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SAVED TAXES  
ON YOUR INCOME?**



ELSS - Equity Linked Saving Scheme

## **Mirae Asset ELSS Tax Saver Fund**

ELSS Fund: An open ended equity linked saving scheme with a statutory lock in of 3 years and tax benefit.

**(Erstwhile known as Mirae Asset Tax Saver Fund)**

**Factsheet, March 2025**

Tax Deduction under section 80C if the Income Tax Act, 1961 is available to investors opting for the Old Tax Regime.

Investors are requested to consult their tax advisers before investing in the scheme.

Invest in ELSS scheme to get dual advantage of Tax Savings u/s 80C of Income Tax Act, 1961 and aim for Wealth Creation.

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



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\* Pursuant to notice cum addendum no. 62/2023, the name of schemes of Mirae Asset Mutual Fund has been changed with effect from December 15, 2023.



# How to read a Mutual Fund Factsheet?

## Know how your money is managed

The benefits of investing in mutual funds are well known. However, buying them on face value is not enough. Investors should know how their money is managed. They should research as much as possible on a scheme's strategy, performance, risks involved and how the money is invested. Many investors shy away from this exercise as they consider it cumbersome. To make life easy for investors, mutual funds disclose a fund factsheet which details the quintessential information required before investing.

The factsheet is a concise document with a plethora of information about how the fund is managed; it is disclosed on a monthly basis. This article tries to decode the factsheet and explains how investors should use it for making investment decisions.

## Five things to look out for in mutual fund factsheets



## Basic information

The factsheet provides all the general information on the fund – its objective or philosophy, options (growth or dividend), plans (direct and regular), net asset value (NAV) of each plan, minimum investment amount, systematic features (SIP, SWP, STP) and assets under management (AUM) data.

It is important to know about the fund's exit load, as it gets deducted from total gains if the investor exits during a specific period after investment. It is a small penalty charged on prevailing NAV to discourage premature redemption. Different schemes have different exit loads, while few such as Overnight fund generally do not have exit load. Some funds have a fixed exit load and some have a tiered structure. For instance, a fund may have nil exit load if the investor withdraws up to 10% of units per year. For units more than 10%, it charges 3% for exit before 12 months, 2% for exit before 24 months, 1% for exit before 36 months and nil after that.

Investors should look out for the fund's product labeling and riskometer. Product labeling underlines product suitability for investors. It tells about ideal investment time frame required to benefit from the fund and where it invests. Riskometer is a presentation that helps investors measure the risk associated with the fund. It presents six levels of risks - low, Low to Moderate, moderate, moderately High, High and Very High. Since an equity fund typically has high risk involved, needle of the scale points towards moderately high /high, suggesting the fund is meant for investors with a high risk-taking appetite. Examples of equity and liquid funds are listed below:

## Equity Fund

### Product Labeling

**This product is suitable for investors who are seeking:**

- Growth of capital in the long term
- Investment predominantly in equity and equity-related instruments

### Riskometer



The risk of the benchmark is Moderately High

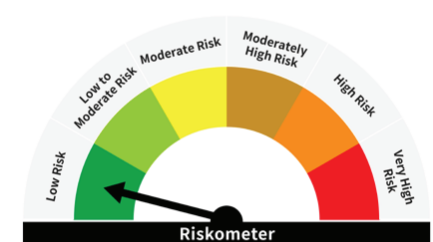
## Debt Fund

### Product Labeling

**This product is suitable for investors who are seeking:**

- Optimal returns in the short term
- Investment in portfolio of short duration money market and debt instruments

### Riskometer



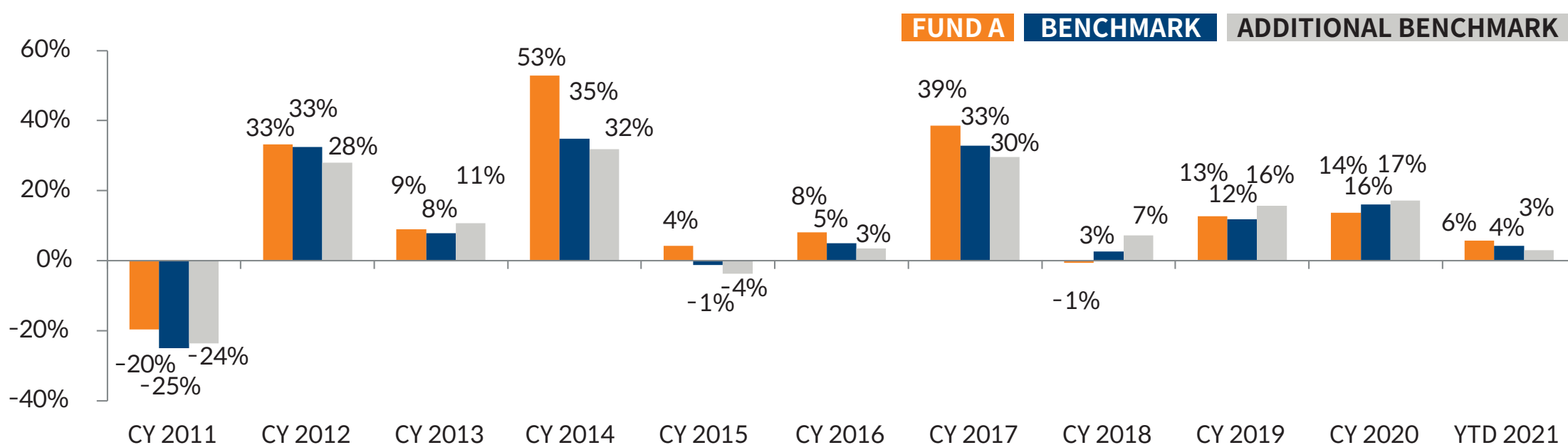
The risk of the scheme is Low

The data used is for illustration purpose only.

## Performance aspects

Although the past performance does not guarantee future trend, investors can get a broad idea on how a fund may perform in future. This section looks at the fund's performance (lump sum as well as SIP) across time frames and compares it with the fund's benchmark and a

market benchmark. Many fund houses provide graphical representation of calendar year performance of funds along with standard SEBI prescribed performance tables.



The data used is for illustration purpose only.

## Performance Report

Period	Returns (CAGR %)			Value of ₹10000 invested (in ₹)		
	Fund A Return	Scheme benchmark*	Additional benchmark**	Fund A Return	Scheme benchmark*	Additional benchmark**
Last 1 year	28.32	22.47	16.88	-	-	-
Last 3 year	21.81	14.17	9.77	-	-	-
Last 5 year	19.76	13.08	11.21	-	-	-
Since Inception	16.63	8.61	7.59	39,891	21,025	19,305
NAV as on 31st March 2020	39.891					
Index Value (31st March 2020)	Index Value of Nifty 100 TRI is 3991.85 and Index value of BSE Sensex is 29620.50					
Date of allotment	4th April, 2008					
Scheme Benchmark	Nifty 100 TRI					
Additional Benchmark	**BSE Sensex					

The data used is for illustration purpose only.

## SIP Performance

SIP Investment	Since Inception	7 Years	5 Years	3 Years	1 Year
Total Amount Invested (In ₹)	1,070,000	840,000	600,000	360,000	120,000
Mkt Value as of 31st March 2020 (In ₹)	2,613,431	1,603,717	997,343	458,533	136,171
Fund Return (%)	19.26%	18.15%	20.45%	16.38%	26.03%
Benchmark Return (%) (Nifty 100 TRI)	11.87%	11.57%	13.45%	10.96%	21.24%
Add. Benchmark Return (%) (BSE Sensex)	9.95%	9.31%	10.19%	7.02%	16.72%

The data used is for illustration purpose only.

## Fund manager details

In an investment voyage, mutual fund is the ship and fund manager is the sailor. Success of the voyage depends on the manager's expertise. Hence, it is imperative to know the fund manager well.

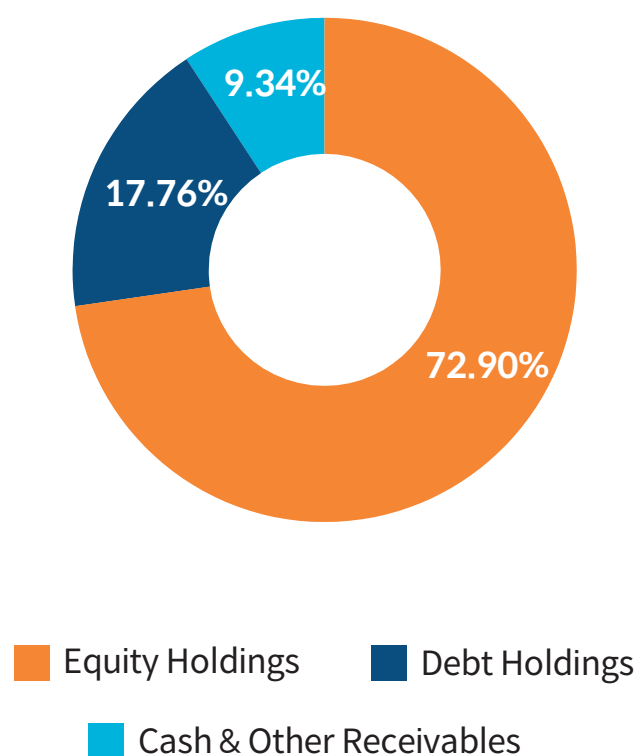
The factsheet provides information on the manager's experience and qualification. You can find out their track record by reviewing the performance of all schemes managed by them.

## Portfolio aspects

### Key portfolio attributes to look for in equity/ hybrid funds

#### Asset allocation

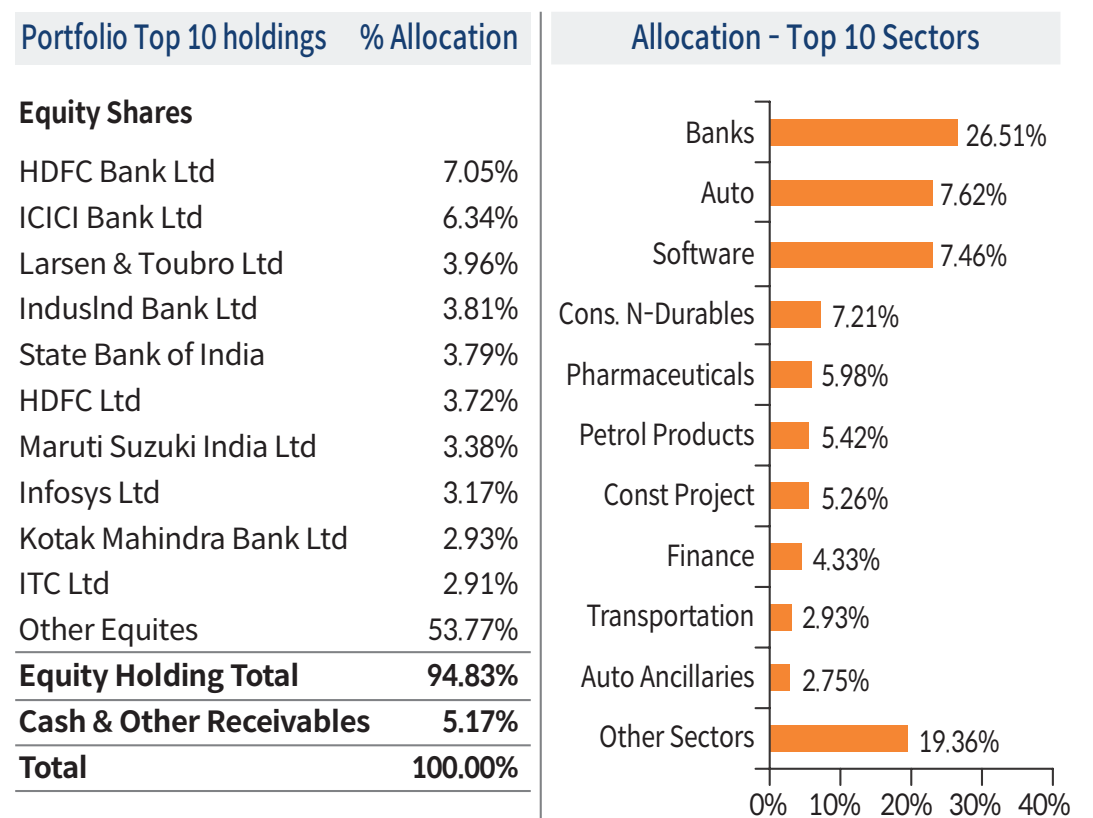
It highlights the exposure to different asset classes - equity, debt and cash - in a portfolio.



The data used is for illustration purpose only

#### Company and sector allocation

It informs investors about a fund's concentration level in sectors and stocks. An aggressive fund manager may have high concentration among fewer companies and sectors, which may not be appropriate for investors seeking diversification. Investors should check whether the fund has taken higher-than-prudent exposure to riskier sectors or low quality stocks.



The data used is for illustration purpose only.

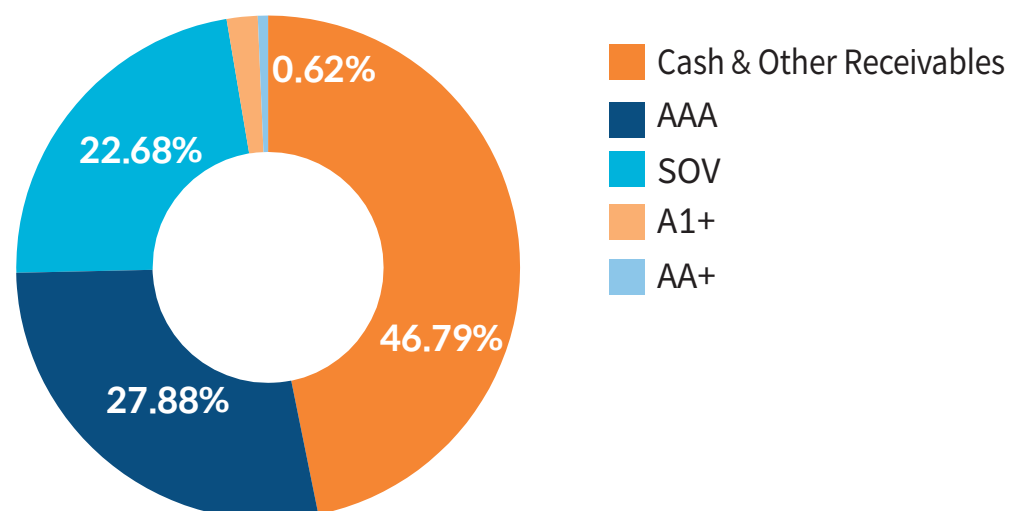
### Key portfolio attributes to look for in debt funds

#### Credit quality profile

A debt fund's holdings are classified according to its credit ratings such as AAA, AA+, A1+ (given by credit rating agencies), etc.

Funds with higher exposure to AAA (top rated long-term debt) and A1+ (top rated short-term debt) have lower credit risk and higher credit quality.

Conservative investors should check whether the fund manager in order to boost performance is taking undue exposure to lower rated debt papers as they typically trade at higher yields but are exposed to high credit and liquidity risk vis-à-vis top rated papers.

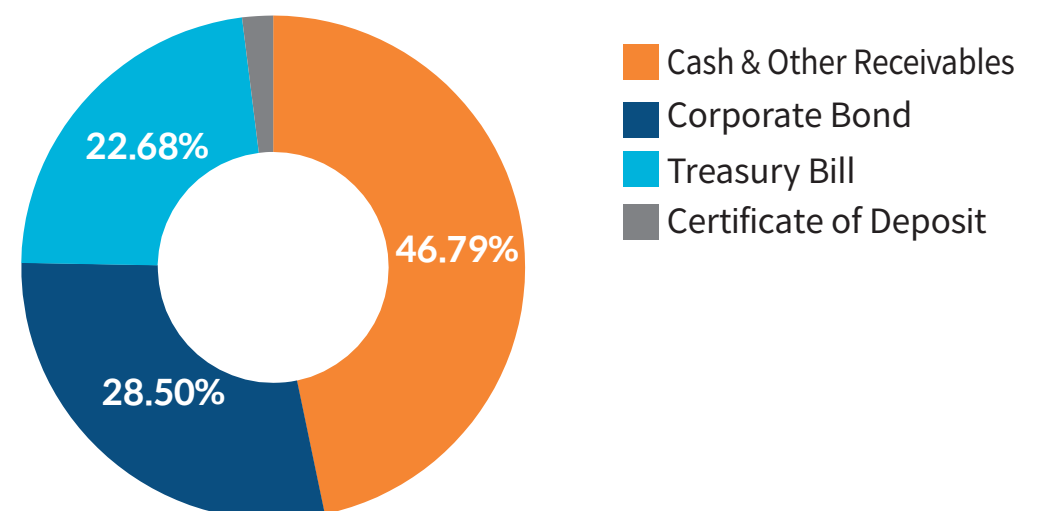


The data used is for illustration purpose only.

#### Instrument break-up

It highlights allocation to various debt instruments such as commercial papers (CPs), certificate of deposits (CDs), NCDs and bonds, gilts and cash equivalents.

Investors in shorter maturity debt funds such as liquid, ultra short term, short-term debt funds should check whether higher proportion has been allocated to shorter maturity instruments such as CPs and CDs. As long-term debt instruments such as gilts and bonds are typically more sensitive to interest rate changes compared with CPs and CDs, higher exposure to former instruments by liquid or ultra-short term may result in high risk.



The data used is for illustration purpose only.

# Tax Reckoner FY 2024-25



## Taxation Changes post Union Budget 2024

Categories of Funds	Redeemed or transferred till July 22, 2024		From July 23, 2024 till March 31, 2025 (If units sold between this period)		Effective July 23, 2024			Applicability for Mirae Asset scheme
	STCG <sup>^</sup>	LTCG <sup>^</sup>	STCG <sup>^</sup>	LTCG <sup>^</sup>	STCG <sup>^</sup>	LTCG <sup>^</sup>	Holding period for LTCG <sup>^</sup>	
<b>Equity Oriented (&gt;65% in Equity assets)</b>	15%	10%	20%	12.5%	20%	12.5%	>1%	All Domestic equityoriented MF

### Debt Oriented (> 65% Debt Assets)/FOF<sup>^^</sup> investing > 65% in such de bt -oriented fund

Units Acquired before 01.04.2023	Tax slab	20% (Indexation)			Tax Slab	12.5%	>2 (>1*)	All Domestic Debt oriented MF
Acquired after 31.03.2023 and sold till 31.03.2025	Tax slab	Tax slab	Tax slab	Tax slab				
Units acquired after 31.03.2023 and sold after 31.03.2025	Tax slab	Tax slab			Tax Slab	Tax Slab	Irrelevant	

### Commodities ETF Listed on exchange/Foreign Equity ETF (India Domiciled) Listed on Exchange

Units Acquired before 01.04.2023	Tax slab	20% (Indexation)			Tax Slab	12.5%	>1	Commodities & Foreign ETF listed in India
Units Acquired after 31.03.2023 and sold till 31.03.2025	Tax slab	Tax slab	Tax slab	Tax slab				
Units Acquired after 31.03.2023 and sold after 31.03.2025	Tax slab	Tax slab			Tax Slab	12.5%	>1	

### Domestic Equity ETF FOF<sup>^^</sup> (where >90% is in Domestic Equity ETFs which are traded on a recognised stock exchange as per Explanation1 of Sec 112A)

Units Acquired before 01.04.2023	15%	10%			20%	12.5%	>1	All FoFs on Domestic Equity ETFs
Units Acquired after 31.03.2023 and sold till 31.03.2025	15%	15%	20%	20%				
Units Acquired after 31.03.2023 and sold after 31.03.2025	15%	15%			20%	12.5%	>1	

### Commodities FOF<sup>^^</sup>/Foreign FOF<sup>^^</sup> (investing in offshore Schemes)/Foreign FOF (investing in India listed offshore Schemes)/Foreign Equity Index Fund (India Domiciled)

Units Acquired before 01.04.2023	Tax slab	20% (Indexation)			Tax Slab	12.5%	>2	FoF on Overseas ETFs and FoF on Foreign ETFs listed in India
Units Acquired after 31.03.2023 and sold till 31.03.2025	Tax slab	Tax slab	Tax slab	Tax slab				
Units Acquired after 31.03.2023 and sold after 31.03.2025	Tax slab	Tax slab			Tax Slab	12.5%	>2	



## Important Sections pertaining to Mutual Funds & Taxation of Mutual Funds

Section	Description
<b>50AA</b>	<p><b>Specified Mutual Fund (Latest Description)</b></p> <p>(ii) "Specified Mutual Fund" means, - (a) a Mutual Fund by whatever name called, which invests more than sixty-five per cent. of its total proceeds in debt and money market instruments; or</p> <p>(b) a fund which invests sixty-five per cent. or more of its total proceeds in units of a fund referred to in sub-clause (a)</p>
<b>111A</b>	Short Term Capital Gains rate has been changed from 15% to 20% w.e.f July 23, 2024
<b>112A</b>	Exemption limit for Long Term Capital Gains has increased from INR 100,000 to INR 125,000  Long Term Capital Gains (LTCG) increased from 10% to 12.5%
<b>Explanation 1 of Sec. 112A</b>	<p>"Equity-oriented fund" means a fund set up under a scheme of a mutual fund specified under clause (23D) of section 10 and –</p> <p>(i) in a case where the fund invests in the units of another fund which is traded on a recognised stock exchange –</p> <p>(A) a minimum of ninety per cent of the total proceeds of such fund is invested in the units of such other fund; and</p> <p>(B) such other fund also invests a minimum of ninety per cent of its total proceeds in the equity shares of domestic companies listed on a recognised stock exchange; and</p> <p>(ii) in any other case, a minimum of sixty-five per cent of the total proceeds of such fund is invested in the equity shares of domestic companies listed on a recognised stock exchange</p> <p><b>Provided</b> that the percentage of equity shareholding or unit held in respect of the fund, as the case may be, shall be computed with reference to the annual average of the monthly averages of the opening and closing figures</p>
<b>Section 155</b>	Securities Transaction Tax (STT) rates have been revised, which shall come in force from 01 Oct 2024  Options 0.1%  Futures 0.02%
<b>Section 2 (Clause 42A)</b>	Short Term Capital Asset definition changed from 36 months to 24 months for all assets except Security listed in a recognized stock exchange in India or a unit of the Unit Trust of India established under the Unit Trust of India Act, 1963 (52 of 1963) or a unit of an equity-oriented fund or a zero coupon bond or in case of a share of a company (not being a share listed in a recognised stock exchange)...

^ STCG - Short Term Capital Gain | ^LTCG - Long Term Capital Gain | ^^ FOF - Fund Of Fund | ETF - Exchange Traded Fund

For further Information Kindly refer to SAI [https://www.miraeassetmf.co.in/docs/default-source/sai/sai\\_mirae-asset-mutual-fund-as-on-june-30-2024.pdf?sfvrsn=24d27e73\\_2](https://www.miraeassetmf.co.in/docs/default-source/sai/sai_mirae-asset-mutual-fund-as-on-june-30-2024.pdf?sfvrsn=24d27e73_2)

### Disclaimers

The information set out above is included for general information purposes only and does not constitute legal or tax advice. In view of the individual nature of the tax consequences, each investor is advised to consult his/her own tax consultant with respect to specific tax implications arising out of their participation in the Scheme. Income Tax benefits to the mutual fund & to unit holder is in accordance with the prevailing tax laws as certified by the mutual funds tax consultant. Mirae Asset Mutual Fund will not be liable in any manner for the consequences of action taken in this regard. The information contained herein is not intended as an offer or solicitation for the purchase and sales of any schemes of Mirae Asset Mutual Fund.

Document compiled on 24.Jul.2024. This document has been compiled with using the various sections and sub-sections from Income Tax Act 1961 and amendments made to Finance Bill 2024. (Source [https://www.indiabudget.gov.in/doc/Finance\\_Bill.pdf](https://www.indiabudget.gov.in/doc/Finance_Bill.pdf)) It would be prudent for investors to consult their tax advisors for further details, clarification and actions.

**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 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. 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.

Please visit the website of the AMC for Scheme related information: [www.miraeassetmf.co.in](http://www.miraeassetmf.co.in)

**Please consult your financial advisor or mutual fund distributor before investing**

Follow us on:      

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



# GLOSSARY

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## ■ Average Maturity:

Average Maturity of the securities in scheme.

## ■ Beta:

Beta of a portfolio is a number indicating the relation between portfolio returns with that of the market index i.e. it measure the volatility, or systematic risk, of a portfolio in comparison to the market as a whole.

## ■ Indexation Benefit:

- | Long Term Capital Gains (holding period of over 3 years) from other than equity oriented and specified mutual funds are taxed at 20% plus applicable surcharge and cess with the benefit of indexation.
- | Government notifies Cost Inflation Index (CII) for each financial year taking into consideration the prevailing inflation levels.
- | The cost of acquisition for computation of tax is adjusted for inflation using CII, there by reducing the capital gains from tax perspective.

## ■ Macaulay Duration (Duration):

Macaulay Duration (Duration) measures the price volatility of fixed income securities. It is often used in the comparison of interest rate risk between securities with different coupons and different maturities. It is defined as the weighted average time to cash flows of a bond where the weights are nothing but the present value of the cash flows themselves. It is expressed in years/days. The duration of a fixed income security is always shorter than its term to maturity, except in the case of zero coupon securities where they are the same.

## ■ Modified Duration:

A formula that expresses the measurable change in the value of a security in response to a change in interest rates. Modified duration of portfolio can be used to anticipate the change in market value of portfolio for every change in portfolio yield.

## ■ Portfolio Turnover Ratio:

Portfolio Turnover Ratio is the percentage of a fund's holdings that have changed in a given year. This ratio measures the fund's trading activity, which is computed by taking the lesser of purchases or sales and dividing by average monthly net assets.

## ■ Portfolio Yield (Annualized Portfolio YTM\*):

Weighted average yield of the securities in scheme portfolio. \*In case of semi annual YTM, it will be annualized.

## ■ Risk Free Return:

The theoretical rate of return of an investment with safest (zero risk) investment in a country.

## ■ Sharpe Ratio:

Sharpe Ratio is a risk to reward ratio, it measures portfolio returns generated in excess to the investment in risk-free asset, for per unit of total risk taken. While, positive Sharpe ratio indicates, portfolio compensating investors with excess returns (over risk-free rate) for the commensurate risk taken; negative Sharpe ratio indicates, investors are better off investing in risk-free assets.

## ■ Specified Mutual Fund:

Specified mutual fund" means mutual fund where not more than 35 per cent of its total proceeds is invested in the equity shares of domestic companies.

## ■ Standard Deviation:

A statistical measure that defines expected volatility/risk associated with a portfolio. This explains the variation/deviation from the average returns delivered by the portfolio. A higher standard deviation means higher volatility (risk) and a lower standard deviation means lower volatility.

## ■ Total Expense Ratio:

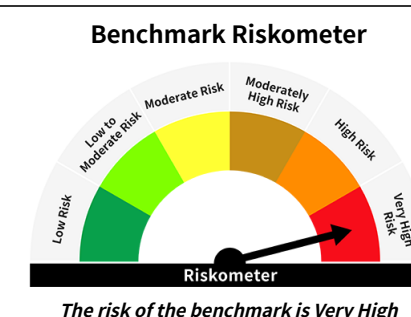
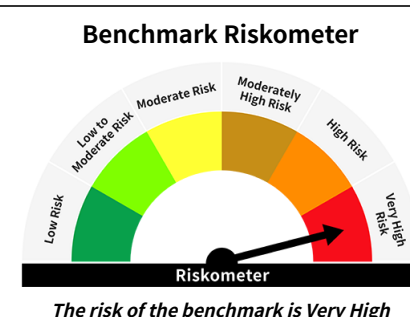
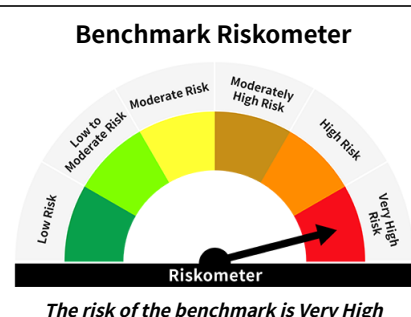
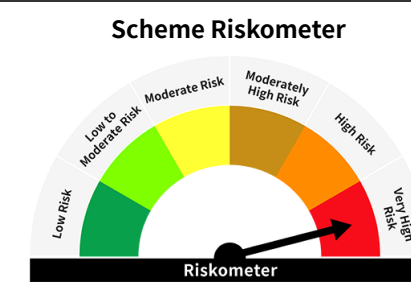
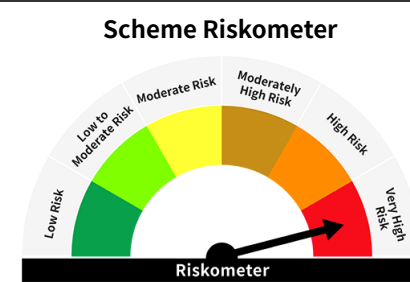
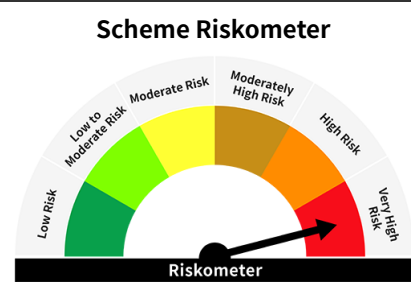
Total expenses charged to scheme for the month expressed as a percentage to average monthly net assets.

## ■ Entry Load:

A mutual fund may have a sales charge or load at the time of entry and/or exit to compensate the distributor/agent. Entry load is charged at the time an investor purchases the units of a mutual fund. The entry load is added to the prevailing NAV at the time of investment. For instance, if the NAV is Rs. 100 and the entry load is 1%, the investor will enter the fund at Rs. 101.

Note: SEBI has abolished entry load and mandated that the upfront commission to distributors will be paid by the investor directly to the distributor, based on his assessment of various factors including the service rendered by the distributor.

Key Features	Mirae Asset Large Cap Fund	Mirae Asset Large & Midcap Fund* Formerly Known as Mirae Asset Emerging Bluechip Fund	Mirae Asset Great Consumer Fund
<b>Type of Scheme</b>	Large Cap Fund - An open ended equity scheme predominantly investing across large cap stocks	Large & Mid Cap Fund - An open ended equity scheme investing in both large cap and mid cap stocks	Sectoral / Thematic Fund - An open ended equity scheme following consumption theme
<b>Investment Objective</b>	The investment objective of the scheme is to generate long term capital appreciation by capitalizing on potential investment opportunities by predominantly investing in equities of large cap companies. The Scheme does not guarantee or assure any returns. There is no assurance that the investment objective of the scheme will be achieved.	The investment objective of the scheme is to generate income and capital appreciation from a portfolio primarily investing in Indian equities and equity related securities of large cap and mid cap companies at the time of investment. From time to time, the fund manager may also seek participation in other Indian equity and equity related securities to achieve optimal Portfolio construction. The Scheme does not guarantee or assure any returns. There is no assurance that the investment objective of the scheme will be achieved.	The investment objective of the scheme is to generate long term capital appreciation by investing in a portfolio of companies/funds that are likely to benefit either directly or indirectly from consumption led demand in India. The Scheme does not guarantee or assure any returns. There is no assurance that the investment objective of the scheme will be achieved.
<b>Fund Manager **</b>	<b>Mr. Gaurav Misra</b> (since January 31, 2019)	<b>Mr. Neelesh Surana</b> (since inception) & <b>Mr. Ankit Jain</b> (since January 31, 2019)	<b>Mr. Ankit Jain</b> (since October 2016) & <b>Mr. Siddhant Chhabria</b> (since June 21, 2021)
<b>Allotment Date</b>	4 <sup>th</sup> April 2008	9 <sup>th</sup> July 2010	29 <sup>th</sup> March 2011
<b>Benchmark Index</b>	Nifty 100 (TRI)	Nifty Large Midcap 250 (TRI)	Nifty India Consumption Index (TRI)
<b>Minimum Investment Amount</b>	₹5,000/- and in multiples of ₹1/- thereafter. Minimum Additional Application Amount: ₹1,000/- per application and in multiples of ₹1/- thereafter.	₹5,000/- and in multiples of ₹1/- thereafter	₹5,000/- and in multiples of ₹1/- thereafter. Minimum Additional Application Amount: ₹1,000/- per application and in multiples of ₹1/- thereafter.
<b>Systematic Investment Plan (SIP)</b>	Monthly and Quarterly: Minimum of ₹99/- (multiples of ₹1/- thereafter), minimum 5 in case of Monthly / Quarterly option.	<ul style="list-style-type: none"> <li>All existing and Fresh Registrations through SIP shall be allowed for any amount through Monthly and Quarterly frequency under the Scheme.</li> <li>Monthly and Quarterly: Minimum of ₹99/- (multiples of ₹1/- thereafter), minimum 5 in case of Monthly / Quarterly option.</li> </ul>	Monthly and Quarterly: Minimum of ₹99/- (multiples of ₹1/- thereafter), minimum 5 in case of Monthly / Quarterly option.
<b>Load Structure</b>	Exit load: I. For investors who have opted for SWP under the plan: a) 15% of the units allotted (including Switch-in/STP - in) on or before completion of 365 days from the date of allotment of units: Nil. b) Any redemption in excess of such limits in the first 365 days from the date of allotment shall be subject to the following exit load: (Redemption of units would be done on First In First Out Basis (FIFO): -If redeemed within 1 year (365 days) from the date of allotment: 1% -If redeemed after 1 year (365 days) from the date of allotment: NIL II. Other Redemptions: For Investors who have not opted for SWP under the plan (including Switch out, STP out): -If redeemed within 1 year (365 days) from the date of allotment: 1% -If redeemed after 1 year (365 days) from the date of allotment: NIL	Exit load: I. For investors who have opted for SWP under the plan: a) 15% of the units allotted (including Switch-in/STP - in) on or before completion of 365 days from the date of allotment of units: Nil. b) Any redemption in excess of such limits in the first 365 days from the date of allotment shall be subject to the following exit load: (Redemption of units would be done on First In First Out Basis (FIFO): -If redeemed within 1 year (365 days) from the date of allotment: 1% -If redeemed after 1 year (365 days) from the date of allotment: NIL II. Other Redemptions: For Investors who have not opted for SWP under the plan (including Switch out, STP out): -If redeemed within 1 year (365 days) from the date of allotment: 1% -If redeemed after 1 year (365 days) from the date of allotment: NIL	Exit load: I. For investors who have opted for SWP under the plan: a) 15% of the units allotted (including Switch-in/STP - in) on or before completion of 365 days from the date of allotment of units: Nil. b) Any redemption in excess of such limits in the first 365 days from the date of allotment shall be subject to the following exit load: (Redemption of units would be done on First In First Out Basis (FIFO): -If redeemed within 1 year (365 days) from the date of allotment: 1% -If redeemed after 1 year (365 days) from the date of allotment: NIL II. Other Redemptions: For Investors who have not opted for SWP under the plan (including Switch out, STP out): -If redeemed within 1 year (365 days) from the date of allotment: 1% -If redeemed after 1 year (365 days) from the date of allotment: NIL
<b>Plans Available</b>	Regular Plan and Direct Plan	Regular Plan and Direct Plan	Regular Plan and Direct Plan
<b>Options Available</b>	Growth Option and IDCW Option (Payout & Re-investment)	Growth Option and IDCW Option (Payout & Re-investment)	Growth Option and IDCW Option (Payout & Re-investment)
<b>Monthly Average AUM (₹ Cr.) as on 28 Feb, 2025</b>	37,170.478	35,474.738	3,886.991
<b>Monthly Total Expense Ratio (Including Statutory Levies) as on 28 Feb, 2025</b>	Regular Plan: 1.53% Direct Plan: 0.55%	Regular Plan: 1.56% Direct Plan: 0.63%	Regular Plan: 1.88% Direct Plan: 0.47%
<b>Product Labelling</b>	<b>This product is suitable for investors who are seeking*:</b> <ul style="list-style-type: none"> <li>To generate long term capital appreciation/income</li> <li>Investment predominantly in Large Cap companies.</li> </ul>	<b>This product is suitable for investors who are seeking*:</b> <ul style="list-style-type: none"> <li>Long term capital appreciation</li> <li>Large &amp; Mid Cap fund investing atleast 35% in large cap stock &amp; atleast 35% in mid cap stocks</li> </ul>	<b>This product is suitable for investors who are seeking*:</b> <ul style="list-style-type: none"> <li>Long term capital appreciation</li> <li>Thematic fund investing in equity &amp; equity related securities of companies benefiting directly or indirectly from consumption led demand in India</li> </ul>

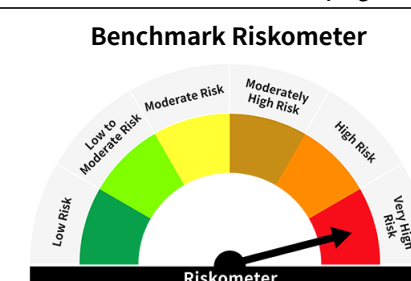
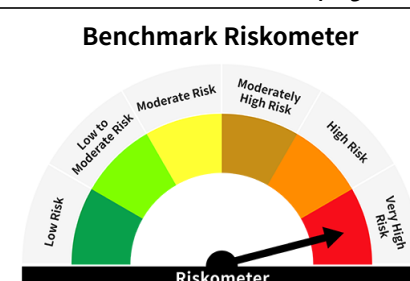
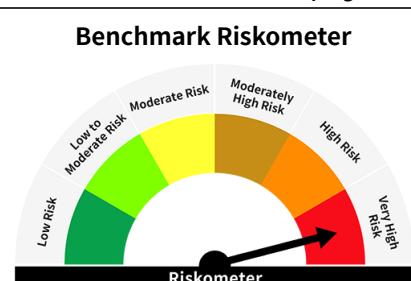
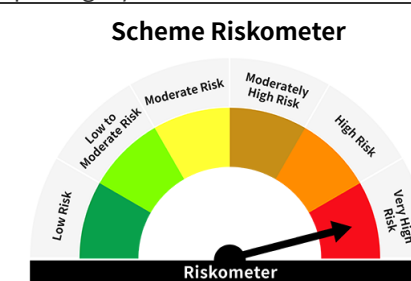
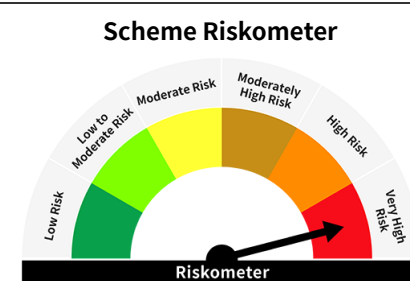
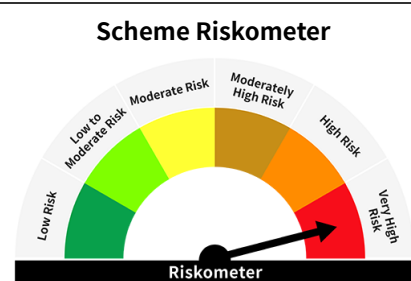


**\*Investors should consult their financial advisers if they are not clear about the suitability of the product.**

\*\* For experience of Fund Managers refer page no. 72

\* Pursuant to notice cum addendum no. 62/2023, the name of schemes of Mirae Asset Mutual Fund has been changed with effect from December 15, 2023.

Key Features	Mirae Asset ELSS Tax Saver Fund* Formerly Known as Mirae Asset Tax Saver Fund	Mirae Asset Healthcare Fund	Mirae Asset Focused Fund
<b>Type of Scheme</b>	ELSS - An open ended equity linked saving scheme with a statutory lock in of 3 years and tax benefit	Sectoral / Thematic Fund - An open ended equity scheme investing in healthcare and allied sectors	Focused Fund - An open ended equity scheme investing in a maximum of 30 stocks intending to focus in large cap, mid cap and small cap category (i.e., Multi-cap)
<b>Investment Objective</b>	The investment objective of the scheme is to generate long-term capital appreciation from a diversified portfolio of predominantly equity and equity related instruments. The Scheme does not guarantee or assure any returns. There is no assurance that the investment objective of the scheme will be achieved.	The investment objective of the scheme is to seek to generate long term capital appreciation through investing in equity and equity related securities of companies benefitting directly or indirectly in Healthcare and allied sectors in India. The Scheme does not guarantee or assure any returns. There is no assurance that the investment objective of the scheme will be achieved.	To generate long term capital appreciation/income by investing in equity & equity related instruments of up to 30 companies. There is no assurance that the investment objective of the scheme will be achieved.
<b>Fund Manager **</b>	<b>Mr. Neelesh Surana</b> (since inception)	<b>Mr. Vrijesh Kasera</b> (since July 02, 2018)	<b>Mr. Gaurav Misra</b> (since inception)
<b>Allotment Date</b>	28 <sup>th</sup> December 2015	2 <sup>nd</sup> July 2018	14 <sup>th</sup> May 2019
<b>Benchmark Index</b>	Tier-1-Nifty 500 (TRI) Tier-2-Nifty 200 (TRI)	BSE Healthcare Index (TRI)	Tier-1-Nifty 500 (TRI) Tier-2-Nifty 200 (TRI)
<b>Minimum Investment Amount</b>	₹500/- and in multiples of ₹500/- thereafter	₹5,000/- and in multiples of ₹1/- thereafter. Minimum Additional Application Amount: ₹1,000/- per application and in multiples of ₹1/- thereafter.	₹5,000/- and in multiples of ₹1/- thereafter. Minimum Additional Application Amount: ₹1,000/- per application and in multiples of ₹1/- thereafter
<b>Systematic Investment Plan (SIP)</b>	Monthly and Quarterly: Minimum installment of ₹500/- and in multiples of ₹500/- thereafter.	Monthly and Quarterly: Minimum of ₹99/- (multiples of ₹1/- thereafter), minimum 5 in case of Monthly / Quarterly option.	Monthly and Quarterly: Minimum of ₹99/- (multiples of ₹1/- thereafter), minimum 5 in case of Monthly / Quarterly option.
<b>Load Structure</b>	Exit Load: NIL	Exit load: I. For investors who have opted for SWP under the plan: a) 15% of the units allotted (including Switch-in/STP - in) on or before completion of 365 days from the date of allotment of units: Nil. b) Any redemption in excess of such limits in the first 365 days from the date of allotment shall be subject to the following exit load: (Redemption of units would be done on First In First Out Basis (FIFO): -If redeemed within 1 year (365 days) from the date of allotment: 1% -If redeemed after 1 year (365 days) from the date of allotment: NIL II. Other Redemptions: For Investors who have not opted for SWP under the plan (including Switch out, STP out): -If redeemed within 1 year (365 days) from the date of allotment: 1% -If redeemed after 1 year (365 days) from the date of allotment: NIL	Exit load: I. For investors who have opted for SWP under the plan: a) 15% of the units allotted (including Switch-in/STP - in) on or before completion of 365 days from the date of allotment of units: Nil. b) Any redemption in excess of such limits in the first 365 days from the date of allotment shall be subject to the following exit load: (Redemption of units would be done on First In First Out Basis (FIFO): -If redeemed within 1 year (365 days) from the date of allotment: 1% -If redeemed after 1 year (365 days) from the date of allotment: NIL II. Other Redemptions: For Investors who have not opted for SWP under the plan (including Switch out, STP out): -If redeemed within 1 year (365 days) from the date of allotment: 1% -If redeemed after 1 year (365 days) from the date of allotment: NIL
<b>Plans Available</b>	Regular Plan and Direct Plan	Regular Plan and Direct Plan	Regular Plan and Direct Plan
<b>Options Available</b>	Growth Option and IDCW Option (Payout)	Growth Option and IDCW Option (Payout & Re-investment)	Growth Option and IDCW Option (Payout & Re-investment)
<b>Monthly Average AUM (₹ Cr.) as on 28 Feb, 2025</b>	23,499.219	2,598.727	7,503.890
<b>Monthly Total Expense Ratio (Including Statutory Levies) as on 28 Feb, 2025</b>	Regular Plan: 1.57% Direct Plan: 0.60%	Regular Plan: 1.96% Direct Plan: 0.52%	Regular Plan: 1.79% Direct Plan: 0.61%
<b>Product Labelling</b>	<b>This product is suitable for investors who are seeking*:</b> • Growth of capital over long term • Invests predominantly in equity and equity related instruments: ELSS with a 3 year lock in period and tax benefits.	<b>This product is suitable for investors who are seeking*:</b> • 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	<b>This product is suitable for investors who are seeking*:</b> • To generate long term capital appreciation/income. • Investment in a concentrated portfolio of equity & equity related instrument of up to 30 companies across large, mid and small cap category.



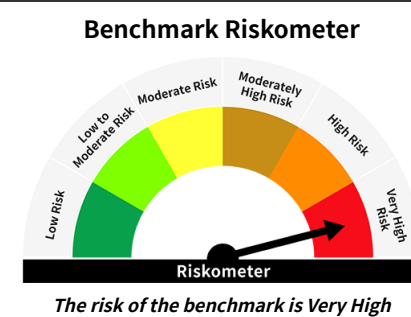
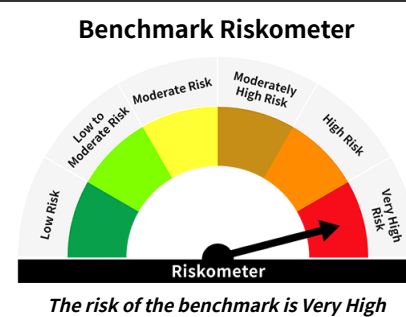
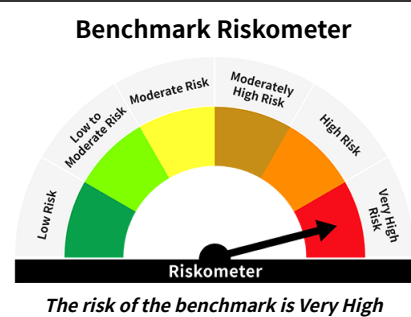
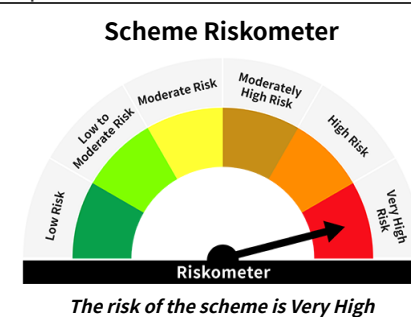
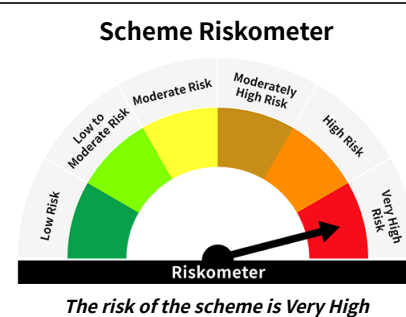
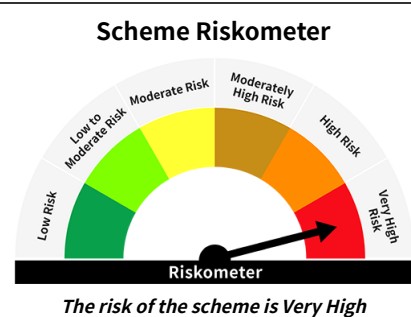
\*Investors should consult their financial advisers if they are not clear about the suitability of the product.

\*\* For experience of Fund Managers refer page no. 72

\* Pursuant to notice cum addendum no. 62/2023, the name of schemes of Mirae Asset Mutual Fund has been changed with effect from December 15, 2023.



Key Features	Mirae Asset Midcap Fund	Mirae Asset Banking and Financial Services Fund	Mirae Asset Flexi Cap Fund
<b>Type of Scheme</b>	Midcap Fund - An open ended equity scheme predominantly investing in mid cap stocks	Sectoral / Thematic Fund - An open-ended equity scheme investing in Banking & Financial Services Sector	Flexi Cap Fund - An open ended dynamic equity scheme investing across large cap, mid cap, small cap stocks
<b>Investment Objective</b>	The investment objective of the scheme is to provide long-term capital appreciation from a portfolio investing predominantly in Indian equity and equity related securities of midcap companies. From time to time, the fund manager may also participate in other Indian equities and equity related securities for optimal portfolio construction. There is no assurance that the investment objective of the Scheme will be achieved.	The investment objective of the scheme is to generate long-term capital appreciation from a portfolio that is invested predominantly in equity and equity related securities of companies engaged in banking and financial services sector. The Scheme does not guarantee or assure any returns. There is no assurance that the investment objective of the scheme will be achieved.	The investment objective of the scheme is to provide long-term capital appreciation from a portfolio investing predominantly in Indian equity and equity related instruments across market capitalization. There is no assurance that the investment objective of the scheme will be achieved.
<b>Fund Manager **</b>	<b>Mr. Ankit Jain</b> (since inception)	<b>Mr. Gaurav Kochar</b> (since December 11, 2020)	<b>Mr. Varun Goel</b> (since April 03, 2024)
<b>Allotment Date</b>	29 <sup>th</sup> July 2019	11 <sup>th</sup> December 2020	24 <sup>th</sup> February 2023
<b>Benchmark Index</b>	Nifty Midcap 150 Index (TRI)	Nifty Financial Services Index (TRI)	Nifty 500 (TRI)
<b>Minimum Investment Amount</b>	₹5,000/- and in multiples of ₹1/- thereafter. Minimum Additional Application Amount: ₹1,000/- per application and in multiples of ₹1/- thereafter.	₹5,000/- and in multiples of ₹1/- thereafter. Minimum Additional Application Amount: ₹1,000/- per application and in multiples of ₹1/- thereafter	₹5,000/- and in multiples of ₹1/- thereafter. Minimum Additional Application Amount: ₹1,000/- per application and in multiples of ₹1/- thereafter
<b>Systematic Investment Plan (SIP)</b>	Monthly and Quarterly: Minimum of ₹99/- (multiples of ₹1/- thereafter), minimum 5 in case of Monthly / Quarterly option.	Monthly and Quarterly: Minimum of ₹99/- (multiples of ₹1/- thereafter), minimum 5 in case of Monthly / Quarterly option.	Monthly and Quarterly: Minimum of ₹99/- (multiples of ₹1/- thereafter), minimum 5 in case of Monthly / Quarterly option.
<b>Load Structure</b>	Exit load#: I. For investors who have opted for SWP under the plan: a) 15% of the units allotted (including Switch-in/STP - in) on or before completion of 365 days from the date of allotment of units: Nil. b) Any redemption in excess of such limits in the first 365 days from the date of allotment shall be subject to the following exit load: (Redemption of units would be done on First In First Out Basis (FIFO): -If redeemed within 1 year (365 days) from the date of allotment: 1% -If redeemed after 1 year (365 days) from the date of allotment: NIL II. Other Redemptions: For Investors who have not opted for SWP under the plan (including Switch out, STP out): -If redeemed within 1 year (365 days) from the date of allotment: 1% -If redeemed after 1 year (365 days) from the date of allotment: NIL	Exit load: If redeemed within 1 year (365 days) from the date of allotment: 1% If redeemed after 1 year (365 days) from the date of allotment: NIL	Exit load#: I. For investors who have opted for SWP under the plan: a) 15% of the units allotted (including Switch-in/STP - in) on or before completion of 365 days from the date of allotment of units: Nil. b) Any redemption in excess of such limits in the first 365 days from the date of allotment shall be subject to the following exit load: (Redemption of units would be done on First In First Out Basis (FIFO): -If redeemed within 1 year (365 days) from the date of allotment: 1% -If redeemed after 1 year (365 days) from the date of allotment: NIL II. Other Redemptions: For Investors who have not opted for SWP under the plan (including Switch out, STP out): -If redeemed within 1 year (365 days) from the date of allotment: 1% -If redeemed after 1 year (365 days) from the date of allotment: NIL
<b>Plans Available</b>	Regular Plan and Direct Plan	Regular Plan and Direct Plan	Regular Plan and Direct Plan
<b>Options Available</b>	Growth Option and IDCW Option (Payout & Re-investment)	Growth Option and IDCW Option (Payout & Re-investment)	Growth Option and IDCW Option (Payout & Re-investment)
<b>Monthly Average AUM (₹ Cr.) as on 28 Feb, 2025</b>	14,782.502	1,717.163	2,428.829
<b>Monthly Total Expense Ratio (Including Statutory Levies) as on 28 Feb, 2025</b>	Regular Plan: 1.70% Direct Plan: 0.60%	Regular Plan: 2.08% Direct Plan: 0.62%	Regular Plan: 1.97% Direct Plan: 0.50%
<b>Product Labelling</b>	<b>This product is suitable for investors who are seeking*:</b> • To generate long term capital appreciation/income • Investments predominantly in equity and equity related securities of midcap companies	<b>This product is suitable for investors who are seeking*:</b> • To generate long term capital appreciation • Investments predominantly in equity and equity related securities of companies in banking and financial services sector in India	<b>This product is suitable for investors who are seeking*:</b> • To generate long term appreciation/income • Investment in equity and equity related instruments across market capitalization spectrum of large cap, mid cap, small cap companies.

