

What do you see?

Market volatility or a flock of birds?

#StayCalmStayBalanced

Mirae Asset Balanced Advantage Fund

(An open-ended dynamic asset allocation fund)

Data as on 31st December, 2024

Allotment Date: 11th August 2022

Net AUM: ₹ 1,779.30 Cr.

Why Balanced Advantage Fund?

Address High Volatility

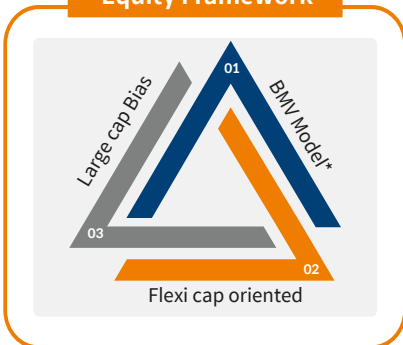
Reduces Allocation Bias

Ensures Continued Participation

Focused on Wealth Creating Potential

MABAF Framework

Equity Framework



*Business-Management-Valuation

Arbitrage Framework



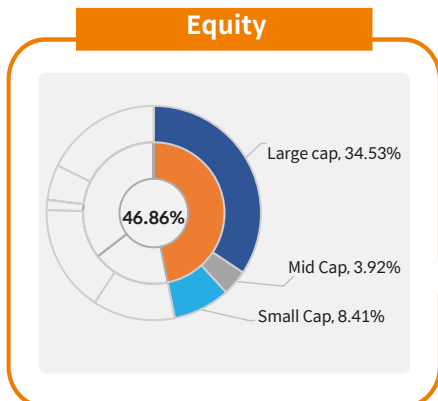
Balancing asset class
Enables equity taxation
Aims to reduce fund volatility

Debt Framework

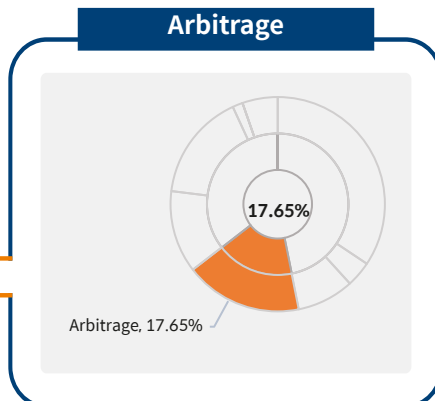


Asset Allocation[^]

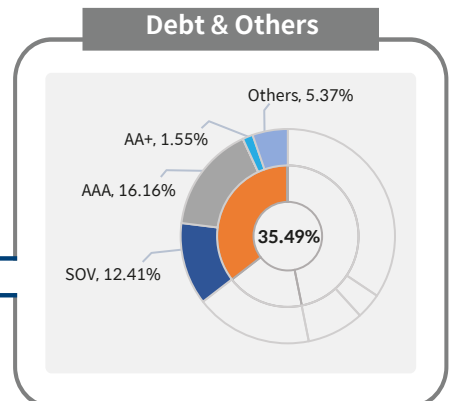
Equity



Arbitrage



Debt & Others



Fund Details



Fund Managers: Equity Portion: Mr. Harshad Borawake (Head of Research & Fund Manager), Debt Portion: Mr. Mahendra Jajoo (CIO Fixed Income)



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



Minimum Investment Amount: ₹5,000/- and in multiples of ₹1/- thereafter.



Plans Available: Regular Plan & Direct Plan



Load Applicable: Exit load#: I. For investors who have opted for SWP under the plan: a) 15% of the units allotted (including Switch-in/STPin) 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

Average Maturity

Upto 1 year	1.57%
1-3 years	15.07%
3-5 years	4.08%
Above 5 years	9.40%

Debt Ratios

Yield to Maturity	7.05%
Average Maturity	3.50 Years
Modified Duration	2.73 Years
Macaulay Duration	2.86 Years

Performance Report

Period	Mirae Asset Balanced Advantage Fund	Scheme Benchmark*	Additional Benchmark**
Last 1 year	11.05%	9.50%	10.00%
Since Inception	13.06%	11.05%	14.14%
Value of Rs. 10000 invested (in Rs.) Since Inception	13,413	12,850	13,721
NAV as on 31st Dec, 2024	₹ 13.4130		
Index Value 31st Dec, 2024	Index Value of benchmark is 15,326.98 and Nifty 50 Index (TRI) is 35,155.77		
Allotment Date	11th August, 2022		
Scheme Benchmark	*Nifty 50 Hybrid Composite Debt 50:50 Index		
Additional Benchmark	**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

schemes managed by the same fund manager is given below

The performance of the schemes managed by the Fund manager is given below

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 Clause 2.7of 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,

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

Small Cap shall consist of 251st and onwards companies in terms of full market capitalization.

