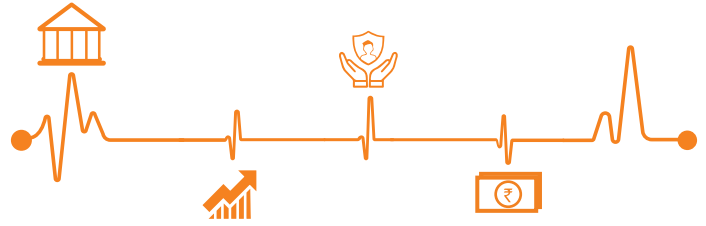


# Mirae Asset Banking and Financial Services Fund

An open ended equity scheme investing in Banking & Financial Services Sector.

## Lifelines we may bank on

Data as on 31st December, 2024



### HERE'S WHY YOU SHOULD CONSIDER INVESTING

- Financial services sector will be one of the key growth engine as India doubles its GDP to US\$5trn\*.
- Fairly diversified sector with undergoing rapid expansion both in terms of growth and emergence of new sectors.
- Low market penetration across segments can provide more room for growth.



\*based on Government plan.

### INVESTMENT DETAILS

- Allotment Date:** 11<sup>th</sup> December, 2020
- Benchmark:** Nifty Financial Services Index (TRI)
- Net AUM as on 31st December, 2024:** (INR Crs.) 1,799.51

### INVESTMENT FRAMEWORK

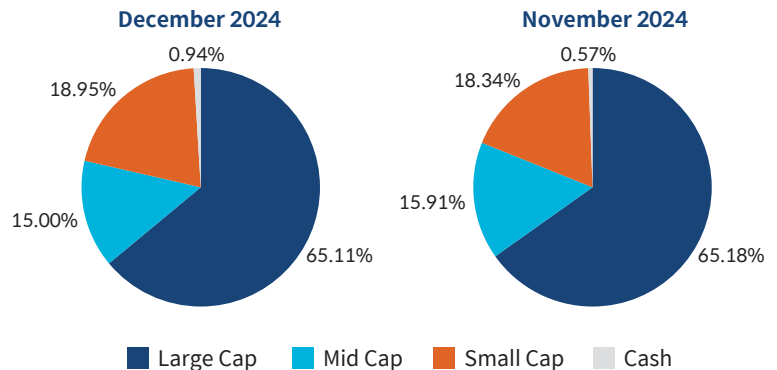
- Invest minimum of 80% in equity and equity related instruments in the Banking and Financial Services Sector.
- Flexibility to invest across market capitalization.
- Build a portfolio of strong growth companies, reflecting our most attractive investment ideas.

### PORTFOLIO PSYCHOGRAPHICS

#### PORTFOLIO

No of Stocks (Equity)	30
Top 10 Stock %	69.77%
Top 5 Sectors %	99.05%
Information Ratio	0.68

### MARKET CAPITALIZATION



## FUND DETAILS



**Fund Manager:** Mr. Gaurav Kochar



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



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



**Plans and options:** Regular and Direct Plan with Growth option and Payout of income distribution cum capital withdrawal option/Reinvestment of income distribution cum Capital Withdrawal Option.

## IDEAL INVESTOR PROFILE



**Goal:**  
Aim for Wealth Generation



**Investment Time Horizon:**  
5+ years



**Risk Profile:**  
Very High

## PERFORMANCE REPORT

Period	Mirae Asset Banking and Financial Services Fund	Scheme Benchmark*	Additional Benchmark**
Last 1 year	11.53%	10.43%	9.41%
Last 3 years	15.10%	11.74%	11.69%
Since Inception	16.27%	13.58%	15.26%
Value of Rs. 10000 invested (in Rs.) Since Inception	18,435	16,765	17,796
NAV as on 31st Dec, 2024	₹ 18.435		
Index Value 31st Dec, 2024	Index Value of Scheme benchmark is 29,536.85 and BSE Sensex (TRI) is 1,21,164.19		
Allotment Date	11th Dec, 2020		
Scheme Benchmark	*Nifty Financial Services Index (TRI)		
Additional Benchmark	**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

## MARKET OUTLOOK^

- India's medium to long-term outlook remains strong, driven by robust macro fundamentals, fiscal discipline, and favorable demographics, with low household debt and decreasing debt-to-GDP.
- Equities are attractive for medium-term investments, though valuations require a selective approach, with earnings growth as a key driver.
- Banking & Financial Services, manufacturing, and consumption sectors are well-positioned for growth.
- Key risks include US trade policy, central bank rate changes, oil prices, geopolitical tensions, and private capex recovery.
- Investors should maintain disciplined asset allocation and consider Systematic Investment Plan (SIP) and Systematic Transfer Plan (STP) strategies for long-term equity exposure, alongside hybrid and thematic funds.

### 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 Fund manager does not manage any other scheme.

\*\*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.

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

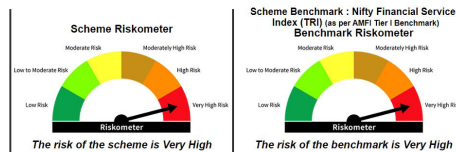
**Disclaimer:** Views expressed by the Fund Manager cannot be construed to be a decision to invest. The statements contained herein are based on current views and involve known and unknown risks and uncertainties. Whilst Mirae Asset Investment Managers (India) Private Limited (the AMC) shall have no responsibility/liability whatsoever for the accuracy or any use or reliance thereof of such information. The AMC, its associate or sponsors or group companies, its Directors or employees accept no liability for any loss or damage of any kind resulting out of the use of this document.

## PRODUCT LABELLING

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

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

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



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

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Contact your Financial advisor or Mutual Fund Distributor for details.