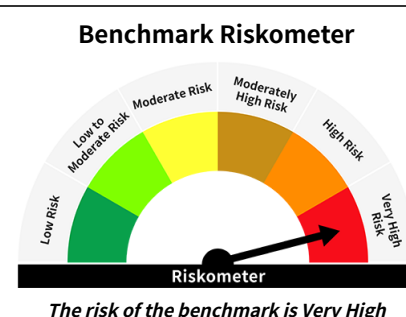
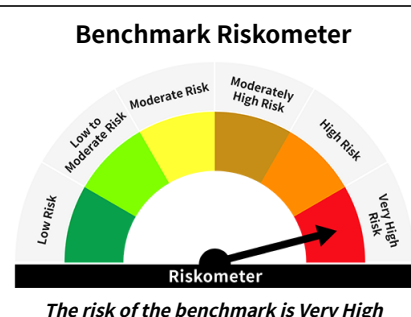
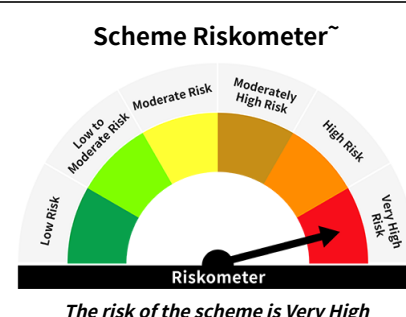
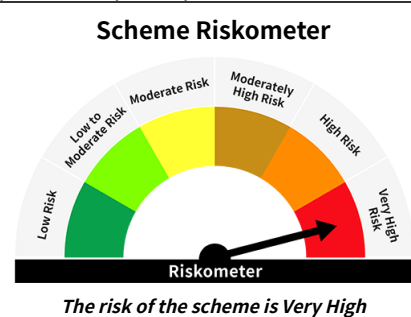


**\*Investors should consult their financial advisers if they are not clear about the suitability of the product.**

\*\* For experience of Fund Managers refer page no. 72

# Pursuant to notice cum addendum no. 65/2024, Exit Load of the scheme has been changed with effect from January 01, 2025.

Key Features	Mirae Asset Multicap Fund	Mirae Asset Small Cap Fund <sup>\$</sup>
<b>Type of Scheme</b>	Multi Cap Fund - An open ended equity scheme investing across large cap, mid cap and small cap stocks	Small Cap Fund - An open ended equity scheme predominantly investing in small cap stocks
<b>Investment Objective</b>	The investment objective of the scheme is to provide long-term capital appreciation from a portfolio investing predominantly in Indian equity and equity related securities of large cap, mid cap and small cap companies. There is no assurance that the investment objective of the Scheme will be achieved.	The investment objective of the scheme is to generate capital appreciation by investing predominantly in small cap stocks. From time to time, the fund manager will also seek participation in other equity and equity related securities to achieve optimal portfolio construction. There is no assurance that the investment objective of the Scheme will be achieved.
<b>Fund Manager **</b>	<b>Mr. Ankit Jain</b> (since Aug 21, 2023)	<b>Mr. Varun Goel &amp; Mr. Siddharth Srivastava</b> (since January 31, 2025)
<b>Allotment Date</b>	21 <sup>st</sup> August 2023	31 <sup>st</sup> January 2025
<b>Benchmark Index</b>	Nifty 500 Multicap 50:25:25 (TRI)	Nifty Small cap 250 (TRI)
<b>Minimum Investment Amount</b>	₹5,000/- and in multiples of ₹1/- thereafter. Minimum Additional Application Amount: ₹1,000/- per application and in multiples of ₹1/- thereafter	₹5,000/- and in multiples of ₹1/- thereafter. Minimum Additional Application Amount: ₹1,000/- per application and in multiples of ₹1/- thereafter.
<b>Systematic Investment Plan (SIP)</b>	Monthly and Quarterly: Minimum of ₹99/- (multiples of ₹1/- thereafter), minimum 5 in case of Monthly / Quarterly option.	Monthly and Quarterly: Minimum of ₹99/- (multiples of ₹1/- thereafter), minimum 5 in case of Monthly / Quarterly option.
<b>Load Structure</b>	Exit load: I. For investors who have opted for SWP under the plan: a) 15% of the units allotted (including Switch-in/STP - in) on or before completion of 365 days from the date of allotment of units: Nil. b) Any redemption in excess of such limits in the first 365 days from the date of allotment shall be subject to the following exit load: (Redemption of units would be done on First In First Out Basis (FIFO): - If redeemed within 1 year (365 days) from the date of allotment: 1% of the applicable NAV -If redeemed after 1 year (365 days) from the date of allotment: NIL. II. Other Redemptions: For Investors who have not opted for SWP under the plan (including Switch out, STP out) : - If redeemed within 1 year (365 days) from the date of allotment: 1% - If redeemed after 1 year (365 days) from the date of allotment: NIL	Exit Load: I. For investors who have opted for SWP under the plan: a) 15% of the units allotted (including Switch-in/STP - in) on or before completion of 365 days from the date of allotment of units: Nil. b) Any redemption in excess of such limits in the first 365 days from the date of allotment shall be subject to the following exit load: (Redemption of units would be done on First In First Out Basis (FIFO): - If redeemed within 1 year (365 days) from the date of allotment: 1% of the applicable NAV -If redeemed after 1 year (365 days) from the date of allotment: NIL. II. Other Redemptions: For Investors who have not opted for SWP under the plan (including Switch out, STP out): -If redeemed within 1 year (365 days) from the date of allotment: 1% -If redeemed after 1 year (365 days) from the date of allotment: NIL
<b>Plans Available</b>	Regular Plan and Direct Plan	Regular Plan and Direct Plan
<b>Options Available</b>	Growth Option and IDCW Option (Payout & Re-investment)	Growth Option and IDCW Option (Payout & Re-investment)
<b>Monthly Average AUM (₹ Cr.) as on 28 Feb, 2025</b>	3,223.657	1,066.198
<b>Monthly Total Expense Ratio (Including Statutory Levies) as on 28 Feb, 2025</b>	Regular Plan: 1.90% Direct Plan: 0.46%	Regular Plan: 2.15% Direct Plan: 0.41%
<b>Product Labelling</b>	<b>This product is suitable for investors who are seeking*:</b> <ul style="list-style-type: none"> <li>To generate long term capital appreciation /income</li> <li>Investments predominantly in equity and equity related securities of large cap/mid cap/small cap companies.</li> </ul>	<b>This product is suitable for investors who are seeking*:</b> <ul style="list-style-type: none"> <li>Long term capital appreciation</li> <li>Investment predominantly in equity and equity related instruments of smallcap companies</li> </ul>



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

\*\* For experience of Fund Managers refer page no. 72

<sup>\$</sup> Pursuant to clause 13.2.2 of SEBI master circular dated June 27, 2024, the scheme is in existence for less than 6 months

<sup>~</sup>As per notice cum addendum no. 13/2025 riskometer of the scheme has changed.

Key Features	Mirae Asset Liquid Fund* Formerly Known as Mirae Asset Cash Management Fund	Mirae Asset Low Duration Fund* Formerly Known as Mirae Asset Savings Fund	Mirae Asset Dynamic Bond Fund																																																												
<b>Type of Scheme</b>	Liquid Fund - An open ended liquid scheme. A relatively low interest rate risk and moderate credit risk	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. 13 of SID). A moderate interest rate risk and moderate credit risk	Dynamic Bond Fund - An open ended dynamic debt scheme investing across duration. A relatively high interest rate risk and relatively high credit risk																																																												
<b>Investment Objective</b>	The investment objective of the scheme is to generate consistent returns with a high level of liquidity in a judicious portfolio mix comprising of money market and debt instruments. The Scheme does not guarantee any returns. There is no assurance that the investment objective of the scheme will be achieved.	The investment objective of the scheme is to seek to generate returns with a portfolio comprising of debt and money market instruments, such that Macaulay duration of the portfolio is between 6 months - 12 months. The Scheme does not guarantee any returns. There is no assurance that the investment objective of the scheme will be achieved.	The objective of the Scheme is to generate optimal returns through active management of a portfolio of debt and money market instruments. However, there is no assurance that the investment objective of the Scheme will be achieved and the Scheme does not assure or guarantee any returns.																																																												
<b>Fund Manager **</b>	<b>Mr. Amit Modani@</b> (since November 1, 2024)	<b>Mr. Basant Bafna</b> (since February 1, 2024)	<b>Mr. Amit Modani</b> (since January 16, 2023)																																																												
<b>Allotment Date</b>	12 <sup>th</sup> January 2009	26 <sup>th</sup> June 2012	24 <sup>th</sup> March 2017																																																												
<b>Benchmark Index</b>	Nifty Liquid Index A-I	Nifty Low Duration Debt Index A-I	Tier-1-CRISIL Dynamic Bond A-III Index Tier-2-Nifty PSU Bond Plus SDL April 2027 50:50 Index																																																												
<b>Minimum Investment Amount</b>	₹5,000/- and in multiples of ₹1/-thereafter. Minimum Additional Application Amount: ₹1,000/- per application and in multiples of ₹1/- thereafter.	₹5,000/- and in multiples of ₹1/-thereafter. Minimum Additional Application Amount: ₹1,000/- per application and in multiples of ₹1/- thereafter.	₹5,000/- and in multiples of ₹1/-thereafter. Minimum Additional Application Amount: ₹1,000/- per application and in multiples of ₹1/- thereafter.																																																												
<b>Systematic Investment Plan (SIP)</b>	Monthly and Quarterly: ₹99/- (multiples of ₹1/- thereafter), minimum 5 in case of Monthly / Quarterly option.	Monthly and Quarterly: Minimum of ₹99/- (multiples of ₹1/- thereafter), minimum 5 in case of Monthly / Quarterly option.	Monthly and Quarterly: ₹99/- (multiples of ₹1/- thereafter), minimum 5 in case of Monthly / Quarterly option.																																																												
<b>Load Structure</b>	Exit Load : <table border="1"> <thead> <tr> <th>Day of redemption / switch from the date of applicable NAV</th> <th>Exit load as a % of redemption / switch proceeds</th> </tr> </thead> <tbody> <tr><td>Day 1</td><td>0.0070%</td></tr> <tr><td>Day 2</td><td>0.0065%</td></tr> <tr><td>Day 3</td><td>0.0060%</td></tr> <tr><td>Day 4</td><td>0.0055%</td></tr> <tr><td>Day 5</td><td>0.0050%</td></tr> <tr><td>Day 6</td><td>0.0045%</td></tr> <tr><td>Day 7 onwards</td><td>0.0000%</td></tr> </tbody> </table>	Day of redemption / switch from the date of applicable NAV	Exit load as a % of redemption / switch proceeds	Day 1	0.0070%	Day 2	0.0065%	Day 3	0.0060%	Day 4	0.0055%	Day 5	0.0050%	Day 6	0.0045%	Day 7 onwards	0.0000%	Exit Load: NIL	Exit Load: NIL																																												
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<b>Monthly Average AUM (₹ Cr.) as on 28 Feb, 2025</b>	14,424.1759	1,317.3285	118.3736																																																												
<b>Monthly Total Expense Ratio (Including Statutory Levies) as on 28 Feb, 2025</b>	Regular Plan: 0.20% Direct Plan: 0.09%	Regular Plan: 0.86% Direct Plan: 0.19%	Regular Plan: 1.03% Direct Plan: 0.16%																																																												
<b>Product Labelling</b>	<b>This product is suitable for investors who are seeking*:</b> <ul style="list-style-type: none"> <li>Optimal returns over short term</li> <li>Investment in a portfolio of short duration money market and debt instruments with residual maturity up to 91 days only</li> </ul>	<b>This product is suitable for investors who are seeking*:</b> <ul style="list-style-type: none"> <li>An open-ended low duration debt scheme</li> <li>Investment in debt and money market instruments such that the Macaulay duration of the portfolio is between 6-12 months</li> </ul>	<b>This product is suitable for investors who are seeking*:</b> <ul style="list-style-type: none"> <li>Optimal returns over short to medium term</li> <li>To generate optimal returns through active management of a portfolio of debt and money market instruments</li> </ul>																																																												
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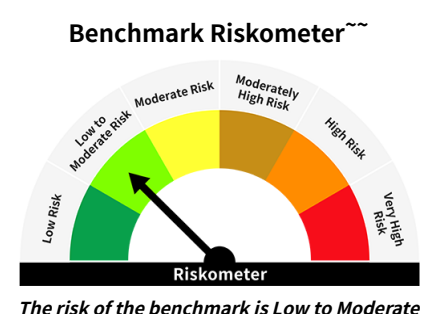
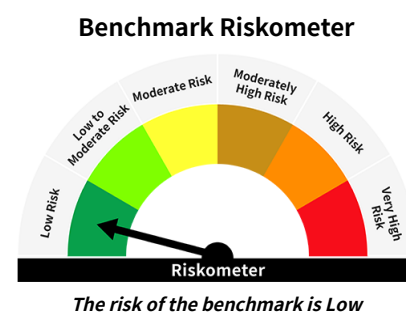
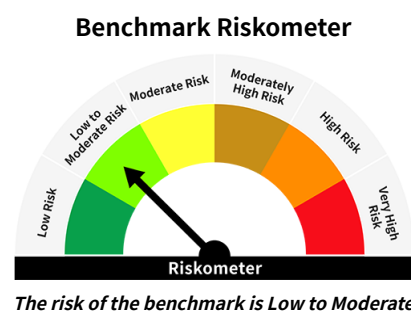
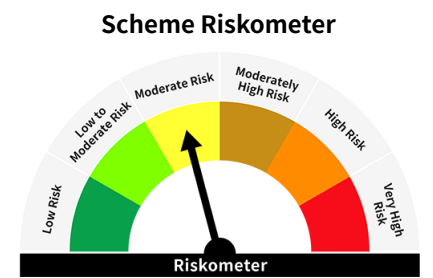
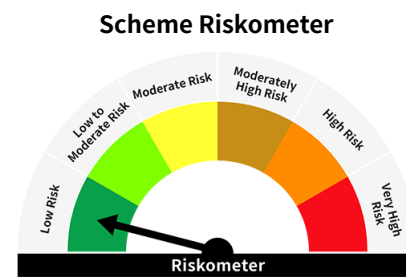
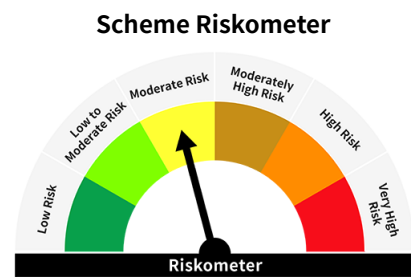
\* Pursuant to notice cum addendum no. 62/2023, the name of schemes of Mirae Asset Mutual Fund has been changed with effect from December 15, 2023.

@ Pursuant to notice cum addendum no. 06/2025, Fund Manager of the scheme has been changed with effect from February 05, 2025.

Please visit the website for more details <https://www.miraeassetmf.co.in/downloads/statutory-disclosure/addendum>



Key Features	Mirae Asset Short Duration Fund* Formerly Known as Mirae Asset Short Term Fund	Mirae Asset Overnight Fund	Mirae Asset Banking and PSU Fund* Formerly Known as Mirae Asset Banking and PSU Debt Fund
<b>Type of Scheme</b>	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	Overnight Fund - An open ended debt scheme investing in overnight securities. A relatively low interest rate risk and relatively low credit risk	Banking and PSU 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
<b>Investment Objective</b>	The investment objective of the scheme is to seek to generate returns through an actively managed diversified portfolio of debt and money market instruments with Macaulay duration of the portfolio is between 1 year to 3 years. There is no assurance that the investment objective of the Scheme will be achieved.	The investment objective of the scheme is to generate returns commensurate with low risk and providing high level of liquidity, through investments made primarily in overnight securities having maturity of 1 business day. However, there is no assurance or guarantee that the investment objective of the Scheme will be achieved. The scheme does not assure or guarantee any returns.	The investment objective of the scheme is to generate income / capital appreciation through predominantly investing in debt and money market instruments issued by Banks, Public Sector Undertakings (PSUs) and Public Financial Institutions (PFIs) and Municipal Bonds. The Scheme does not guarantee or assure any returns. There is no assurance that the investment objective of the scheme will be achieved.
<b>Fund Manager **</b>	<b>Mr. Basant Bafna</b> (since January 16, 2023)	<b>Mr. Amit Modani<sup>Ω</sup></b> (since February 05, 2025)	<b>Ms. Kruti Chheta</b> (since February 1, 2024)
<b>Allotment Date</b>	16 <sup>th</sup> March 2018	15 <sup>th</sup> October 2019	24 <sup>th</sup> July 2020
<b>Benchmark Index</b>	CRISIL Short Duration Debt A-II Index	Nifty 1D Rate Index	CRISIL Banking and PSU Debt A-II Index
<b>Minimum Investment Amount</b>	₹5,000/- and in multiples of ₹1/-thereafter. Minimum Additional Application Amount: ₹1,000/- per application and in multiples of ₹1/- thereafter.	₹5,000/- and in multiples of ₹1/-thereafter. Minimum Additional Application Amount: ₹1,000/- per application and in multiples of ₹1/- thereafter.	₹5,000/- and in multiples of ₹1/-thereafter. Minimum Additional Application Amount: ₹1,000/- per application and in multiples of ₹1/- thereafter.
<b>Systematic Investment Plan (SIP)</b>	Monthly and Quarterly: ₹99/- (multiples of ₹1/- thereafter), minimum 5 in case of Monthly / Quarterly option.	Monthly and Quarterly: ₹99/- (multiples of ₹1/- thereafter), minimum 5 in case of Monthly / Quarterly option.	Monthly and Quarterly: ₹99/- (multiples of ₹1/- thereafter), minimum 5 in case of Monthly / Quarterly option.
<b>Load Structure</b>	Exit Load: NIL	Exit Load: NIL	Exit Load: NIL
<b>Plans Available</b>	Regular Plan and Direct Plan	Regular Plan and Direct Plan	Regular Plan and Direct Plan
<b>Options Available</b>	Growth Option and IDCW Option (Payout & Re-investment)	Growth Option and IDCW Option (Payout & Re-investment)	Growth Option and IDCW Option (Payout & Re-investment)
<b>Monthly Average AUM (₹ Cr.) as on 28 Feb, 2025</b>	343.3109	1,065.2337	48.7754
<b>Monthly Total Expense Ratio (Including Statutory Levies) as on 28 Feb, 2025</b>	Regular Plan: 1.11% Direct Plan: 0.25%	Regular Plan: 0.16% Direct Plan: 0.07%	Regular Plan: 0.81% Direct Plan: 0.34%
<b>Product Labelling</b>	<b>This product is suitable for investors who are seeking*:</b> <ul style="list-style-type: none"> <li>Optimal returns over short term</li> <li>Investment in an actively managed diversified portfolio of debt and money market instruments including REITs &amp; InvITS</li> </ul>	<b>This product is suitable for investors who are seeking*:</b> <ul style="list-style-type: none"> <li>Regular income over a short term that may be in line with the overnight call rates</li> <li>Investment in overnight securities</li> </ul>	<b>This product is suitable for investors who are seeking*:</b> <ul style="list-style-type: none"> <li>Income over short to medium term</li> <li>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</li> </ul>



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	

Potential Risk Class Matrix (PRC)			
Credit Risk - Interest Rate Risk	Relatively Low (Class A)	Moderate (Class B)	Relatively High (Class C)
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Potential Risk Class Matrix (PRC)			
Credit Risk - Interest Rate Risk	Relatively Low (Class A)	Moderate (Class B)	Relatively High (Class C)
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\*Investors should consult their financial advisers if they are not clear about the suitability of the product.

\*\* For experience of Fund Managers refer page no. 72

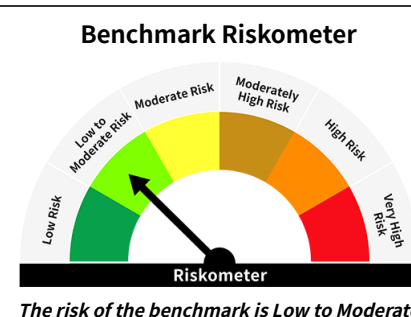
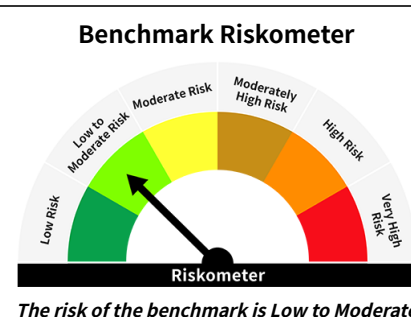
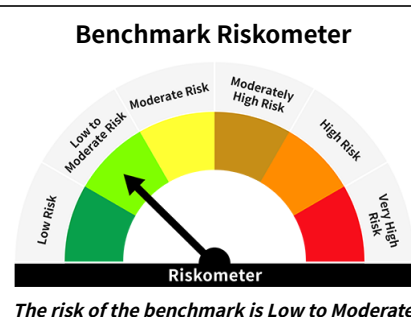
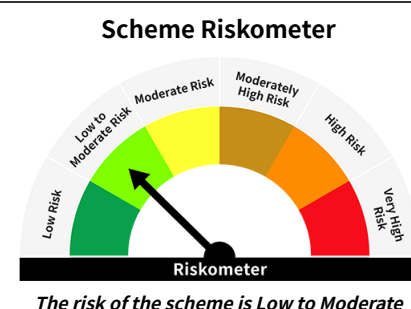
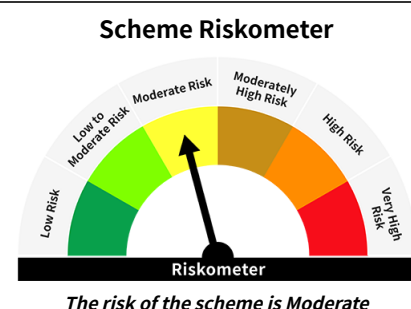
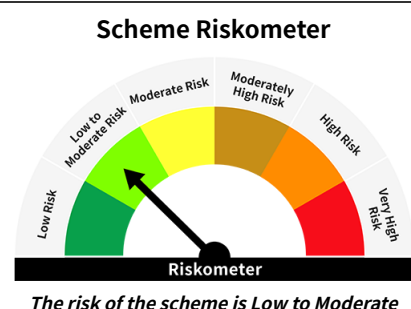
\* Pursuant to notice cum addendum no. 62/2023, the name of schemes of Mirae Asset Mutual Fund has been changed with effect from December 15, 2023.

<sup>Ω</sup> Pursuant to notice cum addendum no. 06/2025, Fund Manager of the scheme has been changed with effect from February 05, 2025.

~As per notice cum addendum no. 13/2025 benchmark riskometer of the scheme has changed.

Please visit the website for more details <https://www.miraeassetmf.co.in/downloads/statutory-disclosure/addendum>

Key Features	Mirae Asset Ultra Short Duration Fund	Mirae Asset Corporate Bond Fund	Mirae Asset Money Market Fund
<b>Type of Scheme</b>	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.14 of SID). A relatively low interest rate risk and moderate credit risk	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	Money Market Fund - An open ended debt scheme investing in money market instruments. A relatively low interest rate risk and moderate credit risk
<b>Investment Objective</b>	The investment objective of the scheme is to generate regular income and provide liquidity by investing primarily in a portfolio comprising of debt & money market instruments. There is no assurance or guarantee that the investment objective of the scheme will be realized.	The investment objective of the scheme is to provide income and capital appreciation by investing predominantly in AA+ and above rated corporate bonds. The Scheme does not guarantee or assure any returns. There is no assurance that the investment objective of the scheme will be achieved.	The investment objective of the scheme is to generate reasonable returns with low risk and provide liquidity by investing in money market instruments. There is no assurance that the investment objective of the Scheme will be achieved.
<b>Fund Manager **</b>	<b>Mr. Basant Bafna</b> (since January 16, 2023)	<b>Ms. Kruti Chheta@</b> (since February 05, 2025)	<b>Mr. Amit Modani</b> (since September 15, 2023)
<b>Allotment Date</b>	7 <sup>th</sup> October 2020	17 <sup>th</sup> March 2021	11 <sup>th</sup> August 2021
<b>Benchmark Index</b>	Nifty Ultra Short Duration Debt Index A-I	CRISIL Corporate Debt A-II Index	Nifty Money Market Index A-I
<b>Minimum Investment Amount</b>	₹5,000/- and in multiples of ₹1/-thereafter. Minimum Additional Application Amount: ₹1,000/- per application and in multiples of ₹1/- thereafter.	₹5,000/- and in multiples of ₹1/- thereafter. Minimum Additional Application Amount: ₹1,000/- per application and in multiples of ₹1/- thereafter	₹5,000/- and in multiples of ₹1/-thereafter. Minimum Additional Application Amount: ₹1,000/- per application and in multiples of ₹1/- thereafter.
<b>Systematic Investment Plan (SIP)</b>	Monthly and Quarterly: ₹99/- (multiples of ₹1/- thereafter), minimum 5 in case of Monthly / Quarterly option.	Monthly and Quarterly: ₹99/- (multiples of ₹1/- thereafter), minimum 5 in case of Monthly / Quarterly option.	Monthly and Quarterly: ₹99/- (multiples of ₹1/- thereafter), minimum 5 in case of Monthly / Quarterly option.
<b>Load Structure</b>	Exit Load: NIL	Exit Load: NIL	Exit Load: NIL
<b>Plans Available</b>	Regular Plan and Direct Plan	Regular Plan and Direct Plan	Regular Plan and Direct Plan
<b>Options Available</b>	Growth Option and IDCW Option (Payout & Re-investment)	Growth Option and IDCW Option (Payout & Re-investment)	Growth Option and IDCW Option (Payout & Re-investment)
<b>Monthly Average AUM (₹ Cr.) as on 28 Feb, 2025</b>	1,696.6001	41.5267	2,192.1347
<b>Monthly Total Expense Ratio (Including Statutory Levies) as on 28 Feb, 2025</b>	Regular Plan: 0.42% Direct Plan: 0.18%	Regular Plan: 0.63% Direct Plan: 0.21%	Regular Plan: 0.44% Direct Plan: 0.09%
<b>Product Labelling</b>	<b>This product is suitable for investors who are seeking*:</b> <ul style="list-style-type: none"> <li>Income over a short-term investment horizon</li> <li>Investments in debt and money market securities with portfolio Macaulay duration between 3 months &amp; 6 months</li> </ul>	<b>This product is suitable for investor who are seeking*:</b> <ul style="list-style-type: none"> <li>To generate income over Medium to long term</li> <li>Investments predominantly in high quality corporate bonds</li> </ul>	<b>This product is suitable for investors who are seeking*:</b> <ul style="list-style-type: none"> <li>Short term savings</li> <li>Investments predominantly in money market instruments</li> </ul>



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)			

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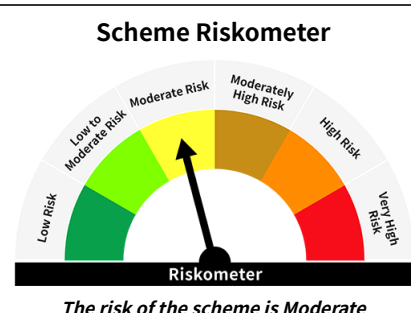
Potential Risk Class Matrix (PRC)			
Credit Risk - Interest Rate Risk	Relatively Low (Class A)	Moderate (Class B)	Relatively High (Class C)
Relatively Low (Class I)		B-I	
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Relatively High (Class III)			

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

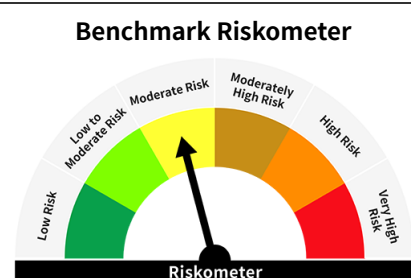
\*\* For experience of Fund Managers refer page no. 72

@ Pursuant to notice cum addendum no. 06/2025, Fund Manager of the scheme has been changed with effect from February 05, 2025. Please visit the website for more details <https://www.miraeassetmf.co.in/downloads/statutory-disclosure/addendum>

Key Features	Mirae Asset Long Duration Fund <sup>\$</sup>
<b>Type of Scheme</b>	Long Duration Fund - An open ended debt scheme investing in instruments such that the Macaulay duration of the portfolio is greater than 7 years (please refer to page no. 12 of SID for details on Macaulay's Duration). A relatively high interest rate risk and relatively low credit risk
<b>Investment Objective</b>	The investment objective of the scheme is to seek to generate returns through an actively managed diversified portfolio of debt and money market instruments such that the Macaulay duration of the portfolio is greater than 7 years. However, there is no assurance that the investment objective of the Scheme will be realized and the Scheme does not assure or guarantee any returns.
<b>Fund Manager **</b>	<b>Ms. Kruti Chheta</b> (since December 6, 2024)
<b>Allotment Date</b>	6 <sup>th</sup> December 2024
<b>Benchmark Index</b>	CRISIL Long Duration Debt A-III Index
<b>Minimum Investment Amount</b>	₹5,000/- and in multiples of ₹1/- thereafter. Minimum Additional Application Amount: ₹1,000/- per application and in multiples of ₹1/- thereafter
<b>Systematic Investment Plan (SIP)</b>	Monthly and Quarterly: Minimum of ₹99/- (multiples of ₹1/- thereafter), minimum 5 in case of Monthly / Quarterly option.
<b>Load Structure</b>	Exit Load: NIL
<b>Plans Available</b>	Regular Plan and Direct Plan
<b>Options Available</b>	Growth Option and IDCW Option (Payout & Re-investment)
<b>Monthly Average AUM (₹ Cr.) as on 28 Feb, 2025</b>	37.4224
<b>Monthly Total Expense Ratio (Including Statutory Levies) as on 28 Feb, 2025</b>	Regular Plan: 0.76% Direct Plan: 0.10%
<b>Product Labelling</b>	<b>This product is suitable for investors who are seeking*:</b> <ul style="list-style-type: none"> <li>Optimal returns over the long term</li> <li>Investments in an actively managed diversified portfolio of debt and money market instruments.</li> </ul>



*The risk of the scheme is Moderate*



*The risk of the benchmark is Moderate*

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

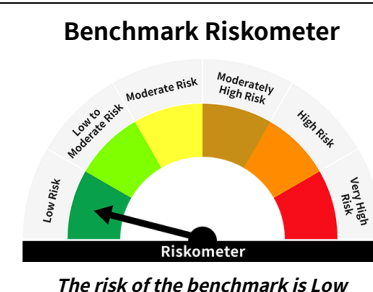
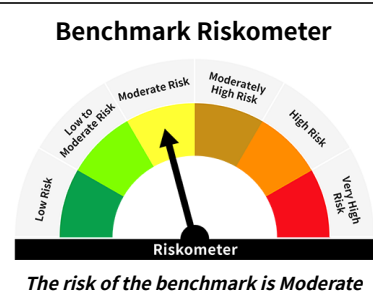
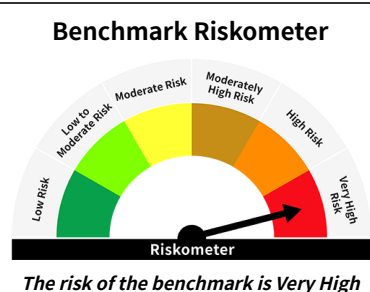
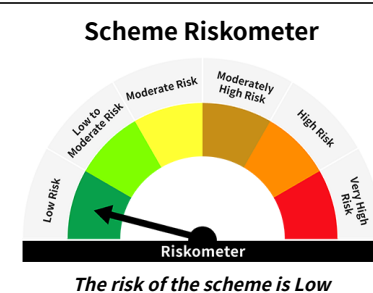
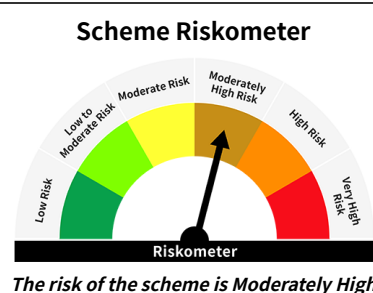
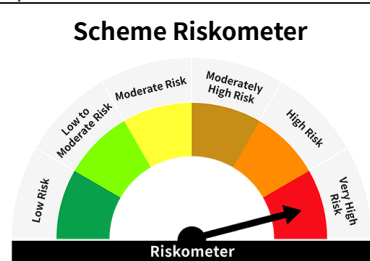
**\*Investors should consult their financial advisers if they are not clear about the suitability of the product.**

\*\* For experience of Fund Managers refer page no. 72

<sup>\$</sup> Pursuant to clause 13.2.2 of SEBI master circular dated June 27, 2024, the scheme is in existence for less than 6 months, hence performance shall not be provided.



Key Features	Mirae Asset Aggressive Hybrid Fund* Formerly Known as Mirae Asset Hybrid Equity Fund	Mirae Asset Equity Savings Fund	Mirae Asset Arbitrage Fund
<b>Type of Scheme</b>	Aggressive Hybrid Fund - An open ended hybrid scheme investing predominantly in equity and equity related instruments	Equity Savings Fund - An open ended scheme investing in equity, arbitrage and debt	Arbitrage Fund - An open ended scheme investing in arbitrage opportunities
<b>Investment Objective</b>	The investment objective of the Scheme is to generate capital appreciation along with current income from a combined portfolio of predominantly investing in equity & equity related instruments and balance in debt and money market instruments. The Scheme does not guarantee or assure any returns. There is no assurance that the investment objective of the scheme will be achieved.	The investment objective of the scheme is to provide capital appreciation and income distribution to the investors by using equity and equity related instruments, arbitrage opportunities, and investments in debt and money market instruments. The Scheme does not assure or guarantee any returns. There is no assurance that the investment objective of the scheme will be achieved.	The investment objective of the scheme is to generate capital appreciation and income by predominantly investing in arbitrage opportunities in the cash and derivative segments of the equity markets and the arbitrage opportunities available within the derivative segment and by investing the balance in debt and money market instruments. There is no assurance or guarantee that the investment objective of the scheme will be realized.
<b>Fund Manager **</b>	<b>Mr. Harshad Borawake</b> (Equity Portion) (Since April 01, 2020), <b>Mr. Vrijesh Kasera</b> (Equity Portion) (Since April 01, 2020) & <b>Mr. Mahendra Jajoo</b> (Debt Portion) (since September 8, 2016)	<b>Mr. Harshad Borawake,</b> <b>Mr. Vrijesh Kasera</b> (Equity portion) (since October 12, 2019), <b>Ms. Bharti Sawant</b> (Equity portion) (since December 28, 2020) & <b>Mr. Mahendra Jajoo</b> (Debt portion) (since December 17, 2018)	<b>Mr. Jignesh Rao</b> (Equity Portion) (since June 19, 2020), <b>Mr. Jigar Sethia</b> (Equity Portion) (since June 19, 2020) & <b>Mr. Amit Modani</b> @ (Debt Portion) (since February 14, 2025)
<b>Allotment Date</b>	29 <sup>th</sup> July 2015	17 <sup>th</sup> December 2018	19 <sup>th</sup> June 2020
<b>Benchmark Index</b>	CRISIL Hybrid 35+65 - Aggressive Index	Nifty Equity Savings Index	Nifty 50 Arbitrage Index
<b>Minimum Investment Amount</b>	₹5,000/- and in multiples of ₹1/- thereafter. Minimum Additional Application Amount: ₹1,000/- per application and in multiples of ₹1/- thereafter	₹5,000/- and in multiples of ₹1/- thereafter. Minimum Additional Application Amount: ₹1,000/- per application and in multiples of ₹1/- thereafter	₹5,000/- and in multiples of ₹1/- thereafter. Minimum Additional Application Amount: ₹1,000/- per application and in multiples of ₹1/- thereafter
<b>Systematic Investment Plan (SIP)</b>	Monthly and Quarterly: ₹99/- (multiples of ₹1/- thereafter), minimum 5 in case of Monthly / Quarterly option.	Monthly and Quarterly: ₹99/- (multiples of ₹1/- thereafter), minimum 5 in case of Monthly / Quarterly option.	Monthly and Quarterly: ₹99/- (multiples of ₹1/- thereafter), minimum 5 in case of Monthly / Quarterly option.
<b>Load Structure</b>	Exit load: I. For investors who have opted for SWP under the plan: a) 15% of the units allotted (including Switch-in/STP - in) on or before completion of 365 days from the date of allotment of units: Nil. b) Any redemption in excess of such limits in the first 365 days from the date of allotment shall be subject to the following exit load: (Redemption of units would be done on First In First Out Basis (FIFO): -If redeemed within 1 year (365 days) from the date of allotment: 1% -If redeemed after 1 year (365 days) from the date of allotment: NIL II. Other Redemptions: For Investors who have not opted for SWP under the plan (including Switch out, STP out): -If redeemed within 1 year (365 days) from the date of allotment: 1% -If redeemed after 1 year (365 days) from the date of allotment: NIL	Exit load: I. For investors who have opted for SWP under the plan: a) 15% of the units allotted (including Switch-in/STP-in) on or before completion of 90 days from the date of allotment of units: Nil. b) Any redemption in excess of such limits in the first 90 days from the date of allotment shall be subject to the following exit load: (Redemption of units would be done on First in First Out Basis (FIFO): - If redeemed within 90 days from the date of allotment: 1% -If redeemed after 90 days from the date of allotment: NIL II. Other Redemptions: For Investors who have not opted for SWP under the plan (including Switch out, STP out): -If redeemed within 90 days from the date of allotment: 1% -If redeemed after 90 days from the date of allotment: NIL	Exit load: 0.25% if redeemed or switched out within 15 days from the date of allotment Nil after 15 days
<b>Plans Available</b>	Regular Plan and Direct Plan	Regular Plan and Direct Plan	Regular Plan and Direct Plan
<b>Options Available</b>	Growth Option and IDCW Option (Payout & Re-investment)	Growth Option and IDCW Option (Payout & Re-investment)	Growth Option and IDCW Option (Payout & Re-investment)
<b>Monthly Average AUM (₹ Cr.) as on 28 Feb, 2025</b>	8,506.513	1,354.700	2,967.590
<b>Monthly Total Expense Ratio (Including Statutory Levies) as on 28 Feb, 2025</b>	Regular Plan: 1.73% Direct Plan: 0.40%	Regular Plan: 1.35% Direct Plan: 0.35%	Regular Plan: 0.92% Direct Plan: 0.14%
<b>Product Labelling</b>	<b>This product is suitable for investors who are seeking*:</b> • 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	<b>This product is suitable for investors who are seeking*:</b> • Capital appreciation and income distribution • Investment in equity and equity related instruments, arbitrage opportunities and debt & money market instruments	<b>This product is suitable for investors who are seeking*:</b> • 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.

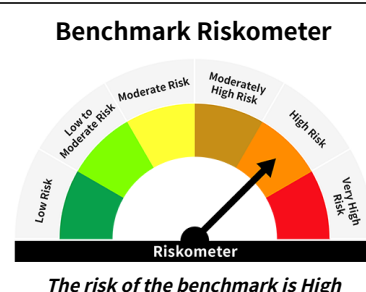
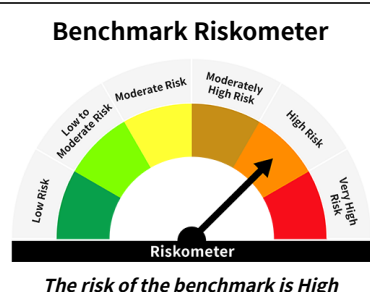
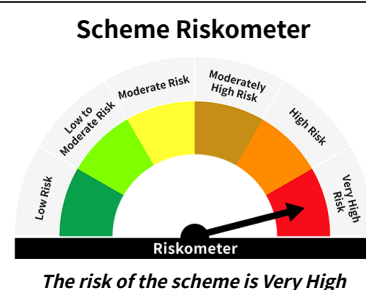
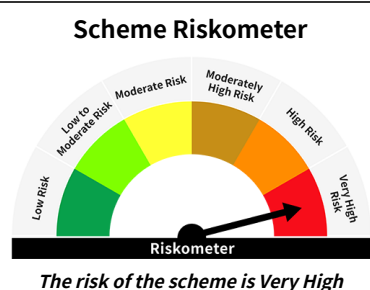
\*\* For experience of Fund Managers refer page no. 72

\* Pursuant to notice cum addendum no. 62/2023, the name of schemes of Mirae Asset Mutual Fund has been changed with effect from December 15, 2023.

@ Pursuant to notice cum addendum no. 09/2025, Fund Manager of the scheme has been changed with effect from February 14, 2025.

Please visit the website for more details <https://www.miraeassetmf.co.in/downloads/statutory-disclosure/addendum>

Key Features	Mirae Asset Balanced Advantage Fund	Mirae Asset Multi Asset Allocation Fund
<b>Type of Scheme</b>	Balanced Advantage Fund - An open-ended Dynamic 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
<b>Investment Objective</b>	The investment objective of the scheme is to capitalize on the potential upside of equities while attempting to limit the downside by dynamically managing the portfolio through investment in equity & equity related instruments and active use of debt, money market instruments and derivatives. However, there is no assurance or guarantee that the investment objective of the scheme will be achieved.	The investment objective of the scheme is to provide long-term capital appreciation from a portfolio investing in equity and equity related securities, Debt and money market instruments, Gold ETFs, Silver ETFs and Exchange Traded Commodity Derivatives. There is no assurance that the investment objective of the Scheme will be achieved.
<b>Fund Manager **</b>	<b>Mr. Harshad Borawake</b> (Equity portion) (since August 11, 2022) & <b>Mr. Mahendra Jajoo</b> (Debt portion) (since August 11, 2022)	<b>Mr. Harshad Borawake</b> (Equity Portion) (since January 31, 2024), <b>Mr. Siddharth Srivastava</b> (Dedicated Fund Manager for Overseas Investments) (since January 31, 2024), <b>Mr. Ritesh Patel</b> (Dedicated Fund Manager for Commodity Investments) (since January 31, 2024) & <b>Mr. Basant Bafna@</b> (Debt Portion) (since February 14, 2025),
<b>Allotment Date</b>	11 <sup>th</sup> August 2022	31 <sup>st</sup> January 2024
<b>Benchmark Index</b>	Nifty 50 Hybrid Composite Debt 50:50 Index	65% Nifty 500 (TRI) + 25% Nifty Short Duration Debt Index + 7.5% Domestic Price of Gold + 2.5% Domestic Price of Silver
<b>Minimum Investment Amount</b>	₹5,000/- and in multiples of ₹1/- thereafter. Minimum Additional Application Amount: ₹1,000/- per application and in multiples of ₹1/- thereafter	₹5,000/- and in multiples of ₹1/- thereafter. Minimum Additional Application Amount: ₹1,000/- per application and in multiples of ₹1/- thereafter
<b>Systematic Investment Plan (SIP)</b>	Monthly and Quarterly: ₹99/- (multiples of ₹1/- thereafter), minimum 5 in case of Monthly / Quarterly option.	Monthly and Quarterly: ₹99/- (multiples of ₹1/- thereafter), minimum 5 in case of Monthly / Quarterly option.
<b>Load Structure</b>	Exit load: I. For investors who have opted for SWP under the plan: a) 15% of the units allotted (including Switch-in/STP-in) on or before completion of 180 days from the date of allotment of units: Nil. b) Any redemption in excess of such limits in the first 180 days from the date of allotment shall be subject to the following exit load: (Redemption of units would be done on First In First Out Basis (FIFO): -If redeemed within 6 months (180 days) from the date of allotment: 1% -If redeemed after 6 months (180 days) from the date of allotment: NIL II. Other Redemptions: For Investors who have not opted for SWP under the plan (including Switch out, STP out): -If redeemed within 6 months (180 days) from the date of allotment: 1% -If redeemed after 6 months (180 days) from the date of allotment: NIL	Exit load: I. For investors who have opted for SWP under the plan: a) 15% of the units allotted (including Switch-in/STP-in) on or before completion of 180 days from the date of allotment of units: Nil. b) Any redemption in excess of such limits in the first 180 days from the date of allotment shall be subject to the following exit load: (Redemption of units would be done on First In First Out Basis (FIFO): -If redeemed within 6 months (180 days) from the date of allotment: 1% -If redeemed after 6 months (180 days) from the date of allotment: NIL II. Other Redemptions: For Investors who have not opted for SWP under the plan (including Switch out, STP out): -If redeemed within 6 months (180 days) from the date of allotment: 1% -If redeemed after 6 months (180 days) from the date of allotment: NIL
<b>Plans Available</b>	Regular Plan and Direct Plan	Regular Plan and Direct Plan
<b>Options Available</b>	Growth Option and IDCW Option (Payout & Re-investment)	Growth Option and IDCW Option (Payout & Re-investment)
<b>Monthly Average AUM (₹ Cr.) as on 28 Feb, 2025</b>	1,733.940	1,780.653
<b>Monthly Total Expense Ratio (Including Statutory Levies) as on 28 Feb, 2025</b>	Regular Plan: 2.06% Direct Plan: 0.59%	Regular Plan: 2.01% Direct Plan: 0.38%
<b>Product Labelling</b>	<b>This product is suitable for investors who are seeking*:</b> <ul style="list-style-type: none"> <li>To generate long-term capital appreciation/income</li> <li>Investment in equity, equity related securities &amp; debt, money market instruments while managing risk through active allocation</li> </ul>	<b>This product is suitable for investors who are seeking*:</b> <ul style="list-style-type: none"> <li>To generate long term capital appreciation/income</li> <li>Investments in equity, debt &amp; money market instruments, commodity ETFs and exchange traded commodity derivatives.</li> </ul>



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

\*\* For experience of Fund Managers refer page no. 72

@ Pursuant to notice cum addendum no. 09/2025, Fund Manager of the scheme has been changed with effect from February 14, 2025. Please visit the website for more details <https://www.miraeassetmf.co.in/downloads/statutory-disclosure/addendum>

# Mirae Asset Equity Snapshot

February 2025



Fund Name	Mirae Asset Large Cap Fund	Mirae Asset Large & Midcap Fund* Formerly Known as Mirae Asset Emerging Bluechip Fund	Mirae Asset Great Consumer Fund	
<b>Type of Scheme</b>	Large Cap Fund - An open ended equity scheme predominantly investing across large cap stocks	Large & Mid Cap Fund - An open ended equity scheme investing in both large cap and mid cap stocks	Sectoral / Thematic Fund - An open ended equity scheme following consumption theme	
<b>Tier-1 Benchmark Index</b>	Nifty 100 (TRI)	Nifty Large Midcap 250 (TRI)	Nifty India Consumption Index (TRI)	
<b>Tier-2 Benchmark Index</b>	-	-	-	
<b>Fund Manager</b>	Mr. Gaurav Misra	Mr. Neelesh Surana & Mr. Ankit Jain	Mr. Ankit Jain & Mr. Siddhant Chhabria	
<b>Inception Date</b>	4 <sup>th</sup> April 2008	9 <sup>th</sup> July 2010	29 <sup>th</sup> March 2011	
<b>Portfolios Details</b>	<b>Net AUM ₹ Crores</b>	35,532.55	33,677.94	3,642.65
	<b>Asset Allocation Equity (%)</b>	99.29%	99.77%	98.34%
	<b>Asset Allocation Non Equity (%)</b>	0.71%	0.23%	1.66%
	<b>**Large Cap</b>	82.14%	50.38%	61.95%
	<b>Mid Cap</b>	10.78%	35.13%	9.92%
	<b>Small Cap</b>	6.37%	14.26%	26.47%
	<b>No. of Stocks</b>	81	104	40
	<b>Top 10 Holdings</b>	49.29%	27.43%	46.80%
<b>Top 5 Sectors</b>	52.57%	41.69%	68.36%	
<b>Ratios</b>	<b>Beta</b>	0.84	0.90	0.92
	<b>1 Year PTR<sup>^</sup></b>	0.46 times	0.93 times	0.46 times
	<b>Information Ratio</b>	-0.48	-1.62	-0.10

\*\* Market Cap classifications are according to the half yearly data provided by AMFI\*Data includes "Partly Paid Shares".

<sup>^</sup> Portfolio Turnover Ratio

\* Pursuant to notice cum addendum no. 62/2023, the name of schemes of Mirae Asset Mutual Fund has been Changed with effect from December 15, 2023.

Please visit the website for more details: <https://www.miraeassetmf.co.in/downloads/statutory-disclosure/addendum>

Date as on 28<sup>th</sup> February, 2025



# Mirae Asset Equity Snapshot

February 2025



Fund Name	Mirae Asset ELSS Tax Saver Fund* <small>Formerly Known as Mirae Asset Tax Saver Fund</small>	Mirae Asset Healthcare Fund	Mirae Asset Focused Fund	
<b>Type of Scheme</b>	ELSS - An open ended equity linked saving scheme with a statutory lock in of 3 years and tax benefit	Sectoral / Thematic Fund - An open ended equity scheme investing in healthcare and allied sectors	Focused Fund - An open ended equity scheme investing in a maximum of 30 stocks intending to focus in large cap, mid cap and small cap category (i.e., Multi-cap)	
<b>Tier-1 Benchmark Index</b>	Nifty 500 (TRI)	BSE Healthcare Index (TRI)	Nifty 500 (TRI)	
<b>Tier-2 Benchmark Index</b>	Nifty 200 (TRI)	-	Nifty 200 (TRI)	
<b>Fund Manager</b>	Mr. Neelesh Surana	Mr. Vrijesh Kasera	Mr. Gaurav Misra	
<b>Inception Date</b>	28 <sup>th</sup> December 2015	2 <sup>nd</sup> July 2018	14 <sup>th</sup> May 2019	
<b>Portfolios Details</b>	<b>Net AUM ₹ Crores</b>	22,411.17	2,441.13	7,104.55
	<b>Asset Allocation Equity (%)</b>	99.73%	99.60%	97.29%
	<b>Asset Allocation Non Equity (%)</b>	0.27%	0.40%	2.71%
	<b>**Large Cap</b>	66.58%	34.38%	41.37%
	<b>Mid Cap</b>	15.29%	38.97%	28.30%
	<b>Small Cap</b>	17.86%	26.25%	27.62%
	<b>No. of Stocks</b>	85	31	30
	<b>Top 10 Holdings</b>	39.46%	62.64%	54.81%
<b>Top 5 Sectors</b>	47.18%	99.60%	56.49%	
<b>Ratios</b>	<b>Beta</b>	0.90	0.94	0.79
	<b>1 Year PTR<sup>^</sup></b>	1.25 times	0.39 times	0.35 times
	<b>Information Ratio</b>	-0.27	-0.83	-1.27

\*\* Market Cap classifications are according to the half yearly data provided by AMFI\*Data includes "Partly Paid Shares".

<sup>^</sup> Portfolio Turnover Ratio

\* Pursuant to notice cum addendum no. 62/2023, the name of schemes of Mirae Asset Mutual Fund has been Changed with effect from December 15, 2023.

