

A decade defined by discipline, long-term thinking and staying invested through market cycles.

*Celebrating*



of

# Mirae Asset ELSS Tax Saver Fund

ELSS Fund: An open ended equity linked saving scheme with a statutory lock in of 3 years and tax benefit.

**Allotment Date: 28<sup>th</sup> Dec, 2015**

**Thank you for being part of this journey.**

**Active Factsheet, January 2026**

ELSS: Equity Linked Savings Scheme



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# How to read a Mutual Fund Factsheet?

## Know how your money is managed

The benefits of investing in mutual funds are well known. However, buying them on face value is not enough. Investors should know how their money is managed. They should research as much as possible on a scheme's strategy, performance, risks involved and how the money is invested. Many investors shy away from this exercise as they consider it cumbersome. To make life easy for investors, mutual funds disclose a fund factsheet which details the quintessential information required before investing.

The factsheet is a concise document with a plethora of information about how the fund is managed; it is disclosed on a monthly basis. This article tries to decode the factsheet and explains how investors should use it for making investment decisions.

## Five things to look out for in mutual fund factsheets

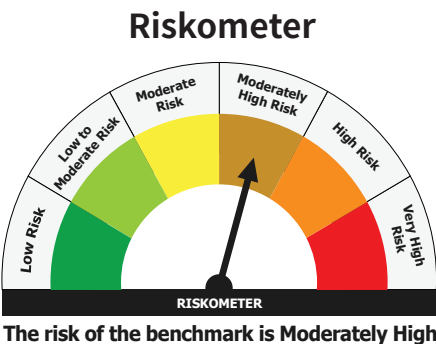
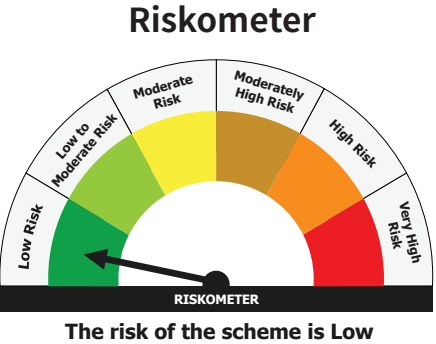


## Basic information

The factsheet provides all the general information on the fund – its objective or philosophy, options (growth or dividend), plans (direct and regular), net asset value (NAV) of each plan, minimum investment amount, systematic features (SIP, SWP, STP) and assets under management (AUM) data.

It is important to know about the fund's exit load, as it gets deducted from total gains if the investor exits during a specific period after investment. It is a small penalty charged on prevailing NAV to discourage premature redemption. Different schemes have different exit loads, while few such as Overnight fund generally do not have exit load. Some funds have a fixed exit load and some have a tiered structure. For instance, a fund may have nil exit load if the investor withdraws up to 10% of units per year. For units more than 10%, it charges 3% for exit before 12 months, 2% for exit before 24 months, 1% for exit before 36 months and nil after that.

Investors should look out for the fund's product labeling and riskometer. Product labeling underlines product suitability for investors. It tells about ideal investment time frame required to benefit from the fund and where it invests. Riskometer is a presentation that helps investors measure the risk associated with the fund. It presents six levels of risks - low, Low to Moderate, moderate, moderately High, High and Very High. Since an equity fund typically has high risk involved, needle of the scale points towards moderately high /high, suggesting the fund is meant for investors with a high risk-taking appetite. Examples of equity and liquid funds are listed below:

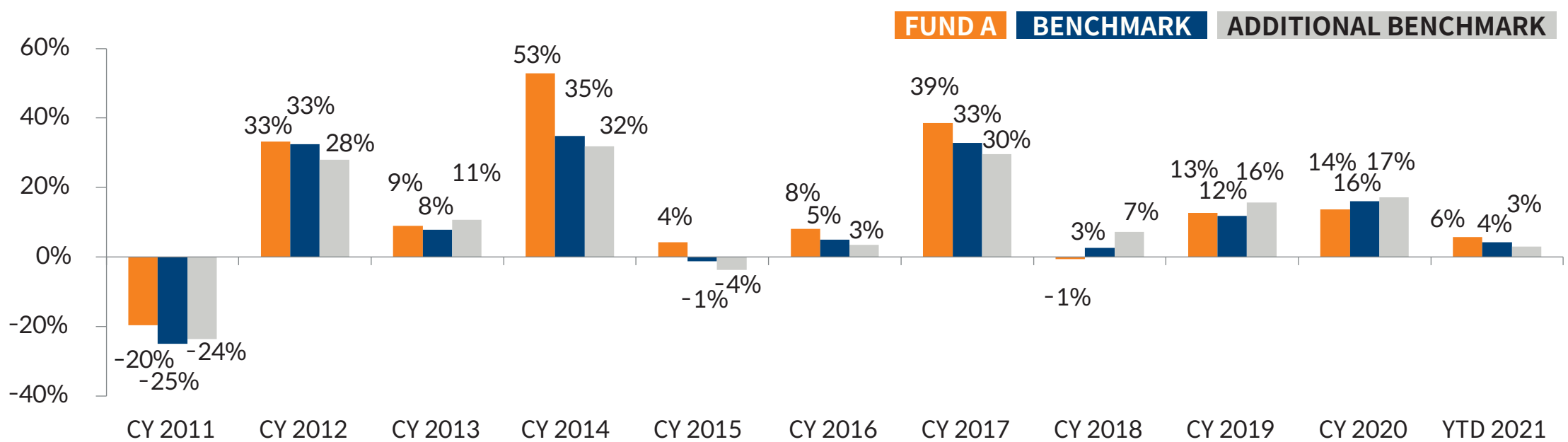
Equity Fund		
Product Labeling	<p><b>This product is suitable for investors who are seeking:</b></p> <ul style="list-style-type: none"><li>• Growth of capital in the long term</li><li>• Investment predominantly in equity and equity-related instruments</li></ul>	 <p>The risk of the benchmark is Moderately High</p>
Debt Fund		
Product Labeling	<p><b>This product is suitable for investors who are seeking:</b></p> <ul style="list-style-type: none"><li>• Optimal returns in the short term</li><li>• Investment in portfolio of short duration money market and debt instruments</li></ul>	 <p>The risk of the scheme is Low</p>

The data used is for illustration purpose only.

## Performance aspects

Although the past performance does not guarantee future trend, investors can get a broad idea on how a fund may perform in future. This section looks at the fund's performance (lump sum as well as SIP) across time frames and compares it with the fund's benchmark and a

market benchmark. Many fund houses provide graphical representation of calendar year performance of funds along with standard SEBI prescribed performance tables.



The data used is for illustration purpose only.

## Performance Report

Period	Returns (CAGR %)			Value of ₹10000 invested (in ₹)		
	Fund A Return	Scheme benchmark*	Additional benchmark**	Fund A Return	Scheme benchmark*	Additional benchmark**
Last 1 year	28.32	22.47	16.88	-	-	-
Last 3 year	21.81	14.17	9.77	-	-	-
Last 5 year	19.76	13.08	11.21	-	-	-
Since Inception	16.63	8.61	7.59	39,891	21,025	19,305
NAV as on 31st March 2020	39.891					
Index Value (31st March 2020)	Index Value of Nifty 100 TRI is 3991.85 and Index value of BSE Sensex is 29620.50					
Date of allotment	4th April, 2008					
Scheme Benchmark	Nifty 100 TRI					
Additional Benchmark	**BSE Sensex					

The data used is for illustration purpose only.

## SIP Performance

SIP Investment	Since Inception	7 Years	5 Years	3 Years	1 Year
Total Amount Invested (In ₹)	1,070,000	840,000	600,000	360,000	120,000
Mkt Value as of 31st March 2020 (In ₹)	2,613,431	1,603,717	997,343	458,533	136,171
Fund Return (%)	19.26%	18.15%	20.45%	16.38%	26.03%
Benchmark Return (%) (Nifty 100 TRI)	11.87%	11.57%	13.45%	10.96%	21.24%
Add. Benchmark Return (%) (BSE Sensex)	9.95%	9.31%	10.19%	7.02%	16.72%

The data used is for illustration purpose only.


## Fund manager details

In an investment voyage, mutual fund is the ship and fund manager is the sailor. Success of the voyage depends on the manager's expertise. Hence, it is imperative to know the fund manager well.

The factsheet provides information on the manager's experience and qualification. You can find out their track record by reviewing the performance of all schemes managed by them.

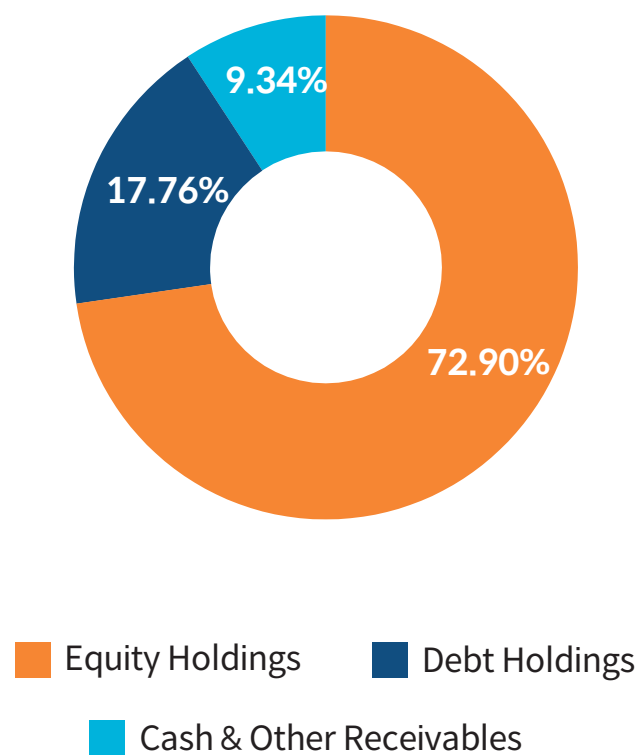
## Portfolio aspects

### Key portfolio attributes to look for in equity/ hybrid funds



#### Asset allocation

It highlights the exposure to different asset classes - equity, debt and cash - in a portfolio.

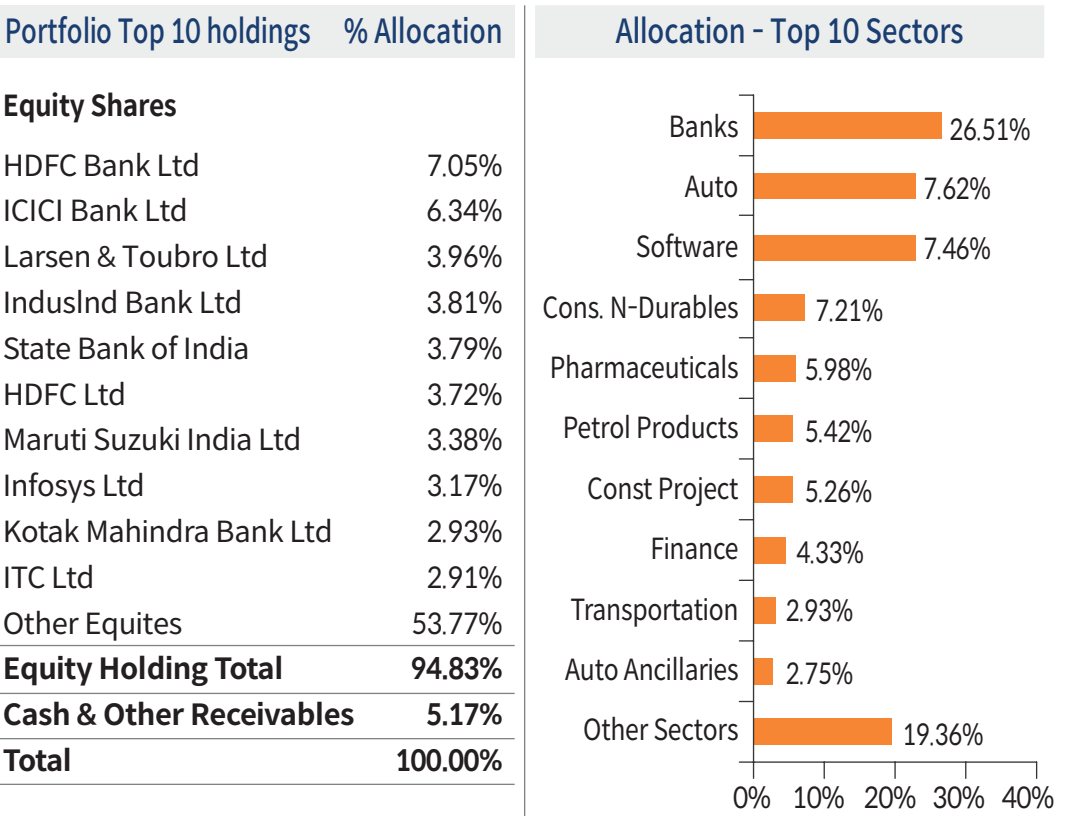


The data used is for illustration purpose only



#### Company and sector allocation

It informs investors about a fund's concentration level in sectors and stocks. An aggressive fund manager may have high concentration among fewer companies and sectors, which may not be appropriate for investors seeking diversification. Investors should check whether the fund has taken higher-than-prudent exposure to risker sectors or low quality stocks.



The data used is for illustration purpose only.

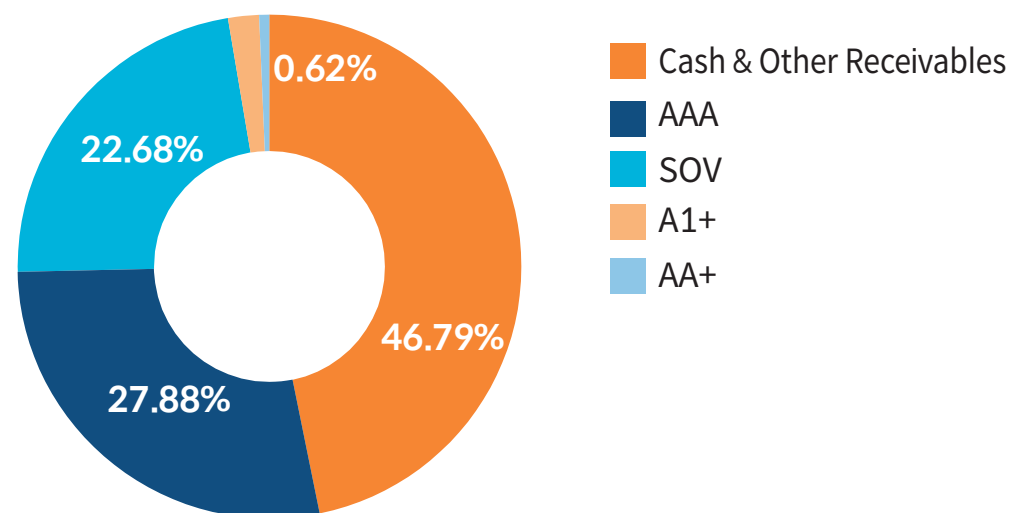
### Key portfolio attributes to look for in debt funds



#### Credit quality profile

A debt fund's holdings are classified according to its credit ratings such as AAA, AA+, A1+ (given by credit rating agencies), etc. Funds with higher exposure to AAA (top rated long-term debt) and A1+ (top rated short-term debt) have lower credit risk and higher credit quality.

Conservative investors should check whether the fund manager in order to boost performance is taking undue exposure to lower rated debt papers as they typically trade at higher yields but are exposed to high credit and liquidity risk vis-à-vis top rated papers.

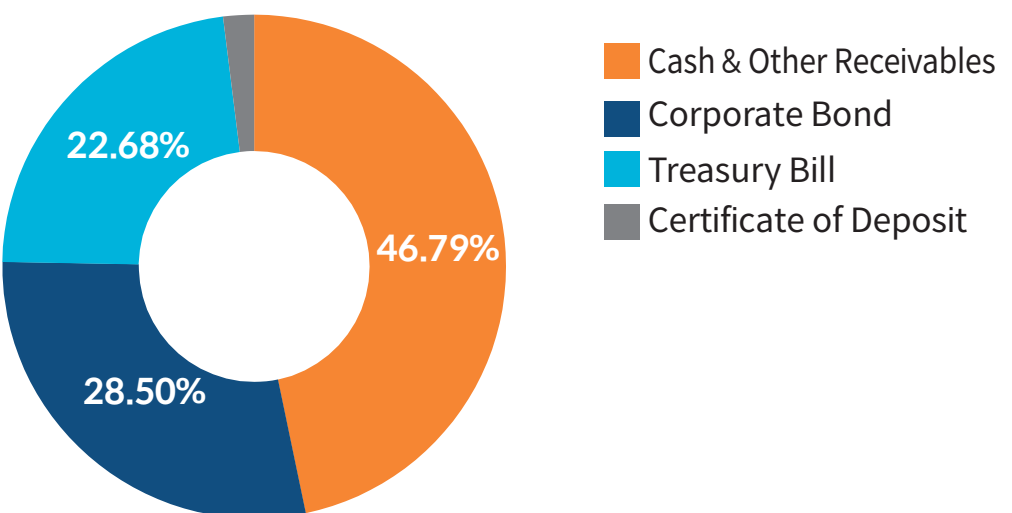


The data used is for illustration purpose only.



#### Instrument break-up

It highlights allocation to various debt instruments such as commercial papers (CPs), certificate of deposits (CDs), NCDs and bonds, gilts and cash equivalents. Investors in shorter maturity debt funds such as liquid, ultra short term, short- term debt funds should check whether higher proportion has been allocated to shorter maturity instruments such as CPs and CDs. As long-term debt instruments such as gilts and bonds are typically more sensitive to interest rate changes compared with CPs and CDs, higher exposure to former instruments by liquid or ultra-short term may result in high risk.



The data used is for illustration purpose only.



# Tax Reckoner

## FY 2025-26

### Taxation Changes post Union Budget 2025

Categories of Funds	Short Term	Long Term	^LTCG Holding period	Listed	STT Paid (Yes or No)	Does Section 111A Applies ?	Does Section 2 Clauses (42A) applies for 12 Month ?	Classification
<b>Equity Oriented (&gt;65% in Equity assets)</b>	20%	12.5%	>1 Year	No	Yes	Yes	Yes	Units of Equity Oriented Mutual Fund
<b>Debt Oriented (&gt; 65% Debt Assets)/Fund of fund investing &gt; 65% in such debt-oriented fund</b>				No	No	No	No	Short-term Capital Asset as per Section 2 (42A)
- Units Acquired before 01.04.2023	Tax Slab	12.5%	>2 Year					
- Units Acquired after 31.03.2023	Tax Slab	Tax Slab	Irrelevant					
<b>Fund of Fund with (Debt is &lt;65% and Equity ETF is less than 90%)</b>				No	No	No	No	Short-term Capital Asset as per Section 2 (42A)
- Units Acquired before 01.04.2023	Tax Slab	12.5%	>2 Year					
- Units Acquired after 31.03.2023	Tax Slab	12.5%	>2 Year					
<b>Commodities ETF Listed on exchange</b>				Yes	No	No	Yes	Listed on Recognized Stock Exchange
- Units Acquired before 01.04.2023	Tax Slab	12.5%	>1 Year					
- Units Acquired after 31.03.2023	Tax Slab	12.5%	>1 Year					
<b>Foreign Equity ETF (India Domiciled) Listed on Exchange</b>				Yes	Yes	No	Yes	Listed on Recognized Stock Exchange
- Units Acquired before 01.04.2023	Tax Slab	12.5%	>1 Year					
- Units Acquired after 31.03.2023	Tax Slab	12.5%	>1 Year					
<b>Domestic Equity ETF FOF^^ (where &gt;90% is in Domestic Equity ETFs as per Explanation 1 of Sec 112A)</b>				No	Yes	Yes	Yes	Units of Equity Oriented Mutual Fund
- Units Acquired before 01.04.2023	20	12.5%	>1 Year					
- Units Acquired after 31.03.2023	20	12.5%	>1 Year					
<b>Commodities FOF^^</b>				No	No	No	No	Short-term Capital Asset as per Section 2 (42A)
- Units Acquired before 01.04.2023	Tax Slab	12.5%	>2 Year					
- Units Acquired after 31.03.2023	Tax Slab	12.5%	>2 Year					
<b>Foreign FOF^^ (investing in offshore Schemes)</b>				No	No	No	No	Short-term Capital Asset as per Section 2 (42A)
- Units Acquired before 01.04.2023	Tax Slab	12.5%	>2 Year					
- Units Acquired after 31.03.2023	Tax Slab	12.5%	>2 Year					
<b>Foreign FOF^^ (investing in India listed offshore Schemes)</b>				No	No	No	No	Short-term Capital Asset as per Section 2 (42A)
- Units Acquired before 01.04.2023	Tax Slab	12.50%	>2 Year					
- Units Acquired after 31.03.2023	Tax Slab	12.50%	>2 Year					
<b>Foreign Equity Index Fund (India Domiciled)</b>				No	No	No	No	Short-term Capital Asset as per Section 2 (42A)
- Units Acquired before 01.04.2023	Tax Slab	12.50%	>2 Year					
- Units Acquired after 31.03.2023	Tax Slab	12.50%	>2 Year					

This document has been compiled with using the various sections and sub-sections from Income Tax Act 1961 and amendments made to Finance Bill 2024. It would be prudent for investors to consult their tax advisors for further details, clarification and actions.

Important Sections pertaining to Mutual Funds & Taxation of Mutual Funds which have undergone changes

Section	Impact
50AA	<p>Specified Mutual Fund – (new definition is effective 1st April, 2025)</p> <p>‘(ii) “Specified Mutual Fund” means,— (a) a Mutual Fund by whatever name called, which invests more than sixty-five per cent. of its total proceeds in debt and money market instruments; or</p> <p>(b) a fund which invests sixty-five per cent. or more of its total proceeds in units of a fund referred to in sub-clause (a):</p> <p>Earlier there was no specific definition for a debt mutual fund, it was always referred as other than Equity, now it’s clearly defined under Specified Mutual Fund</p>
111A	<p>Short Term Capital Gains rate has been changed from 15% to 20% w.e.f July 23,2024</p>
112A	<p>Exemption limit for Long Term Capital Gains has increased from INR 100,000 to INR 125,000</p> <p>Long Term Capital Gains (LTCG) increased from 10% to 12.5%</p>
Section 155	<p>Securities Transaction Tax (STT) rates have been revised, come in force from 01 Oct 2024</p> <p>Options – 0.1%</p> <p>Futures – 0.02%</p>
Section 2 (Clause 42A)	<p>Short Term Definition changed from 36 months to 24 months for all assets except</p> <p>security listed in a recognized stock exchange in India or a unit of the Unit Trust of India established under the Unit Trust of India Act, 1963 (52 of 1963) or</p> <p>a unit of an equity-oriented fund or a zero coupon bond or</p> <p>in case of a share of a company (not being a share listed in a recognised stock exchange)</p>

^ STCG - Short Term Capital Gain | ^LTCG - Long Term Capital Gain | ^^ FOF - Fund Of Fund | ETF - Exchange Traded Fund

Disclaimer :

Statutory Details: Trustee: Mirae Asset Trustee Company Private Limited; Investment Manager: Mirae Asset Investment Managers (India) Private Limited (AMC); Sponsor: Mirae Asset Global Investments Company Limited.

The information contained in this document is compiled from third party and publicly available sources and is included for general information purposes only. There can be no assurance and guarantee on the yields. 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 accepts no liability for any loss or damage of any kind resulting out of the use of this document. The recipient(s) before acting on any information herein should make his/her/their own investigation and seek appropriate professional advice and shall alone be fully responsible / liable for any decision taken on the basis of information contained herein. Any reliance on the accuracy or use of such information shall be done only after consultation to the financial consultant to understand the specific legal, tax or financial implications.

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

SGB buy back by RBI (redeemed to RBI)  
Exemptions have been provided only in case of **individuals under section 47(viic)** of the Income Tax Act, 1961 wherein any gains arising on redemption/ maturity of SGBs is not regarded as "transfer" and hence no capital gains tax shall arise on transfer of such SGBs

As per section 2(42A) any listed security held for more than 12 months will qualify as a long-term asset. We agree the period of holding for SGBs listed on exchange should be 12 months. However, taxability will be as per section 112 and not 112A, i.e 20% with indexation and at 12.5% (without indexation) post Finance Bill 2024. SGBs taxability will not differ if the SGBs are bought from the stock market or from authorized banks / institutions.



# GLOSSARY

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## ■ Average Maturity:

Average Maturity of the securities in scheme.

## ■ Beta:

Beta of a portfolio is a number indicating the relation between portfolio returns with that of the market index i.e. it measure the volatility, or systematic risk, of a portfolio in comparison to the market as a whole.

## ■ Indexation Benefit:

- | Long Term Capital Gains (holding period of over 3 years) from other than equity oriented and specified mutual funds are taxed at 20% plus applicable surcharge and cess with the benefit of indexation.
- | Government notifies Cost Inflation Index (CII) for each financial year taking into consideration the prevailing inflation levels.
- | The cost of acquisition for computation of tax is adjusted for inflation using CII, there by reducing the capital gains from tax perspective.

## ■ Macaulay Duration (Duration):

Macaulay Duration (Duration) measures the price volatility of fixed income securities. It is often used in the comparison of interest rate risk between securities with different coupons and different maturities. It is defined as the weighted average time to cash flows of a bond where the weights are nothing but the present value of the cash flows themselves. It is expressed in years/days. The duration of a fixed income security is always shorter than its term to maturity, except in the case of zero coupon securities where they are the same.

## ■ Modified Duration:

A formula that expresses the measurable change in the value of a security in response to a change in interest rates. Modified duration of portfolio can be used to anticipate the change in market value of portfolio for every change in portfolio yield.

## ■ Portfolio Turnover Ratio:

Portfolio Turnover Ratio is the percentage of a fund's holdings that have changed in a given year. This ratio measures the fund's trading activity, which is computed by taking the lesser of purchases or sales and dividing by average monthly net assets.

## ■ Portfolio Yield (Annualized Portfolio YTM\*):

Weighted average yield of the securities in scheme portfolio. \*In case of semi annual YTM, it will be annualized.

## ■ Risk Free Return:

The theoretical rate of return of an investment with safest (zero risk) investment in a country.

## ■ Sharpe Ratio:

Sharpe Ratio is a risk to reward ratio, it measures portfolio returns generated in excess to the investment in risk-free asset, for per unit of total risk taken. While, positive Sharpe ratio indicates, portfolio compensating investors with excess returns (over risk-free rate) for the commensurate risk taken; negative Sharpe ratio indicates, investors are better off investing in risk-free assets.

## ■ Specified Mutual Fund:

Specified mutual fund" means mutual fund where not more than 35 per cent of its total proceeds is invested in the equity shares of domestic companies.

## ■ Standard Deviation:

A statistical measure that defines expected volatility/risk associated with a portfolio. This explains the variation/deviation from the average returns delivered by the portfolio. A higher standard deviation means higher volatility (risk) and a lower standard deviation means lower volatility.

## ■ Total Expense Ratio:

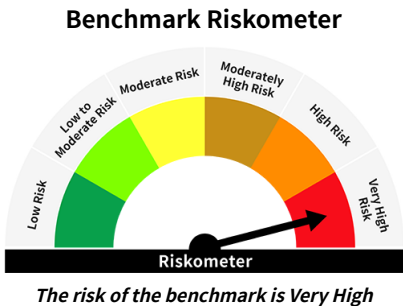
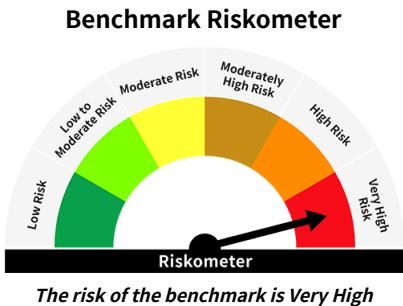
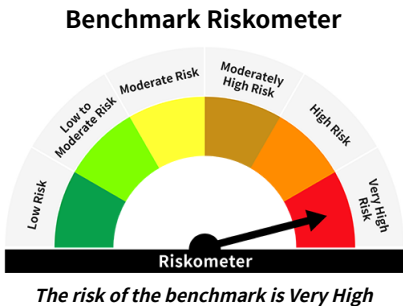
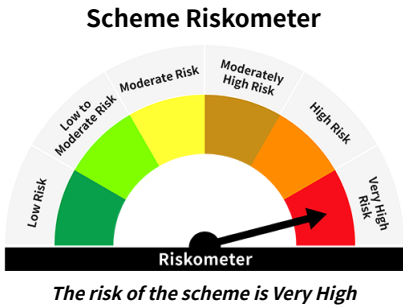
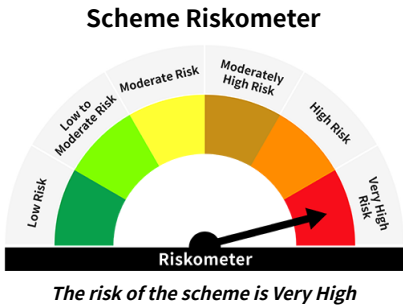
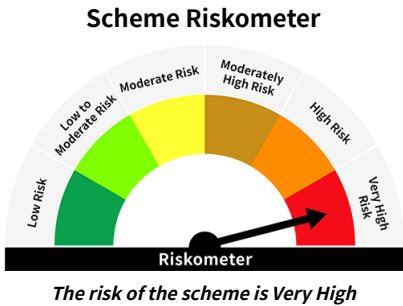
Total expenses charged to scheme for the month expressed as a percentage to average monthly net assets.

## ■ Entry Load:

A mutual fund may have a sales charge or load at the time of entry and/or exit to compensate the distributor/agent. Entry load is charged at the time an investor purchases the units of a mutual fund. The entry load is added to the prevailing NAV at the time of investment. For instance, if the NAV is Rs. 100 and the entry load is 1%, the investor will enter the fund at Rs. 101.

Note: SEBI has abolished entry load and mandated that the upfront commission to distributors will be paid by the investor directly to the distributor, based on his assessment of various factors including the service rendered by the distributor.

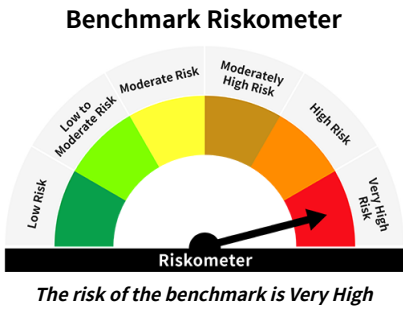
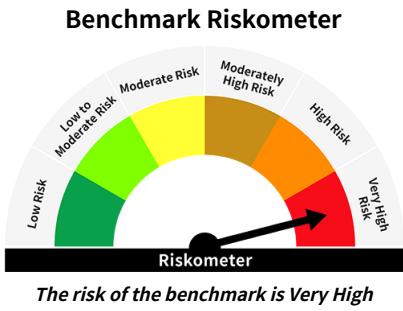
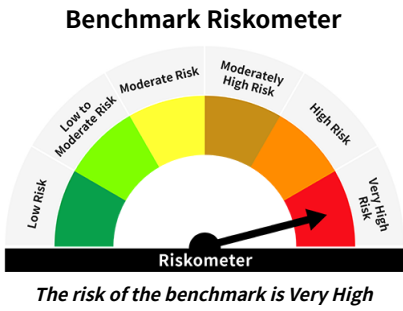
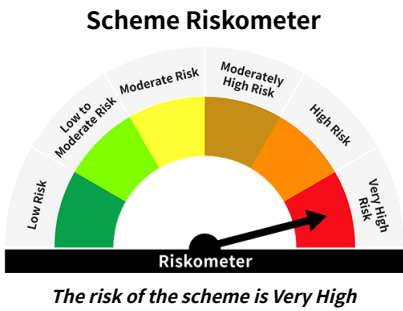
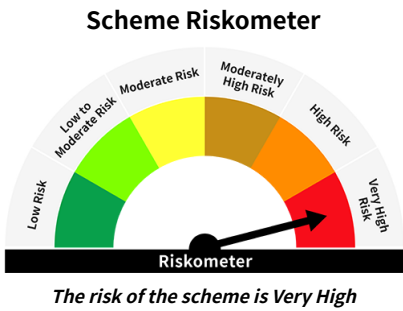
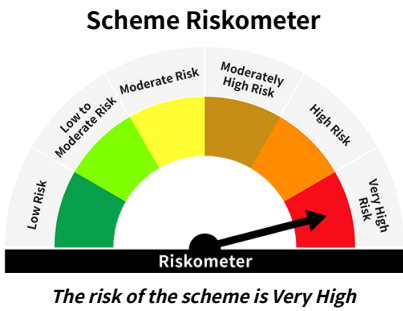
Key Features	Mirae Asset Large Cap Fund	Mirae Asset Large & Midcap Fund	Mirae Asset Great Consumer Fund
Type of Scheme	Large Cap Fund - An open ended equity scheme predominantly investing across large cap stocks	Large & Mid Cap Fund - An open ended equity scheme investing in both large cap and mid cap stocks	Sectoral / Thematic Fund - An open ended equity scheme following consumption theme
Investment Objective	The investment objective of the scheme is to generate long term capital appreciation by capitalizing on potential investment opportunities by predominantly investing in equities of large cap companies. The Scheme does not guarantee or assure any returns. There is no assurance that the investment objective of the scheme will be achieved.	The investment objective of the scheme is to generate income and capital appreciation from a portfolio primarily investing in Indian equities and equity related securities of large cap and mid cap companies at the time of investment. From time to time, the fund manager may also seek participation in other Indian equity and equity related securities to achieve optimal Portfolio construction. The Scheme does not guarantee or assure any returns. There is no assurance that the investment objective of the scheme will be achieved.	The investment objective of the scheme is to generate long term capital appreciation by investing in a portfolio of companies/funds that are likely to benefit either directly or indirectly from consumption led demand in India. The Scheme does not guarantee or assure any returns. There is no assurance that the investment objective of the scheme will be achieved.
Fund Manager **	Mr. Gaurav Misra (since January 31, 2019)	Mr. Neelesh Surana (since inception) Mr. Ankit Jain (since January 31, 2019)	Mr. Siddhant Chhabria (since June 21, 2021)
Allotment Date	4 <sup>th</sup> April 2008	9 <sup>th</sup> July 2010	29 <sup>th</sup> March 2011
Benchmark Index	Nifty 100 (TRI)	Nifty Large Midcap 250 (TRI)	Nifty India Consumption Index (TRI)
Minimum Investment Amount	₹5,000/- and in multiples of ₹1/- thereafter. Minimum Additional Application Amount: ₹1,000/- per application and in multiples of ₹1/- thereafter.	₹5,000/- and in multiples of ₹1/- thereafter	₹5,000/- and in multiples of ₹1/- thereafter. Minimum Additional Application Amount: ₹1,000/- per application and in multiples of ₹1/- thereafter.
Systematic Investment Plan (SIP)	Monthly and Quarterly: Minimum of ₹99/- (multiples of ₹1/- thereafter), minimum 5 in case of Monthly / Quarterly option.	• All existing and Fresh Registrations through SIP shall be allowed for any amount through Monthly and Quarterly frequency under the Scheme. • Monthly and Quarterly: Minimum of ₹99/- (multiples of ₹1/- thereafter), minimum 5 in case of Monthly / Quarterly option.	Monthly and Quarterly: Minimum of ₹99/- (multiples of ₹1/- thereafter), minimum 5 in case of Monthly / Quarterly option.
Load Structure	Exit load: I. For investors who have opted for SWP under the plan: a) 15% of the units allotted (including Switch-in/STP - in) on or before completion of 365 days from the date of allotment of units: Nil. b) Any redemption in excess of such limits in the first 365 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 1 year (365 days) from the date of allotment: 1% -If redeemed after 1 year (365 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 1 year (365 days) from the date of allotment: 1% -If redeemed after 1 year (365 days) from the date of allotment: NIL	Exit load: I. For investors who have opted for SWP under the plan: a) 15% of the units allotted (including Switch-in/STP - in) on or before completion of 365 days from the date of allotment of units: Nil. b) Any redemption in excess of such limits in the first 365 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 1 year (365 days) from the date of allotment: 1% -If redeemed after 1 year (365 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 1 year (365 days) from the date of allotment: 1% -If redeemed after 1 year (365 days) from the date of allotment: NIL	Exit load: I. For investors who have opted for SWP under the plan: a) 15% of the units allotted (including Switch-in/STP - in) on or before completion of 365 days from the date of allotment of units: Nil. b) Any redemption in excess of such limits in the first 365 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 1 year (365 days) from the date of allotment: 1% -If redeemed after 1 year (365 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 1 year (365 days) from the date of allotment: 1% -If redeemed after 1 year (365 days) from the date of allotment: NIL
Plans Available	Regular Plan and Direct Plan	Regular Plan and Direct Plan	Regular Plan and Direct Plan
Options Available	Growth Option and IDCW Option (Payout & Re-investment)	Growth Option and IDCW Option (Payout & Re-investment)	Growth Option and IDCW Option (Payout & Re-investment)
Monthly Average AUM (₹ Cr.) as on 31 December, 2025	41,663.768	43,379.326	4,725.473
Monthly Total Expense Ratio (Including Statutory Levies) as on 31 December, 2025	Regular Plan: 1.51% Direct Plan: 0.54%	Regular Plan: 1.50% Direct Plan: 0.57%	Regular Plan: 1.83% Direct Plan: 0.42%
Product Labelling	This product is suitable for investors who are seeking*: <ul style="list-style-type: none"><li>To generate long term capital appreciation/income</li><li>Investment predominantly in Large Cap companies.</li></ul>	This product is suitable for investors who are seeking*: <ul style="list-style-type: none"><li>Long term capital appreciation</li><li>Large &amp; Mid Cap fund investing atleast 35% in large cap stock &amp; atleast 35% in mid cap stocks</li></ul>	This product is suitable for investors who are seeking*: <ul style="list-style-type: none"><li>Long term capital appreciation</li><li>Thematic fund investing in equity &amp; equity related securities of companies benefiting directly or indirectly from consumption led demand in India</li></ul>



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

\*\* For experience of Fund Managers refer page no. 82

Key Features	Mirae Asset ELSS Tax Saver Fund	Mirae Asset Healthcare Fund	Mirae Asset Focused Fund
Type of Scheme	ELSS - An open ended equity linked saving scheme with a statutory lock in of 3 years and tax benefit	Sectoral / Thematic Fund - An open ended equity scheme investing in healthcare and allied sectors	Focused Fund - An open ended equity scheme investing in a maximum of 30 stocks intending to focus in large cap, mid cap and small cap category (i.e., Multi-cap)
Investment Objective	The investment objective of the scheme is to generate long-term capital appreciation from a diversified portfolio of predominantly equity and equity related instruments. The Scheme does not guarantee or assure any returns. There is no assurance that the investment objective of the scheme will be achieved.	The investment objective of the scheme is to seek to generate long term capital appreciation through investing in equity and equity related securities of companies benefitting directly or indirectly in Healthcare and allied sectors in India. The Scheme does not guarantee or assure any returns. There is no assurance that the investment objective of the scheme will be achieved.	To generate long term capital appreciation/income by investing in equity & equity related instruments of up to 30 companies. There is no assurance that the investment objective of the scheme will be achieved.
Fund Manager **	Mr. Neelesh Surana (since inception)	Mr. Vrijesh Kasera (since July 02, 2018) Mr. Tanmay Mehta (since April 01, 2025)	Mr. Gaurav Misra (since inception)
Allotment Date	28 <sup>th</sup> December 2015	2 <sup>nd</sup> July 2018	14 <sup>th</sup> May 2019
Benchmark Index	Tier-1-Nifty 500 (TRI) Tier-2-Nifty 200 (TRI)	BSE Healthcare Index (TRI)	Tier-1-Nifty 500 (TRI) Tier-2-Nifty 200 (TRI)
Minimum Investment Amount	₹500/- and in multiples of ₹500/- thereafter	₹5,000/- and in multiples of ₹1/- thereafter. Minimum Additional Application Amount: ₹1,000/- per application and in multiples of ₹1/- thereafter.	₹5,000/- and in multiples of ₹1/- thereafter. Minimum Additional Application Amount: ₹1,000/- per application and in multiples of ₹1/- thereafter
Systematic Investment Plan (SIP)	Monthly and Quarterly: Minimum installment of ₹500/- and in multiples of ₹500/- thereafter.	Monthly and Quarterly: Minimum of ₹99/- (multiples of ₹1/- thereafter), minimum 5 in case of Monthly / Quarterly option.	Monthly and Quarterly: Minimum of ₹99/- (multiples of ₹1/- thereafter), minimum 5 in case of Monthly / Quarterly option.
Load Structure	Exit Load: NIL	Exit load: I. For investors who have opted for SWP under the plan: a) 15% of the units allotted (including Switch-in/STP - in) on or before completion of 365 days from the date of allotment of units: Nil. b) Any redemption in excess of such limits in the first 365 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 1 year (365 days) from the date of allotment: 1% -If redeemed after 1 year (365 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 1 year (365 days) from the date of allotment: 1% -If redeemed after 1 year (365 days) from the date of allotment: NIL	Exit load: I. For investors who have opted for SWP under the plan: a) 15% of the units allotted (including Switch-in/STP - in) on or before completion of 365 days from the date of allotment of units: Nil. b) Any redemption in excess of such limits in the first 365 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 1 year (365 days) from the date of allotment: 1% -If redeemed after 1 year (365 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 1 year (365 days) from the date of allotment: 1% -If redeemed after 1 year (365 days) from the date of allotment: NIL
Plans Available	Regular Plan and Direct Plan	Regular Plan and Direct Plan	Regular Plan and Direct Plan
Options Available	Growth Option and IDCW Option (Payout)	Growth Option and IDCW Option (Payout & Re-investment)	Growth Option and IDCW Option (Payout & Re-investment)
Monthly Average AUM (₹ Cr.) as on 31 December, 2025	27,059.646	2,778.411	7,802.911
Monthly Total Expense Ratio (Including Statutory Levies) as on 31 December, 2025	Regular Plan: 1.54% Direct Plan: 0.57%	Regular Plan: 1.93% Direct Plan: 0.48%	Regular Plan: 1.77% Direct Plan: 0.59%
Product Labelling	This product is suitable for investors who are seeking*: <ul style="list-style-type: none"><li>Growth of capital over long term</li><li>Invests predominantly in equity and equity related instruments: ELSS with a 3 year lock in period and tax benefits.</li></ul>	This product is suitable for investors who are seeking*: <ul style="list-style-type: none"><li>To generate long term capital appreciation</li><li>Investments in equity and equity related securities of companies benefitting directly or indirectly in Healthcare and allied sector in India</li></ul>	This product is suitable for investors who are seeking*: <ul style="list-style-type: none"><li>To generate long term capital appreciation/income.</li><li>Investment in a concentrated portfolio of equity &amp; equity related instrument of up to 30 companies across large, mid and small cap category.</li></ul>

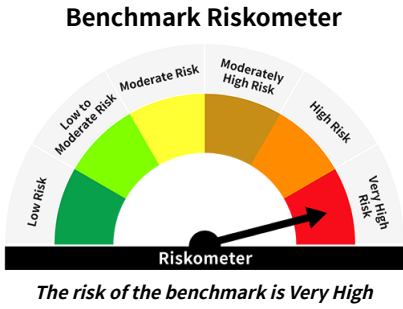
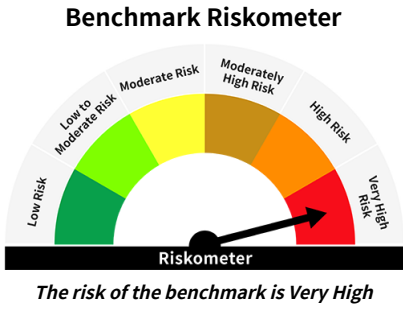
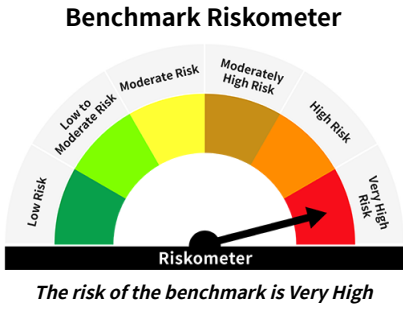
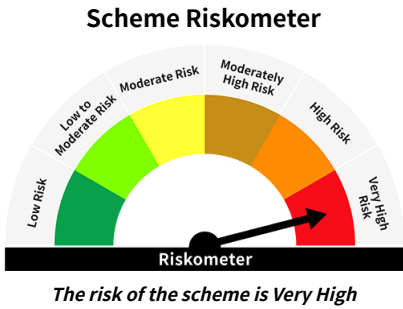
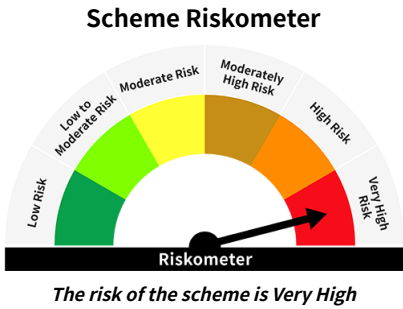
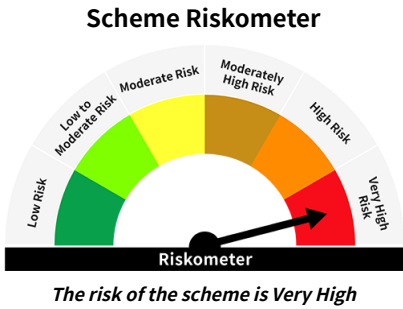


\*Investors should consult their financial advisers if they are not clear about the suitability of the product.

\*\* For experience of Fund Managers refer page no. 82



Key Features	Mirae Asset Midcap Fund	Mirae Asset Banking and Financial Services Fund	Mirae Asset Flexi Cap Fund
Type of Scheme	Midcap Fund - An open ended equity scheme predominantly investing in mid cap stocks	Sectoral / Thematic Fund - An open-ended equity scheme investing in Banking & Financial Services Sector	Flexi Cap Fund - An open ended dynamic equity scheme investing across large cap, mid cap, small cap stocks
Investment Objective	The investment objective of the scheme is to provide long-term capital appreciation from a portfolio investing predominantly in Indian equity and equity related securities of midcap companies. From time to time, the fund manager may also participate in other Indian equities and equity related securities for optimal portfolio construction. There is no assurance that the investment objective of the Scheme will be achieved.	The investment objective of the scheme is to generate long-term capital appreciation from a portfolio that is invested predominantly in equity and equity related securities of companies engaged in banking and financial services sector. The Scheme does not guarantee or assure any returns. There is no assurance that the investment objective of the scheme will be achieved.	The investment objective of the scheme is to provide long-term capital appreciation from a portfolio investing predominantly in Indian equity and equity related instruments across market capitalization. There is no assurance that the investment objective of the scheme will be achieved.
Fund Manager **	Mr. Ankit Jain (since inception)	Mr. Abhijith Vara (since September 23, 2025)	Mr. Varun Goel (since April 03, 2024)
Allotment Date	29 <sup>th</sup> July 2019	11 <sup>th</sup> December 2020	24 <sup>th</sup> February 2023
Benchmark Index	Nifty Midcap 150 Index (TRI)	Nifty Financial Services Index (TRI)	Nifty 500 (TRI)
Minimum Investment Amount	₹5,000/- and in multiples of ₹1/- thereafter. Minimum Additional Application Amount: ₹1,000/- per application and in multiples of ₹1/- thereafter.	₹5,000/- and in multiples of ₹1/- thereafter. Minimum Additional Application Amount: ₹1,000/- per application and in multiples of ₹1/- thereafter	₹5,000/- and in multiples of ₹1/- thereafter. Minimum Additional Application Amount: ₹1,000/- per application and in multiples of ₹1/- thereafter
Systematic Investment Plan (SIP)	Monthly and Quarterly: Minimum of ₹99/- (multiples of ₹1/- thereafter), minimum 5 in case of Monthly / Quarterly option.	Monthly and Quarterly: Minimum of ₹99/- (multiples of ₹1/- thereafter), minimum 5 in case of Monthly / Quarterly option.	Monthly and Quarterly: Minimum of ₹99/- (multiples of ₹1/- thereafter), minimum 5 in case of Monthly / Quarterly option.
Load Structure	Exit load: I. For investors who have opted for SWP under the plan: a) 15% of the units allotted (including Switch-in/STP - in) on or before completion of 365 days from the date of allotment of units: Nil. b) Any redemption in excess of such limits in the first 365 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 1 year (365 days) from the date of allotment: 1% -If redeemed after 1 year (365 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 1 year (365 days) from the date of allotment: 1% -If redeemed after 1 year (365 days) from the date of allotment: NIL	Exit load: If redeemed within 1 year (365 days) from the date of allotment: 1% If redeemed after 1 year (365 days) from the date of allotment: NIL	Exit load: I. For investors who have opted for SWP under the plan: a) 15% of the units allotted (including Switch-in/STP - in) on or before completion of 365 days from the date of allotment of units: Nil. b) Any redemption in excess of such limits in the first 365 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 1 year (365 days) from the date of allotment: 1% -If redeemed after 1 year (365 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 1 year (365 days) from the date of allotment: 1% -If redeemed after 1 year (365 days) from the date of allotment: NIL
Plans Available	Regular Plan and Direct Plan	Regular Plan and Direct Plan	Regular Plan and Direct Plan
Options Available	Growth Option and IDCW Option (Payout & Re-investment)	Growth Option and IDCW Option (Payout & Re-investment)	Growth Option and IDCW Option (Payout & Re-investment)
Monthly Average AUM (₹ Cr.) as on 31 December, 2025	18,233.665	2,199.406	3,466.376
Monthly Total Expense Ratio (Including Statutory Levies) as on 31 December, 2025	Regular Plan: 1.65% Direct Plan: 0.57%	Regular Plan: 2.01% Direct Plan: 0.55%	Regular Plan: 1.88% Direct Plan: 0.45%
Product Labelling	<b>This product is suitable for investors who are seeking*:</b> <ul style="list-style-type: none"><li>To generate long term capital appreciation/income</li><li>Investments predominantly in equity and equity related securities of midcap companies</li></ul>	<b>This product is suitable for investors who are seeking*:</b> <ul style="list-style-type: none"><li>To generate long term capital appreciation</li><li>Investments predominantly in equity and equity related securities of companies in banking and financial services sector in India</li></ul>	<b>This product is suitable for investors who are seeking*:</b> <ul style="list-style-type: none"><li>To generate long term appreciation/income</li><li>Investment in equity and equity related instruments across market capitalization spectrum of large cap, mid cap, small cap companies.</li></ul>

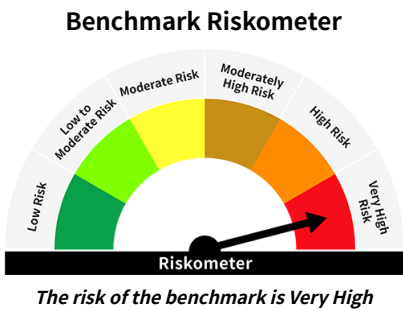
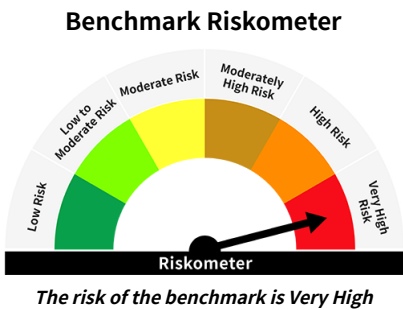
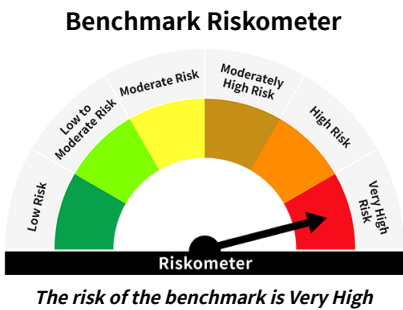
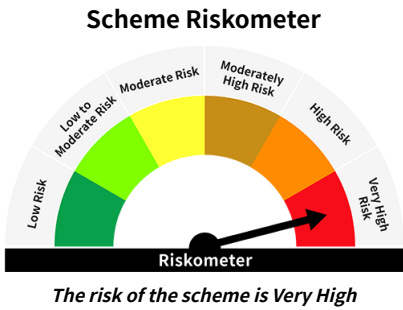
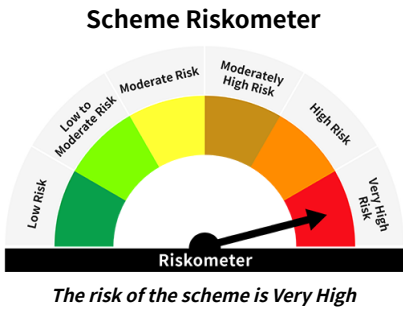
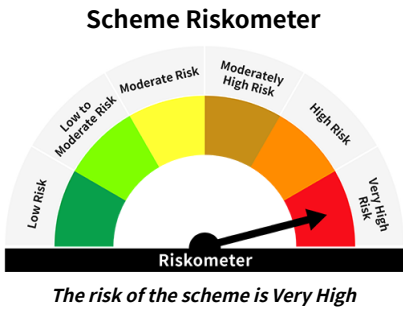


\*Investors should consult their financial advisers if they are not clear about the suitability of the product.

\*\* For experience of Fund Managers refer page no. 82

# FUND FACTS - EQUITY


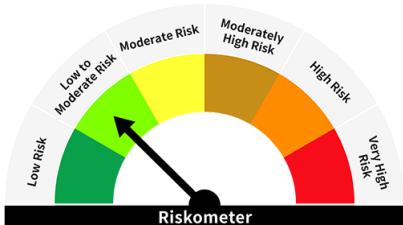


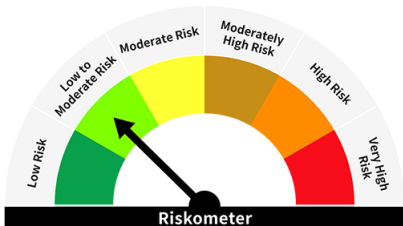









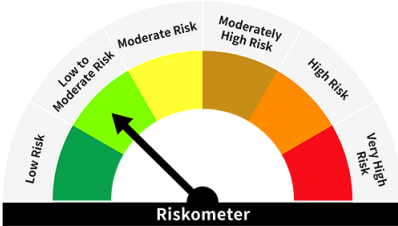
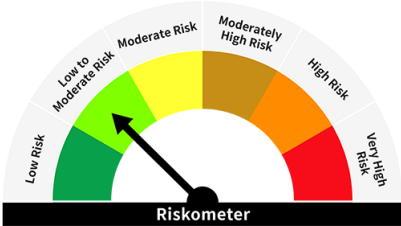
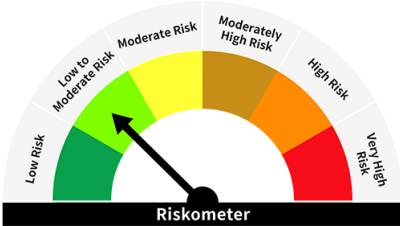
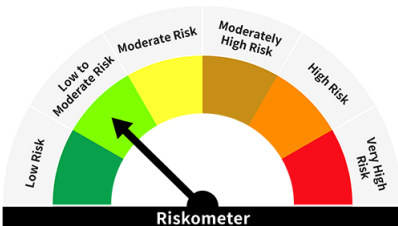
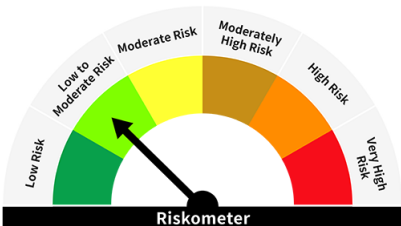
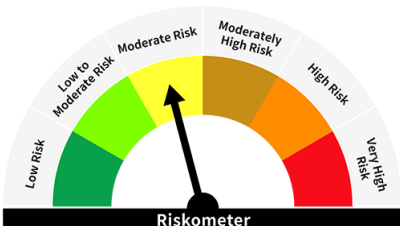
Key Features	Mirae Asset Multicap Fund	Mirae Asset Small Cap Fund	Mirae Asset Infrastructure Fund <sup>\$</sup>
Type of Scheme	Multi Cap Fund - An open ended equity scheme investing across large cap, mid cap and small cap stocks	Small Cap Fund - An open ended equity scheme predominantly investing in small cap stocks	Infrastructure Fund - An open ended equity scheme following infrastructure theme
Investment Objective	The investment objective of the scheme is to provide long-term capital appreciation from a portfolio investing predominantly in Indian equity and equity related securities of large cap, mid cap and small cap companies. There is no assurance that the investment objective of the Scheme will be achieved.	The investment objective of the scheme is to generate capital appreciation by investing predominantly in small cap stocks. From time to time, the fund manager will also seek participation in other equity and equity related securities to achieve optimal portfolio construction. There is no assurance that the investment objective of the Scheme will be achieved.	The investment objective of the scheme is to generate long term capital appreciation by predominantly investing in equity and equity related instruments of companies that are engaged directly or indirectly or are expected to benefit from the growth and development of the infrastructure sector in India. There is no assurance that the investment objective of the Scheme will be achieved.
Fund Manager **	Mr. Ankit Jain (since Aug 21, 2023)	Mr. Varun Goel (since January 31, 2025) Mr. Siddharth Srivastava (Dedicated Fund Manager for Overseas Investments) (since January 31, 2025)	Ms. Bharti Sawant (since December 05, 2025)
Allotment Date	21 <sup>st</sup> August 2023	31 <sup>st</sup> January 2025	5 <sup>th</sup> December 2025
Benchmark Index	Nifty 500 Multicap 50:25:25 (TRI)	Nifty Small Cap 250 (TRI)	BSE India Infrastructure (TRI)
Minimum Investment Amount	₹5,000/- and in multiples of ₹1/- thereafter. Minimum Additional Application Amount: ₹1,000/- per application and in multiples of ₹1/- thereafter	₹5,000/- and in multiples of ₹1/- thereafter. Minimum Additional Application Amount: ₹1,000/- per application and in multiples of ₹1/- thereafter.	₹5,000/- and in multiples of ₹1/- thereafter. Minimum Additional Application Amount: ₹1,000/- per application and in multiples of ₹1/- thereafter
Systematic Investment Plan (SIP)	Monthly and Quarterly: Minimum of ₹99/- (multiples of ₹1/- thereafter), minimum 5 in case of Monthly / Quarterly option.	Monthly and Quarterly: Minimum of ₹99/- (multiples of ₹1/- thereafter), minimum 5 in case of Monthly / Quarterly option.	₹ 99/- and in multiples of ₹ 1/-thereafter
Load Structure	Exit load: I. For investors who have opted for SWP under the plan: a) 15% of the units allotted (including Switch-in/STP - in) on or before completion of 365 days from the date of allotment of units: Nil. b) Any redemption in excess of such limits in the first 365 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 1 year (365 days) from the date of allotment: 1% of the applicable NAV -If redeemed after 1 year (365 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 1 year (365 days) from the date of allotment: 1% - If redeemed after 1 year (365 days) from the date of allotment: NIL	Exit Load: I. For investors who have opted for SWP under the plan: a) 15% of the units allotted (including Switch-in/STP - in) on or before completion of 365 days from the date of allotment of units: Nil. b) Any redemption in excess of such limits in the first 365 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 1 year (365 days) from the date of allotment: 1% of the applicable NAV -If redeemed after 1 year (365 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 1 year (365 days) from the date of allotment: 1% -If redeemed after 1 year (365 days) from the date of allotment: NIL	Exit Load: I. For investors who have opted for SWP under the plan: a) 15% of the units allotted (including Switch-in/STP - in) on or before completion of 365 days from the date of allotment of units: Nil. b) Any redemption in excess of such limits in the first 365 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 1 year (365 days) from the date of allotment: 1% of the applicable NAV - If redeemed after 1 year (365 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 1 year (365 days) from the date of allotment: 1% - If redeemed after 1 year (365 days) from the date of allotment: NIL
Plans Available	Regular Plan and Direct Plan	Regular Plan and Direct Plan	Regular Plan and Direct Plan
Options Available	Growth Option and IDCW Option (Payout & Re-investment)	Growth Option and IDCW Option (Payout & Re-investment)	Growth Option and IDCW Option (Payout & Re-investment)
Monthly Average AUM (₹ Cr.) as on 31 December, 2025	4,521.061	2,933.854	284.799
Monthly Total Expense Ratio (Including Statutory Levies) as on 31 December, 2025	Regular Plan: 1.83% Direct Plan: 0.40%	Regular Plan: 1.88% Direct Plan: 0.33%	Regular Plan: 2.38% Direct Plan: 0.61%
Product Labelling	This product is suitable for investors who are seeking*: <ul style="list-style-type: none"><li>To generate long term capital appreciation /income</li><li>Investments predominantly in equity and equity related securities of large cap/mid cap/small cap companies.</li></ul>	This product is suitable for investors who are seeking*: <ul style="list-style-type: none"><li>Long term capital appreciation</li><li>Investment predominantly in equity and equity related instruments of smallcap companies</li></ul>	This product is suitable for investors who are seeking*: <ul style="list-style-type: none"><li>Long term capital appreciation</li><li>Investment in equity and equity related instruments of companies that are engaged directly or indirectly or are expected to benefit from the growth and development of the infrastructure sector in India</li></ul>



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

\*\* For experience of Fund Managers refer page no. 82  
\$ Pursuant to clause 13.2.2 of SEBI master circular dated June 27, 2024, the scheme is in existence for less than 6 months.

