



Aim to Solve Jigsaw of Volatility

Mirae Asset Multi Asset Allocation Fund

Data as on 28th February, 2025

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

Why Multi Asset Allocation Fund?



Diversification across asset classes



Hassle free



Risk-adjusted Returns



Auto Re-balance



Tax Efficient Returns

INVESTMENT FRAMEWORK



Equity & Equity Related Instruments

- Anchored by In-house Equity Investment Framework of GARP
- Mix of Top Down & Bottom-up stock selection
- Diversified across Sectors & Market Capitalization, with a Large Cap bias



Debt

- Allocation across Debt instruments
- High Liquidity Focused
- Buy & Hold Strategy
- Short to medium duration based on directional movement of Interest rates



*Commodity

- Gold: Long Term Play & Potential wealth Creation
- Opportunistic position in Silver and other ETCDs



Foreign Equities^

- Capitalize on global opportunities
- Based on relative attractiveness of domestic vs foreign equities



REITs & InVITs

- REITs & InVITs add flavour of a distinct asset class
- Tactical Allocation

Source: Internal. Investment framework stated above may change from time to time without any notice and shall be in accordance with the strategy as mentioned in the Scheme Information Document.

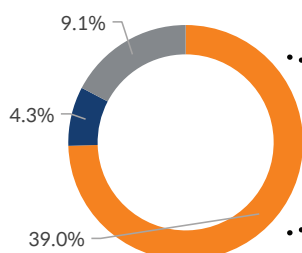
*Commodity includes Gold ETFs, Silver ETFs, Exchange Traded Commodity Derivatives (ETCDs). For detailed asset allocation, refer SID. GARP: Growth At Reasonable Price

^Note: The scheme may invest in foreign securities including ADR/GDR/Foreign equity and overseas ETFs and overseas debt securities subject to Regulations. The scheme shall invest in overseas fund/securities up to the headroom available and shall remain capped at the amount as at end of day of February 01, 2022, till any further clarification/notification is received from RBI/SEBI in this regard.

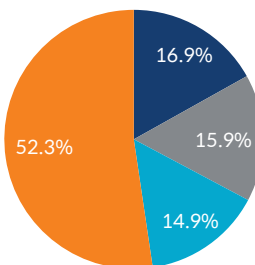
The investment by the scheme in overseas ETFs will be suspended if industry-wide limit for investment in overseas ETFs is breached in future.

CURRENT ASSET ALLOCATION^

Equity

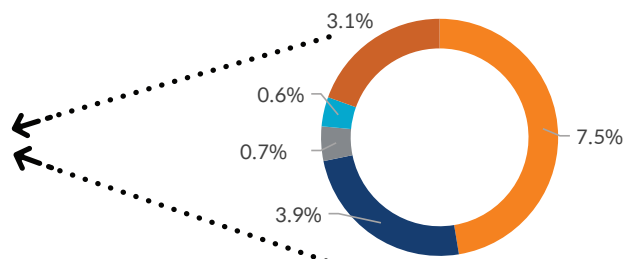


Large cap Mid cap Small cap



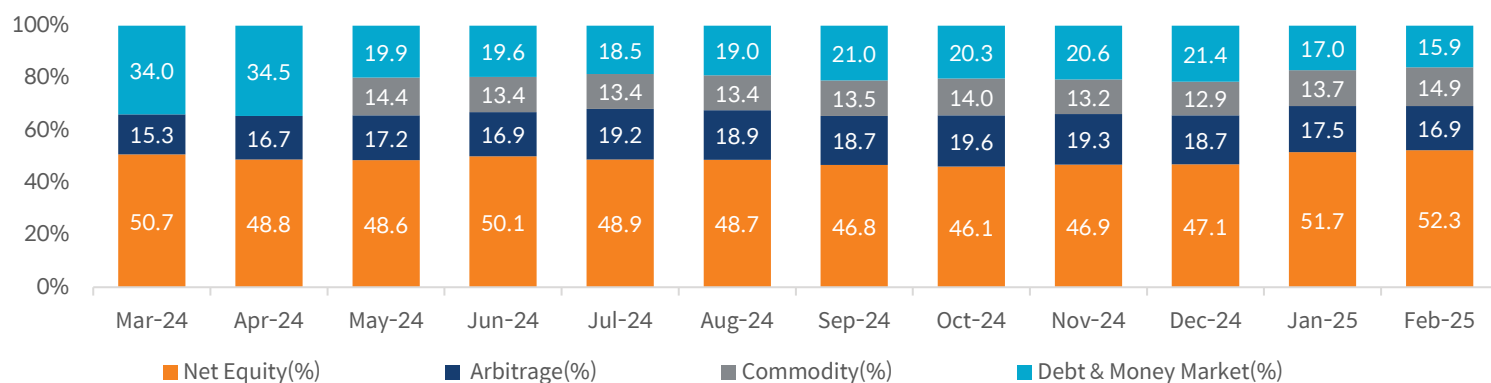
Arbitrage (%) Debt & Money Market (%) Commodity (%) Net Equity (%)