Please visit the website for more details: <https://www.miraeassetmf.co.in/downloads/statutory-disclosure/addendum>

Date as on 28<sup>th</sup> February, 2025

# Mirae Asset Equity Snapshot

February 2025



Fund Name	Mirae Asset Midcap Fund	Mirae Asset Banking and Financial Services Fund	Mirae Asset Flexi Cap Fund	
<b>Type of Scheme</b>	Midcap Fund - An open ended equity scheme predominantly investing in mid cap stocks	Sectoral / Thematic Fund - An open-ended equity scheme investing in Banking & Financial Services Sector	Flexi Cap Fund - An open ended dynamic equity scheme investing across large cap, mid cap, small cap stocks	
<b>Tier-1 Benchmark Index</b>	Nifty Midcap 150 Index (TRI)	Nifty Financial Services Index (TRI)	Nifty 500 (TRI)	
<b>Tier-2 Benchmark Index</b>	-	-	-	
<b>Fund Manager</b>	Mr. Ankit Jain	Mr. Gaurav Kochar	Mr. Varun Goel	
<b>Inception Date</b>	29 <sup>th</sup> July 2019	11 <sup>th</sup> December 2020	24 <sup>th</sup> February 2023	
<b>Portfolios Details</b>	<b>Net AUM ₹ Crores</b>	13,830.67	1,681.43	2,324.26
	<b>Asset Allocation Equity (%)</b>	99.22%	99.65%	99.42%
	<b>Asset Allocation Non Equity (%)</b>	0.78%	0.35%	0.58%
	<b>**Large Cap</b>	10.08%	67.78%	63.84%
	<b>Mid Cap</b>	67.39%	14.16%	15.03%
	<b>Small Cap</b>	21.75%	17.71%	20.55%
	<b>No. of Stocks</b>	78	28	81
	<b>Top 10 Holdings</b>	24.58%	72.50%	34.78%
<b>Top 5 Sectors</b>	38.85%	99.65%	44.38%	
<b>Ratios</b>	<b>Beta</b>	0.93	0.93	-
	<b>1 Year PTR<sup>^</sup></b>	1.00 times	0.31 times	0.42 times
	<b>Information Ratio</b>	-1.78	0.22	-

\*\* Market Cap classifications are according to the half yearly data provided by AMFI\*Data includes "Partly Paid Shares".  
<sup>^</sup> Portfolio Turnover Ratio  
Please visit the website for more details: <https://www.miraeassetmf.co.in/downloads/statutory-disclosure/addendum>

Date as on 28<sup>th</sup> February, 2025

# Mirae Asset Equity Snapshot

February 2025



Fund Name	Mirae Asset Multicap Fund	Mirae Asset Small Cap Fund <sup>\$</sup>	
<b>Type of Scheme</b>	Multi Cap Fund - An open ended equity scheme investing across large cap, mid cap and small cap stocks	Small Cap Fund - An open ended equity scheme predominantly investing in small cap stocks	
<b>Tier-1 Benchmark Index</b>	Nifty 500 Multicap 50:25:25 (TRI)	Nifty Small cap 250 (TRI)	
<b>Tier-2 Benchmark Index</b>	-	-	
<b>Fund Manager</b>	Mr. Ankit Jain	Mr. Varun Goel & Mr. Siddharth Srivastava	
<b>Inception Date</b>	21 <sup>st</sup> August 2023	31 <sup>st</sup> January 2025	
<b>Portfolios Details</b>	<b>Net AUM ₹ Crores</b>	3,064.44	1,054.10
	<b>Asset Allocation Equity (%)</b>	99.80%	95.74%
	<b>Asset Allocation Non Equity (%)</b>	0.20%	4.26%
	<b>**Large Cap</b>	44.95%	23.95%
	<b>Mid Cap</b>	25.72%	4.57%
	<b>Small Cap</b>	29.13%	67.22%
	<b>No. of Stocks</b>	87	68
	<b>Top 10 Holdings</b>	24.99%	21.32%
	<b>Top 5 Sectors</b>	43.33%	40.83%
<b>Ratios</b>	<b>Beta</b>	-	-
	<b>1 Year PTR<sup>^</sup></b>	0.94 times	-
	<b>Information Ratio</b>	-	-

\*\* Market Cap classifications are according to the half yearly data provided by AMFI\*Data includes "Partly Paid Shares".

<sup>^</sup> Portfolio Turnover Ratio

<sup>\$</sup> Pursuant to clause 13.2.2 of SEBI master circular dated June 27, 2024, the scheme is in existence for less than 6 months

Date as on 28<sup>th</sup> February, 2025



# MIRAE ASSET LARGE CAP FUND

(Large Cap Fund - An open ended equity scheme predominantly investing across large cap stocks)

Monthly Factsheet as on 28 February, 2025

## Fund Information

<b>Fund Managers :</b>	Mr. Gaurav Misra
<b>Allotment Date :</b>	4 <sup>th</sup> April 2008
<b>Benchmark :</b>	Nifty 100 (TRI)
<b>Net AUM (Cr.)</b>	35,532.55
<b>Exit Load :</b>	Please refer page no.10
<b>Plan Available :</b>	Regular and Direct Plan
<b>Minimum Investment Amount</b>	₹5,000/- and in multiples of ₹1/- thereafter. Minimum Additional Application Amount: ₹1,000/- per application and in multiples of ₹1/- thereafter.

## Net Asset Value (NAV)

	Direct	Regular
<b>Growth</b>	₹ 110.228	₹ 98.144
<b>IDCW</b>	₹ 62.391	₹ 27.264

## Ratios<sup>@</sup> (Annualised)

<b>Volatility</b>	12.33%
<b>Beta</b>	0.84
<b>R Squared</b>	0.96
<b>Sharpe Ratio<sup>#</sup></b>	0.25
<b>Information Ratio</b>	-0.48
<b>Portfolio Turnover Ratio</b>	0.46 times

Please refer page no 72 for detail

## Expense Ratio

<b>Regular Plan</b>	1.53%
<b>Direct Plan</b>	0.55%

## Income Distribution cum capital withdrawal

Record Date	Quantum (₹ per unit)	Face Value (₹ per unit)	NAV (per unit)
23-Mar-2021	1.650	10.000	21.620
22-Mar-2024	2.300	10.000	28.709
24-Jul-2024	7.000	10.000	1094.139

Record Date	Quantum (₹ per unit)	Face Value (₹ per unit)	NAV (per unit)
23-Mar-2021	3.650	10.000	47.600
22-Mar-2024	5.300	10.000	65.175
24-Jul-2024	8.040	10.000	1167.620

Refer to IDCW History (Page no. 70) for complete IDCW history of the scheme  
Pursuant to payment of IDCW the NAV of the IDCW option of the scheme will fall to the extent of payout and statutory levy (if any).  
IDCW history is for Mirae Asset Large Cap Fund - Regular & Direct Plan - IDCW Option

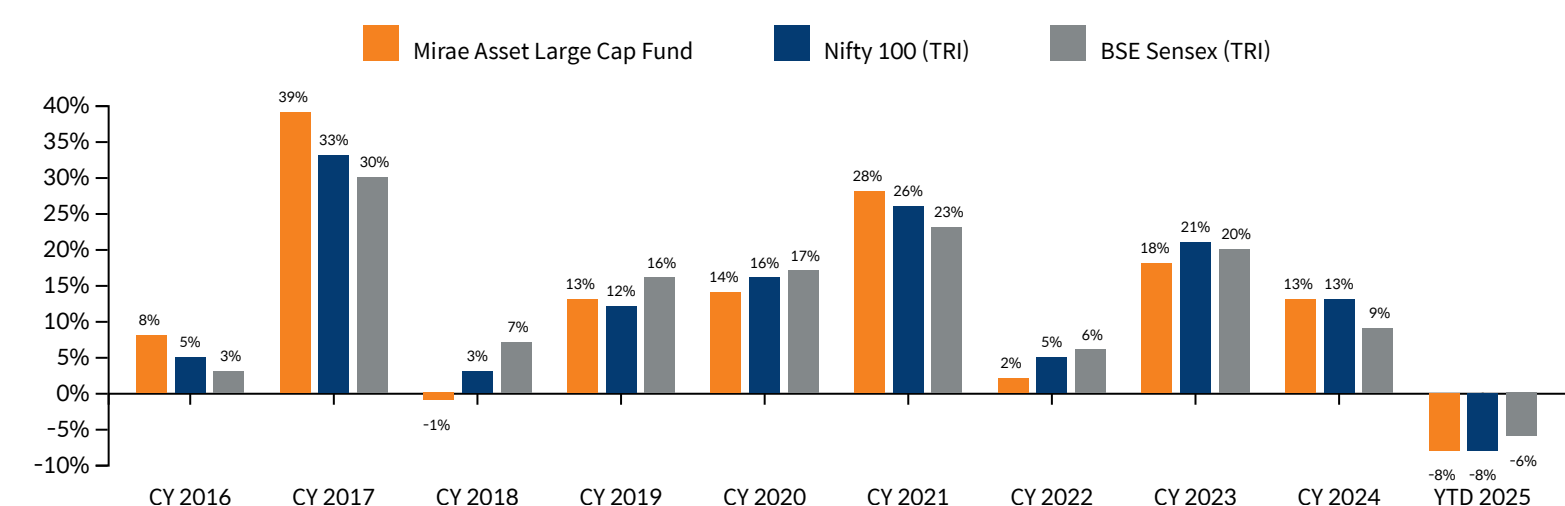
## Past Performance may or may not be sustained in future.

Note: For computation of since inception returns (%) the allotment NAV has been taken as ₹10.00.  
Note:1. Different Plans under the scheme has different expense structure. The reference and details provided here in are of Regular Plan - Growth Option  
& The SIP returns are calculated by XIRR approach assuming investment of 10,000/- on the 1st working day of every month.  
Please visit the website for more details: <https://www.miraeassetmf.co.in/downloads/statutory-disclosure/addendum>.  
The performance of other funds managed by the same fund manager is given in the respective page of the schemes and on page No. 56, 58

## Portfolio Top 10 Holdings

Equity Shares	
HDFC Bank Limited	10.45%
ICICI Bank Limited	7.38%
Infosys Limited	5.87%
Reliance Industries Limited	4.81%
Axis Bank Limited	4.22%
Bharti Airtel Limited	3.94%
Tata Consultancy Services Limited	3.66%
Larsen & Toubro Limited	3.43%
Kotak Mahindra Bank Limited	2.84%
ITC Limited	2.70%
Other Equities	49.99%
<b>Equity Holding Total</b>	<b>99.29%</b>
<b>Cash &amp; Other Receivables</b>	<b>0.71%</b>
<b>Total</b>	<b>100.00%</b>

## Fund Performance



Fund performance are absolute returns, calculated using last available NAVs of the consequent two years. YTD returns calculated using last available NAV of previous year and current month.

## Performance Report

Period	Mirae Asset Large Cap Fund	Scheme Benchmark*	Additional Benchmark**
Last 1 Year	2.80%	0.91%	2.19%
Last 3 Years	9.45%	10.94%	10.56%
Last 5 Years	14.12%	15.99%	15.22%
Since Inception	14.46%	11.42%	11.17%
Value of Rs. 10000 invested (in Rs.) Since Inception	98,144	62,306	59,987
NAV as on 28 <sup>th</sup> Feb, 2025	₹98.144		
Index Value 28 <sup>th</sup> Feb, 2025		Index Value of Scheme Benchmark is 30,615.950 and BSE Sensex (TRI) 1,13,663.291	
Allotment Date	4 <sup>th</sup> April 2008		
Scheme Benchmark	*Nifty 100 (TRI)		
Additional Benchmark	**BSE Sensex (TRI)		

Fund managers: Mr. Gaurav Misra managing the scheme since January 31, 2019.  
Note: Returns for 1 year and below are absolute returns. Returns above 1 year are CAGR- Compounded Annualized Growth returns.  
Latest available NAV has been taken for return calculation wherever applicable

## SIP Performance

Period	Since Inception	10 Years	7 Years	5 Years	3 Years	1 Year
<b>Total Amount Invested</b>	20,20,000	12,00,000	8,40,000	6,00,000	3,60,000	1,20,000
<b>MKT Value as on 28<sup>th</sup> Feb, 2025</b>	79,49,907	22,53,427	12,77,352	8,00,082	4,02,574	1,11,708
<b>Fund Return<sup>&amp;</sup> (%)</b>	14.67	12.11	11.78	11.47	7.41	-12.68
<b>Benchmark Return<sup>&amp;</sup> (%)</b>	12.94	12.90	13.16	13.17	8.77	-15.52
<b>Add. Benchmark Return<sup>&amp;</sup> (%)</b>	12.45	12.99	12.89	12.55	8.11	-11.29

# MIRAE ASSET LARGE & MIDCAP FUND\*

Formerly Known as Mirae Asset Emerging Bluechip Fund

(Large & Mid Cap Fund - An open ended equity scheme investing in both large cap and mid cap stocks)

Monthly Factsheet as on 28 February, 2025

## Fund Information

**Fund Managers :**  
Mr. Neelesh Surana  
Mr. Ankit Jain

**Allotment Date :** 9<sup>th</sup> July 2010

**Benchmark :** Nifty Large Midcap 250 (TRI)

**Net AUM (Cr.)** 33,677.94

**Exit Load :** Please refer page no.10

**Plan Available :** Regular and Direct Plan

**Minimum Investment Amount ##**  
₹5,000/- and in multiples of ₹1/- thereafter

## Net Asset Value (NAV)

	Direct	Regular
<b>Growth</b>	₹ 141.099	₹ 125.820
<b>IDCW</b>	₹ 77.216	₹ 45.136

## Ratios<sup>@</sup> (Annualised)

<b>Volatility</b>	14.18%
<b>Beta</b>	0.90
<b>R Squared</b>	0.97
<b>Sharpe Ratio<sup>#</sup></b>	0.31
<b>Information Ratio</b>	-1.62
<b>Portfolio Turnover Ratio</b>	0.93 times

Please refer page no 72 for detail

## Expense Ratio

<b>Regular Plan</b>	1.56%
<b>Direct Plan</b>	0.63%

## Income Distribution cum capital withdrawal

Regular Plan			
Record Date	Quantum (₹ per unit)	Face Value (₹ per unit)	NAV (per unit)
14-Mar-2022	3.500	10.000	43.020
07-Feb-2023	3.500	10.000	40.450
28-Jul-2023	3.500	10.000	41.930

Direct Plan			
Record Date	Quantum (₹ per unit)	Face Value (₹ per unit)	NAV (per unit)
14-Mar-2022	5.750	10.000	71.520
07-Feb-2023	6.000	10.000	67.910
28-Jul-2023	5.800	10.000	70.570

Refer to IDCW History (Page no. 70) for complete IDCW history of the scheme  
Pursuant to payment of IDCW the NAV of the IDCW option of the scheme will fall to the extent of payout and statutory levy (if any).  
IDCW history is for Mirae Asset Large & Midcap Fund\* (Formerly Known as Mirae Asset Emerging Bluechip Fund) - Regular & Direct Plan - IDCW Option

## Portfolio Top 10 Holdings

**Equity Shares**

HDFC Bank Limited	5.64%
Axis Bank Limited	4.63%
State Bank of India	2.81%
Larsen & Toubro Limited	2.63%
ICICI Bank Limited	2.40%
Infosys Limited	2.26%
Reliance Industries Limited	1.84%
Tata Power Company Limited	1.84%
Gland Pharma Limited	1.70%
One 97 Communications Limited	1.68%
Other Equities	72.35%

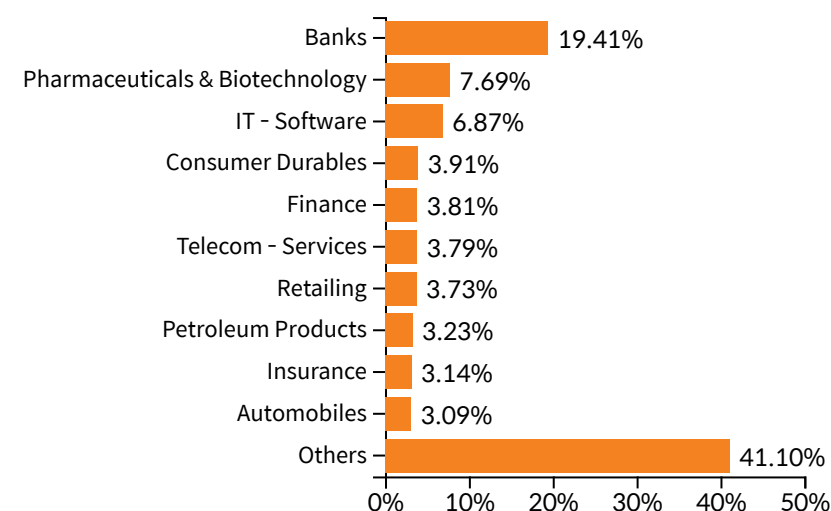
**Equity Holding Total** 99.77%

**Cash & Other Receivables** 0.23%

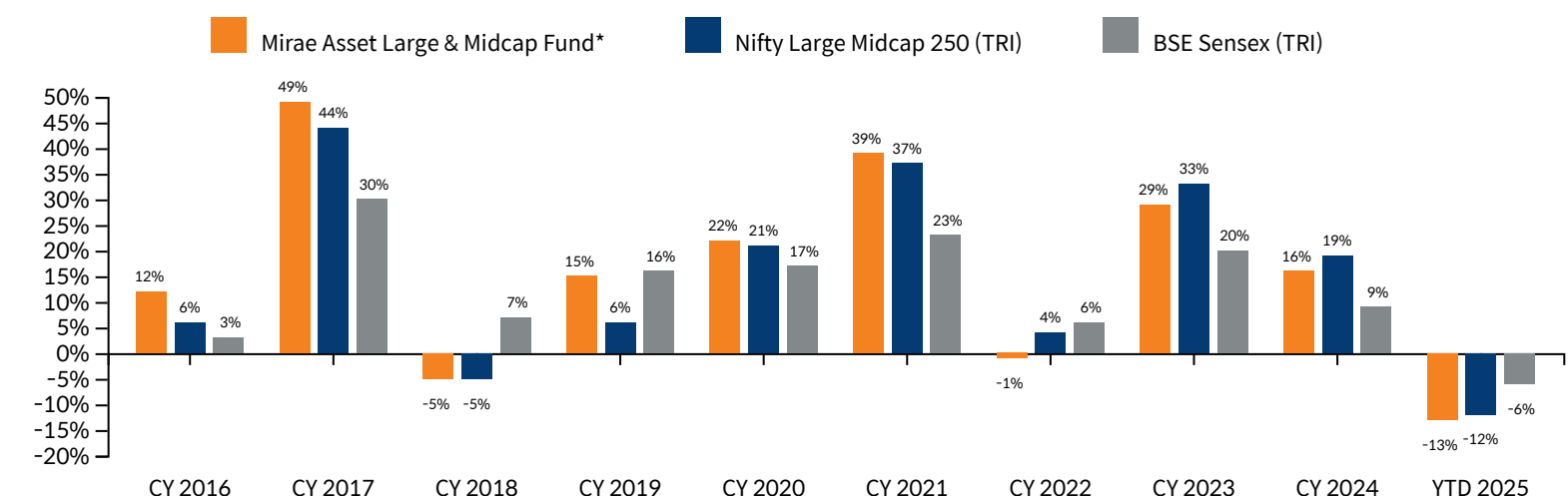
**Total** 100.00%

## Allocation - Top 10 Sectors<sup>^</sup>

<sup>^</sup>Industrywise classification as recommended by AMFI



## Fund Performance



Fund performance are absolute returns, calculated using last available NAVs of the consequent two years. YTD returns calculated using last available NAV of previous year and current month.

## Performance Report

Period	Mirae Asset Large & Midcap Fund*	Scheme Benchmark*	Additional Benchmark**
Last 1 Year	-2.84%	0.67%	2.19%
Last 3 Years	10.77%	15.26%	10.56%
Last 5 Years	17.64%	20.10%	15.22%
Since Inception	18.87%	13.57%	11.59%
Value of Rs. 10000 invested (in Rs.) Since Inception	1,25,820	64,491	49,864
NAV as on 28 <sup>th</sup> Feb, 2025	₹125.820		
Index Value 28 <sup>th</sup> Feb, 2025		Index Value of Scheme Benchmark is 17,785.360 and BSE Sensex (TRI) 1,13,663.291	
Allotment Date	9 <sup>th</sup> July 2010		
Scheme Benchmark	*Nifty Large Midcap 250 (TRI)		
Additional Benchmark	**BSE Sensex (TRI)		

Fund managers : Mr. Neelesh Surana managing the scheme since 9th July, 2010 & Mr. Ankit Jain since 31st, January 2019 respectively.  
Note: Returns for 1 year and below are absolute returns. Returns above 1 year are CAGR- Compounded Annualized Growth returns.  
Latest available NAV has been taken for return calculation wherever applicable

## SIP Performance

Period	Since Inception	10 Years	7 Years	5 Years	3 Years	1 Year
<b>Total Amount Invested</b>	17,50,000	12,00,000	8,40,000	6,00,000	3,60,000	1,20,000
<b>MKT Value as on 28<sup>th</sup> Feb, 2025</b>	79,62,340	26,90,125	14,32,108	8,45,652	4,06,852	1,05,881
<b>Fund Return<sup>&amp;</sup> (%)</b>	18.82	15.43	14.98	13.71	8.13	-21.26
<b>Benchmark Return<sup>&amp;</sup> (%)</b>	15.55	15.62	16.80	17.40	12.04	-18.78
<b>Add. Benchmark Return<sup>&amp;</sup> (%)</b>	12.72	12.99	12.89	12.55	8.11	-11.29

## Past Performance may or may not be sustained in future.

Note: For computation of since inception returns (%) the allotment NAV has been taken as ₹10.00.  
Note:1. Different Plans under the scheme has different expense structure. The reference and details provided here in are of Regular Plan - Growth Option  
& The SIP returns are calculated by XIRR approach assuming investment of 10,000/- on the 1st working day of every month.  
\* Pursuant to notice cum addendum no. 62/2023, the name of schemes of Mirae Asset Mutual Fund has been changed with effect from December 15, 2023.  
## Pursuant to notice cum addendum no. 35/2024, Minimum Investment Amount of the scheme has been changed with effect from August 01, 2024.  
Please visit the website for more details: <https://www.miraeassetmf.co.in/downloads/statutory-disclosure/addendum>.  
The performance of other funds managed by the same fund manager is given in the respective page of the schemes and on page No. 56, 57, 59, 65

# MIRAE ASSET GREAT CONSUMER FUND

(Sectoral / Thematic Fund - An open ended equity scheme following consumption theme)

Monthly Factsheet as on 28 February, 2025

## Fund Information

**Fund Managers :**  
Mr. Ankit Jain  
Mr. Siddhant Chhabria

**Allotment Date :** 29<sup>th</sup> March 2011

**Benchmark :** Nifty India Consumption Index (TRI)

**Net AUM (Cr.)** 3,642.65

**Exit Load :** Please refer page no.10

**Plan Available :** Regular and Direct Plan

**Minimum Investment Amount**  
₹5,000/- and in multiples of ₹1/- thereafter. Minimum Additional Application Amount: ₹1,000/- per application and in multiples of ₹1/- thereafter.

## Net Asset Value (NAV)

	Direct	Regular
<b>Growth</b>	₹ 93.942	₹ 79.246
<b>IDCW</b>	₹ 61.139	₹ 24.050

## Ratios@ (Annualised)

<b>Volatility</b>	15.70%
<b>Beta</b>	0.92
<b>R Squared</b>	0.91
<b>Sharpe Ratio#</b>	0.56
<b>Information Ratio</b>	-0.10
<b>Portfolio Turnover Ratio</b>	0.46 times

Please refer page no 72 for detail

## Expense Ratio

<b>Regular Plan</b>	1.88%
<b>Direct Plan</b>	0.47%

## Income Distribution cum capital withdrawal

Regular Plan			
Record Date	Quantum (₹ per unit)	Face Value (₹ per unit)	NAV (per unit)
28-Mar-2022	1.600	10.000	20.290
14-Feb-2023	1.700	10.000	20.760
22-Mar-2024	2.050	10.000	25.213

Direct Plan			
Record Date	Quantum (₹ per unit)	Face Value (₹ per unit)	NAV (per unit)
28-Mar-2022	5.150	10.000	49.230
14-Feb-2023	4.100	10.000	51.150
22-Mar-2024	5.150	10.000	63.239

Refer to IDCW History (Page no. 70) for complete IDCW history of the scheme  
Pursuant to payment of IDCW the NAV of the IDCW option of the scheme will fall to the extent of payout and statutory levy (if any).  
IDCW history is for Mirae Asset Great Consumer Fund - Regular & Direct Plan - IDCW Option

## Portfolio Top 10 Holdings

**Equity Shares**

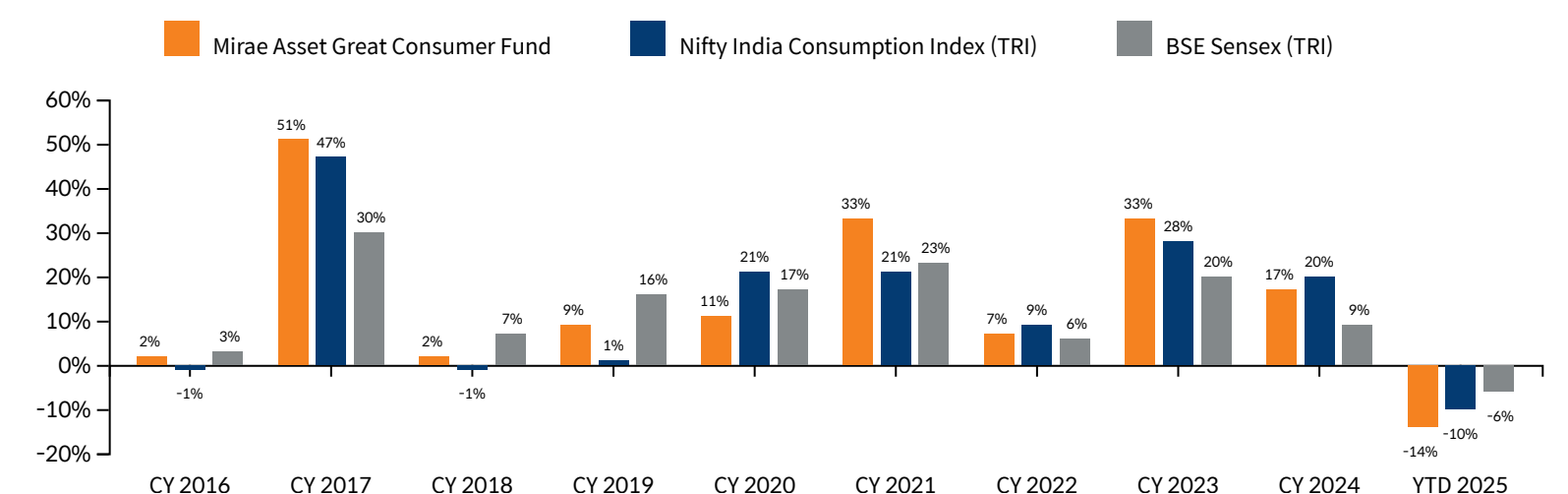
Bharti Airtel Limited	7.61%
ITC Limited	5.96%
Maruti Suzuki India Limited	5.58%
Zomato Limited	4.88%
Mahindra & Mahindra Limited	4.79%
Trent Limited	4.37%
Hindustan Unilever Limited	4.33%
Varun Beverages Limited	3.26%
Avenue Supermarts Limited	3.08%
InterGlobe Aviation Limited	2.93%
Other Equities	51.53%

**Equity Holding Total** 98.34%

**Cash & Other Receivables** 1.66%

**Total** 100.00%

## Fund Performance



Fund performance are absolute returns, calculated using last available NAVs of the consequent two years. YTD returns calculated using last available NAV of previous year and current month.

## Performance Report

Period	Mirae Asset Great Consumer Fund	Scheme Benchmark*	Additional Benchmark**
<b>Last 1 Year</b>	1.14%	4.63%	2.19%
<b>Last 3 Years</b>	15.10%	15.58%	10.56%
<b>Last 5 Years</b>	16.82%	17.13%	15.22%
<b>Since Inception</b>	16.02%	14.91%	11.62%
<b>Value of Rs. 10000 invested (in Rs.) Since Inception</b>	79,246	69,342	46,229
<b>NAV as on 28<sup>th</sup> Feb, 2025</b>	₹79.246		
<b>Index Value 28<sup>th</sup> Feb, 2025</b>		Index Value of Scheme Benchmark is 12,749.080 and BSE Sensex (TRI) 1,13,663.291	
<b>Allotment Date</b>		29 <sup>th</sup> March 2011	
<b>Scheme Benchmark</b>		*Nifty India Consumption Index (TRI)	
<b>Additional Benchmark</b>		**BSE Sensex (TRI)	

Fund manager : Mr. Ankit Jain & Mr. Siddhant Chhabria managing the scheme since October, 2016 & June 21, 2021 respectively.  
Note: Returns for 1 year and below are absolute returns, Returns above 1 year are CAGR- Compounded Annualized Growth returns. Latest available NAV has been taken for return calculation wherever applicable

## SIP Performance

Period	Since Inception	10 Years	7 Years	5 Years	3 Years	1 Year
<b>Total Amount Invested</b>	16,70,000	12,00,000	8,40,000	6,00,000	3,60,000	1,20,000
<b>MKT Value as on 28<sup>th</sup> Feb, 2025</b>	55,06,554	26,23,360	14,39,427	8,81,684	4,17,726	1,06,280
<b>Fund Return<sup>&amp;</sup> (%)</b>	15.78	14.96	15.13	15.41	9.92	-20.68
<b>Benchmark Return<sup>&amp;</sup> (%)</b>	14.34	13.83	14.67	15.44	11.89	-15.94
<b>Add. Benchmark Return<sup>&amp;</sup> (%)</b>	12.93	12.99	12.89	12.55	8.11	-11.29

## Past Performance may or may not be sustained in future.

Note: For computation of since inception returns (%) the allotment NAV has been taken as ₹10.00.  
Note:1. Different Plans under the scheme has different expense structure. The reference and details provided here in are of Regular Plan - Growth Option  
& The SIP returns are calculated by XIRR approach assuming investment of 10,000/- on the 1st working day of every month.  
The performance of other funds managed by the same fund manager is given in the respective page of the schemes and on page No. 56, 59, 65



# MIRAE ASSET ELSS TAX SAVER FUND\*

Formerly Known as Mirae Asset Tax Saver Fund

(ELSS - An open ended equity linked saving scheme with a statutory lock in of 3 years and tax benefit)

Monthly Factsheet as on 28 February, 2025

## Fund Information

<b>Fund Managers :</b>	
Mr. Neelesh Surana	
<b>Allotment Date :</b>	28 <sup>th</sup> December 2015
<b>Benchmark :</b>	Tier-1-Nifty 500 (TRI) Tier-2-Nifty 200 (TRI)
<b>Net AUM (Cr.)</b>	22,411.17
<b>Exit Load :</b>	Nil
<b>Plan Available :</b>	Regular and Direct Plan
<b>Minimum Investment Amount</b>	
₹500/- and in multiples of ₹500/- thereafter	

## Net Asset Value (NAV)

	Direct	Regular
<b>Growth</b>	₹ 46.792	₹ 41.512
<b>IDCW</b>	₹ 27.778	₹ 23.684

## Ratios<sup>®</sup> (Annualised)

<b>Volatility</b>	13.55%
<b>Beta</b>	0.90
<b>R Squared</b>	0.97
<b>Sharpe Ratio#</b>	0.41
<b>Information Ratio</b>	-0.27
<b>Portfolio Turnover Ratio</b>	1.25 times

Please refer page no 72 for detail

## Expense Ratio

<b>Regular Plan</b>	1.57%
<b>Direct Plan</b>	0.60%

## Income Distribution cum capital withdrawal

Regular Plan			
Record Date	Quantum (₹ per unit)	Face Value (₹ per unit)	NAV (per unit)
14-Mar-2022	1.750	10.000	21.860
07-Feb-2023	1.800	10.000	20.890
28-Jul-2023	1.800	10.000	21.638

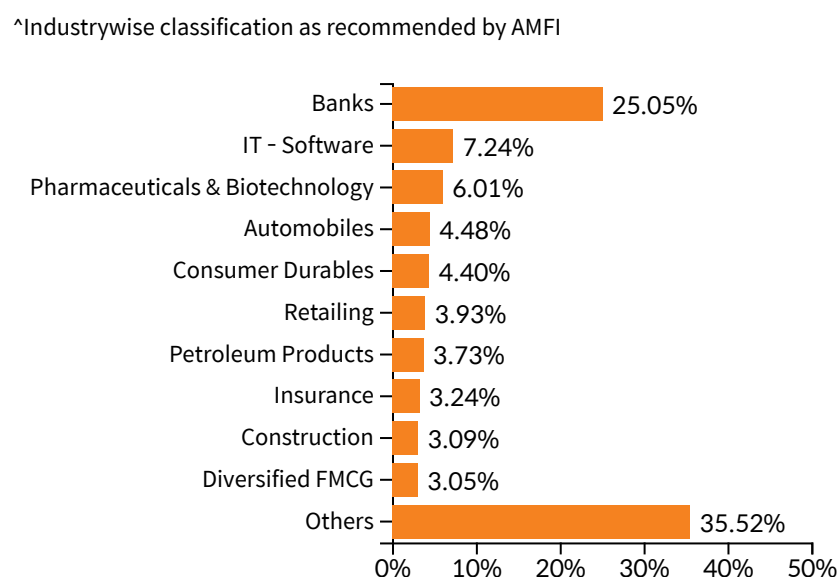
Direct Plan			
Record Date	Quantum (₹ per unit)	Face Value (₹ per unit)	NAV (per unit)
14-Mar-2022	2.000	10.000	24.880
07-Feb-2023	2.100	10.000	24.010
28-Jul-2023	2.050	10.000	24.958

Refer to IDCW History (Page no. 70) for complete IDCW history of the scheme  
Pursuant to payment of IDCW the NAV of the IDCW option of the scheme will fall to the extent of payout and statutory levy (if any).  
IDCW history is for Mirae Asset ELSS Tax Saver Fund\* (Formerly Known as Mirae Asset Tax Saver Fund) - Regular & Direct Plan - IDCW Option

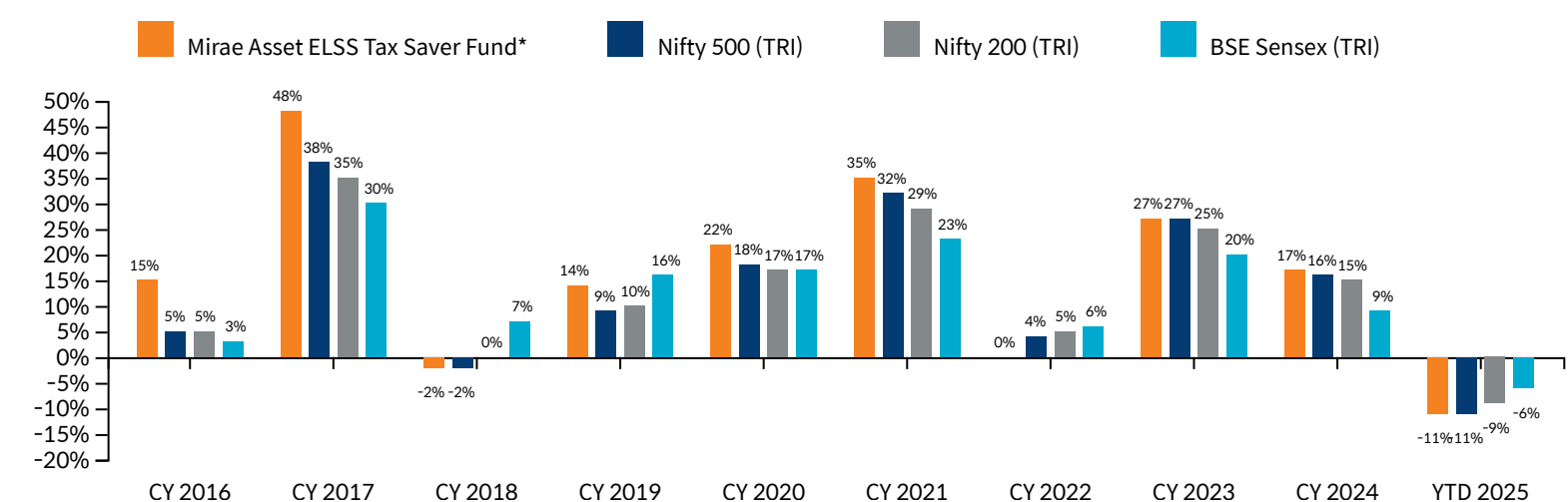
## Portfolio Top 10 Holdings

<b>Equity Shares</b>	
HDFC Bank Limited	9.32%
Axis Bank Limited	5.30%
ICICI Bank Limited	4.42%
State Bank of India	4.11%
Infosys Limited	3.97%
Larsen & Toubro Limited	3.09%
Reliance Industries Limited	2.84%
Tata Consultancy Services Limited	2.17%
ITC Limited	2.15%
Bharti Airtel Limited	2.08%
Other Equities	60.27%
<b>Equity Holding Total</b>	<b>99.73%</b>
<b>Cash &amp; Other Receivables</b>	<b>0.27%</b>
<b>Total</b>	<b>100.00%</b>

## Allocation - Top 10 Sectors<sup>^</sup>



## Fund Performance



Fund performance are absolute returns, calculated using last available NAVs of the consequent two years. YTD returns calculated using last available NAV of previous year and current month.

## Performance Report

Period	Mirae Asset ELSS Tax Saver Fund*	Scheme Benchmark* (Tier 1)	Scheme Benchmark* (Tier2)	Additional Benchmark**
Last 1 Year	1.53%	-0.08%	0.66%	2.19%
Last 3 Years	11.97%	12.70%	12.17%	10.56%
Last 5 Years	18.19%	17.78%	17.08%	15.22%
Since Inception	16.78%	13.85%	13.59%	13.31%
Value of Rs. 10000 invested (in Rs.) Since Inception	41,512	32,893	32,200	31,486
NAV as on 28 <sup>th</sup> Feb, 2025	₹41.512			
Index Value 28 <sup>th</sup> Feb, 2025		Index Value of Scheme Benchmark is 31,473.370 / 16,031.600 and BSE Sensex (TRI) 1,13,663.291		
Allotment Date	28 <sup>th</sup> December 2015			
Scheme Benchmark	*Tier-1-Nifty 500 (TRI) *Tier-2-Nifty 200 (TRI)			
Additional Benchmark	**BSE Sensex (TRI)			

Fund manager : Mr. Neelesh Surana managing the scheme since 28th December, 2015. Note: Returns for 1 year and below are absolute returns. Returns above 1 year are CAGR- Compounded Annualized Growth returns.  
Latest available NAV has been taken for return calculation wherever applicable

## SIP Performance

Period	Since Inception	7 Years	5 Years	3 Years	1 Year
<b>Total Amount Invested</b>	11,00,000	8,40,000	6,00,000	3,60,000	1,20,000
<b>MKT Value as on 28<sup>th</sup> Feb, 2025</b>	23,13,328	14,48,415	8,66,374	4,17,907	1,09,400
<b>Fund Return<sup>&amp;</sup> (%)</b>	15.62	15.30	14.70	9.95	-16.11
<b>Benchmark Return (Tier-1)<sup>&amp;</sup> (%)</b>	14.16	14.64	14.92	9.92	-18.41
<b>Benchmark Return (Tier-2)<sup>&amp;</sup> (%)</b>	13.78	14.09	14.34	9.69	-16.69
<b>Add. Benchmark Return<sup>&amp;</sup> (%)</b>	13.21	12.89	12.55	8.11	-11.29

Past Performance may or may not be sustained in future.

Note: For computation of since inception returns (%) the allotment NAV has been taken as ₹10.00.  
Note:1. Different Plans under the scheme has different expense structure. The reference and details provided here in are of Regular Plan - Growth Option  
& The SIP returns are calculated by XIRR approach assuming investment of 10,000/- on the 1st working day of every month.  
\* Pursuant to notice cum addendum no. 62/2023, the name of schemes of Mirae Asset Mutual Fund has been changed with effect from December 15, 2023.  
The performance of other funds managed by the same fund manager is given in the respective page of the schemes and on page No. 56, 57

# MIRAE ASSET HEALTHCARE FUND

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

Monthly Factsheet as on 28 February, 2025

## Fund Information

<b>Fund Managers :</b>	Mr. Vrijesh Kasera
<b>Allotment Date :</b>	2 <sup>nd</sup> July 2018
<b>Benchmark :</b>	BSE Healthcare Index (TRI)
<b>Net AUM (Cr.)</b>	2,441.13
<b>Exit Load :</b>	Please refer page no.11
<b>Plan Available :</b>	Regular and Direct Plan
<b>Minimum Investment Amount</b>	₹5,000/- and in multiples of ₹1/- thereafter. Minimum Additional Application Amount: ₹1,000/- per application and in multiples of ₹1/- thereafter.

## Net Asset Value (NAV)

	Direct	Regular
<b>Growth</b>	₹ 37.129	₹ 33.485
<b>IDCW</b>	₹ 26.374	₹ 23.249

## Ratios<sup>@</sup> (Annualised)

<b>Volatility</b>	16.63%
<b>Beta</b>	0.94
<b>R Squared</b>	0.97
<b>Sharpe Ratio<sup>#</sup></b>	0.58
<b>Information Ratio</b>	-0.83
<b>Portfolio Turnover Ratio</b>	0.39 times

Please refer page no 72 for detail

## Expense Ratio

<b>Regular Plan</b>	1.96%
<b>Direct Plan</b>	0.52%

## Income Distribution cum capital withdrawal

Record Date	Quantum (₹ per unit)	Face Value (₹ per unit)	NAV (per unit)
27-Oct-2022	1.800	10.000	20.310
14-Feb-2023	1.700	10.000	17.300
22-Mar-2024	1.850	10.000	22.905

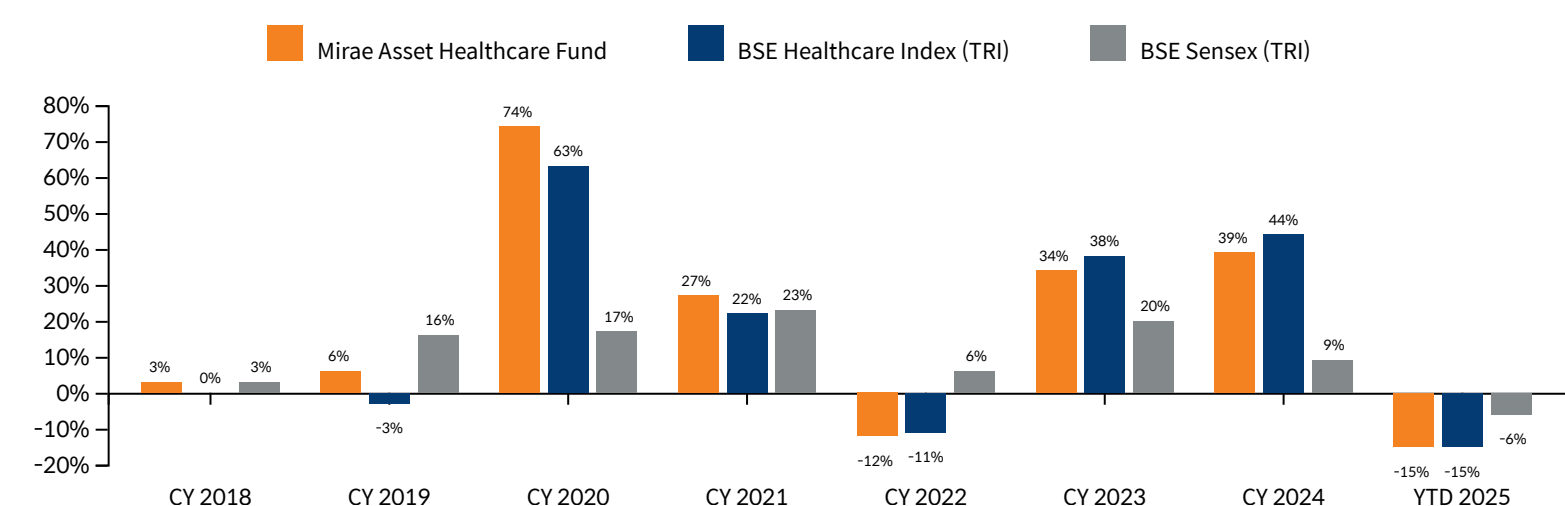
Record Date	Quantum (₹ per unit)	Face Value (₹ per unit)	NAV (per unit)
27-Oct-2022	1.800	10.000	21.740
14-Feb-2023	1.550	10.000	18.730
22-Mar-2024	2.080	10.000	25.637

Refer to IDCW History (Page no. 70) for complete IDCW history of the scheme  
Pursuant to payment of IDCW the NAV of the IDCW option of the scheme will fall to the extent of payout and statutory levy (if any).  
IDCW history is for Mirae Asset Healthcare Fund - Regular & Direct Plan - IDCW Option

## Portfolio Top 10 Holdings

Equity Shares	
Sun Pharmaceutical Industries Limited	11.84%
Cipla Limited	7.60%
Aurobindo Pharma Limited	7.09%
Divi's Laboratories Limited	6.53%
Lupin Limited	6.36%
Apollo Hospitals Enterprise Limited	5.48%
Glenmark Pharmaceuticals Limited	5.31%
Suven Pharmaceuticals Limited	4.43%
Dr. Reddy's Laboratories Limited	4.42%
Krishna Institute Of Medical Sciences Limited	3.57%
Other Equities	36.97%
<b>Equity Holding Total</b>	<b>99.60%</b>
<b>Cash &amp; Other Receivables</b>	<b>0.40%</b>
<b>Total</b>	<b>100.00%</b>

## Fund Performance



Fund performance are absolute returns, calculated using last available NAVs of the consequent two years. YTD returns calculated using last available NAV of previous year and current month.

## Performance Report

Period	Mirae Asset Healthcare Fund	Scheme Benchmark*	Additional Benchmark**
Last 1 Year	8.49%	9.53%	2.19%
Last 3 Years	16.04%	18.58%	10.56%
Last 5 Years	23.94%	23.93%	15.22%
Since Inception	19.88%	17.12%	12.91%
Value of Rs. 10000 invested (in Rs.) Since Inception	33,485	28,676	22,464
NAV as on 28 <sup>th</sup> Feb, 2025	₹33.485		
Index Value 28 <sup>th</sup> Feb, 2025		Index Value of Scheme Benchmark is 44,153.251 and BSE Sensex (TRI) 1,13,663.291	
Allotment Date	2 <sup>nd</sup> July 2018		
Scheme Benchmark	*BSE Healthcare Index (TRI)		
Additional Benchmark	**BSE Sensex (TRI)		

Fund manager : Mr. Vrijesh Kasera managing the scheme since July 02, 2018  
Note: Returns for 1 year and below are absolute returns. Returns above 1 year are CAGR- Compounded Annualized Growth returns. Latest available NAV has been taken for return calculation wherever applicable

## SIP Performance

Period	Since Inception	5 Years	3 Years	1 Year
<b>Total Amount Invested</b>	7,90,000	6,00,000	3,60,000	1,20,000
<b>MKT Value as on 28<sup>th</sup> Feb, 2025</b>	15,30,067	9,22,895	4,69,626	1,14,884
<b>Fund Return<sup>&amp;</sup> (%)</b>	19.84	17.28	18.09	-7.89
<b>Benchmark Return<sup>&amp;</sup> (%)</b>	19.37	18.84	21.46	-6.29
<b>Add. Benchmark Return<sup>&amp;</sup> (%)</b>	12.88	12.55	8.11	-11.29

Past Performance may or may not be sustained in future.

Note: For computation of since inception returns (%) the allotment NAV has been taken as ₹10.00.  
Note:1. Different Plans under the scheme has different expense structure. The reference and details provided here in are of Regular Plan - Growth Option  
& The SIP returns are calculated by XIRR approach assuming investment of 10,000/- on the 1st working day of every month.  
The performance of other funds managed by the same fund manager is given in the respective page of the schemes and on page No. 57, 58

# MIRAE ASSET FOCUSED FUND

(Focused Fund - An open ended equity scheme investing in a maximum of 30 stocks intending to focus in large cap, mid cap and small cap category (i.e., Multi-cap))

Monthly Factsheet as on 28 February, 2025

## Fund Information

<b>Fund Managers :</b>	Mr. Gaurav Misra
<b>Allotment Date :</b>	14 <sup>th</sup> May 2019
<b>Benchmark :</b>	Tier-1-Nifty 500 (TRI) Tier-2-Nifty 200 (TRI)
<b>Net AUM (Cr.)</b>	7,104.55
<b>Exit Load :</b>	Please refer page no.11
<b>Plan Available :</b>	Regular and Direct Plan
<b>Minimum Investment Amount</b>	₹5,000/- and in multiples of ₹1/- thereafter. Minimum Additional Application Amount: ₹1,000/- per application and in multiples of ₹1/- thereafter

## Net Asset Value (NAV)

	Direct	Regular
<b>Growth</b>	₹ 24.056	₹ 22.210
<b>IDCW</b>	₹ 22.128	₹ 20.418

## Ratios<sup>@</sup> (Annualised)

<b>Volatility</b>	12.60%
<b>Beta</b>	0.79
<b>R Squared</b>	0.86
<b>Sharpe Ratio<sup>#</sup></b>	-0.04
<b>Information Ratio</b>	-1.27
<b>Portfolio Turnover Ratio</b>	0.35 times
Please refer page no 72 for detail	

## Expense Ratio

<b>Regular Plan</b>	1.79%
<b>Direct Plan</b>	0.61%

## Income Distribution cum capital withdrawal

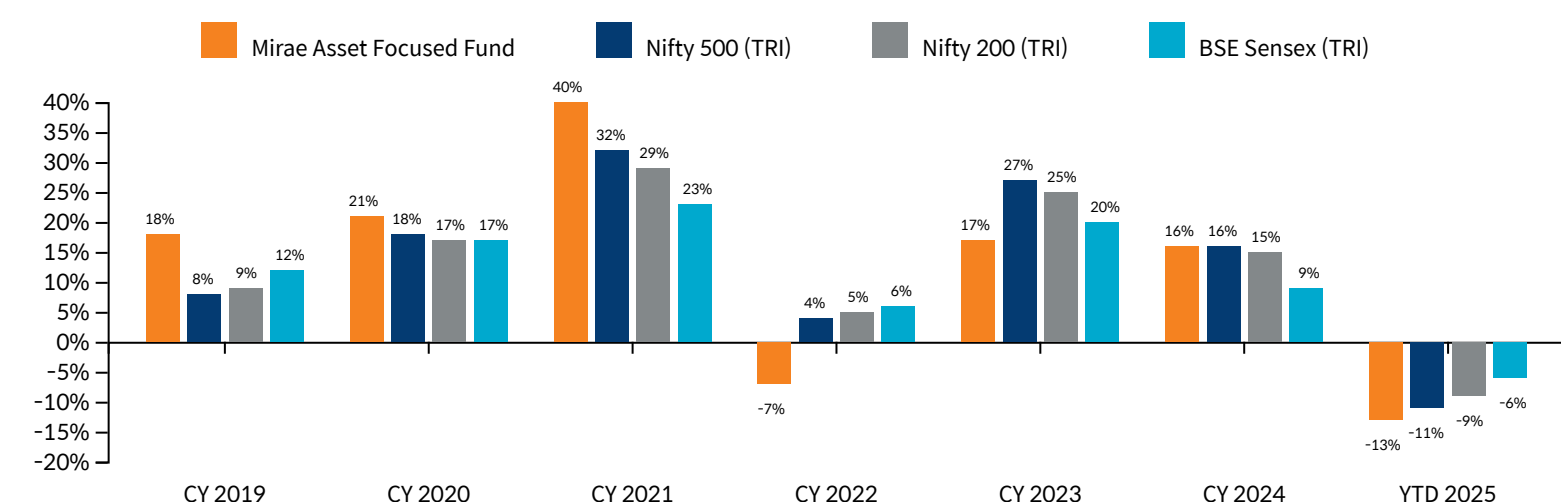
Regular Plan			
Record Date	Quantum (₹ per unit)	Face Value (₹ per unit)	NAV (per unit)
22-Mar-2024	1.750	10.000	21.455
Direct Plan			
Record Date	Quantum (₹ per unit)	Face Value (₹ per unit)	NAV (per unit)
22-Mar-2024	1.850	10.000	22.968

Refer to IDCW History (Page no. 70) for complete IDCW history of the scheme  
Pursuant to payment of IDCW the NAV of the IDCW option of the scheme will fall to the extent of payout and statutory levy (if any).  
IDCW history is for Mirae Asset Focused Fund - Regular & Direct Plan - IDCW Option

## Portfolio Top 10 Holdings

<b>Equity Shares</b>	
HDFC Bank Limited	10.36%
Infosys Limited	8.57%
ICICI Bank Limited	7.56%
Axis Bank Limited	5.44%
Sapphire Foods India Limited	4.37%
Bharti Airtel Limited	4.22%
One 97 Communications Limited	4.17%
FSN E-Commerce Ventures Limited	3.52%
Sona BLW Precision Forgings Limited	3.30%
SKF India Limited	3.30%
Other Equities	42.48%
<b>Equity Holding Total</b>	<b>97.29%</b>
<b>Cash &amp; Other Receivables</b>	<b>2.71%</b>
<b>Total</b>	<b>100.00%</b>

## Fund Performance



Fund performance are absolute returns, calculated using last available NAVs of the consequent two years. YTD returns calculated using last available NAV of previous year and current month.

