) Since Inception	21,283.00	19,246.28	15,872.41
NAV as on 31st July 2026	₹21.283		
Index Value 31st July 2026	Index Value of Scheme Benchmark is 6,537.230 and Crisil 10 yr Gilt index is 5,276.410		
Allotment Date	17th December 2018		
Scheme Benchmark	*Nifty Equity Savings Index		
Additional Benchmark	**Crisil 10 yr Gilt index		

Fund Managers : Mr. Harshad Borawake, Mr. Vrijesh Kasera (Equity portion) (since October 12, 2019), Ms. Bharti Sawant (Equity portion) (since December 28, 2020), Mr. Basant Bafna (Debt portion) (since December 27, 2025)
Note: Returns (%) for less than 1 year calculated on simple annualized basis, others are CAGR- Compounded Annualized Growth returns.
Latest available NAV has been taken for return calculation wherever applicable

Mirae Asset Balanced Advantage Fund - Fund Managers - Mr. Harshad Borawake and Mr. Basant Bafna
(Balanced Advantage Fund - An open-ended Dynamic Asset Allocation Fund)

Period	Mirae Asset Balanced Advantage Fund	Scheme Benchmark*	Additional Benchmark**
Last 1 Year	4.28%	1.15%	-0.43%
Last 3 Years	9.41%	7.62%	8.56%
Since Inception	10.17%	8.28%	9.69%
Value of Rs. 10000 invested (in Rs.) Since Inception	14,691.00	13,718.40	14,441.53
NAV as on 31st July 2026	₹14.691		
Index Value 31st July 2026	Index Value of Scheme Benchmark is 16,362.690 and Nifty 50 Index (TRI) is 37,000.720		
Allotment Date	11th August 2022		
Scheme Benchmark	*Nifty 50 Hybrid Composite Debt 50:50 Index		
Additional Benchmark	**Nifty 50 Index (TRI)		

Fund Managers : Mr. Harshad Borawake (Equity portion) (since August 11, 2022), Mr. Basant Bafna (Debt portion) (since December 27, 2025)
Note: Returns (%) for less than 1 year calculated on simple annualized basis, others are CAGR- Compounded Annualized Growth returns.
Latest available NAV has been taken for return calculation wherever applicable

Past Performance may or may not be sustained in future. Source: Internal data & Calculation, NAV data as on July 31, 2026;
Note:1. Different Plans under the scheme has different expense structure. The reference and details provided herein are of Regular Plan - Growth Option.; For computation of since inception returns (%) the allotment NAV has been taken as Rs. 10.00 for the Schemes The calculations of returns shall assume reinvestment of all payouts at the then prevailing NAV. CAGR - Compounded Annualized Growth returns. NAV (per unit) is at the end of the period. 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.

Other schemes managed by same Fund manager

Mirae Asset Low Duration Fund - Fund Managers - Mr. Basant Bafna
(Low Duration 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. 15 of SID). A moderate interest rate risk and moderate credit risk.)

Period	Mirae Asset Low Duration Fund	Scheme Benchmark*	Additional Benchmark**
Last 1 Year	5.68%	6.14%	2.27%
Last 3 Years	6.81%	7.09%	6.78%
Last 5 Years	5.89%	6.24%	5.34%
Last 10 Years	5.90%	6.49%	5.92%
Since Inception	6.42%	7.21%	6.55%
Value of Rs. 10000 invested (in Rs.) Since Inception	24,046.17	26,699.25	24,467.13
NAV as on 31st July 2026	₹2,404.6170		
Index Value 31st July 2026	Index Value of Scheme Benchmark is 5,754.6500 and Crisil 10 yr Gilt index is 5,276.4103		
Allotment Date	26th June 2012		
Scheme Benchmark	*Nifty Low Duration Debt Index A-I		
Additional Benchmark	**Crisil 10 yr Gilt index		

Fund Managers : Mr. Basant Bafna (since February 01, 2024)
Note: Returns (%) for less than 1 year calculated on simple annualized basis, others are CAGR- Compounded Annualized Growth returns.
Latest available NAV has been taken for return calculation wherever applicable
Inception date of Mirae Asset Low Duration Fund 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.