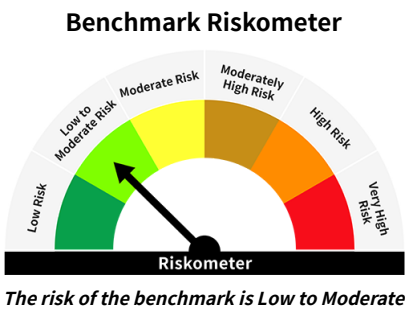
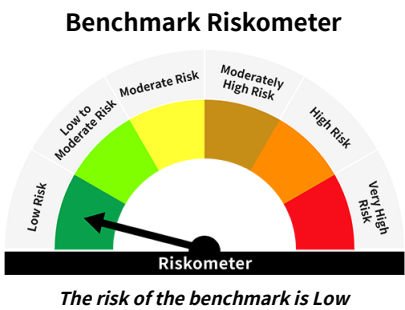
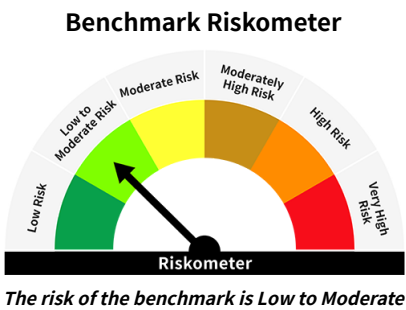
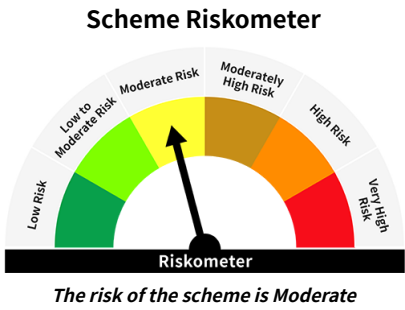
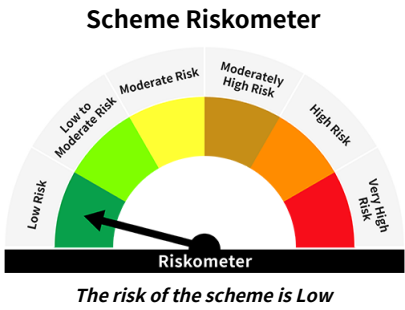
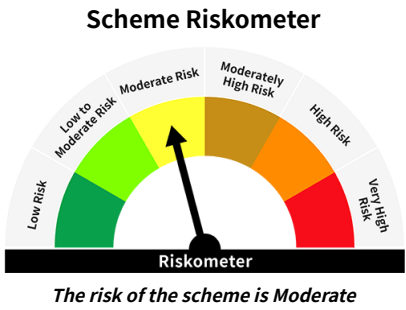


	Key Features	Mirae Asset Liquid Fund	Mirae Asset Low Duration Fund	Mirae Asset Dynamic Bond Fund																																																												
	Type of Scheme	Liquid Fund - An open ended liquid scheme. A relatively low interest rate risk and moderate credit risk	Low Duration Fund - An open-ended low duration debt scheme investing in instruments with Macaulay duration* of the portfolio between 6 months and 12 months (*Refer page no. 15 of SID). A moderate interest rate risk and moderate credit risk.	Dynamic Bond Fund - An open ended dynamic debt scheme investing across duration. A relatively high interest rate risk and relatively high credit risk																																																												
	Investment Objective	The investment objective of the scheme is to generate consistent returns with a high level of liquidity in a judicious portfolio mix comprising of money market and debt instruments. The Scheme does not guarantee any returns. There is no assurance that the investment objective of the scheme will be achieved.	The investment objective of the scheme is to seek to generate returns with a portfolio comprising of debt and money market instruments, such that Macaulay duration of the portfolio is between 6 months - 12 months. The Scheme does not guarantee any returns. There is no assurance that the investment objective of the scheme will be achieved.	The objective of the Scheme is to generate optimal returns through active management of a portfolio of debt and money market instruments. However, there is no assurance that the investment objective of the Scheme will be achieved and the Scheme does not assure or guarantee any returns.																																																												
	Fund Manager **	Mr. Basant Bafna@ (since December 27, 2025)	Mr. Basant Bafna (since February 01, 2024)	Mr. Basant Bafna@ (since December 27, 2025)																																																												
	Allotment Date	12 <sup>th</sup> January 2009	26 <sup>th</sup> June 2012	24 <sup>th</sup> March 2017																																																												
	Benchmark Index	Nifty Liquid Index A-I	Nifty Low Duration Debt Index A-I	Tier-1-CRISIL Dynamic Bond A-III Index Tier-2-Nifty PSU Bond Plus SDL April 2027 50:50 Index																																																												
	Minimum Investment Amount	₹5,000/- and in multiples of ₹1/-thereafter. Minimum Additional Application Amount: ₹1,000/- per application and in multiples of ₹1/- thereafter.	₹5,000/- and in multiples of ₹1/-thereafter. Minimum Additional Application Amount: ₹1,000/- per application and in multiples of ₹1/- thereafter.	₹5,000/- and in multiples of ₹1/-thereafter. Minimum Additional Application Amount: ₹1,000/- per application and in multiples of ₹1/- thereafter.																																																												
	Systematic Investment Plan (SIP)	Monthly and Quarterly: ₹99/- (multiples of ₹1/- thereafter), minimum 5 in case of Monthly / Quarterly option.	Monthly and Quarterly: Minimum of ₹99/- (multiples of ₹1/- thereafter), minimum 5 in case of Monthly / Quarterly option.	Monthly and Quarterly: ₹99/- (multiples of ₹1/- thereafter), minimum 5 in case of Monthly / Quarterly option.																																																												
	Load Structure	Exit Load : <table><tr><th>Day of redemption / switch from the date of applicable NAV</th><th>Exit load as a % of redemption / switch proceeds</th></tr><tr><td>Day 1</td><td>0.0070%</td></tr><tr><td>Day 2</td><td>0.0065%</td></tr><tr><td>Day 3</td><td>0.0060%</td></tr><tr><td>Day 4</td><td>0.0055%</td></tr><tr><td>Day 5</td><td>0.0050%</td></tr><tr><td>Day 6</td><td>0.0045%</td></tr><tr><td>Day 7 onwards</td><td>0.0000%</td></tr></table>	Day of redemption / switch from the date of applicable NAV	Exit load as a % of redemption / switch proceeds	Day 1	0.0070%	Day 2	0.0065%	Day 3	0.0060%	Day 4	0.0055%	Day 5	0.0050%	Day 6	0.0045%	Day 7 onwards	0.0000%	Exit Load: NIL	Exit Load: NIL																																												
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Day 7 onwards	0.0000%																																																															
	Plans Available	Regular Plan and Direct Plan	Regular Savings Plan and Direct Plan	Regular Plan and Direct Plan																																																												
	Options Available	Growth Option and IDCW Option (Payout & Re-investment)	Growth Option and IDCW Option (Payout & Re-investment)	Growth Option and IDCW Option (Payout & Re-investment)																																																												
	Monthly Average AUM (₹ Cr.) as on 31 December, 2025	18,123.0300	2,655.2714	117.1106																																																												
	Monthly Total Expense Ratio (Including Statutory Levies) as on 31 December, 2025	Regular Plan: 0.19% Direct Plan: 0.09%	Regular Plan: 0.87% Direct Plan: 0.17%	Regular Plan: 1.01% Direct Plan: 0.14%																																																												
	Product Labelling	<p>This product is suitable for investors who are seeking*:</p> <ul style="list-style-type: none"><li>Optimal returns over short term</li><li>Investment in a portfolio of short duration money market and debt instruments with residual maturity up to 91 days only</li></ul>	<p>This product is suitable for investors who are seeking*:</p> <ul style="list-style-type: none"><li>An open-ended low duration debt scheme</li><li>Investment in debt and money market instruments such that the Macaulay duration of the portfolio is between 6-12 months</li></ul>	<p>This product is suitable for investors who are seeking*:</p> <ul style="list-style-type: none"><li>Optimal returns over short to medium term</li><li>To generate optimal returns through active management of a portfolio of debt and money market instruments</li></ul>																																																												
		<div><p>Scheme Riskometer</p><p>The risk of the scheme is Low to Moderate</p></div>	<div><p>Scheme Riskometer</p><p>The risk of the scheme is Low to Moderate</p></div>	<div><p>Scheme Riskometer</p><p>The risk of the scheme is Low to Moderate</p></div>																																																												
		<div><p>Benchmark Riskometer</p><p>The risk of the benchmark is Low to Moderate</p></div>	<div><p>Benchmark Riskometer</p><p>The risk of the benchmark is Low to Moderate</p></div>	<div><p>Benchmark Riskometer</p><p>The risk of the benchmark is Moderate</p></div>																																																												
		<table><tr><th colspan="4">Potential Risk Class Matrix (PRC)</th></tr><tr><th>Credit Risk Interest Rate Risk</th><th>Relatively Low (Class A)</th><th>Moderate (Class B)</th><th>Relatively High (Class C)</th></tr><tr><td>Relatively Low (Class I)</td><td></td><td>B-I</td><td></td></tr><tr><td>Moderate (Class II)</td><td></td><td></td><td></td></tr><tr><td>Relatively High (Class III)</td><td></td><td></td><td></td></tr></table>	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)		B-I		Moderate (Class II)				Relatively High (Class III)				<table><tr><th colspan="4">Potential Risk Class Matrix (PRC)</th></tr><tr><th>Credit Risk Interest Rate Risk</th><th>Relatively Low (Class A)</th><th>Moderate (Class B)</th><th>Relatively High (Class C)</th></tr><tr><td>Relatively Low (Class I)</td><td></td><td></td><td></td></tr><tr><td>Moderate (Class II)</td><td></td><td>B-II</td><td></td></tr><tr><td>Relatively High (Class III)</td><td></td><td></td><td></td></tr></table>	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)		B-II		Relatively High (Class III)				<table><tr><th colspan="4">Potential Risk Class Matrix (PRC)</th></tr><tr><th>Credit Risk Interest Rate Risk</th><th>Relatively Low (Class A)</th><th>Moderate (Class B)</th><th>Relatively High (Class C)</th></tr><tr><td>Relatively Low (Class I)</td><td></td><td></td><td></td></tr><tr><td>Moderate (Class II)</td><td></td><td></td><td></td></tr><tr><td>Relatively High (Class III)</td><td></td><td></td><td>C-III</td></tr></table>	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)			C-III
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\*Investors should consult their financial advisers if they are not clear about the suitability of the product.

\*\* For experience of Fund Managers refer page no. 82  
@ Pursuant to notice cum addendum no. 83/2025, Fund Manager of the scheme has been changed with effect from December 27, 2025.

Key Features	Mirae Asset Short Duration Fund	Mirae Asset Overnight Fund	Mirae Asset Banking and PSU Fund
Type of Scheme	Short Duration Fund -An open-ended short-term debt scheme investing in instruments such that the Macaulay duration of the portfolio is between 1 year to 3 years (please refer to page no. 14 of SID). A relatively high interest rate risk and moderate credit risk	Overnight Fund - An open ended debt scheme investing in overnight securities. A relatively low interest rate risk and relatively low credit risk	Banking and PSU 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
Investment Objective	The investment objective of the scheme is to seek to generate returns through an actively managed diversified portfolio of debt and money market instruments with Macaulay duration of the portfolio is between 1 year to 3 years. There is no assurance that the investment objective of the Scheme will be achieved.	The investment objective of the scheme is to generate returns commensurate with low risk and providing high level of liquidity, through investments made primarily in overnight securities having maturity of 1 business day. However, there is no assurance or guarantee that the investment objective of the Scheme will be achieved. The scheme does not assure or guarantee any returns.	The investment objective of the scheme is to generate income / capital appreciation through predominantly investing in debt and money market instruments issued by Banks, Public Sector Undertakings (PSUs) and Public Financial Institutions (PFIs) and Municipal Bonds. The Scheme does not guarantee or assure any returns. There is no assurance that the investment objective of the scheme will be achieved.
Fund Manager **	Mr. Basant Bafna (since January 16, 2023)	Mr. Krishnpal Yadav (since September 22, 2025)	Ms. Kruti Chheta (since February 1, 2024)
Allotment Date	16 <sup>th</sup> March 2018	15 <sup>th</sup> October 2019	24 <sup>th</sup> July 2020
Benchmark Index	CRISIL Short Duration Debt A-II Index	Nifty 1D Rate Index	CRISIL Banking and PSU Debt A-II Index
Minimum Investment Amount	₹5,000/- and in multiples of ₹1/-thereafter. Minimum Additional Application Amount: ₹1,000/- per application and in multiples of ₹1/- thereafter.	₹5,000/- and in multiples of ₹1/-thereafter. Minimum Additional Application Amount: ₹1,000/- per application and in multiples of ₹1/- thereafter.	₹5,000/- and in multiples of ₹1/-thereafter. Minimum Additional Application Amount: ₹1,000/- per application and in multiples of ₹1/- thereafter.
Systematic Investment Plan (SIP)	Monthly and Quarterly: ₹99/- (multiples of ₹1/- thereafter), minimum 5 in case of Monthly / Quarterly option.	Monthly and Quarterly: ₹99/- (multiples of ₹1/- thereafter), minimum 5 in case of Monthly / Quarterly option.	Monthly and Quarterly: ₹99/- (multiples of ₹1/- thereafter), minimum 5 in case of Monthly / Quarterly option.
Load Structure	Exit Load: NIL	Exit Load: NIL	Exit Load: NIL
Plans Available	Regular Plan and Direct Plan	Regular Plan and Direct Plan	Regular Plan and Direct Plan
Options Available	Growth Option and IDCW Option (Payout & Re-investment)	Growth Option and IDCW Option (Payout & Re-investment)	Growth Option and IDCW Option (Payout & Re-investment)
Monthly Average AUM (₹ Cr.) as on 31 December, 2025	639.5245	2,138.8810	44.8704
Monthly Total Expense Ratio (Including Statutory Levies) as on 31 December, 2025	Regular Plan: 1.08% Direct Plan: 0.22%	Regular Plan: 0.17% Direct Plan: 0.07%	Regular Plan: 0.81% Direct Plan: 0.35%
Product Labelling	<b>This product is suitable for investors who are seeking*:</b> <ul style="list-style-type: none"><li>Optimal returns over short term</li><li>Investment in an actively managed diversified portfolio of debt and money market instruments including REITs &amp; InvITS</li></ul>	<b>This product is suitable for investors who are seeking*:</b> <ul style="list-style-type: none"><li>Regular income over a short term that may be in line with the overnight call rates</li><li>Investment in overnight securities</li></ul>	<b>This product is suitable for investors who are seeking*:</b> <ul style="list-style-type: none"><li>Income over short to medium term</li><li>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</li></ul>



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	

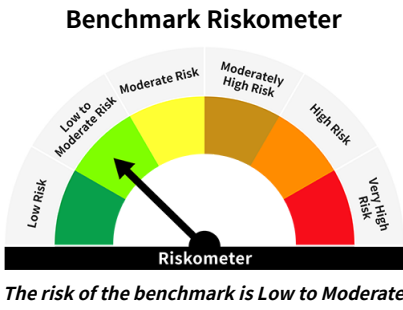
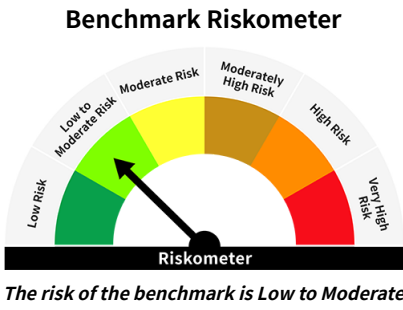
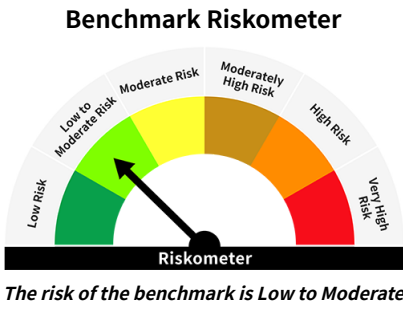
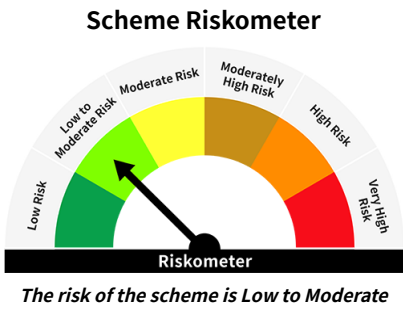
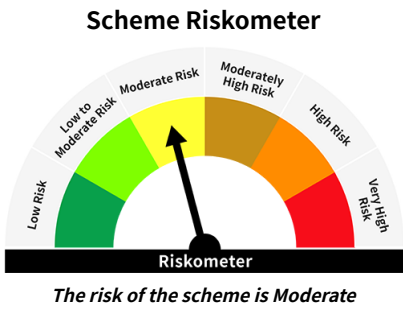
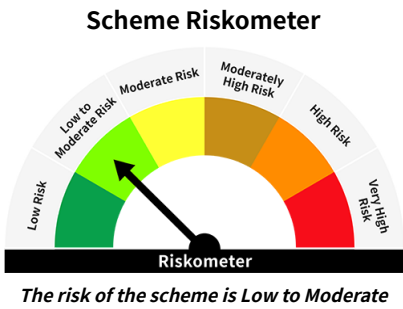
Potential Risk Class Matrix (PRC)			
Credit Risk - Interest Rate Risk	Relatively Low (Class A)	Moderate (Class B)	Relatively High (Class C)
Relatively Low (Class I)	A-I		
Moderate (Class II)			
Relatively High (Class III)			

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	

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

\*\* For experience of Fund Managers refer page no. 82

Key Features	Mirae Asset Ultra Short Duration Fund	Mirae Asset Corporate Bond Fund	Mirae Asset Money Market Fund
Type of Scheme	Ultra Short Duration Fund - An Open ended ultra-short-term debt scheme investing in instruments such that the Macaulay duration* of the portfolio is between 3 months to 6 months (*please refer to page no. 15 of SID). A relatively low interest rate risk and moderate credit risk.	Corporate Bond Fund - An open ended debt scheme predominantly investing in AA+ and above rated corporate bonds. A relatively high interest rate risk and moderate credit risk	Money Market Fund - An open ended debt scheme investing in money market instruments. A relatively low interest rate risk and moderate credit risk
Investment Objective	The investment objective of the scheme is to generate regular income and provide liquidity by investing primarily in a portfolio comprising of debt & money market instruments. There is no assurance or guarantee that the investment objective of the scheme will be realized.	The investment objective of the scheme is to provide income and capital appreciation by investing predominantly in AA+ and above rated corporate bonds. The Scheme does not guarantee or assure any returns. There is no assurance that the investment objective of the scheme will be achieved.	The investment objective of the scheme is to generate reasonable returns with low risk and provide liquidity by investing in money market instruments. There is no assurance that the investment objective of the Scheme will be achieved.
Fund Manager **	Mr. Basant Bafna (since January 16, 2023)	Ms. Kruti Chheta (since February 05, 2025)	Mr. Basant Bafna@ (since December 27, 2025)
Allotment Date	7 <sup>th</sup> October 2020	17 <sup>th</sup> March 2021	11 <sup>th</sup> August 2021
Benchmark Index	Nifty Ultra Short Duration Debt Index A-I	CRISIL Corporate Debt A-II Index	Nifty Money Market Index A-I
Minimum Investment Amount	₹5,000/- and in multiples of ₹1/-thereafter. Minimum Additional Application Amount: ₹1,000/- per application and in multiples of ₹1/- thereafter.	₹5,000/- and in multiples of ₹1/- thereafter. Minimum Additional Application Amount: ₹1,000/- per application and in multiples of ₹1/- thereafter	₹5,000/- and in multiples of ₹1/-thereafter. Minimum Additional Application Amount: ₹1,000/- per application and in multiples of ₹1/- thereafter.
Systematic Investment Plan (SIP)	Monthly and Quarterly: ₹99/- (multiples of ₹1/- thereafter), minimum 5 in case of Monthly / Quarterly option.	Monthly and Quarterly: ₹99/- (multiples of ₹1/- thereafter), minimum 5 in case of Monthly / Quarterly option.	Monthly and Quarterly: ₹99/- (multiples of ₹1/- thereafter), minimum 5 in case of Monthly / Quarterly option.
Load Structure	Exit Load: NIL	Exit Load: NIL	Exit Load: NIL
Plans Available	Regular Plan and Direct Plan	Regular Plan and Direct Plan	Regular Plan and Direct Plan
Options Available	Growth Option and IDCW Option (Payout & Re-investment)	Growth Option and IDCW Option (Payout & Re-investment)	Growth Option and IDCW Option (Payout & Re-investment)
Monthly Average AUM (₹ Cr.) as on 31 December, 2025	2,458.3680	47.2504	3,348.2337
Monthly Total Expense Ratio (Including Statutory Levies) as on 31 December, 2025	Regular Plan: 0.42% Direct Plan: 0.18%	Regular Plan: 0.68% Direct Plan: 0.24%	Regular Plan: 0.41% Direct Plan: 0.08%
Product Labelling	This product is suitable for investors who are seeking*: <ul style="list-style-type: none"><li>Income over a short-term investment horizon</li><li>Investments in debt and money market securities with portfolio Macaulay duration between 3 months &amp; 6 months</li></ul>	This product is suitable for investors who are seeking*: <ul style="list-style-type: none"><li>To generate income over Medium to long term</li><li>Investments predominantly in high quality corporate bonds</li></ul>	This product is suitable for investors who are seeking*: <ul style="list-style-type: none"><li>Short term savings</li><li>Investments predominantly in money market instruments</li></ul>

















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)		B-I	
Moderate (Class II)			
Relatively High (Class III)			

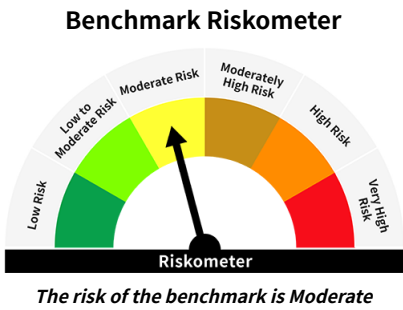
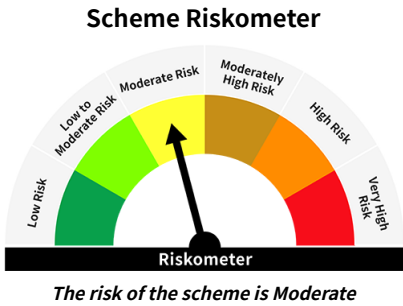
Potential Risk Class Matrix (PRC)			
Credit Risk - Interest Rate Risk	Relatively Low (Class A)	Moderate (Class B)	Relatively High (Class C)
Relatively Low (Class I)			
Moderate (Class II)			
Relatively High (Class III)		B-III	

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)		B-I	
Moderate (Class II)			
Relatively High (Class III)			

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

\*\* For experience of Fund Managers refer page no. 82  
@ Pursuant to notice cum addendum no. 83/2025, Fund Manager of the scheme has been changed with effect from December 27, 2025.

	Key Features	Mirae Asset Long Duration Fund	
	Type of Scheme	Long Duration Fund - An open ended debt scheme investing in instruments such that the Macaulay duration of the portfolio is greater than 7 years (please refer to page no. 14 of SID for details on Macaulay's Duration). A relatively high interest rate risk and relatively low credit risk	
	Investment Objective	The investment objective of the scheme is to seek to generate returns through an actively managed diversified portfolio of debt and money market instruments such that the Macaulay duration of the portfolio is greater than 7 years. However, there is no assurance that the investment objective of the Scheme will be realized and the Scheme does not assure or guarantee any returns.	
	Fund Manager **	Ms. Kruti Chheta (since December 6, 2024)	
	Allotment Date	6 <sup>th</sup> December 2024	
	Benchmark Index	CRISIL Long Duration Debt A-III Index	
	Minimum Investment Amount	₹5,000/- and in multiples of ₹1/- thereafter. Minimum Additional Application Amount: ₹1,000/- per application and in multiples of ₹1/- thereafter	
	Systematic Investment Plan (SIP)	Monthly and Quarterly: Minimum of ₹99/- (multiples of ₹1/- thereafter), minimum 5 in case of Monthly / Quarterly option.	
	Load Structure	Exit Load: NIL	
	Plans Available	Regular Plan and Direct Plan	
	Options Available	Growth Option and IDCW Option (Payout & Re-investment)	
	Monthly Average AUM (₹ Cr.) as on 31 December, 2025	29.7678	
	Monthly Total Expense Ratio (Including Statutory Levies) as on 31 December, 2025	Regular Plan: 0.71% Direct Plan: 0.14%	
	Product Labelling	<b>This product is suitable for investors who are seeking*:</b> <ul style="list-style-type: none"><li>• Optimal returns over the long term</li><li>• Investments in an actively managed diversified portfolio of debt and money market instruments.</li></ul>	

















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		

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

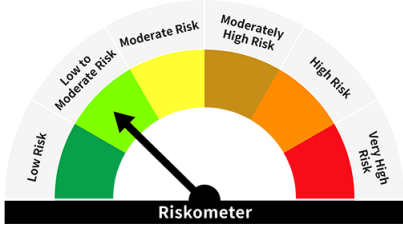
\*\* For experience of Fund Managers refer page no. 82



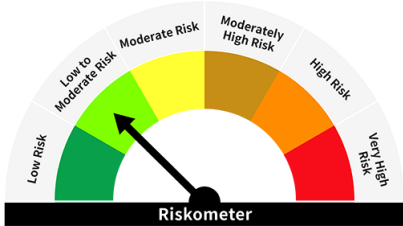
# FUND FACTS - ACTIVE FOF

 <b>Key Features</b>	<b>Mirae Asset Income plus Arbitrage Active FoF<sup>\$</sup></b>		
 <b>Type of Scheme</b>	Fund of Fund - An open-ended fund of funds scheme investing in units of actively managed Debt oriented and arbitrage Mutual Fund schemes		
 <b>Investment Objective</b>	The investment objective of the scheme is to provide long-term capital appreciation from a portfolio investing in a units of actively managed debt oriented and Arbitrage mutual fund schemes. The Scheme does not guarantee or assure any returns. There is no assurance that the investment objective of the Scheme will be achieved.		
 <b>Fund Manager **</b>	<b>Mr. Basant Bafna<sup>@</sup></b> (since December 27, 2025)		
 <b>Allotment Date</b>	4 <sup>th</sup> July 2025		
 <b>Benchmark Index</b>	Nifty Short Duration Debt Index (60%) + Nifty 50 Arbitrage Index (TRI) (40%)		
 <b>Minimum Investment Amount</b>	₹5,000/- and in multiples of ₹1/- thereafter. Minimum Additional Application Amount: ₹1,000/- per application and in multiples of ₹1/- thereafter		
 <b>Systematic Investment Plan (SIP)</b>	Monthly and Quarterly: Minimum of ₹99/- (multiples of ₹1/- thereafter), minimum 5 in case of Monthly / Quarterly option.		
 <b>Load Structure</b>	Exit Load: if redeemed or switched out within 15 days from the date of allotment: 0.25%, if redeemed or switched out after 15 days from date of allotment: Nil		
 <b>Plans Available</b>	Regular Plan and Direct Plan		
 <b>Options Available</b>	Growth Option and IDCW Option (Payout & Re-investment)		
 <b>Monthly Average AUM (₹ Cr.) as on 31 December, 2025</b>	19.5813		
 <b>Monthly Total Expense Ratio (Including Statutory Levies) as on 31 December, 2025</b>	Regular Plan: 0.32% Direct Plan: 0.07%		
 <b>Product Labelling</b>	<b>This product is suitable for investors who are seeking*:</b> <ul style="list-style-type: none"><li>• To generate low volatility returns over short to medium term</li><li>• Investments predominantly in units of actively managed Debt oriented and arbitrage Mutual Fund schemes</li></ul>		

Scheme Riskometer



Benchmark Riskometer



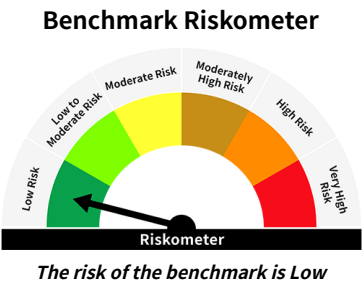
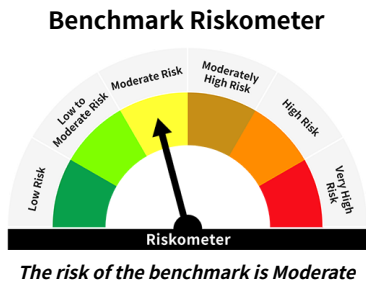
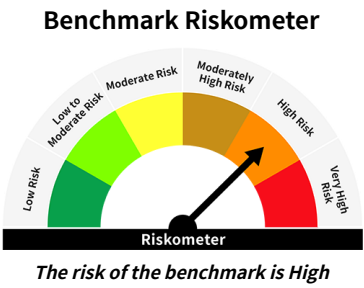
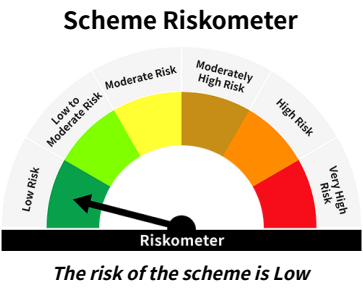
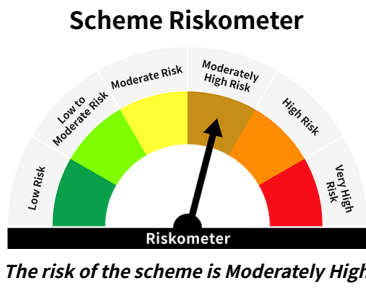
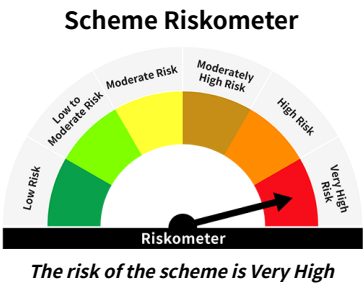
\*Investors should consult their financial advisers if they are not clear about the suitability of the product.

\*\* For experience of Fund Managers refer page no. 82  
\$ Pursuant to clause 13.2.2 of SEBI master circular dated June 27, 2024, the scheme is in existence for less than 6 months  
@ Pursuant to notice cum addendum no. 83/2025, Fund Manager of the scheme has been changed with effect from December 27, 2025.



FUND FACTS - HYBRID

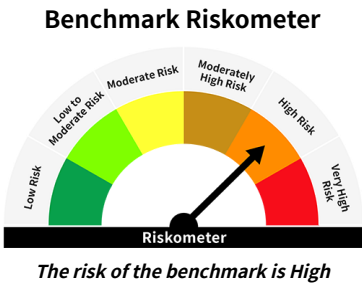
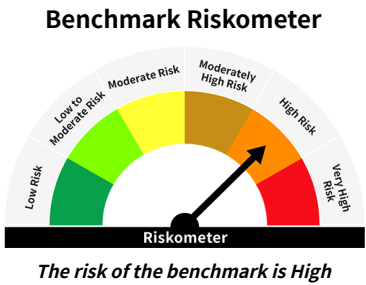
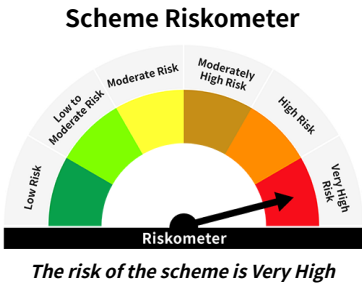
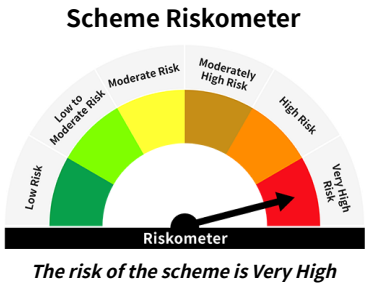
Key Features	Mirae Asset Aggressive Hybrid Fund	Mirae Asset Equity Savings Fund	Mirae Asset Arbitrage Fund
Type of Scheme	Aggressive Hybrid Fund - An open ended hybrid scheme investing predominantly in equity and equity related instruments	Equity Savings Fund - An open ended scheme investing in equity, arbitrage and debt	Arbitrage Fund - An open ended scheme investing in arbitrage opportunities
Investment Objective	The investment objective of the Scheme is to generate capital appreciation along with current income from a combined portfolio of predominantly investing in equity & equity related instruments and balance in debt and money market instruments. The Scheme does not guarantee or assure any returns. There is no assurance that the investment objective of the scheme will be achieved.	The investment objective of the scheme is to provide capital appreciation and income distribution to the investors by using equity and equity related instruments, arbitrage opportunities, and investments in debt and money market instruments. The Scheme does not assure or guarantee any returns. There is no assurance that the investment objective of the scheme will be achieved.	The investment objective of the scheme is to generate capital appreciation and income by predominantly investing in arbitrage opportunities in the cash and derivative segments of the equity markets and the arbitrage opportunities available within the derivative segment and by investing the balance in debt and money market instruments. There is no assurance or guarantee that the investment objective of the scheme will be realized.
Fund Manager **	Mr. Harshad Borawake (Equity Portion) (Since April 01, 2020) Mr. Vrijesh Kasera (Equity Portion) (Since April 01, 2020) Mr. Basant Bafna@ (Debt portion) (since December 27, 2025)	Mr. Harshad Borawake, Mr. Vrijesh Kasera (Equity portion) (since October 12, 2019), Ms. Bharti Sawant (Equity portion) (since December 28, 2020) Mr. Basant Bafna@ (Debt portion) (since December 27, 2025)	Mr. Jignesh Rao (Equity Portion) (since June 19, 2020) Mr. Jigar Sethia (Equity Portion) (since June 19, 2020) Mr. Krishnpal Yadav (since September 22, 2025)
Allotment Date	29 <sup>th</sup> July 2015	17 <sup>th</sup> December 2018	19 <sup>th</sup> June 2020
Benchmark Index	CRISIL Hybrid 35+65 - Aggressive Index	Nifty Equity Savings Index	Nifty 50 Arbitrage Index
Minimum Investment Amount	₹5,000/- and in multiples of ₹1/- thereafter. Minimum Additional Application Amount: ₹1,000/- per application and in multiples of ₹1/- thereafter	₹5,000/- and in multiples of ₹1/- thereafter. Minimum Additional Application Amount: ₹1,000/- per application and in multiples of ₹1/- thereafter	₹5,000/- and in multiples of ₹1/- thereafter. Minimum Additional Application Amount: ₹1,000/- per application and in multiples of ₹1/- thereafter
Systematic Investment Plan (SIP)	Monthly and Quarterly: ₹99/- (multiples of ₹1/- thereafter), minimum 5 in case of Monthly / Quarterly option.	Monthly and Quarterly: ₹99/- (multiples of ₹1/- thereafter), minimum 5 in case of Monthly / Quarterly option.	Monthly and Quarterly: ₹99/- (multiples of ₹1/- thereafter), minimum 5 in case of Monthly / Quarterly option.
Load Structure	Exit load: I. For investors who have opted for SWP under the plan: a) 15% of the units allotted (including Switch-in/STP - in) on or before completion of 365 days from the date of allotment of units: Nil. b) Any redemption in excess of such limits in the first 365 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 1 year (365 days) from the date of allotment: 1% -If redeemed after 1 year (365 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 1 year (365 days) from the date of allotment: 1% -If redeemed after 1 year (365 days) from the date of allotment: NIL	Exit load: I. For investors who have opted for SWP under the plan: a) 15% of the units allotted (including Switch-in/STP-in) on or before completion of 90 days from the date of allotment of units: Nil. b) Any redemption in excess of such limits in the first 90 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 90 days from the date of allotment: 1% -If redeemed after 90 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 90 days from the date of allotment: 1% -If redeemed after 90 days from the date of allotment: NIL	Exit load: 0.25% if redeemed or switched out within 15 days from the date of allotment Nil after 15 days
Plans Available	Regular Plan and Direct Plan	Regular Plan and Direct Plan	Regular Plan and Direct Plan
Options Available	Growth Option and IDCW Option (Payout & Re-investment)	Growth Option and IDCW Option (Payout & Re-investment)	Growth Option and IDCW Option (Payout & Re-investment)
Monthly Average AUM (₹ Cr.) as on 31 December, 2025	9,463.990	1,837.706	4,039.930
Monthly Total Expense Ratio (Including Statutory Levies) as on 31 December, 2025	Regular Plan: 1.72% Direct Plan: 0.39%	Regular Plan: 1.36% Direct Plan: 0.37%	Regular Plan: 0.93% Direct Plan: 0.15%
Product Labelling	This product is suitable for investors who are seeking*: <ul style="list-style-type: none"><li>Capital appreciation along with current income over long term</li><li>Aggressive hybrid fund investing predominantly in equities &amp; equity related instruments with balance exposure to debt &amp; money market instruments</li></ul>	This product is suitable for investors who are seeking*: <ul style="list-style-type: none"><li>Capital appreciation and income distribution</li><li>Investment in equity and equity related instruments, arbitrage opportunities and debt &amp; money market instruments</li></ul>	This product is suitable for investors who are seeking*: <ul style="list-style-type: none"><li>Income over short term</li><li>Investments predominantly in arbitrage opportunities in the cash and derivative segments and the arbitrage opportunities available within the derivative segment</li></ul>



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

\*\* For experience of Fund Managers refer page no. 82  
@ Pursuant to notice cum addendum no. 83/2025, Fund Manager of the scheme has been changed with effect from December 27, 2025.

Key Features	Mirae Asset Balanced Advantage Fund	Mirae Asset Multi Asset Allocation Fund
Type of Scheme	Balanced Advantage Fund - An open-ended Dynamic Asset Allocation Fund	Multi Asset Allocation Fund - An open ended scheme investing in equity, debt & money market instruments, Gold ETFs, Silver ETFs and exchange traded commodity derivatives
Investment Objective	The investment objective of the scheme is to capitalize on the potential upside of equities while attempting to limit the downside by dynamically managing the portfolio through investment in equity & equity related instruments and active use of debt, money market instruments and derivatives. However, there is no assurance or guarantee that the investment objective of the scheme will be achieved.	The investment objective of the scheme is to provide long-term capital appreciation from a portfolio investing in equity and equity related securities, Debt and money market instruments, Gold ETFs, Silver ETFs and Exchange Traded Commodity Derivatives. There is no assurance that the investment objective of the Scheme will be achieved.
Fund Manager **	<b>Mr. Harshad Borawake</b> (Equity portion) (since August 11, 2022) <b>Mr. Basant Bafna@</b> (Debt portion) (since December 27, 2025)	<b>Mr. Harshad Borawake</b> (Equity Portion) (since January 31, 2024) <b>Mr. Siddharth Srivastava</b> (Dedicated Fund Manager for Overseas Investments) (since January 31, 2024) <b>Mr. Ritesh Patel</b> (Dedicated Fund Manager for Commodity Investments) (since January 31, 2024) <b>Mr. Basant Bafna@</b> (Debt portion) (since December 27, 2025)
Allotment Date	11 <sup>th</sup> August 2022	31 <sup>st</sup> January 2024
Benchmark Index	Nifty 50 Hybrid Composite Debt 50:50 Index	65% Nifty 500 (TRI) + 25% Nifty Short Duration Debt Index + 7.5% Domestic Price of Gold + 2.5% Domestic Price of Silver
Minimum Investment Amount	₹5,000/- and in multiples of ₹1/- thereafter. Minimum Additional Application Amount: ₹1,000/- per application and in multiples of ₹1/- thereafter	₹5,000/- and in multiples of ₹1/- thereafter. Minimum Additional Application Amount: ₹1,000/- per application and in multiples of ₹1/- thereafter
Systematic Investment Plan (SIP)	Monthly and Quarterly: ₹99/- (multiples of ₹1/- thereafter), minimum 5 in case of Monthly / Quarterly option.	Monthly and Quarterly: ₹99/- (multiples of ₹1/- thereafter), minimum 5 in case of Monthly / Quarterly option.
Load Structure	Exit load: I. For investors who have opted for SWP under the plan: a) 15% of the units allotted (including Switch-in/STP-in) 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	Exit load: I. For investors who have opted for SWP under the plan: a) 15% of the units allotted (including Switch-in/STP-in) 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
Plans Available	Regular Plan and Direct Plan	Regular Plan and Direct Plan
Options Available	Growth Option and IDCW Option (Payout & Re-investment)	Growth Option and IDCW Option (Payout & Re-investment)
Monthly Average AUM (₹ Cr.) as on 31 December, 2025	2,003.611	2,718.942
Monthly Total Expense Ratio (Including Statutory Levies) as on 31 December, 2025	Regular Plan: 2.05% Direct Plan: 0.74%	Regular Plan: 1.90% Direct Plan: 0.32%
Product Labelling	<b>This product is suitable for investors who are seeking*:</b> <ul style="list-style-type: none"><li>To generate long-term capital appreciation/income</li><li>Investment in equity, equity related securities &amp; debt, money market instruments while managing risk through active allocation</li></ul>	<b>This product is suitable for investors who are seeking*:</b> <ul style="list-style-type: none"><li>To generate long term capital appreciation/income</li><li>Investments in equity, debt &amp; money market instruments, commodity ETFs and exchange traded commodity derivatives.</li></ul>



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

\*\* For experience of Fund Managers refer page no. 82  
@ Pursuant to notice cum addendum no. 83/2025, Fund Manager of the scheme has been changed with effect from December 27, 2025.

Fund Name	Mirae Asset Large Cap Fund	Mirae Asset Large & Midcap Fund	Mirae Asset Great Consumer Fund
Type of Scheme	Large Cap Fund - An open ended equity scheme predominantly investing across large cap stocks	Large & Mid Cap Fund - An open ended equity scheme investing in both large cap and mid cap stocks	Sectoral / Thematic Fund - An open ended equity scheme following consumption theme
Tier-1 Benchmark Index	Nifty 100 (TRI)	Nifty Large Midcap 250 (TRI)	Nifty India Consumption Index (TRI)
Tier-2 Benchmark Index	-	-	-
Fund Manager	Mr. Gaurav Misra	Mr. Neelesh Surana Mr. Ankit Jain	Mr. Siddhant Chhabria
Inception Date	4 <sup>th</sup> April 2008	9 <sup>th</sup> July 2010	29 <sup>th</sup> March 2011
Portfolios Details	Net AUM ₹ Crores	41,802.47	43,766.03
	Asset Allocation Equity (%)	99.24%	98.29%
	Asset Allocation Non Equity (%)	0.76%	1.71%
	**Large Cap	88.20%	50.77%
	Mid Cap	6.84%	35.59%
	Small Cap	4.20%	11.93%
	No. of Stocks	85	87
	Top 10 Holdings	49.89%	31.04%
Ratios	Top 5 Sectors	53.59%	45.59%
	Beta	0.86	0.95
	1 Year PTR^	0.34 times	0.94 times
	Information Ratio	-0.42	-0.57
			-0.31

\*\* Market Cap classifications are according to the half yearly data provided by AMFI\*Data includes "Partly Paid Shares".

^ Portfolio Turnover Ratio

Data as on 31<sup>st</sup> December, 2025

Fund Name	Mirae Asset ELSS Tax Saver Fund	Mirae Asset Healthcare Fund	Mirae Asset Focused Fund
Type of Scheme	ELSS - An open ended equity linked saving scheme with a statutory lock in of 3 years and tax benefit	Sectoral / Thematic Fund - An open ended equity scheme investing in healthcare and allied sectors	Focused Fund - An open ended equity scheme investing in a maximum of 30 stocks intending to focus in large cap, mid cap and small cap category (i.e., Multi-cap)
Tier-1 Benchmark Index	Nifty 500 (TRI)	BSE Healthcare Index (TRI)	Nifty 500 (TRI)
Tier-2 Benchmark Index	Nifty 200 (TRI)	-	Nifty 200 (TRI)
Fund Manager	Mr. Neelesh Surana	Mr. Vrijesh Kasera Mr. Tanmay Mehta	Mr. Gaurav Misra
Inception Date	28 <sup>th</sup> December 2015	2 <sup>nd</sup> July 2018	14 <sup>th</sup> May 2019
Portfolios Details	Net AUM ₹ Crores	27,195.94	2,770.84
	Asset Allocation Equity (%)	98.88%	99.46%
	Asset Allocation Non Equity (%)	1.12%	0.54%
	**Large Cap	63.32%	46.84%
	Mid Cap	17.15%	26.64%
	Small Cap	18.41%	25.97%
	No. of Stocks	74	33
	Top 10 Holdings	40.54%	60.76%
Ratios	Top 5 Sectors	52.62%	99.46%
	Beta	0.92	0.96
	1 Year PTR^	1.07 times	0.31 times
	Information Ratio	0.33	-0.66

\*\* Market Cap classifications are according to the half yearly data provided by AMFI\*Data includes "Partly Paid Shares".

^ Portfolio Turnover Ratio

Data as on 31<sup>st</sup> December, 2025

# Mirae Asset Equity Snapshot

December 2025



Fund Name	Mirae Asset Midcap Fund	Mirae Asset Banking and Financial Services Fund	Mirae Asset Flexi Cap Fund
Type of Scheme	Midcap Fund - An open ended equity scheme predominantly investing in mid cap stocks	Sectoral / Thematic Fund - An open-ended equity scheme investing in Banking & Financial Services Sector	Flexi Cap Fund - An open ended dynamic equity scheme investing across large cap, mid cap, small cap stocks
Tier-1 Benchmark Index	Nifty Midcap 150 Index (TRI)	Nifty Financial Services Index (TRI)	Nifty 500 (TRI)
Tier-2 Benchmark Index	-	-	-
Fund Manager	Mr. Ankit Jain	Mr. Abhijith Vara	Mr. Varun Goel
Inception Date	29 <sup>th</sup> July 2019	11 <sup>th</sup> December 2020	24 <sup>th</sup> February 2023
Portfolios Details	Net AUM ₹ Crores	18,409.26	2,215.61
	Asset Allocation Equity (%)	97.44%	98.55%
	Asset Allocation Non Equity (%)	2.56%	1.45%
	**Large Cap	9.91%	70.91%
	Mid Cap	69.56%	13.92%
	Small Cap	17.97%	13.71%
	No. of Stocks	68	30
	Top 10 Holdings	28.35%	73.56%
Ratios	Top 5 Sectors	35.39%	98.55%
	Beta	0.96	0.96
	1 Year PTR^	1.08 times	0.40 times
	Information Ratio	-0.83	0.51

\*\* Market Cap classifications are according to the half yearly data provided by AMFI\*Data includes "Partly Paid Shares".

^ Portfolio Turnover Ratio

Data as on 31<sup>st</sup> December, 2025



Fund Name	Mirae Asset Multicap Fund	Mirae Asset Small Cap Fund	Mirae Asset Infrastructure Fund <sup>\$</sup>
Type of Scheme	Multi Cap Fund - An open ended equity scheme investing across large cap, mid cap and small cap stocks	Small Cap Fund - An open ended equity scheme predominantly investing in small cap stocks	Infrastructure Fund - An open ended equity scheme following infrastructure theme
Tier-1 Benchmark Index	Nifty 500 Multicap 50:25:25 (TRI)	Nifty Small Cap 250 (TRI)	BSE India Infrastructure (TRI)
Tier-2 Benchmark Index	-	-	-
Fund Manager	Mr. Ankit Jain	Mr. Varun Goel Mr. Siddharth Srivastava (Dedicated Fund Manager for Overseas Investments)	Ms. Bharti Sawant
Inception Date	21 <sup>st</sup> August 2023	31 <sup>st</sup> January 2025	5 <sup>th</sup> December 2025
Portfolios Details	Net AUM ₹ Crores	4,593.75	3,037.66
	Asset Allocation Equity (%)	99.21%	96.42%
	Asset Allocation Non Equity (%)	0.79%	3.58%
	**Large Cap	42.34%	12.19%
	Mid Cap	25.51%	13.76%
	Small Cap	31.37%	70.46%
	No. of Stocks	78	79
	Top 10 Holdings	30.99%	23.42%
Ratios	Top 5 Sectors	46.89%	43.15%
	Beta	-	-
	1 Year PTR <sup>^</sup>	1.05 times	-
	Information Ratio	-	-

\*\* Market Cap classifications are according to the half yearly data provided by AMFI\*Data includes "Partly Paid Shares".

^ Portfolio Turnover Ratio

\$ Pursuant to clause 13.2.2 of SEBI master circular dated June 27, 2024, the scheme is in existence for less than 6 months.

Data as on 31<sup>st</sup> December, 2025

# MIRAE ASSET LARGE CAP FUND

(Large Cap Fund - An open ended equity scheme predominantly investing across large cap stocks)



Monthly Factsheet as on 31 December, 2025

## Fund Information

<b>Fund Managers :</b> Mr. Gaurav Misra	
<b>Allotment Date :</b>	4 <sup>th</sup> April 2008
<b>Benchmark :</b>	Nifty 100 (TRI)
<b>Net AUM (Cr.)</b>	41,802.47
<b>Exit Load :</b>	Please refer page no.10
<b>Plan Available :</b>	Regular and Direct Plan
<b>Minimum Investment Amount</b> ₹5,000/- and in multiples of ₹1/- thereafter. Minimum Additional Application Amount: ₹1,000/- per application and in multiples of ₹1/- thereafter.	

## Net Asset Value (NAV)

	Direct	Regular
<b>Growth</b>	₹ 133.381	₹ 117.809
<b>IDCW</b>	₹ 75.494	₹ 32.727

## Ratios<sup>@</sup> (Annualised)

<b>Volatility</b>	11.05%
<b>Beta</b>	0.86
<b>R Squared</b>	0.95
<b>Sharpe Ratio<sup>#</sup></b>	0.73
<b>Information Ratio</b>	-0.42
<b>Portfolio Turnover Ratio</b>	0.34 times
Please refer page no 82 for detail	

## Expense Ratio

<b>Regular Plan</b>	1.51%
<b>Direct Plan</b>	0.54%

## Income Distribution cum capital withdrawal

Regular Plan			
Record Date	Quantum (₹ per unit)	Face Value (₹ per unit)	NAV (per unit)
23-Mar-2021	1.650	10.000	21.620
22-Mar-2024	2.300	10.000	28.709

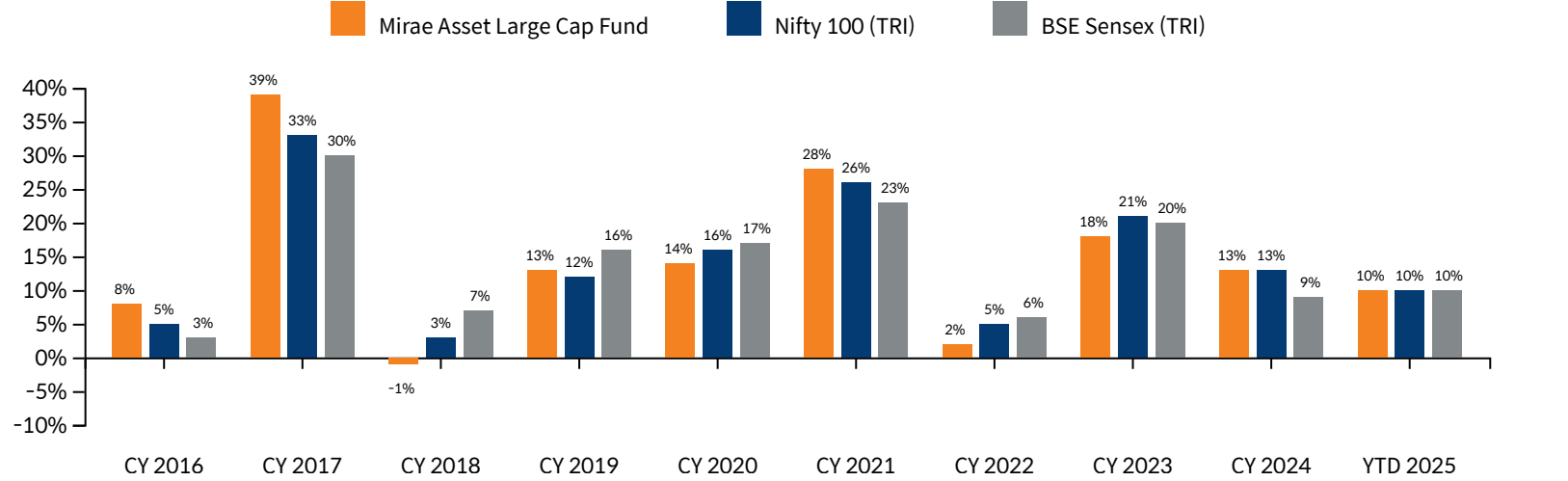
Direct Plan			
Record Date	Quantum (₹ per unit)	Face Value (₹ per unit)	NAV (per unit)
23-Mar-2021	3.650	10.000	47.600
22-Mar-2024	5.300	10.000	65.175

Refer to IDCW History (Page no. 80) for complete IDCW history of the scheme  
Pursuant to payment of IDCW the NAV of the IDCW option of the scheme will fall to the extent of payout and statutory levy (if any).  
IDCW history is for Mirae Asset Large Cap Fund - Regular & Direct Plan - IDCW Option

## Portfolio Top 10 Holdings

<b>Equity Shares</b>	
HDFC Bank Ltd.	9.63%
ICICI Bank Ltd.	7.95%
Infosys Ltd.	5.33%
Reliance Industries Ltd.	5.08%
Bharti Airtel Ltd.	4.32%
ITC Ltd.	4.21%
Larsen & Toubro Ltd.	3.72%
Tata Consultancy Services Ltd.	3.54%
Axis Bank Ltd.	3.24%
State Bank of India	2.88%
Other Equities	49.34%
<b>Equity Holding Total</b>	<b>99.24%</b>
<b>Cash &amp; Other Receivables</b>	<b>0.76%</b>
<b>Total</b>	<b>100.00%</b>

## Fund Performance



Fund performance are absolute returns, calculated using last available NAVs of the consequent two years. YTD returns calculated using last available NAV of previous year and current month.