## Performance Report

Period	Mirae Asset Focused Fund	Scheme Benchmark* (Tier 1)	Scheme Benchmark* (Tier2)	Additional Benchmark**
<b>Last 1 Year</b>	1.61%	-0.08%	0.66%	2.19%
<b>Last 3 Years</b>	5.88%	12.70%	12.17%	10.56%
<b>Last 5 Years</b>	14.69%	17.78%	17.08%	15.22%
<b>Since Inception</b>	14.75%	15.42%	14.79%	13.70%
<b>Value of Rs. 10000 invested (in Rs.) Since Inception</b>	22,210	22,978	22,256	21,062
<b>NAV as on 28<sup>th</sup> Feb, 2025</b>	₹22.210			
<b>Index Value 28<sup>th</sup> Feb, 2025</b>		Index Value of Scheme Benchmark is 31,473.370 / 16,031.600 and BSE Sensex (TRI) 1,13,663.291		
<b>Allotment Date</b>	14 <sup>th</sup> May 2019			
<b>Scheme Benchmark</b>	*Tier-1-Nifty 500 (TRI) *Tier-2-Nifty 200 (TRI)			
<b>Additional Benchmark</b>	**BSE Sensex (TRI)			

Fund manager : Mr. Gaurav Misra managing the scheme since May, 2019  
Note: Returns for 1 year and below are absolute returns, Returns above 1 year are CAGR- Compounded Annualized Growth returns.  
Latest available NAV has been taken for return calculation wherever applicable

## SIP Performance

Period	Since Inception	5 Years	3 Years	1 Year
<b>Total Amount Invested</b>	6,90,000	6,00,000	3,60,000	1,20,000
<b>MKT Value as on 28<sup>th</sup> Feb, 2025</b>	9,55,346	7,74,478	3,89,102	1,10,890
<b>Fund Return<sup>&amp;</sup> (%)</b>	11.23	10.16	5.13	-13.90
<b>Benchmark Return (Tier-1)<sup>&amp;</sup> (%)</b>	15.19	14.92	9.92	-18.41
<b>Benchmark Return (Tier-2)<sup>&amp;</sup> (%)</b>	14.55	14.34	9.69	-16.69
<b>Add. Benchmark Return<sup>&amp;</sup> (%)</b>	12.84	12.55	8.11	-11.29

## Past Performance may or may not be sustained in future.

Note: For computation of since inception returns (%) the allotment NAV has been taken as ₹10.00.  
Note:1. Different Plans under the scheme has different expense structure. The reference and details provided here in are of Regular Plan - Growth Option  
& The SIP returns are calculated by XIRR approach assuming investment of 10,000/- on the 1st working day of every month.  
The performance of other funds managed by the same fund manager is given in the respective page of the schemes and on page No. 56, 58



# MIRAE ASSET MIDCAP FUND

(Midcap Fund - An open ended equity scheme predominantly investing in mid cap stocks)

Monthly Factsheet as on 28 February, 2025

## Fund Information

<b>Fund Managers :</b>	Mr. Ankit Jain
<b>Allotment Date :</b>	29 <sup>th</sup> July 2019
<b>Benchmark :</b>	Nifty Midcap 150 Index (TRI)
<b>Net AUM (Cr.)</b>	13,830.67
<b>Exit Load :</b>	Please refer page no.12
<b>Plan Available :</b>	Regular and Direct Plan
<b>Minimum Investment Amount</b>	₹5,000/- and in multiples of ₹1/- thereafter. Minimum Additional Application Amount: ₹1,000/- per application and in multiples of ₹1/- thereafter.

## Net Asset Value (NAV)

	Direct	Regular
<b>Growth</b>	₹ 31.287	₹ 29.046
<b>IDCW</b>	₹ 24.214	₹ 22.344

## Ratios<sup>@</sup> (Annualised)

<b>Volatility</b>	16.67%
<b>Beta</b>	0.93
<b>R Squared</b>	0.96
<b>Sharpe Ratio<sup>#</sup></b>	0.43
<b>Information Ratio</b>	-1.78
<b>Portfolio Turnover Ratio</b>	1.00 times

Please refer page no 72 for detail

## Expense Ratio

<b>Regular Plan</b>	1.70%
<b>Direct Plan</b>	0.60%

## Income Distribution cum capital withdrawal

Record Date	Quantum (₹ per unit)	Face Value (₹ per unit)	NAV (per unit)
28-Mar-2022	1.650	10.000	20.120
14-Feb-2023	1.750	10.000	19.170
22-Mar-2024	2.000	10.000	24.383

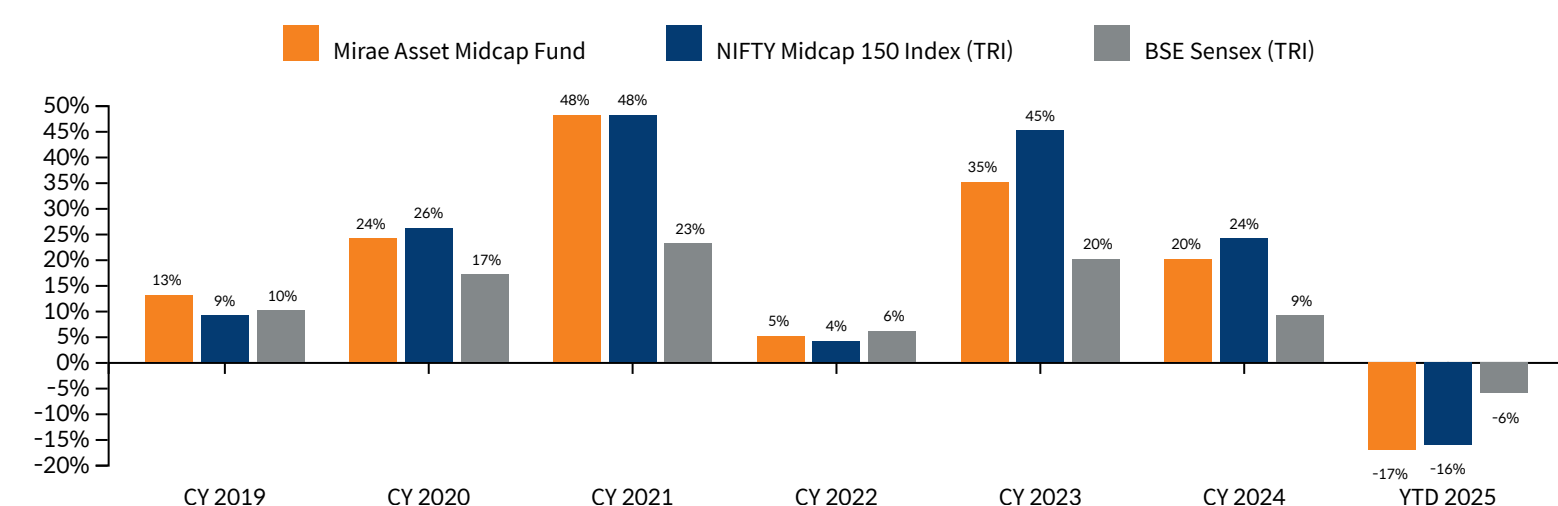
Record Date	Quantum (₹ per unit)	Face Value (₹ per unit)	NAV (per unit)
28-Mar-2022	1.700	10.000	20.970
14-Feb-2023	1.700	10.000	20.220
22-Mar-2024	2.150	10.000	26.157

Refer to IDCW History (Page no. 71) for complete IDCW history of the scheme  
Pursuant to payment of IDCW the NAV of the IDCW option of the scheme will fall to the extent of payout and statutory levy (if any).  
IDCW history is for Mirae Asset Midcap Fund - Regular & Direct Plan - IDCW Option

## Portfolio Top 10 Holdings

Equity Shares	
The Federal Bank Limited	3.20%
Lupin Limited	2.86%
Indian Bank	2.53%
One 97 Communications Limited	2.44%
Mphasis Limited	2.43%
Gland Pharma Limited	2.37%
Axis Bank Limited	2.28%
HDFC Asset Management Company Limited	2.22%
Fortis Healthcare Limited	2.14%
Delhivery Limited	2.11%
Other Equities	74.64%
<b>Equity Holding Total</b>	<b>99.22%</b>
<b>Cash &amp; Other Receivables</b>	<b>0.78%</b>
<b>Total</b>	<b>100.00%</b>

## Fund Performance



Fund performance are absolute returns, calculated using last available NAVs of the consequent two years. YTD returns calculated using last available NAV of previous year and current month.

## Performance Report

Period	Mirae Asset Midcap Fund	Scheme Benchmark*	Additional Benchmark**
<b>Last 1 Year</b>	-4.86%	0.07%	2.19%
<b>Last 3 Years</b>	13.62%	19.43%	10.56%
<b>Last 5 Years</b>	21.08%	24.05%	15.22%
<b>Since Inception</b>	21.01%	23.08%	13.91%
<b>Value of Rs. 10000 invested (in Rs.) Since Inception</b>	29,046	31,937	20,719
<b>NAV as on 28<sup>th</sup> Feb, 2025</b>	₹29.046		
<b>Index Value 28<sup>th</sup> Feb, 2025</b>		Index Value of Scheme Benchmark is 22,467.800 and BSE Sensex (TRI) 1,13,663.291	
<b>Allotment Date</b>	29 <sup>th</sup> July 2019		
<b>Scheme Benchmark</b>	*Nifty Midcap 150 Index (TRI)		
<b>Additional Benchmark</b>	**BSE Sensex (TRI)		

Fund manager : Mr. Ankit Jain managing the scheme since July, 2019  
Note: Returns for 1 year and below are absolute returns. Returns above 1 year are CAGR- Compounded Annualized Growth returns. Latest available NAV has been taken for return calculation wherever applicable

## SIP Performance

Period	Since Inception	5 Years	3 Years	1 Year
<b>Total Amount Invested</b>	6,70,000	6,00,000	3,60,000	1,20,000
<b>MKT Value as on 28<sup>th</sup> Feb, 2025</b>	11,08,836	9,18,031	4,12,621	1,02,597
<b>Fund Return<sup>&amp;</sup> (%)</b>	18.01	17.06	9.08	-25.97
<b>Benchmark Return<sup>&amp;</sup> (%)</b>	21.99	21.52	15.15	-22.29
<b>Add. Benchmark Return<sup>&amp;</sup> (%)</b>	12.86	12.55	8.11	-11.29

Past Performance may or may not be sustained in future.

Note: For computation of since inception returns (%) the allotment NAV has been taken as ₹10.00.  
Note:1. Different Plans under the scheme has different expense structure. The reference and details provided here in are of Regular Plan - Growth Option  
& The SIP returns are calculated by XIRR approach assuming investment of 10,000/- on the 1st working day of every month.  
The performance of other funds managed by the same fund manager is given in the respective page of the schemes and on page No. 56, 59, 65

# MIRAE ASSET BANKING AND FINANCIAL SERVICES FUND

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

Monthly Factsheet as on 28 February, 2025

## Fund Information

<b>Fund Managers :</b>	Mr. Gaurav Kochar
<b>Allotment Date :</b>	11 <sup>th</sup> December 2020
<b>Benchmark :</b>	Nifty Financial Services Index (TRI)
<b>Net AUM (Cr.)</b>	1,681.43
<b>Exit Load :</b>	Please refer page no.12
<b>Plan Available :</b>	Regular and Direct Plan
<b>Minimum Investment Amount</b>	₹5,000/- and in multiples of ₹1/- thereafter. Minimum Additional Application Amount: ₹1,000/- per application and in multiples of ₹1/- thereafter

## Net Asset Value (NAV)

	Direct	Regular
<b>Growth</b>	₹ 18.361	₹ 17.172
<b>IDCW</b>	₹ 18.291	₹ 17.193

## Ratios<sup>@</sup> (Annualised)

<b>Volatility</b>	14.43%
<b>Beta</b>	0.93
<b>R Squared</b>	0.86
<b>Sharpe Ratio<sup>#</sup></b>	0.46
<b>Information Ratio</b>	0.22
<b>Portfolio Turnover Ratio</b>	0.31 times
Please refer page no 72 for detail	

## Expense Ratio

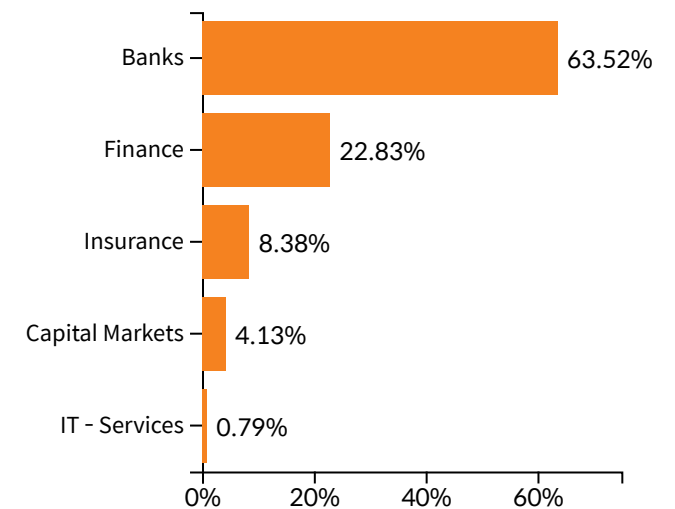
<b>Regular Plan</b>	2.08%
<b>Direct Plan</b>	0.62%

## Portfolio Top 10 Holdings

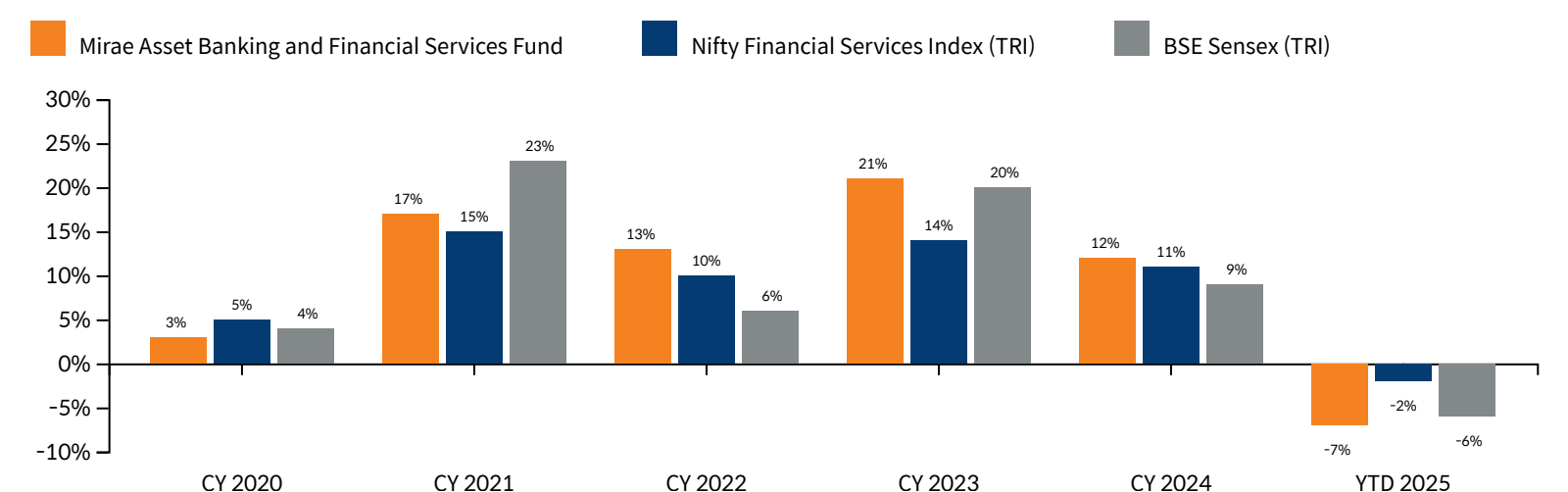
Equity Shares	
HDFC Bank Limited	18.53%
ICICI Bank Limited	16.32%
State Bank of India	7.47%
Axis Bank Limited	6.87%
Bajaj Finance Limited	5.61%
India Shelter Finance Corporation Limited	4.58%
The Federal Bank Limited	4.50%
Kotak Mahindra Bank Limited	3.09%
SBI Life Insurance Company Limited	2.96%
Shriram Finance Limited	2.56%
Other Equities	27.15%
<b>Equity Holding Total</b>	<b>99.65%</b>
<b>Cash &amp; Other Receivables</b>	<b>0.35%</b>
<b>Total</b>	<b>100.00%</b>

## Sector Allocation<sup>^</sup>

<sup>^</sup>Industrywise classification as recommended by AMFI



## Fund Performance



Fund performance are absolute returns, calculated using last available NAVs of the consequent two years. YTD returns calculated using last available NAV of previous year and current month.

## Performance Report

Period	Mirae Asset Banking and Financial Services Fund	Scheme Benchmark*	Additional Benchmark**
<b>Last 1 Year</b>	3.91%	13.98%	2.19%
<b>Last 3 Years</b>	13.02%	11.82%	10.56%
<b>Since Inception</b>	13.67%	12.48%	12.91%
<b>Value of Rs. 10000 invested (in Rs.) Since Inception</b>	17,172	16,427	16,694
<b>NAV as on 28<sup>th</sup> Feb, 2025</b>	₹17.172		
<b>Index Value 28<sup>th</sup> Feb, 2025</b>	Index Value of Scheme Benchmark is 28,941.160 and BSE Sensex (TRI) 1,13,663.291		
<b>Allotment Date</b>	11 <sup>th</sup> December 2020		
<b>Scheme Benchmark</b>	*Nifty Financial Services Index (TRI)		
<b>Additional Benchmark</b>	**BSE Sensex (TRI)		

Fund manager : Mr. Gaurav Kochar managing the scheme since 11th December, 2020.  
Note: Returns for 1 year and below are absolute returns, Returns above 1 year are CAGR- Compounded Annualized Growth returns.  
Latest available NAV has been taken for return calculation wherever applicable

## SIP Performance

Period	Since Inception	3 Years	1 Year
<b>Total Amount Invested</b>	5,00,000	3,60,000	1,20,000
<b>MKT Value as on 28<sup>th</sup> Feb, 2025</b>	6,23,895	4,19,168	1,13,618
<b>Fund Return<sup>&amp;</sup> (%)</b>	10.62	10.16	-9.81
<b>Benchmark Return<sup>&amp;</sup> (%)</b>	10.48	11.07	1.01
<b>Add. Benchmark Return<sup>&amp;</sup> (%)</b>	9.28	8.11	-11.29

**Past Performance may or may not be sustained in future.**

Note: For computation of since inception returns (%) the allotment NAV has been taken as ₹10.00.  
Note:1. Different Plans under the scheme has different expense structure. The reference and details provided here in are of Regular Plan - Growth Option  
<sup>&</sup>The SIP returns are calculated by XIRR approach assuming investment of 10,000/- on the 1st working day of every month.  
The performance of other funds managed by the same fund manager is given in the respective page of the schemes and on page No. 60

# MIRAE ASSET FLEXI CAP FUND

(Flexi Cap Fund - An open ended dynamic equity scheme investing across large cap, mid cap, small cap stocks)

Monthly Factsheet as on 28 February, 2025

## Fund Information

<b>Fund Managers :</b>	Mr. Varun Goel
<b>Allotment Date :</b>	24 <sup>th</sup> February 2023
<b>Benchmark :</b>	Nifty 500 (TRI)
<b>Net AUM (Cr.)</b>	2,324.26
<b>Exit Load :</b>	Please refer page no.12
<b>Plan Available :</b>	Regular and Direct Plan
<b>Minimum Investment Amount</b>	₹5,000/- and in multiples of ₹1/- thereafter. Minimum Additional Application Amount: ₹1,000/- per application and in multiples of ₹1/- thereafter

## Net Asset Value (NAV)

	Direct	Regular
<b>Growth</b>	₹ 13.801	₹ 13.390
<b>IDCW</b>	₹ 13.761	₹ 13.395

## Ratios@ (Annualised)

<b>Portfolio Turnover Ratio</b>	0.42 times
Please refer page no 72 for detail	
Since the fund has not completed 3 Years other ratios are not applicable.	

## Expense Ratio

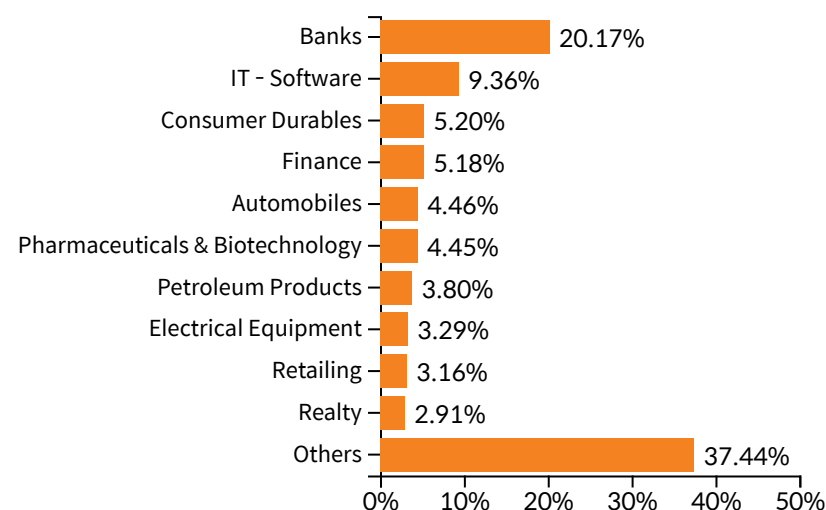
<b>Regular Plan</b>	1.97%
<b>Direct Plan</b>	0.50%

## Portfolio Top 10 Holdings

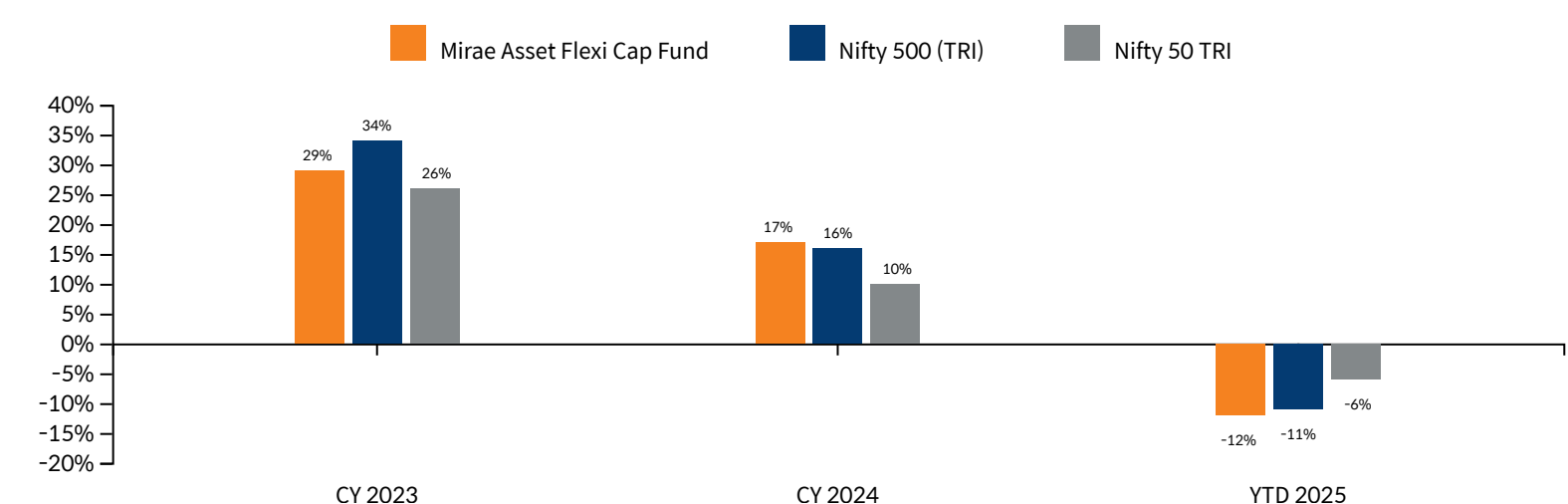
Equity Shares	
HDFC Bank Limited	7.43%
ICICI Bank Limited	5.20%
Infosys Limited	3.33%
Reliance Industries Limited	3.27%
State Bank of India	3.24%
Axis Bank Limited	2.67%
Inventurus Knowledge Solutions Limited	2.62%
Larsen & Toubro Limited	2.43%
Bharti Airtel Limited	2.34%
Cartrade Tech Limited	2.26%
Other Equities	64.65%
<b>Equity Holding Total</b>	<b>99.42%</b>
<b>Cash &amp; Other Receivables</b>	<b>0.58%</b>
<b>Total</b>	<b>100.00%</b>

## Allocation - Top 10 Sectors^

^Industrywise classification as recommended by AMFI



## Fund Performance



Fund performance are absolute returns, calculated using last available NAVs of the consequent two years. YTD returns calculated using last available NAV of previous year and current month.

## Performance Report

Period	Mirae Asset Flexi Cap Fund	Scheme Benchmark*	Additional Benchmark**
<b>Last 1 Year</b>	0.35%	-0.08%	1.89%
<b>Since Inception</b>	15.60%	17.57%	13.79%
<b>Value of Rs. 10000 invested (in Rs.) Since Inception</b>	13,390	13,853	12,971
<b>NAV as on 28<sup>th</sup> Feb, 2025</b>	₹13.390		
<b>Index Value 28<sup>th</sup> Feb, 2025</b>	Index Value of Scheme Benchmark is 31,473.370 and Nifty 50 TRI 32,973.360		
<b>Allotment Date</b>	24 <sup>th</sup> February 2023		
<b>Scheme Benchmark</b>	*Nifty 500 (TRI)		
<b>Additional Benchmark</b>	**Nifty 50 TRI		

Fund manager : Mr. Varun Goel managing the scheme since 03rd April, 2024.  
Note: Returns for 1 year and below are absolute returns. Returns above 1 year are CAGR- Compounded Annualized Growth returns. Latest available NAV has been taken for return calculation wherever applicable

## SIP Performance

Period	Since Inception	1 Year
<b>Total Amount Invested</b>	2,40,000	1,20,000
<b>MKT Value as on 28<sup>th</sup> Feb, 2025</b>	2,51,177	1,09,414
<b>Fund Return<sup>&amp;</sup> (%)</b>	4.46	-16.09
<b>Benchmark Return<sup>&amp;</sup> (%)</b>	5.06	-18.41
<b>Add. Benchmark Return<sup>&amp;</sup> (%)</b>	4.97	-12.15

### Past Performance may or may not be sustained in future.

Note: For computation of since inception returns (%) the allotment NAV has been taken as ₹10.00.  
Note:1. Different Plans under the scheme has different expense structure. The reference and details provided here in are of Regular Plan - Growth Option

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

Please visit the website for more details: <https://www.miraeassetmf.co.in/downloads/statutory-disclosure/addendum>.

The performance of other funds managed by the same fund manager is given in the respective page of the schemes and on page No. 63



# MIRAE ASSET MULTICAP FUND

(Multi Cap Fund - An open ended equity scheme investing across large cap, mid cap and small cap stocks)

Monthly Factsheet as on 28 February, 2025

## Fund Information

<b>Fund Managers :</b>	Mr. Ankit Jain
<b>Allotment Date :</b>	21 <sup>st</sup> August 2023
<b>Benchmark :</b>	Nifty 500 Multicap 50:25:25 (TRI)
<b>Net AUM (Cr.)</b>	3,064.44
<b>Exit Load :</b>	Please refer page no.13
<b>Plan Available :</b>	Regular and Direct Plan
<b>Minimum Investment Amount</b>	₹5,000/- and in multiples of ₹1/- thereafter. Minimum Additional Application Amount: ₹1,000/- per application and in multiples of ₹1/- thereafter

## Net Asset Value (NAV)

	Direct	Regular
<b>Growth</b>	₹ 12.092	₹ 11.816
<b>IDCW</b>	₹ 12.091	₹ 11.809

## Ratios<sup>@</sup> (Annualised)

<b>Portfolio Turnover Ratio</b>	0.94 times
Please refer page no 72 for detail	
Since the fund has not completed 3 Years other ratios are not applicable.	

## Expense Ratio

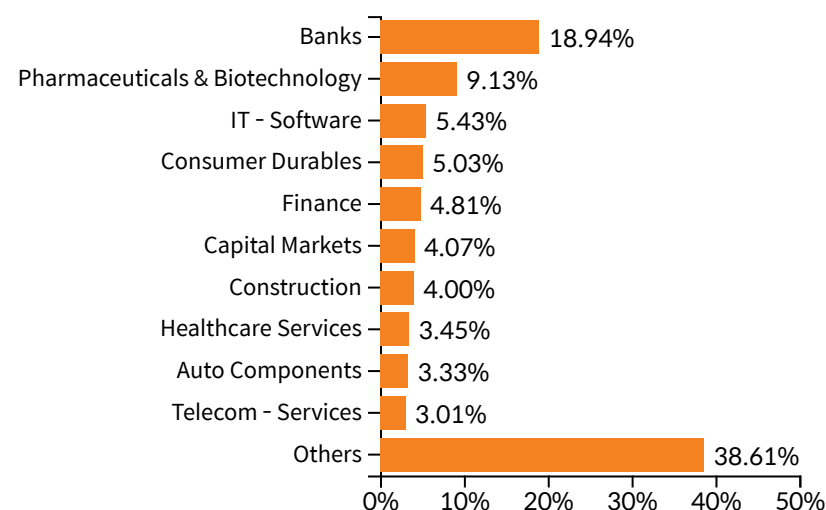
<b>Regular Plan</b>	1.90%
<b>Direct Plan</b>	0.46%

## Portfolio Top 10 Holdings

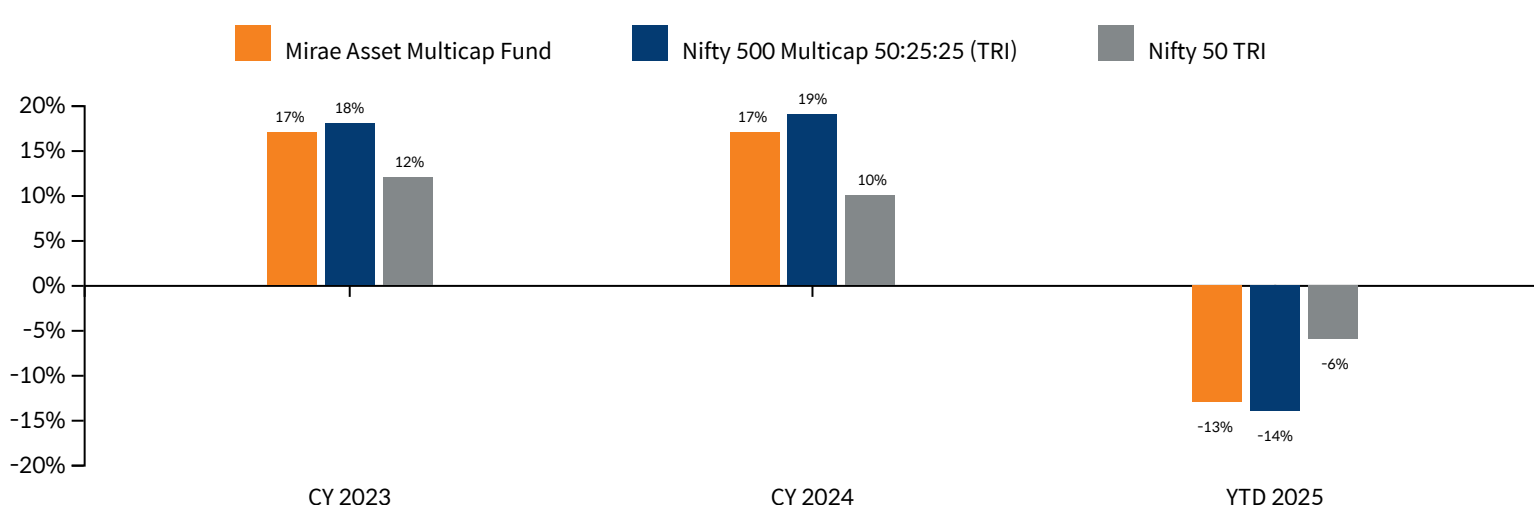
Equity Shares	
HDFC Bank Limited	5.46%
Axis Bank Limited	4.63%
Larsen & Toubro Limited	2.34%
State Bank of India	2.13%
ICICI Bank Limited	2.02%
Tata Power Company Limited	1.80%
Gland Pharma Limited	1.69%
CEAT Limited	1.67%
Reliance Industries Limited	1.65%
Tata Consultancy Services Limited	1.59%
Other Equities	74.82%
<b>Equity Holding Total</b>	<b>99.80%</b>
<b>Cash &amp; Other Receivables</b>	<b>0.20%</b>
<b>Total</b>	<b>100.00%</b>

## Allocation - Top 10 Sectors<sup>^</sup>

<sup>^</sup>Industrywise classification as recommended by AMFI



## Fund Performance



Fund performance are absolute returns, calculated using last available NAVs of the consequent two years. YTD returns calculated using last available NAV of previous year and current month.

## Performance Report

Period	Mirae Asset Multicap Fund	Scheme Benchmark*	Additional Benchmark**
<b>Last 1 Year</b>	-1.26%	-1.03%	1.89%
<b>Since Inception</b>	11.56%	13.53%	10.15%
<b>Value of Rs. 10000 invested (in Rs.) Since Inception</b>	11,816	12,136	11,590
<b>NAV as on 28<sup>th</sup> Feb, 2025</b>	₹11.816		
<b>Index Value 28<sup>th</sup> Feb, 2025</b>	Index Value of Scheme Benchmark is 17,679.290 and Nifty 50 TRI 32,973.360		
<b>Allotment Date</b>	21 <sup>st</sup> August 2023		
<b>Scheme Benchmark</b>	*Nifty 500 Multicap 50:25:25 (TRI)		
<b>Additional Benchmark</b>	**Nifty 50 TRI		

Fund manager : Mr. Ankit Jain managing the scheme since 21st August, 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

## SIP Performance

Period	Since Inception	1 Year
<b>Total Amount Invested</b>	1,80,000	1,20,000
<b>MKT Value as on 28<sup>th</sup> Feb, 2025</b>	1,72,454	1,07,009
<b>Fund Return<sup>&amp;</sup> (%)</b>	-5.35	-19.62
<b>Benchmark Return<sup>&amp;</sup> (%)</b>	-5.01	-20.93
<b>Add. Benchmark Return<sup>&amp;</sup> (%)</b>	-0.94	-12.15

### Past Performance may or may not be sustained in future.

Note: For computation of since inception returns (%) the allotment NAV has been taken as ₹10.00.  
Note:1. Different Plans under the scheme has different expense structure. The reference and details provided here in are of Regular Plan - Growth Option  
& The SIP returns are calculated by XIRR approach assuming investment of 10,000/- on the 1st working day of every month.  
The performance of other funds managed by the same fund manager is given in the respective page of the schemes and on page No. 56, 59, 65

# MIRAE ASSET SMALL CAP FUND

(Small Cap Fund - An open ended equity scheme predominantly investing in small cap stocks)

Monthly Factsheet as on 28 February, 2025

## Fund Information

<b>Fund Managers :</b>	Mr. Varun Goel Mr. Siddharth Srivastava
<b>Allotment Date :</b>	31 <sup>st</sup> January 2025
<b>Benchmark :</b>	Nifty Small cap 250 (TRI)
<b>Net AUM (Cr.)</b>	1,054.10
<b>Exit Load :</b>	Please refer page no.13
<b>Plan Available :</b>	Regular and Direct Plan
<b>Minimum Investment Amount</b>	₹5,000/- and in multiples of ₹1/- thereafter. Minimum Additional Application Amount: ₹1,000/- per application and in multiples of ₹1/- thereafter.

## Net Asset Value (NAV)

	Direct	Regular
<b>Growth</b>	₹ 9.120	₹ 9.107
<b>IDCW</b>	₹ 9.119	₹ 9.108

## Expense Ratio

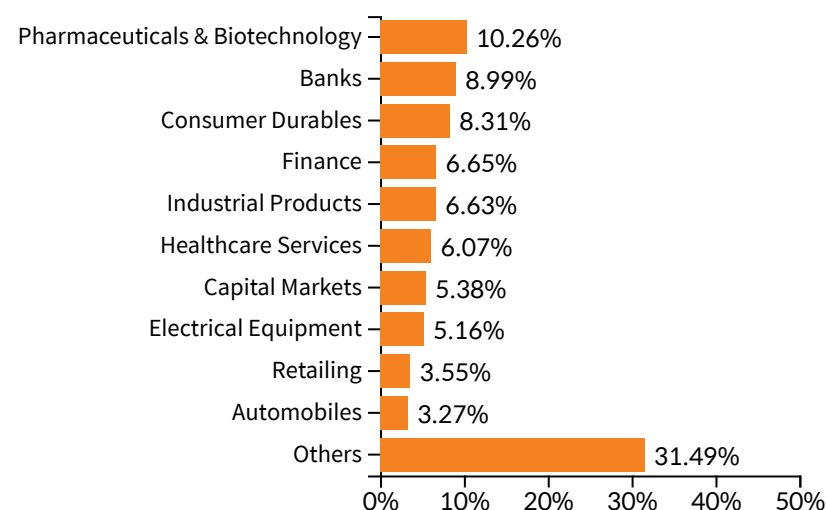
<b>Regular Plan</b>	2.15%
<b>Direct Plan</b>	0.41%

## Portfolio Top 10 Holdings

Equity Shares	
Cholamandalam Financial Holdings Limited	2.44%
ITC Hotels Limited	2.25%
Karur Vysya Bank Limited	2.24%
Multi Commodity Exchange of India Limited	2.17%
Dr. Lal Path Labs Limited	2.06%
Narayana Hrudayalaya Limited	2.05%
Cartrade Tech Limited	2.05%
Zensar Technologies Limited	2.04%
Praj Industries Limited	2.02%
Bharti Airtel Limited	2.00%
Other Equities	74.42%
<b>Equity Holding Total</b>	<b>95.74%</b>
<b>Cash &amp; Other Receivables</b>	<b>4.26%</b>
<b>Total</b>	<b>100.00%</b>

## Allocation - Top 10 Sectors<sup>^</sup>

<sup>^</sup>Industrywise classification as recommended by AMFI



Pursuant to clause 13.2.2 of SEBI master circular dated June 27, 2024, the scheme is in existence for less than 6 months, hence performance shall not be provided.

# Mirae Asset Debt Snapshot

February 2025



Fund Name	Mirae Asset Liquid Fund* Formerly Known as Mirae Asset Cash Management Fund	Mirae Asset Low Duration Fund* Formerly Known as Mirae Asset Savings Fund	Mirae Asset Dynamic Bond Fund	
<b>Type of Scheme</b>	Liquid Fund - An open ended liquid scheme. A relatively low interest rate risk and moderate credit risk	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. 13 of SID). A moderate interest rate risk and moderate credit risk	Dynamic Bond Fund - An open ended dynamic debt scheme investing across duration. A relatively high interest rate risk and relatively high credit risk	
<b>Tier-1 Benchmark Index</b>	Nifty Liquid Index A-I	Nifty Low Duration Debt Index A-I	CRISIL Dynamic Bond A-III Index	
<b>Tier-2 Benchmark Index</b>	-	-	Nifty PSU Bond Plus SDL April 2027 50:50 Index	
<b>Fund Manager</b>	Mr. Amit Modani@	Mr. Basant Bafna	Mr. Amit Modani	
<b>Inception Date</b>	12 <sup>th</sup> January 2009	26 <sup>th</sup> June 2012	24 <sup>th</sup> March 2017	
<b>Quants</b>	<b>Net AUM ₹ Crores</b>	12,446.35	1,199.97	118.67
	<b>Annualised YTM</b>	7.11%	7.58%	7.19%
	<b>Average Maturity</b>	42.34 Days	311.26 Days	1.99 Years
	<b>Modified Duration (Years)</b>	0.12	0.77	1.74
	<b>Macaulay Duration (Years)</b>	0.12	0.81	1.83
	<b>TER#</b>	<b>Regular (in %)</b> <b>Direct (in %)</b>	0.20 0.09	0.86 0.19
<b>Portfolio Statistics</b>	<b>Sovereign</b>	16.70%	13.79%	43.67%
	<b>AAA</b>	-	48.83%	50.95%
	<b>Corporation Debt Market Development Fund</b>	0.22%	0.28%	0.50%
	<b>AA+</b>	-	3.42%	-
	<b>AA-</b>	-	1.66%	-
	<b>AA</b>	-	0.83%	-
	<b>A1+</b>	80.06%	26.93%	-
	<b>Cash &amp; Others</b>	3.02%	4.26%	4.88%

# Total Expense Ratio as on 28th February 2025

\* Pursuant to notice cum addendum no. 62/2023, the name of schemes of Mirae Asset Mutual Fund has been Changed with effect from December 15, 2023.

@ Pursuant to notice cum addendum no. 06/2025, Fund Manager of the scheme has been changed with effect from February 05, 2025.

Please visit the website for more details: <https://www.miraeassetmf.co.in/downloads/statutory-disclosure/addendum>

Date as on 28<sup>th</sup> February, 2025

# Mirae Asset Debt Snapshot

February 2025



Fund Name	Mirae Asset Short Duration Fund* Formerly Known as Mirae Asset Short Term Fund	Mirae Asset Overnight Fund	Mirae Asset Banking and PSU Fund* Formerly Known as Mirae Asset Banking and PSU Debt Fund	
<b>Type of Scheme</b>	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	Overnight Fund - An open ended debt scheme investing in overnight securities. A relatively low interest rate risk and relatively low credit risk	Banking and PSU 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	
<b>Tier-1 Benchmark Index</b>	CRISIL Short Duration Debt A-II Index	Nifty 1D Rate Index	CRISIL Banking and PSU Debt A-II Index	
<b>Tier-2 Benchmark Index</b>	-	-	-	
<b>Fund Manager</b>	Mr. Basant Bafna	Mr. Amit Modani <sup>Ω</sup>	Ms. Kruti Chheta	
<b>Inception Date</b>	16 <sup>th</sup> March 2018	15 <sup>th</sup> October 2019	24 <sup>th</sup> July 2020	
<b>Quants</b>	<b>Net AUM ₹ Crores</b>	341.97	825.15	47.92
	<b>Annualised YTM</b>	7.46%	6.30%	7.27%
	<b>Average Maturity</b>	3.31 Years	3.27 Days	4.96 Years
	<b>Modified Duration (Years)</b>	2.56	0.01	3.69
	<b>Macaulay Duration (Years)</b>	2.70	0.01	3.91
	<b>TER#</b>	<b>Regular (in %)</b> <b>Direct (in %)</b>	1.11 0.25	0.16 0.07
<b>Portfolio Statistics</b>	<b>Sovereign</b>	29.68%	3.02%	15.20%
	<b>AAA</b>	52.66%	-	64.19%
	<b>Corporation Debt Market Development Fund</b>	0.33%	-	0.54%
	<b>AA+</b>	5.50%	-	5.92%
	<b>AA-</b>	1.75%	-	-
	<b>AA</b>	2.93%	-	-
	<b>A1+</b>	-	-	7.30%
	<b>Cash &amp; Others</b>	7.15%	96.98%	6.85%

# Total Expense Ratio as on 28th February 2025

\* Pursuant to notice cum addendum no. 62/2023, the name of schemes of Mirae Asset Mutual Fund has been Changed with effect from December 15, 2023.

<sup>Ω</sup> Pursuant to notice cum addendum no. 06/2025, Fund Manager of the scheme has been changed with effect from February 05, 2025. Please visit the website for more details: <https://www.miraeassetmf.co.in/downloads/statutory-disclosure/addendum>

Date as on 28<sup>th</sup> February, 2025



# Mirae Asset Debt Snapshot

February 2025



Fund Name	Mirae Asset Ultra Short Duration Fund	Mirae Asset Corporate Bond Fund	Mirae Asset Money Market Fund	
<b>Type of Scheme</b>	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.14 of SID). A relatively low interest rate risk and moderate credit risk	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	Money Market Fund - An open ended debt scheme investing in money market instruments. A relatively low interest rate risk and moderate credit risk	
<b>Tier-1 Benchmark Index</b>	Nifty Ultra Short Duration Debt Index A-I	CRISIL Corporate Debt A-II Index	Nifty Money Market Index A-I	
<b>Tier-2 Benchmark Index</b>	-	-	-	
<b>Fund Manager</b>	Mr. Basant Bafna	Ms. Kruti Chheta <sup>@</sup>	Mr. Amit Modani	
<b>Inception Date</b>	7 <sup>th</sup> October 2020	17 <sup>th</sup> March 2021	11 <sup>th</sup> August 2021	
<b>Quants</b>	<b>Net AUM ₹ Crores</b>	1,601.77	40.97	2,562.12
	<b>Annualised YTM</b>	7.54%	7.40%	7.39%
	<b>Average Maturity</b>	177.20 Days	4.41 Years	191.15 Days
	<b>Modified Duration (Years)</b>	0.44	3.35	0.52
	<b>Macaulay Duration (Years)</b>	0.46	3.52	0.52
	<b>TER<sup>#</sup></b>	<u>Regular (in %)</u> 0.42 <u>Direct (in %)</u> 0.18	0.63 0.21	0.44 0.09
<b>Portfolio Statistics</b>	<b>Sovereign</b>	13.18%	21.52%	8.46%
	<b>AAA</b>	42.39%	66.13%	-
	<b>Corporation Debt Market Development Fund</b>	0.27%	0.41%	0.16%
	<b>AA+</b>	2.03%	5.77%	-
	<b>AA-</b>	1.49%	-	-
	<b>AA</b>	1.25%	-	-
	<b>A1+</b>	36.61%	-	85.07%
	<b>Cash &amp; Others</b>	2.78%	6.17%	6.31%

# Total Expense Ratio as on 28th February 2025

<sup>@</sup> Pursuant to notice cum addendum no. 06/2025, Fund Manager of the scheme has been changed with effect from February 05, 2025. Please visit the website for more details: <https://www.miraeassetmf.co.in/downloads/statutory-disclosure/addendum>

Date as on 28<sup>th</sup> February, 2025

# Mirae Asset Debt Snapshot

February 2025



Fund Name	Mirae Asset Long Duration Fund <sup>\$</sup>	
Type of Scheme	Long Duration Fund - An open ended debt scheme investing in instruments such that the Macaulay duration of the portfolio is greater than 7 years (please refer to page no. 12 of SID for details on Macaulay's Duration). A relatively high interest rate risk and relatively low credit risk	
Tier-1 Benchmark Index	CRISIL Long Duration Debt A-III Index	
Tier-2 Benchmark Index	-	
Fund Manager	Ms. Kruti Chheta	
Inception Date	6 <sup>th</sup> December 2024	
Quants	Net AUM ₹ Crores	36.80
	Annualised YTM	7.07%
	Average Maturity	27.73 Years
	Modified Duration (Years)	10.03
	Macaulay Duration (Years)	10.39
	TER <sup>#</sup> Regular (in %) Direct (in %)	 0.76 0.10
Portfolio Statistics	Sovereign	80.58%
	AAA	-
	Corporation Debt Market Development Fund	0.26%
	AA+	-
	AA-	-
	AA	-
	A1+	-
	Cash & Others	19.16%

# Total Expense Ratio as on 28th February 2025

<sup>\$</sup> Pursuant to clause 13.2.2 of SEBI master circular dated June 27, 2024, the scheme is in existence for less than 6 months  
Please visit the website for more details: <https://www.miraeassetmf.co.in/downloads/statutory-disclosure/addendum>

Date as on 28<sup>th</sup> February, 2025

# MIRAE ASSET LIQUID FUND\*

Formerly Known as Mirae Asset Cash Management Fund

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

Monthly Factsheet as on 28 February, 2025

## Fund Information

**Fund Managers@ :**  
Mr. Amit Modani

**Allotment Date :** 12<sup>th</sup> January 2009

**Benchmark :** Nifty Liquid Index A-I

**Net AUM (Cr.)** 12,446.35

**Exit Load :** Please refer page no.14

**Plan Available :** Regular and Direct Plan

**Minimum Investment Amount**  
₹5,000/- and in multiples of ₹1/-thereafter. Minimum Additional Application Amount: ₹1,000/- per application and in multiples of ₹1/- thereafter.

## Net Asset Value (NAV)

	Direct	Regular
<b>Growth</b>	₹2721.1807	₹2675.8762
<b>Daily IDCW:</b>	₹1075.8332	₹1066.4347
<b>Weekly IDCW:</b>	₹1216.4232	₹1152.7517
<b>Monthly IDCW:</b>	₹1135.4392	₹1153.0861

## Quantitative: Debt

<b>Average Maturity</b>	42.34 Days
<b>Modified Duration</b>	0.12 Years
<b>Macaulay Duration:</b>	0.12 Years
<b>Annualized Portfolio YTM*</b>	7.11%

\*In case of semi annual YTM, it will be annualized.