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

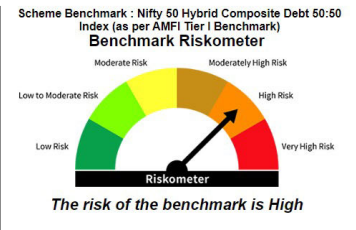
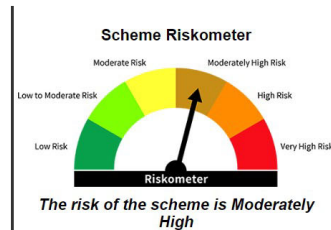
PRODUCT LABELLING

Mirae Asset Balanced Advantage Fund

This product is suitable for investors who are seeking*

- To generate long-term capital appreciation/income
- Investment in equity, equity related securities & debt, money market instruments while managing risk through active allocation

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



Performance, Product Label & Riskometer

Mirae Asset Multi Asset Allocation Fund – An open-ended scheme investing in equity, debt & money market instruments, Gold ETFs, Silver ETFs and exchange traded commodity derivatives

Period	Scheme	Scheme Benchmark*
6 Months (Annualized)	4.73%	2.43%
Since Inception (Annualized)	13.10%	14.54%
Value of Rs. 10000 invested (in Rs.) Since Inception	11,196	11,327
NAV as on 31st Dec, 2024	₹ 11.196	
Index Value 31st Dec, 2024	Index Value of benchmark is 113.27	
Allotment Date	31st January, 2024	
Scheme Benchmark	*65% Nifty 500 TRI + 25% Nifty Short Duration Debt Index + 7.5% Domestic Price of Gold + 2.5% Domestic Price of Silver	

Fund manager : Mr. Harshad Borawake (Equity Portion), Mr. Amit Modani (Debt 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.

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

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

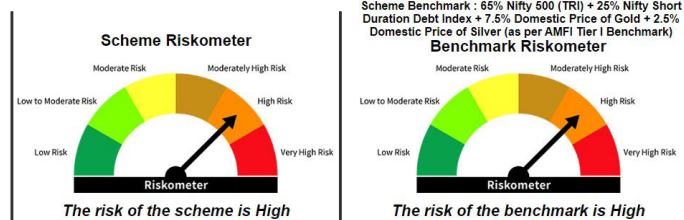
PRODUCT LABELLING

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.



Mirae Asset Aggressive Hybrid Fund (formerly known as Mirae Asset Hybrid Equity Fund) – An open ended hybrid scheme investing predominantly in equity and equity related instruments

Period	Scheme	Scheme Benchmark*	Additional Benchmark**
Last 1 year	13.49%	12.69%	9.41%
Last 3 years	11.44%	11.85%	11.69%
Last 5 years	14.24%	14.59%	14.99%
Since Inception	12.57%	12.27%	13.05%
Value of Rs. 10000 invested (in Rs.) Since Inception	30,541	29,799	31,798
NAV as on 31st Dec, 2024	₹ 30.5410		
Index Value 31st Dec, 2024	Index Value of Scheme benchmark is 19,772.69 and BSE Sensex (TRI) is 1,21,164.19		
Allotment Date	29th July, 2015		
Scheme Benchmark	*CRISIL Hybrid 35+65 -Aggressive Index		
Additional Benchmark	**BSE Sensex (TRI)		

Fund managers: Mr. Harshad Borawake (Equity Portion) (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

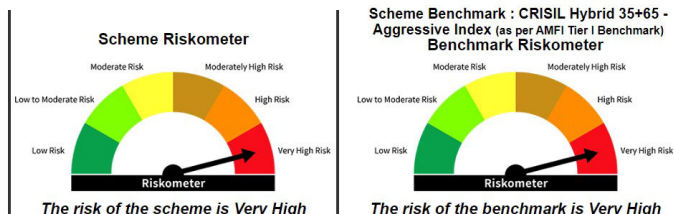
PRODUCT LABELLING

Mirae Asset Aggressive Hybrid Fund

This product is suitable for investors who are seeking*

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

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



Performance, Product Label & Riskometer

Mirae Asset Equity Savings Fund – An open ended scheme investing in equity, arbitrage and debt

Period	Scheme	Scheme Benchmark*	Additional Benchmark**
Last 1 year	11.29%	8.79%	9.57%
Last 3 years	9.59%	8.66%	5.87%
Last 5 years	11.60%	9.79%	5.61%
Since Inception	11.45%	9.76%	6.51%
Value of Rs. 10000 invested (in Rs.) Since Inception	19,260	17,555	14,641
NAV as on 31st Dec, 2024	₹ 19.260		
Index Value 31st Dec, 2024	Index Value of Scheme benchmark is 5,962.79 and CRISIL 10 Year Gilt Index is 4,867.02		
Allotment Date	17th Dec, 2018		
Scheme Benchmark	*Nifty Equity Savings Index		
Additional Benchmark	**CRISIL 10 Year 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 18, 2018) 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

PRODUCT LABELLING

Mirae Asset Equity Savings Fund

This product is suitable for investors who are seeking*

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

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



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

Period	Scheme	Scheme Benchmark*	Additional Benchmark**
Last 1 year	8.11%	8.77%	9.57%
Since Inception	7.65%	8.30%	8.77%
Value of Rs. 10000 invested (in Rs.) Since Inception	11,381	11,503	11,591
NAV as on 31st Dec, 2024	₹ 11.3813		
Index Value 31st Dec, 2024	Index Value of benchmark is 1,161.80 and CRISIL 10 Year Gilt Index is 4,867.02		
Allotment Date	31st March, 2023		
Scheme Benchmark	*Nifty SDL June 2028 Index		
Additional Benchmark	**CRISIL 10 Year Gilt Index		

Fund manager : Mr. Mahendra Jajoo managing the scheme since 31st March, 2023.

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

PRODUCT LABELLING

Mirae Asset Nifty SDL June 2028 Index Fund

This product is suitable for investors who are seeking*

- Income over long term
- Investment in securities in line with Nifty SDL June 2028 Index to generate comparable returns subject to tracking errors.

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



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		

Performance data as on 31st December, 2024

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.

The performance of other funds managed by the same fund manager is given in the respective page of the schemes

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

For further information about other schemes (product labelling and performance of the fund) please visit the website of the AMC: www.miraeassetmf.co.in

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