## Performance Report

Period	Mirae Asset Large Cap Fund	Scheme Benchmark*	Additional Benchmark**
Last 1 Year	10.21%	10.24%	10.38%
Last 3 Years	13.70%	14.69%	13.27%
Last 5 Years	13.80%	14.90%	13.64%
Last 10 Years	13.79%	14.03%	13.94%
Last 15 Years	13.59%	11.78%	11.43%
Since Inception	14.90%	11.99%	11.64%
Value of Rs. 10000 invested (in Rs.) Since Inception	1,17,809	74,682	70,581
NAV as on 31 <sup>st</sup> Dec 2025	₹117.809		
Index Value 31 <sup>st</sup> Dec 2025	Index Value of Scheme Benchmark is 36,697.580 and BSE Sensex (TRI) 1,33,737.129		
Allotment Date	4 <sup>th</sup> April 2008		
Scheme Benchmark	*Nifty 100 (TRI)		
Additional Benchmark	**BSE Sensex (TRI)		

Fund Managers : Mr. Gaurav Misra (since January 31, 2019)  
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

## SIP Performance

Period	Since Inception	15 Years	10 Years	7 Years	5 Years	3 Years	1 Year
Total Amount Invested	21,20,000	18,00,000	12,00,000	8,40,000	6,00,000	3,60,000	1,20,000
Mkt Value as on 31 <sup>st</sup> Dec 2025	96,49,801	59,92,667	24,49,570	13,91,593	8,20,768	4,36,758	1,29,284
Fund Return <sup>&amp;</sup> (%)	15.30	14.67	13.67	14.16	12.48	12.96	14.66
Benchmark Return <sup>&amp;</sup> (%)	13.68	13.90	14.51	15.37	13.56	13.56	14.37
Add. Benchmark Return <sup>&amp;</sup> (%)	13.05	13.56	14.27	14.49	12.48	12.05	13.60

**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 SIP returns are calculated by XIRR approach assuming investment of 10,000/- on the 1st working day of every month.  
Please visit the website for more details: <https://www.miraeassetmf.co.in/downloads/statutory-disclosure/addendum>.  
The performance of other funds managed by the same fund manager is given in the respective page of the schemes and on page No. 60, 63

# MIRAE ASSET LARGE & MIDCAP FUND



(Large & Mid Cap Fund - An open ended equity scheme investing in both large cap and mid cap stocks)

Monthly Factsheet as on 31 December, 2025

## Fund Information

<b>Fund Managers :</b> Mr. Neelesh Surana Mr. Ankit Jain	
<b>Allotment Date :</b>	9 <sup>th</sup> July 2010
<b>Benchmark :</b>	Nifty Large Midcap 250 (TRI)
<b>Net AUM (Cr.)</b>	43,766.03
<b>Exit Load :</b>	Please refer page no.10
<b>Plan Available :</b>	Regular and Direct Plan
<b>Minimum Investment Amount</b> ₹5,000/- and in multiples of ₹1/- thereafter	

## Net Asset Value (NAV)

	Direct	Regular
<b>Growth</b>	₹ 178.511	₹ 157.957
<b>IDCW</b>	₹ 90.184	₹ 52.359

## Ratios® (Annualised)

<b>Volatility</b>	13.34%
<b>Beta</b>	0.95
<b>R Squared</b>	0.97
<b>Sharpe Ratio#</b>	0.90
<b>Information Ratio</b>	-0.57
<b>Portfolio Turnover Ratio</b>	0.94 times
Please refer page no 82 for detail	

## Expense Ratio

<b>Regular Plan</b>	1.50%
<b>Direct Plan</b>	0.57%

## Income Distribution cum capital withdrawal

<b>Regular Plan</b>			
Record Date	Quantum (₹ per unit)	Face Value (₹ per unit)	NAV (per unit)
07-Feb-2023	3.500	10.000	40.450
28-Jul-2023	3.500	10.000	41.930
20-Mar-2025	3.700	10.000	45.925

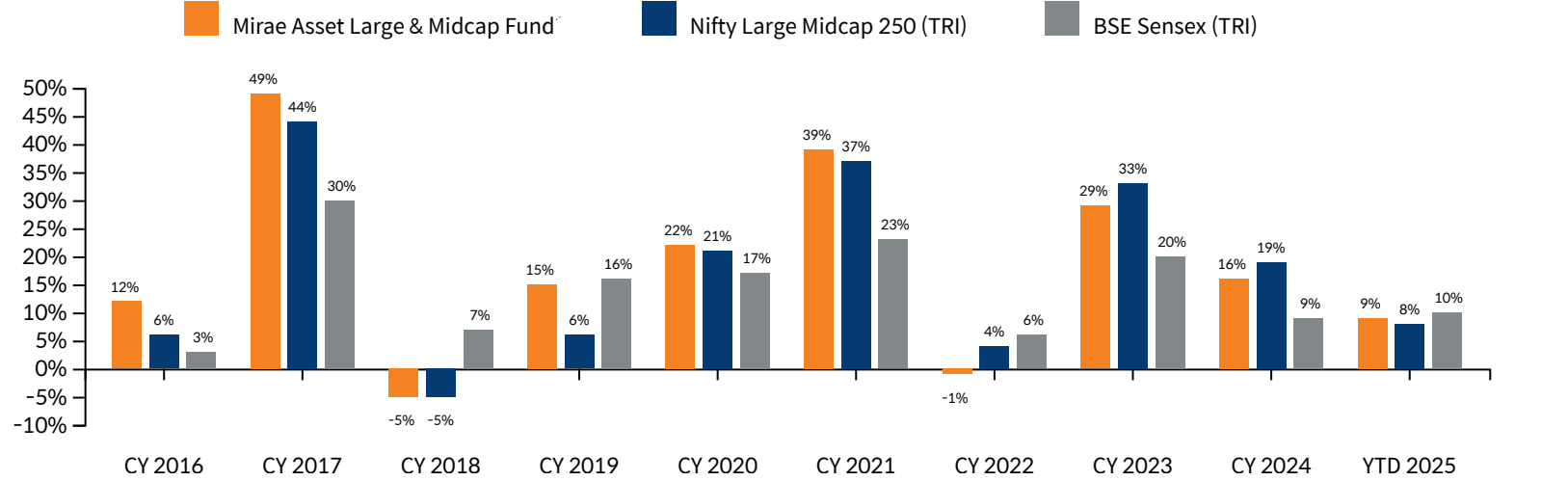
<b>Direct Plan</b>			
Record Date	Quantum (₹ per unit)	Face Value (₹ per unit)	NAV (per unit)
07-Feb-2023	6.000	10.000	67.910
28-Jul-2023	5.800	10.000	70.570
20-Mar-2025	6.400	10.000	78.590

Refer to IDCW History (Page no. 80) for complete IDCW history of the scheme  
Pursuant to payment of IDCW the NAV of the IDCW option of the scheme will fall to the extent of payout and statutory levy (if any).  
IDCW history is for Mirae Asset Large & Midcap Fund - Regular & Direct Plan - IDCW Option

## Portfolio Top 10 Holdings

<b>Equity Shares</b>	
HDFC Bank Ltd.	6.27%
ICICI Bank Ltd.	4.20%
Axis Bank Ltd.	3.84%
State Bank of India	2.97%
ITC Ltd.	2.84%
Tata Consultancy Services Ltd.	2.60%
Larsen & Toubro Ltd.	2.26%
Lupin Ltd.	2.07%
Infosys Ltd.	2.00%
IndusInd Bank Ltd.	2.00%
Other Equities	67.24%
<b>Equity Holding Total</b>	<b>98.29%</b>
<b>Cash &amp; Other Receivables</b>	<b>1.71%</b>
<b>Total</b>	<b>100.00%</b>

## Fund Performance



Fund performance are absolute returns, calculated using last available NAVs of the consequent two years. YTD returns calculated using last available NAV of previous year and current month.

## Performance Report

Period	Mirae Asset Large & Midcap Fund	Scheme Benchmark*	Additional Benchmark**
<b>Last 1 Year</b>	9.21%	8.19%	10.38%
<b>Last 3 Years</b>	17.71%	19.39%	13.27%
<b>Last 5 Years</b>	17.47%	19.51%	13.64%
<b>Last 10 Years</b>	17.37%	16.29%	13.94%
<b>Last 15 Years</b>	19.24%	14.10%	11.43%
<b>Since Inception</b>	19.50%	14.30%	12.10%
<b>Value of Rs. 10000 invested (in Rs.) Since Inception</b>	1,57,957	79,298	58,670
<b>NAV as on 31<sup>st</sup> Dec 2025</b>	₹157.957		
<b>Index Value 31<sup>st</sup> Dec 2025</b>	Index Value of Scheme Benchmark is 21,868.980 and BSE Sensex (TRI) 1,33,737.129		
<b>Allotment Date</b>	9 <sup>th</sup> July 2010		
<b>Scheme Benchmark</b>	*Nifty Large Midcap 250 (TRI)		
<b>Additional Benchmark</b>	**BSE Sensex (TRI)		

Fund Managers : Mr. Neelesh Surana (since inception), Mr. Ankit Jain (since January 31, 2019)  
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

## SIP Performance

Period	Since Inception	15 Years	10 Years	7 Years	5 Years	3 Years	1 Year
<b>Total Amount Invested</b>	18,50,000	18,00,000	12,00,000	8,40,000	6,00,000	3,60,000	1,20,000
<b>Mkt Value as on 31<sup>st</sup> Dec 2025</b>	1,01,04,914	93,95,608	29,64,539	15,86,046	8,73,665	4,51,414	1,31,349
<b>Fund Return<sup>&amp;</sup> (%)</b>	19.71	19.80	17.22	17.83	15.01	15.26	18.00
<b>Benchmark Return<sup>&amp;</sup> (%)</b>	16.48	16.72	17.42	19.40	17.07	16.17	15.19
<b>Add. Benchmark Return<sup>&amp;</sup> (%)</b>	13.41	13.56	14.27	14.49	12.48	12.05	13.60

**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 SIP returns are calculated by XIRR approach assuming investment of 10,000/- on the 1st working day of every month.  
Please visit the website for more details: <https://www.miraeassetmf.co.in/downloads/statutory-disclosure/addendum>.  
The performance of other funds managed by the same fund manager is given in the respective page of the schemes and on page No. 60, 61, 63, 70

# MIRAE ASSET GREAT CONSUMER FUND

(Sectoral / Thematic Fund - An open ended equity scheme following consumption theme)



Monthly Factsheet as on 31 December, 2025

## Fund Information

<b>Fund Managers :</b> Mr. Siddhant Chhabria	
<b>Allotment Date :</b>	29 <sup>th</sup> March 2011
<b>Benchmark :</b>	Nifty India Consumption Index (TRI)
<b>Net AUM (Cr.)</b>	4,754.24
<b>Exit Load :</b>	Please refer page no.10
<b>Plan Available :</b>	Regular and Direct Plan
<b>Minimum Investment Amount</b> ₹5,000/- and in multiples of ₹1/- thereafter. Minimum Additional Application Amount: ₹1,000/- per application and in multiples of ₹1/- thereafter.	

## Net Asset Value (NAV)

	Direct	Regular
<b>Growth</b>	₹ 114.001	₹ 95.043
<b>IDCW</b>	₹ 68.449	₹ 26.628

## Ratios<sup>@</sup> (Annualised)

<b>Volatility</b>	14.34%
<b>Beta</b>	0.96
<b>R Squared</b>	0.92
<b>Sharpe Ratio<sup>#</sup></b>	0.80
<b>Information Ratio</b>	-0.31
<b>Portfolio Turnover Ratio</b>	0.50 times
Please refer page no 82 for detail	

## Expense Ratio

<b>Regular Plan</b>	1.83%
<b>Direct Plan</b>	0.42%

## Income Distribution cum capital withdrawal

Regular Plan			
Record Date	Quantum (₹ per unit)	Face Value (₹ per unit)	NAV (per unit)
14-Feb-2023	1.700	10.000	20.760
22-Mar-2024	2.050	10.000	25.213
24-Mar-2025	1.950	10.000	24.958

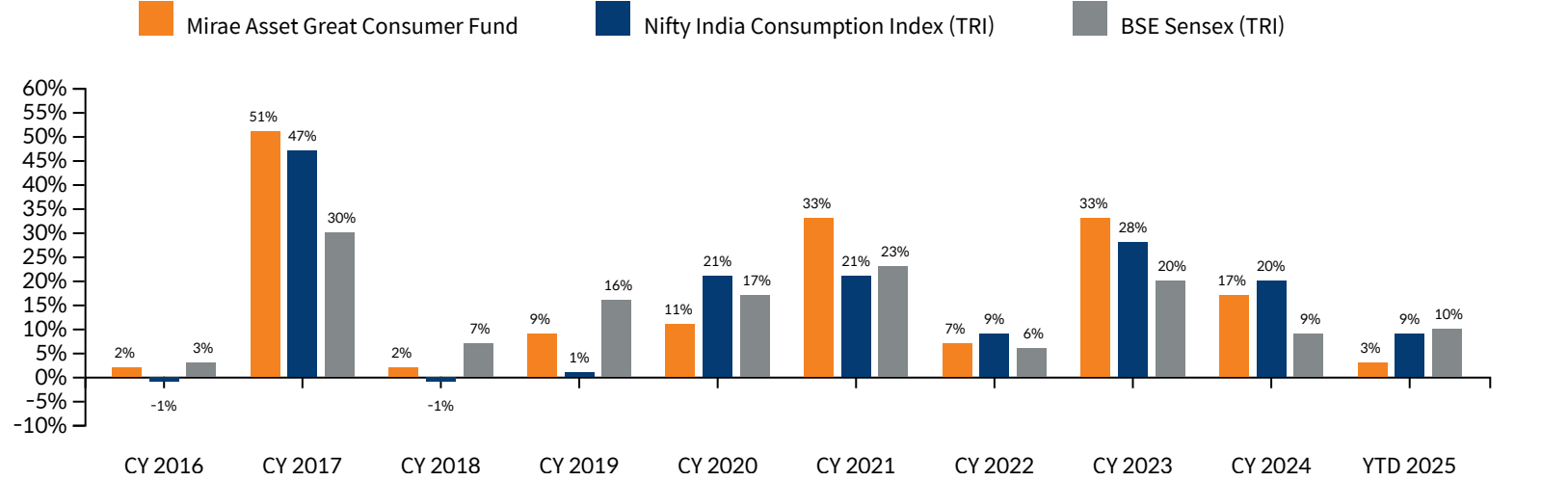
Direct Plan			
Record Date	Quantum (₹ per unit)	Face Value (₹ per unit)	NAV (per unit)
14-Feb-2023	4.100	10.000	51.150
22-Mar-2024	5.150	10.000	63.239
24-Mar-2025	5.000	10.000	63.493

Refer to IDCW History (Page no. 80) for complete IDCW history of the scheme  
Pursuant to payment of IDCW the NAV of the IDCW option of the scheme will fall to the extent of payout and statutory levy (if any).  
IDCW history is for Mirae Asset Great Consumer Fund - Regular & Direct Plan - IDCW Option

## Portfolio Top 10 Holdings

<b>Equity Shares</b>	
ITC Ltd.	9.64%
Mahindra & Mahindra Ltd.	7.48%
Maruti Suzuki India Ltd.	7.48%
Bharti Airtel Ltd.	6.96%
Eternal Ltd.	6.79%
Titan Company Ltd.	5.19%
Eicher Motors Ltd.	4.17%
Trent Ltd.	3.99%
Varun Beverages Ltd.	3.40%
Britannia Industries Ltd.	3.03%
Other Equities	40.87%
<b>Equity Holding Total</b>	<b>99.00%</b>
<b>Cash &amp; Other Receivables</b>	<b>1.00%</b>
<b>Total</b>	<b>100.00%</b>

## Fund Performance



Fund performance are absolute returns, calculated using last available NAVs of the consequent two years. YTD returns calculated using last available NAV of previous year and current month.

## Performance Report

Period	Mirae Asset Great Consumer Fund	Scheme Benchmark <sup>*</sup>	Additional Benchmark <sup>**</sup>
<b>Last 1 Year</b>	3.38%	9.22%	10.38%
<b>Last 3 Years</b>	17.17%	18.69%	13.27%
<b>Last 5 Years</b>	18.08%	17.01%	13.64%
<b>Last 10 Years</b>	15.83%	14.30%	13.94%
<b>Since Inception</b>	16.47%	15.55%	12.15%
<b>Value of Rs. 10000 invested (in Rs.) Since Inception</b>	95,043	84,544	54,393
<b>NAV as on 31<sup>st</sup> Dec 2025</b>	₹95.043		
<b>Index Value 31<sup>st</sup> Dec 2025</b>	Index Value of Scheme Benchmark is 15,544.170 and BSE Sensex (TRI) 1,33,737.129		
<b>Allotment Date</b>	29 <sup>th</sup> March 2011		
<b>Scheme Benchmark</b>	<sup>*</sup> Nifty India Consumption Index (TRI)		
<b>Additional Benchmark</b>	<sup>**</sup> BSE Sensex (TRI)		

Fund Managers : Mr. Siddhant Chhabria (since June 21, 2021)  
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

## SIP Performance

Period	Since Inception	10 Years	7 Years	5 Years	3 Years	1 Year
<b>Total Amount Invested</b>	17,70,000	12,00,000	8,40,000	6,00,000	3,60,000	1,20,000
<b>Mkt Value as on 31<sup>st</sup> Dec 2025</b>	67,09,139	28,20,469	15,44,369	8,76,577	4,35,493	1,25,739
<b>Fund Return<sup>&amp;</sup> (%)</b>	16.45	16.29	17.08	15.15	12.76	8.99
<b>Benchmark Return<sup>&amp;</sup> (%)</b>	15.33	15.62	17.42	16.66	16.09	12.79
<b>Add. Benchmark Return<sup>&amp;</sup> (%)</b>	13.64	14.27	14.49	12.48	12.05	13.60

**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  
<sup>&</sup> The SIP returns are calculated by XIRR approach assuming investment of 10,000/- on the 1st working day of every month.  
The performance of other funds managed by the same fund manager is given in the respective page of the schemes and on page No. 60



# MIRAE ASSET ELSS TAX SAVER FUND



(ELSS - An open ended equity linked saving scheme with a statutory lock in of 3 years and tax benefit)

Monthly Factsheet as on 31 December, 2025

## Fund Information

<b>Fund Managers :</b> Mr. Neelesh Surana	
<b>Allotment Date :</b>	28 <sup>th</sup> December 2015
<b>Benchmark :</b>	Tier-1-Nifty 500 (TRI) Tier-2-Nifty 200 (TRI)
<b>Net AUM (Cr.)</b>	27,195.94
<b>Exit Load :</b>	Nil
<b>Plan Available :</b>	Regular and Direct Plan
<b>Minimum Investment Amount</b> ₹500/- and in multiples of ₹500/- thereafter	

## Net Asset Value (NAV)

	Direct	Regular
<b>Growth</b>	₹ 58.137	₹ 51.164
<b>IDCW</b>	₹ 31.842	₹ 26.944

## Ratios<sup>@</sup> (Annualised)

<b>Volatility</b>	12.41%
<b>Beta</b>	0.92
<b>R Squared</b>	0.97
<b>Sharpe Ratio<sup>#</sup></b>	0.97
<b>Information Ratio</b>	0.33
<b>Portfolio Turnover Ratio</b>	1.07 times

Please refer page no 82 for detail

## Expense Ratio

<b>Regular Plan</b>	1.54%
<b>Direct Plan</b>	0.57%

## Income Distribution cum capital withdrawal

Regular Plan			
Record Date	Quantum (₹ per unit)	Face Value (₹ per unit)	NAV (per unit)
28-Jul-2023	1.800	10.000	21.638
20-Mar-2025	1.950	10.000	23.995
01-Jan-2026	4.000	10.000	26.857

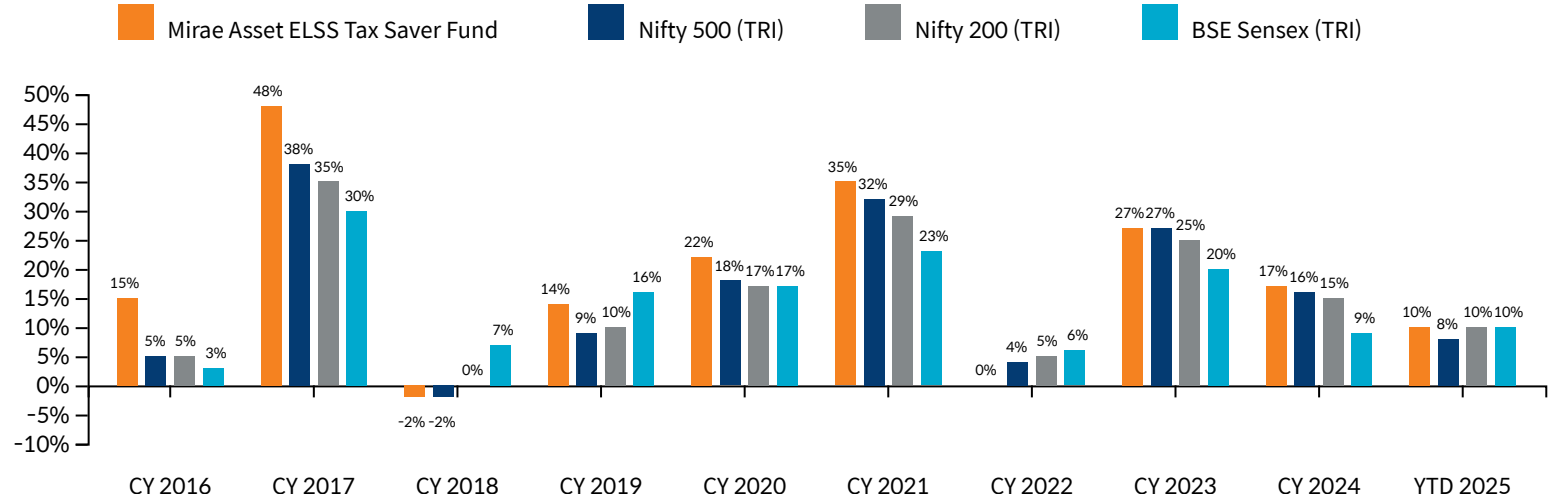
Direct Plan			
Record Date	Quantum (₹ per unit)	Face Value (₹ per unit)	NAV (per unit)
28-Jul-2023	2.050	10.000	24.958
20-Mar-2025	2.300	10.000	28.153
01-Jan-2026	4.700	10.000	31.734

Refer to IDCW History (Page no. 80) for complete IDCW history of the scheme  
Pursuant to payment of IDCW the NAV of the IDCW option of the scheme will fall to the extent of payout and statutory levy (if any).  
IDCW history is for Mirae Asset ELSS Tax Saver Fund - Regular & Direct Plan - IDCW Option

## Portfolio Top 10 Holdings

<b>Equity Shares</b>	
HDFC Bank Ltd.	9.83%
ICICI Bank Ltd.	5.25%
Axis Bank Ltd.	3.99%
State Bank of India	3.87%
ITC Ltd.	3.76%
Tata Consultancy Services Ltd.	3.28%
Infosys Ltd.	3.11%
Reliance Industries Ltd.	2.59%
Eternal Ltd.	2.53%
Larsen & Toubro Ltd.	2.31%
Other Equities	58.36%
<b>Equity Holding Total</b>	<b>98.88%</b>
<b>Cash &amp; Other Receivables</b>	<b>1.12%</b>
<b>Total</b>	<b>100.00%</b>

## Fund Performance



Fund performance are absolute returns, calculated using last available NAVs of the consequent two years. YTD returns calculated using last available NAV of previous year and current month.

## Performance Report

Period	Mirae Asset ELSS Tax Saver Fund	Scheme Benchmark* (Tier 1)	Scheme Benchmark * (Tier2)	Additional Benchmark**
Last 1 Year	9.67%	7.76%	9.57%	10.38%
Last 3 Years	17.73%	16.68%	16.13%	13.27%
Last 5 Years	17.21%	16.87%	16.20%	13.64%
Last 10 Years	17.65%	14.76%	14.52%	13.94%
Since Inception	17.70%	14.79%	14.54%	13.97%
Value of Rs. 10000 invested (in Rs.) Since Inception	51,164	39,820	38,962	37,046
NAV as on 31 <sup>st</sup> Dec 2025	₹51.164			
Index Value 31 <sup>st</sup> Dec 2025	Index Value of Scheme Benchmark is 38,101.060 / 19,398.330 and BSE Sensex (TRI) 1,33,737.129			
Allotment Date	28 <sup>th</sup> December 2015			
Scheme Benchmark	*Tier-1-Nifty 500 (TRI)			
	*Tier-2-Nifty 200 (TRI)			
Additional Benchmark	**BSE Sensex (TRI)			

Fund Managers : Mr. Neelesh Surana (since inception)  
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

## SIP Performance

Period	Since Inception	10 Years	7 Years	5 Years	3 Years	1 Year
<b>Total Amount Invested</b>	12,00,000	12,00,000	8,40,000	6,00,000	3,60,000	1,20,000
<b>Mkt Value as on 31<sup>st</sup> Dec 2025</b>	29,59,180	29,59,180	15,81,496	8,79,300	4,53,668	1,30,414
<b>Fund Return<sup>&amp;</sup> (%)</b>	17.19	17.19	17.75	15.27	15.61	16.48
<b>Benchmark Return (Tier-1)<sup>&amp;</sup> (%)</b>	15.60	15.60	17.01	14.90	14.28	13.60
<b>Benchmark Return (Tier-2)<sup>&amp;</sup> (%)</b>	15.26	15.26	16.50	14.63	14.41	14.74
<b>Add. Benchmark Return<sup>&amp;</sup> (%)</b>	14.27	14.27	14.49	12.48	12.05	13.60

**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  
<sup>&</sup> The SIP returns are calculated by XIRR approach assuming investment of 10,000/- on the 1st working day of every month.  
The performance of other funds managed by the same fund manager is given in the respective page of the schemes and on page No. 60, 61



# MIRAE ASSET HEALTHCARE FUND



(Sectoral / Thematic Fund - An open ended equity scheme investing in healthcare and allied sectors)

Monthly Factsheet as on 31 December, 2025

**Fund Information**

**Fund Managers :**  
Mr. Vrijesh Kasera  
Mr. Tanmay Mehta

**Allotment Date :** 2<sup>nd</sup> July 2018

**Benchmark :** BSE Healthcare Index (TRI)

**Net AUM (Cr.)** 2,770.84

**Exit Load :** Please refer page no.11

**Plan Available :** Regular and Direct Plan

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

**Net Asset Value (NAV)**

	Direct	Regular
Growth	₹ 42.864	₹ 38.197
IDCW	₹ 28.160	₹ 24.522

**Ratios@ (Annualised)**

Volatility	16.17%
Beta	0.96
R Squared	0.97
Sharpe Ratio#	0.99
Information Ratio	-0.66
Portfolio Turnover Ratio	0.31 times

Please refer page no 82 for detail

**Expense Ratio**

Regular Plan	1.93%
Direct Plan	0.48%

**Income Distribution cum capital withdrawal**

**Regular Plan**

Record Date	Quantum (₹ per unit)	Face Value (₹ per unit)	NAV (per unit)
14-Feb-2023	1.700	10.000	17.300
22-Mar-2024	1.850	10.000	22.905
25-Mar-2025	1.900	10.000	25.182

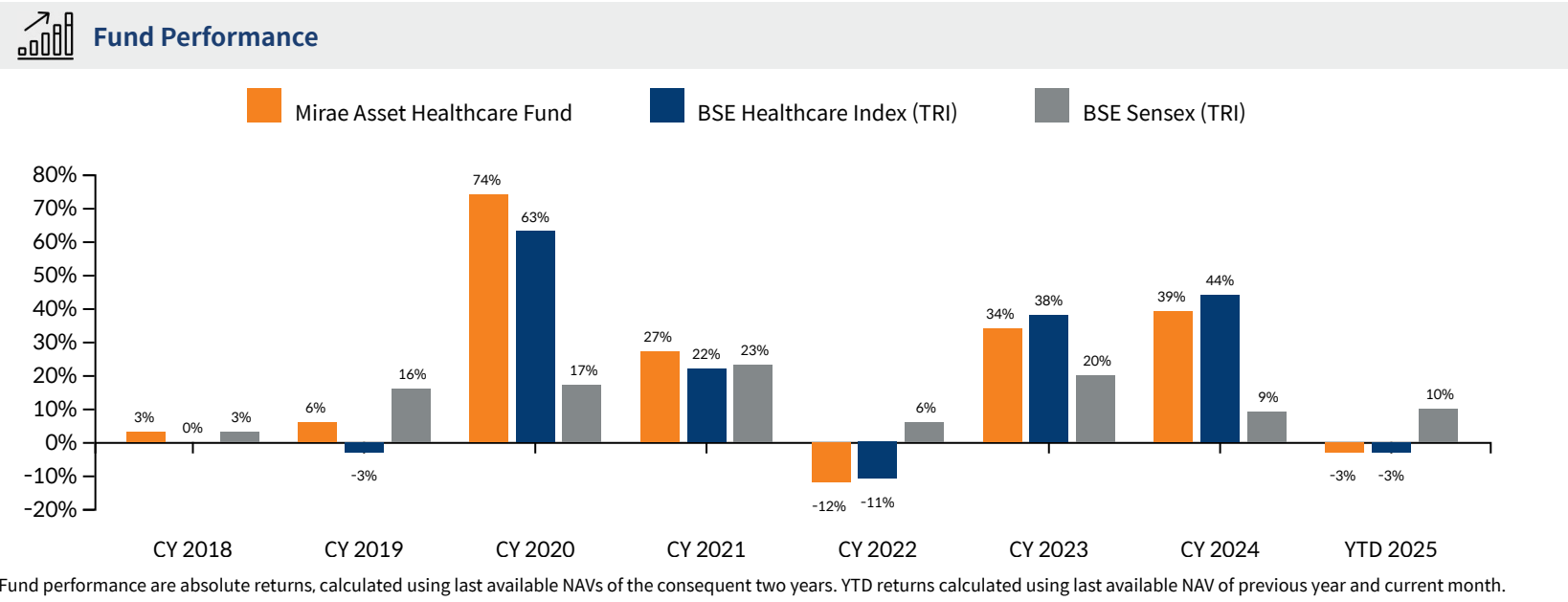
**Direct Plan**

Record Date	Quantum (₹ per unit)	Face Value (₹ per unit)	NAV (per unit)
14-Feb-2023	1.550	10.000	18.730
22-Mar-2024	2.080	10.000	25.637
25-Mar-2025	2.150	10.000	28.590

Refer to IDCW History (Page no. 80) for complete IDCW history of the scheme  
Pursuant to payment of IDCW the NAV of the IDCW option of the scheme will fall to the extent of payout and statutory levy (if any).  
IDCW history is for Mirae Asset Healthcare Fund - Regular & Direct Plan - IDCW Option

**Portfolio Top 10 Holdings**

<b>Equity Shares</b>	
Sun Pharmaceutical Industries Ltd.	12.44%
Divi's Laboratories Ltd.	8.57%
Glenmark Pharmaceuticals Ltd.	6.91%
Apollo Hospitals Enterprise Ltd.	5.80%
Cipla Ltd.	5.55%
Lupin Ltd.	5.23%
Dr. Reddy's Laboratories Ltd.	4.34%
Aurobindo Pharma Ltd.	4.24%
Fortis Healthcare Ltd.	4.22%
IPCA Laboratories Ltd.	3.46%
Other Equities	38.70%
<b>Equity Holding Total</b>	<b>99.46%</b>
<b>Cash &amp; Other Receivables</b>	<b>0.54%</b>
<b>Total</b>	<b>100.00%</b>



Fund performance are absolute returns, calculated using last available NAVs of the consequent two years. YTD returns calculated using last available NAV of previous year and current month.

**Performance Report**

Period	Mirae Asset Healthcare Fund	Scheme Benchmark*	Additional Benchmark**
Last 1 Year	-3.39%	-2.72%	10.38%
Last 3 Years	21.64%	24.60%	13.27%
Last 5 Years	14.99%	15.80%	13.64%
Since Inception	19.55%	17.25%	13.83%
Value of Rs. 10000 invested (in Rs.) Since Inception	38,197	32,999	26,432
NAV as on 31 <sup>st</sup> Dec 2025	₹38.197		
Index Value 31 <sup>st</sup> Dec 2025	Index Value of Scheme Benchmark is 50,810.410 and BSE Sensex (TRI) 1,33,737.129		
Allotment Date	2 <sup>nd</sup> July 2018		
Scheme Benchmark	*BSE Healthcare Index (TRI)		
Additional Benchmark	**BSE Sensex (TRI)		

Fund Managers : Mr. Vrijesh Kasera (since July 02, 2018), Mr. Tanmay Mehta (since April 01, 2025)  
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

**SIP Performance**

Period	Since Inception	7 Years	5 Years	3 Years	1 Year
Total Amount Invested	8,90,000	8,40,000	6,00,000	3,60,000	1,20,000
Mkt Value as on 31 <sup>st</sup> Dec 2025	18,47,920	16,67,283	8,88,083	4,61,151	1,22,677
Fund Return <sup>&amp;</sup> (%)	19.25	19.23	15.68	16.76	4.16
Benchmark Return <sup>&amp;</sup> (%)	19.09	19.47	17.60	19.12	4.13
Add. Benchmark Return <sup>&amp;</sup> (%)	14.38	14.49	12.48	12.05	13.60

**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 SIP returns are calculated by XIRR approach assuming investment of 10,000/- on the 1st working day of every month.  
The performance of other funds managed by the same fund manager is given in the respective page of the schemes and on page No. 61, 62

# MIRAE ASSET FOCUSED FUND



(Focused Fund - An open ended equity scheme investing in a maximum of 30 stocks intending to focus in large cap, mid cap and small cap category (i.e., Multi-cap))

Monthly Factsheet as on 31 December, 2025

**Fund Information**

**Fund Managers :**  
Mr. Gaurav Misra

**Allotment Date :** 14<sup>th</sup> May 2019

**Benchmark :** Tier-1-Nifty 500 (TRI)  
Tier-2-Nifty 200 (TRI)

**Net AUM (Cr.)** 7,784.95

**Exit Load :** Please refer page no.11

**Plan Available :** Regular and Direct Plan

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

**Net Asset Value (NAV)**

	Direct	Regular
Growth	₹ 28.452	₹ 26.012
IDCW	₹ 26.170	₹ 23.913

**Ratios<sup>@</sup> (Annualised)**

Volatility	11.55%
Beta	0.79
R Squared	0.82
Sharpe Ratio <sup>#</sup>	0.53
Information Ratio	-0.93
Portfolio Turnover Ratio	0.43 times

Please refer page no 82 for detail

**Expense Ratio**

Regular Plan	1.77%
Direct Plan	0.59%

**Income Distribution cum capital withdrawal**

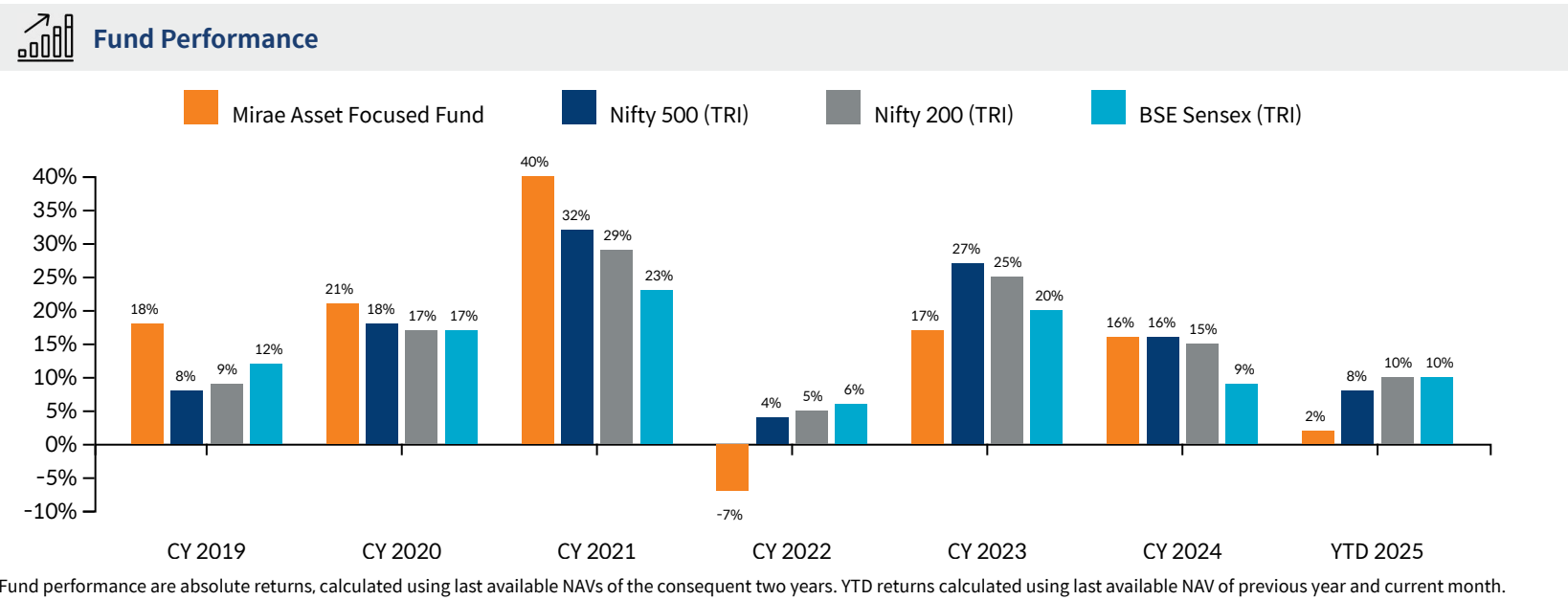
Regular Plan			
Record Date	Quantum (₹ per unit)	Face Value (₹ per unit)	NAV (per unit)
22-Mar-2024	1.750	10.000	21.455

Direct Plan			
Record Date	Quantum (₹ per unit)	Face Value (₹ per unit)	NAV (per unit)
22-Mar-2024	1.850	10.000	22.968

Refer to IDCW History (Page no. 80) for complete IDCW history of the scheme  
Pursuant to payment of IDCW the NAV of the IDCW option of the scheme will fall to the extent of payout and statutory levy (if any).  
IDCW history is for Mirae Asset Focused Fund - Regular & Direct Plan - IDCW Option

**Portfolio Top 10 Holdings**

<b>Equity Shares</b>	
HDFC Bank Ltd.	9.89%
ICICI Bank Ltd.	7.61%
Infosys Ltd.	6.72%
ITC Ltd.	5.56%
One 97 Communications Ltd.	4.64%
Bharti Airtel Ltd.	4.26%
Axis Bank Ltd.	3.77%
Syngene International Ltd.	3.52%
Eternal Ltd.	3.49%
Godrej Consumer Products Ltd.	3.48%
Other Equities	46.46%
<b>Equity Holding Total</b>	<b>99.40%</b>
<b>Cash &amp; Other Receivables</b>	<b>0.60%</b>
<b>Total</b>	<b>100.00%</b>



**Performance Report**

Period	Mirae Asset Focused Fund	Scheme Benchmark* (Tier 1)	Scheme Benchmark * (Tier2)	Additional Benchmark**
Last 1 Year	2.45%	7.76%	9.57%	10.38%
Last 3 Years	11.72%	16.68%	16.13%	13.27%
Last 5 Years	12.65%	16.87%	16.20%	13.64%
Since Inception	15.49%	16.66%	16.09%	14.65%
Value of Rs. 10000 invested (in Rs.) Since Inception	26,012	27,817	26,930	24,782
NAV as on 31 <sup>st</sup> Dec 2025	₹26.012			
Index Value 31 <sup>st</sup> Dec 2025	Index Value of Scheme Benchmark is 38,101.060 / 19,398.330 and BSE Sensex (TRI) 1,33,737.129			
Allotment Date	14 <sup>th</sup> May 2019			
Scheme Benchmark	*Tier-1-Nifty 500 (TRI) *Tier-2-Nifty 200 (TRI)			
Additional Benchmark	**BSE Sensex (TRI)			

Fund Managers : Mr. Gaurav Misra (since inception)  
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

**SIP Performance**

Period	Since Inception	5 Years	3 Years	1 Year
Total Amount Invested	7,90,000	6,00,000	3,60,000	1,20,000
Mkt Value as on 31 <sup>st</sup> Dec 2025	12,23,090	7,69,194	4,19,292	1,25,265
Fund Return <sup>&amp;</sup> (%)	13.08	9.87	10.15	8.24
Benchmark Return (Tier-1) <sup>&amp;</sup> (%)	17.20	14.90	14.28	13.60
Benchmark Return (Tier-2) <sup>&amp;</sup> (%)	16.68	14.63	14.41	14.74
Add. Benchmark Return <sup>&amp;</sup> (%)	14.54	12.48	12.05	13.60

**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 SIP returns are calculated by XIRR approach assuming investment of 10,000/- on the 1st working day of every month.  
The performance of other funds managed by the same fund manager is given in the respective page of the schemes and on page No. 60, 63

# MIRAE ASSET MIDCAP FUND

(Midcap Fund - An open ended equity scheme predominantly investing in mid cap stocks)



Monthly Factsheet as on 31 December, 2025

## Fund Information

<b>Fund Managers :</b> Mr. Ankit Jain	
<b>Allotment Date :</b>	29 <sup>th</sup> July 2019
<b>Benchmark :</b>	Nifty Midcap 150 Index (TRI)
<b>Net AUM (Cr.)</b>	18,409.26
<b>Exit Load :</b>	Please refer page no.12
<b>Plan Available :</b>	Regular and Direct Plan
<b>Minimum Investment Amount</b> ₹5,000/- and in multiples of ₹1/- thereafter. Minimum Additional Application Amount: ₹1,000/- per application and in multiples of ₹1/- thereafter.	

## Net Asset Value (NAV)

	Direct	Regular
<b>Growth</b>	₹ 41.461	₹ 38.145
<b>IDCW</b>	₹ 29.642	₹ 27.102

## Ratios<sup>@</sup> (Annualised)

<b>Volatility</b>	15.77%
<b>Beta</b>	0.96
<b>R Squared</b>	0.96
<b>Sharpe Ratio<sup>#</sup></b>	0.94
<b>Information Ratio</b>	-0.83
<b>Portfolio Turnover Ratio</b>	1.08 times
Please refer page no 82 for detail	

## Expense Ratio

<b>Regular Plan</b>	1.65%
<b>Direct Plan</b>	0.57%

## Income Distribution cum capital withdrawal

Regular Plan			
Record Date	Quantum (₹ per unit)	Face Value (₹ per unit)	NAV (per unit)
14-Feb-2023	1.750	10.000	19.170
22-Mar-2024	2.000	10.000	24.383
20-Mar-2025	1.850	10.000	22.640

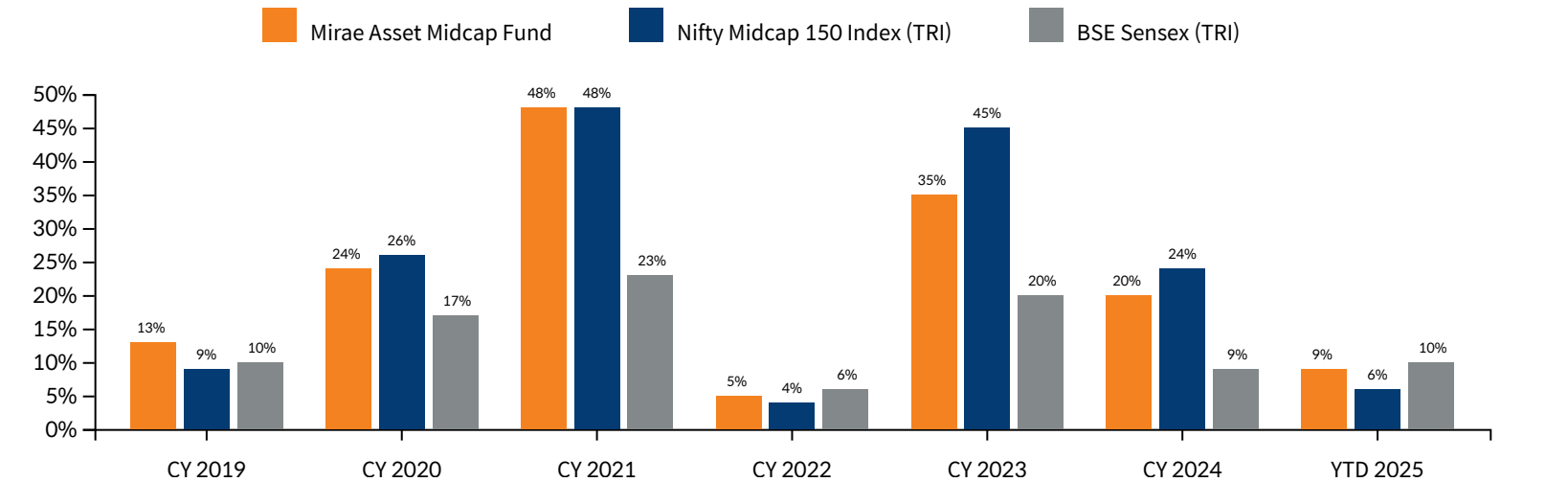
Direct Plan			
Record Date	Quantum (₹ per unit)	Face Value (₹ per unit)	NAV (per unit)
14-Feb-2023	1.700	10.000	20.220
22-Mar-2024	2.150	10.000	26.157
20-Mar-2025	2.000	10.000	24.544

Refer to IDCW History (Page no. 81) for complete IDCW history of the scheme  
Pursuant to payment of IDCW the NAV of the IDCW option of the scheme will fall to the extent of payout and statutory levy (if any).  
IDCW history is for Mirae Asset Midcap Fund - Regular & Direct Plan - IDCW Option

## Portfolio Top 10 Holdings

<b>Equity Shares</b>	
The Federal Bank Ltd.	3.31%
Lupin Ltd.	3.25%
Bharat Forge Ltd.	3.22%
Hero MotoCorp Ltd.	2.93%
IndusInd Bank Ltd.	2.71%
Swiggy Ltd.	2.70%
Delhivery Ltd.	2.70%
Tata Communications Ltd.	2.64%
Prestige Estates Projects Ltd.	2.51%
L&T Finance Ltd.	2.39%
Other Equities	69.08%
<b>Equity Holding Total</b>	<b>97.44%</b>
<b>Cash &amp; Other Receivables</b>	<b>2.56%</b>
<b>Total</b>	<b>100.00%</b>

## Fund Performance



Fund performance are absolute returns, calculated using last available NAVs of the consequent two years. YTD returns calculated using last available NAV of previous year and current month.

## Performance Report

Period	Mirae Asset Midcap Fund	Scheme Benchmark*	Additional Benchmark**
Last 1 Year	8.83%	5.98%	10.38%
Last 3 Years	20.46%	23.97%	13.27%
Last 5 Years	22.18%	24.03%	13.64%
Since Inception	23.15%	24.19%	14.86%
Value of Rs. 10000 invested (in Rs.) Since Inception	38,145	40,274	24,378
NAV as on 31 <sup>st</sup> Dec 2025	₹38.145		
Index Value 31 <sup>st</sup> Dec 2025	Index Value of Scheme Benchmark is 28,332.350 and BSE Sensex (TRI) 1,33,737.129		
Allotment Date	29 <sup>th</sup> July 2019		
Scheme Benchmark	*Nifty Midcap 150 Index (TRI)		
Additional Benchmark	**BSE Sensex (TRI)		

Fund Managers : Mr. Ankit Jain (since inception)  
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

## SIP Performance

Period	Since Inception	5 Years	3 Years	1 Year
Total Amount Invested	7,70,000	6,00,000	3,60,000	1,20,000
Mkt Value as on 31 <sup>st</sup> Dec 2025	15,66,584	9,46,601	4,67,847	1,33,140
Fund Return <sup>&amp;</sup> (%)	21.91	18.28	17.77	20.92
Benchmark Return <sup>&amp;</sup> (%)	23.86	20.49	18.68	15.97
Add. Benchmark Return <sup>&amp;</sup> (%)	14.60	12.48	12.05	13.60

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 SIP returns are calculated by XIRR approach assuming investment of 10,000/- on the 1st working day of every month.  
The performance of other funds managed by the same fund manager is given in the respective page of the schemes and on page No. 60, 63, 70

# MIRAE ASSET BANKING AND FINANCIAL SERVICES FUND



(Sectoral / Thematic Fund - An open-ended equity scheme investing in Banking & Financial Services Sector)

Monthly Factsheet as on 31 December, 2025

## Fund Information

<b>Fund Managers :</b> Mr. Abhijith Vara	
<b>Allotment Date :</b>	11 <sup>th</sup> December 2020
<b>Benchmark :</b>	Nifty Financial Services Index (TRI)
<b>Net AUM (Cr.)</b>	2,215.61
<b>Exit Load :</b>	Please refer page no.12
<b>Plan Available :</b>	Regular and Direct Plan
<b>Minimum Investment Amount</b> ₹5,000/- and in multiples of ₹1/- thereafter. Minimum Additional Application Amount: ₹1,000/- per application and in multiples of ₹1/- thereafter	

## Net Asset Value (NAV)

	Direct	Regular
<b>Growth</b>	₹ 23.793	₹ 21.986
<b>IDCW</b>	₹ 23.694	₹ 22.014

## Ratios@ (Annualised)

<b>Volatility</b>	12.86%
<b>Beta</b>	0.96
<b>R Squared</b>	0.82
<b>Sharpe Ratio#</b>	0.90
<b>Information Ratio</b>	0.51
<b>Portfolio Turnover Ratio</b>	0.40 times
Please refer page no 82 for detail	

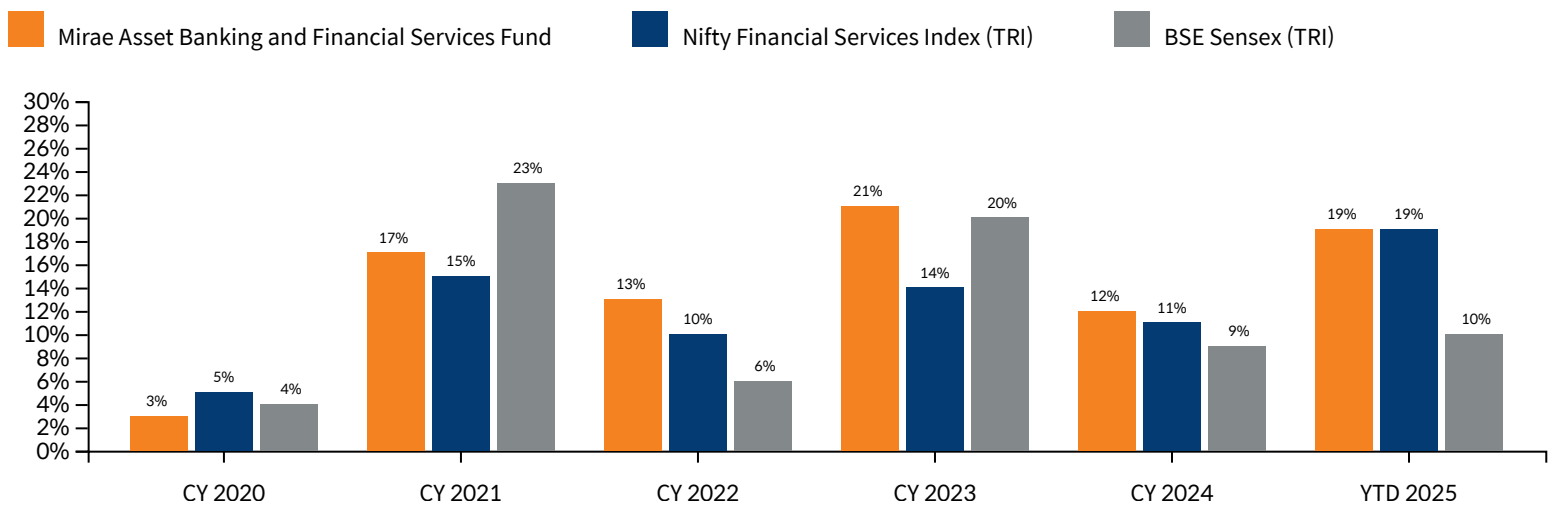
## Expense Ratio

<b>Regular Plan</b>	2.01%
<b>Direct Plan</b>	0.55%

## Portfolio Top 10 Holdings

<b>Equity Shares</b>	
HDFC Bank Ltd.	23.69%
ICICI Bank Ltd.	14.66%
State Bank of India	8.75%
Axis Bank Ltd.	7.88%
Kotak Mahindra Bank Ltd.	4.30%
Bajaj Finance Ltd.	3.41%
Aditya Birla Capital Ltd.	3.14%
SBI Life Insurance Co. Ltd.	2.95%
The Federal Bank Ltd.	2.56%
Karur Vysya Bank Ltd.	2.22%
Other Equities	24.99%
<b>Equity Holding Total</b>	<b>98.55%</b>
<b>Cash &amp; Other Receivables</b>	<b>1.45%</b>
<b>Total</b>	<b>100.00%</b>

## Fund Performance



Fund performance are absolute returns, calculated using last available NAVs of the consequent two years. YTD returns calculated using last available NAV of previous year and current month.

## Performance Report

Period	Mirae Asset Banking and Financial Services Fund	Scheme Benchmark*	Additional Benchmark**
Last 1 Year	19.26%	18.60%	10.38%
Last 3 Years	17.18%	14.40%	13.27%
Last 5 Years	16.33%	13.64%	13.64%
Since Inception	16.86%	14.56%	14.28%
Value of Rs. 10000 invested (in Rs.) Since Inception	21,986	19,883	19,643
NAV as on 31 <sup>st</sup> Dec 2025	₹21.986		
Index Value 31 <sup>st</sup> Dec 2025	Index Value of Scheme Benchmark is 35,030.540 and BSE Sensex (TRI) 1,33,737.129		
Allotment Date	11 <sup>th</sup> December 2020		
Scheme Benchmark	*Nifty Financial Services Index (TRI)		
Additional Benchmark	**BSE Sensex (TRI)		

Fund Managers : Mr. Abhijith Vara (since September 23, 2025)  
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

## SIP Performance

Period	Since Inception	5 Years	3 Years	1 Year
Total Amount Invested	6,00,000	6,00,000	3,60,000	1,20,000
Mkt Value as on 31 <sup>st</sup> Dec 2025	9,08,799	9,08,799	4,67,167	1,34,390
Fund Return <sup>&amp;</sup> (%)	16.62	16.62	17.67	22.97
Benchmark Return <sup>&amp;</sup> (%)	14.36	14.36	15.98	16.53
Add. Benchmark Return <sup>&amp;</sup> (%)	12.48	12.48	12.05	13.60

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 SIP returns are calculated by XIRR approach assuming investment of 10,000/- on the 1st working day of every month.  
The performance of other funds managed by the same fund manager is given in the respective page of the schemes and on page No. 65



# MIRAE ASSET FLEXI CAP FUND

(Flexi Cap Fund - An open ended dynamic equity scheme investing across large cap, mid cap, small cap stocks)



Monthly Factsheet as on 31 December, 2025

## Fund Information

Fund Managers :	
Mr. Varun Goel	
Allotment Date :	24 <sup>th</sup> February 2023
Benchmark :	Nifty 500 (TRI)
Net AUM (Cr.)	3,541.83
Exit Load :	Please refer page no.12
Plan Available :	Regular and Direct Plan
Minimum Investment Amount	
₹5,000/- and in multiples of ₹1/- thereafter. Minimum Additional Application Amount: ₹1,000/- per application and in multiples of ₹1/- thereafter	

## Net Asset Value (NAV)

	Direct	Regular
Growth	₹ 17.211	₹ 16.499
IDCW	₹ 17.160	₹ 16.504

## Ratios<sup>@</sup> (Annualised)

Portfolio Turnover Ratio	0.29 times
Please refer page no 82 for detail	
Since the fund has not completed 3 Years other ratios are not applicable.	

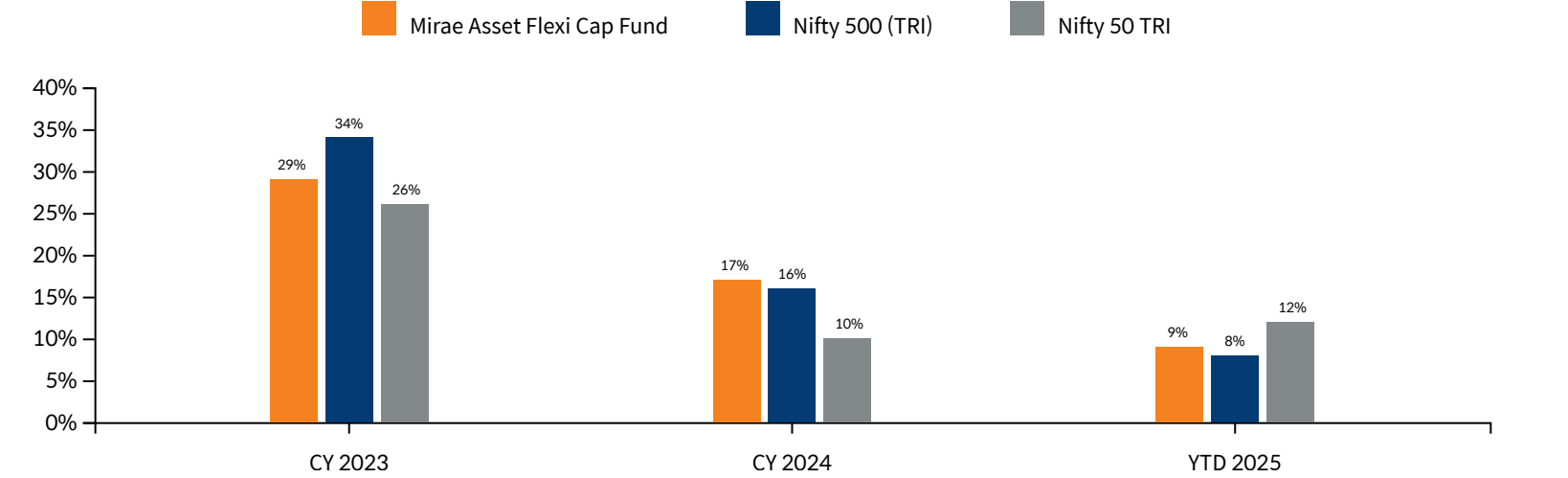
## Expense Ratio

Regular Plan	1.88%
Direct Plan	0.45%

## Portfolio Top 10 Holdings

Equity Shares	
HDFC Bank Ltd.	6.48%
ICICI Bank Ltd.	4.65%
Reliance Industries Ltd.	4.48%
State Bank of India	3.16%
Bharti Airtel Ltd.	2.65%
Infosys Ltd.	2.48%
Larsen & Toubro Ltd.	2.39%
L&T Finance Ltd.	2.05%
Axis Bank Ltd.	1.74%
Multi Commodity Exchange of India Ltd.	1.73%
Other Equities	66.02%
Equity Holding Total	97.83%
Cash & Other Receivables	2.17%
Total	100.00%

## Fund Performance



Fund performance are absolute returns, calculated using last available NAVs of the consequent two years. YTD returns calculated using last available NAV of previous year and current month.