## Expense Ratio

<b>Regular Plan</b>	0.20%
<b>Direct Plan</b>	0.09%

## Income Distribution cum capital withdrawal

### Regular Plan

Record Date	Quantum Individual	(per unit) Corporate	NAV (per unit)
24-Dec-2024	5.9112	5.9112	1158.2140
24-Jan-2025	7.1129	7.1129	1159.4157
24-Feb-2025	6.9695	6.9695	1159.2723

Refer to IDCW History (Page no. 71) for complete IDCW history of the scheme  
Face value ₹1000/-  
Pursuant to payment of IDCW the NAV of the IDCW option of the scheme will fall to the extent of payout and statutory levy (if any).  
IDCW history is for Mirae Asset Liquid Fund\* (Formerly Known as Mirae Asset Cash Management Fund) - Regular & Direct Savings Plan - Monthly IDCW Option and Quarterly IDCW Option

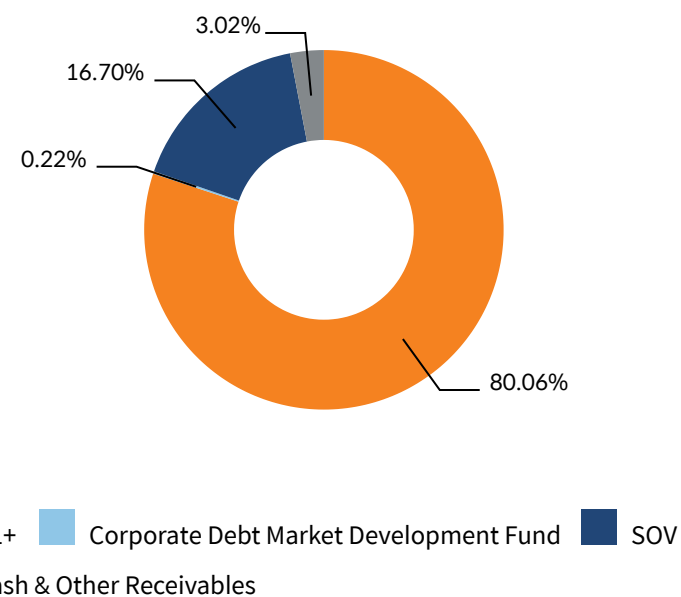
## Portfolio Holdings\*

Holding	Rating	Mkt value as a % of net asset
<b>Certificate of Deposit</b>		
Bank of Baroda	FITCH A1+	6.62%
HDFC Bank Limited	CARE A1+	5.88%
Others		27.46%
<b>Certificate of Deposit Total</b>		<b>39.96%</b>
<b>Commercial Paper</b>		
ICICI Securities Limited	CRISIL A1+	7.20%
Reliance Retail Ventures Limited	CRISIL A1+	6.63%
Others		26.28%
<b>Commercial Paper Total</b>		<b>40.10%</b>
<b>Corporate Debt Market Development Fund*</b>		
Corporate Debt Market Development Fund#		0.22%
<b>Corporate Debt Market Development Fund Total</b>		<b>0.22%</b>
<b>Treasury Bill</b>		
91 Days Tbill (MD 15/05/2025)	SOV	5.04%
182 Days Tbill (MD 29/05/2025)	SOV	3.09%
91 Days Tbill (MD 20/03/2025)	SOV	2.15%
Others		6.42%
<b>Treasury Bill Total</b>		<b>16.70%</b>
<b>Cash &amp; Other Receivables</b>		
TREPS / Repo		3.02%
Net Receivables/(Payables)		-0.01%
<b>Cash &amp; Other Receivables Total</b>		<b>3.02%</b>
<b>Total</b>		<b>100.00%</b>

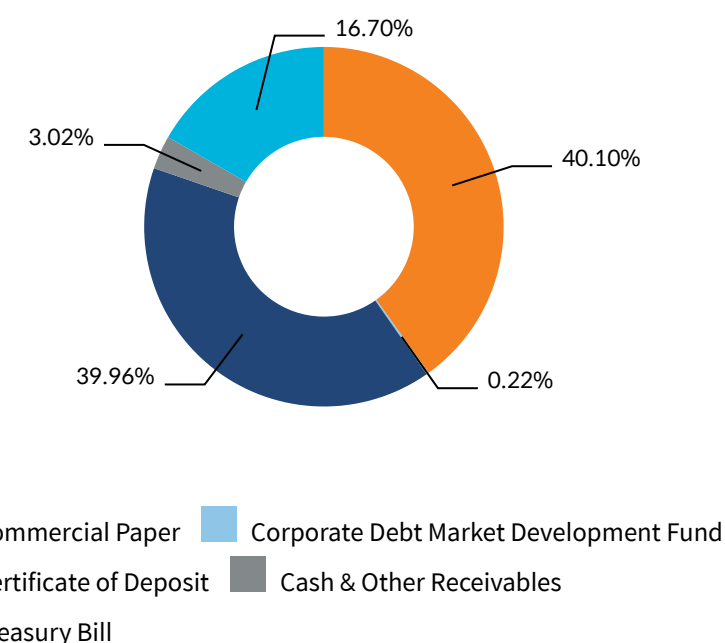
#Unlisted Security

\*Top holdings as per instrument

## Rating Profile



## Overall Asset Allocation



## Performance Report

Period	Mirae Asset Liquid Fund*	Scheme Benchmark*	Additional Benchmark**
<b>Last 7 Days</b>	6.57%	6.38%	7.48%
<b>Last 15 Days</b>	6.62%	6.61%	6.57%
<b>Last 30 Days</b>	6.98%	7.07%	7.06%
<b>Last 1 Year</b>	7.28%	7.31%	7.50%
<b>Last 3 Years</b>	6.59%	6.68%	6.35%
<b>Last 5 Years</b>	5.38%	5.44%	5.62%
<b>Since Inception</b>	6.29%	6.97%	6.13%
<b>Value of Rs. 10000 invested (in Rs.) Since Inception</b>	26,759	29,663	26,128
<b>NAV as on 28<sup>th</sup> Feb, 2025</b>	₹2,675.8762		
<b>Index Value 28<sup>th</sup> Feb, 2025</b>		Index Value of Scheme Benchmark is 4,831.0500 and Crisil 1 Year T-bill is 7,580.4757	
<b>Allotment Date</b>	12 <sup>th</sup> January 2009		
<b>Scheme Benchmark</b>	*Nifty Liquid Index A-I		
<b>Additional Benchmark</b>	**Crisil 1 Year T-bill		

Fund manager : Mr. Amit Modani managing the scheme since November 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

## Past Performance may or may not be sustained in future.

Note: For computation of since inception returns (%) the allotment NAV has been taken as ₹1000.00. Returns (%) for less than 1 year are calculated on simple annualized basis.

Note:1. Different Plans under the scheme has different expense structure. The reference and details provided here in are of Regular Plan - Growth Option

^ Please refer to notice-cum-addendum no. 58/2023 <https://www.miraeassetmf.co.in/downloads/statutory-disclosure/addendum>.

\* Pursuant to notice cum addendum no. 62/2023, the name of the schemes has been changed with effect from December 15, 2023

@ Pursuant to notice cum addendum no. 06/2025, Fund Manager of the scheme has been changed with effect from February 05, 2025.

Please visit the website for more details: <https://www.miraeassetmf.co.in/downloads/statutory-disclosure/addendum>

The performance of other funds managed by the same fund manager is given in the respective page of the schemes and on page No. 56, 57, 59, 61, 62, 63, 64

# MIRAE ASSET LOW DURATION FUND\*

Formerly Known as Mirae Asset Savings 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. 13 of SID). A moderate interest rate risk and moderate credit risk)

Monthly Factsheet as on 28 February, 2025

## Fund Information

<b>Fund Managers :</b>	Mr. Basant Bafna
<b>Allotment Date :</b>	26 <sup>th</sup> June 2012
<b>Benchmark :</b>	Nifty Low Duration Debt Index A-I
<b>Net AUM (Cr.)</b>	1,199.97
<b>Exit Load :</b>	Nil
<b>Plan Available :</b>	Regular and Direct Plan
<b>Minimum Investment Amount</b>	₹5,000/- and in multiples of ₹1/- thereafter. Minimum Additional Application Amount: ₹1,000/- per application and in multiples of ₹1/- thereafter.

## Net Asset Value (NAV)

	Direct	Regular
<b>Growth</b>	₹2386.4471	₹2197.3013
<b>Daily IDCW:</b>	₹1208.9337	₹1005.1646
<b>Weekly IDCW:</b>	₹1454.7476	₹1106.8938
<b>Monthly IDCW:</b>	₹1160.4401	₹1087.8666
<b>Quarterly IDCW:</b>	₹1012.1377	₹1011.0632

## Quantitative: Debt

<b>Average Maturity</b>	311.26 Days
<b>Modified Duration</b>	0.77 Years
<b>Macaulay Duration:</b>	0.81 Years
<b>Annualized Portfolio YTM*</b>	7.58%

\*In case of semi annual YTM, it will be annualized.

## Expense Ratio

<b>Regular Plan</b>	0.86%
<b>Direct Plan</b>	0.19%

## Income Distribution cum capital withdrawal

Record Date	Quantum Individual	(per unit) Corporate	NAV (per unit)
24-Dec-2024	4.8305	4.8305	1091.9668
24-Jan-2025	6.6193	6.6193	1093.7556
24-Feb-2025	6.5986	6.5986	1093.7349

Record Date	Quantum Individual	(per unit) Corporate	NAV (per unit)
16-Jul-2024	18.7500	1000.0000	1020.4799
08-Oct-2024	16.2500	1000.0000	1018.5692
13-Jan-2025	18.5000	1000.0000	1019.8276

Record Date	Quantum Individual	(per unit) Corporate	NAV (per unit)
16-Jul-2024	20.2500	1000.0000	1022.0325
08-Oct-2024	17.7500	1000.0000	1020.0074
13-Jan-2025	20.0000	1000.0000	1021.4102

Refer to IDCW History (Page no. 71) for complete IDCW history of the scheme  
Face value ₹1000/-  
Pursuant to payment of IDCW the NAV of the IDCW option of the scheme will fall to the extent of payout and statutory levy (if any).  
IDCW history is for Mirae Asset Low Duration Fund\* (Formerly Known as Mirae Asset Savings Fund) - Regular & Direct Savings Plan - Monthly IDCW Option and Quarterly IDCW Option

## Past Performance may or may not be sustained in future.

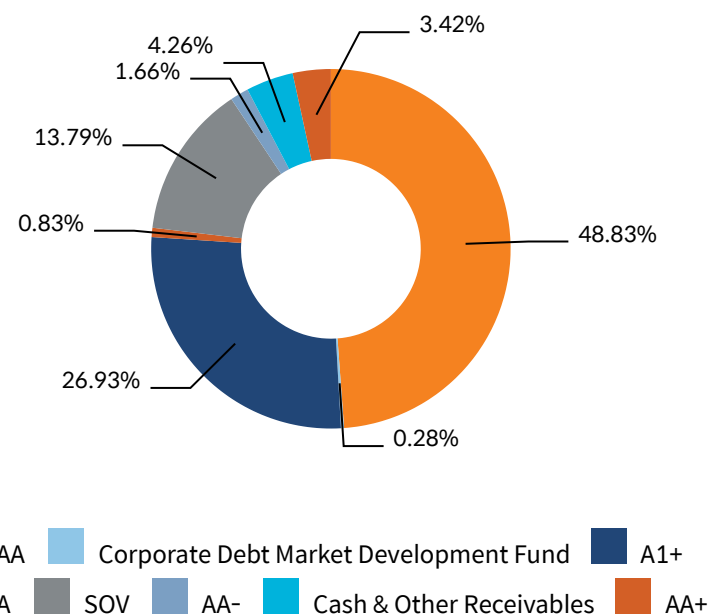
Note: For computation of since inception returns (%) the allotment NAV has been taken as ₹1000.  
Note:1. Different Plans under the scheme has different expense structure. The reference and details provided here in are of Regular Plan - Growth Option  
\* Please refer to notice-cum-addendum no. 58/2023 <https://www.miraeassetmf.co.in/downloads/statutory-disclosure/addendum>  
\* Pursuant to notice cum addendum no. 62/2023, the name of schemes of Mirae Asset Mutual Fund has been changed with effect from December 15, 2023. Please visit the website for more details: <https://www.miraeassetmf.co.in/downloads/statutory-disclosure/addendum>  
The performance of other funds managed by the same fund manager is given in the respective page of the schemes and on page No. 57, 58, 60, 65

## Portfolio Holdings\*

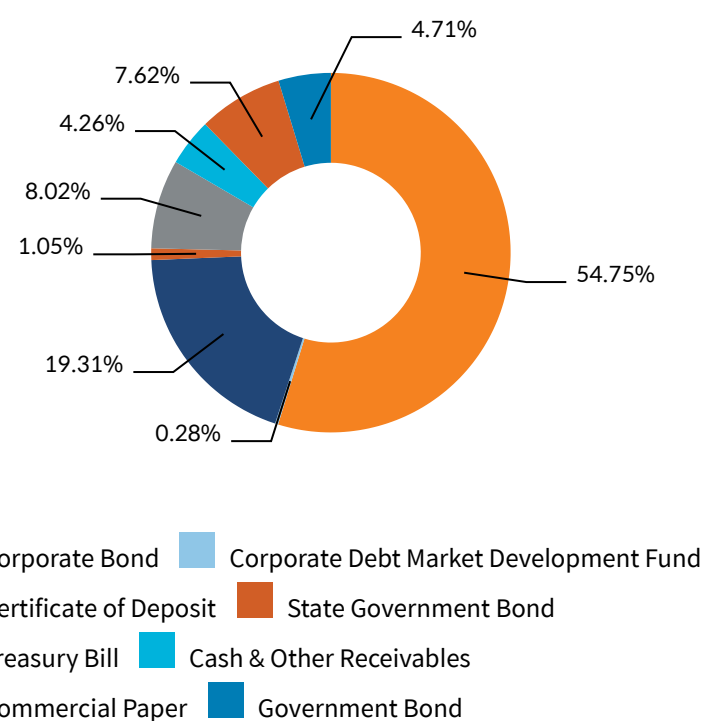
Holding	Rating	Mkt value as a % of net asset
<b>Certificate of Deposit</b>		
HDFC Bank Limited	CRISIL A1+	5.18%
Axis Bank Limited	CRISIL A1+	4.50%
ICICI Bank Limited	ICRA A1+	2.64%
Others		6.98%
<b>Certificate of Deposit Total</b>		<b>19.31%</b>
<b>Commercial Paper</b>		
Motilal Oswal Financial Services Limited	CRISIL A1+	3.64%
Muthoot Finance Limited	CRISIL A1+	2.04%
Birla Group Holdings Private Limited	CRISIL A1+	1.94%
<b>Commercial Paper Total</b>		<b>7.62%</b>
<b>Corporate Bond</b>		
LIC Housing Finance Limited	CRISIL AAA	9.18%
Power Finance Corporation Limited	CRISIL AAA	7.98%
Others		37.59%
<b>Corporate Bond Total</b>		<b>54.75%</b>
<b>Corporate Debt Market Development Fund*</b>		
Corporate Debt Market Development Fund#		0.28%
<b>Corporate Debt Market Development Fund Total</b>		<b>0.28%</b>
<b>Government Bond</b>		
4.7% GOI FRB (MD 22/09/2023)	SOV	4.29%
7.37% GOI (MD 23/10/2028)	SOV	0.43%
<b>Government Bond Total</b>		<b>4.71%</b>
<b>State Government Bond</b>		
7.89% GUJARAT SDL (MD 15/05/2025)	SOV	0.84%
7.75% Karnatak SDL (MD 01/03/2027)	SOV	0.21%
<b>State Government Bond Total</b>		<b>1.05%</b>
<b>Treasury Bill</b>		
364 Days Tbill (MD 04/12/2025)	SOV	5.95%
364 Days Tbill (MD 03/04/2025)	SOV	2.07%
<b>Treasury Bill Total</b>		<b>8.02%</b>
<b>Cash &amp; Other Receivables</b>		
TREPS / Repo		2.47%
Net Receivables/(Payables)		1.79%
<b>Cash &amp; Other Receivables Total</b>		<b>4.26%</b>
<b>Total</b>		<b>100.00%</b>

#Unlisted Security  
\*Top holdings as per instrument

## Rating Profile



## Overall Asset Allocation



## Performance Report

Period	Mirae Asset Low Duration Fund*	Scheme Benchmark*	Additional Benchmark**
<b>Last 1 Year</b>	7.32%	7.54%	9.06%
<b>Last 3 Years</b>	6.18%	6.55%	6.76%
<b>Last 5 Years</b>	5.50%	5.76%	5.40%
<b>Since Inception</b>	6.40%	7.25%	6.74%
<b>Value of Rs. 10000 invested (in Rs.) Since Inception</b>	21,973	24,309	22,876
<b>NAV as on 28<sup>th</sup> Feb, 2025</b>	₹2,197.3013		
<b>Index Value 28<sup>th</sup> Feb, 2025</b>	Index Value of Scheme Benchmark is 5,239.3800 and Crisil 10 yr Gilt index is 4,933.3582		
<b>Allotment Date</b>	26 <sup>th</sup> June 2012		
<b>Scheme Benchmark</b>	*Nifty Low Duration Debt Index A-I		
<b>Additional Benchmark</b>	**Crisil 10 yr Gilt index		

Fund manager : Mr. Basant Bafna managing the scheme since 1st February, 2024.  
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.  
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

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

Monthly Factsheet as on 28 February, 2025

## Fund Information

<b>Fund Managers :</b>	Mr. Amit Modani
<b>Allotment Date :</b>	24 <sup>th</sup> March 2017
<b>Benchmark :</b>	Tier-1-CRISIL Dynamic Bond A-III Index Tier-2-Nifty PSU Bond Plus SDL April 2027 50:50 Index
<b>Net AUM (Cr.)</b>	118.67
<b>Exit Load :</b>	Nil
<b>Plan Available :</b>	Regular and Direct Plan
<b>Minimum Investment Amount</b>	₹5,000/- and in multiples of ₹1/-thereafter. Minimum Additional Application Amount: ₹1,000/- per application and in multiples of ₹1/- thereafter.

## Net Asset Value (NAV)

	Direct	Regular
<b>Growth</b>	₹17.0909	₹15.6782
<b>IDCW</b>	₹17.0792	₹15.6785

## Quantitative: Debt

<b>Average Maturity</b>	1.99 Years
<b>Modified Duration</b>	1.74 Years
<b>Macaulay Duration:</b>	1.83 Years
<b>Annualized Portfolio YTM*</b>	7.19%

\*In case of semi annual YTM, it will be annualized.

## Expense Ratio

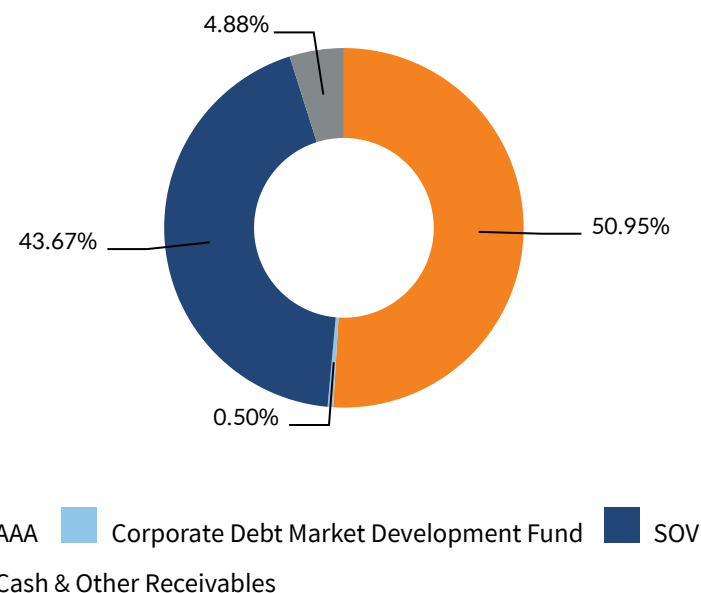
<b>Regular Plan</b>	1.03%
<b>Direct Plan</b>	0.16%

## Portfolio Holdings\*

Holding	Rating	Mkt value as a % of net asset
<b>Corporate Bond</b>		
REC Limited	CRISIL AAA	8.50%
Indian Railway Finance Corporation Limited	CRISIL AAA	8.48%
Others		33.97%
<b>Corporate Bond Total</b>		<b>50.95%</b>
<b>Corporate Debt Market Development Fund<sup>^</sup></b>		
Corporate Debt Market Development Fund#		0.50%
<b>Corporate Debt Market Development Fund Total</b>		<b>0.50%</b>
<b>State Government Bond</b>		
7.71% Gujarat SDL (MD 01/03/2027)	SOV	11.99%
Others		31.68%
<b>State Government Bond Total</b>		<b>43.67%</b>
<b>Cash &amp; Other Receivables</b>		
TREPS / Repo		1.40%
Net Receivables/(Payables)		3.48%
<b>Cash &amp; Other Receivables Total</b>		<b>4.88%</b>
<b>Total</b>		<b>100.00%</b>

#Unlisted Security  
\*Top holdings as per instrument

## Rating Profile



## Overall Asset Allocation



## Performance Report

Period	Mirae Asset Dynamic Bond Fund	Scheme Benchmark* (Tier 1)	Scheme Benchmark* (Tier2)	Additional Benchmark**
<b>Last 1 Year</b>	6.89%	7.69%	8.07%	9.06%
<b>Last 3 Years</b>	4.89%	6.18%	6.08%	6.76%
<b>Last 5 Years</b>	5.05%	6.37%	NA	5.40%
<b>Since Inception</b>	5.83%	7.08%	NA	5.84%
<b>Value of Rs. 10000 invested (in Rs.) Since Inception</b>	15,678	17,216	NA	15,689
<b>NAV as on 28<sup>th</sup> Feb, 2025</b>	₹15.6782			
<b>Index Value 28<sup>th</sup> Feb, 2025</b>		Index Value of Scheme Benchmark is 5,641.1100 / 1,215.6300 and Crisil 10 yr Gilt index is 4,933.3582		
<b>Allotment Date</b>	24 <sup>th</sup> March 2017			
<b>Scheme Benchmark</b>	*Tier-1-CRISIL Dynamic Bond A-III Index *Tier-2-Nifty PSU Bond Plus SDL April 2027 50:50 Index			
<b>Additional Benchmark</b>	**Crisil 10 yr Gilt index			

Fund manager : Mr. Amit Modani managing the scheme since 16th January, 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.

Note: For computation of since inception returns (%) the allotment NAV has been taken as ₹ 10.00.  
Note:1. Different Plans under the scheme has different expense structure. The reference and details provided here in are of Regular Plan - Growth Option  
^ Please refer to notice-cum-addendum no. 58/2023 <https://www.miraeassetmf.co.in/downloads/statutory-disclosure/addendum>  
The performance of other funds managed by the same fund manager is given in the respective page of the schemes and on page No. 56, 57, 59, 61, 62, 63, 64

# MIRAE ASSET SHORT DURATION FUND\*

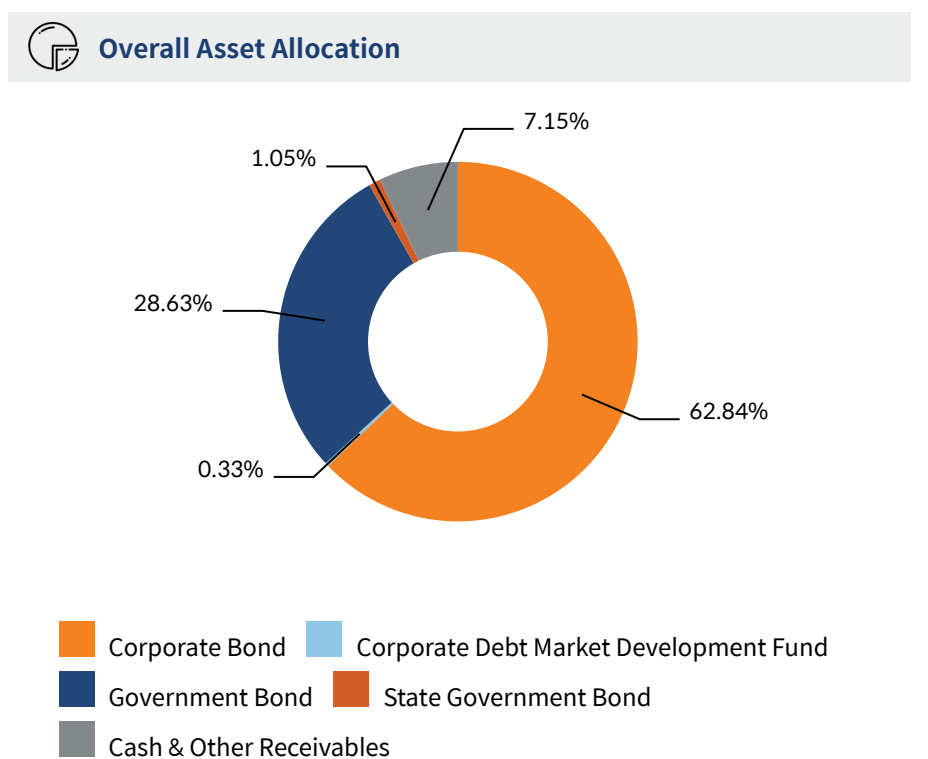
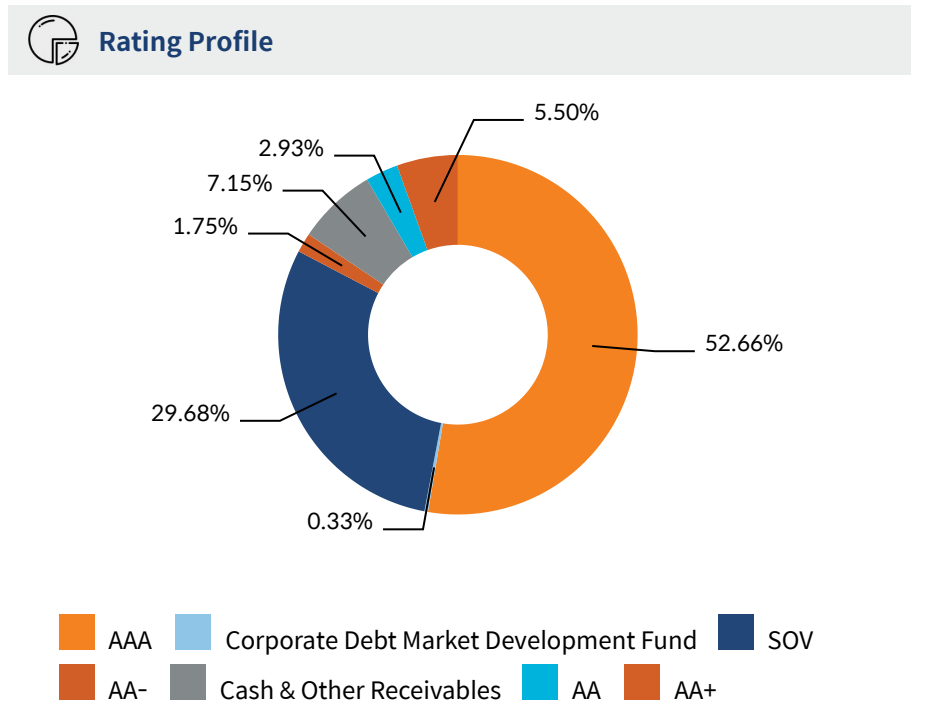
Formerly Known as Mirae Asset Short Term Fund

(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)

Monthly Factsheet as on 28 February, 2025

Fund Information		
<b>Fund Managers :</b>	Mr. Basant Bafna	
<b>Allotment Date :</b>	16 <sup>th</sup> March 2018	
<b>Benchmark :</b>	CRISIL Short Duration Debt A-II Index	
<b>Net AUM (Cr.)</b>	341.97	
<b>Exit Load :</b>	Nil	
<b>Plan Available :</b>	Regular and Direct Plan	
<b>Minimum Investment Amount</b>	₹5,000/- and in multiples of ₹1/- thereafter. Minimum Additional Application Amount: ₹1,000/- per application and in multiples of ₹1/- thereafter.	
Net Asset Value (NAV)		
	<b>Direct</b>	<b>Regular</b>
<b>Growth</b>	₹16.1106	₹15.2320
<b>IDCW</b>	₹16.0754	₹15.2353
Quantitative: Debt		
<b>Average Maturity</b>	3.31 Years	
<b>Modified Duration</b>	2.56 Years	
<b>Macaulay Duration:</b>	2.70 Years	
<b>Annualized Portfolio YTM*</b>	7.46%	
*In case of semi annual YTM, it will be annualized.		
Expense Ratio		
<b>Regular Plan</b>	1.11%	
<b>Direct Plan</b>	0.25%	

Portfolio Holdings*			
Holding	Rating	Mkt value as a % of net asset	
<b>Corporate Bond</b>			
Power Finance Corporation Limited	CRISIL AAA	9.54%	
Small Industries Dev Bank of India	CRISIL AAA	7.88%	
Others		45.42%	
<b>Corporate Bond Total</b>		<b>62.84%</b>	
<b>Corporate Debt Market Development Fund<sup>^</sup></b>			
Corporate Debt Market Development Fund#		0.33%	
<b>Corporate Debt Market Development Fund Total</b>		<b>0.33%</b>	
<b>Government Bond</b>			
7.32% GOI (MD 13/11/2030)	SOV	11.59%	
Others		17.05%	
<b>Government Bond Total</b>		<b>28.63%</b>	
<b>State Government Bond</b>			
7.75% Karnatak SDL (MD 01/03/2027)	SOV	0.74%	
8.2% Uttarakhand SDL (MD 09/05/2028)	SOV	0.30%	
<b>State Government Bond Total</b>		<b>1.05%</b>	
<b>Cash &amp; Other Receivables</b>			
TREPS / Repo		4.10%	
Net Receivables/(Payables)		3.05%	
<b>Cash &amp; Other Receivables Total</b>		<b>7.15%</b>	
<b>Total</b>		<b>100.00%</b>	
#Unlisted Security			
*Top holdings as per instrument			



Performance Report			
Period	Mirae Asset Short Duration Fund*	Scheme Benchmark*	Additional Benchmark**
<b>Last 1 Year</b>	7.43%	7.73%	9.06%
<b>Last 3 Years</b>	5.89%	6.28%	6.76%
<b>Last 5 Years</b>	5.60%	6.20%	5.40%
<b>Since Inception</b>	6.23%	6.88%	6.79%
<b>Value of Rs. 10000 invested (in Rs.) Since Inception</b>	15,232	15,895	15,800
<b>NAV as on 28<sup>th</sup> Feb, 2025</b>	₹15.2320		
<b>Index Value 28<sup>th</sup> Feb, 2025</b>	Index Value of Scheme Benchmark is 4,853.1000 and Crisil 10 yr Gilt index is 4,933.3582		
<b>Allotment Date</b>	16 <sup>th</sup> March 2018		
<b>Scheme Benchmark</b>	*CRISIL Short Duration Debt A-II Index		
<b>Additional Benchmark</b>	**Crisil 10 yr Gilt index		

Fund manager : Mr. Basant Bafna managing the scheme since 01st February, 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

**Past Performance may or may not be sustained in future.**

Note: For computation of since inception returns (%) the allotment NAV has been taken as ₹10.00.  
Note:1. Different Plans under the scheme has different expense structure. The reference and details provided here in are of Regular Plan - Growth Option  
^ Please refer to notice-cum-addendum no. 58/2023 <https://www.miraeassetmf.co.in/downloads/statutory-disclosure/addendum>  
\* Pursuant to notice cum addendum no. 62/2023, the name of the schemes has been changed with effect from December 15, 2023  
Please visit the website for more details: <https://www.miraeassetmf.co.in/downloads/statutory-disclosure/addendum>  
The performance of other funds managed by the same fund manager is given in the respective page of the schemes and on page No. 57, 58, 60, 65

# MIRAE ASSET OVERNIGHT FUND

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

Monthly Factsheet as on 28 February, 2025

## Fund Information

**Fund Managers** <sup>Ω</sup> :  
Mr. Amit Modani

**Allotment Date :** 15<sup>th</sup> October 2019

**Benchmark :** Nifty 1D Rate Index

**Net AUM (Cr.)** 825.15

**Exit Load :** Nil

**Plan Available :** Regular and Direct Plan

**Minimum Investment Amount**  
₹5,000/- and in multiples of ₹1/- thereafter. Minimum Additional Application Amount: ₹1,000/- per application and in multiples of ₹1/- thereafter.

## Net Asset Value (NAV)

	Direct	Regular
<b>Growth</b>	₹1302.3420	₹1295.7901
<b>Daily IDCW:</b>	₹1000.0011	₹1000.0003
<b>Weekly IDCW:</b>	₹1000.1711	₹1000.1672
<b>Monthly IDCW:</b>	₹1000.6780	₹1000.6680

## Quantitative: Debt

<b>Average Maturity</b>	3.27 Days
<b>Modified Duration</b>	0.01 Years
<b>Macaulay Duration:</b>	0.01 Years
<b>Annualized Portfolio YTM*</b>	6.30%

\*In case of semi annual YTM, it will be annualized.

## Expense Ratio

<b>Regular Plan</b>	0.16%
<b>Direct Plan</b>	0.07%

## Income Distribution cum capital withdrawal

**Regular Plan**

Record Date	Quantum Individual	(per unit) Corporate	NAV (per unit)
24-Dec-2024	5.1287	5.1287	1005.1287
24-Jan-2025	5.4998	5.4998	1005.4998
24-Feb-2025	5.2924	5.2924	1005.2924

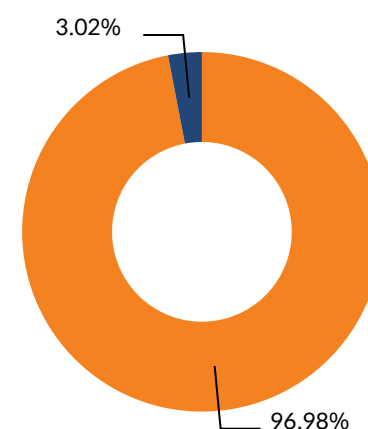
Refer to IDCW History (Page no. 71) for complete IDCW history of the scheme  
Face value ₹1000/-  
Pursuant to payment of IDCW the NAV of the IDCW option of the scheme will fall to the extent of payout and statutory levy (if any).  
IDCW history is for Mirae Asset Overnight Fund - Regular & Direct Savings Plan - Monthly IDCW Option and Quarterly IDCW Option

## Portfolio Holdings\*

Holding	Rating	Mkt value as a % of net asset
<b>Treasury Bill</b>		
364 Days Tbill (MD 06/03/2025)	SOV	1.82%
91 Days Tbill (MD 20/03/2025)	SOV	1.21%
<b>Treasury Bill Total</b>		<b>3.02%</b>
<b>Cash &amp; Other Receivables</b>		
TREPS / Repo		97.16%
<b>Cash &amp; Other Receivables Total</b>		<b>96.98%</b>
<b>Total</b>		<b>100.00%</b>

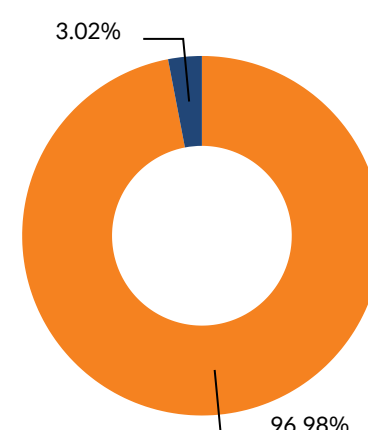
\*Top holdings as per instrument

## Rating Profile



Legend: Cash & Other Receivables (Orange), SOV (Blue)

## Overall Asset Allocation



Legend: Cash & Other Receivables (Orange), Treasury Bill (Blue)

## Performance Report

Period	Mirae Asset Overnight Fund	Scheme Benchmark*	Additional Benchmark**
<b>Last 7 Days</b>	6.11%	6.20%	7.48%
<b>Last 15 Days</b>	6.11%	6.24%	6.57%
<b>Last 30 Days</b>	6.16%	6.29%	7.06%
<b>Last 1 Year</b>	6.59%	6.68%	7.50%
<b>Last 3 Years</b>	6.13%	6.25%	6.35%
<b>Last 5 Years</b>	4.94%	5.03%	5.62%
<b>Since Inception</b>	4.94%	5.03%	5.64%
<b>Value of Rs. 10000 invested (in Rs.) Since Inception</b>	12,958	13,018	13,432
<b>NAV as on 28<sup>th</sup> Feb, 2025</b>	₹1,295.7901		
<b>Index Value 28<sup>th</sup> Feb, 2025</b>	Index Value of Scheme Benchmark is 2,397.8100 and Crisil 1 Year T-bill is 7,580.4757		
<b>Allotment Date</b>	15 <sup>th</sup> October 2019		
<b>Scheme Benchmark</b>	*Nifty 1D Rate Index		
<b>Additional Benchmark</b>	**Crisil 1 Year T-bill		

Fund manager : Mr. Amit Modani managing the scheme since February 05, 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.

Note: For computation of since inception returns (%) the allotment NAV has been taken as ₹1000.  
Note:1. Different Plans under the scheme has different expense structure. The reference and details provided here in are of Regular Plan - Growth Option  
<sup>Ω</sup> Pursuant to notice cum addendum no. 06/2025, Fund Manager of the scheme has been changed with effect from February 05, 2025.  
The performance of other funds managed by the same fund manager is given in the respective page of the schemes and on page No. 56, 57, 59, 61, 62, 63, 64

# MIRAE ASSET BANKING AND PSU FUND\*

Formerly Known as Mirae Asset Banking and PSU Debt Fund

(Banking and PSU 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)

Monthly Factsheet as on 28 February, 2025

## Fund Information

<b>Fund Managers :</b>	Ms. Kruti Chheta
<b>Allotment Date :</b>	24 <sup>th</sup> July 2020
<b>Benchmark :</b>	CRISIL Banking and PSU Debt A-II Index
<b>Net AUM (Cr.)</b>	47.92
<b>Exit Load :</b>	Nil
<b>Plan Available :</b>	Regular and Direct Plan
<b>Minimum Investment Amount</b>	₹5,000/- and in multiples of ₹1/- thereafter. Minimum Additional Application Amount: ₹1,000/- per application and in multiples of ₹1/- thereafter.

## Net Asset Value (NAV)

	Direct	Regular
<b>Growth</b>	₹12.7825	₹12.5220
<b>IDCW</b>	₹12.7785	₹12.5231

## Quantitative: Debt

<b>Average Maturity</b>	4.96 Years
<b>Modified Duration</b>	3.69 Years
<b>Macaulay Duration:</b>	3.91 Years
<b>Annualized Portfolio YTM*</b>	7.27%

\*In case of semi annual YTM, it will be annualized.

## Expense Ratio

<b>Regular Plan</b>	0.81%
<b>Direct Plan</b>	0.34%

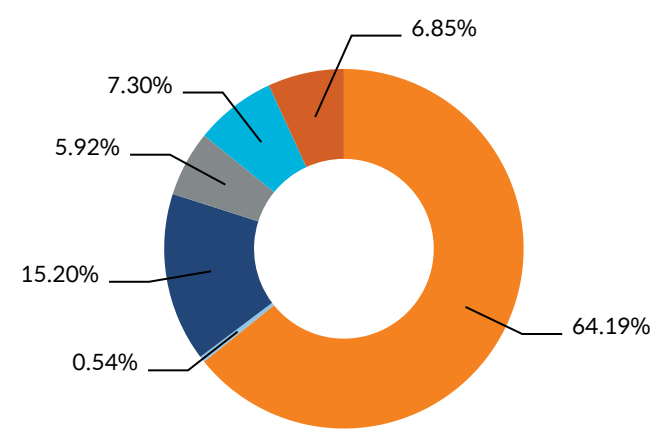
## Portfolio Holdings\*

Holding	Rating	Mkt value as a % of net asset																																																			
<b>Certificate of Deposit</b>																																																					
Kotak Mahindra Bank Limited	CRISIL A1+	4.17%																																																			
Indian Bank	CRISIL A1+	3.13%	<b>Certificate of Deposit Total</b>		<b>7.30%</b>	<b>Corporate Bond</b>			HDFC Bank Limited	CRISIL AAA	8.27%	Export Import Bank of India	CRISIL AAA	7.32%	Others		54.53%	<b>Corporate Bond Total</b>		<b>70.11%</b>	<b>Corporate Debt Market Development Fund<sup>^</sup></b>			Corporate Debt Market Development Fund#		0.54%	<b>Corporate Debt Market Development Fund Total</b>		<b>0.54%</b>	<b>Government Bond</b>			6.79% GOI (MD 07/10/2034)	SOV	15.20%	<b>Government Bond Total</b>		<b>15.20%</b>	<b>Cash &amp; Other Receivables</b>			TREPS / Repo		3.40%	Net Receivables/(Payables)		3.46%	<b>Cash &amp; Other Receivables Total</b>		<b>6.85%</b>	<b>Total</b>		<b>100.00%</b>
<b>Certificate of Deposit Total</b>		<b>7.30%</b>																																																			
<b>Corporate Bond</b>																																																					
HDFC Bank Limited	CRISIL AAA	8.27%																																																			
Export Import Bank of India	CRISIL AAA	7.32%																																																			
Others		54.53%																																																			
<b>Corporate Bond Total</b>		<b>70.11%</b>																																																			
<b>Corporate Debt Market Development Fund<sup>^</sup></b>																																																					
Corporate Debt Market Development Fund#		0.54%																																																			
<b>Corporate Debt Market Development Fund Total</b>		<b>0.54%</b>																																																			
<b>Government Bond</b>																																																					
6.79% GOI (MD 07/10/2034)	SOV	15.20%																																																			
<b>Government Bond Total</b>		<b>15.20%</b>																																																			
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<b>Total</b>		<b>100.00%</b>																																																			

#Unlisted Security

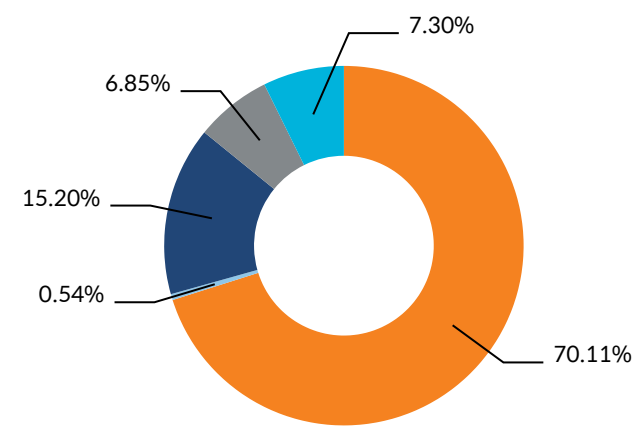
\*Top holdings as per instrument

## Rating Profile



AAA Corporate Debt Market Development Fund SOV  
AA+ A1+ Cash & Other Receivables

## Overall Asset Allocation



Corporate Bond Corporate Debt Market Development Fund  
Government Bond Cash & Other Receivables  
Certificate of Deposit

## Performance Report

Period	Mirae Asset Banking and PSU Fund*	Scheme Benchmark*	Additional Benchmark**
<b>Last 1 Year</b>	7.23%	7.12%	9.06%
<b>Last 3 Years</b>	5.76%	6.07%	6.76%
<b>Since Inception</b>	5.01%	5.61%	4.77%
<b>Value of Rs. 10000 invested (in Rs.) Since Inception</b>	12,522	12,857	12,393
<b>NAV as on 28<sup>th</sup> Feb, 2025</b>	₹12.5220		
<b>Index Value 28<sup>th</sup> Feb, 2025</b>	Index Value of Scheme Benchmark is 5,686.0600 and Crisil 10 yr Gilt index is 4,933.3582		
<b>Allotment Date</b>	24 <sup>th</sup> July 2020		
<b>Scheme Benchmark</b>	*CRISIL Banking and PSU Debt A-II Index		
<b>Additional Benchmark</b>	**Crisil 10 yr Gilt index		

Fund manager : Ms. Kruti Chheta managing the scheme since 1st February, 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

### Past Performance may or may not be sustained in future.

Note: For computation of since inception returns (%) the allotment NAV has been taken as ₹10.00.

Note: 1. Different Plans under the scheme has different expense structure. The reference and details provided here in are of Regular Plan - Growth Option

^ Please refer to notice-cum-addendum no. 58/2023 <https://www.miraeassetmf.co.in/downloads/statutory-disclosure/addendum>

\* Pursuant to notice cum addendum no. 62/2023, the name of schemes of Mirae Asset Mutual Fund has been changed with effect from December 15, 2023.

Please visit the website for more details: <https://www.miraeassetmf.co.in/downloads/statutory-disclosure/addendum>

The performance of other funds managed by the same fund manager is given in the respective page of the schemes and on page No. 59, 60



# 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.14 of SID). A relatively low interest rate risk and moderate credit risk)

Monthly Factsheet as on 28 February, 2025

## Fund Information

<b>Fund Managers :</b>	Mr. Basant Bafna
<b>Allotment Date :</b>	7 <sup>th</sup> October 2020
<b>Benchmark :</b>	Nifty Ultra Short Duration Debt Index A-I
<b>Net AUM (Cr.)</b>	1,601.77
<b>Exit Load :</b>	Nil
<b>Plan Available :</b>	Regular and Direct Plan
<b>Minimum Investment Amount</b>	₹5,000/- and in multiples of ₹1/-thereafter. Minimum Additional Application Amount: ₹1,000/- per application and in multiples of ₹1/- thereafter.

## Net Asset Value (NAV)

	Direct	Regular
<b>Growth</b>	₹1286.4051	₹1273.7078
<b>IDCW</b>	₹1286.2993	₹1273.2495

## Quantitative: Debt

<b>Average Maturity</b>	177.20 Days
<b>Modified Duration</b>	0.44 Years
<b>Macaulay Duration:</b>	0.46 Years
<b>Annualized Portfolio YTM*</b>	7.54%

\*In case of semi annual YTM, it will be annualized.

## Expense Ratio

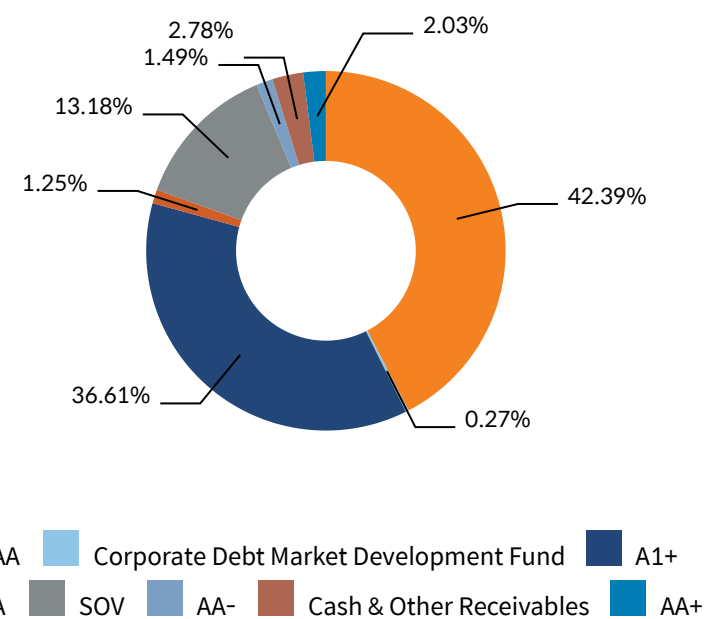
<b>Regular Plan</b>	0.42%
<b>Direct Plan</b>	0.18%

## Portfolio Holdings \*

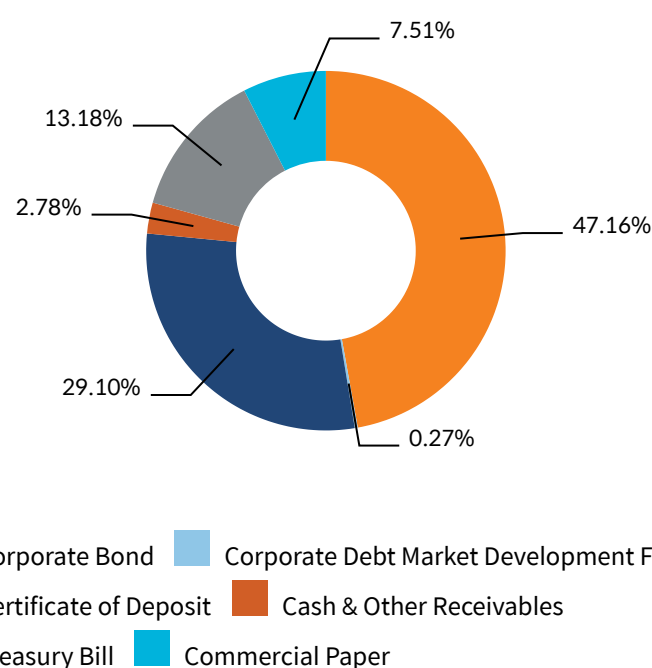
Holding	Rating	Mkt value as a % of net asset
<b>Certificate of Deposit</b>		
Canara Bank	CRISIL A1+	10.44%
Others		18.66%
<b>Certificate of Deposit Total</b>		
<b>29.10%</b>		
<b>Commercial Paper</b>		
Sundaram Finance Limited	CRISIL A1+	1.54%
Export Import Bank of India	CRISIL A1+	1.53%
Small Industries Dev Bank of India	CRISIL A1+	1.52%
Credila Financial Services Limited	CRISIL A1+	1.47%
Motilal Oswal Financial Services Limited	CRISIL A1+	1.44%
<b>Commercial Paper Total</b>		
<b>7.51%</b>		
<b>Corporate Bond</b>		
Export Import Bank of India	CRISIL AAA	8.28%
Small Industries Dev Bank of India	ICRA AAA	7.97%
Others		30.90%
<b>Corporate Bond Total</b>		
<b>47.16%</b>		
<b>Corporate Debt Market Development Fund*</b>		
Corporate Debt Market Development Fund#		0.27%
<b>Corporate Debt Market Development Fund Total</b>		
<b>0.27%</b>		
<b>Treasury Bill</b>		
91 Days Tbill (MD 20/03/2025)	SOV	7.78%
182 Days Tbill (MD 06/03/2025)	SOV	1.56%
182 Days Tbill (MD 08/05/2025)	SOV	1.54%
Others		2.30%
<b>Treasury Bill Total</b>		
<b>13.18%</b>		
<b>Cash &amp; Other Receivables</b>		
TREPS / Repo		0.73%
Net Receivables/(Payables)		2.06%
<b>Cash &amp; Other Receivables Total</b>		
<b>2.78%</b>		
<b>Total</b>		
<b>100.00%</b>		

#Unlisted Security  
\*Top holdings as per instrument

## Rating Profile



## Overall Asset Allocation



## Performance Report

Period	Mirae Asset Ultra Short Duration Fund	Scheme Benchmark*	Additional Benchmark**
<b>Last 1 Year</b>	7.56%	7.62%	7.50%
<b>Last 3 Years</b>	6.66%	6.83%	6.35%
<b>Since Inception</b>	5.66%	5.82%	5.46%
<b>Value of Rs. 10000 invested (in Rs.) Since Inception</b>	12,737	12,825	12,634
<b>NAV as on 28<sup>th</sup> Feb, 2025</b>	₹1,273.7078		
<b>Index Value 28<sup>th</sup> Feb, 2025</b>	Index Value of Scheme Benchmark is 5,332.4900 and Crisil 1 Year T-bill is 7,580.4757		
<b>Allotment Date</b>	7 <sup>th</sup> October 2020		
<b>Scheme Benchmark</b>	*Nifty Ultra Short Duration Debt Index A-I		
<b>Additional Benchmark</b>	**Crisil 1 Year T-bill		

Fund manager : Mr. Basant Bafna managing the scheme since 16th January, 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.

Note: For computation of since inception returns (%) the allotment NAV has been taken as ₹1000.  
Note:1. Different Plans under the scheme has different expense structure. The reference and details provided here in are of Regular Plan - Growth Option  
\* Please refer to notice-cum-addendum no. 58/2023 <https://www.miraeassetmf.co.in/downloads/statutory-disclosure/addendum>  
The performance of other funds managed by the same fund manager is given in the respective page of the schemes and on page No. 57, 58, 60, 65

# MIRAE ASSET CORPORATE BOND FUND

(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)

Monthly Factsheet as on 28 February, 2025

## Fund Information

<b>Fund Managers@ :</b>	Ms. Kruti Chheta
<b>Allotment Date :</b>	17 <sup>th</sup> March 2021
<b>Benchmark :</b>	CRISIL Corporate Debt A-II Index
<b>Net AUM (Cr.)</b>	40.97
<b>Exit Load :</b>	Nil
<b>Plan Available :</b>	Regular and Direct Plan
<b>Minimum Investment Amount</b>	₹5,000/- and in multiples of ₹1/- thereafter. Minimum Additional Application Amount: ₹1,000/- per application and in multiples of ₹1/- thereafter

## Net Asset Value (NAV)

	Direct	Regular
<b>Growth</b>	₹12.5492	₹12.3308
<b>IDCW</b>	₹12.5466	₹12.3308

## Quantitative: Debt

<b>Average Maturity</b>	4.41 Years
<b>Modified Duration</b>	3.35 Years
<b>Macaulay Duration:</b>	3.52 Years
<b>Annualized Portfolio YTM*</b>	7.40%

\*In case of semi annual YTM, it will be annualized.

