

The potential boost of **Equity**.  
The relative safety of **Debt**.  
Aim to keep your **financial goals** on track.

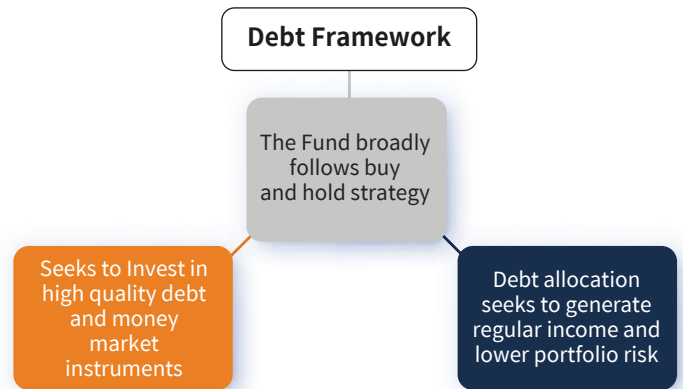
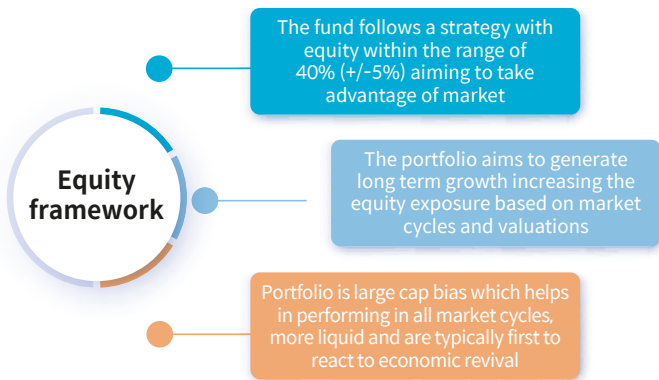
## Mirae Asset Equity Savings Fund

Equity Savings Fund: An open ended scheme investing in equity, arbitrage and debt  
Data as on 31st December, 2024

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

Net Aum: ₹ 1,360.61 Cr

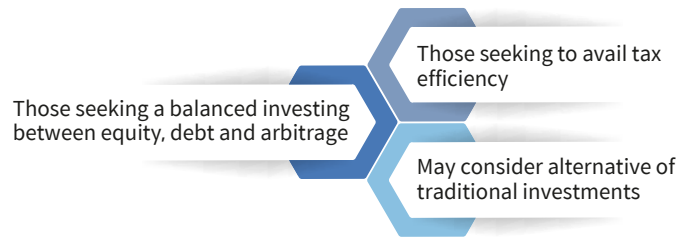
### MAESF Investment Framework<sup>§</sup>



### Investment Philosophy

- 20-45% Equity
- 20-70% Arbitrage
- 10-35% Debt & money market instruments

### Who may invest in Hybrid Equity Fund?



### Risk Ratios

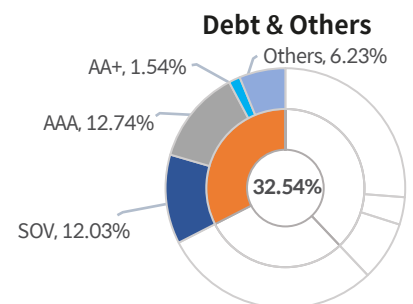
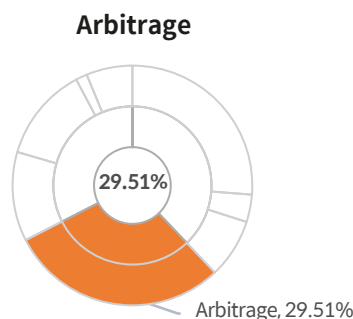
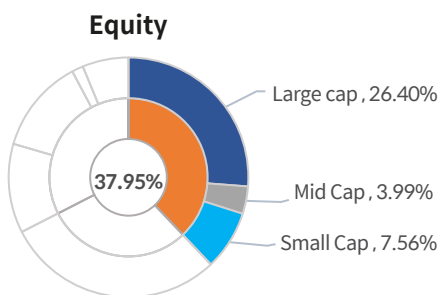
Beta	1.08
Sharpe Ratio	0.45
Portfolio Turnover Ratio	4.55 Times

### Debt Ratios

Yield to Maturity	6.96%
Average Maturity	3.23 Years
Modified Duration	2.54 Years
Macaulay Duration	2.67 Years

PORTFOLIO		MATURITY PROFILE	
No of Stocks	100	Upto 12 months	2.13%
Top 10 Stocks	21.10%	1-3 Years	11.38%
Top 5 Sectors	33.39%	3-5 Years	4.08%
		Above 5 Years	8.68%

### Market Cap Allocation<sup>^</sup>



## Fund Details



**Fund Managers:** Mr. Harshad Borawake, Mr. Vrijesh Kasera, (since 12<sup>th</sup> October, 2019), Ms. Bharti Sawant (Equity portion) (since 28<sup>th</sup> December, 2020) and Mr. Mahendra Jajoo (Debt portion)(since 17<sup>th</sup> December, 2018)



**SIP Amount:** Minimum of ₹99/- (multiples of ₹1/-thereafter), minimum 5 installments for 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 Plan and Direct Plan with Growth and Payout of income Distribution cum Capital Withdrawal option/Reinvestment of income Distribution cum Capital Withdrawal option

## Performance Report

Period	Mirae Asset Equity Savings Fund	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 17, 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

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

\*The 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 of the scheme.