## Performance Report

Period	Mirae Asset Flexi Cap Fund	Scheme Benchmark*	Additional Benchmark**
Last 1 Year	8.88%	7.76%	11.88%
Since Inception	19.19%	19.87%	16.54%
Value of Rs. 10000 invested (in Rs.) Since Inception	16,499	16,770	15,473
NAV as on 31 <sup>st</sup> Dec 2025	₹16.499		
Index Value 31 <sup>st</sup> Dec 2025	Index Value of Scheme Benchmark is 38,101.060 and Nifty 50 TRI 39,333.550		
Allotment Date	24 <sup>th</sup> February 2023		
Scheme Benchmark	*Nifty 500 (TRI)		
Additional Benchmark	**Nifty 50 TRI		

Fund Managers : Mr. Varun Goel (since April 03, 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

## SIP Performance

Period	Since Inception	1 Year
Total Amount Invested	3,40,000	1,20,000
Mkt Value as on 31 <sup>st</sup> Dec 2025	4,17,901	1,30,605
Fund Return <sup>&amp;</sup> (%)	14.71	16.79
Benchmark Return <sup>&amp;</sup> (%)	13.80	13.60
Add. Benchmark Return <sup>&amp;</sup> (%)	13.02	15.02

**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 SIP returns are calculated by XIRR approach assuming investment of 10,000/- on the 1st working day of every month.  
Please visit the website for more details: <https://www.miraeassetmf.co.in/downloads/statutory-disclosure/addendum>.  
The performance of other funds managed by the same fund manager is given in the respective page of the schemes and on page No. 68, 73

# MIRAE ASSET MULTICAP FUND

(Multi Cap Fund - An open ended equity scheme investing across large cap, mid cap and small cap stocks)



Monthly Factsheet as on 31 December, 2025

## Fund Information

<b>Fund Managers :</b> Mr. Ankit Jain	
<b>Allotment Date :</b>	21 <sup>st</sup> August 2023
<b>Benchmark :</b>	Nifty 500 Multicap 50:25:25 (TRI)
<b>Net AUM (Cr.)</b>	4,593.75
<b>Exit Load :</b>	Please refer page no.13
<b>Plan Available :</b>	Regular and Direct Plan
<b>Minimum Investment Amount</b> ₹5,000/- and in multiples of ₹1/- thereafter. Minimum Additional Application Amount: ₹1,000/- per application and in multiples of ₹1/- thereafter	

## Net Asset Value (NAV)

	Direct	Regular
<b>Growth</b>	₹ 15.311	₹ 14.782
<b>IDCW</b>	₹ 15.310	₹ 14.771

## Ratios<sup>@</sup> (Annualised)

<b>Portfolio Turnover Ratio</b>	1.05 times
Please refer page no 82 for detail	
Since the fund has not completed 3 Years other ratios are not applicable.	

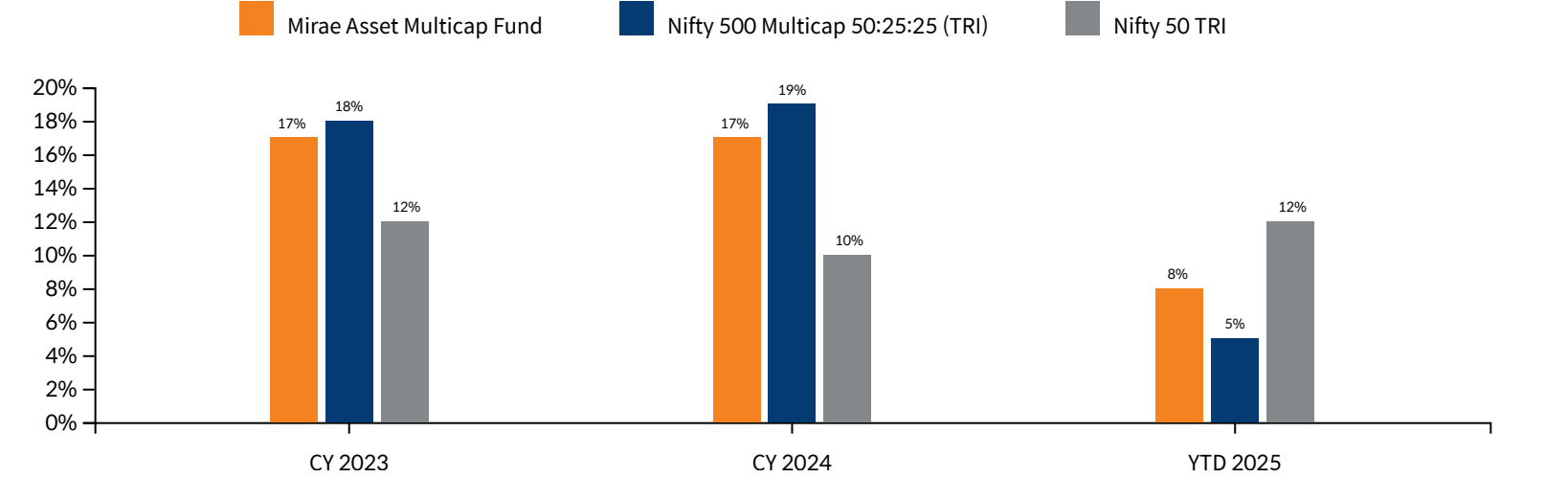
## Expense Ratio

<b>Regular Plan</b>	1.83%
<b>Direct Plan</b>	0.40%

## Portfolio Top 10 Holdings

<b>Equity Shares</b>	
HDFC Bank Ltd.	5.90%
ICICI Bank Ltd.	4.38%
Axis Bank Ltd.	3.67%
Swiggy Ltd.	2.63%
ITC Ltd.	2.60%
Delhivery Ltd.	2.57%
Tata Consultancy Services Ltd.	2.48%
Larsen & Toubro Ltd.	2.42%
Lupin Ltd.	2.24%
CEAT Ltd.	2.09%
Other Equities	68.23%
<b>Equity Holding Total</b>	<b>99.21%</b>
<b>Cash &amp; Other Receivables</b>	<b>0.79%</b>
<b>Total</b>	<b>100.00%</b>

## Fund Performance



Fund performance are absolute returns, calculated using last available NAVs of the consequent two years. YTD returns calculated using last available NAV of previous year and current month.

## Performance Report

Period	Mirae Asset Multicap Fund	Scheme Benchmark*	Additional Benchmark**
<b>Last 1 Year</b>	8.26%	5.29%	11.88%
<b>Since Inception</b>	17.97%	17.95%	14.69%
<b>Value of Rs. 10000 invested (in Rs.) Since Inception</b>	14,782	14,776	13,826
<b>NAV as on 31<sup>st</sup> Dec 2025</b>	₹14.782		
<b>Index Value 31<sup>st</sup> Dec 2025</b>	Index Value of Scheme Benchmark is 21,524.050 and Nifty 50 TRI 39,333.550		
<b>Allotment Date</b>	21 <sup>st</sup> August 2023		
<b>Scheme Benchmark</b>	*Nifty 500 Multicap 50:25:25 (TRI)		
<b>Additional Benchmark</b>	**Nifty 50 TRI		

Fund Managers : Mr. Ankit Jain (since Aug 21, 2023)  
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

## SIP Performance

Period	Since Inception	1 Year
<b>Total Amount Invested</b>	2,80,000	1,20,000
<b>Mkt Value as on 31<sup>st</sup> Dec 2025</b>	3,23,416	1,30,034
<b>Fund Return<sup>&amp;</sup> (%)</b>	12.40	15.87
<b>Benchmark Return<sup>&amp;</sup> (%)</b>	10.61	12.36
<b>Add. Benchmark Return<sup>&amp;</sup> (%)</b>	11.57	15.02

**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 SIP returns are calculated by XIRR approach assuming investment of 10,000/- on the 1st working day of every month.  
The performance of other funds managed by the same fund manager is given in the respective page of the schemes and on page No. 60, 63, 70

# MIRAE ASSET SMALL CAP FUND

(Small Cap Fund - An open ended equity scheme predominantly investing in small cap stocks)



Monthly Factsheet as on 31 December, 2025

## Fund Information

<b>Fund Managers :</b>	
Mr. Varun Goel	
Mr. Siddharth Srivastava (Dedicated Fund Manager for Overseas Investments)	
<b>Allotment Date :</b>	31 <sup>st</sup> January 2025
<b>Benchmark :</b>	Nifty Small Cap 250 (TRI)
<b>Net AUM (Cr.)</b>	3,037.66
<b>Exit Load :</b>	Please refer page no.13
<b>Plan Available :</b>	Regular and Direct Plan
<b>Minimum Investment Amount</b>	
₹5,000/- and in multiples of ₹1/- thereafter. Minimum Additional Application Amount: ₹1,000/- per application and in multiples of ₹1/- thereafter.	

## Net Asset Value (NAV)

	Direct	Regular
<b>Growth</b>	₹ 11.750	₹ 11.577
<b>IDCW</b>	₹ 11.750	₹ 11.577

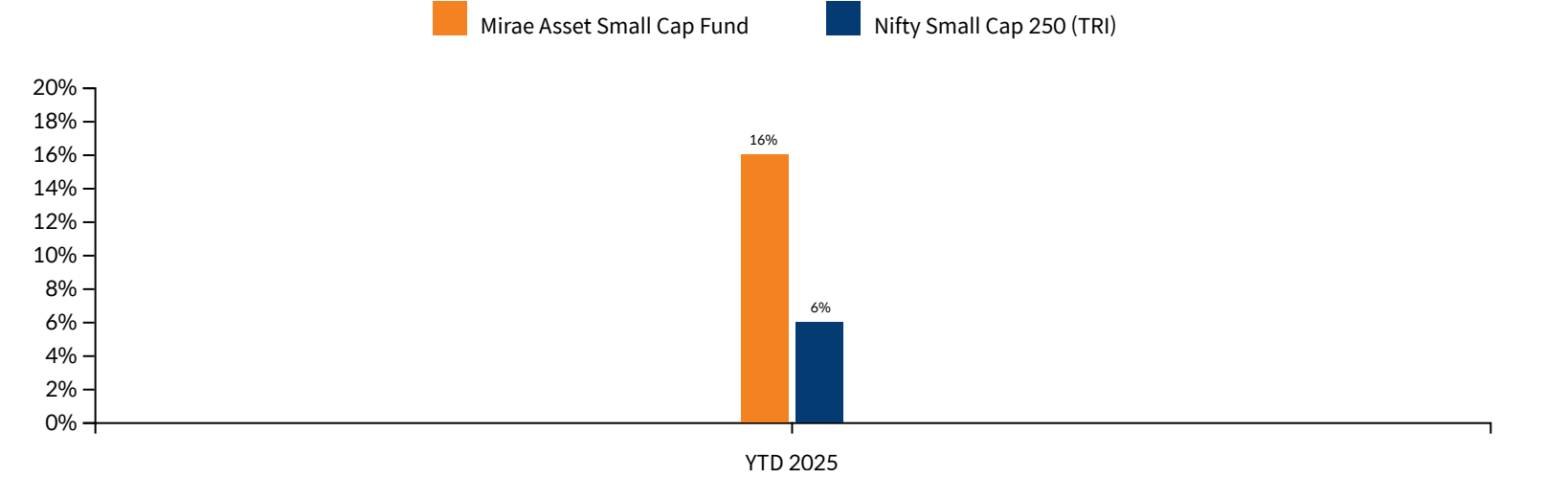
## Expense Ratio

<b>Regular Plan</b>	1.88%
<b>Direct Plan</b>	0.33%

## Portfolio Top 10 Holdings

<b>Equity Shares</b>	
Karur Vysya Bank Ltd.	3.36%
Cholamandalam Financial Holdings Ltd.	3.20%
Godawari Power & Ispat Ltd.	2.21%
Welspun Corp Ltd.	2.19%
Motherson Sumi Wiring India Ltd.	2.12%
Multi Commodity Exchange of India Ltd.	2.09%
Kirloskar Oil Engines Ltd.	2.07%
eClerx Services Ltd.	2.06%
K.P.R. Mill Ltd.	2.05%
Can Fin Homes Ltd.	2.05%
Other Equities	73.02%
<b>Equity Holding Total</b>	<b>96.42%</b>
<b>Cash &amp; Other Receivables</b>	<b>3.58%</b>
<b>Total</b>	<b>100.00%</b>

## Fund Performance



Fund performance are absolute returns, calculated using last available NAVs of the consequent two years. YTD returns calculated using last available NAV of previous year and current month.

## Performance Report

Period	Mirae Asset Small Cap Fund	Scheme Benchmark*
<b>6 Months (Simple Annualized)</b>	3.93%	-11.68%
<b>Since Inception (Simple Annualized)</b>	17.23%	6.37%
<b>Value of Rs. 10000 invested (in Rs.) Since Inception</b>	11,577	10,583
<b>NAV as on 31<sup>st</sup> Dec 2025</b>	₹11.577	
<b>Index Value 31<sup>st</sup> Dec 2025</b>	Index Value of Scheme Benchmark is 21,212.700	
<b>Allotment Date</b>	31 <sup>st</sup> January 2025	
<b>Scheme Benchmark</b>	*Nifty Small Cap 250 (TRI)	

Fund Managers : Mr. Varun Goel (since January 31, 2025), Mr. Siddharth Srivastava (Dedicated Fund Manager for Overseas Investments) (since January 31, 2025)  
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

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. The reference and details provided here in are of Regular Plan - Growth Option  
The performance of other funds managed by the same fund manager is given in the respective page of the schemes and on page No. 65, 66, 67, 68, 71, 73

# MIRAE ASSET INFRASTRUCTURE FUND<sup>\$</sup>

(Infrastructure Fund - An open ended equity scheme following infrastructure theme)



## Monthly Factsheet as on 31 December, 2025

### Fund Information

<b>Fund Managers :</b> Ms. Bharti Sawant	
<b>Allotment Date :</b>	5 <sup>th</sup> December 2025
<b>Benchmark :</b>	BSE India Infrastructure (TRI)
<b>Net AUM (Cr.)</b>	339.61
<b>Exit Load :</b>	Please refer page no.13
<b>Plan Available :</b>	Regular and Direct Plan
<b>Minimum Investment Amount</b> ₹5,000/- and in multiples of ₹1/- thereafter. Minimum Additional Application Amount: ₹1,000/- per application and in multiples of ₹1/- thereafter	

### Net Asset Value (NAV)

	Direct	Regular
<b>Growth</b>	₹ 10.068	₹ 10.055
<b>IDCW</b>	₹ 10.068	₹ 10.057

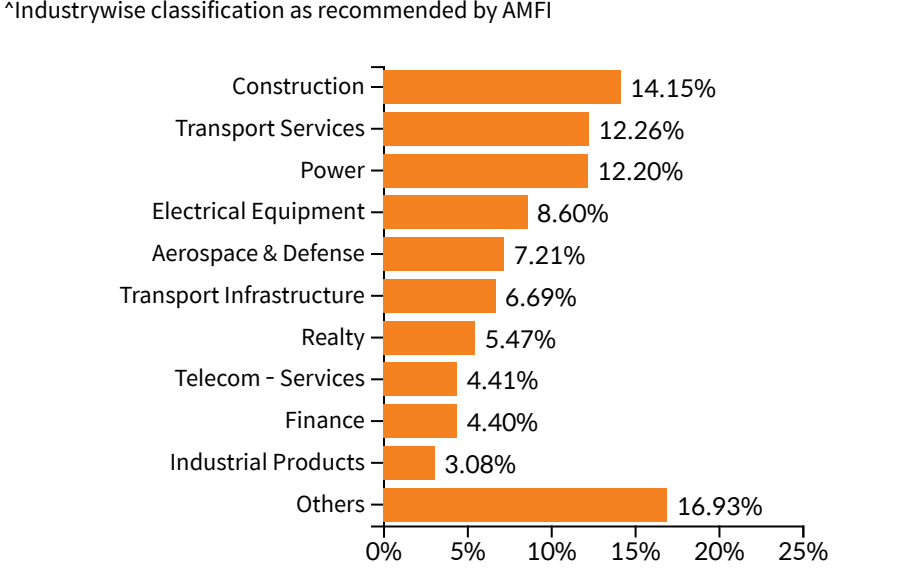
### Expense Ratio

<b>Regular Plan</b>	2.38%
<b>Direct Plan</b>	0.61%

### Portfolio Top 10 Holdings

<b>Equity Shares</b>	
Larsen & Toubro Ltd.	10.78%
Interglobe Aviation Ltd.	7.10%
Adani Ports and Special Economic Zone Ltd.	6.69%
NTPC Ltd.	5.72%
Power Finance Corporation Ltd.	4.40%
Bharat Electronics Ltd.	3.92%
JSW Energy Ltd.	3.82%
Kalpataru Projects International Ltd.	3.36%
Hindustan Aeronautics Ltd.	3.30%
Delhivery Ltd.	3.19%
Other Equities	43.12%
<b>Equity Holding Total</b>	<b>95.40%</b>
<b>Cash &amp; Other Receivables</b>	<b>4.60%</b>
<b>Total</b>	<b>100.00%</b>

### Allocation - Top 10 Sectors<sup>^</sup>



<sup>\$</sup> Pursuant to clause 13.2.2 of SEBI master circular dated June 27, 2024, the scheme is in existence for less than 6 months, hence performance shall not be provided.



Fund Name	Mirae Asset Liquid Fund	Mirae Asset Low Duration Fund	Mirae Asset Dynamic Bond Fund
Type of Scheme	Liquid Fund - An open ended liquid scheme. A relatively low interest rate risk and moderate credit risk	Low Duration Fund - An open-ended low duration debt scheme investing in instruments with Macaulay duration* of the portfolio between 6 months and 12 months (*Refer page no. 15 of SID). A moderate interest rate risk and moderate credit risk.	Dynamic Bond Fund - An open ended dynamic debt scheme investing across duration. A relatively high interest rate risk and relatively high credit risk
Tier-1 Benchmark Index	Nifty Liquid Index A-I	Nifty Low Duration Debt Index A-I	CRISIL Dynamic Bond A-III Index
Tier-2 Benchmark Index	-	-	Nifty PSU Bond Plus SDL April 2027 50:50 Index
Fund Manager	Mr. Basant Bafna <sup>@</sup>	Mr. Basant Bafna	Mr. Basant Bafna <sup>@</sup>
Inception Date	12 <sup>th</sup> January 2009	26 <sup>th</sup> June 2012	24 <sup>th</sup> March 2017
Quants	Net AUM ₹ Crores	15,217.11	2,561.99
	Annualised YTM	5.97%	6.68%
	Average Maturity	64.66 Days	386.69 Days
	Modified Duration (Years)	0.17	0.94
	Macaulay Duration (Years)	0.18	1.00
	TER <sup>#</sup> <div> <div>Regular (in %)</div> <div>Direct (in %)</div> </div>	<div>0.19</div> <div>0.09</div>	<div>0.87</div> <div>0.17</div>
Portfolio Statistics	Sovereign	22.42%	13.13%
	AAA	-	51.41%
	Corporation Debt Market Development Fund	0.19%	0.17%
	AA+	-	0.59%
	AA-	-	1.57%
	AA	-	3.13%
	A1+	89.23%	29.30%
	Cash & Others	-11.84%	0.69%

# Total Expense Ratio as on 31st December 2025

@ Pursuant to notice cum addendum no. 83/2025, Fund Manager of the scheme has been changed with effect from December 27, 2025.

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

Data as on 31<sup>st</sup> December, 2025

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Fund Name	Mirae Asset Short Duration Fund	Mirae Asset Overnight Fund	Mirae Asset Banking and PSU Fund
Type of Scheme	Short Duration Fund -An open-ended short-term debt scheme investing in instruments such that the Macaulay duration of the portfolio is between 1 year to 3 years (please refer to page no. 14 of SID). A relatively high interest rate risk and moderate credit risk	Overnight Fund - An open ended debt scheme investing in overnight securities. A relatively low interest rate risk and relatively low credit risk	Banking and PSU 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
Tier-1 Benchmark Index	CRISIL Short Duration Debt A-II Index	Nifty 1D Rate Index	CRISIL Banking and PSU Debt A-II Index
Tier-2 Benchmark Index	-	-	-
Fund Manager	Mr. Basant Bafna	Mr. Krishnpal Yadav	Ms. Kruti Chheta
Inception Date	16 <sup>th</sup> March 2018	15 <sup>th</sup> October 2019	24 <sup>th</sup> July 2020
Quants	Net AUM ₹ Crores	588.90	1,261.60
	Annualised YTM	6.99%	5.61%
	Average Maturity	3.00 Years	1.20 Days
	Modified Duration (Years)	2.51	0.00
	Macaulay Duration (Years)	2.66	0.00
	TER# Regular (in %) Direct (in %)	1.08 0.22	0.17 0.07
Portfolio Statistics	Sovereign	15.96%	5.15%
	AAA	74.41%	-
	Corporation Debt Market Development Fund	0.48%	-
	AA+	4.31%	-
	AA-	-	-
	AA	2.55%	-
	A1+	-	-
	Cash & Others	2.28%	94.85%

Fund Name	Mirae Asset Ultra Short Duration Fund	Mirae Asset Corporate Bond Fund	Mirae Asset Money Market Fund
Type of Scheme	Ultra Short Duration Fund - An Open ended ultra-short-term debt scheme investing in instruments such that the Macaulay duration* of the portfolio is between 3 months to 6 months (*please refer to page no. 15 of SID). A relatively low interest rate risk and moderate credit risk.	Corporate Bond Fund - An open ended debt scheme predominantly investing in AA+ and above rated corporate bonds. A relatively high interest rate risk and moderate credit risk	Money Market Fund - An open ended debt scheme investing in money market instruments. A relatively low interest rate risk and moderate credit risk
Tier-1 Benchmark Index	Nifty Ultra Short Duration Debt Index A-I	CRISIL Corporate Debt A-II Index	Nifty Money Market Index A-I
Tier-2 Benchmark Index	-	-	-
Fund Manager	Mr. Basant Bafna	Ms. Kruti Chheta	Mr. Basant Bafna <sup>@</sup>
Inception Date	7 <sup>th</sup> October 2020	17 <sup>th</sup> March 2021	11 <sup>th</sup> August 2021
Quants	Net AUM ₹ Crores	2,067.19	47.60
	Annualised YTM	6.59%	6.82%
	Average Maturity	210.27 Days	3.77 Years
	Modified Duration (Years)	0.53	2.90
	Macaulay Duration (Years)	0.57	3.05
	TER <sup>#</sup> <div>Regular (in %) Direct (in %)</div>	0.42 0.18	0.68 0.24
Portfolio Statistics	Sovereign	16.07%	15.16%
	AAA	26.90%	73.48%
	Corporation Debt Market Development Fund	0.24%	0.38%
	AA+	4.86%	-
	AA-	0.97%	-
	AA	0.97%	-
	A1+	62.37%	-
	Cash & Others	-12.38%	10.98%

# Total Expense Ratio as on 31st December 2025

@ Pursuant to notice cum addendum no. 83/2025, Fund Manager of the scheme has been changed with effect from December 27, 2025.

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

Data as on 31<sup>st</sup> December, 2025

Fund Name		Mirae Asset Long Duration Fund	
Type of Scheme		Long Duration Fund - An open ended debt scheme investing in instruments such that the Macaulay duration of the portfolio is greater than 7 years (please refer to page no. 14 of SID for details on Macaulay's Duration). A relatively high interest rate risk and relatively low credit risk	
Tier-1 Benchmark Index		CRISIL Long Duration Debt A-III Index	
Tier-2 Benchmark Index		-	
Fund Manager		Ms. Kruti Chheta	
Inception Date		6 <sup>th</sup> December 2024	
Quants	Net AUM ₹ Crores	28.67	
	Annualised YTM	7.01%	
	Average Maturity	21.92 Years	
	Modified Duration (Years)	9.40	
	Macaulay Duration (Years)	9.74	
	TER# <div>Regular (in %) Direct (in %)</div>	0.71 0.14	
Portfolio Statistics	Sovereign	89.23%	
	AAA	-	
	Corporation Debt Market Development Fund	0.35%	
	AA+	-	
	AA-	-	
	AA	-	
	A1+	-	
	Cash & Others	10.41%	



# MIRAE ASSET LIQUID FUND



(Liquid Fund - An open ended liquid scheme. A relatively low interest rate risk and moderate credit risk)

Monthly Factsheet as on 31 December, 2025

## Fund Information

<b>Fund Managers@ :</b> Mr. Basant Bafna	
<b>Allotment Date :</b>	12 <sup>th</sup> January 2009
<b>Benchmark :</b>	Nifty Liquid Index A-I
<b>Net AUM (Cr.)</b>	15,217.11
<b>Exit Load :</b>	Please refer page no.14
<b>Plan Available :</b>	Regular and Direct Plan
<b>Minimum Investment Amount</b> ₹5,000/- and in multiples of ₹1/- thereafter. Minimum Additional Application Amount: ₹1,000/- per application and in multiples of ₹1/- thereafter.	

## Net Asset Value (NAV)

	Direct	Regular
<b>Growth</b>	₹2868.0293	₹2817.8063
<b>Daily IDCW:</b>	₹1075.8332	₹1066.4347
<b>Weekly IDCW:</b>	₹1216.2089	₹1152.5501
<b>Monthly IDCW:</b>	₹1136.1309	₹1153.7906

## Quantitative: Debt

<b>Average Maturity</b>	64.66 Days
<b>Modified Duration</b>	0.17 Years
<b>Macaulay Duration:</b>	0.18 Years
<b>Annualized Portfolio YTM*</b>	5.97%

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

## Expense Ratio

<b>Regular Plan</b>	0.19%
<b>Direct Plan</b>	0.09%

## Income Distribution cum capital withdrawal

Regular Plan			
Record Date	Quantum Individual	(per unit) Corporate	NAV (per unit)
24-Oct-2025	5.5068	5.5068	1157.8096
24-Nov-2025	5.5955	5.5955	1157.8983
24-Dec-2025	5.4003	5.4003	1157.7031

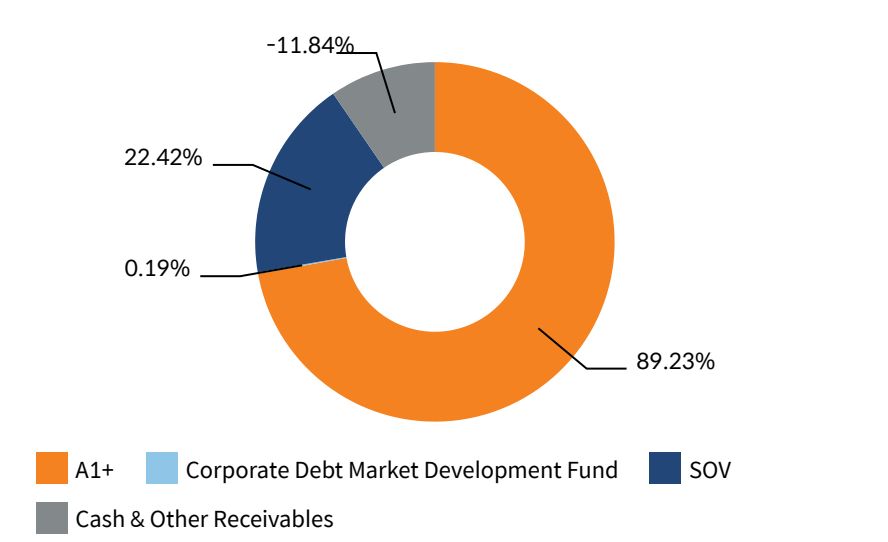
Refer to IDCW History (Page no. 81) for complete IDCW history of the scheme  
Face value ₹1000/-  
Pursuant to payment of IDCW the NAV of the IDCW option of the scheme will fall to the extent of payout and statutory levy (if any).  
IDCW history is for Mirae Asset Liquid Fund - Regular & Direct Savings Plan - Monthly IDCW Option and Quarterly IDCW Option

## Portfolio Holdings\*

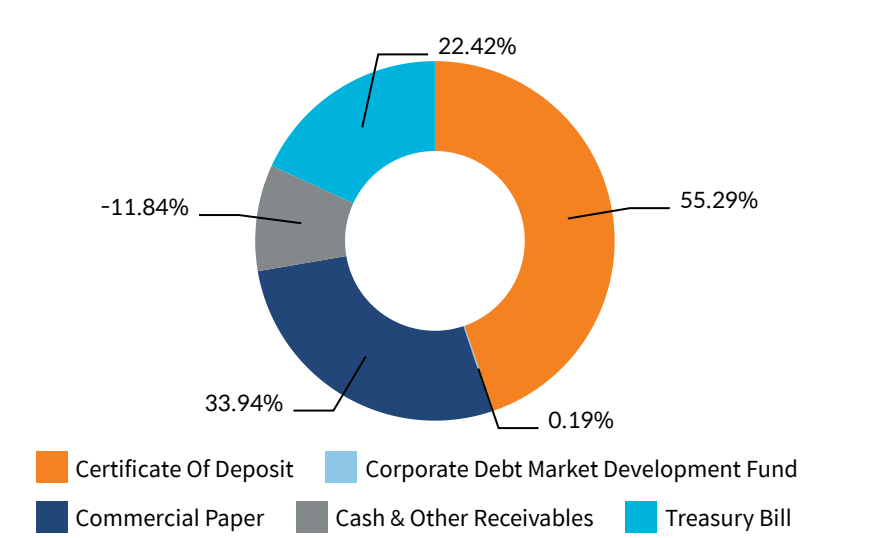
Holding	Rating	Mkt Value as a % of net asset
<b>Certificate of Deposit</b>		
HDFC Bank Ltd.	CRISIL A1+	10.83%
Others		44.46%
<b>Certificate of Deposit Total</b>		<b>55.29%</b>
<b>Commercial Paper</b>		
ICICI Securities Ltd.	CRISIL A1+	5.02%
Small Industries Development Bank of India	CRISIL A1+	3.13%
Bajaj Finance Ltd.	CRISIL A1+	2.36%
Others		23.43%
<b>Commercial Paper Total</b>		<b>33.94%</b>
<b>Treasury Bill</b>		
182 Days Treasury Bills (MD 12/02/2026)	SOV	3.47%
91 Days Treasury Bills (MD 06/02/2026)	SOV	3.16%
91 Days Treasury Bills (MD 15/01/2026)	SOV	2.53%
364 Days Treasury Bills (MD 20/02/2026)	SOV	2.52%
Others		10.74%
<b>Treasury Bill Total</b>		<b>22.42%</b>
<b>Corporate Debt Market Development Fund</b>		
Corporate Debt Market Development Fund - Class A2#		0.19%
<b>Corporate Debt Market Development Fund Total</b>		<b>0.19%</b>
<b>Cash &amp; Other Receivables</b>		
Net Receivables / (Payables)		-11.84%
<b>Cash &amp; Other Receivables Total</b>		<b>-11.84%</b>
<b>Total</b>		<b>100.00%</b>

#Unlisted Security  
\*Top holdings as per instrument

## Rating Profile



## Overall Asset Allocation



## Performance Report

Period	Mirae Asset Liquid Fund	Scheme Benchmark*	Additional Benchmark**
Last 7 Days	6.68%	6.52%	4.17%
Last 15 Days	6.36%	6.29%	3.23%
Last 30 Days	5.94%	5.78%	4.29%
Last 1 Year	6.49%	6.50%	6.26%
Last 3 Years	6.94%	7.01%	6.88%
Last 5 Years	5.78%	5.86%	5.64%
Last 10 Years	6.08%	6.11%	6.16%
Last 15 Years	6.68%	7.12%	6.58%
Since Inception	6.29%	6.94%	6.13%
Value of Rs. 10000 invested (in Rs.) Since Inception	28,178	31,238	27,443
NAV as on 31 <sup>st</sup> Dec 2025	₹2,817.8063		
Index Value 31 <sup>st</sup> Dec 2025	Index Value of Scheme Benchmark is 5,087.4300 and Crisil 1 Year T-bill is 7,962.0609		
Allotment Date	12 <sup>th</sup> January 2009		
Scheme Benchmark	*Nifty Liquid Index A-I		
Additional Benchmark	**Crisil 1 Year T-bill		

Fund Managers : Mr. Basant Bafna® (since December 27, 2025)  
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

## SIP Performance

Period	Since Inception	15 Years	10 Years	7 Years	5 Years	3 Years	1 Year
Total Amount Invested	20,30,000	18,00,000	12,00,000	8,40,000	6,00,000	3,60,000	1,20,000
Mkt Value as on 31 <sup>st</sup> Dec 2025	35,89,140	29,57,779	16,29,330	10,40,000	7,06,798	3,99,077	1,23,968
Fund Return <sup>&amp;</sup> (%)	6.37	6.31	5.96	6.01	6.48	6.80	6.17
Benchmark Return <sup>&amp;</sup> (%)	6.62	6.46	5.98	6.06	6.55	6.83	6.17
Add. Benchmark Return <sup>&amp;</sup> (%)	6.33	6.33	6.04	5.99	6.32	6.65	5.41

**Past Performance may or may not be sustained in future.**  
Note: For computation of since inception returns (%) the allotment NAV has been taken as ₹1000.00  
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 SIP returns are calculated by XIRR approach assuming investment of 10,000/- on the 1st working day of every month.  
® Pursuant to notice cum addendum no. 83/2025, Fund Manager of the scheme has been changed with effect from December 27, 2025.  
Please visit the website for more details: <https://www.miraeassetmf.co.in/downloads/statutory-disclosure/addendum>  
The performance of other funds managed by the same fund manager is given in the respective page of the schemes and on page No. 60, 61, 62, 64, 66, 67, 68, 69, 71, 73

# MIRAE ASSET LOW DURATION FUND



(Low Duration Fund - An open-ended low duration debt scheme investing in instruments with Macaulay duration\* of the portfolio between 6 months and 12 months (\*Refer page no. 15 of SID). A moderate interest rate risk and moderate credit risk.)

Monthly Factsheet as on 31 December, 2025

Fund Information

**Fund Managers :**  
Mr. Basant Bafna

**Allotment Date :** 26<sup>th</sup> June 2012

**Benchmark :** Nifty Low Duration Debt Index A-I

**Net AUM (Cr.)** 2,561.99

**Exit Load :** Nil

**Plan Available :** Regular and Direct Plan

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

Net Asset Value (NAV)

	Direct	Regular
<b>Growth</b>	₹2542.0725	₹2327.6305
<b>Daily IDCW:</b>	₹1208.9337	₹1005.1646
<b>Weekly IDCW:</b>	₹1454.3850	₹1106.6348
<b>Monthly IDCW:</b>	₹1161.1863	₹1088.5013
<b>Quarterly IDCW:</b>	₹1014.3468	₹1012.9881

Quantitative: Debt

**Average Maturity** 386.69 Days

**Modified Duration** 0.94 Years

**Macaulay Duration:** 1.00 Years

**Annualized Portfolio YTM\*** 6.68%

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

Expense Ratio

**Regular Plan** 0.87%

**Direct Plan** 0.17%

Income Distribution cum capital withdrawal

**Monthly**

Record Date	Quantum Individual	(per unit) Corporate	NAV (per unit)
24-Oct-2025	5.9184	5.9184	1093.5649
24-Nov-2025	5.9456	5.9456	1093.0819
24-Dec-2025	3.6340	3.6340	1090.7703

**Regular Plan - Quarterly**

Record Date	Quantum Individual	(per unit) Corporate	NAV (per unit)
15-Apr-2025	18.2500	1000.0000	1022.6818
10-Jul-2025	20.0000	1000.0000	1024.3833
16-Oct-2025	18.2500	1000.0000	1019.4144

**Direct Plan - Quarterly**

Record Date	Quantum Individual	(per unit) Corporate	NAV (per unit)
15-Apr-2025	20.0000	1000.0000	1024.4613
10-Jul-2025	21.5000	1000.0000	1025.9491
16-Oct-2025	20.2500	1000.0000	1021.3357

Refer to IDCW History (Page no. 81) for complete IDCW history of the scheme  
Face value ₹1000/-  
Pursuant to payment of IDCW the NAV of the IDCW option of the scheme will fall to the extent of payout and statutory levy (if any).  
IDCW history is for Mirae Asset Low Duration Fund - Regular & Direct Savings Plan - Monthly IDCW Option and Quarterly IDCW Option

Portfolio Holdings \*

Holding	Rating	Mkt Value as a % of net asset
<b>Corporate Bond</b>		
National Bank for Agriculture and Rural Development	CRISIL AAA	7.06%
LIC Housing Finance Ltd.	CRISIL AAA	5.32%
Others		43.94%
<b>Corporate Bond Total</b>		<b>56.32%</b>
<b>Securitised Debt</b>		
Shivshakti Securitisation Trust	CRISIL AAA(SO)	0.39%
<b>Securitised Debt Total</b>		<b>0.39%</b>
<b>Government Bond</b>		
6.90% GOI (MD 04/02/2026)	SOV	1.37%
6.99% GOI (MD 17/04/2026)	SOV	0.98%
7.37% GOI (MD 23/10/2028)	SOV	0.20%
<b>Government Bond Total</b>		<b>2.55%</b>
<b>State Government Bond</b>		
7.19% SDL Gujarat (MD 23/10/2027)	SOV	0.99%
8.19% SDL Kerala (MD 19/12/2028)	SOV	0.61%
7.75% SDL Karnataka (MD 01/03/2027)	SOV	0.10%
<b>State Government Bond Total</b>		<b>1.70%</b>
<b>Certificate of Deposit</b>		
Bank of Baroda	IND A1+	6.65%
Axis Bank Ltd.	CRISIL A1+	6.04%
Others		10.49%
<b>Certificate of Deposit Total</b>		<b>23.18%</b>
<b>Commercial Paper</b>		
Angel One Ltd.	[ICRA]A1+	1.92%
Birla Group Holding Pvt. Ltd.	CRISIL A1+	1.73%
Small Industries Development Bank of India	CRISIL A1+	1.52%
Embassy Office Parks Reit	CRISIL A1+	0.95%
<b>Commercial Paper Total</b>		<b>6.12%</b>
<b>Treasury Bill</b>		
182 Days Treasury Bills (MD 26/03/2026)	SOV	3.86%
364 Days Treasury Bills (MD 26/03/2026)	SOV	3.86%
182 Days Treasury Bills (MD 27/02/2026)	SOV	0.97%
364 Days Treasury Bills (MD 05/03/2026)	SOV	0.19%
<b>Treasury Bill Total</b>		<b>8.88%</b>
<b>Corporate Debt Market Development Fund</b>		
Corporate Debt Market Development Fund - Class A2#		0.17%
<b>Corporate Debt Market Development Fund Total</b>		<b>0.17%</b>
<b>Cash &amp; Other Receivables</b>		
Net Receivables / (Payables)		0.69%
<b>Cash &amp; Other Receivables Total</b>		<b>0.69%</b>
<b>Total</b>		<b>100.00%</b>

#Unlisted Security  
\*Top holdings as per instrument

Rating Profile

Overall Asset Allocation

Performance Report

Period	Mirae Asset Low Duration Fund	Scheme Benchmark*	Additional Benchmark**
<b>Last 1 Year</b>	7.10%	7.16%	6.37%
<b>Last 3 Years</b>	7.01%	7.36%	7.90%
<b>Last 5 Years</b>	5.60%	5.91%	5.05%
<b>Last 10 Years</b>	5.97%	6.63%	6.52%
<b>Since Inception</b>	6.45%	7.25%	6.69%
<b>Value of Rs. 10000 invested (in Rs.) Since Inception</b>	23,276	25,758	24,006
<b>NAV as on 31<sup>st</sup> Dec 2025</b>	₹2,327.6305		
<b>Index Value 31<sup>st</sup> Dec 2025</b>	Index Value of Scheme Benchmark is 5,551.7700 and Crisil 10 yr Gilt index is 5,177.0627		
<b>Allotment Date</b>	26 <sup>th</sup> June 2012		
<b>Scheme Benchmark</b>	*Nifty Low Duration Debt Index A-I		
<b>Additional Benchmark</b>	**Crisil 10 yr Gilt index		

Fund Managers : Mr. Basant Bafna (since February 01, 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.  
Inception date of Mirae Asset Low Duration Fund is March 05 2008, however since inception returns are calculated from June 26, 2012 as there were no investors in the interim period in the institutional plan.

SIP Performance

Period	Since Inception	10 Years	7 Years	5 Years	3 Years	1 Year
<b>Total Amount Invested</b>	16,20,000	12,00,000	8,40,000	6,00,000	3,60,000	1,20,000
<b>Mkt Value as on 31<sup>st</sup> Dec 2025</b>	24,85,484	16,29,405	10,42,117	7,06,597	4,00,422	1,24,124
<b>Fund Return<sup>&amp;</sup> (%)</b>	6.09	5.96	6.06	6.48	7.03	6.44
<b>Benchmark Return<sup>&amp;</sup> (%)</b>	6.73	6.42	6.37	6.75	7.23	6.59
<b>Add. Benchmark Return<sup>&amp;</sup> (%)</b>	6.48	6.18	6.12	6.57	7.20	3.55

**Past Performance may or may not be sustained in future.**  
Note: For computation of since inception returns (%) the allotment NAV has been taken as ₹1000.00  
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 SIP returns are calculated by XIRR approach assuming investment of 10,000/- on the 1st working day of every month.  
Please visit the website for more details: <https://www.miraeassetmf.co.in/downloads/statutory-disclosure/addendum>  
The performance of other funds managed by the same fund manager is given in the respective page of the schemes and on page No. 60, 61, 62, 64, 66, 67, 68, 69, 71, 73

# MIRAE ASSET DYNAMIC BOND FUND



(Dynamic Bond Fund - An open ended dynamic debt scheme investing across duration. A relatively high interest rate risk and relatively high credit risk)

Monthly Factsheet as on 31 December, 2025

Fund Information

**Fund Managers@ :**  
Mr. Basant Bafna

**Allotment Date :** 24<sup>th</sup> March 2017

**Benchmark :** Tier-1-CRISIL Dynamic Bond A-III Index  
Tier-2-Nifty PSU Bond Plus SDL April 2027 50:50 Index

**Net AUM (Cr.)** 117.14

**Exit Load :** Nil

**Plan Available :** Regular and Direct Plan

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

Net Asset Value (NAV)

	Direct	Regular
Growth	₹18.2297	₹16.6049
IDCW	₹18.2109	₹16.6053

Quantitative: Debt

Average Maturity	1.15 Years
Modified Duration	1.05 Years
Macaulay Duration:	1.10 Years
Annualized Portfolio YTM*	6.37%

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

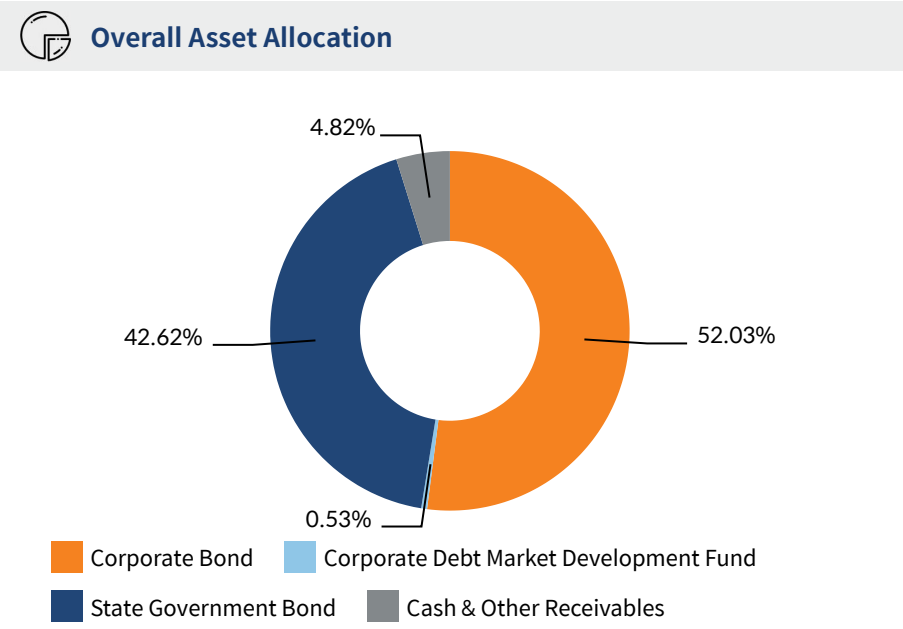
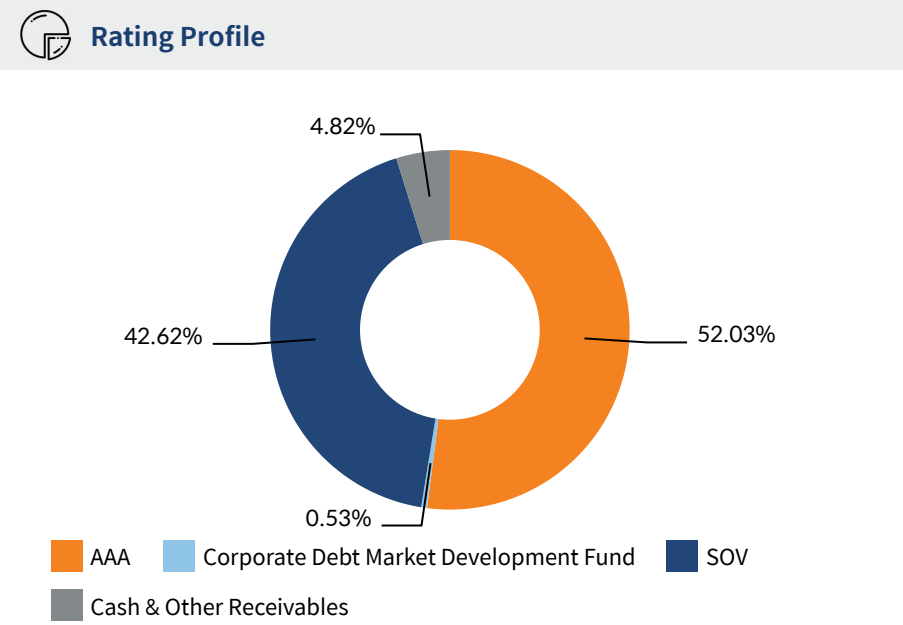
Expense Ratio

Regular Plan	1.01%
Direct Plan	0.14%

Portfolio Holdings \*

Holding	Rating	Mkt Value as a % of net asset
<b>Corporate Bond</b>		
REC Ltd.	CRISIL AAA	8.64%
Indian Railway Finance Corporation Ltd.	CRISIL AAA	8.64%
Others		34.75%
<b>Corporate Bond Total</b>		<b>52.03%</b>
<b>State Government Bond</b>		
7.71% SDL Gujarat (MD 01/03/2027)	SOV	12.18%
Others		30.44%
<b>State Government Bond Total</b>		<b>42.62%</b>
<b>Corporate Debt Market Development Fund</b>		
Corporate Debt Market Development Fund - Class A2#		0.53%
<b>Corporate Debt Market Development Fund Total</b>		<b>0.53%</b>
<b>Cash &amp; Other Receivables</b>		
TREPS/Reverse Repo		2.12%
Net Receivables / (Payables)		2.70%
<b>Cash &amp; Other Receivables Total</b>		<b>4.82%</b>
<b>Total</b>		<b>100.00%</b>

#Unlisted Security  
\*Top holdings as per instrument



Performance Report

Period	Mirae Asset Dynamic Bond Fund	Scheme Benchmark* (Tier 1)	Scheme Benchmark * (Tier2)	Additional Benchmark**
Last 1 Year	7.05%	6.60%	7.99%	6.37%
Last 3 Years	6.62%	7.53%	7.70%	7.90%
Last 5 Years	4.71%	5.66%	NA	5.05%
Since Inception	5.95%	7.08%	NA	5.84%
Value of Rs. 10000 invested (in Rs.) Since Inception	16,605	18,223	NA	16,464
NAV as on 31 <sup>st</sup> Dec 2025	₹16.6049			
Index Value 31 <sup>st</sup> Dec 2025	Index Value of Scheme Benchmark is 5,971.2217 / 1,296.8800 and Crisil 10 yr Gilt index is 5,177.0627			
Allotment Date	24 <sup>th</sup> March 2017			
Scheme Benchmark	*Tier-1-CRISIL Dynamic Bond A-III Index *Tier-2-Nifty PSU Bond Plus SDL April 2027 50:50 Index			
Additional Benchmark	**Crisil 10 yr Gilt index			

Fund Managers : Mr. Basant Bafna® (since December 27, 2025)  
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

SIP Performance

Period	Since Inception	7 Years	5 Years	3 Years	1 Year
Total Amount Invested	10,50,000	8,40,000	6,00,000	3,60,000	1,20,000
Mkt Value as on 31 <sup>st</sup> Dec 2025	13,66,380	10,28,674	6,96,670	3,98,818	1,23,900
Fund Return <sup>&amp;</sup> (%)	5.89	5.70	5.91	6.76	6.08
Benchmark Return (Tier-1) <sup>&amp;</sup> (%)	6.96	6.72	6.71	7.18	4.93
Benchmark Return (Tier-2) <sup>&amp;</sup> (%)	-	-	-	7.84	6.99
Add. Benchmark Return <sup>&amp;</sup> (%)	6.21	6.12	6.57	7.20	3.55

**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 SIP returns are calculated by XIRR approach assuming investment of 10,000/- on the 1st working day of every month.  
® Pursuant to notice cum addendum no. 83/2025, Fund Manager of the scheme has been changed with effect from December 27, 2025.  
The performance of other funds managed by the same fund manager is given in the respective page of the schemes and on page No. 60, 61, 62, 64, 66, 67, 68, 69, 71, 73




# MIRAE ASSET SHORT DURATION FUND



(Short Duration Fund -An open-ended short-term debt scheme investing in instruments such that the Macaulay duration of the portfolio is between 1 year to 3 years (please refer to page no. 14 of SID). A relatively high interest rate risk and moderate credit risk)

Monthly Factsheet as on 31 December, 2025



Fund Information

Fund Managers :

Mr. Basant Bafna

Allotment Date :

16<sup>th</sup> March 2018

Benchmark :

CRISIL Short Duration Debt A-II Index

Net AUM (Cr.)

588.90

Exit Load :


Nil

Plan Available :

Regular and Direct Plan


Minimum Investment Amount

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



Net Asset Value (NAV)

	Direct	Regular
Growth	₹17.2215	₹16.1682
IDCW	₹17.1792	₹16.1716



Quantitative: Debt

Average Maturity

3.00 Years

Modified Duration

2.51 Years


Macaulay Duration:

2.66 Years

Annualized Portfolio YTM\*

6.99%

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



Expense Ratio

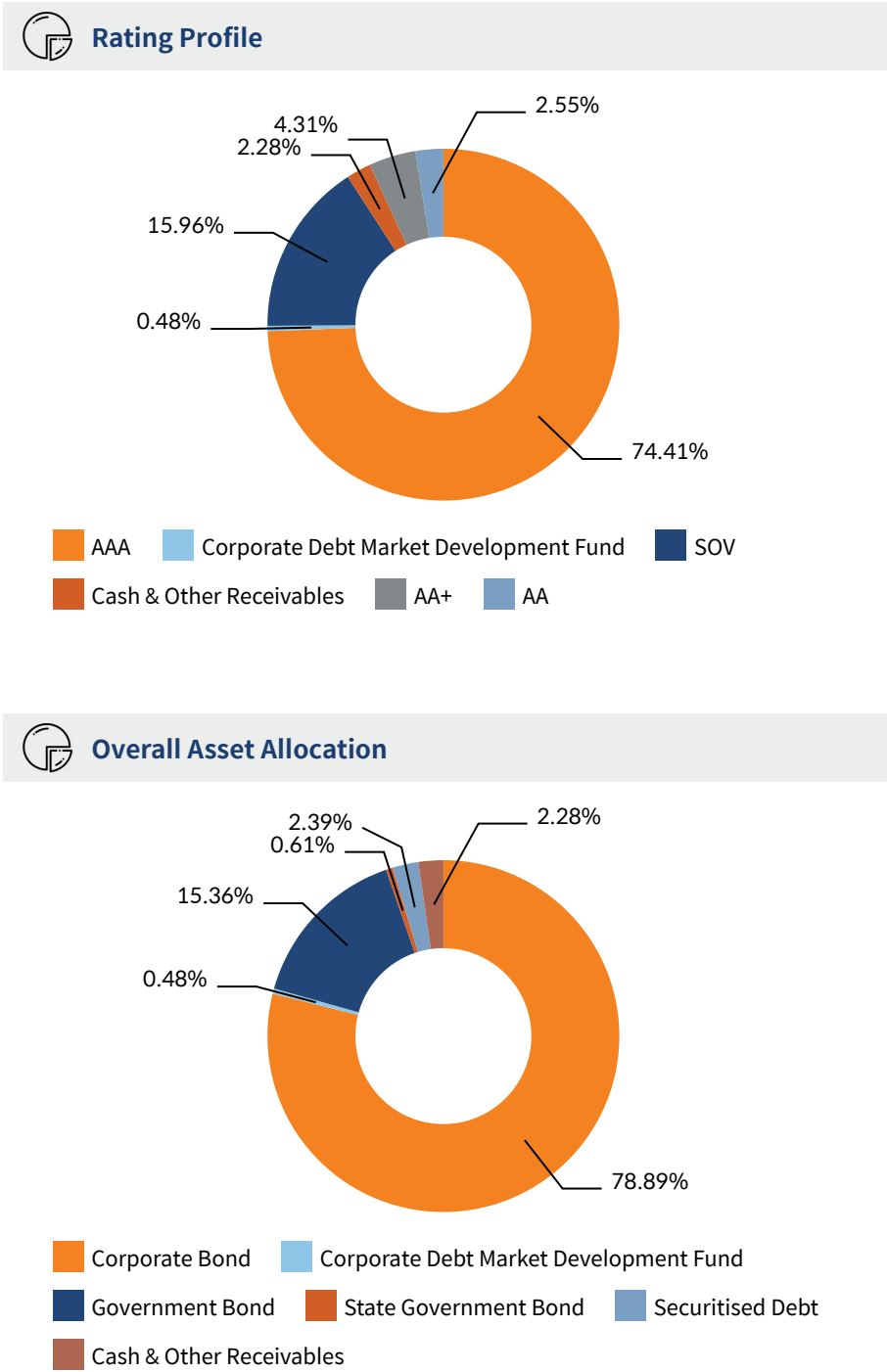
Regular Plan


1.08%

Direct Plan

0.22%

Portfolio Holdings *		
Holding	Rating	Mkt Value as a % of net asset
Corporate Bond		
National Bank for Agriculture and Rural Development	[ICRA]AAA	8.50%
National Housing Bank	CRISIL AAA	7.13%
Others		63.26%
Corporate Bond Total		78.89%
Securitised Debt		
Shivshakti Securitisation Trust	CRISIL AAA(SO)	2.39%
Securitised Debt Total		2.39%
Government Bond		
7.32% GOI (MD 13/11/2030)	SOV	13.23%
Others		2.13%
Government Bond Total		15.36%
State Government Bond		
7.75% SDL Karnataka (MD 01/03/2027)	SOV	0.43%
8.20% SDL Uttarakhand (MD 09/05/2028)	SOV	0.18%
State Government Bond Total		0.61%
Corporate Debt Market Development Fund		
Corporate Debt Market Development Fund - Class A2#		0.48%
Corporate Debt Market Development Fund Total		0.48%
Cash & Other Receivables		
Net Receivables / (Payables)		2.28%
Cash & Other Receivables Total		2.28%
Total		100.00%
#Unlisted Security		
*Top holdings as per instrument		





Performance Report

Period	Mirae Asset Short Duration Fund	Scheme Benchmark*	Additional Benchmark**
Last 1 Year	7.37%	7.85%	6.37%
Last 3 Years	7.07%	7.60%	7.90%
Last 5 Years	5.47%	6.03%	5.05%
Since Inception	6.35%	6.99%	6.70%
Value of Rs. 10000 invested (in Rs.) Since Inception	16,168	16,943	16,580
NAV as on 31 <sup>st</sup> Dec 2025	₹16.1682		
Index Value 31 <sup>st</sup> Dec 2025	Index Value of Scheme Benchmark is 5,173.3010 and Crisil 10 yr Gilt index is 5,177.0627		
Allotment Date	16 <sup>th</sup> March 2018		
Scheme Benchmark	*CRISIL Short Duration Debt A-II Index		
Additional Benchmark	**Crisil 10 yr Gilt index		
Fund Managers : Mr. Basant Bafna (since January 16, 2023)			
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			

SIP Performance					
Period	Since Inception	7 Years	5 Years	3 Years	1 Year
Total Amount Invested	9,30,000	8,40,000	6,00,000	3,60,000	1,20,000
Mkt Value as on 31 <sup>st</sup> Dec 2025	11,90,205	10,46,876	7,06,033	4,00,911	1,23,831
Fund Return <sup>&amp;</sup> (%)	6.25	6.19	6.44	7.12	5.98
Benchmark Return <sup>&amp;</sup> (%)	6.83	6.76	6.97	7.63	6.80
Add. Benchmark Return <sup>&amp;</sup> (%)	6.27	6.12	6.57	7.20	3.55

**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 SIP returns are calculated by XIRR approach assuming investment of 10,000/- on the 1st working day of every month.  
Please visit the website for more details: <https://www.miraeassetmf.co.in/downloads/statutory-disclosure/addendum>  
The performance of other funds managed by the same fund manager is given in the respective page of the schemes and on page No. 60, 61, 62, 64, 66, 67, 68, 69, 71, 73



# MIRAE ASSET OVERNIGHT FUND



(Overnight Fund - An open ended debt scheme investing in overnight securities. A relatively low interest rate risk and relatively low credit risk)

Monthly Factsheet as on 31 December, 2025

Fund Information

Fund Managers :

Mr. Krishnpal Yadav

Allotment Date :

15<sup>th</sup> October 2019

Benchmark :

Nifty 1D Rate Index

Net AUM (Cr.)

