

Mirae Asset Banking and PSU Fund*

(formerly known as Mirae Asset Banking and PSU Debt 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.



Aim to enjoy potential returns, liquidity and relative safety.

*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.

Data as on 30th November, 2024

HERE'S WHY YOU SHOULD CONSIDER INVESTING

Endeavours to Invest predominantly in high credit quality papers.

Endeavour for high portfolio liquidity.

Dynamically manage portfolio duration to take advantage of interest rate outlook.

INVESTMENT FRAMEWORK

Relative Safety: Fund will have higher allocation in AAA rated instruments.

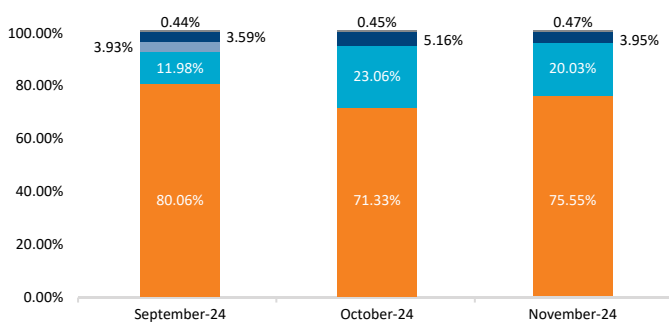
Liquidity: High liquidity by investing in G-sec and Banking and PSU papers.

Duration: Generally maintain duration of 2 to 5 years with use of G-sec to shift duration.

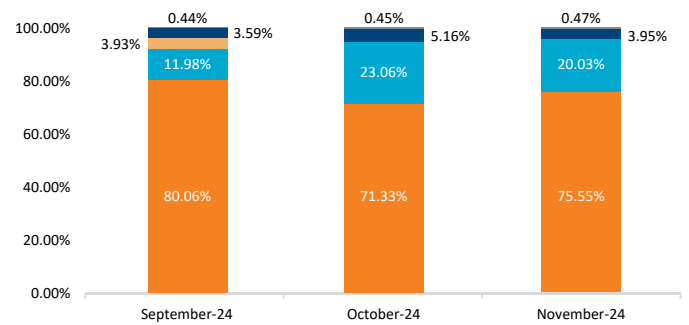
Style: Active management based on credit spread and interest rate outlook.

Investment strategy 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. Please read the offer document to know in detail about the asset allocation.

ASSET TYPE ALLOCATION



RATING ALLOCATION

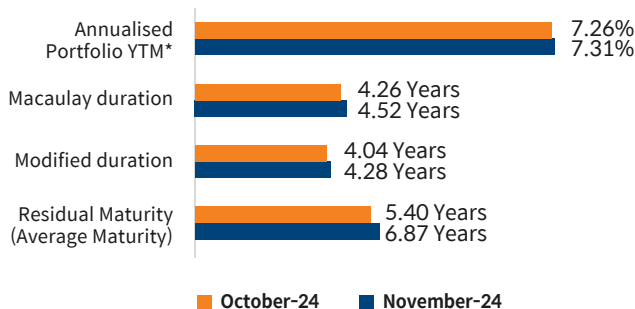


- Corporate Bond
- Government Bond
- Reduced Face Value Bonds
- Cash & Other Receivables
- Certificate of Deposit
- State Government Bond
- Corporate Debt Market Development Fund

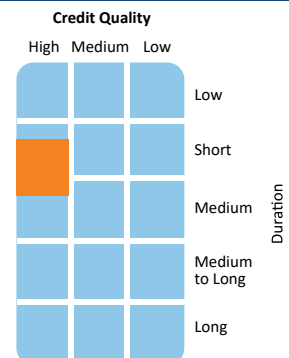
- AAA
- SOV
- Cash & Other Receivables
- A1+
- Corporate Debt Market Development Fund

Fund endeavors to invest in high quality papers.

DEBT RATIOS



STYLE BOX



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

We endeavour to maintain the high credit quality and duration will change based on interest rate outlook

FUND DETAILS

Fund Manager#: Ms. Kruti Chheta (since 01 February, 2024)

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

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

Plans and options: Regular Plan and Direct Plan with Growth and Payout of income Distribution cum Capital Withdrawal option/Reinvestment of income Distribution cum Capital Withdrawal option.

IDEAL INVESTOR PROFILE

Goal: Income generation

Investment Time Horizon: 3 Years

Risk Profile: Moderate

INVESTMENT DETAILS

Allotment Date: 24th July 2020

Benchmark: CRISIL Banking and PSU Debt A-II Index

Net AUM: (INR Crs.) 53.40

PERFORMANCE REPORT

Period	Mirae Asset Banking and PSU Fund	Scheme Benchmark*	Additional Benchmark**
Last 1 year	8.00%	7.73%	10.41%
Last 3 years	5.45%	5.89%	5.56%
Since Inception	4.94%	5.59%	4.60%
Value of Rs. 10000 invested (in Rs.) Since Inception	12,339	12,676	12,162
NAV as on 29th Nov, 2024	₹ 12.3390		
Index Value 29th Nov, 2024	Index Value of benchmark is 5,605.01 and CRISIL 10 Year Gilt Index is 4,840.77		
Allotment Date	24th July, 2020		
Scheme Benchmark	*CRISIL Banking and PSU Debt A-II Index		
Additional Benchmark	**CRISIL 10 Year 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

The Fund manager does not manage any other scheme.

Source: Internal, Data as on 29th November, 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.

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. 05/2024, Fund Manager of the scheme has been changed with effect from February 01, 2024.

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

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PRODUCT LABELLING

Mirae Asset Banking and PSU Fund

This product is suitable for investors who are seeking*

- Income over short to medium term
- 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

*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)		B-III	

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