\*Pursuant to Clause 2.7 of Part IV of SEBI Master Circular dated June 27, 2024, the universe of "Large Cap" shall consist of top 100 companies, "Mid Cap" shall consist of 101st to 250th company,

"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>

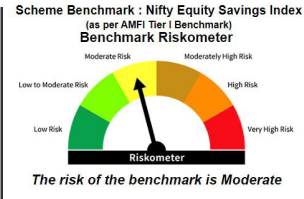
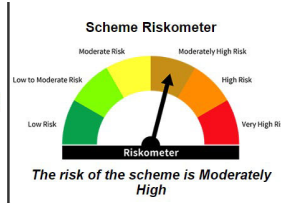
## PRODUCT LABELLING

### Mirae Asset 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.



## Performance, Product Label & Riskometer

**Mirae Asset Healthcare Fund** - An open ended equity scheme investing in healthcare and allied sectors

Period	Scheme	Scheme Benchmark*	Additional Benchmark**
Last 1 year	38.75%	43.87%	9.41%
Last 3 years	18.02%	20.76%	11.69%
Last 5 years	29.31%	28.31%	14.99%
Since Inception	23.53%	20.66%	14.37%
Value of Rs. 10000 invested (in Rs.) Since Inception	39,537	33,923	23,947
NAV as on 31st Dec, 2024	₹ 39.537		
Index Value 31st Dec, 2024	Index Value of Scheme benchmark is 52,233.57 and BSE Sensex (TRI) is 1,21,164.19		
Allotment Date	02nd 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

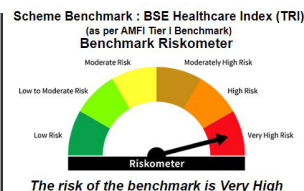
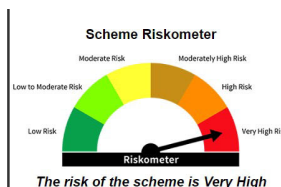
## PRODUCT LABELLING

### Mirae Asset Healthcare Fund

This product is suitable for investors who are seeking\*

- 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

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



## Performance, Product Label & Riskometer

**Mirae Asset Balanced Advantage Fund** - An open-ended Dynamic Asset Allocation Fund

Period	Scheme	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 Aug, 2022		
Scheme Benchmark	*Nifty 50 Hybrid Composite Debt 50:50 Index		
Additional Benchmark	**Nifty 50 Index (TRI)		

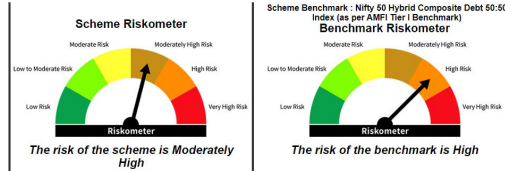
Fund manager : Mr. Harshad Borawake & Mr. Mahendra Jajoo both managing the scheme since 11th August, 2022 respectively  
 Note: Returns for 1 year and below are absolute returns. Returns above 1 year are CAGR- Compounded Annualized Growth returns.  
 Latest available NAV has been taken for return calculation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

### 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.



**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

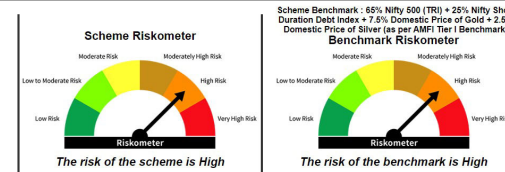
Please visit the website for more details <https://www.miraeassetmf.co.in/downloads/statutory-disclosure/addendum>

### 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 Allocator Fund of Fund** - An open ended fund of fund scheme predominantly investing in units of domestic equity ETFs

Period	Scheme	Scheme Benchmark*	Additional Benchmark**
Last 1 year	14.71%	14.62%	9.41%
Last 3 years	14.58%	14.48%	11.69%
Since Inception	22.56%	22.74%	19.73%
Value of Rs. 10000 invested (in Rs.) Since Inception	23,880	24,037	21,609
NAV as on 31st Dec, 2024	₹ 23.8800		
Index Value 31st Dec, 2024	Index Value of benchmark is 17,704.45 and BSE Sensex (TRI) is 1,21,164.19		
Allotment Date	21st September, 2020		
Scheme Benchmark	*Nifty 200 Index (TRI)		
Additional Benchmark	**BSE Sensex (TRI)		

Fund manager : Ms. Bharti Sawant managing the scheme since September 21, 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

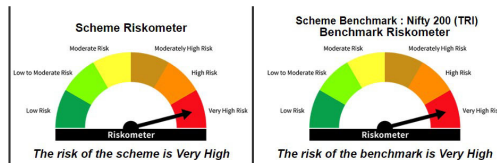
### PRODUCT LABELLING

**Mirae Asset Equity Allocator Fund of Fund**

This product is suitable for investors who are seeking\*

- To generate long term capital appreciation/income
- Investments predominantly in units of equity Exchange Traded Funds

\*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.miraeeasnetmf.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.miraeeasnetmf.co.in](http://www.miraeeasnetmf.co.in)

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