1,261.60

Exit Load :

Nil

Plan Available :

Regular and Direct Plan

Minimum Investment Amount

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

Net Asset Value (NAV)

	Direct	Regular
Growth	₹1364.1409	₹1356.4172
Daily IDCW:	₹1000.0053	₹1000.0102
Weekly IDCW:	₹1000.0021	₹1000.0000
Monthly IDCW:	₹1001.0363	₹1001.0276

Quantitative: Debt

Average Maturity

1.20 Days

Modified Duration

0.00 Years

Macaulay Duration:

0.00 Years

Annualized Portfolio YTM\*

5.61%

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

Expense Ratio

Regular Plan

0.17%

Direct Plan

0.07%

Income Distribution cum capital withdrawal

Regular Plan

Record Date	Quantum Individual	(per unit) Corporate	NAV (per unit)
24-Oct-2025	4.4114	4.4114	1004.4114
24-Nov-2025	4.5047	4.5047	1004.5047
24-Dec-2025	4.2682	4.2682	1004.2682

Refer to IDCW History (Page no. 81) for complete IDCW history of the scheme

Face value ₹1000/-

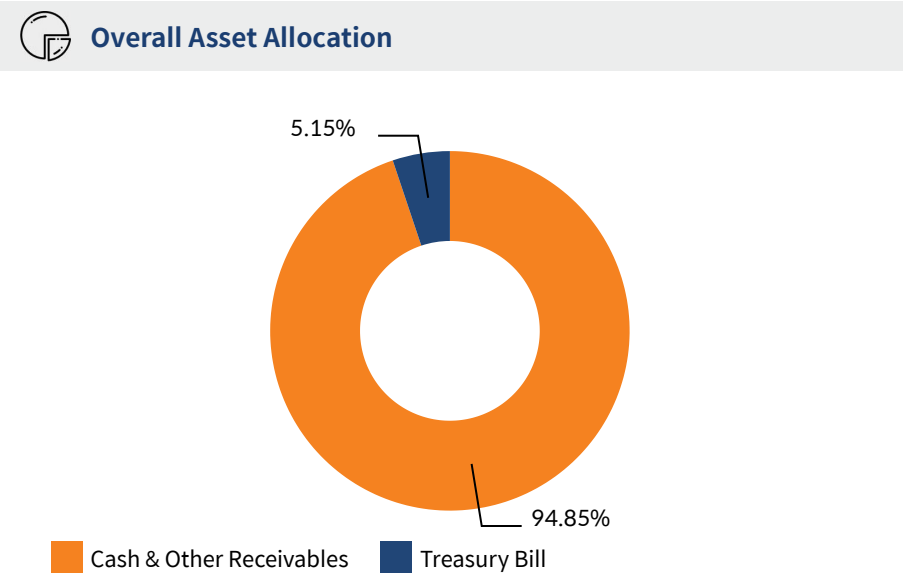
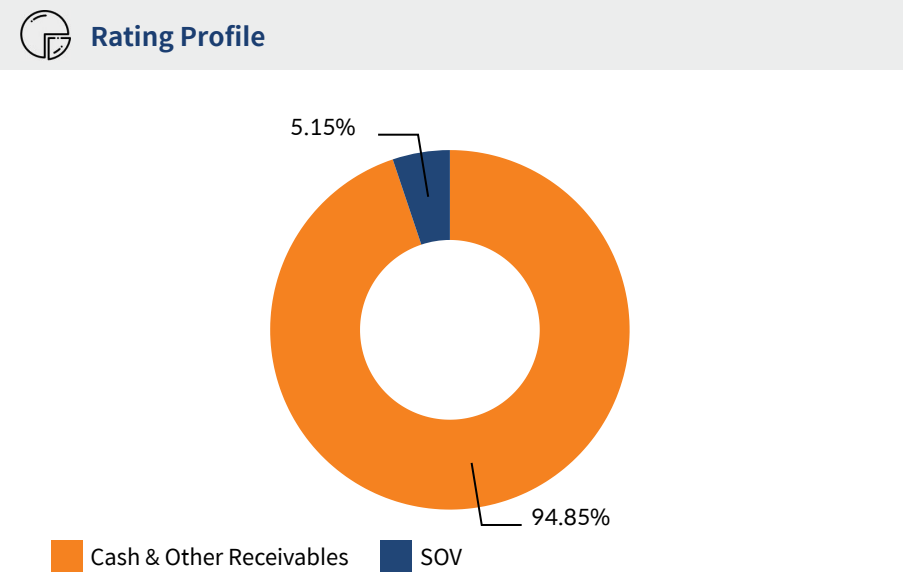
Pursuant to payment of IDCW the NAV of the IDCW option of the scheme will fall to the extent of payout and statutory levy (if any).

IDCW history is for Mirae Asset Overnight Fund - Regular & Direct Savings Plan - Monthly IDCW Option and Quarterly IDCW Option

Portfolio Holdings \*

Holding	Rating	Mkt Value as a % of net asset
Treasury Bill		
91 Days Treasury Bills (MD 02/01/2026)	SOV	3.96%
182 Days Treasury Bills (MD 15/01/2026)	SOV	1.19%
Treasury Bill Total		5.15%
Cash & Other Receivables		
TREPS/Reverse Repo		94.76%
Others		0.09%
Cash & Other Receivables Total		94.85%
Total		100.00%

\*Top holdings as per instrument



Performance Report

Period	Mirae Asset Overnight Fund	Scheme Benchmark*	Additional Benchmark**
Last 7 Days	5.31%	5.28%	4.17%
Last 15 Days	5.27%	5.23%	3.23%
Last 30 Days	5.18%	5.19%	4.29%
Last 1 Year	5.75%	5.81%	6.26%
Last 3 Years	6.33%	6.43%	6.88%
Last 5 Years	5.35%	5.46%	5.64%
Since Inception	5.03%	5.11%	5.69%
Value of Rs. 10000 invested (in Rs.) Since Inception	13,564	13,633	14,108
NAV as on 31 <sup>st</sup> Dec 2025	₹1,356.4172		
Index Value 31 <sup>st</sup> Dec 2025	Index Value of Scheme Benchmark is 2,511.0600 and Crisil 1 Year T-bill is 7,962.0609		
Allotment Date	15 <sup>th</sup> October 2019		
Scheme Benchmark	*Nifty 1D Rate Index		
Additional Benchmark	**Crisil 1 Year T-bill		

Fund Managers : Mr. Krishnpal Yadav (since September 22, 2025)

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

SIP Performance

Period	Since Inception	5 Years	3 Years	1 Year
Total Amount Invested	7,40,000	6,00,000	3,60,000	1,20,000
Mkt Value as on 31 <sup>st</sup> Dec 2025	8,82,471	6,97,048	3,95,139	1,23,564
Fund Return <sup>&amp;</sup> (%)	5.63	5.93	6.13	5.54
Benchmark Return <sup>&amp;</sup> (%)	5.73	6.03	6.22	5.59
Add. Benchmark Return <sup>&amp;</sup> (%)	6.05	6.32	6.65	5.41

**Past Performance may or may not be sustained in future.**  
Note: For computation of since inception returns (%) the allotment NAV has been taken as ₹1000.00  
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 SIP returns are calculated by XIRR approach assuming investment of 10,000/- on the 1st working day of every month.  
The performance of other funds managed by the same fund manager is given in the respective page of the schemes and on page No. 63, 64, 70, 72

# MIRAE ASSET BANKING AND PSU FUND



(Banking and PSU 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)

Monthly Factsheet as on 31 December, 2025

## Fund Information

<b>Fund Managers :</b> Ms. Kruti Chheta	
<b>Allotment Date :</b>	24 <sup>th</sup> July 2020
<b>Benchmark :</b>	CRISIL Banking and PSU Debt A-II Index
<b>Net AUM (Cr.)</b>	44.77
<b>Exit Load :</b>	Nil
<b>Plan Available :</b>	Regular and Direct Plan
<b>Minimum Investment Amount</b> ₹5,000/- and in multiples of ₹1/-thereafter. Minimum Additional Application Amount: ₹1,000/- per application and in multiples of ₹1/- thereafter.	

## Net Asset Value (NAV)

	Direct	Regular
<b>Growth</b>	₹13.6053	₹13.2778
<b>IDCW</b>	₹13.5996	₹13.2789

## Quantitative: Debt

<b>Average Maturity</b>	3.31 Years
<b>Modified Duration</b>	2.60 Years
<b>Macaulay Duration:</b>	2.75 Years
<b>Annualized Portfolio YTM*</b>	6.63%

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

## Expense Ratio

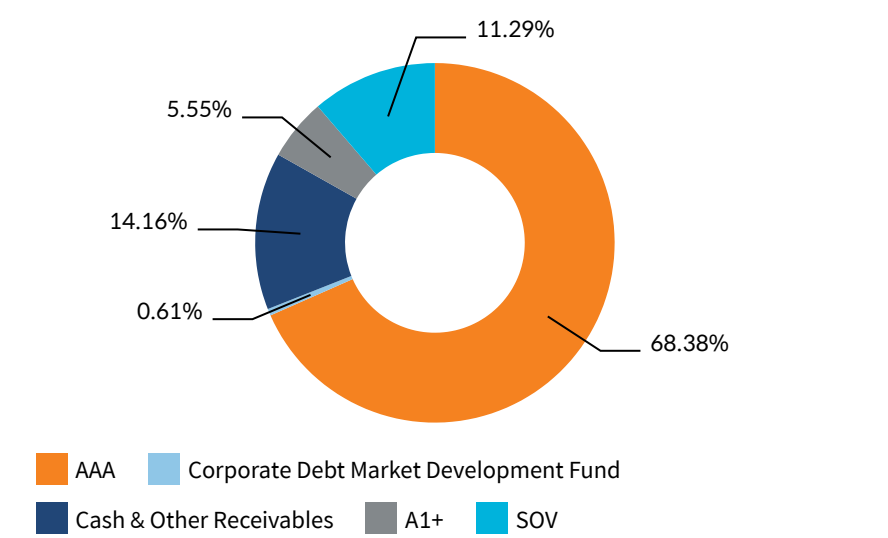
<b>Regular Plan</b>	0.81%
<b>Direct Plan</b>	0.35%

## Portfolio Holdings \*

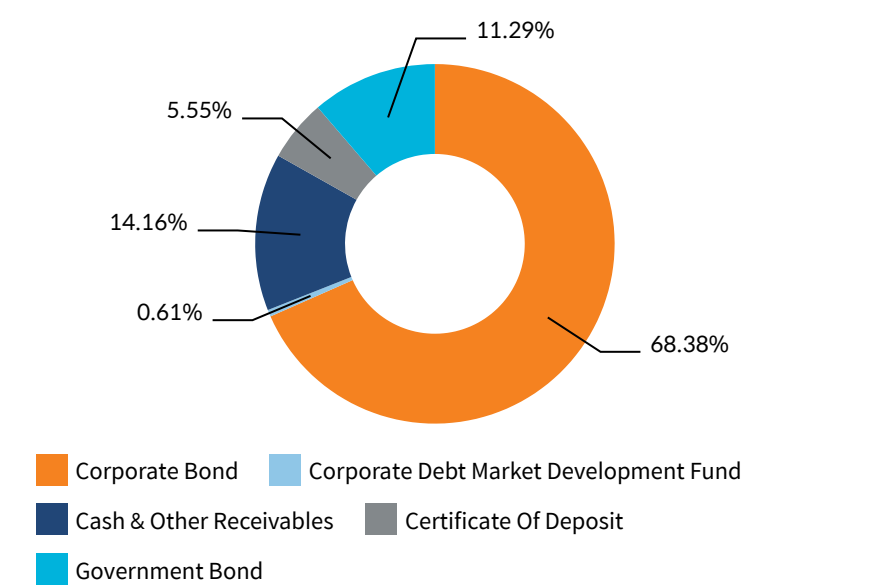
Holding	Rating	Mkt Value as a % of net asset
<b>Corporate Bond</b>		
Power Finance Corporation Ltd.	CRISIL AAA	9.06%
Export-Import Bank of India	CRISIL AAA	9.04%
Others		50.28%
<b>Corporate Bond Total</b>		<b>68.38%</b>
<b>Government Bond</b>		
6.79% GOI (MD 07/10/2034)	SOV	8.00%
6.33% GOI (MD 05/05/2035)	SOV	3.29%
<b>Government Bond Total</b>		<b>11.29%</b>
<b>Certificate of Deposit</b>		
Small Industries Development Bank of India	CRISIL A1+	5.55%
<b>Certificate of Deposit Total</b>		<b>5.55%</b>
<b>Corporate Debt Market Development Fund</b>		
Corporate Debt Market Development Fund - Class A2#		0.61%
<b>Corporate Debt Market Development Fund Total</b>		<b>0.61%</b>
<b>Cash &amp; Other Receivables</b>		
TREPS/Reverse Repo		10.93%
Others		3.23%
<b>Cash &amp; Other Receivables Total</b>		<b>14.16%</b>
<b>Total</b>		<b>100.00%</b>

#Unlisted Security  
\*Top holdings as per instrument

## Rating Profile



## Overall Asset Allocation



## Performance Report

Period	Mirae Asset Banking and PSU Fund	Scheme Benchmark*	Additional Benchmark**
Last 1 Year	6.91%	7.32%	6.37%
Last 3 Years	7.04%	7.28%	7.90%
Last 5 Years	5.42%	5.87%	5.05%
Since Inception	5.35%	5.92%	4.95%
Value of Rs. 10000 invested (in Rs.) Since Inception	13,278	13,674	13,005
NAV as on 31 <sup>st</sup> Dec 2025	₹13.2778		
Index Value 31 <sup>st</sup> Dec 2025	Index Value of Scheme Benchmark is 6,047.4557 and Crisil 10 yr Gilt index is 5,177.0627		
Allotment Date	24 <sup>th</sup> July 2020		
Scheme Benchmark	*CRISIL Banking and PSU Debt A-II Index		
Additional Benchmark	**Crisil 10 yr Gilt index		

Fund Managers : Ms. Kruti Chheta (since February 1, 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

## SIP Performance

Period	Since Inception	5 Years	3 Years	1 Year
Total Amount Invested	6,50,000	6,00,000	3,60,000	1,20,000
Mkt Value as on 31 <sup>st</sup> Dec 2025	7,70,320	7,04,331	4,00,017	1,23,526
Fund Return <sup>&amp;</sup> (%)	6.20	6.35	6.96	5.50
Benchmark Return <sup>&amp;</sup> (%)	6.57	6.69	7.22	6.33
Add. Benchmark Return <sup>&amp;</sup> (%)	6.34	6.57	7.20	3.55

### 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 SIP returns are calculated by XIRR approach assuming investment of 10,000/- on the 1st working day of every month.  
Please visit the website for more details: <https://www.miraeassetmf.co.in/downloads/statutory-disclosure/addendum>  
The performance of other funds managed by the same fund manager is given in the respective page of the schemes and on page No. 64, 65, 72

# MIRAE ASSET ULTRA SHORT DURATION FUND



(Ultra Short Duration Fund - An Open ended ultra-short-term debt scheme investing in instruments such that the Macaulay duration\* of the portfolio is between 3 months to 6 months (\*please refer to page no. 15 of SID). A relatively low interest rate risk and moderate credit risk.)

## Monthly Factsheet as on 31 December, 2025

Fund Information

**Fund Managers :**  
Mr. Basant Bafna

**Allotment Date :** 7<sup>th</sup> October 2020

**Benchmark :** Nifty Ultra Short Duration Debt Index A-I

**Net AUM (Cr.)** 2,067.19

**Exit Load :** Nil

**Plan Available :** Regular and Direct Plan

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

Net Asset Value (NAV)

	Direct	Regular
Growth	₹1365.7693	₹1349.7101
IDCW	₹1365.4711	₹1349.2207


Quantitative: Debt

Average Maturity	210.27 Days
Modified Duration	0.53 Years
Macaulay Duration:	0.57 Years
Annualized Portfolio YTM*	6.59%

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

Expense Ratio

Regular Plan	0.42%
Direct Plan	0.18%



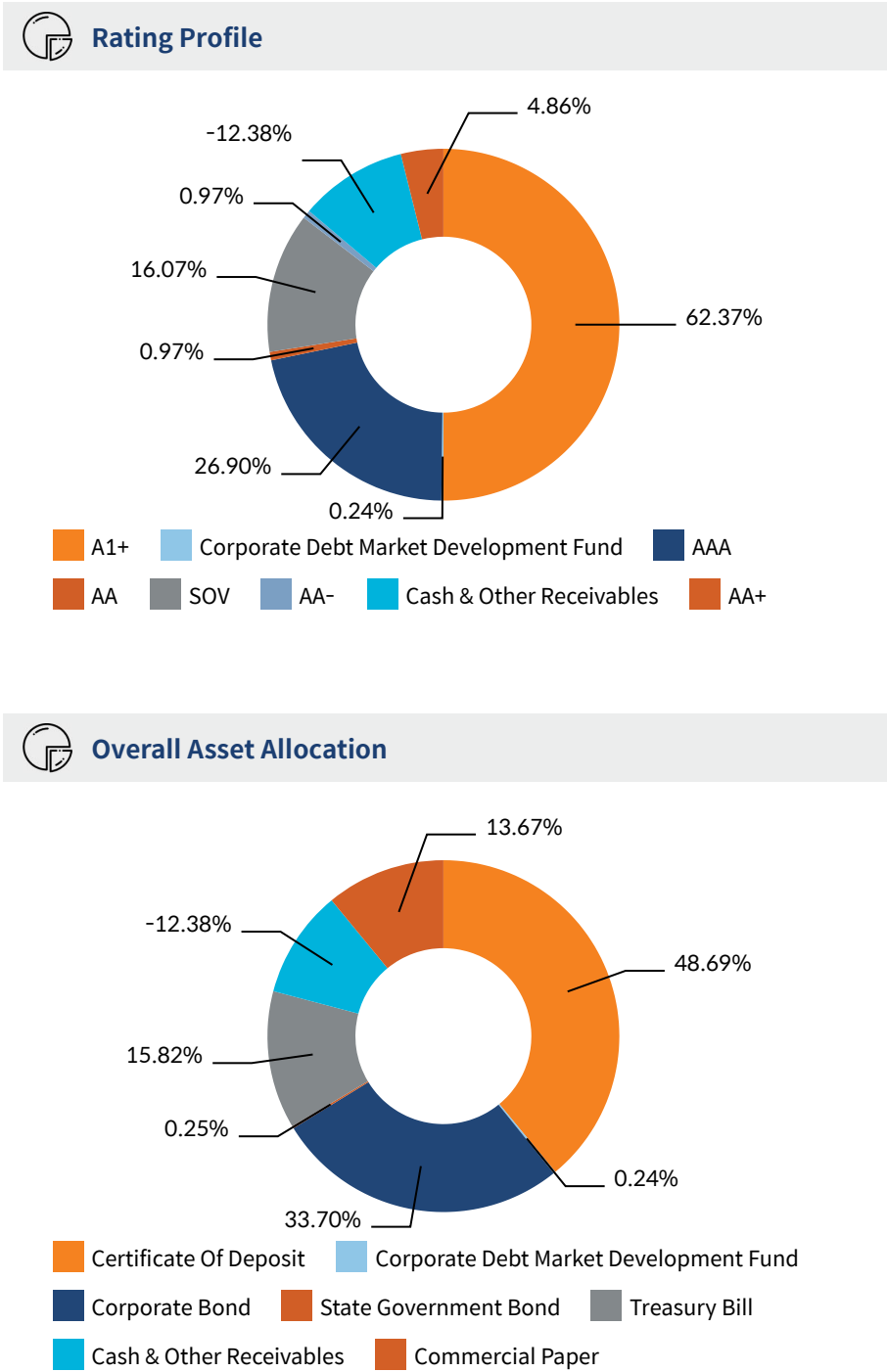
Portfolio Holdings\*

Holding	Rating	Mkt Value as a % of net asset
Corporate Bond		
National Bank for Agriculture and Rural Development	CRISIL AAA	6.31%
Indian Railway Finance Corporation Ltd.	CRISIL AAA	3.64%
Bajaj Housing Finance Ltd.	CRISIL AAA	3.64%
Others		20.11%
Corporate Bond Total		33.70%
State Government Bond		
8.19% SDL Kerala (MD 19/12/2028)	SOV	0.25%
State Government Bond Total		0.25%
Certificate of Deposit		
Axis Bank Ltd.	CRISIL A1+	11.30%
Others		37.39%
Certificate of Deposit Total		48.69%
Commercial Paper		
Export-Import Bank of India	CRISIL A1+	3.54%
Angel One Ltd.	[ICRA]A1+	2.39%
360 One Prime Ltd.	CRISIL A1+	2.38%
Muthoot Finance Ltd.	CRISIL A1+	2.30%
Others		3.06%
Commercial Paper Total		13.67%
Treasury Bill		
182 Days Treasury Bills (MD 27/02/2026)	SOV	5.04%
364 Days Treasury Bills (MD 05/03/2026)	SOV	4.79%
364 Days Treasury Bills (MD 19/03/2026)	SOV	3.59%
Others		2.40%
Treasury Bill Total		15.82%
Corporate Debt Market Development Fund		
Corporate Debt Market Development Fund - Class A2#		0.24%
Corporate Debt Market Development Fund Total		0.24%
Cash & Other Receivables		
Net Receivables / (Payables)		-12.38%
Cash & Other Receivables Total		-12.38%
Total		100.00%

#Unlisted Security

\* Top holdings as per instrument

#Unlisted Security  
\*Top holdings as per instrument



Overall Asset Allocation

Certificate Of Deposit

Corporate Bond


State Government Bond

Cash & Other Receivables

Commercial Paper

Corporate Debt Market Development Fund

Treasury Bill

<div> Performance Report</div>			
Period	Mirae Asset Ultra Short Duration Fund	Scheme Benchmark*	Additional Benchmark**
Last 1 Year	7.18%	6.98%	6.26%
Last 3 Years	7.30%	7.35%	6.88%
Last 5 Years	6.00%	6.10%	5.64%
Since Inception	5.90%	5.99%	5.55%
Value of Rs. 10000 invested (in Rs.) Since Inception	13,497	13,562	13,270
NAV as on 31 <sup>st</sup> Dec 2025	₹1,349.7101		
Index Value 31 <sup>st</sup> Dec 2025	Index Value of Scheme Benchmark is 5,638.8400 and Crisil 1 Year T-bill is 7,962.0609		
Allotment Date	7 <sup>th</sup> October 2020		
Scheme Benchmark	*Nifty Ultra Short Duration Debt Index A-I		
Additional Benchmark	**Crisil 1 Year T-bill		
Fund Managers : Mr. Basant Bafna (since January 16, 2023)			
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			

SIP Performance				
Period	Since Inception	5 Years	3 Years	1 Year
Total Amount Invested	6,20,000	6,00,000	3,60,000	1,20,000
Mkt Value as on 31 <sup>st</sup> Dec 2025	7,39,218	7,12,345	4,01,746	1,24,296
Fund Return <sup>&amp;</sup> (%)	6.74	6.80	7.25	6.71
Benchmark Return <sup>&amp;</sup> (%)	6.78	6.83	7.19	6.54
Add. Benchmark Return <sup>&amp;</sup> (%)	6.27	6.32	6.65	5.39

Past Performance may or may not be sustained in future.  
Note: For computation of since inception returns (%) the allotment NAV has been taken as ₹1000.00  
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 SIP returns are calculated by XIRR approach assuming investment of 10,000/- on the 1st working day of every month.  
The performance of other funds managed by the same fund manager is given in the respective page of the schemes and on page No. 60, 61, 62, 64, 66, 67, 68, 69, 71, 73

# MIRAE ASSET CORPORATE BOND FUND



(Corporate Bond Fund - An open ended debt scheme predominantly investing in AA+ and above rated corporate bonds. A relatively high interest rate risk and moderate credit risk)

Monthly Factsheet as on 31 December, 2025

Fund Information

Fund Managers :

Ms. Kruti Chheta

Allotment Date :

17<sup>th</sup> March 2021

Benchmark :

CRISIL Corporate Debt A-II Index

Net AUM (Cr.)

47.60

Exit Load :

Nil

Plan Available :

Regular and Direct Plan

Minimum Investment Amount

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

Net Asset Value (NAV)

	Direct	Regular
Growth	₹13.3888	₹13.1099
IDCW	₹13.3856	₹13.1099

Quantitative: Debt

Average Maturity

3.77 Years

Modified Duration

2.90 Years

Macaulay Duration:

3.05 Years

Annualized Portfolio YTM\*

6.82%

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

Expense Ratio

Regular Plan

0.68%

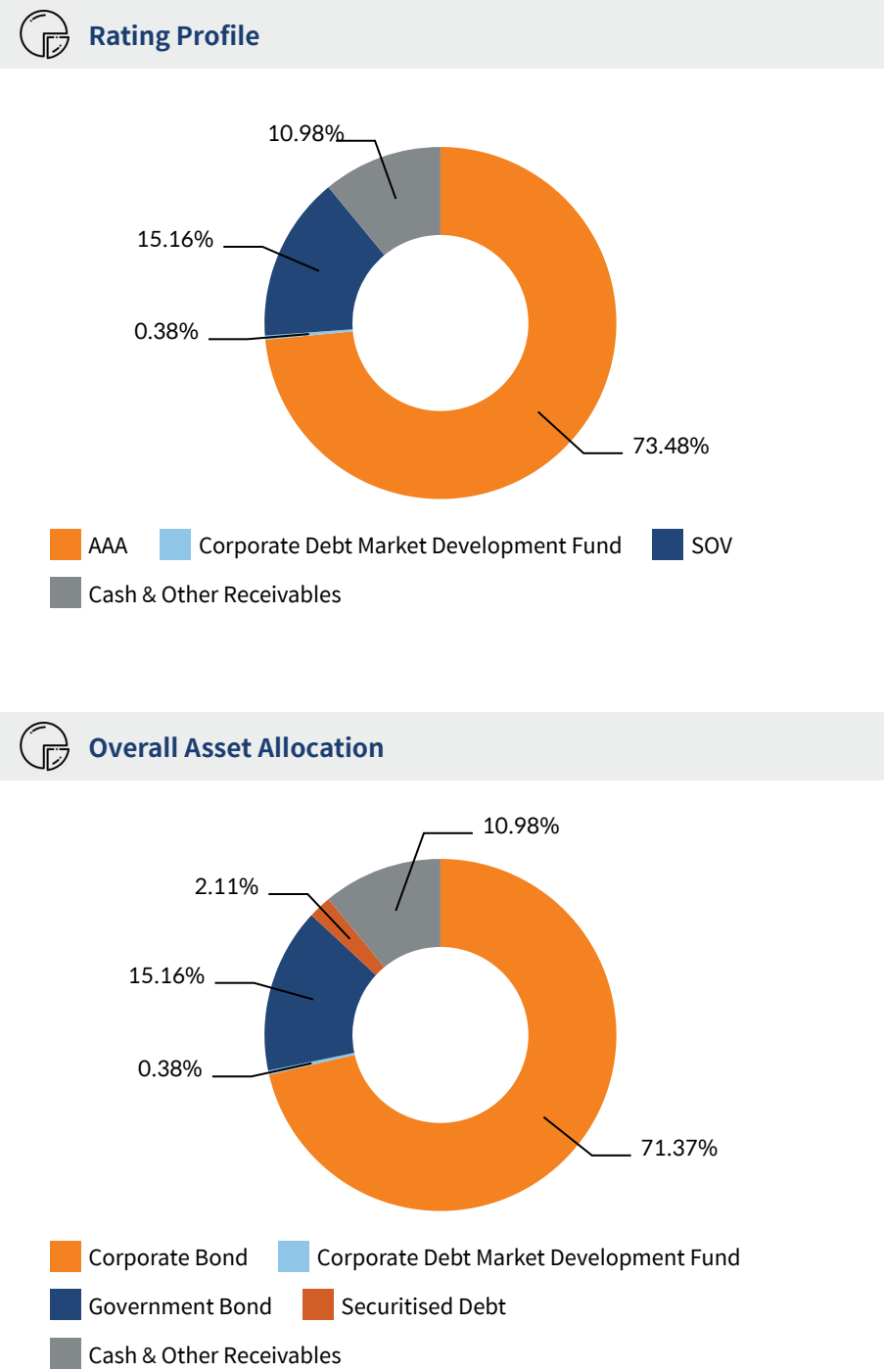
Direct Plan

0.24%

Portfolio Holdings \*

Holding	Rating	Mkt Value as a % of net asset
Corporate Bond		
HDFC Bank Ltd.	CRISIL AAA	8.33%
Bajaj Housing Finance Ltd.	CRISIL AAA	7.40%
Others		55.64%
Corporate Bond Total		71.37%
Securitised Debt		
Shivshakti Securitisation Trust	CRISIL AAA(SO)	2.11%
Securitised Debt Total		2.11%
Government Bond		
6.79% GOI (MD 07/10/2034)	SOV	7.95%
6.33% GOI (MD 05/05/2035)	SOV	7.21%
Government Bond Total		15.16%
Corporate Debt Market Development Fund		
Corporate Debt Market Development Fund - Class A2#		0.38%
Corporate Debt Market Development Fund Total		0.38%
Cash & Other Receivables		
TREPS/Reverse Repo		9.73%
Net Receivables / (Payables)		1.25%
Cash & Other Receivables Total		10.98%
Total		100.00%

#Unlisted Security  
\*Top holdings as per instrument



Performance Report

Period	Mirae Asset Corporate Bond Fund	Scheme Benchmark*	Additional Benchmark**
Last 1 Year	7.30%	7.92%	6.37%
Last 3 Years	7.18%	7.63%	7.90%
Since Inception	5.81%	6.36%	5.53%
Value of Rs. 10000 invested (in Rs.) Since Inception	13,110	13,443	12,947
NAV as on 31 <sup>st</sup> Dec 2025	₹13.1099		
Index Value 31 <sup>st</sup> Dec 2025	Index Value of Scheme Benchmark is 6,578.8423 and Crisil 10 yr Gilt index is 5,177.0627		
Allotment Date	17 <sup>th</sup> March 2021		
Scheme Benchmark	*CRISIL Corporate Debt A-II Index		
Additional Benchmark	**Crisil 10 yr Gilt index		

Fund Managers : Ms. Kruti Chheta (since February 05, 2025)  
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

SIP Performance

Period	Since Inception	3 Years	1 Year
Total Amount Invested	5,70,000	3,60,000	1,20,000
Mkt Value as on 31 <sup>st</sup> Dec 2025	6,67,789	4,01,528	1,23,812
Fund Return <sup>&amp;</sup> (%)	6.60	7.22	5.95
Benchmark Return <sup>&amp;</sup> (%)	7.06	7.65	6.88
Add. Benchmark Return <sup>&amp;</sup> (%)	6.71	7.20	3.55

**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 SIP returns are calculated by XIRR approach assuming investment of 10,000/- on the 1st working day of every month.  
Please visit the website for more details: <https://www.miraeassetmf.co.in/downloads/statutory-disclosure/addendum>  
The performance of other funds managed by the same fund manager is given in the respective page of the schemes and on page No. 64, 65, 72



# MIRAE ASSET MONEY MARKET FUND



(Money Market Fund - An open ended debt scheme investing in money market instruments. A relatively low interest rate risk and moderate credit risk)

Monthly Factsheet as on 31 December, 2025

Fund Information

Fund Managers@ :

Mr. Basant Bafna

Allotment Date :

11<sup>th</sup> August 2021

Benchmark :

Nifty Money Market Index A-I

Net AUM (Cr.)

2,856.46

Exit Load :

Nil

Plan Available :

Regular and Direct Plan

Minimum Investment Amount

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

Net Asset Value (NAV)

	Direct	Regular
Growth	₹1320.5237	₹1299.9891
IDCW	₹1318.3456	₹1299.9792

Quantitative: Debt

Average Maturity

149.06 Days

Modified Duration

0.38 Years

Macaulay Duration:

0.41 Years

Annualized Portfolio YTM\*

6.24%

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

Expense Ratio

Regular Plan

0.41%

Direct Plan

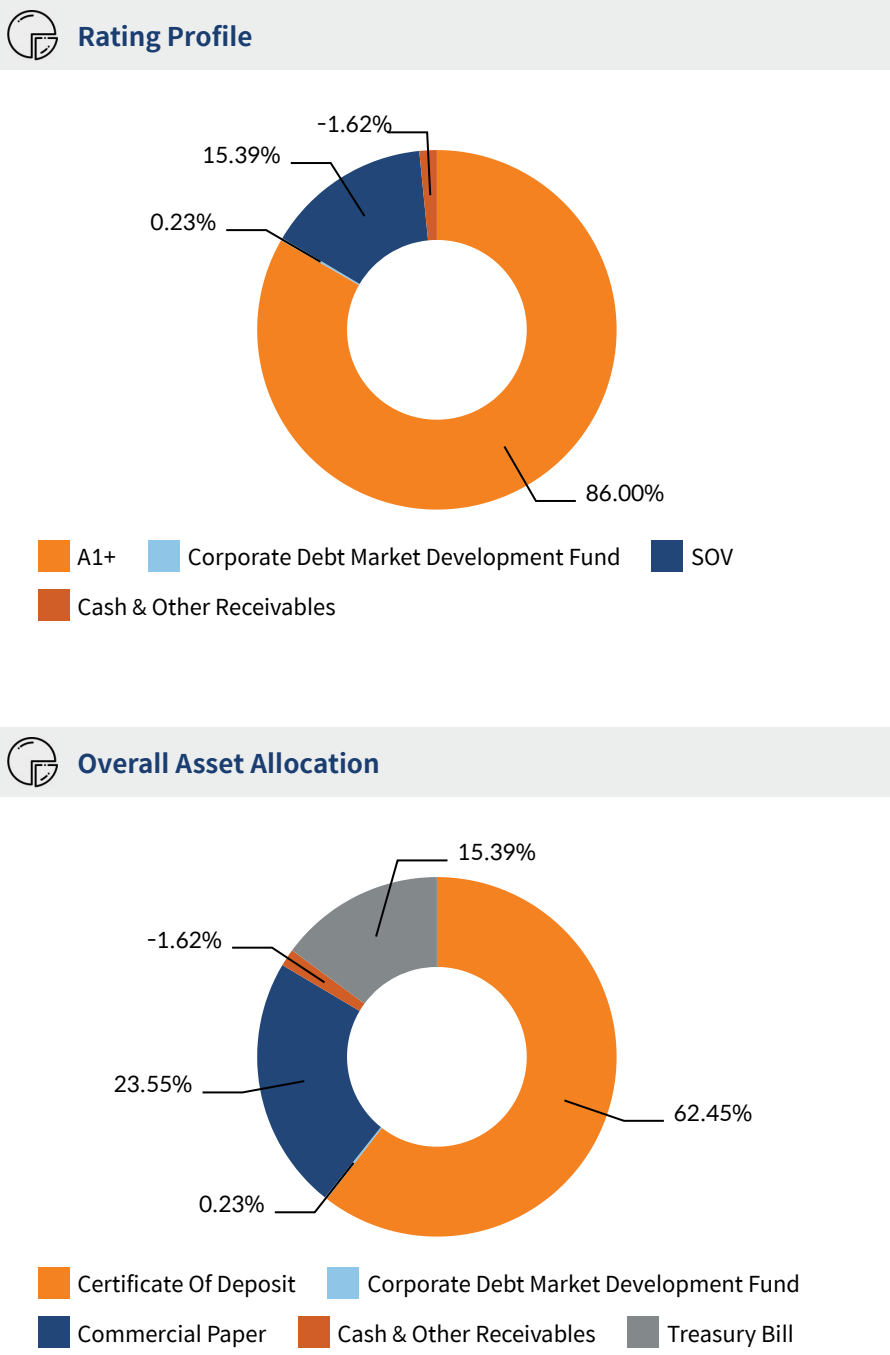
0.08%

Portfolio Holdings \*

Holding	Rating	Mkt Value as a % of net asset
<b>Certificate of Deposit</b>		
Canara Bank	CRISIL A1+	8.86%
HDFC Bank Ltd.	CRISIL A1+	8.75%
Others		44.84%
<b>Certificate of Deposit Total</b>		<b>62.45%</b>
<b>Commercial Paper</b>		
ICICI Securities Ltd.	CRISIL A1+	4.91%
TATA Capital Ltd.	CRISIL A1+	3.26%
Cholamandalam Investment & Finance Co. Ltd.	CRISIL A1+	3.18%
Others		12.20%
<b>Commercial Paper Total</b>		<b>23.55%</b>
<b>Treasury Bill</b>		
364 Days Treasury Bills (MD 05/03/2026)	SOV	6.39%
364 Days Treasury Bills (MD 12/03/2026)	SOV	4.09%
Others		4.91%
<b>Treasury Bill Total</b>		<b>15.39%</b>
<b>Corporate Debt Market Development Fund</b>		
Corporate Debt Market Development Fund - Class A2#		0.23%
<b>Corporate Debt Market Development Fund Total</b>		<b>0.23%</b>
<b>Cash &amp; Other Receivables</b>		
TREPS/Reverse Repo		6.63%
Net Receivables / (Payables)		-8.25%
<b>Cash &amp; Other Receivables Total</b>		<b>-1.62%</b>
<b>Total</b>		<b>100.00%</b>

#Unlisted Security

\*Top holdings as per instrument



Performance Report

Period	Mirae Asset Money Market Fund	Scheme Benchmark*	Additional Benchmark**
Last 1 Year	7.23%	6.97%	6.26%
Last 3 Years	7.15%	7.27%	6.88%
Since Inception	6.16%	6.32%	5.89%
Value of Rs. 10000 invested (in Rs.) Since Inception	13,000	13,090	12,856
NAV as on 31 <sup>st</sup> Dec 2025	₹1,299.9891		
Index Value 31 <sup>st</sup> Dec 2025	Index Value of Scheme Benchmark is 5,294.2300 and Crisil 1 Year T-bill is 7,962.0609		
Allotment Date	11 <sup>th</sup> August 2021		
Scheme Benchmark	*Nifty Money Market Index A-I		
Additional Benchmark	**Crisil 1 Year T-bill		

Fund Managers : Mr. Basant Bafna@ (since December 27, 2025)

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

SIP Performance

Period	Since Inception	3 Years	1 Year
Total Amount Invested	5,20,000	3,60,000	1,20,000
Mkt Value as on 31 <sup>st</sup> Dec 2025	6,04,656	4,01,396	1,24,230
Fund Return <sup>&amp;</sup> (%)	6.90	7.20	6.60
Benchmark Return <sup>&amp;</sup> (%)	6.97	7.14	6.48
Add. Benchmark Return <sup>&amp;</sup> (%)	6.51	6.65	5.39

**Past Performance may or may not be sustained in future.**  
Note: For computation of since inception returns (%) the allotment NAV has been taken as ₹1000.00  
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 SIP returns are calculated by XIRR approach assuming investment of 10,000/- on the 1st working day of every month.  
® Pursuant to notice cum addendum no. 83/2025, Fund Manager of the scheme has been changed with effect from December 27, 2025.  
The performance of other funds managed by the same fund manager is given in the respective page of the schemes and on page No. 60, 61, 62, 64, 66, 67, 68, 69, 71, 73

# MIRAE ASSET LONG DURATION FUND



(Long Duration Fund - An open ended debt scheme investing in instruments such that the Macaulay duration of the portfolio is greater than 7 years (please refer to page no. 14 of SID for details on Macaulay’s Duration). A relatively high interest rate risk and relatively low credit risk)

## Monthly Factsheet as on 31 December, 2025

### Fund Information

<b>Fund Managers :</b>	Ms. Kruti Chheta
<b>Allotment Date :</b>	6 <sup>th</sup> December 2024
<b>Benchmark :</b>	CRISIL Long Duration Debt A-III Index
<b>Net AUM (Cr.)</b>	28.67
<b>Exit Load :</b>	Nil
<b>Plan Available :</b>	Regular and Direct Plan
<b>Minimum Investment Amount</b>	₹5,000/- and in multiples of ₹1/- thereafter. Minimum Additional Application Amount: ₹1,000/- per application and in multiples of ₹1/- thereafter

### Net Asset Value (NAV)

	Direct	Regular
<b>Growth</b>	₹10.3632	₹10.3089
<b>IDCW</b>	₹10.3589	₹10.3089

### Quantitative: Debt

<b>Average Maturity</b>	21.92 Years
<b>Modified Duration</b>	9.40 Years
<b>Macaulay Duration:</b>	9.74 Years
<b>Annualized Portfolio YTM*</b>	7.01%

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

### Expense Ratio

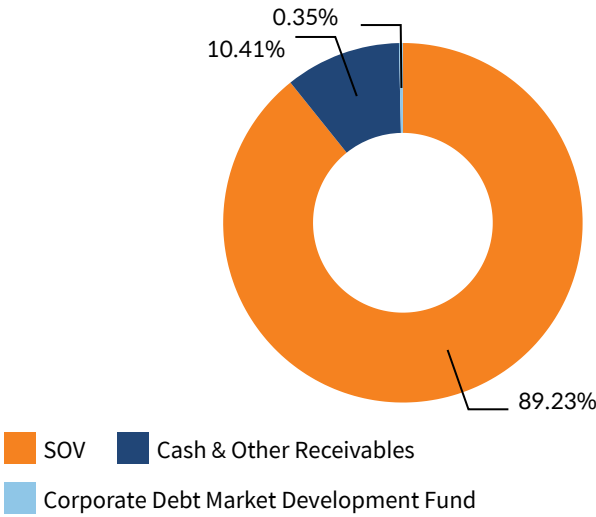
<b>Regular Plan</b>	0.71%
<b>Direct Plan</b>	0.14%

### Portfolio Holdings \*

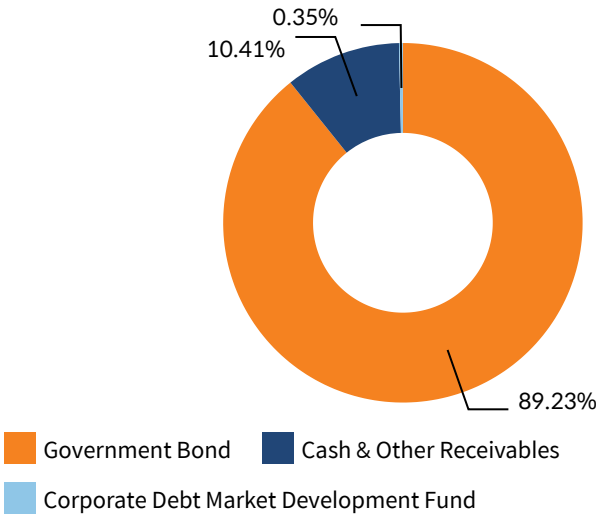
Holding	Rating	Mkt Value as a % of net asset
<b>Government Bond</b>		
7.30% GOI (MD 19/06/2053)	SOV	34.94%
Others		54.29%
<b>Government Bond Total</b>		<b>89.23%</b>
<b>Corporate Debt Market Development Fund</b>		
Corporate Debt Market Development Fund - Class A2#		0.35%
<b>Corporate Debt Market Development Fund Total</b>		<b>0.35%</b>
<b>Cash &amp; Other Receivables</b>		
TREPS/Reverse Repo		9.75%
Net Receivables / (Payables)		0.66%
<b>Cash &amp; Other Receivables Total</b>		<b>10.41%</b>
<b>Total</b>		<b>100.00%</b>

#Unlisted Security  
\*Top holdings as per instrument

### Rating Profile



### Overall Asset Allocation



### Performance Report

Period	Mirae Asset Long Duration Fund	Scheme Benchmark*
<b>Last 1 Year</b>	2.96%	5.48%
<b>Since Inception</b>	2.89%	5.35%
<b>Value of Rs. 10000 invested (in Rs.) Since Inception</b>	10,309	10,573
<b>NAV as on 31<sup>st</sup> Dec 2025</b>	₹10.3089	
<b>Index Value 31<sup>st</sup> Dec 2025</b>	Index Value of Scheme Benchmark is 4,996.8417	
<b>Allotment Date</b>	6 <sup>th</sup> December 2024	
<b>Scheme Benchmark</b>	*CRISIL Long Duration Debt A-III Index	

Fund Managers : Ms. Kruti Chheta (since December 6, 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

### SIP Performance

Period	Since Inception	1 Year
<b>Total Amount Invested</b>	1,20,000	1,20,000
<b>Mkt Value as on 31<sup>st</sup> Dec 2025</b>	1,20,795	1,20,795
<b>Fund Return<sup>&amp;</sup> (%)</b>	1.23	1.23
<b>Benchmark Return<sup>&amp;</sup> (%)</b>	3.90	3.90

**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. The reference and details provided here in are of Regular Plan - Growth Option  
The performance of other funds managed by the same fund manager is given in the respective page of the schemes and on page No. 64, 65, 72

# Mirae Asset Active FOF Snapshot

December 2025



Fund Name		Mirae Asset Income plus Arbitrage Active FoF <sup>\$</sup>	
Type of Scheme		Fund of Fund - An open-ended fund of funds scheme investing in units of actively managed Debt oriented and arbitrage Mutual Fund schemes	
Tier-1 Benchmark Index		Nifty Short Duration Debt Index (60%) + Nifty 50 Arbitrage Index (TRI) (40%)	
Tier-2 Benchmark Index		-	
Fund Manager		Mr. Basant Bafna <sup>@</sup>	
Inception Date		4 <sup>th</sup> July 2025	
Quants	Net AUM ₹ Crores	19.85	
	TER <sup>#</sup> <div>Regular (in %) Direct (in %)</div>	0.32 0.07	
Portfolio Statistics	Mutual Fund Units	92.91%	
	Cash & Others	7.09%	

# Total Expense Ratio as on 31st December 2025

<sup>\$</sup> Pursuant to clause 13.2.2 of SEBI master circular dated June 27, 2024, the scheme is in existence for less than 6 months.

<sup>@</sup> Pursuant to notice cum addendum no. 83/2025, Fund Manager of the scheme has been changed with effect from December 27, 2025. Please visit the website for more details: <https://www.miraeassetmf.co.in/downloads/statutory-disclosure/addendum>

Data as on 31<sup>st</sup> December, 2025

MIRAE ASSET

MIRAE ASSET  
Mutual Fund

INCOME PLUS ARBITRAGE ACTIVE FOF<sup>\$</sup>

(Fund of Fund - An open-ended fund of funds scheme investing in units of actively managed Debt oriented and arbitrage Mutual Fund schemes)

Monthly Factsheet as on 31 December, 2025

Fund Information

Fund Managers@:

Mr. Basant Bafna

Allotment Date :

4<sup>th</sup> July 2025

Benchmark:

Nifty Short Duration Debt Index (60%) + Nifty 50 Arbitrage Index (TRI) (40%)

Net AUM (Cr.)

19.849

Exit Load:

Please refer page no.18

Plan Available:

Regular Plan and Direct Plan

Minimum Investment Amount

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

Net Asset Value (NAV)

	Direct	Regular
Growth	₹10.300	₹10.286
IDCW	₹10.300	₹10.286

Expense Ratio

Regular Plan	0.32%
Direct Plan	0.07%

Investors may note that they will bear recurring expenses of the underlying scheme in addition to the expenses of this scheme. The TER of underlying scheme i.e. Mirae Asset Arbitrage Fund is 0.15%, Mirae Asset Money Market Fund is 0.08%, Mirae Asset Short Duration Fund is 0.22% and Mirae Asset Long Duration Fund is 0.14%

Portfolio Holdings

Mutual Fund Units

Mirae Asset Arbitrage Fund-Direct Plan-Growth37.25%

Others55.66%

Mutual Fund Units Total92.91%

Cash & Other Receivables

TREPS/Reverse Repo7.35%

Net Receivables / (Payables)-0.27%

Cash & Other Receivables Total7.09%

Total100.00%

Overall Asset Allocation

7.09%

92.91%

Mutual Fund Units

Cash & Other Receivables

<sup>\$</sup>Pursuant to clause 13.2.2 of SEBI master circular dated June 27, 2024, the scheme is in existence for less than 6 months, hence performance shall not be provided.  
® Pursuant to notice cum addendum no. 83/2025, Fund Manager of the scheme has been changed with effect from December 27, 2025.



# Mirae Asset Hybrid Snapshot

December 2025



Fund Name	Mirae Asset Aggressive Hybrid Fund	Mirae Asset Equity Savings Fund	Mirae Asset Arbitrage Fund
Type of Scheme	Aggressive Hybrid Fund - An open ended hybrid scheme investing predominantly in equity and equity related instruments	Equity Savings Fund - An open ended scheme investing in equity, arbitrage and debt	Arbitrage Fund - An open ended scheme investing in arbitrage opportunities
Tier-1 Benchmark Index	CRISIL Hybrid 35+65 - Aggressive Index	Nifty Equity Savings Index	Nifty 50 Arbitrage Index
Tier-2 Benchmark Index	-	-	-
Fund Manager	Mr. Harshad Borawake (Equity Portion) Mr. Vrijesh Kasera (Equity Portion) Mr. Basant Bafna <sup>@</sup> (Debt portion)	Mr. Harshad Borawake, Mr. Vrijesh Kasera (Equity portion) , Ms. Bharti Sawant (Equity portion) Mr. Basant Bafna <sup>@</sup> (Debt portion)	Mr. Jignesh Rao (Equity Portion) Mr. Jigar Sethia (Equity Portion) Mr. Krishnpal Yadav
Inception Date	29 <sup>th</sup> July 2015	17 <sup>th</sup> December 2018	19 <sup>th</sup> June 2020
Portfolio Details	Net AUM ₹ Crores	9,537.61	1,865.39
	Asset Allocation Unhedged Equity (%)	75.53	38.02
	Asset Allocation Arbitrage (%)	-	28.80
	Asset Allocation Commodity (%)	-	-
	Asset Allocation Debt & Money Market & Others (%)	24.47	33.18
	Large Cap <sup>\$</sup>	57.98%	28.29%
	Mid Cap <sup>\$</sup>	8.40%	3.86%
	Small Cap <sup>\$</sup>	9.15%	5.86%
	No. of Stocks	80	124
	Top 10 Stocks	32.43%	21.31%
Debt Ratios	Top 5 Sectors	36.91%	33.00%
	Average Maturity	6.21 Years	3.82 Years
	Modified Duration (Years)	3.73	2.67
	Macaulay Duration (Years)	3.89	2.80
Equity Ratios	YTM	6.99%	6.16%
	Volatility	9.50%	5.35%
	Beta	1.08	1.19
	R Squared	0.96	0.88
	Sharpe Ratio	0.88	1.06
	Information Ratio	0.42	0.55

<sup>\$</sup> Market Cap classifications are according to the half yearly data provided by AMFI.

<sup>@</sup> Pursuant to notice cum addendum no. 83/2025, Fund Manager of the scheme has been changed with effect from December 27, 2025.

Data as on 31<sup>st</sup> December, 2025

# Mirae Asset Hybrid Snapshot

December 2025



Fund Name	Mirae Asset Balanced Advantage Fund	Mirae Asset Multi Asset Allocation Fund	
Type of Scheme	Balanced Advantage Fund - An open-ended Dynamic Asset Allocation Fund	Multi Asset Allocation Fund - An open ended scheme investing in equity, debt & money market instruments, Gold ETFs, Silver ETFs and exchange traded commodity derivatives	
Tier-1 Benchmark Index	Nifty 50 Hybrid Composite Debt 50:50 Index	65% Nifty 500 (TRI) + 25% Nifty Short Duration Debt Index + 7.5% Domestic Price of Gold + 2.5% Domestic Price of Silver	
Tier-2 Benchmark Index	-	-	
Fund Manager	Mr. Harshad Borawake (Equity portion) Mr. Basant Bafna® (Debt portion)	Mr. Harshad Borawake (Equity Portion) Mr. Siddharth Srivastava (Dedicated Fund Manager for Overseas Investments) Mr. Ritesh Patel (Dedicated Fund Manager for Commodity Investments) Mr. Basant Bafna® (Debt portion)	
Inception Date	11 <sup>th</sup> August 2022	31 <sup>st</sup> January 2024	
Portfolio Details	Net AUM ₹ Crores	2,021.33	2,815.11
	Asset Allocation Unhedged Equity (%)	51.54	52.44
	Asset Allocation Arbitrage (%)	14.33	15.36
	Asset Allocation Commodity (%)	-	14.90
	Asset Allocation Debt & Money Market & Others (%)	34.13	17.30
	Large Cap <sup>\$</sup>	39.35%	39.27%
	Mid Cap <sup>\$</sup>	5.23%	4.86%
	Small Cap <sup>\$</sup>	6.96%	8.32%
	No. of Stocks	108	126
	Top 10 Stocks	25.29%	23.46%
	Top 5 Sectors	32.49%	30.88%
Debt Ratios	Average Maturity	4.45 Years	3.08 Years
	Modified Duration (Years)	3.13	2.33
	Macaulay Duration (Years)	3.27	2.44
	YTM	6.42%	6.12%
Equity Ratios	Volatility	6.75%	-
	Beta	1.02	-
	R Squared	0.88	-
	Sharpe Ratio	1.02	-
	Information Ratio	0.71	-

<sup>\$</sup> Market Cap classifications are according to the half yearly data provided by AMFI.  
<sup>@</sup> Pursuant to notice cum addendum no. 83/2025, Fund Manager of the scheme has been changed with effect from December 27, 2025.

# MIRAE ASSET AGGRESSIVE HYBRID FUND



(Aggressive Hybrid Fund - An open ended hybrid scheme investing predominantly in equity and equity related instruments)

Monthly Factsheet as on 31 December, 2025

## Fund Information

<b>Fund Managers@ :</b>	
Mr. Harshad Borawake (Equity Portion)	
Mr. Vrijesh Kasera (Equity Portion)	
Mr. Basant Bafna (Debt portion)	
<b>Allotment Date :</b>	29 <sup>th</sup> July 2015
<b>Benchmark :</b>	CRISIL Hybrid 35+65 - Aggressive Index
<b>Net AUM (Cr.)</b>	9,537.61
<b>Exit Load :</b>	Please refer page no.19
<b>Plan Available :</b>	Regular and Direct Plan
<b>Minimum Investment Amount</b>	
₹5,000/- and in multiples of ₹1/- thereafter. Minimum Additional Application Amount: ₹1,000/- per application and in multiples of ₹1/- thereafter	

## Net Asset Value (NAV)

	Direct	Regular
<b>Growth</b>	₹39.336	₹33.515
<b>IDCW</b>	₹21.760	₹17.694

## Ratios@ (Annualised)

<b>Volatility:</b>	9.50%
<b>Beta</b>	1.08
<b>R Squared</b>	0.96
<b>Sharpe Ratio#</b>	0.88
<b>Information Ratio</b>	0.42
<b>Portfolio Turnover Ratio</b>	0.78 Times

Please refer page no 82 for detail

## Quantitative: Debt

<b>Average Maturity</b>	6.21 Years
<b>Modified Duration</b>	3.73 Years
<b>Macaulay Duration:</b>	3.89 Years
<b>Annualized Portfolio YTM*</b>	6.99%

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

## Expense Ratio

<b>Regular Plan</b>	1.72%
<b>Direct Plan</b>	0.39%

## Income Distribution cum capital withdrawal

Regular Plan			
Record Date	Quantum Individual	(per unit) Corporate	NAV (per unit)
28-Oct-2025	0.100	10.000	17.723
27-Nov-2025	0.100	10.000	17.673
30-Dec-2025	0.100	10.000	17.756

Direct Plan			
Record Date	Quantum Individual	(per unit) Corporate	NAV (per unit)
28-Oct-2025	0.100	10.000	21.672
27-Nov-2025	0.100	10.000	21.657
30-Dec-2025	0.100	10.000	21.808

Refer to IDCW History (Page no. 81) for complete IDCW history of the scheme  
Pursuant to payment of IDCW the NAV of the IDCW option of the scheme will fall to the extent of payout and statutory levy (if any).  
IDCW history is for Mirae Asset Aggressive Hybrid Fund - Regular & Direct Plan - IDCW Option

## Portfolio Holdings\*

Holding	Rating	Mkt Value as a % of net asset
<b>Equity Holdings</b>		
HDFC Bank Ltd.		6.89%
ICICI Bank Ltd.		4.06%
State Bank of India		4.00%
Reliance Industries Ltd.		3.22%
Axis Bank Ltd.		2.79%
Larsen & Toubro Ltd.		2.59%
NTPC Ltd.		2.46%
Bharti Airtel Ltd.		2.44%
Infosys Ltd.		2.23%
Tata Consultancy Services Ltd.		1.75%
Others		43.10%
<b>Equity Holdings Total</b>		<b>75.53%</b>
<b>Non-convertible Redeemable Preference Shares</b>		
TVS Motor Company Ltd.	CARE A1+	0.01%
<b>Non-convertible Redeemable Preference Shares Total</b>		<b>0.01%</b>
<b>Corporate Bond</b>		
National Bank for Agriculture and Rural Development	CRISIL AAA	1.85%
Small Industries Development Bank of India	CRISIL AAA	1.23%
National Bank for Agriculture and Rural Development	[ICRA]AAA	1.16%
Muthoot Finance Ltd.	CRISIL AA+	1.05%
ICICI Securities Ltd.	CRISIL AAA	1.04%
Jio Credit Ltd.	CRISIL AAA	0.78%
Power Finance Corporation Ltd.	CRISIL AAA	0.71%
Mindspace Business Parks Reit	[ICRA]AAA	0.55%
Piramal Finance Ltd.	[ICRA]AA	0.52%
Northern Arc Capital Ltd.	[ICRA]AA-	0.52%
Export-Import Bank of India	CRISIL AAA	0.48%
REC Ltd.	CRISIL AAA	0.37%
Others		2.27%
<b>Corporate Bond Total</b>		<b>12.53%</b>
<b>Government Bond</b>		
6.79% GOI (MD 07/10/2034)	SOV	3.03%
7.10% GOI (MD 08/04/2034)	SOV	2.60%
7.34% GOI (MD 22/04/2064)	SOV	0.69%
7.32% GOI (MD 13/11/2030)	SOV	0.49%
7.23% GOI (MD 15/04/2039)	SOV	0.39%
6.90% GOI (MD 15/04/2065)	SOV	0.30%
7.09% GOI (MD 25/11/2074)	SOV	0.25%
7.30% GOI (MD 19/06/2053)	SOV	0.16%
7.26% GOI (MD 06/02/2033)	SOV	0.10%
7.26% GOI (MD 22/08/2032)	SOV	0.06%
7.25% GOI (MD 12/06/2063)	SOV	0.02%
6.33% GOI (MD 05/05/2035)	SOV	0.01%
<b>Government Bond Total</b>		<b>8.10%</b>
<b>State Government Bond</b>		
7.49% SDL Meghalaya (MD 21/12/2027)	SOV	0.27%
7.15% SDL Karnataka (MD 01/01/2043)	SOV	0.13%
6.99% SDL Telangana (MD 10/06/2028)	SOV	0.11%
7.59% SDL Karnataka (MD 29/03/2027)	SOV	0.04%
8.39% SDL Andhra Pradesh (MD 27/01/2026)	SOV	0.01%
<b>State Government Bond Total</b>		<b>0.56%</b>
<b>Commercial Paper</b>		
Hindalco Industries Ltd.	CRISIL A1+	0.78%
Bajaj Finance Ltd.	CRISIL A1+	0.74%
Mahindra & Mahindra Financial Services Ltd.	CRISIL A1+	0.26%
<b>Commercial Paper Total</b>		<b>1.79%</b>
<b>Cash &amp; Other Receivables</b>		
TREPS/Reverse Repo		0.73%
Net Receivables / (Payables)		0.74%
<b>Cash &amp; Other Receivables Total</b>		<b>1.48%</b>
<b>Total</b>		<b>100.00%</b>

\*Top holdings as per instrument

## Performance Report

Period	Mirae Asset Aggressive Hybrid Fund	Scheme Benchmark*	Additional Benchmark**
<b>Last 1 Year</b>	9.74%	8.62%	10.38%
<b>Last 3 Years</b>	14.04%	13.18%	13.27%
<b>Last 5 Years</b>	13.45%	12.72%	13.64%
<b>Last 10 Years</b>	12.87%	12.57%	13.94%
<b>Since Inception</b>	12.29%	11.92%	12.79%
<b>Value of Rs. 10000 invested (in Rs.) Since Inception</b>	33,515	32,367	35,097
<b>NAV as on 31<sup>st</sup> Dec 2025</b>	₹33.515		
<b>Index Value 31<sup>st</sup> Dec 2025</b>	Index Value of Scheme Benchmark is 21,476.781 and BSE Sensex (TRI) is 1,33,737.129		
<b>Allotment Date</b>	29 <sup>th</sup> July 2015		
<b>Scheme Benchmark</b>	*CRISIL Hybrid 35+65 - Aggressive Index		
<b>Additional Benchmark</b>	**BSE Sensex (TRI)		

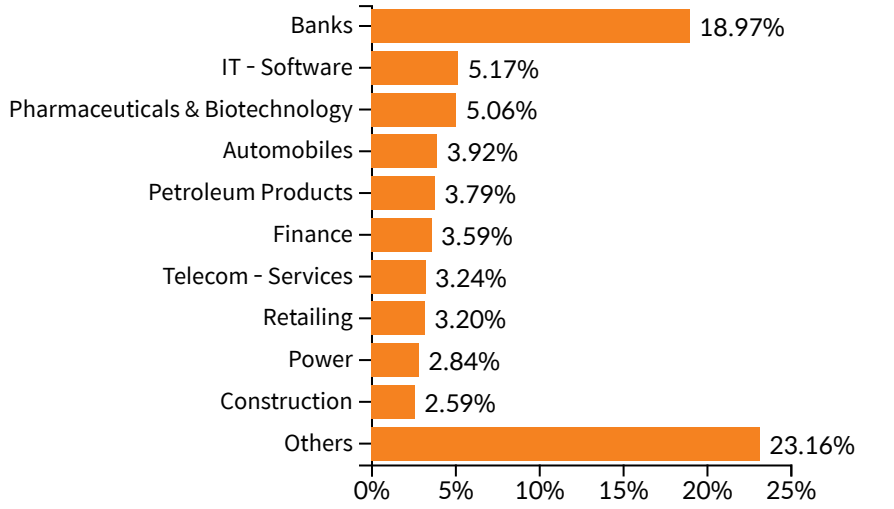
Fund Managers : Mr. Harshad Borawake (Equity Portion) (Since April 01, 2020), Mr. Vrijesh Kasera (Equity Portion) (Since April 01, 2020), Mr. Basant Bafna® (Debt portion) (since December 27, 2025)  
Note: Returns (%) for less than 1 year calculated on simple annualized basis, others are CAGR- Compounded Annualized Growth returns.  
Latest available NAV has been taken for return calculation wherever applicable

## SIP Performance

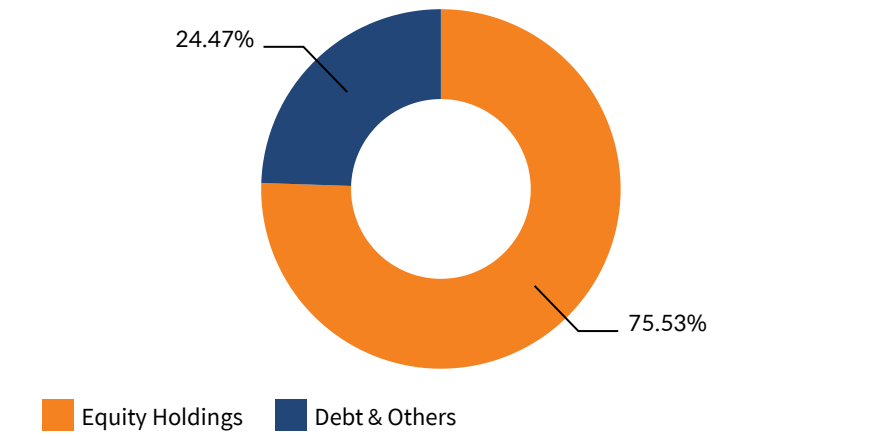
Period	Since Inception	10 Years	7 Years	5 Years	3 Years	1 Year
<b>Total Amount Invested</b>	12,50,000	12,00,000	8,40,000	6,00,000	3,60,000	1,20,000
<b>Mkt Value as on 31<sup>st</sup> Dec 2025</b>	25,44,929	23,74,564	13,69,441	8,21,300	4,35,956	1,28,783
<b>Fund Return<sup>&amp;</sup> (%)</b>	13.04	13.09	13.71	12.51	12.83	13.85
<b>Benchmark Return<sup>&amp;</sup> (%)</b>	12.76	12.82	13.32	11.97	11.85	11.26
<b>Add. Benchmark Return<sup>&amp;</sup> (%)</b>	14.17	14.27	14.49	12.48	12.05	13.60

## Allocation - Top 10 Sectors^

^Industrywise classification as recommended by AMFI



## Overall Asset Allocation



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 SIP returns are calculated by XIRR approach assuming investment of 10,000/- on the 1st working day of every month.