## Expense Ratio

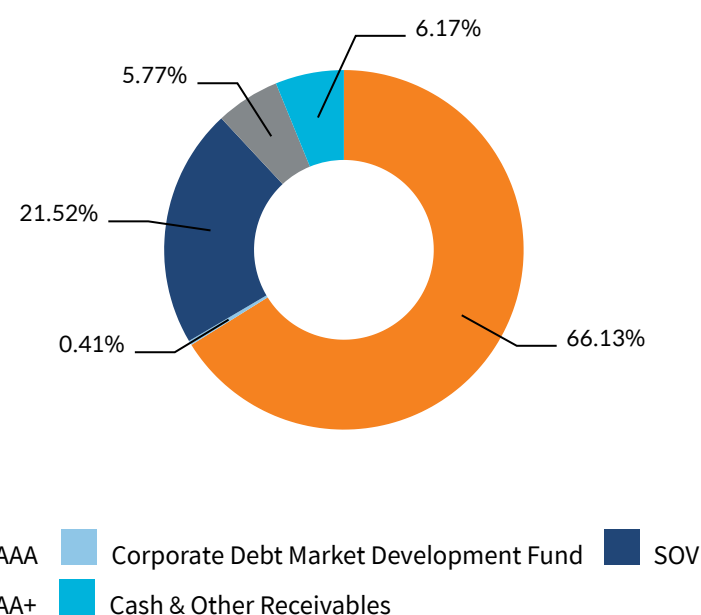
<b>Regular Plan</b>	0.63%
<b>Direct Plan</b>	0.21%

## Portfolio Holdings\*

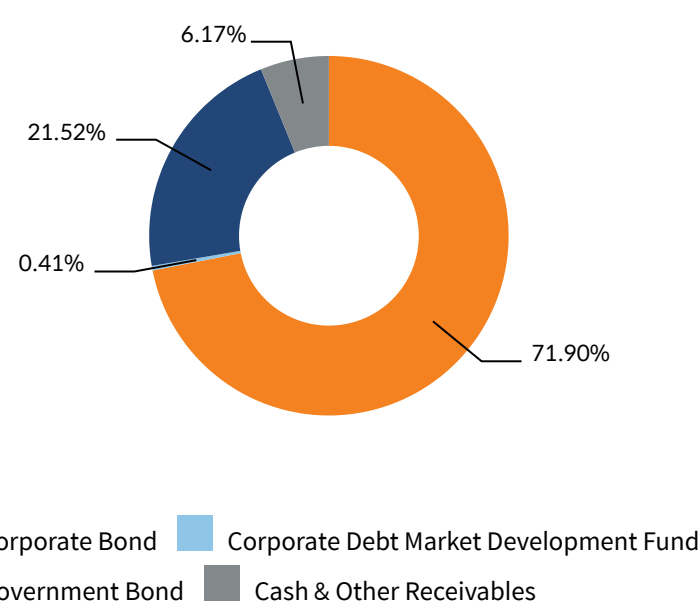
Holding	Rating	Mkt value as a % of net asset
<b>Corporate Bond</b>		
Small Industries Dev Bank of India	CRISIL AAA	7.32%
Power Finance Corporation Limited	CRISIL AAA	7.28%
Others		57.31%
<b>Corporate Bond Total</b>		<b>71.90%</b>
<b>Corporate Debt Market Development Fund<sup>^</sup></b>		
Corporate Debt Market Development Fund#		0.41%
<b>Corporate Debt Market Development Fund Total</b>		<b>0.41%</b>
<b>Government Bond</b>		
6.79% GOI (MD 07/10/2034)	SOV	19.00%
Others		2.51%
<b>Government Bond Total</b>		<b>21.52%</b>
<b>Cash &amp; Other Receivables</b>		
TREPS / Repo		3.70%
Net Receivables/(Payables)		2.47%
<b>Cash &amp; Other Receivables Total</b>		<b>6.17%</b>
<b>Total</b>		<b>100.00%</b>

#Unlisted Security  
\*Top holdings as per instrument

## Rating Profile



## Overall Asset Allocation



## Performance Report

Period	Mirae Asset Corporate Bond Fund	Scheme Benchmark*	Additional Benchmark**
<b>Last 1 Year</b>	7.61%	7.71%	9.06%
<b>Last 3 Years</b>	5.82%	6.25%	6.76%
<b>Since Inception</b>	5.44%	6.03%	5.45%
<b>Value of Rs. 10000 invested (in Rs.) Since Inception</b>	12,331	12,605	12,337
<b>NAV as on 28<sup>th</sup> Feb, 2025</b>	₹12.3308		
<b>Index Value 28<sup>th</sup> Feb, 2025</b>		Index Value of Scheme Benchmark is 6,168.6600 and Crisil 10 yr Gilt index is 4,933.3582	
<b>Allotment Date</b>	17 <sup>th</sup> March 2021		
<b>Scheme Benchmark</b>	*CRISIL Corporate Debt A-II Index		
<b>Additional Benchmark</b>	**Crisil 10 yr Gilt index		

Fund manager : Mr. Kruti Chheta managing the scheme since 05th February 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.

Note: For computation of since inception returns (%) the allotment NAV has been taken as ₹10.00.  
Note:1. Different Plans under the scheme has different expense structure. The reference and details provided here in are of Regular Plan - Growth Option  
^ Please refer to notice-cum-addendum no. 58/2023 <https://www.miraeassetmf.co.in/downloads/statutory-disclosure/addendum>  
® Pursuant to notice cum addendum no. 06/2025, Fund Manager of the scheme has been changed with effect from February 05, 2025.  
Please visit the website for more details: <https://www.miraeassetmf.co.in/downloads/statutory-disclosure/addendum>  
The performance of other funds managed by the same fund manager is given in the respective page of the schemes and on page No. 59, 60

# MIRAE ASSET MONEY MARKET FUND

(Money Market Fund - An open ended debt scheme investing in money market instruments. A relatively low interest rate risk and moderate credit risk)

Monthly Factsheet as on 28 February, 2025

## Fund Information

<b>Fund Managers :</b>	Mr. Amit Modani
<b>Allotment Date :</b>	11 <sup>th</sup> August 2021
<b>Benchmark :</b>	Nifty Money Market Index A-I
<b>Net AUM (Cr.)</b>	2,562.12
<b>Exit Load :</b>	Nil
<b>Plan Available :</b>	Regular and Direct Plan
<b>Minimum Investment Amount</b>	₹5,000/- and in multiples of ₹1/- thereafter. Minimum Additional Application Amount: ₹1,000/- per application and in multiples of ₹1/- thereafter.

## Net Asset Value (NAV)

	Direct	Regular
<b>Growth</b>	₹1241.9502	₹1226.0066
<b>IDCW</b>	₹1239.9018	₹1225.9799

## Quantitative: Debt

<b>Average Maturity</b>	191.15 Days
<b>Modified Duration</b>	0.52 Years
<b>Macaulay Duration:</b>	0.52 Years
<b>Annualized Portfolio YTM*</b>	7.39%

\*In case of semi annual YTM, it will be annualized.

## Expense Ratio

<b>Regular Plan</b>	0.44%
<b>Direct Plan</b>	0.09%

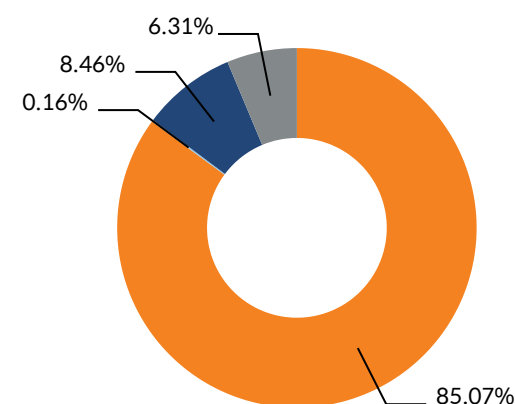
## Portfolio Holdings\*

Holding	Rating	Mkt value as a % of net asset
<b>Certificate of Deposit</b>		
National Bank For Agriculture and Rural Development	CRISIL A1+	9.13%
Bank of Baroda	FITCH A1+	8.36%
Others		50.62%
<b>Certificate of Deposit Total</b>		<b>68.10%</b>
<b>Commercial Paper</b>		
IIFL Finance Limited	ICRA A1+	3.83%
ICICI Securities Limited	CRISIL A1+	3.80%
HDB Financial Services Limited	CRISIL A1+	1.92%
Bharti Telecom Limited	CRISIL A1+	1.82%
Others		5.61%
<b>Commercial Paper Total</b>		<b>16.97%</b>
<b>Corporate Debt Market Development Fund*</b>		
Corporate Debt Market Development Fund#		0.16%
<b>Corporate Debt Market Development Fund Total</b>		<b>0.16%</b>
<b>State Government Bond</b>		
8.09% Haryana SDL (MD 11/03/2025)	SOV	0.04%
<b>State Government Bond Total</b>		<b>0.04%</b>
<b>Treasury Bill</b>		
182 Days Tbill (MD 05/06/2025)	SOV	5.66%
364 Days Tbill (MD 04/12/2025)	SOV	1.83%
182 Days Tbill (MD 19/06/2025)	SOV	0.94%
<b>Treasury Bill Total</b>		<b>8.42%</b>
<b>Cash &amp; Other Receivables</b>		
TREPS / Repo		6.36%
Net Receivables/(Payables)		-0.05%
<b>Cash &amp; Other Receivables Total</b>		<b>6.31%</b>
<b>Total</b>		<b>100.00%</b>

#Unlisted Security

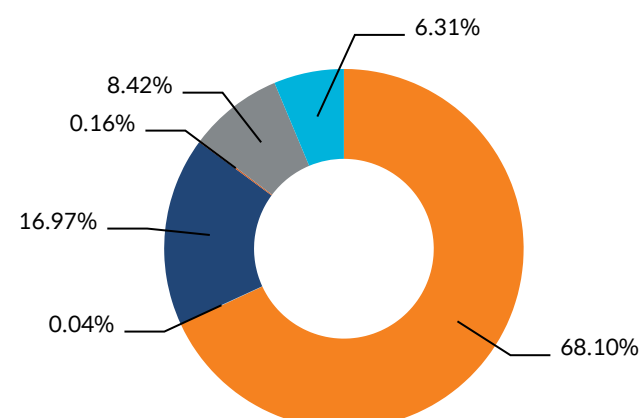
\*Top holdings as per instrument

## Rating Profile



■ A1+ 
 ■ Corporate Debt Market Development Fund 
 ■ SOV 
 ■ Cash & Other Receivables

## Overall Asset Allocation



■ Certificate of Deposit 
 ■ State Government Bond 
 ■ Commercial Paper 
 ■ Corporate Debt Market Development Fund 
 ■ Treasury Bill 
 ■ Cash & Other Receivables

## Performance Report

Period	Mirae Asset Money Market Fund	Scheme Benchmark*	Additional Benchmark**
<b>Last 1 Year</b>	7.45%	7.50%	7.50%
<b>Last 3 Years</b>	6.41%	6.71%	6.35%
<b>Since Inception</b>	5.90%	6.18%	5.85%
<b>Value of Rs. 10000 invested (in Rs.) Since Inception</b>	12,260	12,377	12,240
<b>NAV as on 28<sup>th</sup> Feb, 2025</b>	₹1,226.0066		
<b>Index Value 28<sup>th</sup> Feb, 2025</b>		Index Value of Scheme Benchmark is 5,005.8700 and Crisil 1 Year T-bill is 7,580.4757	
<b>Allotment Date</b>	11 <sup>th</sup> August 2021		
<b>Scheme Benchmark</b>	*Nifty Money Market Index A-I		
<b>Additional Benchmark</b>	**Crisil 1 Year T-bill		

Fund manager : Mr. Amit Modani managing the scheme since 15th September, 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.

Note: For computation of since inception returns (%) the allotment NAV has been taken as ₹1000.

Note: 1. Different Plans under the scheme has different expense structure. The reference and details provided here in are of Regular Plan - Growth Option

^ Please refer to notice-cum-addendum no. 58/2023 <https://www.miraeassetmf.co.in/downloads/statutory-disclosure/addendum>

The performance of other funds managed by the same fund manager is given in the respective page of the schemes and on page No. 56, 57, 59, 61, 62, 63, 64

# MIRAE ASSET LONG DURATION FUND

(Long Duration Fund - An open ended debt scheme investing in instruments such that the Macaulay duration of the portfolio is greater than 7 years (please refer to page no. 12 of SID for details on Macaulay's Duration). A relatively high interest rate risk and relatively low credit risk)

Monthly Factsheet as on 28 February, 2025

## Fund Information

<b>Fund Managers :</b>	Ms. Kruti Chheta
<b>Allotment Date :</b>	6 <sup>th</sup> December 2024
<b>Benchmark :</b>	CRISIL Long Duration Debt A-III Index
<b>Net AUM (Cr.)</b>	36.80
<b>Exit Load :</b>	Nil
<b>Plan Available :</b>	Regular and Direct Plan
<b>Minimum Investment Amount</b>	₹5,000/- and in multiples of ₹1/- thereafter. Minimum Additional Application Amount: ₹1,000/- per application and in multiples of ₹1/- thereafter

## Net Asset Value (NAV)

	Direct	Regular
<b>Growth</b>	₹10.0118	₹9.9976
<b>IDCW</b>	₹10.0116	₹9.9975

## Quantitative: Debt

<b>Average Maturity</b>	27.73 Years
<b>Modified Duration</b>	10.03 Years
<b>Macaulay Duration:</b>	10.39 Years
<b>Annualized Portfolio YTM*</b>	7.07%

\*In case of semi annual YTM, it will be annualized.

## Expense Ratio

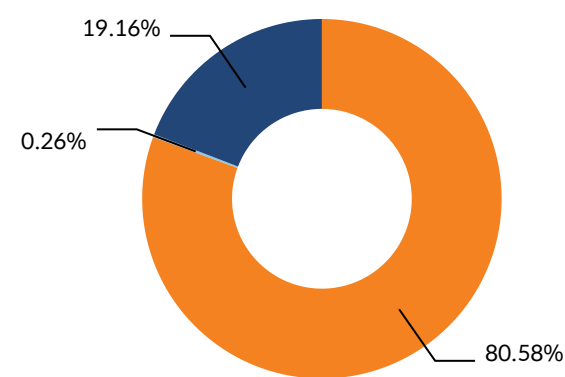
<b>Regular Plan</b>	0.76%
<b>Direct Plan</b>	0.10%

## Portfolio Holdings \*

Holding	Rating	Mkt value as a % of net asset
<b>Corporate Debt Market Development Fund<sup>^</sup></b>		
Corporate Debt Market Development Fund#		0.26%
<b>Corporate Debt Market Development Fund Total</b>		<b>0.26%</b>
<b>Government Bond</b>		
7.34% GOI (MD 22/04/2064)	SOV	38.98%
Others		41.60%
<b>Government Bond Total</b>		<b>80.58%</b>
<b>Cash &amp; Other Receivables</b>		
TREPS / Repo		17.09%
Others		2.07%
<b>Cash &amp; Other Receivables Total</b>		<b>19.16%</b>
<b>Total</b>		<b>100.00%</b>

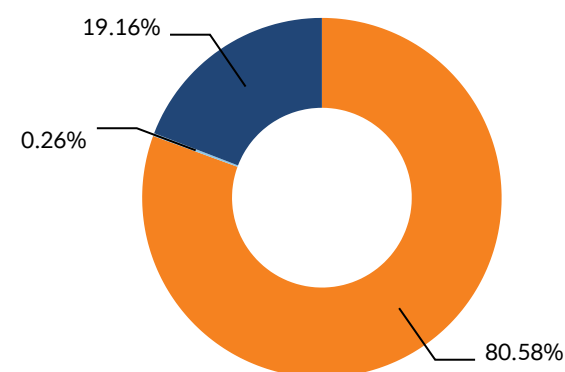
#Unlisted Security  
\*Top holdings as per instrument

## Rating Profile



SOV Corporate Debt Market Development Fund  
Cash & Other Receivables

## Overall Asset Allocation



Government Bond Corporate Debt Market Development Fund  
Cash & Other Receivables

Pursuant to clause 13.2.2 of SEBI master circular dated June 27, 2024, the scheme is in existence for less than 6 months, hence performance shall not be provided.

<sup>^</sup> Please refer to notice-cum-addendum no. 58/2023 <https://www.miraeeasetsmf.co.in/downloads/statutory-disclosure/addendum>



# Mirae Asset Hybrid Snapshot

February 2025



Fund Name	Mirae Asset Aggressive Hybrid Fund* <small>Formerly Known as Mirae Asset Hybrid Equity Fund</small>	Mirae Asset Equity Savings Fund	Mirae Asset Arbitrage Fund
Type of Scheme	Aggressive Hybrid Fund - An open ended hybrid scheme investing predominantly in equity and equity related instruments	Equity Savings Fund - An open ended scheme investing in equity, arbitrage and debt	Arbitrage Fund - An open ended scheme investing in arbitrage opportunities
Tier-1 Benchmark Index	CRISIL Hybrid 35+65 - Aggressive Index	Nifty Equity Savings Index	Nifty 50 Arbitrage Index
Tier-2 Benchmark Index	-	-	-
Fund Manager	Mr. Harshad Borawake (Equity Portion), Mr. Vrijesh Kasera (Equity Portion) & Mr. Mahendra Jajoo (Debt Portion)	Mr. Harshad Borawake, Mr. Vrijesh Kasera (Equity portion), Ms. Bharti Sawant (Equity portion) & Mr. Mahendra Jajoo (Debt portion)	Mr. Jignesh Rao (Equity Portion), Mr. Jigar Sethia (Equity Portion) & Mr. Amit Modani <sup>@</sup> (Debt Portion)
Inception Date	29 <sup>th</sup> July 2015	17 <sup>th</sup> December 2018	19 <sup>th</sup> June 2020
Net AUM ₹ Crores	8,170.45	1,312.96	2,969.67
Asset Allocation Unhedged Equity (%)	77.41%	42.32%	-
Asset Allocation Arbitrage (%)	-	27.53%	74.57%
Asset Allocation Commodity (%)	-	-	-
Asset Allocation Debt & Money Market & Others (%)	22.59%	30.15%	25.43%
Large Cap <sup>\$</sup>	58.25%	30.73%	49.61%
Mid Cap <sup>\$</sup>	9.58%	4.19%	20.16%
Small Cap <sup>\$</sup>	9.58%	7.40%	4.80%
No. of Stocks	83	107	149 Hedge Equities
Top 10 Stocks	33.18%	23.83%	12.84%
Top 5 Sectors	38.22%	35.28%	32.99%
Average Maturity	7.06 Years	4.26 Years	0.04 Years
Modified Duration (Years)	4.11	3.20	0.04
Macaulay Duration (Years)	4.29	3.36	0.04
YTM	7.37%	6.70%	6.31%
Volatility	10.28%	5.74%	-
Beta	1.02	1.13	-
R Squared	0.97	0.90	-
Sharpe Ratio	0.34	0.42	-
Information Ratio	-0.30	0.23	-

<sup>\$</sup> Market Cap classifications are according to the half yearly data provided by AMFI.

Date as on 28<sup>th</sup> February, 2025

<sup>@</sup> Pursuant to notice cum addendum no. 09/2025, Fund Manager of the scheme has been changed with effect from February 14, 2025.

<sup>\*</sup> Pursuant to notice cum addendum no. 62/2023, the name of schemes of Mirae Asset Mutual Fund has been Changed with effect from December 15, 2023.

# Mirae Asset Hybrid Snapshot

February 2025



Fund Name	Mirae Asset Balanced Advantage Fund	Mirae Asset Multi Asset Allocation Fund	
Type of Scheme	Balanced Advantage Fund - An open-ended Dynamic 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	
Tier-1 Benchmark Index	Nifty 50 Hybrid Composite Debt 50:50 Index	65% Nifty 500 (TRI) + 25% Nifty Short Duration Debt Index + 7.5% Domestic Price of Gold + 2.5% Domestic Price of Silver	
Tier-2 Benchmark Index	-	-	
Fund Manager	Mr. Harshad Borawake (Equity portion) & Mr. Mahendra Jajoo (Debt portion)	Mr. Harshad Borawake (Equity Portion), Mr. Siddharth Srivastava (Dedicated Fund Manager for Overseas Investments), Mr. Ritesh Patel (Dedicated Fund Manager for Commodity Investments) & Mr. Basant Bafna <sup>@</sup> (Debt Portion),	
Inception Date	11 <sup>th</sup> August 2022	31 <sup>st</sup> January 2024	
Portfolio Details	Net AUM ₹ Crores	1,695.72	1,737.12
	Asset Allocation Unhedged Equity (%)	51.08%	52.34%
	Asset Allocation Arbitrage (%)	16.77%	16.89%
	Asset Allocation Commodity (%)	-	14.89%
	Asset Allocation Debt & Money Market & Others (%)	32.15%	15.88%
	Large Cap <sup>\$</sup>	37.88%	39.01%
	Mid Cap <sup>\$</sup>	4.85%	4.27%
	Small Cap <sup>\$</sup>	8.35%	9.06%
	No. of Stocks	108	108
	Top 10 Stocks	23.75%	24.19%
Top 5 Sectors	33.05%	33.44%	
Debt Ratios	Average Maturity	4.58 Years	6.59 Years
	Modified Duration (Years)	3.45	4.41
	Macaulay Duration (Years)	3.62	4.59
	YTM	6.87%	6.59%
Equity Ratios	Volatility	-	-
	Beta	-	-
	R Squared	-	-
	Sharpe Ratio	-	-
	Information Ratio	-	-

<sup>\$</sup> Market Cap classifications are according to the half yearly data provided by AMFI.

<sup>@</sup> Pursuant to notice cum addendum no. 09/2025, Fund Manager of the scheme has been changed with effect from February 14, 2025.

Date as on 28<sup>th</sup> February, 2025

# MIRAE ASSET AGGRESSIVE HYBRID FUND\*

Formerly Known as Mirae Asset Hybrid Equity Fund

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

Monthly Factsheet as on 28 February, 2025

## Fund Information

**Fund Managers :**  
Mr. Harshad Borawake (Equity Portion),  
Mr. Vrijesh Kasera (Equity Portion) &  
Mr. Mahendra Jajoo (Debt Portion)

**Allotment Date :** 29<sup>th</sup> July 2015

**Benchmark :** CRISIL Hybrid 35+65 - Aggressive Index

**Net AUM (Cr.)** 8,170.45

**Exit Load :** Please refer page no.18

**Plan Available :** Regular and Direct Plan

**Minimum Investment Amount**

₹5,000/- and in multiples of ₹1/- thereafter. Minimum Additional Application Amount: ₹1,000/- per application and in multiples of ₹1/- thereafter

## Net Asset Value (NAV)

	Direct	Regular
<b>Growth</b>	₹32.730	₹28.196
<b>IDCW</b>	₹20.084	₹16.588

## Ratios<sup>®</sup> (Annualised)

<b>Volatility:</b>	10.28%
<b>Beta</b>	1.02
<b>R Squared</b>	0.97
<b>Sharpe Ratio#</b>	0.34
<b>Information Ratio</b>	-0.30
<b>Portfolio Turnover Ratio</b>	1.11 Times

Please refer page no 72 for detail

## Quantitative: Debt

<b>Average Maturity</b>	7.06 Years
<b>Modified Duration</b>	4.11 Years
<b>Macaulay Duration:</b>	4.29 Years
<b>Annualized Portfolio YTM*</b>	7.37%

\*In case of semi annual YTM, it will be annualized.

## Expense Ratio

<b>Regular Plan</b>	1.73%
<b>Direct Plan</b>	0.40%

## Income Distribution cum capital withdrawal

Regular Plan			
Record Date	Quantum Individual	(per unit) Corporate	NAV (per unit)
22-Mar-2022	1.250	10.000	16.280
14-Feb-2023	1.250	10.000	15.490
22-Mar-2024	1.400	10.000	17.408

Direct Plan			
Record Date	Quantum Individual	(per unit) Corporate	NAV (per unit)
22-Mar-2022	1.500	10.000	19.040
14-Feb-2023	1.500	10.000	18.300
22-Mar-2024	1.700	10.000	20.840

Refer to IDCW History (Page no. 71) for complete IDCW history of the scheme  
Pursuant to payment of IDCW the NAV of the IDCW option of the scheme will fall to the extent of payout and statutory levy (if any).  
IDCW history is for Mirae Asset Aggressive Hybrid Fund\* - Regular & Direct Plan - IDCW Option

## Portfolio Holdings\*

Holding	Rating	Mkt value as a % of net asset
<b>Equity Holdings</b>		
HDFC Bank Limited		6.64%
ICICI Bank Limited		4.28%
Infosys Limited		4.09%
Reliance Industries Limited		3.01%
State Bank of India		2.97%
Bharti Airtel Limited		2.83%
Axis Bank Limited		2.61%
NTPC Limited		2.44%
Larsen & Toubro Limited		2.24%
Tata Consultancy Services Limited		2.09%
Others		44.22%
<b>Equity Holdings Total</b>		<b>77.41%</b>
<b>Certificate of Deposit</b>		
Kotak Mahindra Bank Limited	CRISIL A1+	0.28%
<b>Certificate of Deposit Total</b>		<b>0.28%</b>
<b>Corporate Bond</b>		
Small Industries Dev Bank of India	CRISIL AAA	2.85%
Indian Railway Finance Corporation Limited	CRISIL AAA	1.42%
Power Finance Corporation Limited	CRISIL AAA	1.05%
National Bank For Agriculture and Rural Development	CRISIL AAA	0.78%
National Bank For Agriculture and Rural Development	ICRA AAA	0.64%
HDFC Bank Limited	CRISIL AAA	0.60%
Bajaj Finance Limited	CRISIL AAA	0.48%
Motilal Oswal Finvest Limited	CRISIL AA	0.37%
Northern Arc Capital Limited	ICRA AA-	0.37%
REC Limited	ICRA AAA	0.33%
IIFL Finance Limited	CRISIL AA	0.31%
360 One Prime Limited	CRISIL AA	0.30%
LIC Housing Finance Limited	CRISIL AAA	0.29%
Muthoot Finance Limited	CRISIL AA+	0.28%
Others		1.01%
<b>Corporate Bond Total</b>		<b>11.07%</b>
<b>Government Bond</b>		
7.1% GOI (MD 08/04/2034)	SOV	3.15%
6.79% GOI (MD 07/10/2034)	SOV	2.62%
7.34% GOI (MD 22/04/2064)	SOV	0.89%
7.32% GOI (MD 13/11/2030)	SOV	0.69%
7.23% GOI (MD 15/04/2039)	SOV	0.45%
7.09% GOI (MD 25/11/2074)	SOV	0.30%
7.26% GOI (MD 06/02/2033)	SOV	0.25%
7.3% GOI (MD 19/06/2053)	SOV	0.19%
7.26% GOI (MD 22/08/2032)	SOV	0.12%
7.25% GOI (MD 12/06/2063)	SOV	0.02%
<b>Government Bond Total</b>		<b>8.69%</b>
<b>State Government Bond</b>		
7.49% MEGHALAYA SDL (MD 21/12/2027)	SOV	0.31%
7.15% Karnataka SDL (MD 01/01/2043)	SOV	0.15%
6.99% Telangana SDL (MD 10/06/2028)	SOV	0.13%
7.61% Rajasthan SDL (MD 29/03/2027)	SOV	0.12%
7.59% Karnataka SDL (MD 29/03/2027)	SOV	0.05%
7.25% Punjab SDL (MD 14/06/2027)	SOV	0.04%
8.39% Andhra Pradesh SDL (MD 27/01/2026)	SOV	0.02%
<b>State Government Bond Total</b>		<b>0.82%</b>
<b>Cash &amp; Other Receivables</b>		
TREPS / Repo		1.08%
Net Receivables/(Payables)		0.64%
<b>Cash &amp; Other Receivables Total</b>		<b>1.73%</b>
<b>Total</b>		<b>100.00%</b>

\*Top holdings as per instrument

## Performance Report

Period	Mirae Asset Aggressive Hybrid Fund*	Scheme Benchmark*	Additional Benchmark**
<b>Last 1 Year</b>	2.28%	3.30%	2.19%
<b>Last 3 Years</b>	9.94%	10.50%	10.56%
<b>Last 5 Years</b>	13.59%	14.07%	15.22%
<b>Since Inception</b>	11.41%	11.36%	12.07%
<b>Value of Rs. 10000 invested (in Rs.) Since Inception</b>	28,196	28,081	29,829
<b>NAV as on 28<sup>th</sup> Feb, 2025</b>	₹28.196		
<b>Index Value 28<sup>th</sup> Feb, 2025</b>		Index Value of Scheme Benchmark is 18,633.150 and BSE Sensex (TRI) is 1,13,663.291	
<b>Allotment Date</b>	29 <sup>th</sup> July 2015		
<b>Scheme Benchmark</b>	*CRISIL Hybrid 35+65 - Aggressive Index		
<b>Additional Benchmark</b>	**BSE Sensex (TRI)		

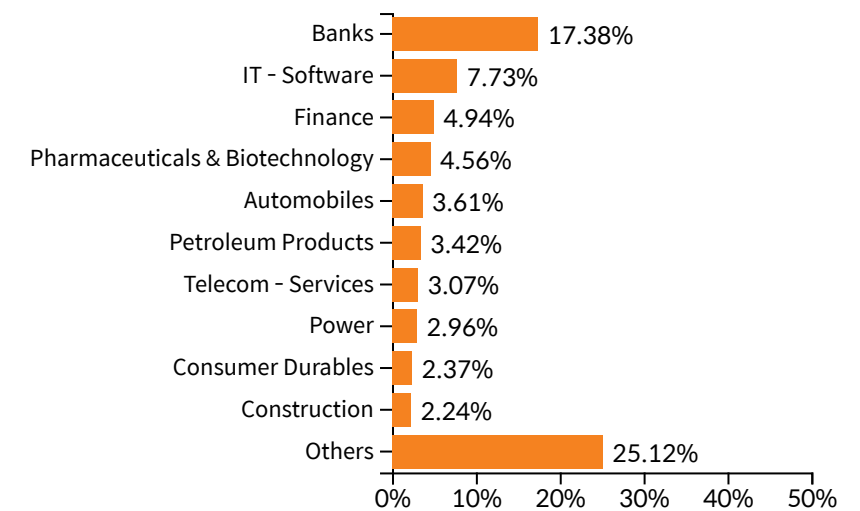
Fund managers: Mr. Harshad Borawake (Equity Portion) (April 01, 2020), Vrijesh Kasera (Equity Portion) (Since April 01, 2020) & Mr. Mahendra Jajoo (Debt Portion) (since September 08, 2016) respectively.  
Note: Returns for 1 year and below are absolute returns. Returns above 1 year are CAGR- Compounded Annualized Growth returns.  
Latest available NAV has been taken for return calculation wherever applicable

## SIP Performance

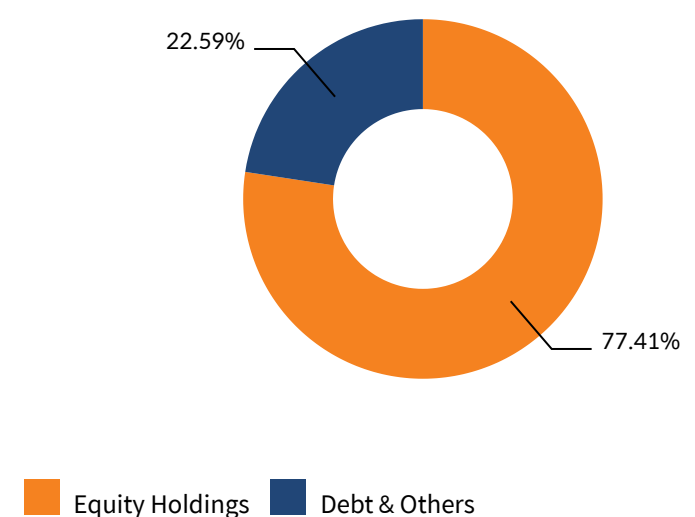
Period	Since Inception	7 Years	5 Years	3 Years	1 Year
<b>Total Amount Invested</b>	11,50,000	8,40,000	6,00,000	3,60,000	1,20,000
<b>MKT Value as on 28 February, 2025</b>	20,51,378	12,68,231	7,95,222	4,07,297	1,12,542
<b>Fund Return<sup>&amp;</sup> (%)</b>	11.66	11.58	11.23	8.20	-11.43
<b>Benchmark Return<sup>&amp;</sup> (%)</b>	11.94	12.06	11.69	9.18	-8.04
<b>Add. Benchmark Return<sup>&amp;</sup> (%)</b>	13.16	12.89	12.55	8.11	-11.29

## Allocation - Top 10 Sectors<sup>^</sup>

<sup>^</sup>Industrywise classification as recommended by AMFI



## Overall Asset Allocation



## Past Performance may or may not be sustained in future.

Note: For computation of since inception returns (%) the allotment NAV has been taken as ₹10.00.  
Note:1. Different Plans under the scheme has different expense structure. The reference and details provided here in are of Regular Plan - Growth Option

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

\* Pursuant to notice cum addendum no. 62/2023, the name of the schemes has been changed with effect from December 15, 2023

The performance of other funds managed by the same fund manager is given in the respective page of the schemes and on page No. 57, 58, 62, 64, 65



# MIRAE ASSET EQUITY SAVINGS FUND

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

Monthly Factsheet as on 28 February, 2025

## Fund Information

**Fund Managers :**  
Mr. Harshad Borawake, Mr. Vrijesh Kasera (Equity portion),  
Ms. Bharti Sawant (Equity portion) &  
Mr. Mahendra Jajoo (Debt portion)

**Allotment Date :** 17<sup>th</sup> December 2018

**Benchmark :** Nifty Equity Savings Index

**Net AUM (Cr.)** 1,312.96

**Exit Load :** Please refer page no.18

**Plan Available :** Regular and Direct Plan

**Minimum Investment Amount**  
₹5,000/- and in multiples of ₹1/- thereafter. Minimum Additional Application Amount: ₹1,000/- per application and in multiples of ₹1/- thereafter

## Net Asset Value (NAV)

	Direct	Regular
<b>Growth</b>	₹19.749	₹18.516
<b>IDCW</b>	₹13.946	₹12.926

## Ratios<sup>®</sup> (Annualised)

<b>Volatility:</b>	5.74%
<b>Beta</b>	1.13
<b>R Squared</b>	0.90
<b>Sharpe Ratio#</b>	0.42
<b>Information Ratio</b>	0.23
<b>Portfolio Turnover Ratio</b>	4.61 Times

Please refer page no 72 for detail

## Quantitative: Debt

<b>Average Maturity</b>	4.26 Years
<b>Modified Duration</b>	3.20 Years
<b>Macaulay Duration:</b>	3.36 Years
<b>Annualized Portfolio YTM*</b>	6.70%

\*In case of semi annual YTM, it will be annualized.

## Expense Ratio

<b>Regular Plan</b>	1.35%
<b>Direct Plan</b>	0.35%

## Income Distribution cum capital withdrawal

### Regular Plan

Record Date	Quantum Individual	(per unit) Corporate	NAV (per unit)
14-Feb-2023	1.050	10.000	12.730
22-Mar-2024	1.100	10.000	13.545
06-Aug-2024	0.250	10.000	13.597

### Direct Plan

Record Date	Quantum Individual	(per unit) Corporate	NAV (per unit)
14-Feb-2023	1.100	10.000	13.430
22-Mar-2024	1.150	10.000	14.454
06-Aug-2024	0.270	10.000	14.589

Refer to IDCW History (Page no. 71) for complete IDCW history of the scheme  
Pursuant to payment of IDCW the NAV of the IDCW option of the scheme will fall to the extent of payout and statutory levy (if any).  
IDCW history is for Mirae Asset Equity Savings Fund - Regular & Direct Plan - IDCW Option

## Past Performance may or may not be sustained in future.

Note: For computation of since inception returns (%) the allotment NAV has been taken as ₹10.00.  
Note:1. Different Plans under the scheme has different expense structure. The reference and details provided here in are of Regular Plan - Growth Option  
& The SIP returns are calculated by XIRR approach assuming investment of 10,000/- on the 1st working day of every month.  
The performance of other funds managed by the same fund manager is given in the respective page of the schemes and on page No. 57, 58, 60, 62, 64, 65

## Portfolio Holdings\*

Holding	Rating	Mkt value as a % of net asset
<b>Equity Holdings</b>		
HDFC Bank Limited		4.40%
Tata Consultancy Services Limited		3.72%
ICICI Bank Limited		2.87%
Reliance Industries Limited		2.20%
Axis Bank Limited		1.90%
State Bank of India		1.82%
Kotak Mahindra Bank Limited		1.79%
Larsen & Toubro Limited		1.76%
Bharti Airtel Limited		1.75%
Mahindra & Mahindra Limited		1.62%
Others		46.02%
<b>Equity Holdings Total</b>		<b>69.85%</b>
<b>Corporate Bond</b>		
REC Limited	CRISIL AAA	2.67%
HDFC Bank Limited	CRISIL AAA	1.42%
Bajaj Finance Limited	CRISIL AAA	1.14%
Small Industries Dev Bank of India	CRISIL AAA	1.14%
Bajaj Housing Finance Limited	CRISIL AAA	0.96%
National Bank For Agriculture and Rural Development	CRISIL AAA	0.95%
National Bank For Financing Infrastructure And Development	CRISIL AAA	0.94%
Mahanagar Telephone Nigam Limited	BWR AA+(CE)	0.83%
Others		1.56%
<b>Corporate Bond Total</b>		<b>11.61%</b>
<b>Government Bond</b>		
7.32% GOI (MD 13/11/2030)	SOV	1.96%
7.18% GOI (MD 14/08/2033)	SOV	1.95%
5.63% GOI (MD 12/04/2026)	SOV	1.88%
6.79% GOI (MD 07/10/2034)	SOV	1.68%
7.06% GOI (MD 10/04/2028)	SOV	1.54%
6.54% GOI (MD 17/01/2032)	SOV	1.51%
Others		1.57%
<b>Government Bond Total</b>		<b>12.10%</b>
<b>Cash &amp; Other Receivables</b>		
TREPS / Repo		4.22%
Net Receivables/(Payables)		2.23%
<b>Cash &amp; Other Receivables Total</b>		<b>6.44%</b>
<b>Total</b>		<b>100.00%</b>
<b>Derivatives Index / Stock Futures</b>		
Hero MotoCorp Limited		-1.12%
Kotak Mahindra Bank Limited		-1.34%
Tata Consultancy Services Limited		-2.72%
Others		-22.35%
<b>Derivatives Index / Stock Futures Total</b>		<b>-27.53%</b>

\*Top holdings as per instrument

## Performance Report

Period	Mirae Asset Equity Savings Fund	Scheme Benchmark*	Additional Benchmark**
<b>Last 1 Year</b>	4.91%	5.92%	9.06%
<b>Last 3 Years</b>	8.79%	8.33%	6.76%
<b>Last 5 Years</b>	11.13%	9.89%	5.40%
<b>Since Inception</b>	10.44%	9.25%	6.57%
<b>Value of Rs. 10000 invested (in Rs.) Since Inception</b>	18,516	17,310	14,840
<b>NAV as on 28<sup>th</sup> Feb, 2025</b>	₹18.516		
<b>Index Value 28<sup>th</sup> Feb, 2025</b>		Index Value of Scheme Benchmark is 5,879.600 and Crisil 10 yr Gilt index is 4,933.358	
<b>Allotment Date</b>	17 <sup>th</sup> December 2018		
<b>Scheme Benchmark</b>	*Nifty Equity Savings Index		
<b>Additional Benchmark</b>	**Crisil 10 yr Gilt index		

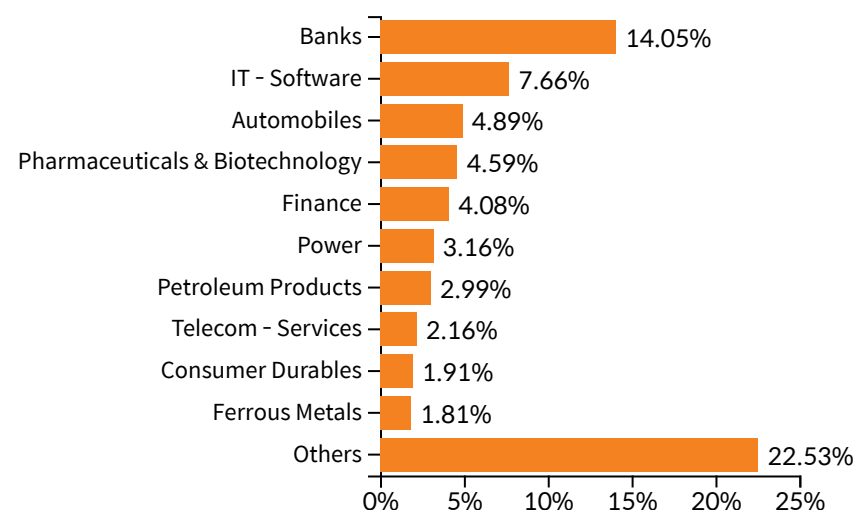
Fund managers : Mr. Harshad Borawake (since October 12, 2019), Mr. Vrijesh Kasera (since October 12, 2019), Ms. Bharti Sawant (since December 28, 2020) and Mr. Mahendra Jajoo (Debt Portion) (since December 17, 2018) respectively.  
Note: Returns for 1 year and below are absolute returns. Returns above 1 year are CAGR- Compounded Annualized Growth returns.

## SIP Performance

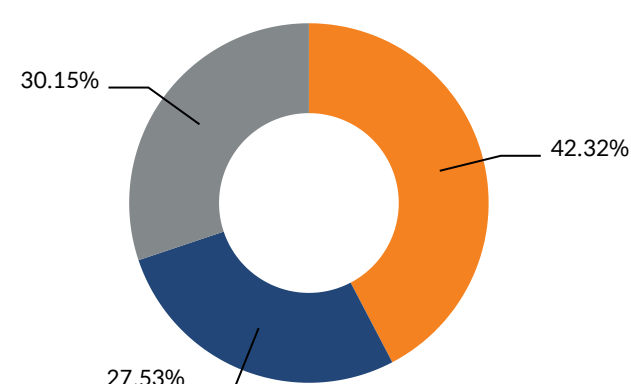
Period	Since Inception	5 Years	3 Years	1 Year
<b>Total Amount Invested</b>	7,40,000	6,00,000	3,60,000	1,20,000
<b>MKT Value as on 28 February, 2025</b>	10,10,392	7,63,904	4,07,157	1,18,437
<b>Fund Return<sup>®</sup> (%)</b>	9.99	9.61	8.18	-2.43
<b>Benchmark Return<sup>®</sup> (%)</b>	9.01	8.87	8.07	0.74
<b>Add. Benchmark Return<sup>®</sup> (%)</b>	6.23	6.32	8.40	8.93

## Allocation - Top 10 Sectors<sup>^</sup>

<sup>^</sup>Industrywise classification as recommended by AMFI



## Overall Asset Allocation



Equity Holdings Arbitrage Debt & Others



# MIRAE ASSET ARBITRAGE FUND

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

Monthly Factsheet as on 28 February, 2025

## Fund Information

**Fund Managers@ :**  
Mr. Jignesh Rao (Equity Portion),  
Mr. Jigar Sethia (Equity Portion) &  
Mr. Amit Modani (Debt Portion)

**Allotment Date :** 19<sup>th</sup> June 2020

**Benchmark :** Nifty 50 Arbitrage Index

**Net AUM (Cr.)** 2,969.67

**Exit Load :** Please refer page no.18

**Plan Available :** Regular and Direct Plan

**Minimum Investment Amount**  
₹5,000/- and in multiples of ₹1/- thereafter. Minimum  
Additional Application Amount: ₹1,000/- per  
application and in multiples of ₹1/- thereafter

## Net Asset Value (NAV)

	Direct	Regular
<b>Growth</b>	₹13.198	₹12.755
<b>IDCW</b>	₹13.180	₹12.755

## Ratios@ (Annualised)

**Portfolio Turnover Ratio** 19.13 Times  
Please refer page no 72 for detail

## Quantitative: Debt

**Average Maturity** 0.04 Years

**Modified Duration** 0.04 Years

**Macaulay Duration:** 0.04 Years

**Annualized Portfolio YTM\*** 6.31%

\*In case of semi annual YTM, it will be annualized.

## Expense Ratio

**Regular Plan** 0.92%

**Direct Plan** 0.14%

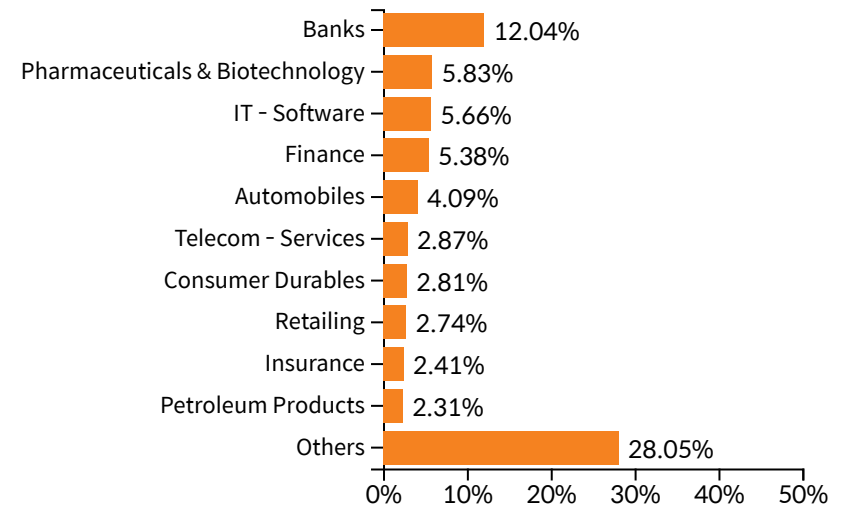
## Portfolio Holdings\*

Holding	Rating	Mkt value as a % of net asset
<b>Equity Holdings</b>		
Dr. Reddy's Laboratories Limited		1.64%
Axis Bank Limited		1.49%
State Bank of India		1.46%
ICICI Bank Limited		1.42%
Jio Financial Services Limited		1.29%
Kotak Mahindra Bank Limited		1.22%
Reliance Industries Limited		1.13%
Bharti Airtel Limited		1.08%
Vedanta Limited		1.07%
Mphasis Limited		1.04%
Others		61.34%
<b>Equity Holdings Total</b>		<b>74.18%</b>
<b>Mutual Fund Units</b>		
Mirae Asset Liquid Fund - Direct Growth		9.52%
Mirae Asset Money Market Fund Direct Growth		1.53%
<b>Mutual Fund Units Total</b>		<b>11.05%</b>
<b>Treasury Bill</b>		
182 Days Tbill (MD 24/04/2025)	SOV	0.67%
182 Days Tbill (MD 05/06/2025)	SOV	0.50%
364 Days Tbill (MD 06/03/2025)	SOV	0.34%
364 Days Tbill (MD 04/09/2025)	SOV	0.33%
182 Days Tbill (MD 08/05/2025)	SOV	0.17%
182 Days Tbill (MD 15/05/2025)	SOV	0.17%
<b>Treasury Bill Total</b>		<b>2.16%</b>
<b>Cash &amp; Other Receivables</b>		
TREPS / Repo		14.69%
Others		-2.08%
<b>Cash &amp; Other Receivables Total</b>		<b>12.61%</b>
<b>Total</b>		<b>100.00%</b>
<b>Derivatives Index / Stock Futures</b>		
State Bank of India		-1.47%
Axis Bank Limited		-1.50%
Dr. Reddy's Laboratories Limited		-1.65%
Others		-69.95%
<b>Derivatives Index / Stock Futures Total</b>		<b>-74.57%</b>

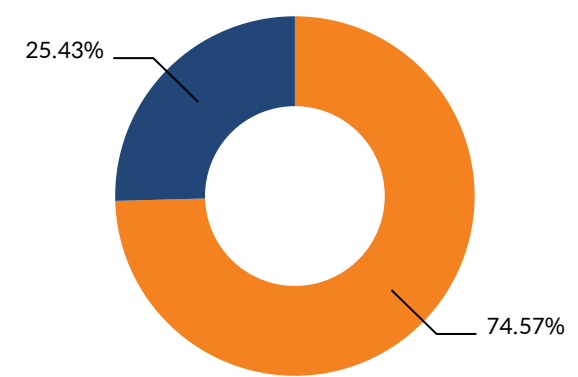
\*Top holdings as per instrument

## Allocation - Top 10 Sectors^

^Industrywise classification as recommended by AMFI



## Overall Asset Allocation



Arbitrage Debt & Others

## Performance Report

Period	Mirae Asset Arbitrage Fund	Scheme Benchmark*	Additional Benchmark**
<b>Last 1 Year</b>	7.14%	7.52%	7.50%
<b>Last 3 Years</b>	6.31%	6.74%	6.35%
<b>Since Inception</b>	5.32%	5.58%	5.35%
<b>Value of Rs. 10000 invested (in Rs.) Since Inception</b>	12,755	12,907	12,776
<b>NAV as on 28<sup>th</sup> Feb, 2025</b>	₹12.755		
<b>Index Value 28<sup>th</sup> Feb, 2025</b>		Index Value of Scheme Benchmark is 2,456.960 and Crisil 1 yr T-Bill is 7,580.476	
<b>Allotment Date</b>	19 <sup>th</sup> June 2020		
<b>Scheme Benchmark</b>	*Nifty 50 Arbitrage Index		
<b>Additional Benchmark</b>	**Crisil 1 yr T-Bill		

Fund manager : Mr. Jignesh Rao (since June 19, 2020), Mr. Jigar Sethia (since June 19, 2020) and Mr. Amit Modani (Debt Portion) (since February 14, 2025) respectively.  
Note: Returns for 1 year and below are absolute returns, Returns above 1 year are CAGR- Compounded Annualized Growth returns.  
Latest available NAV has been taken for return calculation wherever applicable

## SIP Performance

Period	Since Inception	3 Years	1 Year
<b>Total Amount Invested</b>	5,60,000	3,60,000	1,20,000
<b>MKT Value as on 28 February, 2025</b>	6,48,593	4,00,305	1,24,468
<b>Fund Return<sup>&amp;</sup> (%)</b>	6.24	7.03	7.05
<b>Benchmark Return<sup>&amp;</sup> (%)</b>	6.65	7.46	7.54
<b>Add. Benchmark Return<sup>&amp;</sup> (%)</b>	6.25	7.08	7.36

## Past Performance may or may not be sustained in future.

Note: For computation of since inception returns (%) the allotment NAV has been taken as ₹10.00.  
Note:1. Different Plans under the scheme has different expense structure. The reference and details provided here in are of Regular Plan - Growth Option

@ Pursuant to notice cum addendum no. 09/2025, Fund Manager of the scheme has been changed with effect from February 14, 2025.

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

The performance of other funds managed by the same fund manager is given in the respective page of the schemes and on page No. 56, 57, 59, 61, 62, 63, 64

# MIRAE ASSET BALANCED ADVANTAGE FUND

(Balanced Advantage Fund - An open-ended Dynamic Asset Allocation Fund)

Monthly Factsheet as on 28 February, 2025

## Fund Information

**Fund Managers :**  
Mr. Harshad Borawake (Equity portion) &  
Mr. Mahendra Jajoo (Debt portion)

**Allotment Date :** 11<sup>th</sup> August 2022

**Benchmark :** Nifty 50 Hybrid Composite Debt  
50:50 Index

**Net AUM (Cr.)** 1,695.72

**Exit Load :** Please refer page no.19

**Plan Available :** Regular and Direct Plan

**Minimum Investment Amount**  
₹5,000/- and in multiples of ₹1/- thereafter. Minimum  
Additional Application Amount: ₹1,000/- per  
application and in multiples of ₹1/- thereafter

## Net Asset Value (NAV)

	Direct	Regular
<b>Growth</b>	₹13.222	₹12.753
<b>IDCW</b>	₹13.215	₹12.750

## Ratios<sup>@</sup> (Annualised)

**Portfolio Turnover Ratio** 2.99 Times

Please refer page no 72 for detail

Since the fund has not completed 3 Years other ratios are not applicable.