Mirae Asset Short Duration Fund - Fund Managers - Mr. Basant Bafna
(Short Duration 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. 14 of SID). A relatively high interest rate risk and moderate credit risk)

Period	Mirae Asset Short Duration Fund	Scheme Benchmark*	Additional Benchmark**
Last 1 Year	4.47%	5.56%	2.27%
Last 3 Years	6.63%	7.28%	6.78%
Last 5 Years	5.62%	6.24%	5.34%
Since Inception	6.23%	6.90%	6.46%
Value of Rs. 10000 invested (in Rs.) Since Inception	16,592.80	17,494.21	16,898.22
NAV as on 31st July 2026	₹16.5928		
Index Value 31st July 2026	Index Value of Scheme Benchmark is 5,341.5300 and Crisil 10 yr Gilt index is 5,276.4103		
Allotment Date	16th March 2018		
Scheme Benchmark	*CRISIL Short Duration Debt A-II Index		
Additional Benchmark	**Crisil 10 yr Gilt index		

Fund Managers : Mr. Basant Bafna (since January 16, 2023)
Note: Returns (%) for less than 1 year calculated on simple annualized basis, others are CAGR- Compounded Annualized Growth returns.
Latest available NAV has been taken for return calculation wherever applicable

Mirae Asset Dynamic Bond Fund - Fund Managers - Mr. Basant Bafna
(Dynamic Bond Fund - An open ended dynamic debt scheme investing across duration. A relatively high interest rate risk and relatively high credit risk)

Period	Mirae Asset Dynamic Bond Fund	Scheme Benchmark*	Scheme Benchmark * (Tier2)	Additional Benchmark**
Last 1 Year	4.60%	3.84%	5.94%	2.27%
Last 3 Years	6.30%	6.88%	7.51%	6.78%
Last 5 Years	5.01%	5.90%	NA	5.34%
Since Inception	5.85%	6.91%	NA	5.69%
Value of Rs. 10000 invested (in Rs.) Since Inception	17,031.60	18,690.85	NA	16,779.49
NAV as on 31st July 2026	₹17.0316			
Index Value 31st July 2026	Index Value of Scheme Benchmark is 6,124.5335 / 1,342.1800 and Crisil 10 yr Gilt index is 5,276.4103			
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			

Fund Managers : Mr. Basant Bafna (since December 27, 2025)
Note: Returns (%) for less than 1 year calculated on simple annualized basis, others are CAGR- Compounded Annualized Growth returns.
Latest available NAV has been taken for return calculation wherever applicable

Mirae Asset Ultra Short Duration Fund - Fund Managers - Mr. Basant Bafna
(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. 15 of SID). A relatively low interest rate risk and moderate credit risk.)

Period	Mirae Asset Ultra Short Duration Fund	Scheme Benchmark*	Additional Benchmark**
Last 1 Year	6.34%	6.47%	4.21%
Last 3 Years	7.16%	7.20%	6.32%
Last 5 Years	6.36%	6.47%	5.67%
Since Inception	5.96%	6.08%	5.41%
Value of Rs. 10000 invested (in Rs.) Since Inception	14,001.82	14,093.26	13,583.05
NAV as on 31st July 2026	₹1,400.1818		
Index Value 31st July 2026	Index Value of Scheme Benchmark is 5,859.7800 and Crisil 1 Year T-bill is 8,149.6186		
Allotment Date	7th October 2020		
Scheme Benchmark	*Nifty Ultra Short Duration Debt Index A-I		
Additional Benchmark	**Crisil 1 Year T-bill		

Fund Managers : Mr. Basant Bafna (since January 16, 2023)
Note: Returns (%) for less than 1 year calculated on simple annualized basis, others are CAGR- Compounded Annualized Growth returns.
Latest available NAV has been taken for return calculation wherever applicable

Past Performance may or may not be sustained in future. Source: Internal data & Calculation, NAV data as on July 31, 2026;
Note:1. Different Plans under the scheme has different expense structure. The reference and details provided herein are of Regular Plan - Growth Option.; For computation of since inception returns (%) the allotment NAV has been taken as Rs. 10.00 for the Schemes The calculations of returns shall assume reinvestment of all payouts at the then prevailing NAV. CAGR - Compounded Annualized Growth returns. NAV (per unit) is at the end of the period. 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.