® Pursuant to notice cum addendum no. 83/2025, Fund Manager of the scheme has been changed with effect from December 27, 2025.

The performance of other funds managed by the same fund manager is given in the respective page of the schemes and on page No. 60, 61, 62, 64, 66, 67, 68, 69, 71, 73



# MIRAE ASSET EQUITY SAVINGS FUND

(Equity Savings Fund - An open ended scheme investing in equity, arbitrage and debt)



Monthly Factsheet as on 31 December, 2025

## Fund Information

<b>Fund Managers@ :</b> Mr. Harshad Borawake, Mr. Vrijesh Kasera (Equity portion) , Ms. Bharti Sawant (Equity portion) Mr. Basant Bafna (Debt portion)	
<b>Allotment Date :</b>	17 <sup>th</sup> December 2018
<b>Benchmark :</b>	Nifty Equity Savings Index
<b>Net AUM (Cr.)</b>	1,865.39
<b>Exit Load :</b>	Please refer page no.19
<b>Plan Available :</b>	Regular and Direct Plan
<b>Minimum Investment Amount</b> ₹5,000/- and in multiples of ₹1/- thereafter. Minimum Additional Application Amount: ₹1,000/- per application and in multiples of ₹1/- thereafter	

## Net Asset Value (NAV)

	Direct	Regular
<b>Growth</b>	₹22.513	₹20.934
<b>IDCW</b>	₹14.636	₹13.468

## Ratios@ (Annualised)

<b>Volatility:</b>	5.35%
<b>Beta</b>	1.19
<b>R Squared</b>	0.88
<b>Sharpe Ratio#</b>	1.06
<b>Information Ratio</b>	0.55
<b>Portfolio Turnover Ratio</b>	4.01 Times
Please refer page no 82 for detail	

## Quantitative: Debt

<b>Average Maturity</b>	3.82 Years
<b>Modified Duration</b>	2.67 Years
<b>Macaulay Duration:</b>	2.80 Years
<b>Annualized Portfolio YTM*</b>	6.16%

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

## Expense Ratio

<b>Regular Plan</b>	1.36%
<b>Direct Plan</b>	0.37%

## Income Distribution cum capital withdrawal

Regular Plan			
Record Date	Quantum Individual	(per unit) Corporate	NAV (per unit)
22-Mar-2024	1.100	10.000	13.545
06-Aug-2024	0.250	10.000	13.597
25-Mar-2025	1.050	10.000	13.336

Direct Plan			
Record Date	Quantum Individual	(per unit) Corporate	NAV (per unit)
22-Mar-2024	1.150	10.000	14.454
06-Aug-2024	0.270	10.000	14.589
25-Mar-2025	1.150	10.000	14.396

Refer to IDCW History (Page no. 81) for complete IDCW history of the scheme  
Pursuant to payment of IDCW the NAV of the IDCW option of the scheme will fall to the extent of payout and statutory levy (if any).  
IDCW history is for Mirae Asset Equity Savings Fund - Regular & Direct Plan - IDCW Option

## 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 SIP returns are calculated by XIRR approach assuming investment of 10,000/- on the 1st working day of every month.

© Pursuant to notice cum addendum no. 83/2025, Fund Manager of the scheme has been changed with effect from December 27, 2025.

The performance of other funds managed by the same fund manager is given in the respective page of the schemes and on page No. 60, 61, 62, 64, 66, 67, 68, 69, 71, 73

## Portfolio Holdings\*

Holding	Rating	Mkt Value as a % of net asset
<b>Equity Holdings</b>		
HDFC Bank Ltd.		4.49%
ICICI Bank Ltd.		2.89%
State Bank of India		2.68%
Reliance Industries Ltd.		1.94%
Larsen & Toubro Ltd.		1.73%
Axis Bank Ltd.		1.67%
Mahindra & Mahindra Ltd.		1.64%
Tata Consultancy Services Ltd.		1.45%
Infosys Ltd.		1.41%
Bharti Airtel Ltd.		1.41%
Others		45.51%
<b>Equity Holdings Total</b>		<b>66.82%</b>
<b>Non-convertible Redeemable Preference Shares</b>		
TVS Motor Company Ltd.	CARE A1+	0.01%
<b>Non-convertible Redeemable Preference Shares Total</b>		<b>0.01%</b>
<b>Corporate Bond</b>		
Power Finance Corporation Ltd.	CRISIL AAA	2.70%
Muthoot Finance Ltd.	CRISIL AA+	2.69%
Small Industries Development Bank of India	CRISIL AAA	2.15%
National Bank for Agriculture and Rural Development	CRISIL AAA	1.85%
Bharti Telecom Ltd.	CRISIL AAA	1.36%
Others		5.64%
<b>Corporate Bond Total</b>		<b>16.39%</b>
<b>Government Bond</b>		
6.79% GOI (MD 07/10/2034)	SOV	1.46%
7.32% GOI (MD 13/11/2030)	SOV	1.39%
7.18% GOI (MD 14/08/2033)	SOV	1.38%
5.63% GOI (MD 12/04/2026)	SOV	1.34%
7.06% GOI (MD 10/04/2028)	SOV	1.10%
6.54% GOI (MD 17/01/2032)	SOV	1.07%
7.26% GOI (MD 06/02/2033)	SOV	0.56%
7.26% GOI (MD 22/08/2032)	SOV	0.55%
7.34% GOI (MD 22/04/2064)	SOV	0.27%
6.90% GOI (MD 15/04/2065)	SOV	0.25%
<b>Government Bond Total</b>		<b>9.38%</b>
<b>State Government Bond</b>		
7.15% SDL Haryana (MD 30/07/2040)	SOV	1.30%
<b>State Government Bond Total</b>		<b>1.30%</b>
<b>Commercial Paper</b>		
Hindalco Industries Ltd.	CRISIL A1+	3.74%
<b>Commercial Paper Total</b>		<b>3.74%</b>
<b>Cash &amp; Other Receivables</b>		
TREPS/Reverse Repo		1.76%
Net Receivables / (Payables)		0.62%
<b>Cash &amp; Other Receivables Total</b>		<b>2.37%</b>
<b>Total</b>		<b>100.00%</b>
<b>Derivatives Index / Stock Futures</b>		
Tata Steel Ltd.		-0.83%
HDFC Bank Ltd.		-1.04%
Kotak Mahindra Bank Ltd.		-1.09%
Others		-25.84%
<b>Derivatives Index / Stock Futures Total</b>		<b>-28.80%</b>

\*Top holdings as per instrument

## Performance Report

Period	Mirae Asset Equity Savings Fund	Scheme Benchmark*	Additional Benchmark**
<b>Last 1 Year</b>	8.69%	9.28%	6.37%
<b>Last 3 Years</b>	11.31%	10.15%	7.90%
<b>Last 5 Years</b>	10.60%	9.35%	5.05%
<b>Since Inception</b>	11.06%	9.69%	6.49%
<b>Value of Rs. 10000 invested (in Rs.) Since Inception</b>	20,934	19,183	15,574
<b>NAV as on 31<sup>st</sup> Dec 2025</b>	₹20.934		
<b>Index Value 31<sup>st</sup> Dec 2025</b>	Index Value of Scheme Benchmark is 6,515.900 and Crisil 10 yr Gilt index is 5,177.063		
<b>Allotment Date</b>	17 <sup>th</sup> December 2018		
<b>Scheme Benchmark</b>	*Nifty Equity Savings Index		
<b>Additional Benchmark</b>	**Crisil 10 yr Gilt index		

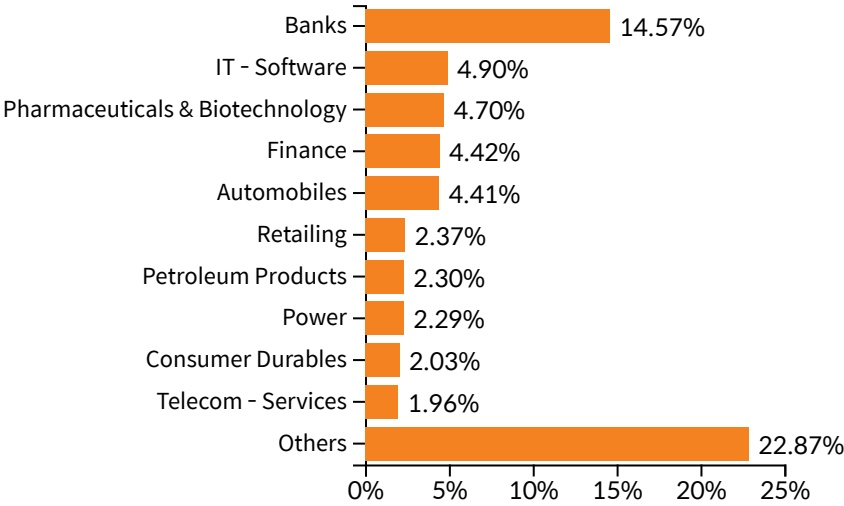
Fund Managers : Mr. Harshad Borawake, Mr. Vrijesh Kasera (Equity portion) (since October 12, 2019),. Ms. Bharti Sawant (Equity portion) (since December 28, 2020), Mr. Basant Bafna@ (Debt portion) (since December 27, 2025)  
Note: Returns (%) for less than 1 year calculated on simple annualized basis, others are CAGR- Compounded Annualized Growth returns.  
Latest available NAV has been taken for return calculation wherever applicable

## SIP Performance

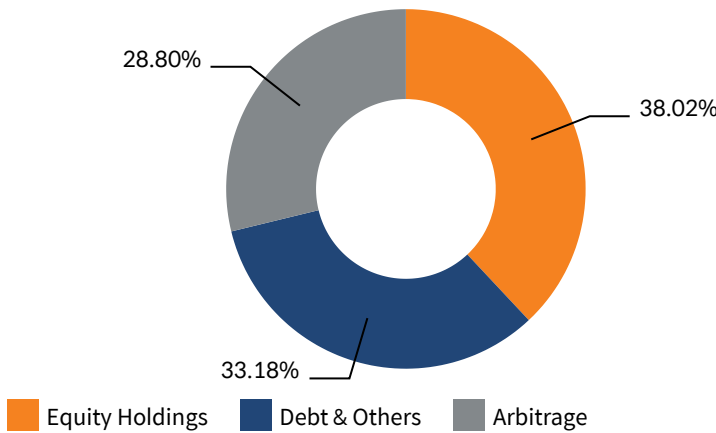
Period	Since Inception	7 Years	5 Years	3 Years	1 Year
<b>Total Amount Invested</b>	8,40,000	8,40,000	6,00,000	3,60,000	1,20,000
<b>Mkt Value as on 31<sup>st</sup> Dec 2025</b>	12,47,141	12,47,141	7,77,044	4,22,195	1,26,626
<b>Fund Return<sup>&amp;</sup> (%)</b>	11.09	11.09	10.28	10.62	10.40
<b>Benchmark Return<sup>&amp;</sup> (%)</b>	9.81	9.81	9.40	9.71	9.89
<b>Add. Benchmark Return<sup>&amp;</sup> (%)</b>	6.12	6.12	6.57	7.21	3.66

## Allocation - Top 10 Sectors^

^Industrywise classification as recommended by AMFI



## Overall Asset Allocation





# MIRAE ASSET ARBITRAGE FUND

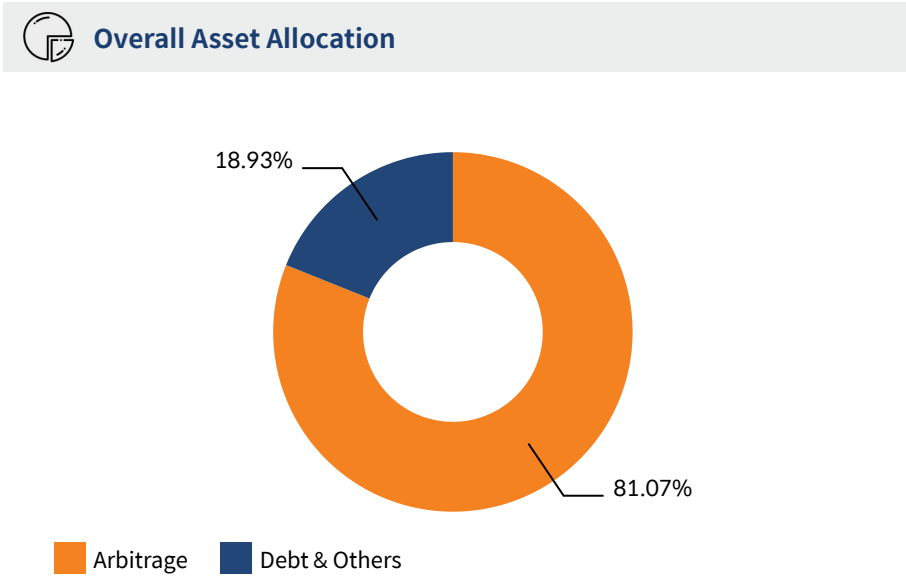
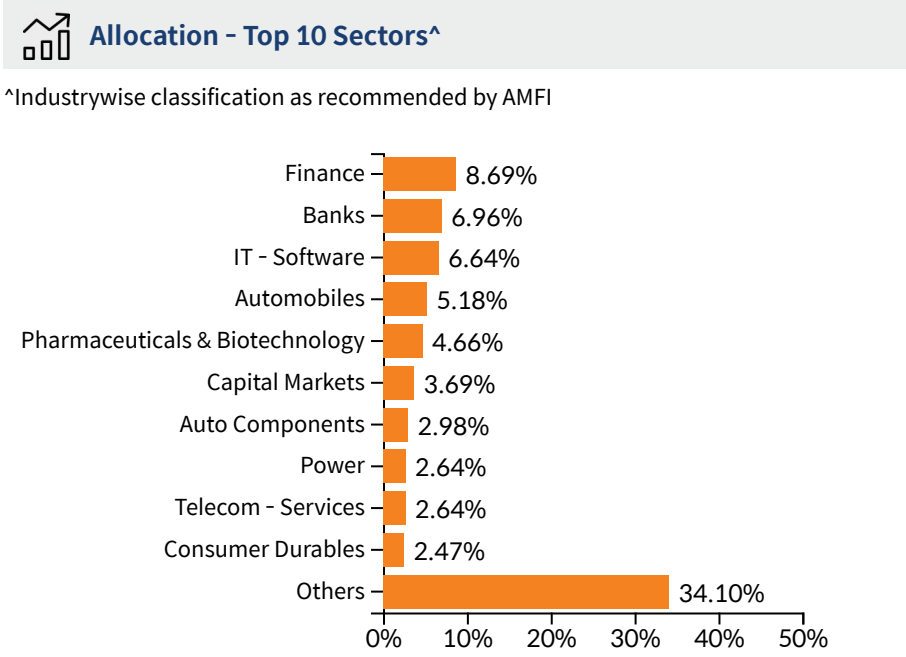
(Arbitrage Fund - An open ended scheme investing in arbitrage opportunities)




Monthly Factsheet as on 31 December, 2025

Fund Information		
<b>Fund Managers :</b> Mr. Jignesh Rao (Equity Portion) Mr. Jigar Sethia (Equity Portion) Mr. Krishnpal Yadav		
<b>Allotment Date :</b> 19 <sup>th</sup> June 2020		
<b>Benchmark :</b> Nifty 50 Arbitrage Index		
<b>Net AUM (Cr.)</b> 4,154.46		
<b>Exit Load :</b> Please refer page no.19		
<b>Plan Available :</b> Regular and Direct Plan		
<b>Minimum Investment Amount</b> ₹5,000/- and in multiples of ₹1/- thereafter. Minimum Additional Application Amount: ₹1,000/- per application and in multiples of ₹1/- thereafter		
Net Asset Value (NAV)		
	Direct	Regular
Growth	₹13.941	₹13.384
IDCW	₹13.921	₹13.384
Ratios <sup>@</sup> (Annualised)		
<b>Portfolio Turnover Ratio</b> 17.25 Times		
Please refer page no 82 for detail		
Quantitative: Debt		
<b>Average Maturity</b> 0.04 Years		
<b>Modified Duration</b> 0.03 Years		
<b>Macaulay Duration:</b> 0.04 Years		
<b>Annualized Portfolio YTM*</b> 5.48%		
*In case of semi annual YTM, it will be annualized.		
Expense Ratio		
<b>Regular Plan</b> 0.93%		
<b>Direct Plan</b> 0.15%		

Holding	Rating	Mkt Value as a % of net asset
<b>Equity Holdings</b>		
Infosys Ltd.		1.49%
Maruti Suzuki India Ltd.		1.48%
NTPC Ltd.		1.22%
Tata Consultancy Services Ltd.		1.22%
TVS Motor Company Ltd.		1.17%
Aditya Birla Capital Ltd.		1.12%
Bharti Airtel Ltd.		1.03%
UPL Ltd.		1.02%
SBI Cards & Payment Services Ltd.		1.01%
Vodafone Idea Ltd.		1.01%
Others		68.88%
<b>Equity Holdings Total</b>		<b>80.65%</b>
<b>Corporate Bond</b>		
HDB Financial Services Ltd.	CRISIL AAA	0.60%
<b>Corporate Bond Total</b>		<b>0.60%</b>
<b>Mutual Fund Units</b>		
Mirae Asset Liquid Fund-Direct Plan-Growth		7.89%
Mirae Asset Money Market Fund-Direct Plan-Growth		4.05%
<b>Mutual Fund Units Total</b>		<b>11.94%</b>
<b>Cash &amp; Other Receivables</b>		
TREPS/Reverse Repo		12.42%
Others		-5.61%
<b>Cash &amp; Other Receivables Total</b>		<b>6.81%</b>
<b>Total</b>		<b>100.00%</b>
<b>Derivatives Index / Stock Futures</b>		
NTPC Ltd.		-1.23%
Maruti Suzuki India Ltd.		-1.49%
Infosys Ltd.		-1.50%
Others		-76.85%
<b>Derivatives Index / Stock Futures Total</b>		<b>-81.07%</b>
*Top holdings as per instrument		





Performance Report

Period	Mirae Asset Arbitrage Fund	Scheme Benchmark*	Additional Benchmark**
Last 1 Year	6.15%	7.53%	6.26%
Last 3 Years	6.88%	7.66%	6.88%
Last 5 Years	5.64%	6.26%	5.64%
Since Inception	5.41%	5.84%	5.46%
Value of Rs. 10000 invested (in Rs.) Since Inception	13,384	13,693	13,419
NAV as on 31 <sup>st</sup> Dec 2025	₹13.384		
Index Value 31 <sup>st</sup> Dec 2025	Index Value of Scheme Benchmark is 2,606.650 and Crisil 1 yr T-Bill is 7,962.061		
Allotment Date	19 <sup>th</sup> June 2020		
Scheme Benchmark	*Nifty 50 Arbitrage Index		
Additional Benchmark	**Crisil 1 yr T-Bill		
Fund Managers : Mr. Jignesh Rao (Equity Portion) (since June 19, 2020), Mr. Jigar Sethia (Equity Portion) (since June 19, 2020), Mr. Krishnpal Yadav (since September 22, 2025) 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			

SIP Performance				
Period	Since Inception	5 Years	3 Years	1 Year
Total Amount Invested	6,60,000	6,00,000	3,60,000	1,20,000
Mkt Value as on 31 <sup>st</sup> Dec 2025	7,83,184	7,03,426	3,97,961	1,23,753
Fund Return <sup>&amp;</sup> (%)	6.15	6.30	6.62	5.85
Benchmark Return <sup>&amp;</sup> (%)	6.82	7.00	7.50	7.18
Add. Benchmark Return <sup>&amp;</sup> (%)	6.17	6.32	6.65	5.41

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 SIP returns are calculated by XIRR approach assuming investment of 10,000/- on the 1st working day of every month.  
The performance of other funds managed by the same fund manager is given in the respective page of the schemes and on page No. 63, 64, 70, 72

# MIRAE ASSET BALANCED ADVANTAGE FUND

(Balanced Advantage Fund - An open-ended Dynamic Asset Allocation Fund)



Monthly Factsheet as on 31 December, 2025

## Fund Information

<b>Fund Managers® :</b> Mr. Harshad Borawake (Equity portion) Mr. Basant Bafna (Debt portion)	
<b>Allotment Date :</b>	11 <sup>th</sup> August 2022
<b>Benchmark :</b>	Nifty 50 Hybrid Composite Debt 50:50 Index
<b>Net AUM (Cr.)</b>	2,021.33
<b>Exit Load :</b>	Please refer page no.20
<b>Plan Available :</b>	Regular and Direct Plan
<b>Minimum Investment Amount</b> ₹5,000/- and in multiples of ₹1/- thereafter. Minimum Additional Application Amount: ₹1,000/- per application and in multiples of ₹1/- thereafter	

## Net Asset Value (NAV)

	Direct	Regular
<b>Growth</b>	₹15.277	₹14.568
<b>IDCW</b>	₹15.267	₹14.565

## Ratios® (Annualised)

<b>Volatility:</b>	6.75%
<b>Beta</b>	1.02
<b>R Squared</b>	0.88
<b>Sharpe Ratio#</b>	1.02
<b>Information Ratio</b>	0.71
<b>Portfolio Turnover Ratio</b>	2.51 Times

Please refer page no 82 for detail

## Quantitative: Debt

<b>Average Maturity</b>	4.45 Years
<b>Modified Duration</b>	3.13 Years
<b>Macaulay Duration:</b>	3.27 Years
<b>Annualized Portfolio YTM*</b>	6.42%

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

## Expense Ratio

<b>Regular Plan</b>	2.05%
<b>Direct Plan</b>	0.74%

## Portfolio Holdings\*

Holding	Rating	Mkt Value as a % of net asset
<b>Equity Holdings</b>		
HDFC Bank Ltd.		5.58%
State Bank of India		3.20%
ICICI Bank Ltd.		2.83%
Bharti Airtel Ltd.		2.37%
Reliance Industries Ltd.		2.32%
Mahindra & Mahindra Ltd.		2.09%
Infosys Ltd.		1.91%
Larsen & Toubro Ltd.		1.83%
Axis Bank Ltd.		1.67%
Tata Consultancy Services Ltd.		1.48%
Others		40.59%
<b>Equity Holdings Total</b>		<b>65.87%</b>
<b>Non-convertible Redeemable Preference Shares</b>		
TVS Motor Company Ltd.	CARE A1+	0.01%
<b>Non-convertible Redeemable Preference Shares Total</b>		<b>0.01%</b>
<b>Corporate Bond</b>		
Power Finance Corporation Ltd.	CRISIL AAA	3.88%
Small Industries Development Bank of India	CRISIL AAA	1.98%
REC Ltd.	[ICRA]AAA	1.75%
National Housing Bank	CRISIL AAA	1.25%
Muthoot Finance Ltd.	CRISIL AA+	1.24%
Others		7.76%
<b>Corporate Bond Total</b>		<b>17.86%</b>
<b>Government Bond</b>		
7.18% GOI (MD 14/08/2033)	SOV	3.59%
6.79% GOI (MD 07/10/2034)	SOV	2.88%
7.10% GOI (MD 08/04/2034)	SOV	1.75%
6.54% GOI (MD 17/01/2032)	SOV	1.24%
7.26% GOI (MD 06/02/2033)	SOV	0.51%
7.34% GOI (MD 22/04/2064)	SOV	0.25%
Others		0.23%
<b>Government Bond Total</b>		<b>10.45%</b>
<b>State Government Bond</b>		
7.15% SDL Haryana (MD 30/07/2040)	SOV	1.20%
<b>State Government Bond Total</b>		<b>1.20%</b>
<b>Commercial Paper</b>		
Hindalco Industries Ltd.	CRISIL A1+	1.23%
<b>Commercial Paper Total</b>		<b>1.23%</b>
<b>Cash &amp; Other Receivables</b>		
TREPS/Reverse Repo		2.43%
Net Receivables / (Payables)		0.95%
<b>Cash &amp; Other Receivables Total</b>		<b>3.38%</b>
<b>Total</b>		<b>100.00%</b>
<b>Derivatives Index / Stock Futures</b>		
Mahindra & Mahindra Ltd.		-0.72%
HDFC Bank Ltd.		-0.79%
Bharti Airtel Ltd.		-0.81%
Others		-12.01%
<b>Derivatives Index / Stock Futures Total</b>		<b>-14.33%</b>

\*Top holdings as per instrument

## Performance Report

Period	Mirae Asset Balanced Advantage Fund	Scheme Benchmark*	Additional Benchmark**
<b>Last 1 Year</b>	8.61%	8.96%	11.88%
<b>Last 3 Years</b>	12.55%	10.89%	14.29%
<b>Since Inception</b>	11.73%	10.43%	13.47%
<b>Value of Rs. 10000 invested (in Rs.) Since Inception</b>	14,568	14,001	15,352
<b>NAV as on 31<sup>st</sup> Dec 2025</b>	₹14.568		
<b>Index Value 31<sup>st</sup> Dec 2025</b>	Index Value of Scheme Benchmark is 16,700.180 and Nifty 50 Index (TRI) is 39,333.550		
<b>Allotment Date</b>	11 <sup>th</sup> August 2022		
<b>Scheme Benchmark</b>	*Nifty 50 Hybrid Composite Debt 50:50 Index		
<b>Additional Benchmark</b>	**Nifty 50 Index (TRI)		

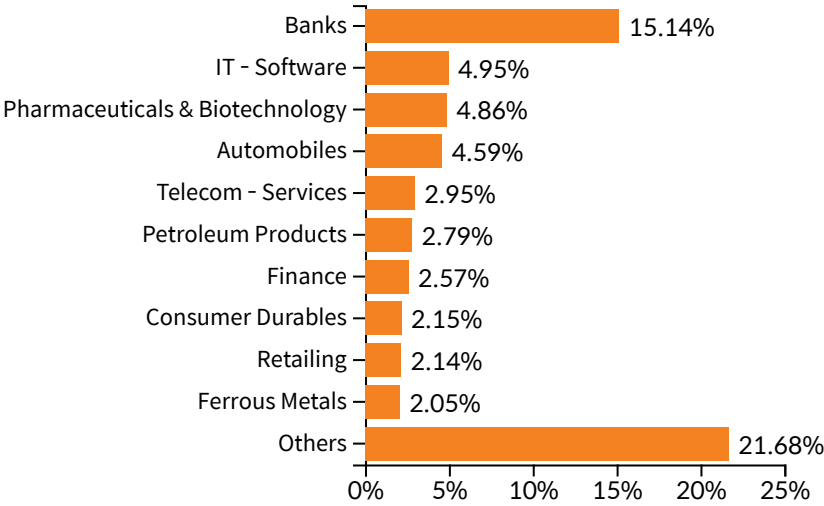
Fund Managers : Mr. Harshad Borawake (Equity portion) (since August 11, 2022), Mr. Basant Bafna® (Debt portion) (since December 27, 2025)  
Note: Returns (%) for less than 1 year calculated on simple annualized basis, others are CAGR- Compounded Annualized Growth returns.  
Latest available NAV has been taken for return calculation wherever applicable

## SIP Performance

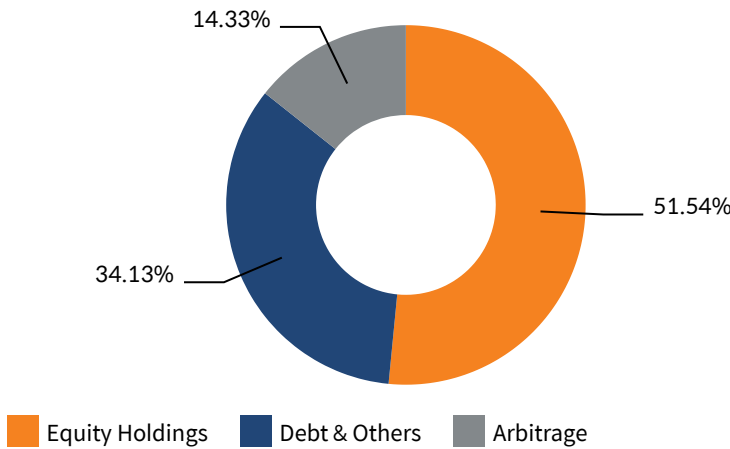
Period	Since Inception	3 Years	1 Year
<b>Total Amount Invested</b>	4,00,000	3,60,000	1,20,000
<b>Mkt Value as on 31<sup>st</sup> Dec 2025</b>	4,82,794	4,25,024	1,26,948
<b>Fund Return® (%)</b>	11.30	11.08	10.91
<b>Benchmark Return® (%)</b>	10.18	10.05	9.41
<b>Add. Benchmark Return® (%)</b>	13.40	13.26	15.02

## Allocation - Top 10 Sectors^

^Industrywise classification as recommended by AMFI



## Overall Asset Allocation



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 SIP returns are calculated by XIRR approach assuming investment of 10,000/- on the 1st working day of every month.

® Pursuant to notice cum addendum no. 83/2025, Fund Manager of the scheme has been changed with effect from December 27, 2025.

The performance of other funds managed by the same fund manager is given in the respective page of the schemes and on page No. 60, 61, 62, 64, 66, 67, 68, 69, 71, 73

# MIRAE ASSET MULTI ASSET ALLOCATION FUND



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

Monthly Factsheet as on 31 December, 2025

## Fund Information

<b>Fund Managers@ :</b> Mr. Harshad Borawake (Equity Portion) Mr. Siddharth Srivastava (Dedicated Fund Manager for Overseas Investments) Mr. Ritesh Patel (Dedicated Fund Manager for Commodity Investments) Mr. Basant Bafna (Debt portion)	
<b>Allotment Date :</b>	31 <sup>st</sup> January 2024
<b>Benchmark :</b>	65% Nifty 500 (TRI) + 25% Nifty Short Duration Debt Index + 7.5% Domestic Price of Gold + 2.5% Domestic Price of Silver
<b>Net AUM (Cr.)</b>	2,815.11
<b>Exit Load :</b>	Please refer page no.20
<b>Plan Available :</b>	Regular and Direct Plan
<b>Minimum Investment Amount</b> ₹5,000/- and in multiples of ₹1/- thereafter. Minimum Additional Application Amount: ₹1,000/- per application and in multiples of ₹1/- thereafter	

## Net Asset Value (NAV)

	Direct	Regular
<b>Growth</b>	₹13.652	₹13.242
<b>IDCW</b>	₹13.652	₹13.240

## Ratios@ (Annualised)

<b>Portfolio Turnover Ratio</b>	2.54 Times
Please refer page no 82 for detail	
Since the fund has not completed 3 Years other ratios are not applicable.	

## Quantitative: Debt

<b>Average Maturity</b>	3.08 Years
<b>Modified Duration</b>	2.33 Years
<b>Macaulay Duration:</b>	2.44 Years
<b>Annualized Portfolio YTM*</b>	6.12%

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

## Expense Ratio

<b>Regular Plan</b>	1.90%
<b>Direct Plan</b>	0.32%

## Portfolio Holdings\*

Holding	Rating	Mkt Value as a % of net asset
<b>Equity Holdings</b>		
HDFC Bank Ltd.		5.29%
ICICI Bank Ltd.		3.30%
State Bank of India		2.80%
Bharti Airtel Ltd.		1.99%
Axis Bank Ltd.		1.77%
Reliance Industries Ltd.		1.76%
ITC Ltd.		1.74%
Infosys Ltd.		1.68%
Larsen & Toubro Ltd.		1.66%
Mahindra & Mahindra Ltd.		1.46%
Others		44.35%
<b>Equity Holdings Total</b>		<b>67.80%</b>
<b>Reit</b>		
Nexus Select Trust		0.46%
<b>Reit Total</b>		<b>0.46%</b>
<b>Non-convertible Redeemable Preference Shares</b>		
TVS Motor Company Ltd.	CARE A1+	0.01%
<b>Non-convertible Redeemable Preference Shares Total</b>		<b>0.01%</b>
<b>Corporate Bond</b>		
HDFC Bank Ltd.	CRISIL AAA	1.80%
National Bank for Agriculture and Rural Development	[ICRA]AAA	0.91%
Power Grid Corporation of India Ltd.	CRISIL AAA	0.90%
Muthoot Finance Ltd.	CRISIL AA+	0.89%
Piramal Finance Ltd.	[ICRA]AA	0.89%
ICICI Securities Ltd.	CRISIL AAA	0.88%
Power Finance Corporation Ltd.	CRISIL AAA	0.72%
Mindspace Business Parks Reit	[ICRA]AAA	0.71%
Mindspace Business Parks Reit	CRISIL AAA	0.55%
LIC Housing Finance Ltd.	CRISIL AAA	0.50%
<b>Corporate Bond Total</b>		<b>8.74%</b>
<b>Government Bond</b>		
6.79% GOI (MD 07/10/2034)	SOV	2.48%
7.10% GOI (MD 08/04/2034)	SOV	0.37%
<b>Government Bond Total</b>		<b>2.86%</b>
<b>State Government Bond</b>		
6.98% SDL Maharashtra (MD 26/02/2028)	SOV	0.09%
8.28% SDL Karnataka (MD 06/03/2026)	SOV	0.04%
<b>State Government Bond Total</b>		<b>0.13%</b>
<b>Commercial Paper</b>		
Hindalco Industries Ltd.	CRISIL A1+	2.83%
<b>Commercial Paper Total</b>		<b>2.84%</b>
<b>Exchange Traded Funds</b>		
Mirae Asset Mutual Fund		14.90%
<b>Exchange Traded Funds Total</b>		<b>14.90%</b>
<b>Cash &amp; Other Receivables</b>		
TREPS/Reverse Repo		2.30%
Net Receivables / (Payables)		-0.04%
<b>Cash &amp; Other Receivables Total</b>		<b>2.26%</b>
<b>Total</b>		<b>100.00%</b>
<b>Derivatives Index / Stock Futures</b>		
Eternal Ltd.		-0.63%
Vedanta Ltd.		-0.67%
HCL Technologies Ltd.		-0.83%
Others		-13.23%
<b>Derivatives Index / Stock Futures Total</b>		<b>-15.36%</b>

\*Top holdings as per instrument

## Performance Report

Period	Mirae Asset Multi Asset Allocation Fund	Scheme Benchmark*
<b>Last 1 Year</b>	18.27%	14.70%
<b>Since Inception</b>	15.77%	14.62%
<b>Value of Rs. 10000 invested (in Rs.) Since Inception</b>	13,242	12,992
<b>NAV as on 31<sup>st</sup> Dec 2025</b>	₹13.242	
<b>Index Value 31<sup>st</sup> Dec 2025</b>	Index Value of Scheme Benchmark is 129.918	
<b>Allotment Date</b>	31 <sup>st</sup> January 2024	
<b>Scheme Benchmark</b>	*65% Nifty 500 (TRI) + 25% Nifty Short Duration Debt Index + 7.5% Domestic Price of Gold + 2.5% Domestic Price of Silver	

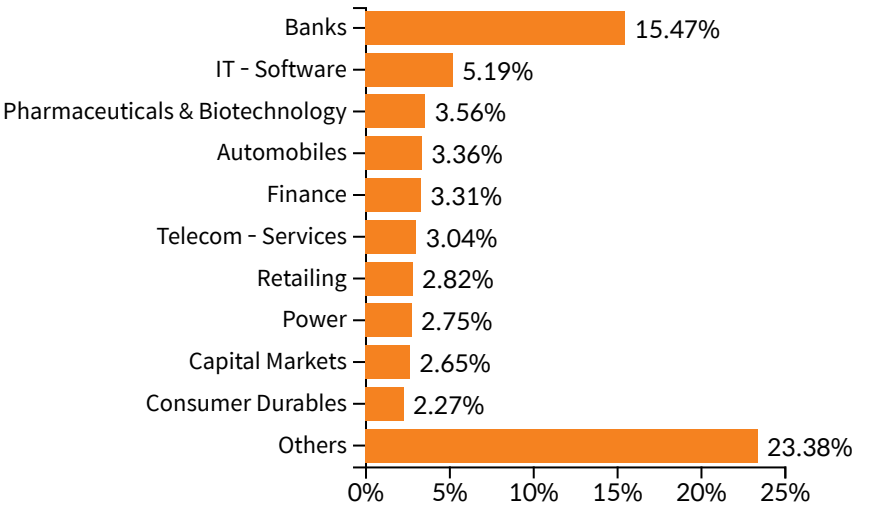
Fund Managers : Mr. Harshad Borawake (Equity Portion) (since January 31, 2024), Mr. Siddharth Srivastava (Dedicated Fund Manager for Overseas Investments) (since January 31, 2024), Mr. Ritesh Patel (Dedicated Fund Manager for Commodity Investments) (since January 31, 2024), Mr. Basant Bafna® (Debt portion) (since December 27, 2025)  
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

## SIP Performance

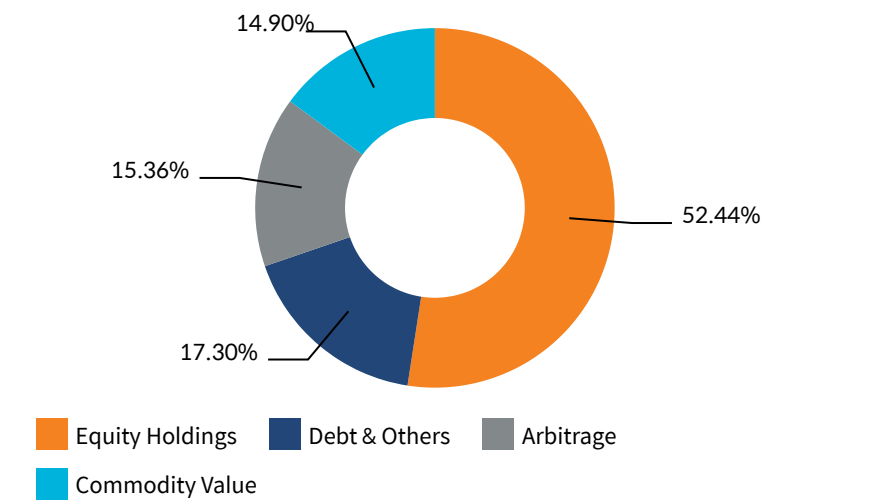
Period	Since Inception	1 Year
<b>Total Amount Invested</b>	2,30,000	1,20,000
<b>Mkt Value as on 31<sup>st</sup> Dec 2025</b>	2,68,955	1,34,097
<b>Fund Return® (%)</b>	16.56	22.49
<b>Benchmark Return® (%)</b>	13.82	19.42

## Allocation - Top 10 Sectors^

^Industrywise classification as recommended by AMFI



## Overall Asset Allocation



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 SIP returns are calculated by XIRR approach assuming investment of 10,000/- on the 1st working day of every month

® Pursuant to notice cum addendum no. 83/2025, Fund Manager of the scheme has been changed with effect from December 27, 2025.

The performance of other funds managed by the same fund manager is given in the respective page of the schemes and on page No. 60, 61, 62, 63, 64, 65, 66, 67, 68, 69, 70, 71, 72, 73



Monthly Factsheet as on 31 December, 2025

Mirae Asset Large Cap Fund - Fund Managers - Mr. Gaurav Misra			
Period	Mirae Asset Large Cap Fund	Scheme Benchmark*	Additional Benchmark**
Last 1 Year	10.21%	10.24%	10.38%
Last 3 Years	13.70%	14.69%	13.27%
Last 5 Years	13.80%	14.90%	13.64%
Last 10 Years	13.79%	14.03%	13.94%
Last 15 Years	13.59%	11.78%	11.43%
Since Inception	14.90%	11.99%	11.64%
Value of Rs. 10000 invested (in Rs.) Since Inception	1,17,809.00	74,682.08	70,580.68
NAV as on 31 <sup>st</sup> Dec 2025	₹117.809		
Index Value 31 <sup>st</sup> Dec 2025	Index Value of Scheme Benchmark is 36,697.580 and BSE Sensex (TRI) is 1,33,737.129		
Allotment Date	4 <sup>th</sup> April 2008		
Scheme Benchmark	*Nifty 100 (TRI)		
Additional Benchmark	**BSE Sensex (TRI)		
Mirae Asset Liquid Fund - Fund Managers - Mr. Basant Bafna^			
Period	Mirae Asset Liquid Fund	Scheme Benchmark*	Additional Benchmark**
Last 7 Days	6.68%	6.52%	4.17%
Last 15 Days	6.36%	6.29%	3.23%
Last 30 Days	5.94%	5.78%	4.29%
Last 1 Year	6.49%	6.50%	6.26%
Last 3 Years	6.94%	7.01%	6.88%
Last 5 Years	5.78%	5.86%	5.64%
Last 10 Years	6.08%	6.11%	6.16%
Last 15 Years	6.68%	7.12%	6.58%
Since Inception	6.29%	6.94%	6.13%
Value of Rs. 10000 invested (in Rs.) Since Inception	28,178.06	31,237.67	27,443.42
NAV as on 31 <sup>st</sup> Dec 2025	₹2,817.8063		
Index Value 31 <sup>st</sup> Dec 2025	Index Value of Scheme Benchmark is 5,087.4300 and Crisil 1 Year T-bill is 7,962.0609		
Allotment Date	12 <sup>th</sup> January 2009		
Scheme Benchmark	*Nifty Liquid Index A-I		
Additional Benchmark	**Crisil 1 Year T-bill		
Mirae Asset Large & Midcap Fund - Fund Managers - Mr. Neelesh Surana and Mr. Ankit Jain			
Period	Mirae Asset Large & Midcap Fund	Scheme Benchmark*	Additional Benchmark**
Last 1 Year	9.21%	8.19%	10.38%
Last 3 Years	17.71%	19.39%	13.27%
Last 5 Years	17.47%	19.51%	13.64%
Last 10 Years	17.37%	16.29%	13.94%
Last 15 Years	19.24%	14.10%	11.43%
Since Inception	19.50%	14.30%	12.10%
Value of Rs. 10000 invested (in Rs.) Since Inception	1,57,957.00	79,298.36	58,670.07
NAV as on 31 <sup>st</sup> Dec 2025	₹157.957		
Index Value 31 <sup>st</sup> Dec 2025	Index Value of Scheme Benchmark is 21,868.980 and BSE Sensex (TRI) is 1,33,737.129		
Allotment Date	9 <sup>th</sup> July 2010		
Scheme Benchmark	*Nifty Large Midcap 250 (TRI)		
Additional Benchmark	**BSE Sensex (TRI)		
Mirae Asset Great Consumer Fund - Fund Managers - Mr. Siddhant Chhabria			
Period	Mirae Asset Great Consumer Fund	Scheme Benchmark*	Additional Benchmark**
Last 1 Year	3.38%	9.22%	10.38%
Last 3 Years	17.17%	18.69%	13.27%
Last 5 Years	18.08%	17.01%	13.64%
Last 10 Years	15.83%	14.30%	13.94%
Since Inception	16.47%	15.55%	12.15%
Value of Rs. 10000 invested (in Rs.) Since Inception	95,043.00	84,544.43	54,393.08
NAV as on 31 <sup>st</sup> Dec 2025	₹95.043		
Index Value 31 <sup>st</sup> Dec 2025	Index Value of Scheme Benchmark is 15,544.170 and BSE Sensex (TRI) is 1,33,737.129		
Allotment Date	29 <sup>th</sup> March 2011		
Scheme Benchmark	*Nifty India Consumption Index (TRI)		
Additional Benchmark	**BSE Sensex (TRI)		



Monthly Factsheet as on 31 December, 2025

Mirae Asset Low Duration Fund - Fund Managers - Mr. Basant Bafna				
Period	Mirae Asset Low Duration Fund	Scheme Benchmark*	Additional Benchmark**	
Last 1 Year	7.10%	7.16%	6.37%	
Last 3 Years	7.01%	7.36%	7.90%	
Last 5 Years	5.60%	5.91%	5.05%	
Last 10 Years	5.97%	6.63%	6.52%	
Since Inception	6.45%	7.25%	6.69%	
Value of Rs. 10000 invested (in Rs.) Since Inception	23,276.31	25,757.97	24,006.45	
NAV as on 31 <sup>st</sup> Dec 2025	₹2,327.6305			
Index Value 31 <sup>st</sup> Dec 2025	Index Value of Scheme Benchmark is 5,551.7700 and Crisil 10 yr Gilt index is 5,177.0627			
Allotment Date	26 <sup>th</sup> June 2012			
Scheme Benchmark	*Nifty Low Duration Debt Index A-I			
Additional Benchmark	**Crisil 10 yr Gilt index			
Mirae Asset Aggressive Hybrid Fund - Fund Managers - Mr. Harshad Borawake, Mr. Vrijesh Kasera and Mr. Basant Bafna^				
Period	Mirae Asset Aggressive Hybrid Fund	Scheme Benchmark*	Additional Benchmark**	
Last 1 Year	9.74%	8.62%	10.38%	
Last 3 Years	14.04%	13.18%	13.27%	
Last 5 Years	13.45%	12.72%	13.64%	
Last 10 Years	12.87%	12.57%	13.94%	
Since Inception	12.29%	11.92%	12.79%	
Value of Rs. 10000 invested (in Rs.) Since Inception	33,515.00	32,366.96	35,097.33	
NAV as on 31 <sup>st</sup> Dec 2025	₹33.515			
Index Value 31 <sup>st</sup> Dec 2025	Index Value of Scheme Benchmark is 21,476.781 and BSE Sensex (TRI) is 1,33,737.129			
Allotment Date	29 <sup>th</sup> July 2015			
Scheme Benchmark	*CRISIL Hybrid 35+65 - Aggressive Index			
Additional Benchmark	**BSE Sensex (TRI)			
Mirae Asset ELSS Tax Saver Fund - Fund Managers - Mr. Neelesh Surana				
Period	Mirae Asset ELSS Tax Saver Fund	Scheme Benchmark* (Tier 1)	Scheme Benchmark * (Tier2)	Additional Benchmark**
Last 1 Year	9.67%	7.76%	9.57%	10.38%
Last 3 Years	17.73%	16.68%	16.13%	13.27%
Last 5 Years	17.21%	16.87%	16.20 %	13.64%
Last 10 Years	17.65%	14.76%	14.52 %	13.94%
Since Inception	17.70%	14.79%	14.54%	13.97%
Value of Rs. 10000 invested (in Rs.) Since Inception	51,164.00	39,819.72	38,962.41	37,046.10
NAV as on 31 <sup>st</sup> Dec 2025	₹51.164			
Index Value 31 <sup>st</sup> Dec 2025	Index Value of Scheme Benchmark is 38,101.060 / 19,398.330 and BSE Sensex (TRI) is 1,33,737.129			
Allotment Date	28 <sup>th</sup> December 2015			
Scheme Benchmark	*Tier-1-Nifty 500 (TRI) *Tier-2-Nifty 200 (TRI)			
Additional Benchmark	**BSE Sensex (TRI)			
Mirae Asset Dynamic Bond Fund - Fund Managers - Mr. Basant Bafna^				
Period	Mirae Asset Dynamic Bond Fund	Scheme Benchmark*	Scheme Benchmark * (Tier2)	Additional Benchmark**
Last 1 Year	7.05%	6.60%	7.99%	6.37%
Last 3 Years	6.62%	7.53%	7.70%	7.90%
Last 5 Years	4.71%	5.66%	NA	5.05%
Since Inception	5.95%	7.08%	NA	5.84%
Value of Rs. 10000 invested (in Rs.) Since Inception	16,604.90	18,222.97	NA	16,463.55
NAV as on 31 <sup>st</sup> Dec 2025	₹16.6049			
Index Value 31 <sup>st</sup> Dec 2025	Index Value of Scheme Benchmark is 5,971.2217 / 1,296.8800 and Crisil 10 yr Gilt index is 5,177.0627			
Allotment Date	24 <sup>th</sup> March 2017			
Scheme Benchmark	*Tier-1-CRISIL Dynamic Bond A-III Index *Tier-2-Nifty PSU Bond Plus SDL April 2027 50:50 Index			
Additional Benchmark	**Crisil 10 yr Gilt index			

Monthly Factsheet as on 31 December, 2025

Mirae Asset Short Duration Fund - Fund Managers - Mr. Basant Bafna			
Period	Mirae Asset Short Duration Fund	Scheme Benchmark*	Additional Benchmark**
Last 1 Year	7.37%	7.85%	6.37%
Last 3 Years	7.07%	7.60%	7.90%
Last 5 Years	5.47%	6.03%	5.05%
Since Inception	6.35%	6.99%	6.70%
Value of Rs. 10000 invested (in Rs.) Since Inception	16,168.20	16,943.23	16,580.05
NAV as on 31 <sup>st</sup> Dec 2025	₹16.1682		
Index Value 31 <sup>st</sup> Dec 2025	Index Value of Scheme Benchmark is 5,173.3010 and Crisil 10 yr Gilt index is 5,177.0627		
Allotment Date	16 <sup>th</sup> March 2018		
Scheme Benchmark	*CRISIL Short Duration Debt A-II Index		
Additional Benchmark	**Crisil 10 yr Gilt index		
Mirae Asset Healthcare Fund - Fund Managers - Mr. Vrijesh Kasera & Mr. Tanmay Mehta			
Period	Mirae Asset Healthcare Fund	Scheme Benchmark*	Additional Benchmark**
Last 1 Year	-3.39%	-2.72%	10.38%
Last 3 Years	21.64%	24.60%	13.27%
Last 5 Years	14.99%	15.80%	13.64%
Since Inception	19.55%	17.25%	13.83%
Value of Rs. 10000 invested (in Rs.) Since Inception	38,197.00	32,999.07	26,431.56
NAV as on 31 <sup>st</sup> Dec 2025	₹38.197		
Index Value 31 <sup>st</sup> Dec 2025	Index Value of Scheme Benchmark is 50,810.410 and BSE Sensex (TRI) is 1,33,737.129		
Allotment Date	2 <sup>nd</sup> July 2018		
Scheme Benchmark	*BSE Healthcare Index (TRI)		
Additional Benchmark	**BSE Sensex (TRI)		
Mirae Asset Nifty 50 ETF (NSE Symbol: NIFTYETF , BSE Scrip Code: 542131) - Fund Managers - Ms. Ekta Gala and Mr. Ritesh Patel			
Period	Mirae Asset Nifty 50 ETF	Scheme Benchmark*	
Last 1 Year	11.83%	11.88%	
Last 3 Years	14.23%	14.29%	
Last 5 Years	14.59%	14.67%	
Since Inception	14.65%	14.77%	
Value of Rs. 10000 invested (in Rs.) Since Inception	26,460.59	26,659.53	
NAV as on 31 <sup>st</sup> Dec 2025	₹281.9693		
Index Value 31 <sup>st</sup> Dec 2025	Index Value of Scheme Benchmark is 39,333.5500		
Allotment Date	20 <sup>th</sup> November 2018		
Scheme Benchmark	*Nifty 50 Index (TRI)		
Mirae Asset Equity Savings Fund - Fund Managers - Mr. Harshad Borawake, Mr. Vrijesh Kasera, Ms. Bharti Sawant and Mr. Basant Bafna^			
Period	Mirae Asset Equity Savings Fund	Scheme Benchmark*	Additional Benchmark**
Last 1 Year	8.69%	9.28%	6.37%
Last 3 Years	11.31%	10.15%	7.90%
Last 5 Years	10.60%	9.35%	5.05%
Since Inception	11.06%	9.69%	6.49%
Value of Rs. 10000 invested (in Rs.) Since Inception	20,934.00	19,183.48	15,573.55
NAV as on 31 <sup>st</sup> Dec 2025	₹20.934		
Index Value 31 <sup>st</sup> Dec 2025	Index Value of Scheme Benchmark is 6,515.900 and Crisil 10 yr Gilt index is 5,177.063		
Allotment Date	17 <sup>th</sup> December 2018		
Scheme Benchmark	*Nifty Equity Savings Index		
Additional Benchmark	**Crisil 10 yr Gilt index		