## Quantitative: Debt

<b>Average Maturity</b>	4.58 Years
<b>Modified Duration</b>	3.45 Years
<b>Macaulay Duration:</b>	3.62 Years
<b>Annualized Portfolio YTM*</b>	6.87%

\*In case of semi annual YTM, it will be annualized.

## Expense Ratio

<b>Regular Plan</b>	2.06%
<b>Direct Plan</b>	0.59%

## Portfolio Holdings\*

Holding	Rating	Mkt value as a % of net asset
<b>Equity Holdings</b>		
HDFC Bank Limited		5.12%
ICICI Bank Limited		2.71%
Bharti Airtel Limited		2.54%
Infosys Limited		2.19%
State Bank of India		2.15%
Reliance Industries Limited		2.04%
Larsen & Toubro Limited		1.87%
Axis Bank Limited		1.81%
NTPC Limited		1.68%
Mahindra & Mahindra Limited		1.63%
Others		44.09%
<b>Equity Holdings Total</b>		<b>67.85%</b>
<b>Corporate Bond</b>		
Power Finance Corporation Limited	CRISIL AAA	2.68%
National Bank For Agriculture and Rural Development	CRISIL AAA	2.12%
REC Limited	CRISIL AAA	2.01%
Small Industries Dev Bank of India	CRISIL AAA	1.62%
Indian Railway Finance Corporation Limited	CRISIL AAA	1.48%
Bajaj Finance Limited	CRISIL AAA	1.18%
Others		5.67%
<b>Corporate Bond Total</b>		<b>16.77%</b>
<b>Government Bond</b>		
7.18% GOI (MD 14/08/2033)	SOV	4.47%
7.1% GOI (MD 08/04/2034)	SOV	2.07%
6.54% GOI (MD 17/01/2032)	SOV	1.46%
6.79% GOI (MD 07/10/2034)	SOV	1.42%
7.26% GOI (MD 06/02/2033)	SOV	0.61%
<b>Government Bond Total</b>		<b>10.03%</b>
<b>Cash &amp; Other Receivables</b>		
TREPS / Repo		3.85%
Net Receivables/(Payables)		1.50%
<b>Cash &amp; Other Receivables Total</b>		<b>5.35%</b>
<b>Total</b>		<b>100.00%</b>
<b>Derivatives Index / Stock Futures</b>		
Kotak Mahindra Bank Limited		-0.72%
HDFC Bank Limited		-0.82%
Coal India Limited		-0.86%
Others		-14.37%
<b>Derivatives Index / Stock Futures Total</b>		<b>-16.77%</b>

\*Top holdings as per instrument

## Performance Report

Period	Mirae Asset Balanced Advantage Fund	Scheme Benchmark*	Additional Benchmark**
<b>Last 1 Year</b>	3.46%	4.96%	1.89%
<b>Since Inception</b>	9.99%	9.15%	10.38%
<b>Value of Rs. 10000 invested (in Rs.) Since Inception</b>	12,753	12,506	12,870
<b>NAV as on 28<sup>th</sup> Feb, 2025</b>	₹12.753		
<b>Index Value 28<sup>th</sup> Feb, 2025</b>	Index Value of Scheme Benchmark is 14,916.620 and Nifty 50 Index (TRI) is 32,973.360		
<b>Allotment Date</b>	11 <sup>th</sup> August 2022		
<b>Scheme Benchmark</b>	*Nifty 50 Hybrid Composite Debt 50:50 Index		
<b>Additional Benchmark</b>	**Nifty 50 Index (TRI)		

Fund manager : Mr. Harshad Borawake & Mr. Mahendra Jajoo both managing the scheme since 11th August, 2022 respectively  
Note: Returns for 1 year and below are absolute returns. Returns above 1 year are CAGR- Compounded Annualized Growth returns.  
Latest available NAV has been taken for return calculation wherever applicable

## SIP Performance

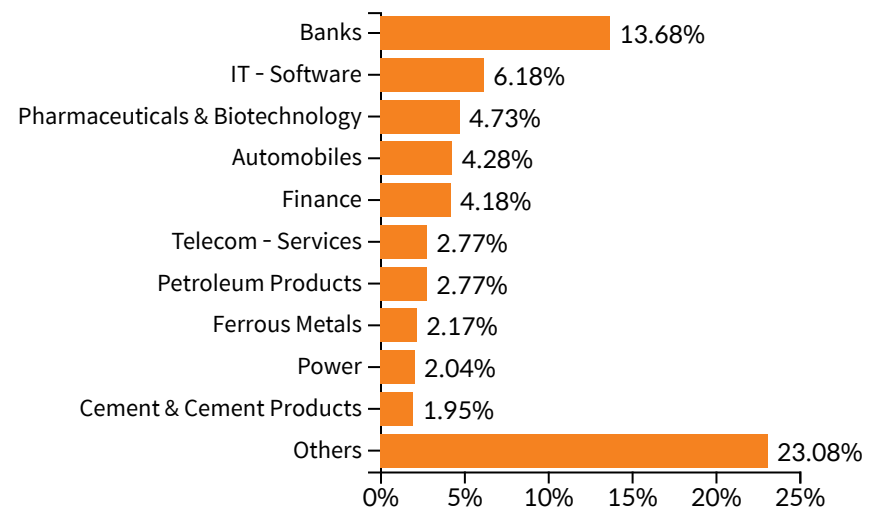
Period	Since Inception	1 Year
<b>Total Amount Invested</b>	3,00,000	1,20,000
<b>MKT Value as on 28 February, 2025</b>	3,30,658	1,16,278
<b>Fund Return<sup>&amp;</sup> (%)</b>	7.74	-5.76
<b>Benchmark Return<sup>&amp;</sup> (%)</b>	7.68	-2.31
<b>Add. Benchmark Return<sup>&amp;</sup> (%)</b>	7.27	-12.15

## Past Performance may or may not be sustained in future.

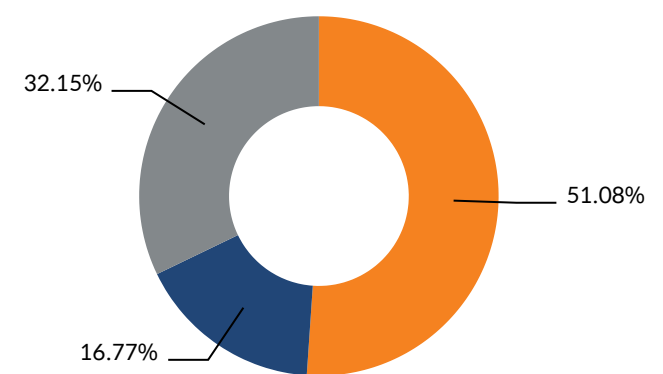
Note: For computation of since inception returns (%) the allotment NAV has been taken as ₹10.00.  
Note:1. Different Plans under the scheme has different expense structure. The reference and details provided here in are of Regular Plan - Growth Option.  
& The SIP returns are calculated by XIRR approach assuming investment of 10,000/- on the 1st working day of every month.  
The performance of other funds managed by the same fund manager is given in the respective page of the schemes and on page No. 57, 58, 62, 64, 65

## Allocation - Top 10 Sectors<sup>^</sup>

<sup>^</sup>Industrywise classification as recommended by AMFI



## Overall Asset Allocation



Equity Holdings Arbitrage Debt & Others

# 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)

Monthly Factsheet as on 28 February, 2025

## Fund Information

### Fund Managers@ :

Mr. Harshad Borawake (Equity Portion),  
Mr. Siddharth Srivastava (Dedicated Fund Manager for Overseas Investments),  
Mr. Ritesh Patel (Dedicated Fund Manager for Commodity Investments) & Mr. Basant Bafna (Debt Portion),

**Allotment Date :** 31<sup>st</sup> January 2024

**Benchmark :** 65% Nifty 500 (TRI) + 25% Nifty Short Duration Debt Index + 7.5% Domestic Price of Gold + 2.5% Domestic Price of Silver

**Net AUM (Cr.)** 1,737.12

**Exit Load :** Please refer page no.19

**Plan Available :** Regular and Direct Plan

### Minimum Investment Amount

₹5,000/- and in multiples of ₹1/- thereafter. Minimum Additional Application Amount: ₹1,000/- per application and in multiples of ₹1/- thereafter

## Net Asset Value (NAV)

	Direct	Regular
<b>Growth</b>	₹10.985	₹10.794
<b>IDCW</b>	₹10.985	₹10.792

## Ratios@ (Annualised)

**Portfolio Turnover Ratio** 2.94 Times

Please refer page no 72 for detail

Since the fund has not completed 3 Years other ratios are not applicable.

## Quantitative: Debt

**Average Maturity** 6.59 Years

**Modified Duration** 4.41 Years

**Macaulay Duration:** 4.59 Years

**Annualized Portfolio YTM\*** 6.59%

\*In case of semi annual YTM, it will be annualized.

## Expense Ratio

**Regular Plan** 2.01%

**Direct Plan** 0.38%

## Portfolio Holdings\*

Holding	Rating	Mkt value as a % of net asset
<b>Equity Holdings</b>		
HDFC Bank Limited		5.07%
ICICI Bank Limited		3.19%
Bharti Airtel Limited		2.42%
Infosys Limited		2.30%
Axis Bank Limited		2.14%
Reliance Industries Limited		2.10%
State Bank of India		2.02%
Larsen & Toubro Limited		1.81%
NTPC Limited		1.62%
Tata Consultancy Services Limited		1.53%
Others		45.04%
<b>Equity Holdings Total</b>		<b>69.23%</b>
<b>Certificate of Deposit</b>		
Kotak Mahindra Bank Limited	CRISIL A1+	0.75%
<b>Certificate of Deposit Total</b>		<b>0.75%</b>
<b>Corporate Bond</b>		
National Bank For Agriculture and Rural Development	ICRA AAA	2.28%
Indian Railway Finance Corporation Limited	CRISIL AAA	1.45%
NTPC Limited	CRISIL AAA	0.14%
<b>Corporate Bond Total</b>		<b>3.87%</b>
<b>Exchange Traded Funds</b>		
Mirae Asset Mutual Fund		14.89%
<b>Exchange Traded Funds Total</b>		<b>14.89%</b>
<b>Government Bond</b>		
6.79% GOI (MD 07/10/2034)	SOV	5.22%
7.1% GOI (MD 08/04/2034)	SOV	2.07%
7.32% GOI (MD 13/11/2030)	SOV	0.03%
<b>Government Bond Total</b>		<b>7.32%</b>
<b>Reit</b>		
Nexus Select Trust - REIT		0.64%
<b>Reit Total</b>		<b>0.64%</b>
<b>State Government Bond</b>		
6.98% Maharashtra SDL (MD 26/02/2028)	SOV	0.14%
8.28% Karnataka SDL (MD 06/03/2026)	SOV	0.06%
<b>State Government Bond Total</b>		<b>0.20%</b>
<b>Cash &amp; Other Receivables</b>		
TREPS / Repo		2.05%
Net Receivables/(Payables)		1.05%
<b>Cash &amp; Other Receivables Total</b>		<b>3.10%</b>
<b>Total</b>		<b>100.00%</b>
<b>Derivatives Index / Stock Futures</b>		
Kotak Mahindra Bank Limited		-0.70%
HDFC Bank Limited		-0.77%
HCL Technologies Limited		-0.87%
Others		-14.53%
<b>Derivatives Index / Stock Futures Total</b>		<b>-16.89%</b>

\*Top holdings as per instrument

## Performance Report

Period	Mirae Asset Multi Asset Allocation Fund	Scheme Benchmark*
<b>Last 1 Year</b>	7.14%	5.40%
<b>Since Inception</b>	7.33%	6.00%
<b>Value of Rs. 10000 invested (in Rs.) Since Inception</b>	10,794	10,649
<b>NAV as on 28<sup>th</sup> Feb, 2025</b>	₹10.794	
<b>Index Value 28<sup>th</sup> Feb, 2025</b>		Index Value of Scheme Benchmark is 106.490
<b>Allotment Date</b>		31 <sup>st</sup> January 2024
<b>Scheme Benchmark</b>		*65% Nifty 500 (TRI) + 25% Nifty Short Duration Debt Index + 7.5% Domestic Price of Gold + 2.5% Domestic Price of Silver

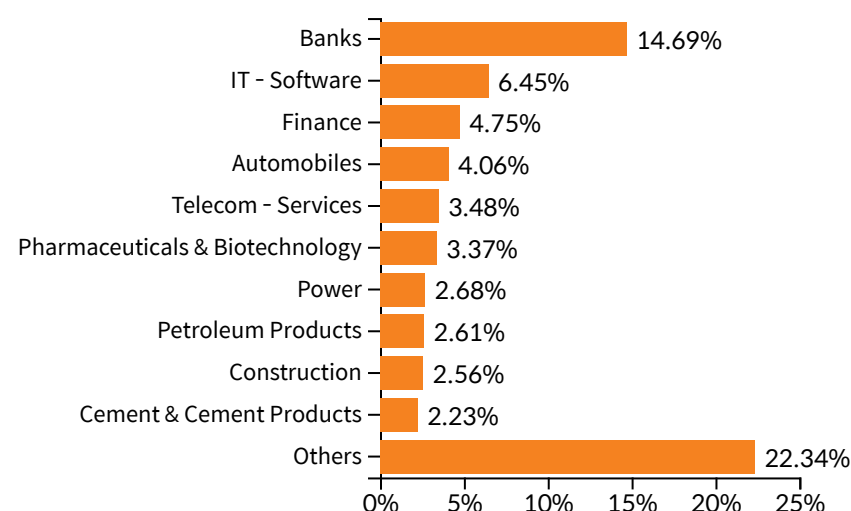
Fund manager: Mr. Harshad Borawake (Equity Portion), Mr. Siddharth Srivastava (Dedicated Fund Manager for Overseas Investments), Mr. Ritesh Patel (Dedicated Fund Manager for Commodity Investments) managing the scheme since January 31, 2024 & Mr. Basant Bafna (Debt Portion) managing the scheme since February 14, 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

## SIP Performance

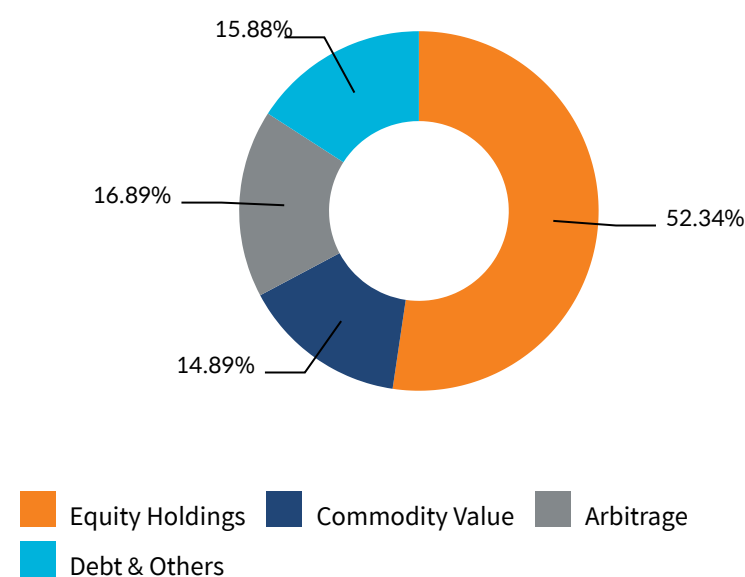
Period	Since Inception	1 Year
<b>Total Amount Invested</b>	1,30,000	1,20,000
<b>MKT Value as on 28 February, 2025</b>	1,29,223	1,18,452
<b>Fund Return<sup>&amp;</sup> (%)</b>	-1.04	-2.41
<b>Benchmark Return<sup>&amp;</sup> (%)</b>	-5.62	-7.54

## Allocation - Top 10 Sectors^

^Industrywise classification as recommended by AMFI



## Overall Asset Allocation



## Past Performance may or may not be sustained in future.

Note: For computation of since inception returns (%) the allotment NAV has been taken as ₹10.00.

Note:1. Different Plans under the scheme has different expense structure. The reference and details provided here in are of Regular Plan - Growth Option

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

@ Pursuant to notice cum addendum no. 09/2025, Fund Manager of the scheme has been changed with effect from February 14, 2025.

Please visit the website for more details <https://www.miraeassetmf.co.in/downloads/statutory-disclosure/addendum>

The performance of other funds managed by the same fund manager is given in the respective page of the schemes and on page No. 57, 58, 60, 61, 62, 63, 64, 65

Monthly Factsheet as on 28 February, 2025

Mirae Asset Large Cap Fund - Fund Managers - Mr. Gaurav Misra			
Period	Mirae Asset Large Cap Fund	Scheme Benchmark*	Additional Benchmark**
Last 1 Year	2.80%	0.91%	2.19%
Last 3 Years	9.45%	10.94%	10.56%
Last 5 Years	14.12%	15.99%	15.22%
Since Inception	14.46%	11.42%	11.17%
Value of Rs. 10000 invested (in Rs.) Since Inception	98,144.00	62,305.55	59,986.58
NAV as on 28 <sup>th</sup> Feb, 2025	₹98.144		
Index Value 28 <sup>th</sup> Feb, 2025	Index Value of Scheme Benchmark is 30,615.950 and BSE Sensex (TRI) is 1,13,663.291		
Allotment Date	4 <sup>th</sup> April 2008		
Scheme Benchmark	*Nifty 100 (TRI)		
Additional Benchmark	**BSE Sensex (TRI)		
Mirae Asset Liquid Fund* (Formerly Known as Mirae Asset Cash Management Fund) - Fund Managers - Mr. Amit Modani^^			
Period	Mirae Asset Liquid Fund*	Scheme Benchmark*	Additional Benchmark**
Last 7 Days	6.57%	6.38%	7.48%
Last 15 Days	6.62%	6.61%	6.57%
Last 30 Days	6.98%	7.07%	7.06%
Last 1 Year	7.28%	7.31%	7.50%
Last 3 Years	6.59%	6.68%	6.35%
Last 5 Years	5.38%	5.44%	5.62%
Since Inception	6.29%	6.97%	6.13%
Value of Rs. 10000 invested (in Rs.) Since Inception	26,758.76	29,663.46	26,128.18
NAV as on 28 <sup>th</sup> Feb, 2025	₹2,675.8762		
Index Value 28 <sup>th</sup> Feb, 2025	Index Value of Scheme Benchmark is 4,831.0500 and Crisil 1 Year T-bill is 7,580.4757		
Allotment Date	12 <sup>th</sup> January 2009		
Scheme Benchmark	*Nifty Liquid Index A-I		
Additional Benchmark	**Crisil 1 Year T-bill		
Mirae Asset Large & Midcap Fund* (Formerly Known as Mirae Asset Emerging Bluechip Fund) - Fund Managers - Mr. Neelesh Surana and Mr. Ankit Jain			
Period	Mirae Asset Large & Midcap Fund*	Scheme Benchmark*	Additional Benchmark**
Last 1 Year	-2.84%	0.67%	2.19%
Last 3 Years	10.77%	15.26%	10.56%
Last 5 Years	17.64%	20.10%	15.22%
Since Inception	18.87%	13.57%	11.59%
Value of Rs. 10000 invested (in Rs.) Since Inception	1,25,820.00	64,490.88	49,863.74
NAV as on 28 <sup>th</sup> Feb, 2025	₹125.820		
Index Value 28 <sup>th</sup> Feb, 2025	Index Value of Scheme Benchmark is 17,785.360 and BSE Sensex (TRI) is 1,13,663.291		
Allotment Date	9 <sup>th</sup> July 2010		
Scheme Benchmark	*Nifty Large Midcap 250 (TRI)		
Additional Benchmark	**BSE Sensex (TRI)		
Mirae Asset Great Consumer Fund - Fund Managers - Mr. Ankit Jain and Mr. Siddhant Chhabria			
Period	Mirae Asset Great Consumer Fund	Scheme Benchmark*	Additional Benchmark**
Last 1 Year	1.14%	4.63%	2.19%
Last 3 Years	15.10%	15.58%	10.56%
Last 5 Years	16.82%	17.13%	15.22%
Since Inception	16.02%	14.91%	11.62%
Value of Rs. 10000 invested (in Rs.) Since Inception	79,246.00	69,341.99	46,228.72
NAV as on 28 <sup>th</sup> Feb, 2025	₹79.246		
Index Value 28 <sup>th</sup> Feb, 2025	Index Value of Scheme Benchmark is 12,749.080 and BSE Sensex (TRI) is 1,13,663.291		
Allotment Date	29 <sup>th</sup> March 2011		
Scheme Benchmark	*Nifty India Consumption Index (TRI)		
Additional Benchmark	**BSE Sensex (TRI)		



Monthly Factsheet as on 28 February, 2025

Mirae Asset Low Duration Fund* (Formerly Known as Mirae Asset Savings Fund) - Fund Managers - Mr. Basant Bafna			
Period	Mirae Asset Low Duration Fund*	Scheme Benchmark*	Additional Benchmark**
Last 1 Year	7.32%	7.54%	9.06%
Last 3 Years	6.18%	6.55%	6.76%
Last 5 Years	5.50%	5.76%	5.40%
Since Inception	6.40%	7.25%	6.74%
Value of Rs. 10000 invested (in Rs.) Since Inception	21,973.01	24,308.61	22,876.37
NAV as on 28 <sup>th</sup> Feb, 2025	₹2,197.3013		
Index Value 28 <sup>th</sup> Feb, 2025	Index Value of Scheme Benchmark is 5,239.3800 and Crisil 10 yr Gilt index is 4,933.3582		
Allotment Date	26 <sup>th</sup> June 2012		
Scheme Benchmark	*Nifty Low Duration Debt Index A-I		
Additional Benchmark	**Crisil 10 yr Gilt index		

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	2.28%	3.30%	2.19%
Last 3 Years	9.94%	10.50%	10.56%
Last 5 Years	13.59%	14.07%	15.22%
Since Inception	11.41%	11.36%	12.07%
Value of Rs. 10000 invested (in Rs.) Since Inception	28,196.00	28,081.42	29,829.25
NAV as on 28 <sup>th</sup> Feb, 2025	₹28.196		
Index Value 28 <sup>th</sup> Feb, 2025	Index Value of Scheme Benchmark is 18,633.150 and BSE Sensex (TRI) is 1,13,663.291		
Allotment Date	29 <sup>th</sup> July 2015		
Scheme Benchmark	*CRISIL Hybrid 35+65 - Aggressive Index		
Additional Benchmark	**BSE Sensex (TRI)		

Mirae Asset ELSS Tax Saver Fund* (Formerly Known as Mirae Asset Tax Saver Fund) - Fund Managers - Mr. Neelesh Surana				
Period	Mirae Asset ELSS Tax Saver Fund*	Scheme Benchmark* (Tier 1)	Scheme Benchmark* (Tier2)	Additional Benchmark**
Last 1 Year	1.53%	-0.08%	0.66%	2.19%
Last 3 Years	11.97%	12.70%	12.17%	10.56%
Last 5 Years	18.19%	17.78%	17.08%	15.22%
Since Inception	16.78%	13.85%	13.59%	13.31%
Value of Rs. 10000 invested (in Rs.) Since Inception	41,512.00	32,893.07	32,200.18	31,485.51
NAV as on 28 <sup>th</sup> Feb, 2025	₹41.512			
Index Value 28 <sup>th</sup> Feb, 2025	Index Value of Scheme Benchmark is 31,473.370 / 16,031.600 and BSE Sensex (TRI) is 1,13,663.291			
Allotment Date	28 <sup>th</sup> December 2015			
Scheme Benchmark	*Tier-1-Nifty 500 (TRI) *Tier-2-Nifty 200 (TRI)			
Additional Benchmark	**BSE Sensex (TRI)			

Mirae Asset Dynamic Bond Fund - Fund Managers - Mr. Amit Modani				
Period	Mirae Asset Dynamic Bond Fund	Scheme Benchmark*	Scheme Benchmark* (Tier2)	Additional Benchmark**
Last 1 Year	6.89%	7.69%	8.07%	9.06%
Last 3 Years	4.89%	6.18%	6.08%	6.76%
Last 5 Years	5.05%	6.37%	NA	5.40%
Since Inception	5.83%	7.08%	NA	5.84%
Value of Rs. 10000 invested (in Rs.) Since Inception	15,678.20	17,215.53	NA	15,688.55
NAV as on 28 <sup>th</sup> Feb, 2025	₹15.6782			
Index Value 28 <sup>th</sup> Feb, 2025	Index Value of Scheme Benchmark is 5,641.1100 / 1,215.6300 and Crisil 10 yr Gilt index is 4,933.3582			
Allotment Date	24 <sup>th</sup> 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			

Monthly Factsheet as on 28 February, 2025

Mirae Asset Short Duration Fund* (Formerly Known as Mirae Asset Short Term Fund) - Fund Managers - Mr. Basant Bafna			
Period	Mirae Asset Short Duration Fund*	Scheme Benchmark*	Additional Benchmark**
Last 1 Year	7.43%	7.73%	9.06%
Last 3 Years	5.89%	6.28%	6.76%
Last 5 Years	5.60%	6.20%	5.40%
Since Inception	6.23%	6.88%	6.79%
Value of Rs. 10000 invested (in Rs.) Since Inception	15,232.00	15,894.53	15,799.57
NAV as on 28 <sup>th</sup> Feb, 2025	₹15.2320		
Index Value 28 <sup>th</sup> Feb, 2025	Index Value of Scheme Benchmark is 4,853.1000 and Crisil 10 yr Gilt index is 4,933.3582		
Allotment Date	16 <sup>th</sup> March 2018		
Scheme Benchmark	*CRISIL Short Duration Debt A-II Index		
Additional Benchmark	**Crisil 10 yr Gilt index		

Mirae Asset Healthcare Fund - Fund Managers - Mr. Vrijesh Kasera			
Period	Mirae Asset Healthcare Fund	Scheme Benchmark*	Additional Benchmark**
Last 1 Year	8.49%	9.53%	2.19%
Last 3 Years	16.04%	18.58%	10.56%
Last 5 Years	23.94%	23.93%	15.22%
Since Inception	19.88%	17.12%	12.91%
Value of Rs. 10000 invested (in Rs.) Since Inception	33,485.00	28,675.54	22,464.20
NAV as on 28 <sup>th</sup> Feb, 2025	₹33.485		
Index Value 28 <sup>th</sup> Feb, 2025	Index Value of Scheme Benchmark is 44,153.251 and BSE Sensex (TRI) is 1,13,663.291		
Allotment Date	2 <sup>nd</sup> July 2018		
Scheme Benchmark	*BSE Healthcare Index (TRI)		
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	4.91%	5.92%	9.06%
Last 3 Years	8.79%	8.33%	6.76%
Last 5 Years	11.13%	9.89%	5.40%
Since Inception	10.44%	9.25%	6.57%
Value of Rs. 10000 invested (in Rs.) Since Inception	18,516.00	17,310.15	14,840.44
NAV as on 28 <sup>th</sup> Feb, 2025	₹18.516		
Index Value 28 <sup>th</sup> Feb, 2025	Index Value of Scheme Benchmark is 5,879.600 and Crisil 10 yr Gilt index is 4,933.358		
Allotment Date	17 <sup>th</sup> December 2018		
Scheme Benchmark	*Nifty Equity Savings Index		
Additional Benchmark	**Crisil 10 yr Gilt index		

Mirae Asset Focused Fund - Fund Managers - Mr. Gaurav Misra				
Period	Mirae Asset Focused Fund	Scheme Benchmark* (Tier 1)	Scheme Benchmark* (Tier2)	Additional Benchmark**
Last 1 Year	1.61%	-0.08%	0.66%	2.19%
Last 3 Years	5.88%	12.70%	12.17%	10.56%
Last 5 Years	14.69%	17.78%	17.08%	15.22%
Since Inception	14.75%	15.42%	14.79%	13.70%
Value of Rs. 10000 invested (in Rs.) Since Inception	22,210.00	22,978.01	22,255.69	21,062.08
NAV as on 28 <sup>th</sup> Feb, 2025	₹22.210			
Index Value 28 <sup>th</sup> Feb, 2025	Index Value of Scheme Benchmark is 31,473.370 / 16,031.600 and BSE Sensex (TRI) is 1,13,663.291			
Allotment Date	14 <sup>th</sup> May 2019			
Scheme Benchmark	*Tier-1-Nifty 500 (TRI) *Tier-2-Nifty 200 (TRI)			
Additional Benchmark	**BSE Sensex (TRI)			

Monthly Factsheet as on 28 February, 2025

Mirae Asset Midcap Fund - Fund Managers - Mr. Ankit Jain			
Period	Mirae Asset Midcap Fund	Scheme Benchmark*	Additional Benchmark**
Last 1 Year	-4.86%	0.07%	2.19%
Last 3 Years	13.62%	19.43%	10.56%
Last 5 Years	21.08%	24.05%	15.22%
Since Inception	21.01%	23.08%	13.91%
Value of Rs. 10000 invested (in Rs.) Since Inception	29,046.00	31,937.26	20,718.65
NAV as on 28 <sup>th</sup> Feb, 2025	₹29.046		
Index Value 28 <sup>th</sup> Feb, 2025	Index Value of Scheme Benchmark is 22,467.800 and BSE Sensex (TRI) is 1,13,663.291		
Allotment Date	29 <sup>th</sup> July 2019		
Scheme Benchmark	*Nifty Midcap 150 Index (TRI)		
Additional Benchmark	**BSE Sensex (TRI)		
Mirae Asset Overnight Fund - Fund Managers - Mr. Amit Modani^^			
Period	Mirae Asset Overnight Fund	Scheme Benchmark*	Additional Benchmark**
Last 7 Days	6.11%	6.20%	7.48%
Last 15 Days	6.11%	6.24%	6.57%
Last 30 Days	6.16%	6.29%	7.06%
Last 1 Year	6.59%	6.68%	7.50%
Last 3 Years	6.13%	6.25%	6.35%
Last 5 Years	4.94%	5.03%	5.62%
Since Inception	4.94%	5.03%	5.64%
Value of Rs. 10000 invested (in Rs.) Since Inception	12,957.90	13,018.27	13,431.50
NAV as on 28 <sup>th</sup> Feb, 2025	₹1,295.7901		
Index Value 28 <sup>th</sup> Feb, 2025	Index Value of Scheme Benchmark is 2,397.8100 and Crisil 1 Year T-bill is 7,580.4757		
Allotment Date	15 <sup>th</sup> October 2019		
Scheme Benchmark	*Nifty 1D Rate Index		
Additional Benchmark	**Crisil 1 Year T-bill		
Mirae Asset Arbitrage Fund - Fund Managers - Mr. Jignesh Rao, Mr. Jigar Sethia and Mr. Amit Modani <sup>Ω</sup>			
Period	Mirae Asset Arbitrage Fund	Scheme Benchmark*	Additional Benchmark**
Last 1 Year	7.14%	7.52%	7.50%
Last 3 Years	6.31%	6.74%	6.35%
Since Inception	5.32%	5.58%	5.35%
Value of Rs. 10000 invested (in Rs.) Since Inception	12,755.00	12,907.12	12,776.03
NAV as on 28 <sup>th</sup> Feb, 2025	₹12.755		
Index Value 28 <sup>th</sup> Feb, 2025	Index Value of Scheme Benchmark is 2,456.960 and Crisil 1 yr T-Bill is 7,580.476		
Allotment Date	19 <sup>th</sup> June 2020		
Scheme Benchmark	*Nifty 50 Arbitrage Index		
Additional Benchmark	**Crisil 1 yr T-Bill		
Mirae Asset Banking and PSU Fund* (Formerly Known as Mirae Asset Banking and PSU Debt Fund) - Fund Managers - Ms. Kruti Chheta			
Period	Mirae Asset Banking and PSU Fund*	Scheme Benchmark*	Additional Benchmark**
Last 1 Year	7.23%	7.12%	9.06%
Last 3 Years	5.76%	6.07%	6.76%
Since Inception	5.01%	5.61%	4.77%
Value of Rs. 10000 invested (in Rs.) Since Inception	12,522.00	12,857.05	12,392.79
NAV as on 28 <sup>th</sup> Feb, 2025	₹12.5220		
Index Value 28 <sup>th</sup> Feb, 2025	Index Value of Scheme Benchmark is 5,686.0600 and Crisil 10 yr Gilt index is 4,933.3582		
Allotment Date	24 <sup>th</sup> July 2020		
Scheme Benchmark	*CRISIL Banking and PSU Debt A-II Index		
Additional Benchmark	**Crisil 10 yr Gilt index		

Monthly Factsheet as on 28 February, 2025

Mirae Asset Equity Allocator Fund of Fund - Fund Managers - Ms. Bharti Sawant			
Period	Mirae Asset Equity Allocator Fund of Fund	Scheme Benchmark*	Additional Benchmark**
Last 1 Year	0.05%	0.66%	2.19%
Last 3 Years	12.26%	12.17%	10.56%
Since Inception	18.82%	19.14%	17.25%
Value of Rs. 10000 invested (in Rs.) Since Inception	21,511.00	21,766.01	20,270.90
NAV as on 28 <sup>th</sup> Feb, 2025	₹21.511		
Index Value 28 <sup>th</sup> Feb, 2025	Index Value of Scheme Benchmark is 16,031.600 and BSE Sensex (TRI) is 1,13,663.291		
Allotment Date	21 <sup>st</sup> September 2020		
Scheme Benchmark	*Nifty 200 Index (TRI)		
Additional Benchmark	**BSE Sensex (TRI)		
Mirae Asset Ultra Short Duration Fund - Fund Managers - Mr. Basant Bafna			
Period	Mirae Asset Ultra Short Duration Fund	Scheme Benchmark*	Additional Benchmark**
Last 1 Year	7.56%	7.62%	7.50%
Last 3 Years	6.66%	6.83%	6.35%
Since Inception	5.66%	5.82%	5.46%
Value of Rs. 10000 invested (in Rs.) Since Inception	12,737.08	12,825.08	12,634.46
NAV as on 28 <sup>th</sup> Feb, 2025	₹1,273.7078		
Index Value 28 <sup>th</sup> Feb, 2025	Index Value of Scheme Benchmark is 5,332.4900 and Crisil 1 Year T-bill is 7,580.4757		
Allotment Date	7 <sup>th</sup> October 2020		
Scheme Benchmark	*Nifty Ultra Short Duration Debt Index A-I		
Additional Benchmark	**Crisil 1 Year T-bill		
Mirae Asset Banking and Financial Services Fund - Fund Managers - Mr. Gaurav Kochar			
Period	Mirae Asset Banking and Financial Services Fund	Scheme Benchmark*	Additional Benchmark**
Last 1 Year	3.91%	13.98%	2.19%
Last 3 Years	13.02%	11.82%	10.56%
Since Inception	13.67%	12.48%	12.91%
Value of Rs. 10000 invested (in Rs.) Since Inception	17,172.00	16,427.13	16,694.28
NAV as on 28 <sup>th</sup> Feb, 2025	₹17.172		
Index Value 28 <sup>th</sup> Feb, 2025	Index Value of Scheme Benchmark is 28,941.160 and BSE Sensex (TRI) is 1,13,663.291		
Allotment Date	11 <sup>th</sup> December 2020		
Scheme Benchmark	*Nifty Financial Services Index (TRI)		
Additional Benchmark	**BSE Sensex (TRI)		
Mirae Asset Corporate Bond Fund - Fund Managers - Ms. Kruti Chheta^^			
Period	Mirae Asset Corporate Bond Fund	Scheme Benchmark*	Additional Benchmark**
Last 1 Year	7.61%	7.71%	9.06%
Last 3 Years	5.82%	6.25%	6.76%
Since Inception	5.44%	6.03%	5.45%
Value of Rs. 10000 invested (in Rs.) Since Inception	12,330.80	12,604.50	12,337.36
NAV as on 28 <sup>th</sup> Feb, 2025	₹12.3308		
Index Value 28 <sup>th</sup> Feb, 2025	Index Value of Scheme Benchmark is 6,168.6600 and Crisil 10 yr Gilt index is 4,933.3582		
Allotment Date	17 <sup>th</sup> March 2021		
Scheme Benchmark	*CRISIL Corporate Debt A-II Index		
Additional Benchmark	**Crisil 10 yr Gilt index		



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Mirae Asset NYSE FANG + ETF - Fund Managers - Mr. Siddharth Srivastava			
Period	Mirae Asset NYSE FANG + ETF	Scheme Benchmark*	Additional Benchmark**
Last 1 Year	36.44%	37.54%	2.19%
Last 3 Years	32.34%	33.39%	10.56%
Since Inception	24.14%	24.85%	12.52%
Value of Rs. 10000 invested (in Rs.) Since Inception	22,840.87	23,341.23	15,689.18
NAV as on 28 <sup>th</sup> Feb, 2025	₹110.9998		
Index Value 28 <sup>th</sup> Feb, 2025	Index Value of Scheme Benchmark is 15,564.8993 and BSE Sensex (TRI) is 1,13,663.2912		
Allotment Date	6 <sup>th</sup> May 2021		
Scheme Benchmark	*NYSE FANG + Index (TRI) (INR)		
Additional Benchmark	**BSE Sensex (TRI)		
Mirae Asset Money Market Fund - Fund Managers - Mr. Amit Modani			
Period	Mirae Asset Money Market Fund	Scheme Benchmark*	Additional Benchmark**
Last 1 Year	7.45%	7.50%	7.50%
Last 3 Years	6.41%	6.71%	6.35%
Since Inception	5.90%	6.18%	5.85%
Value of Rs. 10000 invested (in Rs.) Since Inception	12,260.07	12,376.68	12,239.95
NAV as on 28 <sup>th</sup> Feb, 2025	₹1,226.0066		
Index Value 28 <sup>th</sup> Feb, 2025	Index Value of Scheme Benchmark is 5,005.8700 and Crisil 1 Year T-bill is 7,580.4757		
Allotment Date	11 <sup>th</sup> August 2021		
Scheme Benchmark	*Nifty Money Market Index A-I		
Additional Benchmark	**Crisil 1 Year T-bill		
Mirae Asset S&P 500 TOP 50 ETF - Fund Managers - Mr. Siddharth Srivastava			
Period	Mirae Asset S&P 500 TOP 50 ETF	Scheme Benchmark*	Additional Benchmark**
Last 1 Year	26.70%	27.91%	2.19%
Last 3 Years	19.74%	21.05%	10.56%
Since Inception	18.08%	19.26%	8.02%
Value of Rs. 10000 invested (in Rs.) Since Inception	17,725.85	18,343.57	13,043.20
NAV as on 28 <sup>th</sup> Feb, 2025	₹48.5635		
Index Value 28 <sup>th</sup> Feb, 2025	Index Value of Scheme Benchmark is 9,785.7900 and BSE Sensex (TRI) is 1,13,663.2912		
Allotment Date	20 <sup>th</sup> September 2021		
Scheme Benchmark	*S&P 500 Top 50 (TRI) (INR)		
Additional Benchmark	**BSE Sensex (TRI)		
Mirae Asset Hang Seng TECH ETF - Fund Managers - Mr. Siddharth Srivastava			
Period	Mirae Asset Hang Seng TECH ETF	Scheme Benchmark*	Additional Benchmark**
Last 1 Year	72.56%	73.88%	2.19%
Last 3 Years	8.33%	9.06%	10.56%
Since Inception	3.85%	4.59%	9.54%
Value of Rs. 10000 invested (in Rs.) Since Inception	11,298.21	11,560.52	13,425.77
NAV as on 28 <sup>th</sup> Feb, 2025	₹20.8531		
Index Value 28 <sup>th</sup> Feb, 2025	Index Value of Scheme Benchmark is 7,145.4200 and BSE Sensex (TRI) is 1,13,663.2912		
Allotment Date	6 <sup>th</sup> December 2021		
Scheme Benchmark	*Hang Seng TECH Index (TRI) (INR)		
Additional Benchmark	**BSE Sensex (TRI)		

Monthly Factsheet as on 28 February, 2025

Mirae Asset Nifty SDL Jun 2027 Index Fund - Fund Managers - Mr. Amit Modani			
Period	Mirae Asset Nifty SDL Jun 2027 Index Fund	Scheme Benchmark*	Additional Benchmark**
Last 1 Year	8.18%	8.51%	9.06%
Since Inception	6.17%	6.64%	6.82%
Value of Rs. 10000 invested (in Rs.) Since Inception	11,910.60	12,063.89	12,123.85
NAV as on 28 <sup>th</sup> Feb, 2025	₹11.9106		
Index Value 28 <sup>th</sup> Feb, 2025	Index Value of Scheme Benchmark is 1,213.3500 and Crisil 10 yr Gilt index is 4,933.3582		
Allotment Date	30 <sup>th</sup> March 2022		
Scheme Benchmark	*Nifty SDL Jun 2027 Index		
Additional Benchmark	**Crisil 10 yr Gilt index		

Mirae Asset Balanced Advantage Fund - Fund Managers - Mr. Harshad Borawake and Mr. Mahendra Jajoo			
Period	Mirae Asset Balanced Advantage Fund	Scheme Benchmark*	Additional Benchmark**
Last 1 Year	3.46%	4.96%	1.89%
Since Inception	9.99%	9.15%	10.38%
Value of Rs. 10000 invested (in Rs.) Since Inception	12,753.00	12,506.02	12,869.63
NAV as on 28 <sup>th</sup> Feb, 2025	₹12.753		
Index Value 28 <sup>th</sup> Feb, 2025	Index Value of Scheme Benchmark is 14,916.620 and Nifty 50 Index (TRI) is 32,973.360		
Allotment Date	11 <sup>th</sup> August 2022		
Scheme Benchmark	*Nifty 50 Hybrid Composite Debt 50:50 Index		
Additional Benchmark	**Nifty 50 Index (TRI)		

Mirae Asset Global X Artificial Intelligence & Technology ETF Fund of Fund - Fund Managers - Mr. Siddharth Srivastava			
Period	Mirae Asset Global X Artificial Intelligence & Technology ETF Fund of Fund	Scheme Benchmark*	Additional Benchmark**
Last 1 Year	23.40%	24.59%	1.89%
Since Inception	32.32%	33.90%	10.76%
Value of Rs. 10000 invested (in Rs.) Since Inception	20,023.00	20,624.22	12,884.88
NAV as on 28 <sup>th</sup> Feb, 2025	₹20.023		
Index Value 28 <sup>th</sup> Feb, 2025	Index Value of Scheme Benchmark is 6,486.915 and Nifty 50 Index (TRI) is 32,973.360		
Allotment Date	7 <sup>th</sup> September 2022		
Scheme Benchmark	*Indxx Artificial Intelligence & Big Data Index (TRI) (INR)		
Additional Benchmark	**Nifty 50 Index (TRI)		

Mirae Asset Global Electric & Autonomous Vehicles ETFs Fund of Fund - Fund Managers - Mr. Siddharth Srivastava			
Period	Mirae Asset Global Electric & Autonomous Vehicles ETFs Fund of Fund	Scheme Benchmark*	Additional Benchmark**
Last 1 Year	-1.16%	0.81%	1.89%
Since Inception	-0.25%	4.91%	10.76%
Value of Rs. 10000 invested (in Rs.) Since Inception	9,938.00	11,263.14	12,884.88
NAV as on 28 <sup>th</sup> Feb, 2025	₹9.938		
Index Value 28 <sup>th</sup> Feb, 2025	Index Value of Scheme Benchmark is 1,786.038 and Nifty 50 Index (TRI) is 32,973.360		
Allotment Date	7 <sup>th</sup> September 2022		
Scheme Benchmark	*Solactive Autonomous & Electric Vehicles Index (TRI) (INR)		
Additional Benchmark	**Nifty 50 Index (TRI)		

Monthly Factsheet as on 28 February, 2025

Mirae Asset Crisil IBX Gilt Index - April 2033 Index Fund - Fund Managers - Mr. Amit Modani			
Period	Mirae Asset Crisil IBX Gilt Index - April 2033 Index Fund	Scheme Benchmark*	Additional Benchmark**
Last 1 Year	8.75%	9.17%	9.06%
Since Inception	8.80%	9.30%	9.07%
Value of Rs. 10000 invested (in Rs.) Since Inception	12,202.90	12,335.76	12,275.46
NAV as on 28 <sup>th</sup> Feb, 2025	₹12.2029		
Index Value 28 <sup>th</sup> Feb, 2025	Index Value of Scheme Benchmark is 1,230.8997 and Crisil 10 yr Gilt index is 4,933.3582		
Allotment Date	20 <sup>th</sup> October 2022		
Scheme Benchmark	*CRISIL IBX Gilt Index - April 2033		
Additional Benchmark	**Crisil 10 yr Gilt index		

Mirae Asset Nifty AAA PSU Bond Plus SDL Apr 2026 50:50 Index Fund - Fund Managers - Mr. Amit Modani			
Period	Mirae Asset Nifty AAA PSU Bond Plus SDL Apr 2026 50:50 Index Fund	Scheme Benchmark*	Additional Benchmark**
Last 1 Year	7.43%	7.90%	9.06%
Since Inception	7.20%	7.77%	9.07%
Value of Rs. 10000 invested (in Rs.) Since Inception	11,785.30	11,933.97	12,275.46
NAV as on 28 <sup>th</sup> Feb, 2025	₹11.7853		
Index Value 28 <sup>th</sup> Feb, 2025	Index Value of Scheme Benchmark is 1,197.4900 and Crisil 10 yr Gilt index is 4,933.3582		
Allotment Date	20 <sup>th</sup> October 2022		
Scheme Benchmark	*Nifty AAA PSU Bond Plus SDL Apr 2026 50:50 Index		
Additional Benchmark	**Crisil 10 yr Gilt index		

Mirae Asset Gold ETF - Fund Managers - Mr. Ritesh Patel and Mr. Akshay Udeshi (Co-fund manager)		
Period	Mirae Asset Gold ETF	Scheme Benchmark*
Last 1 Year	35.16%	36.73%
Since Inception	21.25%	22.35%
Value of Rs. 10000 invested (in Rs.) Since Inception	14,772.67	15,043.39
NAV as on 28 <sup>th</sup> Feb, 2025	₹83.5083	
Index Value 28 <sup>th</sup> Feb, 2025	Index Value of Scheme Benchmark is 84,79,607.7000	
Allotment Date	20 <sup>th</sup> February 2023	
Scheme Benchmark	*Domestic Price of Physical Gold	

Mirae Asset Flexi Cap Fund - Fund Managers - Mr. Varun Goel			
Period	Mirae Asset Flexi Cap Fund	Scheme Benchmark*	Additional Benchmark**
Last 1 Year	0.35%	-0.08%	1.89%
Since Inception	15.60%	17.57%	13.79%
Value of Rs. 10000 invested (in Rs.) Since Inception	13,390.00	13,852.81	12,971.39
NAV as on 28 <sup>th</sup> Feb, 2025	₹13.390		
Index Value 28 <sup>th</sup> Feb, 2025	Index Value of Scheme Benchmark is 31,473.370 and Nifty 50 TRI is 32,973.360		
Allotment Date	24 <sup>th</sup> February 2023		
Scheme Benchmark	*Nifty 500 (TRI)		
Additional Benchmark	**Nifty 50 TRI		

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Mirae Asset Nifty 8-13 yr G-Sec ETF - Fund Managers - Mr. Amit Modani			
Period	Mirae Asset Nifty 8-13 yr G-Sec ETF	Scheme Benchmark*	Additional Benchmark**
Last 1 Year	8.90%	9.09%	9.06%
Since Inception	8.72%	8.91%	8.77%
Value of Rs. 10000 invested (in Rs.) Since Inception	11,739.88	11,778.76	11,749.09
NAV as on 28 <sup>th</sup> Feb, 2025	₹27.9165		
Index Value 28 <sup>th</sup> Feb, 2025	Index Value of Scheme Benchmark is 2,801.5200 and Crisil 10 Yr gilt index is 4,933.3582		
Allotment Date	31 <sup>st</sup> March 2023		
Scheme Benchmark	*Nifty 8-13 yr G-Sec Index		
Additional Benchmark	**Crisil 10 Yr gilt index		

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	8.36%	9.01%	9.06%
Since Inception	7.81%	8.49%	8.77%
Value of Rs. 10000 invested (in Rs.) Since Inception	11,552.20	11,692.51	11,749.09
NAV as on 28 <sup>th</sup> Feb, 2025	₹11.5522		
Index Value 28 <sup>th</sup> Feb, 2025	Index Value of Scheme Benchmark is 1,180.9900 and Crisil 10 Yr gilt index is 4,933.3582		
Allotment Date	31 <sup>st</sup> March 2023		
Scheme Benchmark	*Nifty SDL June 2028 Index		
Additional Benchmark	**Crisil 10 Yr gilt index		

Mirae Asset Silver ETF - Fund Managers - Mr. Ritesh Patel and Mr. Akshay Udeshi (Co-fund manager)			
Period	Mirae Asset Silver ETF	Scheme Benchmark*	
Last 1 Year	33.02%	34.84%	
Since Inception	13.62%	14.82%	
Value of Rs. 10000 invested (in Rs.) Since Inception	12,465.25	12,693.09	
NAV as on 28 <sup>th</sup> Feb, 2025	₹92.2381		
Index Value 28 <sup>th</sup> Feb, 2025	Index Value of Scheme Benchmark is 93,289.1500		
Allotment Date	9 <sup>th</sup> June 2023		
Scheme Benchmark	*Domestic Price of Physical Silver		

Mirae Asset Nifty 1D Rate Liquid ETF - IDCW** (Formerly Known as Mirae Asset Nifty 1D Rate Liquid ETF) - Fund Managers - Mr. Amit Modani			
Period	Mirae Asset Nifty 1D Rate Liquid ETF - IDCW*	Scheme Benchmark*	Additional Benchmark**
Last 1 Year	5.90%	6.68%	7.50%
Since Inception	6.14%	6.77%	7.29%
Value of Rs. 10000 invested (in Rs.) Since Inception	10,996.47	11,100.56	11,187.57
NAV as on 28 <sup>th</sup> Feb, 2025	₹1,000.0000		
Index Value 28 <sup>th</sup> Feb, 2025	Index Value of Scheme Benchmark is 2,397.8100 and Crisil 1 Year T-bill is 7,580.4757		
Allotment Date	27 <sup>th</sup> July 2023		
Scheme Benchmark	*Nifty 1D Rate Index		
Additional Benchmark	**Crisil 1 Year T-bill		



Monthly Factsheet as on 28 February, 2025

Mirae Asset Multicap Fund - Fund Managers - Mr. Ankit Jain			
Period	Mirae Asset Multicap Fund	Scheme Benchmark*	Additional Benchmark**
Last 1 Year	-1.26%	-1.03%	1.89%
Since Inception	11.56%	13.53%	10.15%
Value of Rs. 10000 invested (in Rs.) Since Inception	11,816.00	12,136.44	11,590.41
NAV as on 28 <sup>th</sup> Feb, 2025	₹11.816		
Index Value 28 <sup>th</sup> Feb, 2025	Index Value of Scheme Benchmark is 17,679.290 and Nifty 50 TRI is 32,973.360		
Allotment Date	21 <sup>st</sup> August 2023		
Scheme Benchmark	*Nifty 500 Multicap 50:25:25 (TRI)		
Additional Benchmark	**Nifty 50 TRI		

Mirae Asset Multi Asset Allocation Fund - Fund Managers - Mr. Harshad Borawake, Mr. Siddharth Srivastava, Mr. Ritesh Patel and Mr. Basant Bafna <sup>Ω</sup>			
Period	Mirae Asset Multi Asset Allocation Fund	Scheme Benchmark*	
Last 1 Year	7.14%	5.40%	
Since Inception	7.33%	6.00%	
Value of Rs. 10000 invested (in Rs.) Since Inception	10,794.00	10,649.04	
NAV as on 28 <sup>th</sup> Feb, 2025	₹10.794		
Index Value 28 <sup>th</sup> Feb, 2025	Index Value of Scheme Benchmark is 106.490		
Allotment Date	31 <sup>st</sup> 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		

**Past Performance may or may not be sustained in future..**

For computation of since inception returns (%) the allotment NAV has been taken as ₹1000.00 for Mirae Asset Liquid Fund, Mirae Asset Low Duration, Fund Mirae Asset Overnight Fund & Mirae Asset Money Market Fund and ₹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. \*\*Standard benchmark prescribed as per the applicable SEBI circular. For Mirae Asset Low Duration Fund 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 Small Cap Fund, Mirae Asset Long Duration Fund, Mirae Asset Nifty 1D Rate Liquid ETF-Growth, Mirae Asset Gold ETF Fund of Fund are in existence for less than 6 Months, as per SEBI regulation performance of the schemes has not been shown.