Product Label Riskometer and PRC Matrix

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

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.

Scheme Riskometer

The risk of the scheme is Moderately High

Scheme Benchmark : Nifty Equity Savings Index (as per AMFI Tier I Benchmark)
Benchmark Riskometer

The risk of the benchmark is Moderate

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.

Scheme Riskometer

The risk of the scheme is Very High

Scheme Benchmark : CRISIL Hybrid 35+65 - Aggressive Index (as per AMFI Tier I Benchmark)
Benchmark Riskometer

The risk of the benchmark is High

Mirae Asset Multi Asset Allocation Fund
(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.

Scheme Riskometer

The risk of the scheme is Very High

Scheme Benchmark : 65% Nifty 500 (TRI) + 25% Nifty Short Duration Debt Index + 7.5% Domestic Price of Gold + 2.5% Domestic Price of Silver (as per AMFI Tier I Benchmark)
Benchmark Riskometer

The risk of the benchmark is High

Mirae Asset Balanced Advantage Fund
(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.

Scheme Riskometer

The risk of the scheme is Very High

Scheme Benchmark : Nifty 50 Hybrid Composite Debt 50:50 Index (as per AMFI Tier I Benchmark)
Benchmark Riskometer

The risk of the benchmark is High

Product Label Riskometer and PRC Matrix

Mirae Asset Ultra Short Duration Fund

(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. 15 of SID). A relatively low interest rate risk and moderate credit risk.)

PRODUCT LABELLING

Mirae Asset Ultra Short Duration Fund

This product 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.

Scheme Riskometer

The risk of the scheme is Low to Moderate

Scheme Benchmark : Nifty Ultra Short Duration Debt Index A-I (as per AMFI Tier I Benchmark)
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 Low Duration Fund

(Low Duration 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. 15 of SID). A moderate interest rate risk and moderate credit risk.)

PRODUCT LABELLING

Mirae Asset Low Duration Fund

This product 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.

Scheme Riskometer

The risk of the scheme is Low to Moderate

Scheme Benchmark : Nifty Low Duration Debt Index A-I (as per AMFI Tier I Benchmark)
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)		B-II	
Relatively High (Class III)			

Mirae Asset Short Duration Fund

(Short Duration 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. 14 of SID). A relatively high interest rate risk and moderate credit risk)

PRODUCT LABELLING

Mirae Asset Short Duration Fund

This product 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 InvITS

*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 Short Duration Debt A-II Index (as per AMFI Tier I Benchmark)
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)		B-III	

Product Label Riskometer and PRC Matrix

Mirae Asset Dynamic Bond Fund@

(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

This product 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 scheme is Moderate

Scheme Benchmark : CRISIL Dynamic Bond A-III Index (as per AMFI Tier I Benchmark)

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)			C-III

@Pursuant to notice cum addendum no. AD/67/2026 the riskometer of the scheme has been changed

Disclaimer

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

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For further information about other schemes (Type of scheme, 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

PRODUCT LABELLING

Mirae Asset Income plus Arbitrage Active FoF

This product is suitable for investors who are seeking*

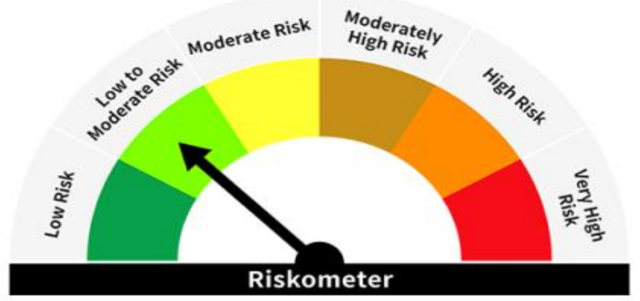
- To generate low volatility returns over short to medium term
- Investments predominantly in units of actively managed Debt oriented and arbitrage Mutual Fund schemes

*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 Short Duration Debt Index (60%) + Nifty 50 Arbitrage Index (TRI) (40%)
Benchmark Riskometer



The risk of the benchmark is Low to Moderate

Investors may note that they will bear recurring expenses of the underlying scheme in addition to the expenses of this scheme

MIRAE ASSET
Mutual Fund