Monthly Factsheet as on 31 December, 2025

Mirae Asset Focused Fund - Fund Managers - Mr. Gaurav Misra				
Period	Mirae Asset Focused Fund	Scheme Benchmark* (Tier 1)	Scheme Benchmark * (Tier2)	Additional Benchmark**
Last 1 Year	2.45%	7.76%	9.57%	10.38%
Last 3 Years	11.72%	16.68%	16.13%	13.27%
Last 5 Years	12.65%	16.87%	16.20 %	13.64%
Since Inception	15.49%	16.66%	16.09%	14.65%
Value of Rs. 10000 invested (in Rs.) Since Inception	26,012.00	27,816.74	26,929.52	24,781.81
NAV as on 31 <sup>st</sup> Dec 2025	₹26.012			
Index Value 31 <sup>st</sup> Dec 2025	Index Value of Scheme Benchmark is 38,101.060 / 19,398.330 and BSE Sensex (TRI) is 1,33,737.129			
Allotment Date	14 <sup>th</sup> May 2019			
Scheme Benchmark	*Tier-1-Nifty 500 (TRI) *Tier-2-Nifty 200 (TRI)			
Additional Benchmark	**BSE Sensex (TRI)			
Mirae Asset Midcap Fund - Fund Managers - Mr. Ankit Jain				
Period	Mirae Asset Midcap Fund	Scheme Benchmark*	Additional Benchmark**	
Last 1 Year	8.83%	5.98%	10.38%	
Last 3 Years	20.46%	23.97%	13.27%	
Last 5 Years	22.18%	24.03%	13.64%	
Since Inception	23.15%	24.19%	14.86%	
Value of Rs. 10000 invested (in Rs.) Since Inception	38,145.00	40,273.53	24,377.73	
NAV as on 31 <sup>st</sup> Dec 2025	₹38.145			
Index Value 31 <sup>st</sup> Dec 2025	Index Value of Scheme Benchmark is 28,332.350 and BSE Sensex (TRI) is 1,33,737.129			
Allotment Date	29 <sup>th</sup> July 2019			
Scheme Benchmark	*Nifty Midcap 150 Index (TRI)			
Additional Benchmark	**BSE Sensex (TRI)			
Mirae Asset Overnight Fund - Fund Managers - Mr. Krishnpal Yadav				
Period	Mirae Asset Overnight Fund	Scheme Benchmark*	Additional Benchmark**	
Last 7 Days	5.31%	5.28%	4.17%	
Last 15 Days	5.27%	5.23%	3.23%	
Last 30 Days	5.18%	5.19%	4.29%	
Last 1 Year	5.75%	5.81%	6.26%	
Last 3 Years	6.33%	6.43%	6.88%	
Last 5 Years	5.35%	5.46%	5.64%	
Since Inception	5.03%	5.11%	5.69%	
Value of Rs. 10000 invested (in Rs.) Since Inception	13,564.17	13,633.14	14,107.61	
NAV as on 31 <sup>st</sup> Dec 2025	₹1,356.4172			
Index Value 31 <sup>st</sup> Dec 2025	Index Value of Scheme Benchmark is 2,511.0600 and Crisil 1 Year T-bill is 7,962.0609			
Allotment Date	15 <sup>th</sup> October 2019			
Scheme Benchmark	*Nifty 1D Rate Index			
Additional Benchmark	**Crisil 1 Year T-bill			
Mirae Asset Nifty Next 50 ETF (NSE Symbol: NEXT50 , BSE Scrip Code: 542922) - Fund Managers - Ms. Ekta Gala and Mr. Ritesh Patel				
Period	Mirae Asset Nifty Next 50 ETF	Scheme Benchmark*	Additional Benchmark**	
Last 1 Year	2.82%	2.90%	10.38%	
Last 3 Years	18.67%	18.86%	13.27%	
Last 5 Years	17.09%	17.29%	13.64%	
Since Inception	16.21%	16.68%	14.21%	
Value of Rs. 10000 invested (in Rs.) Since Inception	24,406.46	24,993.92	22,015.65	
NAV as on 31 <sup>st</sup> Dec 2025	₹711.5411			
Index Value 31 <sup>st</sup> Dec 2025	Index Value of Scheme Benchmark is 99,676.3300 and BSE Sensex (TRI) is 1,33,737.1288			
Allotment Date	24 <sup>th</sup> January 2020			
Scheme Benchmark	*Nifty Next 50 Index (TRI)			
Additional Benchmark	**BSE Sensex (TRI)			

Monthly Factsheet as on 31 December, 2025

Mirae Asset Arbitrage Fund - Fund Managers - Mr. Jignesh Rao, Mr. Jigar Sethia and Mr. Krishnpal Yadav			
Period	Mirae Asset Arbitrage Fund	Scheme Benchmark*	Additional Benchmark**
Last 1 Year	6.15%	7.53%	6.26%
Last 3 Years	6.88%	7.66%	6.88%
Last 5 Years	5.64%	6.26%	5.64%
Since Inception	5.41%	5.84%	5.46%
Value of Rs. 10000 invested (in Rs.) Since Inception	13,384.00	13,693.48	13,419.15
NAV as on 31 <sup>st</sup> Dec 2025	₹13.384		
Index Value 31 <sup>st</sup> Dec 2025	Index Value of Scheme Benchmark is 2,606.650 and Crisil 1 yr T-Bill is 7,962.061		
Allotment Date	19 <sup>th</sup> June 2020		
Scheme Benchmark	*Nifty 50 Arbitrage Index		
Additional Benchmark	**Crisil 1 yr T-Bill		
Mirae Asset Banking and PSU Fund - Fund Managers - Ms. Kruti Chheta			
Period	Mirae Asset Banking and PSU Fund	Scheme Benchmark*	Additional Benchmark**
Last 1 Year	6.91%	7.32%	6.37%
Last 3 Years	7.04%	7.28%	7.90%
Last 5 Years	5.42%	5.87%	5.05%
Since Inception	5.35%	5.92%	4.95%
Value of Rs. 10000 invested (in Rs.) Since Inception	13,277.80	13,674.22	13,004.99
NAV as on 31 <sup>st</sup> Dec 2025	₹13.2778		
Index Value 31 <sup>st</sup> Dec 2025	Index Value of Scheme Benchmark is 6,047.4557 and Crisil 10 yr Gilt index is 5,177.0627		
Allotment Date	24 <sup>th</sup> July 2020		
Scheme Benchmark	*CRISIL Banking and PSU Debt A-II Index		
Additional Benchmark	**Crisil 10 yr Gilt index		
Mirae Asset Diversified Equity Allocator Passive FOF <sup>E</sup> (Formerly Known as Mirae Asset Equity Allocator Fund of Fund) - Fund Managers - Ms. Bharti Sawant			
Period	Mirae Asset Diversified Equity Allocator Passive FOF	Scheme Benchmark*	Additional Benchmark**
Last 1 Year	8.53%	9.57%	10.38%
Last 3 Years	16.06%	16.13%	13.27%
Last 5 Years	15.98%	16.20%	13.64%
Since Inception	19.77%	20.13%	17.90%
Value of Rs. 10000 invested (in Rs.) Since Inception	25,916.00	26,337.00	23,850.90
NAV as on 31 <sup>st</sup> Dec 2025	₹25.916		
Index Value 31 <sup>st</sup> Dec 2025	Index Value of Scheme Benchmark is 19,398.330 and BSE Sensex (TRI) is 1,33,737.129		
Allotment Date	21 <sup>st</sup> September 2020		
Scheme Benchmark	*Nifty 200 Index (TRI)		
Additional Benchmark	**BSE Sensex (TRI)		
Mirae Asset Ultra Short Duration Fund - Fund Managers - Mr. Basant Bafna			
Period	Mirae Asset Ultra Short Duration Fund	Scheme Benchmark*	Additional Benchmark**
Last 1 Year	7.18%	6.98%	6.26%
Last 3 Years	7.30%	7.35%	6.88%
Last 5 Years	6.00%	6.10%	5.64%
Since Inception	5.90%	5.99%	5.55%
Value of Rs. 10000 invested (in Rs.) Since Inception	13,497.10	13,561.88	13,270.45
NAV as on 31 <sup>st</sup> Dec 2025	₹1,349.7101		
Index Value 31 <sup>st</sup> Dec 2025	Index Value of Scheme Benchmark is 5,638.8400 and Crisil 1 Year T-bill is 7,962.0609		
Allotment Date	7 <sup>th</sup> October 2020		
Scheme Benchmark	*Nifty Ultra Short Duration Debt Index A-I		
Additional Benchmark	**Crisil 1 Year T-bill		



Monthly Factsheet as on 31 December, 2025

Mirae Asset Banking and Financial Services Fund – Fund Managers – Mr. Abhijith Vara			
Period	Mirae Asset Banking and Financial Services Fund	Scheme Benchmark*	Additional Benchmark**
Last 1 Year	19.26%	18.60%	10.38%
Last 3 Years	17.18%	14.40%	13.27%
Last 5 Years	16.33%	13.64%	13.64%
Since Inception	16.86%	14.56%	14.28%
Value of Rs. 10000 invested (in Rs.) Since Inception	21,986.00	19,883.49	19,642.63
NAV as on 31 <sup>st</sup> Dec 2025	₹21.986		
Index Value 31 <sup>st</sup> Dec 2025	Index Value of Scheme Benchmark is 35,030.540 and BSE Sensex (TRI) is 1,33,737.129		
Allotment Date	11 <sup>th</sup> December 2020		
Scheme Benchmark	*Nifty Financial Services Index (TRI)		
Additional Benchmark	**BSE Sensex (TRI)		
Mirae Asset Corporate Bond Fund – Fund Managers – Ms. Kruti Chheta			
Period	Mirae Asset Corporate Bond Fund	Scheme Benchmark*	Additional Benchmark**
Last 1 Year	7.30%	7.92%	6.37%
Last 3 Years	7.18%	7.63%	7.90%
Since Inception	5.81%	6.36%	5.53%
Value of Rs. 10000 invested (in Rs.) Since Inception	13,109.90	13,442.63	12,946.82
NAV as on 31 <sup>st</sup> Dec 2025	₹13.1099		
Index Value 31 <sup>st</sup> Dec 2025	Index Value of Scheme Benchmark is 6,578.8423 and Crisil 10 yr Gilt index is 5,177.0627		
Allotment Date	17 <sup>th</sup> March 2021		
Scheme Benchmark	*CRISIL Corporate Debt A-II Index		
Additional Benchmark	**Crisil 10 yr Gilt index		
Mirae Asset NYSE FANG + ETF (NSE Symbol: MAFANG , BSE Scrip Code: 543291) – Fund Managers – Mr. Siddharth Srivastava			
Period	Mirae Asset NYSE FANG + ETF	Scheme Benchmark*	Additional Benchmark**
Last 1 Year	25.99%	26.91%	10.38%
Last 3 Years	55.97%	57.19%	13.27%
Since Inception	25.46%	26.21%	14.07%
Value of Rs. 10000 invested (in Rs.) Since Inception	28,760.97	29,571.39	18,460.01
NAV as on 31 <sup>st</sup> Dec 2025	₹139.7697		
Index Value 31 <sup>st</sup> Dec 2025	Index Value of Scheme Benchmark is 19,719.4300 and BSE Sensex (TRI) is 1,33,737.1288		
Allotment Date	6 <sup>th</sup> May 2021		
Scheme Benchmark	*NYSE FANG + Index (TRI) (INR)		
Additional Benchmark	**BSE Sensex (TRI)		
Mirae Asset Nifty Financial Services ETF (NSE Symbol: BFSI , BSE Scrip Code: 543323) – Fund Managers – Ms. Ekta Gala and Mr. Ritesh Patel			
Period	Mirae Asset Nifty Financial Services ETF	Scheme Benchmark*	Additional Benchmark**
Last 1 Year	18.40%	18.60%	10.38%
Last 3 Years	14.25%	14.40%	13.27%
Since Inception	13.21%	13.38%	12.86%
Value of Rs. 10000 invested (in Rs.) Since Inception	17,316.78	17,427.99	17,081.17
NAV as on 31 <sup>st</sup> Dec 2025	₹28.5190		
Index Value 31 <sup>st</sup> Dec 2025	Index Value of Scheme Benchmark is 35,030.5400 and BSE Sensex (TRI) is 1,33,737.1288		
Allotment Date	30 <sup>th</sup> July 2021		
Scheme Benchmark	*Nifty Financial Services Total Return Index (TRI)		
Additional Benchmark	**BSE Sensex (TRI)		

Monthly Factsheet as on 31 December, 2025

Mirae Asset Money Market Fund – Fund Managers – Mr. Basant Bafna^			
Period	Mirae Asset Money Market Fund	Scheme Benchmark*	Additional Benchmark**
Last 1 Year	7.23%	6.97%	6.26%
Last 3 Years	7.15%	7.27%	6.88%
Since Inception	6.16%	6.32%	5.89%
Value of Rs. 10000 invested (in Rs.) Since Inception	12,999.89	13,089.63	12,856.08
NAV as on 31 <sup>st</sup> Dec 2025	₹1,299.9891		
Index Value 31 <sup>st</sup> Dec 2025	Index Value of Scheme Benchmark is 5,294.2300 and Crisil 1 Year T-bill is 7,962.0609		
Allotment Date	11 <sup>th</sup> August 2021		
Scheme Benchmark	*Nifty Money Market Index A-I		
Additional Benchmark	**Crisil 1 Year T-bill		
Mirae Asset S&P 500 TOP 50 ETF (NSE Symbol: MASPTOP50 , BSE Scrip Code: 543365) – Fund Managers – Mr. Siddharth Srivastava			
Period	Mirae Asset S&P 500 TOP 50 ETF	Scheme Benchmark*	Additional Benchmark**
Last 1 Year	24.72%	25.82%	10.38%
Last 3 Years	32.61%	33.97%	13.27%
Since Inception	19.98%	21.15%	10.52%
Value of Rs. 10000 invested (in Rs.) Since Inception	21,813.56	22,740.93	15,346.73
NAV as on 31 <sup>st</sup> Dec 2025	₹59.7626		
Index Value 31 <sup>st</sup> Dec 2025	Index Value of Scheme Benchmark is 12,131.6600 and BSE Sensex (TRI) is 1,33,737.1288		
Allotment Date	20 <sup>th</sup> September 2021		
Scheme Benchmark	*S&P 500 Top 50 (TRI) (INR)		
Additional Benchmark	**BSE Sensex (TRI)		
Mirae Asset Hang Seng TECH ETF (NSE Symbol: MAHKTECH , BSE Scrip Code: 543414) – Fund Managers – Mr. Siddharth Srivastava			
Period	Mirae Asset Hang Seng TECH ETF	Scheme Benchmark*	Additional Benchmark**
Last 1 Year	29.81%	30.73%	10.38%
Last 3 Years	13.50%	14.30%	13.27%
Since Inception	3.62%	4.36%	11.89%
Value of Rs. 10000 invested (in Rs.) Since Inception	11,555.94	11,896.15	15,796.87
NAV as on 31 <sup>st</sup> Dec 2025	₹21.3288		
Index Value 31 <sup>st</sup> Dec 2025	Index Value of Scheme Benchmark is 7,352.8700 and BSE Sensex (TRI) is 1,33,737.1288		
Allotment Date	6 <sup>th</sup> December 2021		
Scheme Benchmark	*Hang Seng TECH Index (TRI) (INR)		
Additional Benchmark	**BSE Sensex (TRI)		
Mirae Asset Nifty Midcap 150 ETF (NSE Symbol: MIDCAPETF , BSE Scrip Code: 543481) – Fund Managers – Ms. Ekta Gala and Mr. Ritesh Patel			
Period	Mirae Asset Nifty Midcap 150 ETF	Scheme Benchmark*	Additional Benchmark**
Last 1 Year	5.93%	5.98%	10.38%
Last 3 Years	23.83%	23.97%	13.27%
Since Inception	22.55%	22.75%	13.79%
Value of Rs. 10000 invested (in Rs.) Since Inception	21,726.89	21,865.16	16,372.49
NAV as on 31 <sup>st</sup> Dec 2025	₹22.6807		
Index Value 31 <sup>st</sup> Dec 2025	Index Value of Scheme Benchmark is 28,332.3500 and BSE Sensex (TRI) is 1,33,737.1288		
Allotment Date	9 <sup>th</sup> March 2022		
Scheme Benchmark	*Nifty Midcap 150 Index (TRI)		
Additional Benchmark	**BSE Sensex (TRI)		

# FUND PERFORMANCE



Monthly Factsheet as on 31 December, 2025

Mirae Asset Nifty SDL Jun 2027 Index Fund - Fund Managers - Mr. Basant Bafna^			
Period	Mirae Asset Nifty SDL Jun 2027 Index Fund	Scheme Benchmark*	Additional Benchmark**
Last 1 Year	7.75%	8.27%	6.37%
Last 3 Years	7.65%	8.07%	7.90%
Since Inception	6.48%	6.98%	6.62%
Value of Rs. 10000 invested (in Rs.) Since Inception	12,660.50	12,884.85	12,722.76
NAV as on 31 <sup>st</sup> Dec 2025	₹12.6605		
Index Value 31 <sup>st</sup> Dec 2025	Index Value of Scheme Benchmark is 1,295.9200 and Crisil 10 yr Gilt index is 5,177.0627		
Allotment Date	30 <sup>th</sup> March 2022		
Scheme Benchmark	*Nifty SDL Jun 2027 Index		
Additional Benchmark	**Crisil 10 yr Gilt index		
Mirae Asset Balanced Advantage Fund - Fund Managers - Mr. Harshad Borawake and Mr. Basant Bafna^			
Period	Mirae Asset Balanced Advantage Fund	Scheme Benchmark*	Additional Benchmark**
Last 1 Year	8.61%	8.96%	11.88%
Last 3 Years	12.55%	10.89%	14.29%
Since Inception	11.73%	10.43%	13.47%
Value of Rs. 10000 invested (in Rs.) Since Inception	14,568.00	14,001.35	15,352.04
NAV as on 31 <sup>st</sup> Dec 2025	₹14.568		
Index Value 31 <sup>st</sup> Dec 2025	Index Value of Scheme Benchmark is 16,700.180 and Nifty 50 Index (TRI) is 39,333.550		
Allotment Date	11 <sup>th</sup> August 2022		
Scheme Benchmark	*Nifty 50 Hybrid Composite Debt 50:50 Index		
Additional Benchmark	**Nifty 50 Index (TRI)		
Mirae Asset Global X Artificial Intelligence & Technology ETF Fund of Fund - Fund Managers - Mr. Siddharth Srivastava			
Period	Mirae Asset Global X Artificial Intelligence & Technology ETF Fund of Fund	Scheme Benchmark*	Additional Benchmark**
Last 1 Year	37.85%	39.50%	11.88%
Last 3 Years	39.62%	41.04%	14.29%
Since Inception	34.53%	36.14%	13.83%
Value of Rs. 10000 invested (in Rs.) Since Inception	26,753.00	27,829.07	15,370.23
NAV as on 31 <sup>st</sup> Dec 2025	₹26.753		
Index Value 31 <sup>st</sup> Dec 2025	Index Value of Scheme Benchmark is 8,753.050 and Nifty 50 Index (TRI) is 39,333.550		
Allotment Date	7 <sup>th</sup> September 2022		
Scheme Benchmark	*Indxx Artificial Intelligence & Big Data Index (TRI) (INR)		
Additional Benchmark	**Nifty 50 Index (TRI)		
Mirae Asset Global Electric & Autonomous Vehicles Equity Passive FOF <sup>€</sup> (Formerly Known as Mirae Asset Global Electric & Autonomous Vehicles ETFs Fund of Fund) - Fund Managers - Mr. Siddharth Srivastava			
Period	Mirae Asset Global Electric & Autonomous Vehicles Equity Passive FOF	Scheme Benchmark*	Additional Benchmark**
Last 1 Year	39.32%	36.72%	11.88%
Last 3 Years	15.46%	19.20%	14.29%
Since Inception	9.81%	13.79%	13.83%
Value of Rs. 10000 invested (in Rs.) Since Inception	13,639.00	15,352.36	15,370.23
NAV as on 31 <sup>st</sup> Dec 2025	₹13.639		
Index Value 31 <sup>st</sup> Dec 2025	Index Value of Scheme Benchmark is 2,434.480 and Nifty 50 Index (TRI) is 39,333.550		
Allotment Date	7 <sup>th</sup> September 2022		
Scheme Benchmark	*Solactive Autonomous & Electric Vehicles Index (TRI) (INR)		
Additional Benchmark	**Nifty 50 Index (TRI)		

Monthly Factsheet as on 31 December, 2025

Mirae Asset Crisil IBX Gilt Index - April 2033 Index Fund - Fund Managers - Mr. Basant Bafna^			
Period	Mirae Asset Crisil IBX Gilt Index - April 2033 Index Fund	Scheme Benchmark*	Additional Benchmark**
Last 1 Year	7.49%	7.79%	6.37%
Last 3 Years	8.12%	8.55%	7.90%
Since Inception	8.41%	8.85%	8.24%
Value of Rs. 10000 invested (in Rs.) Since Inception	12,950.30	13,119.07	12,881.86
NAV as on 31 <sup>st</sup> Dec 2025	₹12.9503		
Index Value 31 <sup>st</sup> Dec 2025	Index Value of Scheme Benchmark is 1,309.0600 and Crisil 10 yr Gilt index is 5,177.0627		
Allotment Date	20 <sup>th</sup> October 2022		
Scheme Benchmark	*CRISIL IBX Gilt Index – April 2033		
Additional Benchmark	**Crisil 10 yr Gilt index		
Mirae Asset Nifty AAA PSU Bond Plus SDL Apr 2026 50:50 Index Fund - Fund Managers - Mr. Basant Bafna^			
Period	Mirae Asset Nifty AAA PSU Bond Plus SDL Apr 2026 50:50 Index Fund	Scheme Benchmark*	Additional Benchmark**
Last 1 Year	7.13%	7.58%	6.37%
Last 3 Years	7.13%	7.60%	7.90%
Since Inception	7.16%	7.69%	8.24%
Value of Rs. 10000 invested (in Rs.) Since Inception	12,477.20	12,675.92	12,881.86
NAV as on 31 <sup>st</sup> Dec 2025	₹12.4772		
Index Value 31 <sup>st</sup> Dec 2025	Index Value of Scheme Benchmark is 1,271.9400 and Crisil 10 yr Gilt index is 5,177.0627		
Allotment Date	20 <sup>th</sup> October 2022		
Scheme Benchmark	*Nifty AAA PSU Bond Plus SDL Apr 2026 50:50 Index		
Additional Benchmark	**Crisil 10 yr Gilt index		
Mirae Asset Gold ETF(NSE Symbol: GOLDETF , BSE Scrip Code: 543781) - Fund Managers - Mr. Ritesh Patel and Mr. Akshay Udeshi (Co-fund manager)			
Period	Mirae Asset Gold ETF	Scheme Benchmark*	
Last 1 Year	71.94%	74.71%	
Since Inception	33.39%	34.84%	
Value of Rs. 10000 invested (in Rs.) Since Inception	22,817.32	23,531.22	
NAV as on 31 <sup>st</sup> Dec 2025	₹128.9838		
Index Value 31 <sup>st</sup> Dec 2025	Index Value of Scheme Benchmark is 1,32,64,000.0000		
Allotment Date	20 <sup>th</sup> February 2023		
Scheme Benchmark	*Domestic Price of Physical Gold		
Mirae Asset Flexi Cap Fund - Fund Managers - Mr. Varun Goel			
Period	Mirae Asset Flexi Cap Fund	Scheme Benchmark*	Additional Benchmark**
Last 1 Year	8.88%	7.76%	11.88%
Since Inception	19.19%	19.87%	16.54%
Value of Rs. 10000 invested (in Rs.) Since Inception	16,499.00	16,769.95	15,473.42
NAV as on 31 <sup>st</sup> Dec 2025	₹16.499		
Index Value 31 <sup>st</sup> Dec 2025	Index Value of Scheme Benchmark is 38,101.060 and Nifty 50 TRI is 39,333.550		
Allotment Date	24 <sup>th</sup> February 2023		
Scheme Benchmark	*Nifty 500 (TRI)		
Additional Benchmark	**Nifty 50 TRI		



Monthly Factsheet as on 31 December, 2025

Mirae Asset Nifty 8-13 yr G-Sec ETF (NSE Symbol: GSEC10YEAR , BSE Scrip Code: 543875) – Fund Managers – Mr. Basant Bafna^			
Period	Mirae Asset Nifty 8-13 yr G-Sec ETF	Scheme Benchmark*	Additional Benchmark**
Last 1 Year	7.26%	7.34%	6.37%
Since Inception	8.23%	8.38%	7.89%
Value of Rs. 10000 invested (in Rs.) Since Inception	12,435.66	12,484.22	12,329.49
NAV as on 31 <sup>st</sup> Dec 2025	₹29.5710		
Index Value 31 <sup>st</sup> Dec 2025	Index Value of Scheme Benchmark is 2,969.3100 and Crisil 10 Yr gilt index is 5,177.0627		
Allotment Date	31 <sup>st</sup> March 2023		
Scheme Benchmark	*Nifty 8-13 yr G-Sec Index		
Additional Benchmark	**Crisil 10 Yr gilt index		
Mirae Asset Nifty SDL June 2028 Index Fund – Fund Managers – Mr. Basant Bafna^			
Period	Mirae Asset Nifty SDL June 2028 Index Fund	Scheme Benchmark*	Additional Benchmark**
Last 1 Year	8.12%	8.39%	6.37%
Since Inception	7.82%	8.33%	7.89%
Value of Rs. 10000 invested (in Rs.) Since Inception	12,305.20	12,467.72	12,329.49
NAV as on 31 <sup>st</sup> Dec 2025	₹12.3052		
Index Value 31 <sup>st</sup> Dec 2025	Index Value of Scheme Benchmark is 1,259.2900 and Crisil 10 Yr gilt index is 5,177.0627		
Allotment Date	31 <sup>st</sup> March 2023		
Scheme Benchmark	*Nifty SDL June 2028 Index		
Additional Benchmark	**Crisil 10 Yr gilt index		
Mirae Asset Silver ETF (NSE Symbol: SILVERAG , BSE Scrip Code: 543922) – Fund Managers – Mr. Ritesh Patel and Mr. Akshay Udeshi (Co-fund manager)			
Period	Mirae Asset Silver ETF	Scheme Benchmark*	
Last 1 Year	160.87%	167.27%	
Since Inception	53.51%	55.89%	
Value of Rs. 10000 invested (in Rs.) Since Inception	30,013.66	31,219.66	
NAV as on 31 <sup>st</sup> Dec 2025	₹222.0897		
Index Value 31 <sup>st</sup> Dec 2025	Index Value of Scheme Benchmark is 2,29,452.0000		
Allotment Date	9 <sup>th</sup> June 2023		
Scheme Benchmark	*Domestic Price of Physical Silver		
Mirae Asset Nifty Bank ETF (NSE Symbol: BANKETF , BSE Scrip Code: 543944) – Fund Managers – Ms. Ekta Gala and Mr. Ritesh Patel			
Period	Mirae Asset Nifty Bank ETF	Scheme Benchmark*	Additional Benchmark**
Last 1 Year	17.95%	18.08%	11.88%
Since Inception	11.61%	11.81%	12.87%
Value of Rs. 10000 invested (in Rs.) Since Inception	13,091.82	13,148.66	13,455.78
NAV as on 31 <sup>st</sup> Dec 2025	₹604.6706		
Index Value 31 <sup>st</sup> Dec 2025	Index Value of Scheme Benchmark is 83,090.0300 and Nifty 50 TRI is 39,333.5500		
Allotment Date	20 <sup>th</sup> July 2023		
Scheme Benchmark	*Nifty Bank Index (TRI)		
Additional Benchmark	**Nifty 50 TRI		

Monthly Factsheet as on 31 December, 2025

Mirae Asset Nifty 1D Rate Liquid ETF - IDCW** (Formerly Known as Mirae Asset Nifty 1D Rate Liquid ETF) (NSE Symbol: LIQUID , BSE Scrip Code: 543946) - Fund Managers – Mr. Krishnpal Yadav			
Period	Mirae Asset Nifty 1D Rate Liquid ETF - IDCW	Scheme Benchmark*	Additional Benchmark**
Last 1 Year	4.59%	5.81%	6.26%
Since Inception	5.66%	6.38%	6.86%
Value of Rs. 10000 invested (in Rs.) Since Inception	11,432.38	11,624.85	11,750.73
NAV as on 31 <sup>st</sup> Dec 2025	₹1,000.0000		
Index Value 31 <sup>st</sup> Dec 2025	Index Value of Scheme Benchmark is 2,511.0600 and Crisil 1 Year T-bill is 7,962.0609		
Allotment Date	27 <sup>th</sup> July 2023		
Scheme Benchmark	*Nifty 1D Rate Index		
Additional Benchmark	**Crisil 1 Year T-bill		
Mirae Asset Multicap Fund – Fund Managers - Mr. Ankit Jain			
Period	Mirae Asset Multicap Fund	Scheme Benchmark*	Additional Benchmark**
Last 1 Year	8.26%	5.29%	11.88%
Since Inception	17.97%	17.95%	14.69%
Value of Rs. 10000 invested (in Rs.) Since Inception	14,782.00	14,775.79	13,826.07
NAV as on 31 <sup>st</sup> Dec 2025	₹14.782		
Index Value 31 <sup>st</sup> Dec 2025	Index Value of Scheme Benchmark is 21,524.050 and Nifty 50 TRI is 39,333.550		
Allotment Date	21 <sup>st</sup> August 2023		
Scheme Benchmark	*Nifty 500 Multicap 50:25:25 (TRI)		
Additional Benchmark	**Nifty 50 TRI		
Mirae Asset BSE Sensex ETF@@ (Formerly Known as Mirae Asset S&P BSE Sensex ETF) (NSE Symbol: SENSEXETF , BSE Scrip Code: 543999) - Fund Managers – Ms. Ekta Gala and Mr. Ritesh Patel			
Period	Mirae Asset BSE Sensex ETF	Scheme Benchmark*	
Last 1 Year	10.30%	10.38%	
Since Inception	13.32%	13.42%	
Value of Rs. 10000 invested (in Rs.) Since Inception	13,260.63	13,288.42	
NAV as on 31 <sup>st</sup> Dec 2025	₹87.2926		
Index Value 31 <sup>st</sup> Dec 2025	Index Value of Scheme Benchmark is 1,33,737.1288		
Allotment Date	29 <sup>th</sup> September 2023		
Scheme Benchmark	*BSE Sensex (TRI)		
Mirae Asset Nifty IT ETF (NSE Symbol: ITETF , BSE Scrip Code: 544006) – Fund Managers - Ms. Ekta Gala and Mr. Ritesh Patel			
Period	Mirae Asset Nifty IT ETF	Scheme Benchmark*	Additional Benchmark**
Last 1 Year	-10.54%	-10.44%	10.38%
Since Inception	11.07%	11.23%	14.12%
Value of Rs. 10000 invested (in Rs.) Since Inception	12,597.83	12,638.61	13,372.02
NAV as on 31 <sup>st</sup> Dec 2025	₹39.6446		
Index Value 31 <sup>st</sup> Dec 2025	Index Value of Scheme Benchmark is 53,974.1000 and BSE Sensex (TRI) is 1,33,737.1288		
Allotment Date	20 <sup>th</sup> October 2023		
Scheme Benchmark	*Nifty IT (TRI)		
Additional Benchmark	**BSE Sensex (TRI)		

Monthly Factsheet as on 31 December, 2025

Mirae Asset Multi Asset Allocation Fund - Fund Managers - Mr. Harshad Borawake, Mr. Siddharth Srivastava, Mr. Ritesh Patel and Mr. Basant Bafna^		
Period	Mirae Asset Multi Asset Allocation Fund	Scheme Benchmark*
Last 1 Year	18.27%	14.70%
Since Inception	15.77%	14.62%
Value of Rs. 10000 invested (in Rs.) Since Inception	13,242.00	12,991.85
NAV as on 31 <sup>st</sup> Dec 2025	₹13.242	
Index Value 31 <sup>st</sup> Dec 2025	Index Value of Scheme Benchmark is 129.918	
Allotment Date	31 <sup>st</sup> 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	
Mirae Asset Nifty500 Multicap 50:25:25 ETF (NSE Symbol: MULTICAP , BSE Scrip Code: 544241) - Fund Managers - Ms. Ekta Gala and Mr. Ritesh Patel		
Period	Mirae Asset Nifty500 Multicap 50:25:25 ETF	Scheme Benchmark*
Last 1 Year	5.08%	5.29%
Since Inception	-0.04%	0.25%
Value of Rs. 10000 invested (in Rs.) Since Inception	9,995.12	10,033.59
NAV as on 31 <sup>st</sup> Dec 2025	₹16.5892	
Index Value 31 <sup>st</sup> Dec 2025	Index Value of Scheme Benchmark is 21,524.0500	
Allotment Date	30 <sup>th</sup> August 2024	
Scheme Benchmark	*Nifty500 Multicap 50:25:25 (TRI)	
Mirae Asset Nifty LargeMidcap 250 Index Fund - Fund Managers - Ms. Ekta Gala and Mr. Ritesh Patel		
Period	Mirae Asset Nifty LargeMidcap 250 Index Fund	Scheme Benchmark*
Last 1 Year	7.06%	8.19%
Since Inception	4.94%	6.02%
Value of Rs. 10000 invested (in Rs.) Since Inception	10,588.10	10,718.48
NAV as on 31 <sup>st</sup> Dec 2025	₹10.5881	
Index Value 31 <sup>st</sup> Dec 2025	Index Value of Scheme Benchmark is 21,868.9800	
Allotment Date	24 <sup>th</sup> October 2024	
Scheme Benchmark	*Nifty LargeMidcap 250 (TRI)	
Mirae Asset Nifty 50 Index Fund - Fund Managers - Ms. Ekta Gala and Mr. Ritesh Patel		
Period	Mirae Asset Nifty 50 Index Fund	Scheme Benchmark*
Last 1 Year	10.85%	11.88%
Since Inception	6.23%	7.18%
Value of Rs. 10000 invested (in Rs.) Since Inception	10,743.10	10,857.37
NAV as on 31 <sup>st</sup> Dec 2025	₹10.7431	
Index Value 31 <sup>st</sup> Dec 2025	Index Value of Scheme Benchmark is 39,333.5500	
Allotment Date	24 <sup>th</sup> October 2024	
Scheme Benchmark	*Nifty 50 (TRI)	

Monthly Factsheet as on 31 December, 2025

Mirae Asset Gold ETF Fund of Fund – Fund Managers – Ms. Ritesh Patel and Mr. Akshay Udeshi (Co- Fund Manager)		
Period	Mirae Asset Gold ETF Fund of Fund	Scheme Benchmark*
Last 1 Year	71.48%	74.71%
Since Inception	54.88%	57.24%
Value of Rs. 10000 invested (in Rs.) Since Inception	16,783.00	17,086.45
NAV as on 31 <sup>st</sup> Dec 2025	₹16.783	
Index Value 31 <sup>st</sup> Dec 2025	Index Value of Scheme Benchmark is 1,32,64,000.000	
Allotment Date	25 <sup>th</sup> October 2024	
Scheme Benchmark	*Domestic Price of physical gold	
Mirae Asset Nifty Total Market Index Fund – Fund Managers – Ms. Ekta Gala and Mr. Ritesh Patel		
Period	Mirae Asset Nifty Total Market Index Fund	Scheme Benchmark*
Last 1 Year	6.03%	7.06%
Since Inception	4.27%	5.20%
Value of Rs. 10000 invested (in Rs.) Since Inception	10,504.00	10,614.39
NAV as on 31 <sup>st</sup> Dec 2025	₹10.5040	
Index Value 31 <sup>st</sup> Dec 2025	Index Value of Scheme Benchmark is 17,573.2000	
Allotment Date	28 <sup>th</sup> October 2024	
Scheme Benchmark	*Nifty Total Market (TRI)	
Mirae Asset Nifty 1D Rate Liquid ETF – Growth (NSE Symbol: LIQUIDPLUS , BSE Scrip Code: 544284) – Fund Managers – Mr. Krishnpal Yadav		
Period	Mirae Asset Nifty 1D Rate Liquid ETF – Growth	Scheme Benchmark*
Last 1 Year	5.60%	5.81%
Since Inception	5.75%	5.93%
Value of Rs. 10000 invested (in Rs.) Since Inception	10,662.74	10,684.18
NAV as on 31 <sup>st</sup> Dec 2025	₹1,066.2742	
Index Value 31 <sup>st</sup> Dec 2025	Index Value of Scheme Benchmark is 2,511.0600	
Allotment Date	7 <sup>th</sup> November 2024	
Scheme Benchmark	*Nifty 1D Rate Index	
Mirae Asset Long Duration Fund – Fund Managers – Ms. Kruti Chheta		
Period	Mirae Asset Long Duration Fund	Scheme Benchmark*
Last 1 Year	2.96%	5.48%
Since Inception	2.89%	5.35%
Value of Rs. 10000 invested (in Rs.) Since Inception	10,308.90	10,572.75
NAV as on 31 <sup>st</sup> Dec 2025	₹10.3089	
Index Value 31 <sup>st</sup> Dec 2025	Index Value of Scheme Benchmark is 4,996.8417	
Allotment Date	6 <sup>th</sup> December 2024	
Scheme Benchmark	*CRISIL Long Duration Debt A-III Index	



Monthly Factsheet as on 31 December, 2025

Mirae Asset Small Cap Fund - Fund Managers - Mr. Varun Goel and Mr. Siddharth Srivastava (Dedicated Fund Manager for Overseas Investments)		
Period	Mirae Asset Small Cap Fund	Scheme Benchmark*
6 Months (Simple Annualized)	3.93%	-11.68%
Since Inception (Simple Annualized)	17.23%	6.37%
Value of Rs. 10000 invested (in Rs.) Since Inception	11,577.00	10,583.24
NAV as on 31 <sup>st</sup> Dec 2025	₹11.577	
Index Value 31 <sup>st</sup> Dec 2025	Index Value of Scheme Benchmark is 21,212.700	
Allotment Date	31 <sup>st</sup> January 2025	
Scheme Benchmark	*Nifty Small Cap 250 (TRI)	
Mirae Asset CRISIL-IBX Financial Services 9-12 Months Debt Index Fund - Fund Managers - Mr. Basant Bafna^		
Period	Mirae Asset CRISIL-IBX Financial Services 9-12 Months Debt Index Fund	Scheme Benchmark*
6 Months (Simple Annualized)	5.86%	6.32%
Since Inception (Simple Annualized)	5.93%	6.39%
Value of Rs. 10000 invested (in Rs.) Since Inception	10,306.90	10,331.12
NAV as on 31 <sup>st</sup> Dec 2025	₹10.3069	
Index Value 31 <sup>st</sup> Dec 2025	Index Value of Scheme Benchmark is 1,065.0344	
Allotment Date	25 <sup>th</sup> June 2025	
Scheme Benchmark	*CRISIL-IBX Financial Services 9-12 Months Debt Index	

**Past Performance may or may not sustained in future..**

For computation of since inception returns (%) the allotment NAV has been taken as ₹1000.00 for Mirae Asset Liquid Fund, Mirae Asset Low Duration, Fund Mirae Asset Overnight Fund & Mirae Asset Money Market Fund and ₹10.00 for all other Schemes. In case, the start / end date of the concerned period is a non-business date (NBD), the NAV of the previous date is considered for computation of returns.

Returns (%) for less than 1 year calculated on simple annualized basis. The calculations of returns shall assume reinvestment of all payouts at the then prevailing NAV. CAGR - Compounded Annualised Growth returns. NAV (per unit) is at the end of the period. \*\*Standard benchmark prescribed as per the applicable SEBI circular.

For Mirae Asset Low Duration Fund the returns are for Regular Savings Plan - Growth Option. Returns for others scheme are provided for Regular Plan Growth Option. Load is not considered for computation of return.

Mirae Asset Income plus Arbitrage Active FoF, Mirae Asset Multi Factor Passive FOF, Mirae Asset Gold Silver Passive FoF, Mirae Asset Nifty Smallcap 250 ETF, Mirae Asset Infrastructure Fund and Mirae Asset Nifty Top 20 Equal Weight ETF are in existence for less than 6 Months, as per SEBI regulation performance of the schemes has not been shown.

Latest available NAV has been taken for return calculation wherever applicable.

\*\*Pursuant to notice cum addendum no. 54/2024, the name of scheme of Mirae Asset Mutual Fund has been changed with effect from October 23, 2024. Please visit the website for more details:

@Pursuant to notice cum addendum no. 28/2024, the name of scheme of Mirae Asset Mutual Fund has been changed with effect from June 01, 2024. Please visit the website for more details:

€ Pursuant to notice cum addendum no. 29/2025, the name of scheme of Mirae Asset Mutual Fund has been changed with effect from May 06, 2025. Please visit the website for more details:

^ Pursuant to notice cum addendum no. 83/2025, Fund Manager of the scheme has been changed with effect from December 27, 2025. Please visit the website for more details:

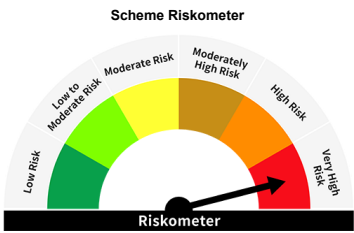
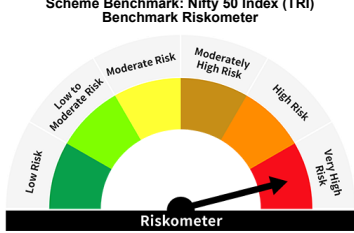
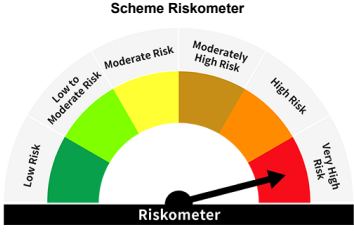
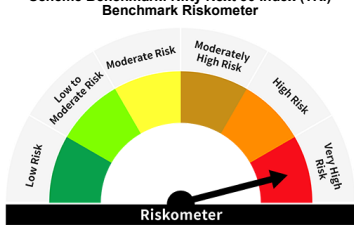

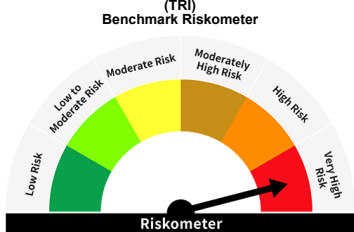
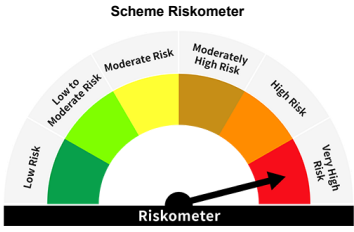
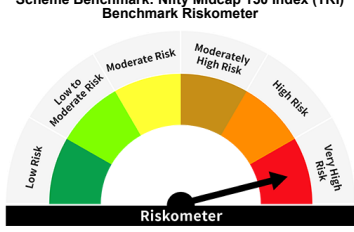
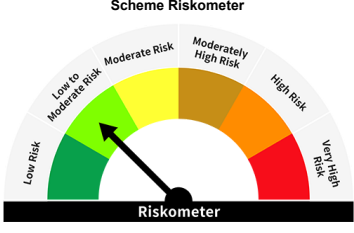
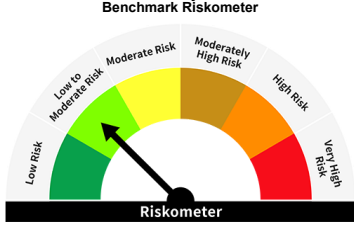



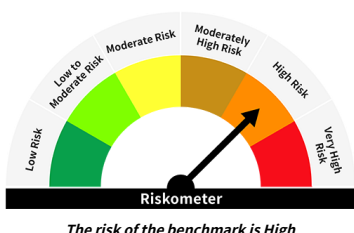
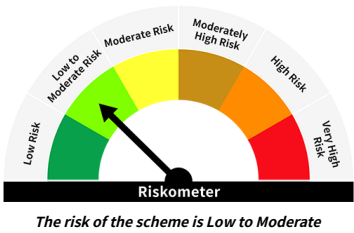
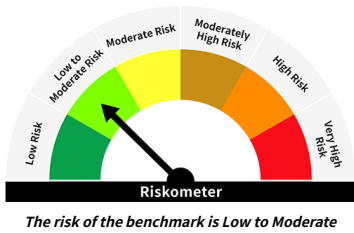
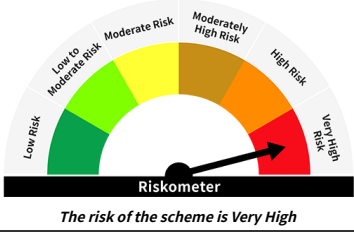
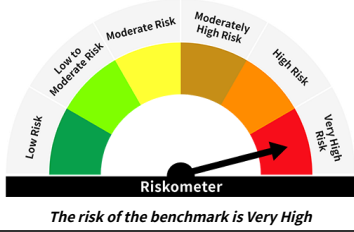
<https://www.miraeassetmf.co.in/downloads/statutory-disclosure/addendum>

Name of The Scheme	These products are suitable for investors who are seeking**	Riskometer	
<p><b>Mirae Asset Diversified Equity Allocator Passive FOF (Formerly Known as Mirae Asset Equity Allocator Fund of Fund)</b></p> <p>(Fund of Fund - An open ended fund of fund scheme predominantly investing in units of domestic equity ETFs )</p>	<ul style="list-style-type: none"><li>To generate long term capital appreciation/income</li><li>Investments predominantly in units of equity Exchange Traded Funds</li></ul>	<p>Scheme Riskometer</p> <p>The risk of the scheme is Very High</p>	<p>Scheme Benchmark: Nifty 200 Index (TRI) Benchmark Riskometer</p> <p>The risk of the benchmark is Very High</p>
<p><b>Mirae Asset NYSE FANG + ETF</b> (NSE Symbol: MAFANG , BSE Scrip Code: 543291) (Exchange Traded Fund (ETF) - An open ended scheme replicating/tracking NYSE FANG + Total Return Index )</p>	<ul style="list-style-type: none"><li>Returns that are commensurate with the performance of NYSE FANG + Total Return Index, subject to tracking error and foreign exchange movement</li><li>Investments in equity securities covered by NYSE FANG + Total Return Index</li></ul>	<p>Scheme Riskometer</p> <p>The risk of the scheme is Very High</p>	<p>Scheme Benchmark: NYSE FANG + Index (TRI) (INR) Benchmark Riskometer</p> <p>The risk of the benchmark is Very High</p>
<p><b>Mirae Asset S&amp;P 500 TOP 50 ETF</b> (NSE Symbol: MASPTOP50 , BSE Scrip Code: 543365) (Exchange Traded Fund (ETF) - An open ended scheme replicating/tracking S&amp;P 500 Top 50 Total Return Index )</p>	<ul style="list-style-type: none"><li>Returns that are commensurate with the performance of S&amp;P 500 Top 50 Total Return Index, subject to tracking error and foreign exchange movement.</li><li>Investments in equity securities covered by S&amp;P 500 Top 50 Total Return Index</li></ul>	<p>Scheme Riskometer</p> <p>The risk of the scheme is Very High</p>	<p>Scheme Benchmark: S&amp;P 500 Top 50 (TRI) (INR) Benchmark Riskometer</p> <p>The risk of the benchmark is Very High</p>
<p><b>Mirae Asset Hang Seng TECH ETF</b> (NSE Symbol: MAHKTECH , BSE Scrip Code: 543414) (Exchange Traded Fund (ETF) - An open ended scheme replicating/tracking Hang Seng TECH Total Return Index (INR) )</p>	<ul style="list-style-type: none"><li>Returns that are commensurate with the performance of Hang Seng TECH Total Return Index, subject to tracking error and foreign exchange movement</li><li>Investments in equity securities covered by Hang Seng TECH Total Return Index</li></ul>	<p>Scheme Riskometer</p> <p>The risk of the scheme is Very High</p>	<p>Scheme Benchmark: Hang Seng TECH Index (TRI) (INR) Benchmark Riskometer</p> <p>The risk of the benchmark is Very High</p>
<p><b>Mirae Asset Global X Artificial Intelligence &amp; Technology ETF Fund of Fund</b></p> <p>(Fund of Fund - An open ended fund of fund scheme investing in units of Global X Artificial Intelligence &amp; Technology ETF )</p>	<ul style="list-style-type: none"><li>To generate long-term capital appreciation/income</li><li>Investments in Global X Artificial Intelligence &amp; Technology ETF</li></ul>	<p>Scheme Riskometer</p> <p>The risk of the scheme is Very High</p>	<p>Scheme Benchmark: Indxx Artificial Intelligence &amp; Big Data Index (TRI) (INR) Benchmark Riskometer</p> <p>The risk of the benchmark is Very High</p>
<p><b>Mirae Asset Global Electric &amp; Autonomous Vehicles Equity Passive FOF (Formerly Known as Mirae Asset Global Electric &amp; Autonomous Vehicles ETFs Fund of Fund)</b></p> <p>(Fund of Fund - An open-ended fund of fund scheme investing in overseas equity Exchange Traded Funds which are based on companies involved in development of Electric &amp; Autonomous Vehicles and related technology, components and materials )</p>	<ul style="list-style-type: none"><li>To generate long-term capital appreciation/income</li><li>Investments in units of equity ETFs which are based on companies involved in development of Electric &amp; Autonomous Vehicles and related technology, components and materials</li></ul>	<p>Scheme Riskometer</p> <p>The risk of the scheme is Very High</p>	<p>Scheme Benchmark: Solactive Autonomous &amp; Electric Vehicles Index (TRI) (INR) Benchmark Riskometer</p> <p>The risk of the benchmark is Very High</p>
<p><b>Mirae Asset Nifty AAA PSU Bond Plus SDL Apr 2026 50:50 Index Fund</b></p> <p>(An open ended target maturity Index Fund investing in the constituents of Nifty AAA PSU Bond Plus SDL Apr 2026 50:50 Index. A scheme with relatively high interest rate risk and relatively low credit risk )</p>	<ul style="list-style-type: none"><li>Income over the Target maturity period</li><li>Open ended target maturity index fund that seeks to track Nifty AAA PSU Bond Plus SDL Apr 2026 50:50 Index</li></ul>	<p>Scheme Riskometer</p> <p>The risk of the scheme is Low</p>	<p>Scheme Benchmark: Nifty AAA PSU Bond Plus SDL Apr 2026 50:50 Index Benchmark Riskometer</p> <p>The risk of the benchmark is Low</p>
<p><b>Mirae Asset Nifty 8-13 yr G-Sec ETF</b> (NSE Symbol: GSEC10YEAR , BSE Scrip Code: 543875) (Exchange Traded Fund (ETF) - An open ended Index Exchange Traded Fund tracking Nifty 8-13 yr G-Sec Index. Relatively High interest rate risk and Relatively Low Credit Risk )</p>	<ul style="list-style-type: none"><li>Income over long term</li><li>Investment in securities in line with Nifty 8-13 yr G-Sec Index to generate comparable returns subject to tracking errors</li></ul>	<p>Scheme Riskometer</p> <p>The risk of the scheme is Moderate</p>	<p>Scheme Benchmark: Nifty 8-13 yr G-Sec Index Benchmark Riskometer</p> <p>The risk of the benchmark is Moderate</p>
<p><b>Mirae Asset Nifty Total Market Index Fund</b></p> <p>(An open ended scheme replicating/tracking Nifty Total Market Total Return Index )</p>	<ul style="list-style-type: none"><li>Returns that commensurate with the performance of Nifty Total Market Total Return Index, subject to tracking error over long term</li><li>Investments in securities constituting by Nifty Total Market Total Return Index</li></ul>	<p>Scheme Riskometer</p> <p>The risk of the scheme is Very High</p>	<p>Scheme Benchmark: Nifty Total Market (TRI) Benchmark Riskometer</p> <p>The risk of the benchmark is Very High</p>

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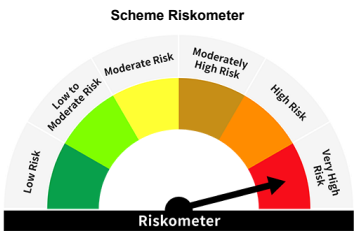
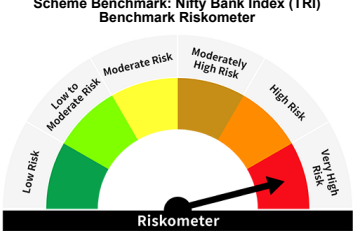
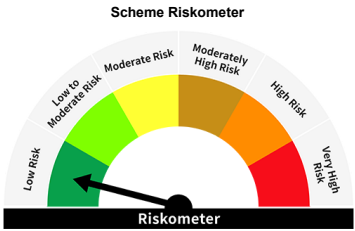
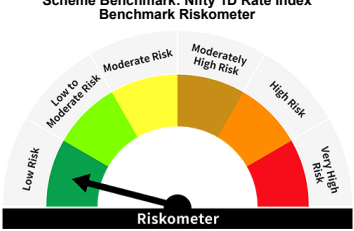
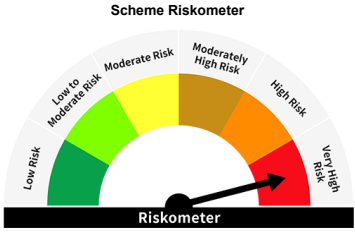
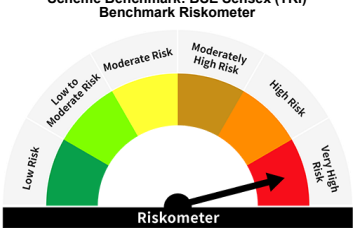
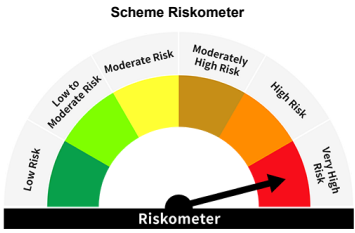
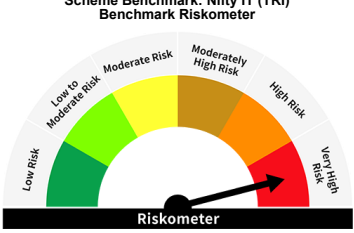
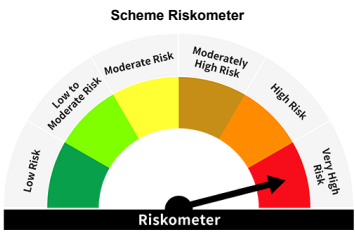
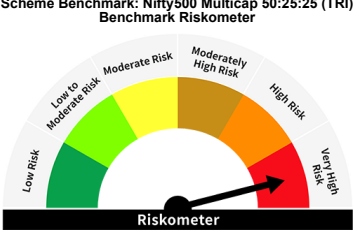
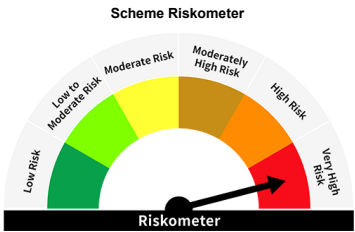
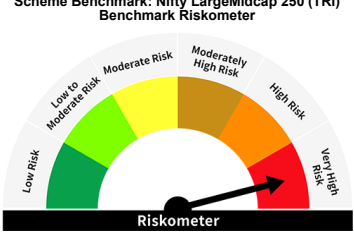
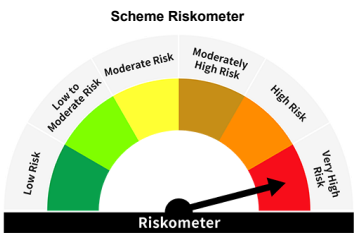
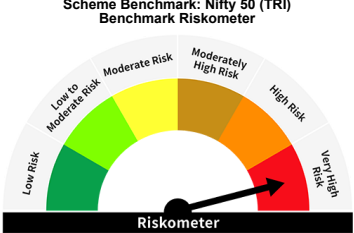
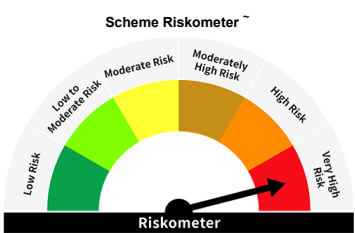
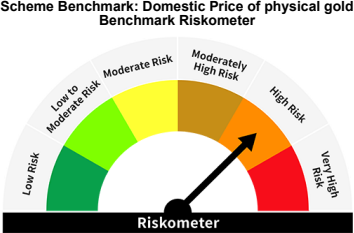

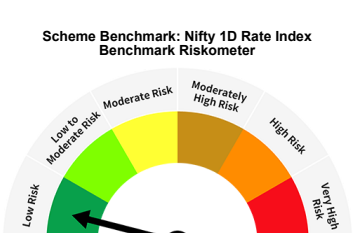
Name of The Scheme	These products are suitable for investors who are seeking**	Riskometer
<div><div>Mirae Asset CRISIL-IBX Financial Services 9-12 Months Debt Index Fund</div><div>(An open-ended constant maturity index fund tracking CRISIL-IBX Financial Services 9-12 Months Debt Index. A relatively low interest rate risk and relatively low credit risk. )</div></div>	<div><ul style="list-style-type: none"><li>Income through exposure over the shorter term maturity on the yield curve</li><li>Investment in an open ended Constant Maturity Index Fund that seeks to track CRISIL-IBX Financial Services 9 – 12 Months Debt Index.</li></ul></div>	<div><div><div>Scheme Riskometer</div><div><div>Riskometer</div><div>The risk of the scheme is Low to Moderate</div></div></div><div><div>Scheme Benchmark: CRISIL-IBX Financial Services 9-12 Months Debt Index</div><div><div>Benchmark Riskometer</div><div><div>Riskometer</div><div>The risk of the benchmark is Low to Moderate</div></div></div></div></div>