Debt & other Asset



SOV AAA A1+ REIT Cash & Other Receivables

HISTORIC ASSET ALLOCATION



TOP 10 STOCK HOLDING*#

| Stocks | Jan 2025 | Feb 2025 |
|-----------------------------------|----------|----------|
| HDFC Bank Limited | 4.80% | 5.07% |
| ICICI Bank Limited | 3.20% | 3.19% |
| Bharti Airtel Limited | 2.32% | 2.42% |
| Infosys Limited | 2.48% | 2.30% |
| Axis Bank Limited | 2.00% | 2.14% |
| Reliance Industries Limited | 1.93% | 2.10% |
| State Bank of India | 2.19% | 2.02% |
| Larsen & Toubro Limited | 1.43% | 1.81% |
| NTPC Limited | 1.32% | 1.62% |
| Tata Consultancy Services Limited | 1.64% | 1.53% |

TOP 10 SECTOR HOLDINGS*#

| Sectors | Jan 2025 | Feb 2025 |
|---------------------------------|----------|----------|
| Banks | 14.70% | 14.69% |
| IT - Software | 7.02% | 6.45% |
| Finance | 4.25% | 4.75% |
| Automobiles | 3.90% | 4.06% |
| Telecom - Services | 3.51% | 3.48% |
| Pharmaceuticals & Biotechnology | 3.46% | 3.37% |
| Power | 2.12% | 2.68% |
| Petroleum Products | 2.51% | 2.61% |
| Construction | 2.23% | 2.56% |
| Cement & Cement Products | 2.37% | 2.23% |

TOP DEBT HOLDINGS*

| Holdings | Instrument Type | Rating | % NAV |
|---|------------------------|------------|-------|
| 6.79% GOI (MD 07/10/2034) | Government Bond | Sovereign | 5.22% |
| National Bank For Agriculture and Rural Development | Corporate Bond | ICRA AAA | 2.28% |
| 7.1% GOI (MD 08/04/2034) | Government Bond | Sovereign | 2.07% |
| Indian Railway Finance Corporation Limited | Corporate Bond | Crisil AAA | 1.45% |
| Kotak Mahindra Bank Limited | Certificate Of Deposit | Crisil A1+ | 0.75% |
| 6.98% Maharashtra SDL (MD 26/02/2028) | State Government Bond | Sovereign | 0.14% |
| NTPC Limited | Corporate Bond | Crisil AAA | 0.14% |
| 8.28% Karnataka SDL (MD 06/03/2026) | State Government Bond | Sovereign | 0.06% |
| 7.32% GOI (MD 13/11/2030) | Government Bond | Sovereign | 0.03% |

AVERAGE MATURITY

| | |
|---------------|-------|
| Upto 1 year | 0.89% |
| 1 - 3 years | 0.20% |
| 3 - 5 years | 3.74% |
| Above 5 years | 7.32% |

DEBT RATIOS

| | |
|-------------------|------------|
| Yield to Maturity | 6.59% |
| Average Maturity | 6.59 Years |
| Modified Duration | 4.41 Years |
| Macaulay Duration | 4.59 Years |

FUND DETAILS



Fund Managers: Mr. Harshad Borawake (Equity Portion) (since January 31, 2024),
Mr. Siddharth Srivastava (Dedicated Fund Manager for Overseas Investments) (since January 31, 2024),
Mr. Ritesh Patel (Dedicated Fund Manager for Commodity Investments) (since January 31, 2024) & Mr. Basant Bafna @ (Debt Portion) (since February 14, 2025)



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



Plans Available : Regular & Direct Plan



SIP Amount: Monthly and Quarterly: Minimum ₹ 99/- (multiples of ₹ 1/- thereafter), minimum 5 in case of Monthly / Quarterly option

INVESTMENT DETAILS



Allotment Date: 31st 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 (as per AMFI Tier I Benchmark)



Net AUM: ₹ 1,737.12 Cr

#Pursuant to Clause 5.1 of SEBI Master Circular dated June 27, 2024, The sector(s)/stock(s)/issuer(s) mentioned in this presentation do not constitute any research report/recommendation of the same and the fund may or may not have any future position in these sector(s)/stock(s)/issuer(s) For complete portfolio of the scheme, please visit the website <https://www.miraeassetmf.co.in/downloads/portfolio>.
*Portfolio may or may not remain the same. For complete monthly portfolio, please visit the website: [miraeassetmf.co.in/downloads/portfolio](https://www.miraeassetmf.co.in/downloads/portfolio).
*Pursuant to Clause 2.7 of Part IV of SEBI Master Circular dated June 27, 2024, the universe of "Mid Cap" shall consist of 101st to 250th company, Large Cap shall consist of top 100 companies, Small Cap shall consist of 251st and onwards companies in terms of full market capitalization.
@ Pursuant to notice cum addendum no. 09/2025, Fund Manager of the scheme has been changed with effect from February 14, 2025.
For further information about other schemes (product labelling and performance of the fund) please visit the website of the AMC: www.miraeassetmf.co.in

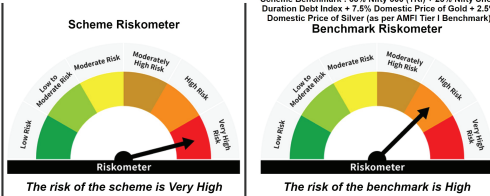
PRODUCT LABELLING

Mirae Asset Multi Asset Allocation Fund

This product is suitable for investors who are seeking*

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

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



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