Latest available NAV has been taken for return calculation wherever applicable.

\*Pursuant to notice cum addendum no. 62/2023, the name of the schemes has been changed with effect from December 15, 2023.

\*\*Pursuant to notice cum addendum no. 54/2024, the name of scheme of Mirae Asset Mutual Fund has been changed with effect from October 23, 2024. Please visit the website for more details:

^^ Pursuant to notice cum addendum no. 06/2025, Fund Manager of the scheme has been changed with effect from February 05, 2025. Please visit the website for more details:

<sup>Ω</sup> Pursuant to notice cum addendum no. 09/2025, Fund Manager of the scheme has been changed with effect from February 14, 2025. Please visit the website for more details: <https://www.miraeassetmf.co.in/downloads/statutory-disclosure/addendum>

Name of The Scheme	These products are suitable for investors who are seeking**	Riskometer	
<b>Mirae Asset Equity Allocator Fund of Fund</b>	<ul style="list-style-type: none"> <li>To generate long term capital appreciation/income</li> <li>Investments predominantly in units of equity Exchange Traded Funds</li> </ul>	<p><b>Scheme Riskometer</b></p> <p>The risk of the scheme is Very High</p>	<p><b>Scheme Benchmark: Nifty 200 Index (TRI) Benchmark Riskometer</b></p> <p>The risk of the benchmark is Very High</p>
<b>Mirae Asset NYSE FANG + ETF</b>	<ul style="list-style-type: none"> <li>Returns that are commensurate with the performance of NYSE FANG + Total Return Index, subject to tracking error and foreign exchange movement</li> <li>Investments in equity securities covered by NYSE FANG + Total Return Index</li> </ul>	<p><b>Scheme Riskometer</b></p> <p>The risk of the scheme is Very High</p>	<p><b>Scheme Benchmark: NYSE FANG + Index (TRI) (INR) Benchmark Riskometer</b></p> <p>The risk of the benchmark is Very High</p>
<b>Mirae Asset S&amp;P 500 TOP 50 ETF</b>	<ul style="list-style-type: none"> <li>Returns that are commensurate with the performance of S&amp;P 500 Top 50 Total Return Index, subject to tracking error and foreign exchange movement.</li> <li>Investments in equity securities covered by S&amp;P 500 Top 50 Total Return Index</li> </ul>	<p><b>Scheme Riskometer</b></p> <p>The risk of the scheme is Very High</p>	<p><b>Scheme Benchmark: S&amp;P 500 Top 50 (TRI) (INR) Benchmark Riskometer</b></p> <p>The risk of the benchmark is Very High</p>
<b>Mirae Asset Hang Seng TECH ETF</b>	<ul style="list-style-type: none"> <li>Returns that are commensurate with the performance of Hang Seng TECH Total Return Index, subject to tracking error and foreign exchange movement</li> <li>Investments in equity securities covered by Hang Seng TECH Total Return Index</li> </ul>	<p><b>Scheme Riskometer</b></p> <p>The risk of the scheme is Very High</p>	<p><b>Scheme Benchmark: Hang Seng TECH Index (TRI) (INR) Benchmark Riskometer</b></p> <p>The risk of the benchmark is Very High</p>
<b>Mirae Asset Nifty SDL Jun 2027 Index Fund</b>	<ul style="list-style-type: none"> <li>Income over long term</li> <li>Open ended Target Maturity Index Fund that seeks to track Nifty SDL Jun 2027 Index</li> </ul>	<p><b>Scheme Riskometer</b></p> <p>The risk of the scheme is Low to Moderate</p>	<p><b>Scheme Benchmark: Nifty SDL Jun 2027 Index (TRI) (INR) Benchmark Riskometer</b></p> <p>The risk of the benchmark is Low to Moderate</p>
<b>Mirae Asset Global X Artificial Intelligence &amp; Technology ETF Fund of Fund</b>	<ul style="list-style-type: none"> <li>To generate long-term capital appreciation/income</li> <li>Investments in Global X Artificial Intelligence &amp; Technology ETF</li> </ul>	<p><b>Scheme Riskometer</b></p> <p>The risk of the scheme is Very High</p>	<p><b>Scheme Benchmark: Indxx Artificial Intelligence &amp; Big Data Index (TRI) (INR) Benchmark Riskometer</b></p> <p>The risk of the benchmark is Very High</p>
<b>Mirae Asset Global Electric &amp; Autonomous Vehicles ETFs Fund of Fund</b>	<ul style="list-style-type: none"> <li>To generate long-term capital appreciation/income</li> <li>Investments in units of equity ETFs which are based on companies involved in development of Electric &amp; Autonomous Vehicles and related technology, components and materials</li> </ul>	<p><b>Scheme Riskometer</b></p> <p>The risk of the scheme is Very High</p>	<p><b>Scheme Benchmark: Solactive Autonomous &amp; Electric Vehicles Index (TRI) (INR) Benchmark Riskometer</b></p> <p>The risk of the benchmark is Very High</p>
<b>Mirae Asset Crisil IBX Gilt Index - April 2033 Index Fund</b>	<ul style="list-style-type: none"> <li>Income over the Target maturity period</li> <li>Open ended Target Maturity Index Fund that seeks to track CRISIL IBX Gilt Index - April 2033</li> </ul>	<p><b>Scheme Riskometer</b></p> <p>The risk of the scheme is Moderate</p>	<p><b>Scheme Benchmark: CRISIL IBX Gilt Index - April 2033 Benchmark Riskometer</b></p> <p>The risk of the benchmark is Moderate</p>
<b>Mirae Asset Nifty AAA PSU Bond Plus SDL Apr 2026 50:50 Index Fund</b>	<ul style="list-style-type: none"> <li>Income over the Target maturity period</li> <li>Open ended target maturity index fund that seeks to track Nifty AAA PSU Bond Plus SDL Apr 2026 50:50 Index</li> </ul>	<p><b>Scheme Riskometer</b></p> <p>The risk of the scheme is Low to Moderate</p>	<p><b>Scheme Benchmark: Nifty AAA PSU Bond Plus SDL Apr 2026 50:50 Index Benchmark Riskometer</b></p> <p>The risk of the benchmark is Low to Moderate</p>
<b>Mirae Asset Gold ETF</b>	<ul style="list-style-type: none"> <li>Returns in-line with physical gold over medium to long-term, subject to tracking errors</li> <li>Investments in physical gold of 99.5% purity (fineness)</li> </ul>	<p><b>Scheme Riskometer</b></p> <p>The risk of the scheme is High</p>	<p><b>Scheme Benchmark: Domestic Price of Physical Gold Benchmark Riskometer</b></p> <p>The risk of the benchmark is High</p>

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

Name of The Scheme	These products are suitable for investors who are seeking**	Riskometer	
<b>Mirae Asset Nifty 8-13 yr G-Sec ETF</b>	<ul style="list-style-type: none"> <li>Income over long term</li> <li>Investment in securities in line with Nifty 8-13 yr G-Sec Index to generate comparable returns subject to tracking errors</li> </ul>	<p><b>Scheme Riskometer</b></p> <p>The risk of the scheme is Moderate</p>	<p><b>Scheme Benchmark: Nifty 8-13 yr G-Sec Index Benchmark Riskometer</b></p> <p>The risk of the benchmark is Moderate</p>
<b>Mirae Asset Nifty SDL June 2028 Index Fund</b>	<ul style="list-style-type: none"> <li>Income over long term</li> <li>Investment in securities in line with Nifty SDL June 2028 Index to generate comparable returns subject to tracking errors</li> </ul>	<p><b>Scheme Riskometer</b></p> <p>The risk of the scheme is Low to Moderate</p>	<p><b>Scheme Benchmark: Nifty SDL June 2028 Index Benchmark Riskometer</b></p> <p>The risk of the benchmark is Low to Moderate</p>
<b>Mirae Asset Silver ETF</b>	<ul style="list-style-type: none"> <li>Investors seeking returns that are in line with the performance of silver over the long term, subject to tracking errors</li> <li>Investments in physical silver of 99.9% purity (fineness)</li> </ul>	<p><b>Scheme Riskometer</b></p> <p>The risk of the scheme is Very High</p>	<p><b>Scheme Benchmark: Domestic Price of Physical Silver Benchmark Riskometer</b></p> <p>The risk of the benchmark is Very High</p>
<b>Mirae Asset Nifty 1D Rate Liquid ETF - IDCW</b>	<ul style="list-style-type: none"> <li>A liquid exchange traded fund that aims to provide returns commensurate with low risk and providing a high level of liquidity</li> <li>Short term savings solution</li> </ul>	<p><b>Scheme Riskometer</b></p> <p>The risk of the scheme is Low</p>	<p><b>Scheme Benchmark: Nifty 1D Rate Index Benchmark Riskometer</b></p> <p>The risk of the benchmark is Low</p>

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

Name of The Scheme	These products are suitable for investors who are seeking**	PRC Matrix																				
<b>Mirae Asset Liquid Fund</b>	<ul style="list-style-type: none"> <li>Optimal returns over short term</li> <li>Investment in a portfolio of short duration money market and debt instruments with residual maturity up to 91 days only</li> </ul>	<table border="1"> <thead> <tr> <th colspan="4">Potential Risk Class Matrix (PRC)</th> </tr> <tr> <th>Credit Risk - Interest Rate Risk</th> <th>Relatively Low (Class A)</th> <th>Moderate (Class B)</th> <th>Relatively High (Class C)</th> </tr> </thead> <tbody> <tr> <td>Relatively Low (Class I)</td> <td></td> <td>B-I</td> <td></td> </tr> <tr> <td>Moderate (Class II)</td> <td></td> <td></td> <td></td> </tr> <tr> <td>Relatively High (Class III)</td> <td></td> <td></td> <td></td> </tr> </tbody> </table>	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)			
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<b>Mirae Asset Low Duration Fund</b>	<ul style="list-style-type: none"> <li>An open-ended low duration debt scheme</li> <li>Investment in debt and money market instruments such that the Macaulay duration of the portfolio is between 6-12 months</li> </ul>	<table border="1"> <thead> <tr> <th colspan="4">Potential Risk Class Matrix (PRC)</th> </tr> <tr> <th>Credit Risk - Interest Rate Risk</th> <th>Relatively Low (Class A)</th> <th>Moderate (Class B)</th> <th>Relatively High (Class C)</th> </tr> </thead> <tbody> <tr> <td>Relatively Low (Class I)</td> <td></td> <td></td> <td></td> </tr> <tr> <td>Moderate (Class II)</td> <td></td> <td>B-II</td> <td></td> </tr> <tr> <td>Relatively High (Class III)</td> <td></td> <td></td> <td></td> </tr> </tbody> </table>	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)			
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<b>Mirae Asset Dynamic Bond Fund</b>	<ul style="list-style-type: none"> <li>Optimal returns over short to medium term</li> <li>To generate optimal returns through active management of a portfolio of debt and money market instruments</li> </ul>	<table border="1"> <thead> <tr> <th colspan="4">Potential Risk Class Matrix (PRC)</th> </tr> <tr> <th>Credit Risk - Interest Rate Risk</th> <th>Relatively Low (Class A)</th> <th>Moderate (Class B)</th> <th>Relatively High (Class C)</th> </tr> </thead> <tbody> <tr> <td>Relatively Low (Class I)</td> <td></td> <td></td> <td></td> </tr> <tr> <td>Moderate (Class II)</td> <td></td> <td></td> <td></td> </tr> <tr> <td>Relatively High (Class III)</td> <td></td> <td></td> <td>C-III</td> </tr> </tbody> </table>	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
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<b>Mirae Asset Short Duration Fund</b>	<ul style="list-style-type: none"> <li>Optimal returns over short term</li> <li>Investment in an actively managed diversified portfolio of debt and money market instruments including REITs &amp; InvITS</li> </ul>	<table border="1"> <thead> <tr> <th colspan="4">Potential Risk Class Matrix (PRC)</th> </tr> <tr> <th>Credit Risk - Interest Rate Risk</th> <th>Relatively Low (Class A)</th> <th>Moderate (Class B)</th> <th>Relatively High (Class C)</th> </tr> </thead> <tbody> <tr> <td>Relatively Low (Class I)</td> <td></td> <td></td> <td></td> </tr> <tr> <td>Moderate (Class II)</td> <td></td> <td></td> <td></td> </tr> <tr> <td>Relatively High (Class III)</td> <td></td> <td>B-III</td> <td></td> </tr> </tbody> </table>	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	
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<b>Mirae Asset Overnight Fund</b>	<ul style="list-style-type: none"> <li>Regular income over a short term that may be in line with the overnight call rates</li> <li>Investment in overnight securities</li> </ul>	<table border="1"> <thead> <tr> <th colspan="4">Potential Risk Class Matrix (PRC)</th> </tr> <tr> <th>Credit Risk - Interest Rate Risk</th> <th>Relatively Low (Class A)</th> <th>Moderate (Class B)</th> <th>Relatively High (Class C)</th> </tr> </thead> <tbody> <tr> <td>Relatively Low (Class I)</td> <td>A-I</td> <td></td> <td></td> </tr> <tr> <td>Moderate (Class II)</td> <td></td> <td></td> <td></td> </tr> <tr> <td>Relatively High (Class III)</td> <td></td> <td></td> <td></td> </tr> </tbody> </table>	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)			
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<b>Mirae Asset Banking and PSU Fund</b>	<ul style="list-style-type: none"> <li>Income over short to medium term</li> <li>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</li> </ul>	<table border="1"> <thead> <tr> <th colspan="4">Potential Risk Class Matrix (PRC)</th> </tr> <tr> <th>Credit Risk - Interest Rate Risk</th> <th>Relatively Low (Class A)</th> <th>Moderate (Class B)</th> <th>Relatively High (Class C)</th> </tr> </thead> <tbody> <tr> <td>Relatively Low (Class I)</td> <td></td> <td></td> <td></td> </tr> <tr> <td>Moderate (Class II)</td> <td></td> <td></td> <td></td> </tr> <tr> <td>Relatively High (Class III)</td> <td></td> <td>B-III</td> <td></td> </tr> </tbody> </table>	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	
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<b>Mirae Asset Ultra Short Duration Fund</b>	<ul style="list-style-type: none"> <li>Income over a short-term investment horizon</li> <li>Investments in debt and money market securities with portfolio Macaulay duration between 3 months &amp; 6 months</li> </ul>	<table border="1"> <thead> <tr> <th colspan="4">Potential Risk Class Matrix (PRC)</th> </tr> <tr> <th>Credit Risk - Interest Rate Risk</th> <th>Relatively Low (Class A)</th> <th>Moderate (Class B)</th> <th>Relatively High (Class C)</th> </tr> </thead> <tbody> <tr> <td>Relatively Low (Class I)</td> <td></td> <td>B-I</td> <td></td> </tr> <tr> <td>Moderate (Class II)</td> <td></td> <td></td> <td></td> </tr> <tr> <td>Relatively High (Class III)</td> <td></td> <td></td> <td></td> </tr> </tbody> </table>	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)			
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<b>Mirae Asset Corporate Bond Fund</b>	<ul style="list-style-type: none"> <li>To generate income over Medium to long term</li> <li>Investments predominantly in high quality corporate bonds</li> </ul>	<table border="1"> <thead> <tr> <th colspan="4">Potential Risk Class Matrix (PRC)</th> </tr> <tr> <th>Credit Risk - Interest Rate Risk</th> <th>Relatively Low (Class A)</th> <th>Moderate (Class B)</th> <th>Relatively High (Class C)</th> </tr> </thead> <tbody> <tr> <td>Relatively Low (Class I)</td> <td></td> <td></td> <td></td> </tr> <tr> <td>Moderate (Class II)</td> <td></td> <td></td> <td></td> </tr> <tr> <td>Relatively High (Class III)</td> <td></td> <td>B-III</td> <td></td> </tr> </tbody> </table>	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	
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<b>Mirae Asset Money Market Fund</b>	<ul style="list-style-type: none"> <li>Short term savings</li> <li>Investments predominantly in money market instruments</li> </ul>	<table border="1"> <thead> <tr> <th colspan="4">Potential Risk Class Matrix (PRC)</th> </tr> <tr> <th>Credit Risk - Interest Rate Risk</th> <th>Relatively Low (Class A)</th> <th>Moderate (Class B)</th> <th>Relatively High (Class C)</th> </tr> </thead> <tbody> <tr> <td>Relatively Low (Class I)</td> <td></td> <td>B-I</td> <td></td> </tr> <tr> <td>Moderate (Class II)</td> <td></td> <td></td> <td></td> </tr> <tr> <td>Relatively High (Class III)</td> <td></td> <td></td> <td></td> </tr> </tbody> </table>	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)			
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<b>Mirae Asset Nifty SDL Jun 2027 Index Fund</b>	<ul style="list-style-type: none"> <li>Income over long term</li> <li>Open ended Target Maturity Index Fund that seeks to track Nifty SDL Jun 2027 Index</li> </ul>	<table border="1"> <thead> <tr> <th colspan="4">Potential Risk Class Matrix (PRC)</th> </tr> <tr> <th>Credit Risk - Interest Rate Risk</th> <th>Relatively Low (Class A)</th> <th>Moderate (Class B)</th> <th>Relatively High (Class C)</th> </tr> </thead> <tbody> <tr> <td>Relatively Low (Class I)</td> <td></td> <td></td> <td></td> </tr> <tr> <td>Moderate (Class II)</td> <td></td> <td></td> <td></td> </tr> <tr> <td>Relatively High (Class III)</td> <td>A-III</td> <td></td> <td></td> </tr> </tbody> </table>	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		
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<b>Mirae Asset Crisil IBX Gilt Index - April 2033 Index Fund</b>	<ul style="list-style-type: none"> <li>Income over the Target maturity period</li> <li>Open ended Target Maturity Index Fund that seeks to track CRISIL IBX Gilt Index - April 2033</li> </ul>	<table border="1"> <thead> <tr> <th colspan="4">Potential Risk Class Matrix (PRC)</th> </tr> <tr> <th>Credit Risk - Interest Rate Risk</th> <th>Relatively Low (Class A)</th> <th>Moderate (Class B)</th> <th>Relatively High (Class C)</th> </tr> </thead> <tbody> <tr> <td>Relatively Low (Class I)</td> <td></td> <td></td> <td></td> </tr> <tr> <td>Moderate (Class II)</td> <td></td> <td></td> <td></td> </tr> <tr> <td>Relatively High (Class III)</td> <td>A-III</td> <td></td> <td></td> </tr> </tbody> </table>	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		
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<b>Mirae Asset Nifty AAA PSU Bond Plus SDL Apr 2026 50:50 Index Fund</b>	<ul style="list-style-type: none"> <li>Income over the Target maturity period</li> <li>Open ended target maturity index fund that seeks to track Nifty AAA PSU Bond Plus SDL Apr 2026 50:50 Index</li> </ul>	<table border="1"> <thead> <tr> <th colspan="4">Potential Risk Class Matrix (PRC)</th> </tr> <tr> <th>Credit Risk - Interest Rate Risk</th> <th>Relatively Low (Class A)</th> <th>Moderate (Class B)</th> <th>Relatively High (Class C)</th> </tr> </thead> <tbody> <tr> <td>Relatively Low (Class I)</td> <td></td> <td></td> <td></td> </tr> <tr> <td>Moderate (Class II)</td> <td></td> <td></td> <td></td> </tr> <tr> <td>Relatively High (Class III)</td> <td>A-III</td> <td></td> <td></td> </tr> </tbody> </table>	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		
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Name of The Scheme	These products are suitable for investors who are seeking**	PRC Matrix																				
<b>Mirae Asset Nifty 8-13 yr G-Sec ETF</b>	<ul style="list-style-type: none"> <li>Income over long term</li> <li>Investment in securities in line with Nifty 8-13 yr G-Sec Index to generate comparable returns subject to tracking errors</li> </ul>	<table border="1"> <thead> <tr> <th colspan="4">Potential Risk Class Matrix (PRC)</th> </tr> <tr> <th>Credit Risk - Interest Rate Risk</th> <th>Relatively Low (Class A)</th> <th>Moderate (Class B)</th> <th>Relatively High (Class C)</th> </tr> </thead> <tbody> <tr> <td>Relatively Low (Class I)</td> <td></td> <td></td> <td></td> </tr> <tr> <td>Moderate (Class II)</td> <td></td> <td></td> <td></td> </tr> <tr> <td>Relatively High (Class III)</td> <td>A-III</td> <td></td> <td></td> </tr> </tbody> </table>	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		
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<b>Mirae Asset Nifty SDL June 2028 Index Fund</b>	<ul style="list-style-type: none"> <li>Income over long term</li> <li>Investment in securities in line with Nifty SDL June 2028 Index to generate comparable returns subject to tracking errors</li> </ul>	<table border="1"> <thead> <tr> <th colspan="4">Potential Risk Class Matrix (PRC)</th> </tr> <tr> <th>Credit Risk - Interest Rate Risk</th> <th>Relatively Low (Class A)</th> <th>Moderate (Class B)</th> <th>Relatively High (Class C)</th> </tr> </thead> <tbody> <tr> <td>Relatively Low (Class I)</td> <td></td> <td></td> <td></td> </tr> <tr> <td>Moderate (Class II)</td> <td></td> <td></td> <td></td> </tr> <tr> <td>Relatively High (Class III)</td> <td>A-III</td> <td></td> <td></td> </tr> </tbody> </table>	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		
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<b>Mirae Asset Nifty 1D Rate Liquid ETF - IDCW</b>	<ul style="list-style-type: none"> <li>A liquid exchange traded fund that aims to provide returns commensurate with low risk and providing a high level of liquidity</li> <li>Short term savings solution</li> </ul>	<table border="1"> <thead> <tr> <th colspan="4">Potential Risk Class Matrix (PRC)</th> </tr> <tr> <th>Credit Risk - Interest Rate Risk</th> <th>Relatively Low (Class A)</th> <th>Moderate (Class B)</th> <th>Relatively High (Class C)</th> </tr> </thead> <tbody> <tr> <td>Relatively Low (Class I)</td> <td>A-4</td> <td></td> <td></td> </tr> <tr> <td>Moderate (Class II)</td> <td></td> <td></td> <td></td> </tr> <tr> <td>Relatively High (Class III)</td> <td></td> <td></td> <td></td> </tr> </tbody> </table>	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-4			Moderate (Class II)				Relatively High (Class III)			
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<b>Mirae Asset Nifty 1D Rate Liquid ETF - Growth</b>	<ul style="list-style-type: none"> <li>A liquid exchange traded fund that aims to provide returns commensurate with low risk and providing high level of liquidity</li> <li>Short-term saving solution</li> </ul>	<table border="1"> <thead> <tr> <th colspan="4">Potential Risk Class Matrix (PRC)</th> </tr> <tr> <th>Credit Risk - Interest Rate Risk</th> <th>Relatively Low (Class A)</th> <th>Moderate (Class B)</th> <th>Relatively High (Class C)</th> </tr> </thead> <tbody> <tr> <td>Relatively Low (Class I)</td> <td>A-4</td> <td></td> <td></td> </tr> <tr> <td>Moderate (Class II)</td> <td></td> <td></td> <td></td> </tr> <tr> <td>Relatively High (Class III)</td> <td></td> <td></td> <td></td> </tr> </tbody> </table>	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-4			Moderate (Class II)				Relatively High (Class III)			
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<b>Mirae Asset Long Duration Fund</b>	<ul style="list-style-type: none"> <li>Optimal returns over the long term</li> <li>Investments in an actively managed diversified portfolio of debt and money market instruments.</li> </ul>	<table border="1"> <thead> <tr> <th colspan="4">Potential Risk Class Matrix (PRC)</th> </tr> <tr> <th>Credit Risk - Interest Rate Risk</th> <th>Relatively Low (Class A)</th> <th>Moderate (Class B)</th> <th>Relatively High (Class C)</th> </tr> </thead> <tbody> <tr> <td>Relatively Low (Class I)</td> <td></td> <td></td> <td></td> </tr> <tr> <td>Moderate (Class II)</td> <td></td> <td></td> <td></td> </tr> <tr> <td>Relatively High (Class III)</td> <td>A-III</td> <td></td> <td></td> </tr> </tbody> </table>	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		
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Monthly Factsheet as on 28 February, 2025

### Income Distribution cum capital withdrawal

Record Date	Quantum (per unit)	Face Value (per unit)	NAV (per unit)
<b>Mirae Asset Large Cap Fund(IDCW)-Regular Plan</b>			
23-Mar-2021	1.650	10.000	21.620
22-Mar-2024	2.300	10.000	28.709
24-Jul-2024	7.000	10.000	1094.139
<b>Mirae Asset Large Cap Fund(IDCW)-Direct Plan</b>			
23-Mar-2021	3.650	10.000	47.600
22-Mar-2024	5.300	10.000	65.175
24-Jul-2024	8.040	10.000	1167.620

### Income Distribution cum capital withdrawal

Record Date	Quantum (per unit)	Face Value (per unit)	NAV (per unit)
<b>Mirae Asset Large &amp; Midcap Fund* (Formerly Known as Mirae Asset Emerging Bluechip Fund)(IDCW)-Regular Plan</b>			
14-Mar-2022	3.500	10.000	43.020
07-Feb-2023	3.500	10.000	40.450
28-Jul-2023	3.500	10.000	41.930
<b>Mirae Asset Large &amp; Midcap Fund* (Formerly Known as Mirae Asset Emerging Bluechip Fund)(IDCW)-Direct Plan</b>			
14-Mar-2022	5.750	10.000	71.520
07-Feb-2023	6.000	10.000	67.910
28-Jul-2023	5.800	10.000	70.570

### Income Distribution cum capital withdrawal

Record Date	Quantum (per unit)	Face Value (per unit)	NAV (per unit)
<b>Mirae Asset Great Consumer Fund(IDCW)-Regular Plan</b>			
28-Mar-2022	1.600	10.000	20.290
14-Feb-2023	1.700	10.000	20.760
22-Mar-2024	2.050	10.000	25.213
<b>Mirae Asset Great Consumer Fund(IDCW)-Direct Plan</b>			
28-Mar-2022	5.150	10.000	49.230
14-Feb-2023	4.100	10.000	51.150
22-Mar-2024	5.150	10.000	63.239

### Income Distribution cum capital withdrawal

Record Date	Quantum (per unit)	Face Value (per unit)	NAV (per unit)
<b>Mirae Asset ELSS Tax Saver Fund* (Formerly Known as Mirae Asset Tax Saver Fund)(IDCW)-Regular Plan</b>			
14-Mar-2022	1.750	10.000	21.860
07-Feb-2023	1.800	10.000	20.890
28-Jul-2023	1.800	10.000	21.638
<b>Mirae Asset ELSS Tax Saver Fund* (Formerly Known as Mirae Asset Tax Saver Fund)(IDCW)-Direct Plan</b>			
14-Mar-2022	2.000	10.000	24.880
07-Feb-2023	2.100	10.000	24.010
28-Jul-2023	2.050	10.000	24.958

### Income Distribution cum capital withdrawal

Record Date	Quantum (per unit)	Face Value (per unit)	NAV (per unit)
<b>Mirae Asset Healthcare Fund(IDCW)-Regular Plan</b>			
27-Oct-2022	1.800	10.000	20.310
14-Feb-2023	1.700	10.000	17.300
22-Mar-2024	1.850	10.000	22.905
<b>Mirae Asset Healthcare Fund(IDCW)-Direct Plan</b>			
27-Oct-2022	1.800	10.000	21.740
14-Feb-2023	1.550	10.000	18.730
22-Mar-2024	2.080	10.000	25.637

### Income Distribution cum capital withdrawal

Record Date	Quantum (per unit)	Face Value (per unit)	NAV (per unit)
<b>Mirae Asset Focused Fund(IDCW)-Regular Plan</b>			
22-Mar-2024	1.750	10.000	21.455
<b>Mirae Asset Focused Fund(IDCW)-Direct Plan</b>			
22-Mar-2024	1.850	10.000	22.968

Monthly Factsheet as on 28 February, 2025

Income Distribution cum capital withdrawal			
Record Date	Quantum (per unit)	Face Value (per unit)	NAV (per unit)
<b>Mirae Asset Midcap Fund(IDCW)-Regular Plan</b>			
28-Mar-2022	1.650	10.000	20.120
14-Feb-2023	1.750	10.000	19.170
22-Mar-2024	2.000	10.000	24.383
<b>Mirae Asset Midcap Fund(IDCW)-Direct Plan</b>			
28-Mar-2022	1.700	10.000	20.970
14-Feb-2023	1.700	10.000	20.220
22-Mar-2024	2.150	10.000	26.157

Income Distribution cum capital withdrawal			
Record Date	Quantum (per unit)	Face Value (per unit)	NAV (per unit)
<b>Mirae Asset Liquid Fund* (Formerly Known as Mirae Asset Cash Management Fund)(IDCW)-Regular Plan</b>			
24-Jul-2024	6.7652	6.7652	1159.0680
26-Aug-2024	7.1282	7.1282	1152.3028
24-Sep-2024	6.3267	6.3267	1152.3028
24-Oct-2024	6.6907	6.6907	1158.9935
25-Nov-2024	6.9376	6.9376	1159.2404
24-Dec-2024	5.9112	5.9112	1158.2140
24-Jan-2025	7.1129	7.1129	1159.4157
24-Feb-2025	6.9695	6.9695	1159.2723

Income Distribution cum capital withdrawal			
Record Date	Quantum (per unit)	Face Value (per unit)	NAV (per unit)
<b>Mirae Asset Low Duration Fund* (Formerly Known as Mirae Asset Savings Fund)(IDCW)-Regular Plan</b>			
17-Jan-2022	10.0000	1000.0000	1011.3700
18-Apr-2022	7.5000	1000.0000	1008.6200
14-Jul-2022	6.0000	1000.0000	1007.8800
17-Oct-2022	12.0000	1000.0000	1013.0400
20-Jan-2023	16.0000	1000.0000	1016.8200
13-Apr-2023	14.7500	1000.0000	1016.3800
11-Jul-2023	16.5000	1000.0000	1017.0554
12-Oct-2023	17.0000	1000.0000	1017.4186
15-Jan-2024	17.0000	1000.0000	1017.5688
12-Apr-2024	17.0000	1000.0000	1018.4106
16-Jul-2024	18.7500	1000.0000	1020.4799
08-Oct-2024	16.2500	1000.0000	1018.5692
13-Jan-2025	18.5000	1000.0000	1019.8276
<b>Mirae Asset Low Duration Fund* (Formerly Known as Mirae Asset Savings Fund)(IDCW)-Direct Plan</b>			
17-Jan-2022	11.0000	1000.0000	1012.6500
18-Apr-2022	9.0000	1000.0000	1010.5200
14-Jul-2022	8.0000	1000.0000	1009.8000
17-Oct-2022	12.0000	1000.0000	1013.0400
20-Jan-2023	16.0000	1000.0000	1016.8200
13-Apr-2023	14.7500	1000.0000	1016.3800
11-Jul-2023	16.5000	1000.0000	1017.0554
12-Oct-2023	30.0000	1000.0000	1030.3847
15-Jan-2024	18.7500	1000.0000	1019.2534
12-Apr-2024	18.5000	1000.0000	1019.7712
16-Jul-2024	20.2500	1000.0000	1022.0325
08-Oct-2024	17.7500	1000.0000	1020.0074
13-Jan-2025	20.0000	1000.0000	1021.4102

Income Distribution cum capital withdrawal			
Record Date	Quantum (per unit)	Face Value (per unit)	NAV (per unit)
<b>Mirae Asset Overnight Fund(IDCW)-Regular Plan</b>			
24-Jul-2024	5.2671	5.2671	1005.2672
26-Aug-2024	5.6949	5.6949	1005.6949
24-Sep-2024	5.0582	5.0582	1005.0585
24-Oct-2024	5.1556	5.1556	1005.1556
25-Nov-2024	5.4943	5.4943	1005.4943
24-Dec-2024	5.1287	5.1287	1005.1287
24-Jan-2025	5.4998	5.4998	1005.4998
24-Feb-2025	5.2924	5.2924	1005.2924

Income Distribution cum capital withdrawal			
Record Date	Quantum (per unit)	Face Value (per unit)	NAV (per unit)
<b>Mirae Asset Aggressive Hybrid Fund* (Formerly Known as Mirae Asset Hybrid Equity Fund)(IDCW)-Regular Plan</b>			
22-Mar-2022	1.250	10.000	16.280
14-Feb-2023	1.250	10.000	15.490
22-Mar-2024	1.400	10.000	17.408
<b>Mirae Asset Aggressive Hybrid Fund* (Formerly Known as Mirae Asset Hybrid Equity Fund)(IDCW)-Direct Plan</b>			
22-Mar-2022	1.500	10.000	19.040
14-Feb-2023	1.500	10.000	18.300
22-Mar-2024	1.700	10.000	20.840

Income Distribution cum capital withdrawal			
Record Date	Quantum (per unit)	Face Value (per unit)	NAV (per unit)
<b>Mirae Asset Equity Savings Fund(IDCW)-Regular Plan</b>			
14-Feb-2023	1.050	10.000	12.730
22-Mar-2024	1.100	10.000	13.545
06-Aug-2024	0.250	10.000	13.597
<b>Mirae Asset Equity Savings Fund(IDCW)-Direct Plan</b>			
14-Feb-2023	1.100	10.000	13.430
22-Mar-2024	1.150	10.000	14.454
06-Aug-2024	0.270	10.000	14.589

## Fund Manager Experiences

- **Mr. Neelesh Surana** has over 31 years of experience in Financial Services including Fund Management.
- **Mr. Gaurav Misra** has over 27 years of experience in Investment Management and Equity Research Functions.
- **Mr. Mahendra Jajoo** has over 30 years of experience in the field of financial services including 14 years of experience in Fixed Income funds management.
- **Mr. Ankit Jain** has 11 years of experience in Equity Research Analysis.
- **Mr. Harshad Borawake** has over 18 years of experience in Investment Analysis & Research.
- **Mr. Vrijesh Kasera** has over 16 years of experience in Investment Analysis & Research.
- **Ms. Bharti Sawant** has 15 years of experience in equity research analysis.
- **Mr. Jignesh Rao** has over 19 years of experience in Equity Dealing and Investment Management.
- **Mr. Jigar Sethia** has over 17 years of experience in Equity Dealing and Investment Management.
- **Mr. Gaurav Kochar** has over 8 years of experience in Investment Analysis & Research.
- **Mr. Abhishek Iyer** has around 14 years of experience in Dealing and Fixed Income.
- **Mr. Amit Modani** has over 11 years of experience in Fixed Income Dealing and Fund Management.
- **Mr. Siddharth Srivastava** has more than 12 years of experience in the field of financial services and stock markets.
- **Mr. Siddhant Chhabria** has over 7 years of experience in equity reserach analysis.
- **Mr. Basant Bafna** has over 12 years of experience in the banking industry as Chief Dealer and Assistant General Manager.
- **Mr. Ritesh Patel** has over 10 years of experience in the field of Commodities Market.
- **Mr. Akshay Udeshi** has over 4 years of experience in the field of Financial Services.
- **Ms. Kruti Chheta** has over 8 years of experience in the field of Fund Manager & Fixed Income Analyst.
- **Mr. Varun Goel** has over 17 years of experience in Fund management & Equity Research.

### For Equity Funds:

Current Monthly Average Expense Ratio for Growth Option (#)  
(Effective Date 01st April, 2019)

#### Regular Plan:

- 2.25% on the first ₹ 500 crores of the daily net assets
- 2.00% on the next ₹ 250 crores of the daily net assets
- 1.75% on the next ₹ 1,250 crores of the daily net assets
- 1.60% on the next ₹ 3,000 crores of the daily net assets
- 1.50% on the next ₹ 5,000 crores of the daily net assets

Total expense ratio reduction of 0.05% for every increase of ₹ 5,000 crores of daily net assets or part there of, on the next ₹ 40,000 crores of the daily net assets

1.05% on the balance of the assets

In addition to the above a charge of 5bps on the daily net assets; Plus, a proportionate charge in respect to sales beyond T-30 cities subject to maximum of 30 bps on daily net assets may also be charged

Excluding Statutory levies on Investment Management Fee.

For Direct Plans (Effective Date 01st April, 2019)#:

The above Monthly Average Expense Ratio will also be applicable for Direct Plans except that the Direct Plan shall have a lower Monthly Average Expense Ratio excluding distribution expenses, commission, etc. and no commission for distribution of Units will be paid / charged under Direct Plan.

For Exchange Traded Fund:

Current Monthly Average Expense Ratio for Growth Option (#)  
(Effective Date 01st April, 2019)

Regular Plan: 1.00% of the daily net assets

(#) Any change in the Expense Ratio will be updated on AMC Website.

### For Liquid / Debt Funds:

Current Monthly Average Expense Ratio for Growth Option (#)  
(Effective Date 01st April, 2019)

#### Regular Plan:

- 2.00% on the first ₹ 500 crores of the daily net assets
- 1.75% on the next ₹ 250 crores of the daily net assets
- 1.50% on the next ₹ 1,250 crores of the daily net assets
- 1.35% on the next ₹ 3,000 crores of the daily net assets
- 1.25% on the next ₹ 5,000 crores of the daily net assets

Total expense ratio reduction of 0.05% for every increase of ₹ 5,000 crores of daily net assets or part there of, on the next ₹ 40,000 crores of the daily net assets

0.80% on the balance of the assets

In addition to the above a charge of 5bps on the daily net assets; Plus, a proportionate charge in respect to sales beyond T-30 cities subject to maximum of 30 bps on daily net assets may also be charged

Excluding Statutory levies on Investment Management Fee.

For Debt Oriented Close Ended Scheme: Current Monthly Average Expense Ratio for Growth Option (#)  
(Effective Date 01st April, 2019)

Regular Plan: 1.00% of the daily net assets

For Direct Plans (Effective Date 01st April, 2019)#:

The above Monthly Average Expense Ratio will also be applicable for Direct Plans except that the Direct Plan shall have a lower Monthly Average Expense Ratio excluding distribution expenses, commission, etc. and no commission for distribution of Units will be paid / charged under Direct Plan.

(#) Any change in the Expense Ratio will be updated on AMC Website.

@The Volatility, Beta, R Squared, Sharpe Ratio & Information Ratio are calculated on returns from last three years Monthly data points.

# Risk free rate: FBILOVERNIGHTMIBOR as on 28th February 2025.

^Basis last rolling 12 months.

IDCW is gross IDCW. As per current Income Tax Rules, for financial year 2023-24 IDCW under equity scheme is tax free in the hands of investors, whereas for IDCW under Debt schemes applicable statutory levies, if any, needs to be adjusted by the AMC. The fiscal rules / tax laws are subject to change. For further details, please refer to the section titled "Taxation" in the Statement of Additional Information of Mirae Asset Mutual Fund. In view of the individual nature of tax consequences, each investor is advised to consult his / her professional tax advisor.

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



## ASSET ALLOCATION

### Mirae Asset Large Cap Fund

Instruments	Indicative allocations (% of total assets)	
	Minimum	Maximum
Equities and Equity Related Securities of Large cap companies*	80%	100%
Equities and Equity Related Securities of companies other than Large cap companies*	0%	20%
Money market instruments /debt securities Instruments**	0%	20%

\*Equity and Equity related instruments include convertible debentures, equity warrants, convertible preference shares, equity derivatives etc. \*\* Debt instruments may include securitized debt upto 20% of the net assets of the scheme. The fund will not invest in foreign securitized debt. The Scheme shall not invest in Debt instruments having special features.

### Mirae Asset Large & Midcap Fund

Instruments	Indicative allocations (% of total assets)	
	Minimum	Maximum
Indian Equities and Equity Related Securities* of Large cap companies (top 100 stocks by market capitalization at the time of investment).	35%	65%
Indian Equities and Equity Related Securities** of Mid cap companies (which are not part of the Top 100 stocks but fall within Top 250 stocks by market)	35%	65%
Other Indian Equities and Equity Related Securities/ Money market instruments (including Tri-party repo)/ debt securities Instruments***	0%	30%

\*The investment universe of "Large Cap" "Mid Cap" and "Small Cap" shall comprise companies as defined by SEBI from time to time. \*\*Equity and Equity related instruments include investments in ADRs/IDRs convertible debentures, equity warrants, convertible preference shares, equity derivatives etc. \*\*\*Debt instruments include securitized debt upto 20% of corpus. The Scheme does not propose to underwrite issuances of securities of other issuers. The Scheme may invest in ADRs/ GDRs/IDRs/foreign Securities up to 25% of the net assets of the Scheme.

### Mirae Asset ELSS Tax Saver Fund

Instruments	Indicative allocations (% of total assets)	
	Minimum	Maximum
Equity and Equity Related Instruments*	80%	100%
Debt Instruments, Money Market Instruments, G-Secs, Cash, TREPS, Reverse Repo, etc.	0%	20%

\*Equity and Equity related instruments include convertible debentures, equity warrants, convertible preference shares, etc.

### Mirae Asset Focused Fund

Instruments	Indicative allocations (% of total assets)	
	Minimum	Maximum
Indian Equities and Equity Related Securities\$*	65%	100%
Money market instruments / debt securities, Instruments and/or units of debt / liquid schemes of domestic Mutual Funds	0%	35%

\$ subject to overall limit of 30 stocks \*Equity and Equity related instruments include convertible debentures, equity warrants, convertible preference shares, equity derivatives etc.

### Mirae Asset Midcap Fund

Instruments	Indicative allocations (% of total assets)	
	Minimum	Maximum
Equities and equity related securities* of midcap companies**	65%	100%
Equities and equity related securities other than above	0%	35%
Money market instruments / debt securities, Instruments and/or units of debt/liquid schemes of domestic Mutual Funds	0%	35%

\*\* The investment universe of "Large Cap" "Mid Cap" and "Small Cap" shall comprise companies as defined by SEBI from time to time. \*Equity and Equity related instruments include convertible debentures, equity warrants, convertible preference shares, equity derivatives etc.

### Mirae Asset Flexi Cap Fund

Instruments	Indicative allocations (% of total assets)	
	Minimum	Maximum
*Equity and Equity related instruments including equity linked derivatives	65%	100%
Debt securities (including securitized debt & debt derivatives) and money market instruments\$	0%	35%
Units issued by REITs and InvITs	0%	10%

\$The Scheme may invest in units of mutual funds up to 20% of the net assets of the scheme. \*Equity and Equity related instruments include convertible debentures, equity warrants, convertible preference shares and equity derivatives.

### Mirae Asset Multicap Fund

Instruments	Indicative allocations (% of total assets)	
	Minimum	Maximum
*Equity and Equity related instruments including equity linked derivatives in the following manner:	75%	100%
Large Cap Companies**	25%	50%
Mid Cap Companies**	25%	50%
Small Cap Companies**	25%	50%
Debt securities (including securitized debt & debt derivatives) and money market instruments\$	0%	25%
Units issued by REITs and InvITs	0%	10%

\$The Scheme may invest in units of mutual funds upto 20% of the net assets of the scheme. \*Equity and Equity related instruments include convertible debentures, equity warrants, convertible preference shares and equity derivatives. \*\* The investment universe of "Large Cap" "Mid Cap" and "Small Cap" shall comprise companies as defined by SEBI from time to time.

### Mirae Asset Great Consumer Fund

Instruments	Indicative allocations (% of total assets)	
	Minimum	Maximum
Indian Equities and Equity Related Securities of companies that are likely to benefit either directly or indirectly from consumption led demand*	80%	100%
Money market instruments / debt securities Instruments and / or un its of debt / liquid schemes of domestic/ international Mutual Funds.	0%	20%

\*Equity and Equity related instruments include convertible debentures, equity warrants, convertible preference shares, equity derivatives etc.

### Mirae Asset Healthcare Fund

Instruments	Indicative allocations (% of total assets)	
	Minimum	Maximum
Indian Equities and Equity Related Securities of companies that are likely to benefit either directly or indirectly from consumption led demand*	80%	100%
Other equities and equity related securities of companies in India*	0%	20%
Money market instruments / debt securities, Instruments and/or units of debt / liquid schemes of domestic Mutual Funds	0%	20%

\*Equity and Equity related instruments include convertible debentures, equity warrants, convertible preference shares, equity derivatives etc.

### Mirae Asset Banking and Financial Services Fund

Instruments	Indicative allocations (% of total assets)	
	Minimum	Maximum
Equity and equity related instruments of companies in the Banking and Financial Services Sector in India	80%	100%
Other equities and equity related Instruments	0%	20%
Debt and Money Market Instruments including schemes of Mutual Fund	0%	20%
Units issued by REIT/InvITs	0%	10%

## ASSET ALLOCATION

### Mirae Asset Overnight Fund

Instruments	Indicative allocations (% of total assets)	
	Minimum	Maximum
Overnight securities or Debt Securities* and Money Market Instruments@ (including MIBOR Linked instruments with daily call and put options)	0%	100%

@ maturing on or before the next business day.

### Mirae Asset Liquid Fund

Instruments	Indicative allocations (% of total assets)	
	Minimum	Maximum
Money Market Instruments (including Cash, Reverse Repo, TREPS) MIBOR & MIBOR linked instruments upto 91 days.	20%	100%
Debt Instruments with residual maturity upto 91 days only	0%	100%

### Mirae Asset Ultra Short Duration Fund

Instruments	Indicative allocations (% of total assets)	
	Minimum	Maximum
Debt & Money market instruments including government securities*	0%	100%
Units issued by REITs & InvITs	0%	10%

\* Macaulay Duration of the portfolio shall be between 3 months and 6 months.

### Mirae Asset Low Duration Fund

Instruments	Indicative allocations (% of total assets)	
	Minimum	Maximum
Money Market Instruments and debt instruments** with Macaulay duration of the portfolio between 6 months and 12 months	0%	100%

\*\*Debt instruments include securitized debt upto 50% of net assets.

### Mirae Asset Money Market Fund

Instruments	Indicative allocations (% of total assets)	
	Minimum	Maximum
Money market instruments*	0%	100%

\*Money market instruments (as defined by SEBI / RBI from time to time) having maturity up to 1 Year.

### Mirae Asset Short Duration Fund

Instruments	Indicative allocations (% of total assets)	
	Minimum	Maximum
Money market instruments & Debt instrument with macaulay duration of the portfolio between 1 year to 3 years.	0%	100%
Units issued by REITs & InvITs	0%	10%

### Mirae Asset Banking and PSU Fund

Instruments	Indicative allocations (% of total assets)	
	Minimum	Maximum
Debt and Money Market Instruments, issued by Scheduled Commercial Banks, Public Sector Undertakings (PSUs) & Public Financial Institutions (PFIs) Municipal Bonds	80%	100%
Debt (including government securities) and Money Market Instruments issued by entities other than Banks, PFIs, PSUs and Municipal Bonds	0%	20%
Units issued by REITs & InvITs	0%	10%

### Mirae Asset Corporate Bond Fund

Instruments	Indicative allocations (% of total assets)	
	Minimum	Maximum
Corporate Debt* rated AA+ and above	80%	100%
Government Securities, other debt and Money Market Instruments	0%	20%
Units issued by REITs & InvITs	0%	10%

\*Corporate Debt include Debenture, Bonds, Commercial Papers and other instruments issued by Corporate entities (private institutions across sectors including NBFC's, Banks, Financial Institutions, Public Sector Undertakings etc), Securitized Debt#, etc. which are rated as higher than or equal to AA+.

### Mirae Asset Dynamic Bond Fund

Instruments	Indicative allocations (% of total assets)	
	Minimum	Maximum
Money market instruments* & Debt securities	0%	100%

\*Money market instruments (as defined by SEBI / RBI from time to time)

### Mirae Asset Arbitrage Fund

Instruments	Indicative allocations (% of total assets)	
	Minimum	Maximum
Equities and Equity Linked instruments*	65%	90%
Derivatives including Index Futures, Stock Futures, Index Options and Stock Options	65%	90%
Debt securities and Money Market Instruments (including the margin money deployed in derivative transactions)	10%	35%
Units issued by REITs & InvITs	0%	10%

\*Equity allocation is measured as the Gross exposure to equities, equity related instruments and derivatives. The Equity allocation so built, at any point in time, would be completely hedged out, using derivative instruments that provides an equal but opposite exposure, thereby making the Net exposure market-neutral.

### Mirae Asset Balanced Advantage Fund

Instruments	Indicative allocations (% of total assets)	
	Minimum	Maximum
Equity and equity related instruments	0%	100%
Debt securities (including securitized debt), money market instruments (including Triparty REPO, Reverse Repo and equivalent).	0%	100%

### Mirae Asset Equity Savings Fund

Instruments	Indicative allocations (% of total assets)	
	Minimum	Maximum
Indian Equities and Equity Related Securities	65%	90%
i) Equities & equity related instruments (unhedged)*	20%	45%
ii) Equities, equity related instruments and derivatives including index options & stock option etc. as part of hedged / arbitrage exposure.**	20%	70%
Money market instruments / debt securities, Instruments and/or units of debt / liquid schemes of domestic Mutual Funds	10%	35%

\*Equity and Equity related instruments include convertible debentures, equity warrants, convertible preference shares, equity derivatives etc. \*\*The derivative positions will be hedged against corresponding positions in either equity or derivative markets depending on the strategies involved and execution costs.

### Mirae Asset Aggressive Hybrid Fund

Instruments	Indicative allocations (% of total assets)	
	Minimum	Maximum
Equity and Equity Related Instruments*	65%	80%
Debt & Money Market Instruments	20%	35%
Units issued by REITs and InvITs	0%	10%

\*Equity and Equity related instruments include convertible debentures, equity warrants, convertible preference shares, derivatives, etc.

## ASSET ALLOCATION

### Mirae Asset Multi Asset Allocation Fund

Instruments	Indicative allocations (% of total assets)	
	Minimum	Maximum
Equity and equity related instruments*	65%	80%
Gold ETFs, Silver ETFs, Exchange Traded Commodity Derivatives (ETCDs)\$	10%	25%
Debt securities (including securitized debt & debt derivatives), money market instruments (including Triparty REPO, Reverse Repo and equivalent)	10%	25%
Units issued by REITs & InvITs	0%	10%

\*Equity and Equity related instruments include convertible debentures, equity warrants, convertible preference shares and equity derivatives.

### Mirae Asset Long Duration Fund


Instruments	Indicative allocations (% of total assets)	
	Minimum	Maximum
Money market instruments & Debt instruments^	0%	100%

^Portfolio Macaulay Duration shall be greater than 7 years.

### Mirae Asset Small Cap Fund

Instruments	Indicative allocations (% of total assets)	
	Minimum	Maximum
Equity and Equity related securities* of Smallcap Companies**	65%	100%
Equity & Equity Related Securities of Companies other than above	0%	35%
Debt and Money Market Instruments	0%	35%
Overseas Mutual Funds schemes/ETFs/Foreign Securities	0%	35%
Units issued by REITs and InvITs	0%	10%

\*Equity and Equity related instruments include convertible debentures, equity warrants, convertible preference shares, equity derivatives etc \*\* The investment universe of "Large Cap" "Mid Cap" and "Small Cap" shall comprise companies as defined by SEBI from time to time



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