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

Name of The Scheme	Scheme Investment Objective	Riskometer	
<b>Mirae Asset Nifty 50 ETF</b> (NSE Symbol: NIFTYETF , BSE Scrip Code: 542131) (Exchange Traded Fund (ETF) - An open ended scheme replicating/tracking Nifty 50 Index )	<p>The investment objective of the scheme is to generate returns, before expenses, that are commensurate with the Performance of the Nifty 50 Index, subject to tracking error.</p> <p>The Scheme does not guarantee or assure any returns. There is no assurance that the investment objective of the scheme will be achieved.</p>	 <p><b>Scheme Riskometer</b></p> <p>The risk of the scheme is Very High</p>	 <p><b>Scheme Benchmark: Nifty 50 Index (TRI) Benchmark Riskometer</b></p> <p>The risk of the benchmark is Very High</p>
<b>Mirae Asset Nifty Next 50 ETF</b> (NSE Symbol: NEXT50 , BSE Scrip Code: 542922) (Exchange Traded Fund (ETF) - An open ended scheme replicating/tracking Nifty Next 50 Total Return Index )	<p>The investment objective of the scheme is to generate returns, before expenses, that are commensurate with the performance of the Nifty Next 50 Total Return Index, subject to tracking error. The Scheme does not guarantee or assure any returns.</p> <p>There is no assurance that the investment objective of the scheme will be achieved.</p>	 <p><b>Scheme Riskometer</b></p> <p>The risk of the scheme is Very High</p>	 <p><b>Scheme Benchmark: Nifty Next 50 Index (TRI) Benchmark Riskometer</b></p> <p>The risk of the benchmark is Very High</p>
<b>Mirae Asset Nifty Financial Services ETF</b> (NSE Symbol: BFSI , BSE Scrip Code: 543323) (Exchange Traded Fund (ETF) - An open ended scheme replicating/tracking Nifty Financial Services Total Return Index )	<p>The investment objective of the scheme is to generate returns, before expenses, that are commensurate with the performance of the Nifty Financial Services Total Return Index, subject to tracking error. The Scheme does not guarantee or assure any returns.</p> <p>There is no assurance that the investment objective of the scheme will be achieved.</p>	 <p><b>Scheme Riskometer</b></p> <p>The risk of the scheme is Very High</p>	 <p><b>Scheme Benchmark: Nifty Financial Services Total Return Index Benchmark Riskometer</b></p> <p>The risk of the benchmark is Very High</p>
<b>Mirae Asset Nifty Midcap 150 ETF</b> (NSE Symbol: MIDCAPETF , BSE Scrip Code:543481) (Exchange Traded Fund (ETF) - An open ended scheme replicating/tracking Nifty Midcap 150 Total Return Index )	<p>The investment objective of the scheme is to generate returns, before expenses, that are commensurate with the performance of the Nifty Midcap 150 Total Return Index, subject to tracking error. The Scheme does not guarantee or assure any returns.</p> <p>There is no assurance that the investment objective of the scheme will be achieved.</p>	 <p><b>Scheme Riskometer</b></p> <p>The risk of the scheme is Very High</p>	 <p><b>Scheme Benchmark: Nifty Midcap 150 Index (TRI) Benchmark Riskometer</b></p> <p>The risk of the benchmark is Very High</p>
<b>Mirae Asset Nifty SDL Jun 2027 Index Fund</b> (An open-ended target maturity Index Fund investing in the constituents of Nifty SDL Jun 2027 Index. A scheme with relatively high interest rate risk and relatively low credit risk )	<p>The investment objective of the scheme is to track the Nifty SDL Jun 2027 Index by investing in State Development Loans (SDL), maturing on or before June 15, 2027, subject to tracking errors.</p> <p>There is no assurance or guarantee that the investment objective of the scheme would be achieved.</p>	 <p><b>Scheme Riskometer</b></p> <p>The risk of the scheme is Low to Moderate</p>	 <p><b>Scheme Benchmark: Nifty SDL Jun 2027 Index Benchmark Riskometer</b></p> <p>The risk of the benchmark is Low to Moderate</p>
<b>Mirae Asset Crisil IBX Gilt Index - April 2033 Index Fund</b> (An open ended target maturity Index Fund investing in the constituents of CRISIL IBX Gilt Index - April 2033. A scheme with relatively high interest rate risk and relatively low credit risk )	<p>The investment objective of the scheme is to track the CRISIL IBX Gilt Index - April 2033 by investing in dated Government Securities (G-Sec), maturing on or before April 29, 2033, subject to tracking errors.</p> <p>However, there is no assurance that the investment objective of the Scheme will be realized and the Scheme does not assure or guarantee any returns.</p>	 <p><b>Scheme Riskometer</b></p> <p>The risk of the scheme is Moderate</p>	 <p><b>Scheme Benchmark: CRISIL IBX Gilt Index – April 2033 Benchmark Riskometer</b></p> <p>The risk of the benchmark is Moderate</p>
<b>Mirae Asset Gold ETF</b> (NSE Symbol: GOLDETF , BSE Scrip Code: 543781) (Exchange Traded Fund (ETF) - An open ended scheme replicating/tracking Domestic Price of Gold )	<p>To generate returns that are in line with the performance of physical gold in domestic prices, subject to tracking error. The Scheme does not guarantee or assure any returns.</p> <p>There is no assurance that the investment objective of the scheme will be achieved.</p>	 <p><b>Scheme Riskometer</b></p> <p>The risk of the scheme is High</p>	 <p><b>Scheme Benchmark: Domestic Price of Physical Gold Benchmark Riskometer</b></p> <p>The risk of the benchmark is High</p>
<b>Mirae Asset Nifty SDL June 2028 Index Fund</b> (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 )	<p>The investment objective of the scheme is to track the Nifty SDL June 2028 Index by investing in State Development Loans (SDL), maturing on or before June 30, 2028, subject to tracking errors.</p> <p>There is no assurance or guarantee that the investment objective of the scheme would be achieved.</p>	 <p><b>Scheme Riskometer</b></p> <p>The risk of the scheme is Low to Moderate</p>	 <p><b>Scheme Benchmark: Nifty SDL June 2028 Index Benchmark Riskometer</b></p> <p>The risk of the benchmark is Low to Moderate</p>
<b>Mirae Asset Silver ETF</b> (NSE Symbol: SILVERAG , BSE Scrip Code: 543922) (Exchange Traded Fund (ETF) - An open ended scheme replicating/tracking Domestic Price of Silver )	<p>To generate returns that are in line with the performance of physical silver in domestic prices, subject to tracking error. The Scheme does not guarantee or assure any returns.</p> <p>There is no assurance that the investment objective of the scheme will be achieved.</p>	 <p><b>Scheme Riskometer</b></p> <p>The risk of the scheme is Very High</p>	 <p><b>Scheme Benchmark: Domestic Price of Physical Silver Benchmark Riskometer</b></p> <p>The risk of the benchmark is Very High</p>

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



Name of The Scheme	Scheme Investment Objective	Riskometer	
<b>Mirae Asset Nifty Bank ETF</b> (NSE Symbol: BANKETF , BSE Scrip Code: 543944) (Exchange Traded Fund (ETF) - An open ended scheme replicating/tracking Nifty Bank Total Return Index )	<p>The investment objective of the scheme is to generate returns, before expenses, that are commensurate with the performance of the Nifty Bank Total Return Index, subject to tracking error.</p> <p>There is no assurance or guarantee that the investment objective of the scheme would be achieved.</p>	 <p>The risk of the scheme is Very High</p>	 <p>The risk of the benchmark is Very High</p>
<b>Mirae Asset Nifty 1D Rate Liquid ETF - IDCW (Formerly Known as Mirae Asset Nifty 1D Rate Liquid ETF)</b> (NSE Symbol: LIQUID , BSE Scrip Code: 543946) (Exchange Traded Fund (ETF) - An open ended listed liquid scheme in the form of an Exchange Traded Fund tracking Nifty 1D Rate Index, with daily Income Distribution cum capital withdrawal (IDCW) and compulsory Reinvestment of IDCW option. A relatively low interest rate risk and relatively low credit risk )	<p>The investment objective is to seek to provide current income, commensurate with low risk while providing a high level of liquidity through a portfolio of Tri-Party Repo on Government Securities or T-bills / Repo &amp; Reverse Repo. The Scheme endeavors to provide returns that before expenses, closely correspond to the returns of Nifty 1D Rate Index subject to tracking errors.</p> <p>There is no assurance that the investment objective of the scheme will be achieved.</p>	 <p>The risk of the scheme is Low</p>	 <p>The risk of the benchmark is Low</p>
<b>Mirae Asset BSE Sensex ETF (Formerly Known as Mirae Asset S&amp;P BSE Sensex ETF)</b> (NSE Symbol: SENSEXETF , BSE Scrip Code: 543999) (Exchange Traded Fund (ETF) - An open ended scheme replicating/tracking BSE Sensex Total Return Index )	<p>The investment objective of the scheme is to generate returns, before expenses, that are commensurate with the performance of the BSE Sensex Total Return Index, subject to tracking error.</p> <p>There is no assurance or guarantee that the investment objective of the scheme would be achieved.</p>	 <p>The risk of the scheme is Very High</p>	 <p>The risk of the benchmark is Very High</p>
<b>Mirae Asset Nifty IT ETF</b> (NSE Symbol: ITETF , BSE Scrip Code: 544006) (Exchange Traded Fund (ETF) - An open-ended scheme replicating/tracking Nifty IT Total Return Index )	<p>The investment objective of the scheme is to generate returns, before expenses, that are commensurate with the performance of the Nifty IT Total Return Index, subject to tracking error.</p> <p>There is no assurance or guarantee that the investment objective of the Scheme will be realized</p>	 <p>The risk of the scheme is Very High</p>	 <p>The risk of the benchmark is Very High</p>
<b>Mirae Asset Nifty500 Multicap 50:25:25 ETF</b> (NSE Symbol: MULTICAP , BSE Scrip Code: 544241) (Exchange Traded Fund (ETF) - An open ended scheme replicating/tracking Nifty500 Multicap 50:25:25 Total Return Index )	<p>The investment objective of the scheme is to generate returns, before expenses, that are commensurate with the performance of the Nifty500 Multicap 50:25:25 Total Return Index, subject to tracking error. The Scheme does not guarantee or assure any returns.</p> <p>There is no assurance that the investment objective of the scheme will be achieved.</p>	 <p>The risk of the scheme is Very High</p>	 <p>The risk of the benchmark is Very High</p>
<b>Mirae Asset Nifty LargeMidcap 250 Index Fund</b> (An open-ended scheme replicating/tracking Nifty LargeMidcap 250 Total Return Index )	<p>The investment objective of the scheme is to generate returns, before expenses, that are commensurate with the performance of Nifty LargeMidcap 250 Total Return Index, subject to tracking error.</p> <p>There is no assurance or guarantee that the investment objective of the scheme would be achieved.</p>	 <p>The risk of the scheme is Very High</p>	 <p>The risk of the benchmark is Very High</p>
<b>Mirae Asset Nifty 50 Index Fund</b> (An open-ended scheme replicating/tracking Nifty 50 Total Return Index )	<p>The investment objective of the scheme is to generate returns, before expenses, that are commensurate with the performance of Nifty 50 Total Return Index, subject to tracking error.</p> <p>There is no assurance or guarantee that the investment objective of the scheme would be achieved.</p>	 <p>The risk of the scheme is Very High</p>	 <p>The risk of the benchmark is Very High</p>
<b>Mirae Asset Gold ETF Fund of Fund</b> (Fund of Fund - An open ended fund of fund scheme investing in units of Mirae Asset Gold ETF )	<p>To generate returns that are in line with the performance of physical gold in domestic prices, subject to tracking error. The Scheme does not guarantee or assure any returns.</p> <p>There is no assurance that the investment objective of the Scheme will be achieved.</p>	 <p>The risk of the scheme is Very High</p>	 <p>The risk of the benchmark is High</p>
<b>Mirae Asset Nifty 1D Rate Liquid ETF - Growth</b> (NSE Symbol: LIQUIDPLUS , BSE Scrip Code: 544284) (Exchange Traded Fund (ETF) - An open-ended listed liquid scheme in the form of an Exchange Traded Fund tracking Nifty 1D Rate Index, with growth option. A relatively low interest rate risk and relatively low credit risk )	<p>The investment objective is to seek to provide current income, commensurate with low risk while providing a high level of liquidity through a portfolio of Tri-Party Repo on Government Securities or T-bills / Repo &amp; Reverse Repo. The Scheme endeavors to provide returns that before expenses, closely correspond to the returns of Nifty 1D Rate Index subject to tracking errors. However, the Scheme does not assure or guarantee any returns.</p> <p>There is no assurance that the investment objective of the Scheme will be achieved.</p>	 <p>The risk of the scheme is Low</p>	 <p>The risk of the benchmark is Low</p>

\*\*Investors should consult their financial advisers if they are not clear about the suitability of the product.  
~As per notice cum addendum no. 02/2026 riskometer of the scheme has changed.

Name of The Scheme	These products are suitable for investors who are seeking**	PRC as on 31 December, 2025	PRC as per SID																																								
Mirae Asset Liquid Fund	<ul style="list-style-type: none"><li>Optimal returns over short term</li><li>Investment in a portfolio of short duration money market and debt instruments with residual maturity up to 91 days only</li></ul>	<table><tr><th colspan="4">Potential Risk Class Matrix (PRC)</th></tr><tr><th>Credit Risk – Interest Rate Risk</th><th>Relatively Low (Class A)</th><th>Moderate (Class B)</th><th>Relatively High (Class C)</th></tr><tr><td>Relatively Low (Class I)</td><td>A-I</td><td></td><td></td></tr><tr><td>Moderate (Class II)</td><td></td><td></td><td></td></tr><tr><td>Relatively High (Class III)</td><td></td><td></td><td></td></tr></table>	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)	A-I			Moderate (Class II)				Relatively High (Class III)				<table><tr><th colspan="4">Potential Risk Class Matrix (PRC)</th></tr><tr><th>Credit Risk – Interest Rate Risk</th><th>Relatively Low (Class A)</th><th>Moderate (Class B)</th><th>Relatively High (Class C)</th></tr><tr><td>Relatively Low (Class I)</td><td></td><td>B-I</td><td></td></tr><tr><td>Moderate (Class II)</td><td></td><td></td><td></td></tr><tr><td>Relatively High (Class III)</td><td></td><td></td><td></td></tr></table>	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)		B-I		Moderate (Class II)				Relatively High (Class III)			
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Mirae Asset Low Duration Fund	<ul style="list-style-type: none"><li>An open-ended low duration debt scheme</li><li>Investment in debt and money market instruments such that the Macaulay duration of the portfolio is between 6-12 months</li></ul>	<table><tr><th colspan="4">Potential Risk Class Matrix (PRC)</th></tr><tr><th>Credit Risk – Interest Rate Risk</th><th>Relatively Low (Class A)</th><th>Moderate (Class B)</th><th>Relatively High (Class C)</th></tr><tr><td>Relatively Low (Class I)</td><td></td><td></td><td></td></tr><tr><td>Moderate (Class II)</td><td></td><td>B-II</td><td></td></tr><tr><td>Relatively High (Class III)</td><td></td><td></td><td></td></tr></table>	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)		B-II		Relatively High (Class III)				<table><tr><th colspan="4">Potential Risk Class Matrix (PRC)</th></tr><tr><th>Credit Risk – Interest Rate Risk</th><th>Relatively Low (Class A)</th><th>Moderate (Class B)</th><th>Relatively High (Class C)</th></tr><tr><td>Relatively Low (Class I)</td><td></td><td></td><td></td></tr><tr><td>Moderate (Class II)</td><td></td><td>B-II</td><td></td></tr><tr><td>Relatively High (Class III)</td><td></td><td></td><td></td></tr></table>	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)		B-II		Relatively High (Class III)			
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Mirae Asset Dynamic Bond Fund	<ul style="list-style-type: none"><li>Optimal returns over short to medium term</li><li>To generate optimal returns through active management of a portfolio of debt and money market instruments</li></ul>	<table><tr><th colspan="4">Potential Risk Class Matrix (PRC)</th></tr><tr><th>Credit Risk – Interest Rate Risk</th><th>Relatively Low (Class A)</th><th>Moderate (Class B)</th><th>Relatively High (Class C)</th></tr><tr><td>Relatively Low (Class I)</td><td></td><td></td><td></td></tr><tr><td>Moderate (Class II)</td><td>A-II</td><td></td><td></td></tr><tr><td>Relatively High (Class III)</td><td></td><td></td><td></td></tr></table>	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)	A-II			Relatively High (Class III)				<table><tr><th colspan="4">Potential Risk Class Matrix (PRC)</th></tr><tr><th>Credit Risk – Interest Rate Risk</th><th>Relatively Low (Class A)</th><th>Moderate (Class B)</th><th>Relatively High (Class C)</th></tr><tr><td>Relatively Low (Class I)</td><td></td><td></td><td></td></tr><tr><td>Moderate (Class II)</td><td></td><td></td><td></td></tr><tr><td>Relatively High (Class III)</td><td></td><td></td><td>C-III</td></tr></table>	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)			C-III
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Mirae Asset Short Duration Fund	<ul style="list-style-type: none"><li>Optimal returns over short term</li><li>Investment in an actively managed diversified portfolio of debt and money market instruments including REITs &amp; INVITS</li></ul>	<table><tr><th colspan="4">Potential Risk Class Matrix (PRC)</th></tr><tr><th>Credit Risk – Interest Rate Risk</th><th>Relatively Low (Class A)</th><th>Moderate (Class B)</th><th>Relatively High (Class C)</th></tr><tr><td>Relatively Low (Class I)</td><td></td><td></td><td></td></tr><tr><td>Moderate (Class II)</td><td></td><td>B-II</td><td></td></tr><tr><td>Relatively High (Class III)</td><td></td><td></td><td></td></tr></table>	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)		B-II		Relatively High (Class III)				<table><tr><th colspan="4">Potential Risk Class Matrix (PRC)</th></tr><tr><th>Credit Risk – Interest Rate Risk</th><th>Relatively Low (Class A)</th><th>Moderate (Class B)</th><th>Relatively High (Class C)</th></tr><tr><td>Relatively Low (Class I)</td><td></td><td></td><td></td></tr><tr><td>Moderate (Class II)</td><td></td><td></td><td></td></tr><tr><td>Relatively High (Class III)</td><td></td><td>B-II</td><td></td></tr></table>	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-II	
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Mirae Asset Overnight Fund	<ul style="list-style-type: none"><li>Regular income over a short term that may be in line with the overnight call rates</li><li>Investment in overnight securities</li></ul>	<table><tr><th colspan="4">Potential Risk Class Matrix (PRC)</th></tr><tr><th>Credit Risk – Interest Rate Risk</th><th>Relatively Low (Class A)</th><th>Moderate (Class B)</th><th>Relatively High (Class C)</th></tr><tr><td>Relatively Low (Class I)</td><td>A-I</td><td></td><td></td></tr><tr><td>Moderate (Class II)</td><td></td><td></td><td></td></tr><tr><td>Relatively High (Class III)</td><td></td><td></td><td></td></tr></table>	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)	A-I			Moderate (Class II)				Relatively High (Class III)				<table><tr><th colspan="4">Potential Risk Class Matrix (PRC)</th></tr><tr><th>Credit Risk – Interest Rate Risk</th><th>Relatively Low (Class A)</th><th>Moderate (Class B)</th><th>Relatively High (Class C)</th></tr><tr><td>Relatively Low (Class I)</td><td>A-I</td><td></td><td></td></tr><tr><td>Moderate (Class II)</td><td></td><td></td><td></td></tr><tr><td>Relatively High (Class III)</td><td></td><td></td><td></td></tr></table>	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)	A-I			Moderate (Class II)				Relatively High (Class III)			
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Mirae Asset Banking and PSU Fund	<ul style="list-style-type: none"><li>Income over short to medium term</li><li>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</li></ul>	<table><tr><th colspan="4">Potential Risk Class Matrix (PRC)</th></tr><tr><th>Credit Risk – Interest Rate Risk</th><th>Relatively Low (Class A)</th><th>Moderate (Class B)</th><th>Relatively High (Class C)</th></tr><tr><td>Relatively Low (Class I)</td><td></td><td></td><td></td></tr><tr><td>Moderate (Class II)</td><td>A-II</td><td></td><td></td></tr><tr><td>Relatively High (Class III)</td><td></td><td></td><td></td></tr></table>	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)	A-II			Relatively High (Class III)				<table><tr><th colspan="4">Potential Risk Class Matrix (PRC)</th></tr><tr><th>Credit Risk – Interest Rate Risk</th><th>Relatively Low (Class A)</th><th>Moderate (Class B)</th><th>Relatively High (Class C)</th></tr><tr><td>Relatively Low (Class I)</td><td></td><td></td><td></td></tr><tr><td>Moderate (Class II)</td><td></td><td></td><td></td></tr><tr><td>Relatively High (Class III)</td><td></td><td>B-II</td><td></td></tr></table>	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-II	
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Mirae Asset Ultra Short Duration Fund	<ul style="list-style-type: none"><li>Income over a short-term investment horizon</li><li>Investments in debt and money market securities with portfolio Macaulay duration between 3 months &amp; 6 months</li></ul>	<table><tr><th colspan="4">Potential Risk Class Matrix (PRC)</th></tr><tr><th>Credit Risk – Interest Rate Risk</th><th>Relatively Low (Class A)</th><th>Moderate (Class B)</th><th>Relatively High (Class C)</th></tr><tr><td>Relatively Low (Class I)</td><td></td><td>B-I</td><td></td></tr><tr><td>Moderate (Class II)</td><td></td><td></td><td></td></tr><tr><td>Relatively High (Class III)</td><td></td><td></td><td></td></tr></table>	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)		B-I		Moderate (Class II)				Relatively High (Class III)				<table><tr><th colspan="4">Potential Risk Class Matrix (PRC)</th></tr><tr><th>Credit Risk – Interest Rate Risk</th><th>Relatively Low (Class A)</th><th>Moderate (Class B)</th><th>Relatively High (Class C)</th></tr><tr><td>Relatively Low (Class I)</td><td></td><td>B-I</td><td></td></tr><tr><td>Moderate (Class II)</td><td></td><td></td><td></td></tr><tr><td>Relatively High (Class III)</td><td></td><td></td><td></td></tr></table>	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)		B-I		Moderate (Class II)				Relatively High (Class III)			
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Mirae Asset Corporate Bond Fund	<ul style="list-style-type: none"><li>To generate income over Medium to long term</li><li>Investments predominantly in high quality corporate bonds</li></ul>	<table><tr><th colspan="4">Potential Risk Class Matrix (PRC)</th></tr><tr><th>Credit Risk – Interest Rate Risk</th><th>Relatively Low (Class A)</th><th>Moderate (Class B)</th><th>Relatively High (Class C)</th></tr><tr><td>Relatively Low (Class I)</td><td></td><td></td><td></td></tr><tr><td>Moderate (Class II)</td><td></td><td></td><td></td></tr><tr><td>Relatively High (Class III)</td><td>A-III</td><td></td><td></td></tr></table>	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			<table><tr><th colspan="4">Potential Risk Class Matrix (PRC)</th></tr><tr><th>Credit Risk – Interest Rate Risk</th><th>Relatively Low (Class A)</th><th>Moderate (Class B)</th><th>Relatively High (Class C)</th></tr><tr><td>Relatively Low (Class I)</td><td></td><td></td><td></td></tr><tr><td>Moderate (Class II)</td><td></td><td></td><td></td></tr><tr><td>Relatively High (Class III)</td><td></td><td>B-III</td><td></td></tr></table>	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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Mirae Asset Money Market Fund	<ul style="list-style-type: none"><li>Short term savings</li><li>Investments predominantly in money market instruments</li></ul>	<table><tr><th colspan="4">Potential Risk Class Matrix (PRC)</th></tr><tr><th>Credit Risk – Interest Rate Risk</th><th>Relatively Low (Class A)</th><th>Moderate (Class B)</th><th>Relatively High (Class C)</th></tr><tr><td>Relatively Low (Class I)</td><td>A-I</td><td></td><td></td></tr><tr><td>Moderate (Class II)</td><td></td><td></td><td></td></tr><tr><td>Relatively High (Class III)</td><td></td><td></td><td></td></tr></table>	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)	A-I			Moderate (Class II)				Relatively High (Class III)				<table><tr><th colspan="4">Potential Risk Class Matrix (PRC)</th></tr><tr><th>Credit Risk – Interest Rate Risk</th><th>Relatively Low (Class A)</th><th>Moderate (Class B)</th><th>Relatively High (Class C)</th></tr><tr><td>Relatively Low (Class I)</td><td></td><td>B-I</td><td></td></tr><tr><td>Moderate (Class II)</td><td></td><td></td><td></td></tr><tr><td>Relatively High (Class III)</td><td></td><td></td><td></td></tr></table>	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)		B-I		Moderate (Class II)				Relatively High (Class III)			
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Mirae Asset Nifty AAA PSU Bond Plus SDL Apr 2026 50:50 Index Fund	<ul style="list-style-type: none"><li>Income over the Target maturity period</li><li>Open ended target maturity index fund that seeks to track Nifty AAA PSU Bond Plus SDL Apr 2026 50:50 Index</li></ul>	<table><tr><th colspan="4">Potential Risk Class Matrix (PRC)</th></tr><tr><th>Credit Risk – Interest Rate Risk</th><th>Relatively Low (Class A)</th><th>Moderate (Class B)</th><th>Relatively High (Class C)</th></tr><tr><td>Relatively Low (Class I)</td><td>A-I</td><td></td><td></td></tr><tr><td>Moderate (Class II)</td><td></td><td></td><td></td></tr><tr><td>Relatively High (Class III)</td><td></td><td></td><td></td></tr></table>	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)	A-I			Moderate (Class II)				Relatively High (Class III)				<table><tr><th colspan="4">Potential Risk Class Matrix (PRC)</th></tr><tr><th>Credit Risk – Interest Rate Risk</th><th>Relatively Low (Class A)</th><th>Moderate (Class B)</th><th>Relatively High (Class C)</th></tr><tr><td>Relatively Low (Class I)</td><td></td><td></td><td></td></tr><tr><td>Moderate (Class II)</td><td></td><td></td><td></td></tr><tr><td>Relatively High (Class III)</td><td>A-III</td><td></td><td></td></tr></table>	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		
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Mirae Asset Nifty 8-13 yr G-Sec ETF	<ul style="list-style-type: none"><li>Income over long term</li><li>Investment in securities in line with Nifty 8-13 yr G-Sec Index to generate comparable returns subject to tracking errors</li></ul>	<table><tr><th colspan="4">Potential Risk Class Matrix (PRC)</th></tr><tr><th>Credit Risk – Interest Rate Risk</th><th>Relatively Low (Class A)</th><th>Moderate (Class B)</th><th>Relatively High (Class C)</th></tr><tr><td>Relatively Low (Class I)</td><td></td><td></td><td></td></tr><tr><td>Moderate (Class II)</td><td></td><td></td><td></td></tr><tr><td>Relatively High (Class III)</td><td>A-III</td><td></td><td></td></tr></table>	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			<table><tr><th colspan="4">Potential Risk Class Matrix (PRC)</th></tr><tr><th>Credit Risk – Interest Rate Risk</th><th>Relatively Low (Class A)</th><th>Moderate (Class B)</th><th>Relatively High (Class C)</th></tr><tr><td>Relatively Low (Class I)</td><td></td><td></td><td></td></tr><tr><td>Moderate (Class II)</td><td></td><td></td><td></td></tr><tr><td>Relatively High (Class III)</td><td>A-III</td><td></td><td></td></tr></table>	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		
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Mirae Asset Long Duration Fund	<ul style="list-style-type: none"><li>Optimal returns over the long term</li><li>Investments in an actively managed diversified portfolio of debt and money market instruments.</li></ul>	<table><tr><th colspan="4">Potential Risk Class Matrix (PRC)</th></tr><tr><th>Credit Risk – Interest Rate Risk</th><th>Relatively Low (Class A)</th><th>Moderate (Class B)</th><th>Relatively High (Class C)</th></tr><tr><td>Relatively Low (Class I)</td><td></td><td></td><td></td></tr><tr><td>Moderate (Class II)</td><td></td><td></td><td></td></tr><tr><td>Relatively High (Class III)</td><td>A-III</td><td></td><td></td></tr></table>	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			<table><tr><th colspan="4">Potential Risk Class Matrix (PRC)</th></tr><tr><th>Credit Risk – Interest Rate Risk</th><th>Relatively Low (Class A)</th><th>Moderate (Class B)</th><th>Relatively High (Class C)</th></tr><tr><td>Relatively Low (Class I)</td><td></td><td></td><td></td></tr><tr><td>Moderate (Class II)</td><td></td><td></td><td></td></tr><tr><td>Relatively High (Class III)</td><td>A-III</td><td></td><td></td></tr></table>	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		
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Mirae Asset CRISIL-IBX Financial Services 9-12 Months Debt Index Fund	<ul style="list-style-type: none"><li>Income through exposure over the shorter term maturity on the yield curve</li><li>Investment in an open ended Constant Maturity Index Fund that seeks to track CRISIL-IBX Financial Services 9 – 12 Months Debt Index.</li></ul>	<table><tr><th colspan="4">Potential Risk Class Matrix (PRC)</th></tr><tr><th>Credit Risk – Interest Rate Risk</th><th>Relatively Low (Class A)</th><th>Moderate (Class B)</th><th>Relatively High (Class C)</th></tr><tr><td>Relatively Low (Class I)</td><td>A-I</td><td></td><td></td></tr><tr><td>Moderate (Class II)</td><td></td><td></td><td></td></tr><tr><td>Relatively High (Class III)</td><td></td><td></td><td></td></tr></table>	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)	A-I			Moderate (Class II)				Relatively High (Class III)				<table><tr><th colspan="4">Potential Risk Class Matrix (PRC)</th></tr><tr><th>Credit Risk – Interest Rate Risk</th><th>Relatively Low (Class A)</th><th>Moderate (Class B)</th><th>Relatively High (Class C)</th></tr><tr><td>Relatively Low (Class I)</td><td>A-I</td><td></td><td></td></tr><tr><td>Moderate (Class II)</td><td></td><td></td><td></td></tr><tr><td>Relatively High (Class III)</td><td></td><td></td><td></td></tr></table>	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)	A-I			Moderate (Class II)				Relatively High (Class III)			
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\*\*Investors should consult their financial advisers if they are not clear about the suitability of the product.



Name of The Scheme	Scheme Investment Objective	PRC as on 31 December, 2025	PRC as per SID																																								
Mirae Asset Nifty SDL Jun 2027 Index Fund	<p>The investment objective of the scheme is to track the Nifty SDL Jun 2027 Index by investing in State Development Loans (SDL), maturing on or before June 15, 2027, subject to tracking errors.</p> <p>There is no assurance or guarantee that the investment objective of the scheme would be achieved.</p>	<table><tr><th colspan="4">Potential Risk Class Matrix (PRC)</th></tr><tr><th>Credit Risk - Interest Rate Risk</th><th>Relatively Low (Class A)</th><th>Moderate (Class B)</th><th>Relatively High (Class C)</th></tr><tr><th>Relatively Low (Class I)</th><td></td><td></td><td></td></tr><tr><th>Moderate (Class II)</th><td>A-II</td><td></td><td></td></tr><tr><th>Relatively High (Class III)</th><td></td><td></td><td></td></tr></table>	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)	A-II			Relatively High (Class III)				<table><tr><th colspan="4">Potential Risk Class Matrix (PRC)</th></tr><tr><th>Credit Risk - Interest Rate Risk</th><th>Relatively Low (Class A)</th><th>Moderate (Class B)</th><th>Relatively High (Class C)</th></tr><tr><th>Relatively Low (Class I)</th><td></td><td></td><td></td></tr><tr><th>Moderate (Class II)</th><td></td><td></td><td></td></tr><tr><th>Relatively High (Class III)</th><td>A-III</td><td></td><td></td></tr></table>	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		
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Mirae Asset Crisil IBX Gilt Index - April 2033 Index Fund	<p>The investment objective of the scheme is to track the CRISIL IBX Gilt Index - April 2033 by investing in dated Government Securities (G-Sec), maturing on or before April 29, 2033, subject to tracking errors.</p> <p>However, there is no assurance that the investment objective of the Scheme will be realized and the Scheme does not assure or guarantee any returns.</p>	<table><tr><th colspan="4">Potential Risk Class Matrix (PRC)</th></tr><tr><th>Credit Risk - Interest Rate Risk</th><th>Relatively Low (Class A)</th><th>Moderate (Class B)</th><th>Relatively High (Class C)</th></tr><tr><th>Relatively Low (Class I)</th><td></td><td></td><td></td></tr><tr><th>Moderate (Class II)</th><td></td><td></td><td></td></tr><tr><th>Relatively High (Class III)</th><td>A-III</td><td></td><td></td></tr></table>	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			<table><tr><th colspan="4">Potential Risk Class Matrix (PRC)</th></tr><tr><th>Credit Risk - Interest Rate Risk</th><th>Relatively Low (Class A)</th><th>Moderate (Class B)</th><th>Relatively High (Class C)</th></tr><tr><th>Relatively Low (Class I)</th><td></td><td></td><td></td></tr><tr><th>Moderate (Class II)</th><td></td><td></td><td></td></tr><tr><th>Relatively High (Class III)</th><td>A-III</td><td></td><td></td></tr></table>	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		
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Mirae Asset Nifty SDL June 2028 Index Fund	<p>The investment objective of the scheme is to track the Nifty SDL June 2028 Index by investing in State Development Loans (SDL), maturing on or before June 30, 2028, subject to tracking errors.</p> <p>There is no assurance or guarantee that the investment objective of the scheme would be achieved.</p>	<table><tr><th colspan="4">Potential Risk Class Matrix (PRC)</th></tr><tr><th>Credit Risk - Interest Rate Risk</th><th>Relatively Low (Class A)</th><th>Moderate (Class B)</th><th>Relatively High (Class C)</th></tr><tr><th>Relatively Low (Class I)</th><td></td><td></td><td></td></tr><tr><th>Moderate (Class II)</th><td>A-II</td><td></td><td></td></tr><tr><th>Relatively High (Class III)</th><td></td><td></td><td></td></tr></table>	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)	A-II			Relatively High (Class III)				<table><tr><th colspan="4">Potential Risk Class Matrix (PRC)</th></tr><tr><th>Credit Risk - Interest Rate Risk</th><th>Relatively Low (Class A)</th><th>Moderate (Class B)</th><th>Relatively High (Class C)</th></tr><tr><th>Relatively Low (Class I)</th><td></td><td></td><td></td></tr><tr><th>Moderate (Class II)</th><td></td><td></td><td></td></tr><tr><th>Relatively High (Class III)</th><td>A-III</td><td></td><td></td></tr></table>	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		
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Mirae Asset Nifty 1D Rate Liquid ETF - IDCW	<p>The investment objective is to seek to provide current income, commensurate with low risk while providing a high level of liquidity through a portfolio of Tri-Party Repo on Government Securities or T-bills / Repo &amp; Reverse Repo. The Scheme endeavors to provide returns that before expenses, closely correspond to the returns of Nifty 1D Rate Index subject to tracking errors.</p> <p>There is no assurance that the investment objective of the scheme will be achieved.</p>	<table><tr><th colspan="4">Potential Risk Class Matrix (PRC)</th></tr><tr><th>Credit Risk - Interest Rate Risk</th><th>Relatively Low (Class A)</th><th>Moderate (Class B)</th><th>Relatively High (Class C)</th></tr><tr><th>Relatively Low (Class I)</th><td>A-I</td><td></td><td></td></tr><tr><th>Moderate (Class II)</th><td></td><td></td><td></td></tr><tr><th>Relatively High (Class III)</th><td></td><td></td><td></td></tr></table>	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)	A-I			Moderate (Class II)				Relatively High (Class III)				<table><tr><th colspan="4">Potential Risk Class Matrix (PRC)</th></tr><tr><th>Credit Risk - Interest Rate Risk</th><th>Relatively Low (Class A)</th><th>Moderate (Class B)</th><th>Relatively High (Class C)</th></tr><tr><th>Relatively Low (Class I)</th><td>A-I</td><td></td><td></td></tr><tr><th>Moderate (Class II)</th><td></td><td></td><td></td></tr><tr><th>Relatively High (Class III)</th><td></td><td></td><td></td></tr></table>	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)	A-I			Moderate (Class II)				Relatively High (Class III)			
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Mirae Asset Nifty 1D Rate Liquid ETF - Growth	<p>The investment objective is to seek to provide current income, commensurate with low risk while providing a high level of liquidity through a portfolio of Tri-Party Repo on Government Securities or T-bills / Repo &amp; Reverse Repo. The Scheme endeavors to provide returns that before expenses, closely correspond to the returns of Nifty 1D Rate Index subject to tracking errors. However, the Scheme does not assure or guarantee any returns.</p> <p>There is no assurance that the investment objective of the Scheme will be achieved.</p>	<table><tr><th colspan="4">Potential Risk Class Matrix (PRC)</th></tr><tr><th>Credit Risk - Interest Rate Risk</th><th>Relatively Low (Class A)</th><th>Moderate (Class B)</th><th>Relatively High (Class C)</th></tr><tr><th>Relatively Low (Class I)</th><td>A-I</td><td></td><td></td></tr><tr><th>Moderate (Class II)</th><td></td><td></td><td></td></tr><tr><th>Relatively High (Class III)</th><td></td><td></td><td></td></tr></table>	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)	A-I			Moderate (Class II)				Relatively High (Class III)				<table><tr><th colspan="4">Potential Risk Class Matrix (PRC)</th></tr><tr><th>Credit Risk - Interest Rate Risk</th><th>Relatively Low (Class A)</th><th>Moderate (Class B)</th><th>Relatively High (Class C)</th></tr><tr><th>Relatively Low (Class I)</th><td>A-I</td><td></td><td></td></tr><tr><th>Moderate (Class II)</th><td></td><td></td><td></td></tr><tr><th>Relatively High (Class III)</th><td></td><td></td><td></td></tr></table>	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)	A-I			Moderate (Class II)				Relatively High (Class III)			
Potential Risk Class Matrix (PRC)																																											
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Moderate (Class II)																																											
Relatively High (Class III)																																											

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

Monthly Factsheet as on 31 December, 2025

Income Distribution cum capital withdrawal			
Record Date	Quantum (per unit)	Face Value (per unit)	NAV (per unit)
<b>Mirae Asset Large Cap Fund(IDCW)-Regular Plan</b>			
23-Mar-2021	1.650	10.000	21.620
22-Mar-2024	2.300	10.000	28.709
<b>Mirae Asset Large Cap Fund(IDCW)-Direct Plan</b>			
23-Mar-2021	3.650	10.000	47.600
22-Mar-2024	5.300	10.000	65.175

Income Distribution cum capital withdrawal			
Record Date	Quantum (per unit)	Face Value (per unit)	NAV (per unit)
<b>Mirae Asset Large &amp; Midcap Fund(IDCW)-Regular Plan</b>			
14-Mar-2022	3.500	10.000	43.020
07-Feb-2023	3.500	10.000	40.450
28-Jul-2023	3.500	10.000	41.930
20-Mar-2025	3.700	10.000	45.925
<b>Mirae Asset Large &amp; Midcap Fund(IDCW)-Direct Plan</b>			
14-Mar-2022	5.750	10.000	71.520
07-Feb-2023	6.000	10.000	67.910
28-Jul-2023	5.800	10.000	70.570
20-Mar-2025	6.400	10.000	78.590

Income Distribution cum capital withdrawal			
Record Date	Quantum (per unit)	Face Value (per unit)	NAV (per unit)
<b>Mirae Asset Great Consumer Fund(IDCW)-Regular Plan</b>			
28-Mar-2022	1.600	10.000	20.290
14-Feb-2023	1.700	10.000	20.760
22-Mar-2024	2.050	10.000	25.213
24-Mar-2025	1.950	10.000	24.958
<b>Mirae Asset Great Consumer Fund(IDCW)-Direct Plan</b>			
28-Mar-2022	5.150	10.000	49.230
14-Feb-2023	4.100	10.000	51.150
22-Mar-2024	5.150	10.000	63.239
24-Mar-2025	5.000	10.000	63.493

Income Distribution cum capital withdrawal			
Record Date	Quantum (per unit)	Face Value (per unit)	NAV (per unit)
<b>Mirae Asset ELSS Tax Saver Fund(IDCW)-Regular Plan*</b>			
14-Mar-2022	1.750	10.000	21.860
07-Feb-2023	1.800	10.000	20.890
28-Jul-2023	1.800	10.000	21.638
20-Mar-2025	1.950	10.000	23.995
01-Jan-2026	4.000	10.000	26.857
<b>Mirae Asset ELSS Tax Saver Fund(IDCW)-Direct Plan*</b>			
14-Mar-2022	2.000	10.000	24.880
07-Feb-2023	2.100	10.000	24.010
28-Jul-2023	2.050	10.000	24.958
20-Mar-2025	2.300	10.000	28.153
01-Jan-2026	4.700	10.000	31.734

Income Distribution cum capital withdrawal			
Record Date	Quantum (per unit)	Face Value (per unit)	NAV (per unit)
<b>Mirae Asset Healthcare Fund(IDCW)-Regular Plan</b>			
27-Oct-2022	1.800	10.000	20.310
14-Feb-2023	1.700	10.000	17.300
22-Mar-2024	1.850	10.000	22.905
25-Mar-2025	1.900	10.000	25.182
<b>Mirae Asset Healthcare Fund(IDCW)-Direct Plan</b>			
27-Oct-2022	1.800	10.000	21.740
14-Feb-2023	1.550	10.000	18.730
22-Mar-2024	2.080	10.000	25.637
25-Mar-2025	2.150	10.000	28.590

Income Distribution cum capital withdrawal			
Record Date	Quantum (per unit)	Face Value (per unit)	NAV (per unit)
<b>Mirae Asset Focused Fund(IDCW)-Regular Plan</b>			
22-Mar-2024	1.750	10.000	21.455
<b>Mirae Asset Focused Fund(IDCW)-Direct Plan</b>			
22-Mar-2024	1.850	10.000	22.968

\*Pursuant to notice cum addendum no. 86/2025, Mirae Asset Mutual Fund declared IDCW with a record date of January 01, 2026.



Monhtly Factsheet as on 31 December, 2025

Income Distribution cum capital withdrawal			
Record Date	Quantum (per unit)	Face Value (per unit)	NAV (per unit)
Mirae Asset Midcap Fund(IDCW)-Regular Plan			
28-Mar-2022	1.650	10.000	20.120
14-Feb-2023	1.750	10.000	19.170
22-Mar-2024	2.000	10.000	24.383
20-Mar-2025	1.850	10.000	22.640
Mirae Asset Midcap Fund(IDCW)-Direct Plan			
28-Mar-2022	1.700	10.000	20.970
14-Feb-2023	1.700	10.000	20.220
22-Mar-2024	2.150	10.000	26.157
20-Mar-2025	2.000	10.000	24.544

Income Distribution cum capital withdrawal			
Record Date	Quantum (per unit)	Face Value (per unit)	NAV (per unit)
Mirae Asset Liquid Fund(IDCW)-Regular Plan			
24-Jul-2024	6.7652	6.7652	1159.0680
26-Aug-2024	7.1282	7.1282	1152.3028
24-Sep-2024	6.3267	6.3267	1152.3028
24-Oct-2024	6.6907	6.6907	1158.9935
25-Nov-2024	6.9376	6.9376	1159.2404
24-Dec-2024	5.9112	5.9112	1158.2140
24-Jan-2025	7.1129	7.1129	1159.4157
24-Feb-2025	6.9695	6.9695	1159.2723
24-Mar-2025	5.9830	5.9830	1158.2858
24-Apr-2025	8.1196	8.1196	1160.4224
26-May-2025	6.4762	6.4762	1158.7790
24-Jun-2025	5.7701	5.7701	1158.0729
24-Jul-2025	5.4847	5.4847	1157.7875
25-Aug-2025	5.5872	5.5872	1157.8900
24-Sep-2025	5.1829	5.1829	1157.4857
24-Oct-2025	5.5068	5.5068	1157.8096
24-Nov-2025	5.5955	5.5955	1157.8983
24-Dec-2025	5.4003	5.4003	1157.7031

Income Distribution cum capital withdrawal			
Record Date	Quantum (per unit)	Face Value (per unit)	NAV (per unit)
Mirae Asset Low Duration Fund(IDCW)-Regular Plan			
17-Jan-2022	10.0000	1000.0000	1011.3700
18-Apr-2022	7.5000	1000.0000	1008.6200
14-Jul-2022	6.0000	1000.0000	1007.8800
17-Oct-2022	12.0000	1000.0000	1013.0400
20-Jan-2023	16.0000	1000.0000	1016.8200
13-Apr-2023	14.7500	1000.0000	1016.3800
11-Jul-2023	16.5000	1000.0000	1017.0554
12-Oct-2023	17.0000	1000.0000	1017.4186
15-Jan-2024	17.0000	1000.0000	1017.5688
12-Apr-2024	17.0000	1000.0000	1018.4106
16-Jul-2024	18.7500	1000.0000	1020.4799
08-Oct-2024	16.2500	1000.0000	1018.5692
13-Jan-2025	18.5000	1000.0000	1019.8276
15-Apr-2025	18.2500	1000.0000	1022.6818
10-Jul-2025	20.0000	1000.0000	1024.3833
16-Oct-2025	18.2500	1000.0000	1019.4144
Mirae Asset Low Duration Fund(IDCW)-Direct Plan			
17-Jan-2022	11.0000	1000.0000	1012.6500
18-Apr-2022	9.0000	1000.0000	1010.5200
14-Jul-2022	8.0000	1000.0000	1009.8000
17-Oct-2022	12.0000	1000.0000	1013.0400
20-Jan-2023	16.0000	1000.0000	1016.8200
13-Apr-2023	14.7500	1000.0000	1016.3800
11-Jul-2023	16.5000	1000.0000	1017.0554
12-Oct-2023	30.0000	1000.0000	1030.3847
15-Jan-2024	18.7500	1000.0000	1019.2534
12-Apr-2024	18.5000	1000.0000	1019.7712
16-Jul-2024	20.2500	1000.0000	1022.0325
08-Oct-2024	17.7500	1000.0000	1020.0074
13-Jan-2025	20.0000	1000.0000	1021.4102
15-Apr-2025	20.0000	1000.0000	1024.4613
10-Jul-2025	21.5000	1000.0000	1025.9491
16-Oct-2025	20.2500	1000.0000	1021.3357

Income Distribution cum capital withdrawal			
Record Date	Quantum (per unit)	Face Value (per unit)	NAV (per unit)
Mirae Asset Overnight Fund(IDCW)-Regular Plan			
24-Jul-2024	5.2671	5.2671	1005.2672
26-Aug-2024	5.6949	5.6949	1005.6949
24-Sep-2024	5.0582	5.0582	1005.0585
24-Oct-2024	5.1556	5.1556	1005.1556
25-Nov-2024	5.4943	5.4943	1005.4943
24-Dec-2024	5.1287	5.1287	1005.1287
24-Jan-2025	5.4998	5.4998	1005.4998
24-Feb-2025	5.2924	5.2924	1005.2924
24-Mar-2025	4.7151	4.7151	1004.7151
24-Apr-2025	5.1256	5.1256	1005.1262
26-May-2025	4.9351	4.9351	1004.9364
24-Jun-2025	4.2243	4.2243	1004.2243
24-Jul-2025	4.3069	4.3069	1004.3070
25-Aug-2025	4.6637	4.6637	1004.6637
24-Sep-2025	4.3677	4.3677	1004.3677
24-Oct-2025	4.4114	4.4114	1004.4114
24-Nov-2025	4.5047	4.5047	1004.5047
24-Dec-2025	4.2682	4.2682	1004.2682

Income Distribution cum capital withdrawal			
Record Date	Quantum (per unit)	Face Value (per unit)	NAV (per unit)
Mirae Asset Aggressive Hybrid Fund(IDCW)-Regular Plan *			
22-Mar-2022	1.250	10.000	16.280
14-Feb-2023	1.250	10.000	15.490
22-Mar-2024	1.400	10.000	17.408
25-Mar-2025	1.350	10.000	17.462
29-Aug-2025	0.100	10.000	17.483
26-Sep-2025	0.100	10.000	17.562
28-Oct-2025	0.100	10.000	17.723
27-Nov-2025	0.100	10.000	17.673
30-Dec-2025	0.100	10.000	17.756
Mirae Asset Aggressive Hybrid Fund(IDCW)-Direct Plan *			
22-Mar-2022	1.500	10.000	19.040
14-Feb-2023	1.500	10.000	18.300
22-Mar-2024	1.700	10.000	20.840
25-Mar-2025	1.650	10.000	21.158
29-Aug-2025	0.100	10.000	21.289
26-Sep-2025	0.100	10.000	21.430
28-Oct-2025	0.100	10.000	21.672
27-Nov-2025	0.100	10.000	21.657
30-Dec-2025	0.100	10.000	21.808

Income Distribution cum capital withdrawal			
Record Date	Quantum (per unit)	Face Value (per unit)	NAV (per unit)
Mirae Asset Equity Savings Fund(IDCW)-Regular Plan			
14-Feb-2023	1.050	10.000	12.730
22-Mar-2024	1.100	10.000	13.545
06-Aug-2024	0.250	10.000	13.597
25-Mar-2025	1.050	10.000	13.336
Mirae Asset Equity Savings Fund(IDCW)-Direct Plan			
14-Feb-2023	1.100	10.000	13.430
22-Mar-2024	1.150	10.000	14.454
06-Aug-2024	0.270	10.000	14.589
25-Mar-2025	1.150	10.000	14.396

\*Pursuant to notice cum addendum no. 85/2025, Mirae Asset Mutual Fund declared IDCW with a record date of December 30, 2025.

Fund Manager Experiences

- **Mr. Neelesh Surana** has over 33 years of experience in Financial Services including Fund Management.
- **Mr. Gaurav Misra** has over 28 years of experience in Investment Management and Equity Research Functions.
- **Mr. Ankit Jain** has 12 years of experience in Equity Research Analysis.
- **Mr. Harshad Borawake** has over 20 years of experience in Investment Analysis & Research.
- **Mr. Vrijesh Kasera** has over 17 years of experience in Investment Analysis & Research.
- **Ms. Bharti Sawant** has 17 years of experience in equity research analysis.
- **Mr. Jignesh Rao** has over 21 years of experience in Equity Dealing and Investment Management.
- **Mr. Jigar Sethia** has over 18 years of experience in Equity Dealing and Investment Management.
- **Mr. Siddharth Srivastava** has more than 14 years of experience in the field of financial services and stock markets.
- **Mr. Siddhant Chhabria** has over 9 years of experience in equity research analysis.
- **Mr. Basant Bafna** has over 14 years of experience in the banking industry as Chief Dealer and Assistant General Manager.
- **Mr. Ritesh Patel** has over 13 years of experience in the field of Commodities Market.
- **Mr. Akshay Udeshi** has over 6 years of experience in the field of Financial Services.
- **Ms. Kruti Chheta** has over 9 years of experience in the field of Fund Manager & Fixed Income Analyst.
- **Mr. Varun Goel** has over 17 years of experience in Fund management & Equity Research.
- **Mr. Tanmay Mehta** has over 12 years of experience primarily into equity research.
- **Mr. Abhijith Vara** has over 18 years of experience in the mutual fund industry, with a strong background in equity research and sectoral analysis.
- **Mr. Krishnpal Yadav** has over 3 years of experience in Fixed Income Dealing.

For Equity Funds:  
Current Monthly Average Expense Ratio for Growth Option (#)  
(Effective Date 01st April, 2019)  
Regular Plan:  
2.25% on the first ₹ 500 crores of the daily net assets  
2.00% on the next ₹ 250 crores of the daily net assets  
1.75% on the next ₹ 1,250 crores of the daily net assets  
1.60% on the next ₹ 3,000 crores of the daily net assets  
1.50% on the next ₹ 5,000 crores of the daily net assets  
Total expense ratio reduction of 0.05% for every increase of ₹ 5,000 crores of daily net assets or part there of, on the next ₹ 40,000 crores of the daily net assets  
1.05% on the balance of the assets  
In addition to the above a charge of 5bps on the daily net assets; Plus, a proportionate charge in respect to sales beyond T-30 cities subject to maximum of 30 bps on daily net assets may also be charged  
Excluding Statutory levies on Investment Management Fee.  
For Direct Plans (Effective Date 01st April, 2019)#:  
The above Monthly Average Expense Ratio will also be applicable for Direct Plans except that the Direct Plan shall have a lower Monthly Average Expense Ratio excluding distribution expenses, commission, etc. and no commission for distribution of Units will be paid / charged under Direct Plan.  
For Exchange Traded Fund:  
Current Monthly Average Expense Ratio for Growth Option (#)  
(Effective Date 01st April, 2019)  
Regular Plan: 1.00% of the daily net assets  
(#) Any change in the Expense Ratio will be updated on AMC Website.

For Liquid / Debt Funds:  
Current Monthly Average Expense Ratio for Growth Option (#)  
(Effective Date 01st April, 2019)  
Regular Plan:  
2.00% on the first ₹ 500 crores of the daily net assets  
1.75% on the next ₹ 250 crores of the daily net assets  
1.50% on the next ₹ 1,250 crores of the daily net assets  
1.35% on the next ₹ 3,000 crores of the daily net assets  
1.25% on the next ₹ 5,000 crores of the daily net assets  
Total expense ratio reduction of 0.05% for every increase of ₹ 5,000 crores of daily net assets or part there of, on the next ₹ 40,000 crores of the daily net assets  
0.80% on the balance of the assets  
In addition to the above a charge of 5bps on the daily net assets; Plus, a proportionate charge in respect to sales beyond T-30 cities subject to maximum of 30 bps on daily net assets may also be charged  
Excluding Statutory levies on Investment Management Fee.  
For Debt Oriented Close Ended Scheme: Current Monthly Average Expense Ratio for Growth Option (#)  
(Effective Date 01st April, 2019)  
Regular Plan: 1.00% of the daily net assets  
For Direct Plans (Effective Date 01st April, 2019)#:  
The above Monthly Average Expense Ratio will also be applicable for Direct Plans except that the Direct Plan shall have a lower Monthly Average Expense Ratio excluding distribution expenses, commission, etc. and no commission for distribution of Units will be paid / charged under Direct Plan.  
(#) Any change in the Expense Ratio will be updated on AMC Website.

@The Volatility, Beta, R Squared, Sharpe Ratio & Information Ratio are calculated on returns from last three years Monthly data points.  
# Risk free rate: FBLVERNIGHTMIBOR as on 31st December 2025.  
^Basis last rolling 12 months.

IDCW is gross IDCW. As per current Income Tax Rules, for financial year 2023-24 IDCW under equity scheme is tax free in the hands of investors, whereas for IDCW under Debt schemes applicable statutory levies, if any, needs to be adjusted by the AMC. The fiscal rules / tax laws are subject to change. For further details, please refer to the section titled “Taxation” in the Statement of Additional Information of Mirae Asset Mutual Fund. In view of the individual nature of tax consequences, each investor is advised to consult his / her professional tax advisor.

Statutory Details: Sponsor: Mirae Asset Global Investments Company Limited. Trustee: Mirae Asset Trustee Company Private Limited; Investment Manager: Mirae Asset Investment Managers (India) Private Limited.

ASSET ALLOCATION

Mirae Asset Large Cap Fund^

Instruments	Indicative allocations (% of total assets)	
	Minimum	Maximum
Equities and Equity Related Securities of Large cap companies*	80%	100%
Equities and Equity Related Securities of companies other than Large cap companies*	0%	20%
Money market instruments /debt securities Instruments**	0%	20%
Units issued by REITs and InvITs	0%	10%

\*Equity and Equity related instruments include convertible debentures, equity warrants, convertible preference shares, equity derivatives etc. \*\* Debt instruments may include securitized debt upto 20% of the net assets of the scheme. The fund will not invest in foreign securitized debt. The Scheme shall not invest in Debt instruments having special features.

Mirae Asset Large & Midcap Fund^

Instruments	Indicative allocations (% of total assets)	
	Minimum	Maximum
Indian Equities and Equity Related Securities* of Large cap companies (top 100 stocks by market capitalization at the time of investment).	35%	65%
Indian Equities and Equity Related Securities** of Mid cap companies (which are not part of the Top 100 stocks but fall within Top 250 stocks by market	35%	65%
Other Indian Equities and Equity Related Securities/ Money market instruments (including Tri-party repo)/ debt securities Instruments***	0%	30%
Units issued by REITs and InvITs	0%	10%

\*The investment universe of “Large Cap” “Mid Cap” and "Small Cap" shall comprise companies as defined by SEBI from time to time. \*\*Equity and Equity related instruments include investments in ADRs/IDRs convertible debentures, equity warrants, convertible preference shares, equity derivatives etc. \*\*\*Debt instruments include securitized debt upto 20% of corpus. The Scheme does not propose to underwrite issuances of securities of other issuers. The Scheme may invest in ADRs/ GDRs/IDRs/foreign Securities up to 25% of the net assets of the Scheme.

Mirae Asset ELSS Tax Saver Fund

Instruments	Indicative allocations (% of total assets)	
	Minimum	Maximum
Equity and Equity Related Instruments*	80%	100%
Debt Instruments, Money Market Instruments, G-Secs, Cash, TREPS, Reverse Repo, etc.	0%	20%

\*Equity and Equity related instruments include convertible debentures, equity warrants, convertible preference shares, etc.

Mirae Asset Focused Fund^

Instruments	Indicative allocations (% of total assets)	
	Minimum	Maximum
Indian Equities and Equity Related Securities\$*	65%	100%
Money market instruments / debt securities, Instruments and/or units of debt / liquid schemes of domestic Mutual Funds	0%	35%
Units issued by REITs and InvITs	0%	10%

\$ subject to overall limit of 30 stocks \*Equity and Equity related instruments include convertible debentures, equity warrants, convertible preference shares, equity derivatives etc.

Mirae Asset Midcap Fund^

Instruments	Indicative allocations (% of total assets)	
	Minimum	Maximum
Equities and equity related securities* of midcap companies**	65%	100%
Equities and equity related securities other than above	0%	35%
Money market instruments / debt securities, Instruments and/or units of debt/liquid schemes of domestic Mutual Funds	0%	35%
Units issued by REITs and InvITs	0%	10%

\*\* The investment universe of “Large Cap” “Mid Cap” and "Small Cap" shall comprise companies as defined by SEBI from time to time. \*Equity and Equity related instruments include convertible debentures, equity warrants, convertible preference shares, equity derivatives etc.

Mirae Asset Flexi Cap Fund

Instruments	Indicative allocations (% of total assets)	
	Minimum	Maximum
*Equity and Equity related instruments including equity linked derivatives	65%	100%
Debt securities (including securitized debt & debt derivatives) and money market instruments\$	0%	35%
Units issued by REITs and InvITs	0%	10%

\$The Scheme may invest in units of mutual funds up to 20% of the net assets of the scheme. \*Equity and Equity related instruments include convertible debentures, equity warrants, convertible preference shares and equity derivatives.

Mirae Asset Multicap Fund

Instruments	Indicative allocations (% of total assets)	
	Minimum	Maximum
*Equity and Equity related instruments including equity linked derivatives in the following manner:	75%	100%
Large Cap Companies**	25%	50%
Mid Cap Companies**	25%	50%
Small Cap Companies**	25%	50%
Debt securities (including securitized debt & debt derivatives) and money market instruments\$	0%	25%
Units issued by REITs and InvITs	0%	10%

\$The Scheme may invest in units of mutual funds upto 20% of the net assets of the scheme. \*Equity and Equity related instruments include convertible debentures, equity warrants, convertible preference shares and equity derivatives. \*\* The investment universe of “Large Cap” “Mid Cap” and "Small Cap" shall comprise companies as defined by SEBI from time to time.

Mirae Asset Great Consumer Fund^

Instruments	Indicative allocations (% of total assets)	
	Minimum	Maximum
Indian Equities and Equity Related Securities of companies that are likely to benefit either directly or indirectly from consumption led demand*	80%	100%
Money market instruments / debt securities Instruments and / or un its of debt / liquid schemes of domestic/ international Mutual Funds.	0%	20%
Units issued by REITs and InvITs	0%	10%

\*Equity and Equity related instruments include convertible debentures, equity warrants, convertible preference shares, equity derivatives etc.

Mirae Asset Healthcare Fund^

Instruments	Indicative allocations (% of total assets)	
	Minimum	Maximum
Indian Equities and Equity Related Securities of companies that are likely to benefit either directly or indirectly from consumption led demand*	80%	100%
Other equities and equity related securities of companies in India*	0%	20%
Money market instruments / debt ecurities, Instruments and/or units of debt / liquid schemes of domestic Mutual Funds	0%	20%
Units issued by REITs and InvITs	0%	10%

\*Equity and Equity related instruments include convertible debentures, equity warrants, convertible preference shares, equity derivatives etc.

Mirae Asset Banking and Financial Services Fund

Instruments	Indicative allocations (% of total assets)	
	Minimum	Maximum
Equity and equity related instruments of companies in the Banking and Financial Services Sector in India	80%	100%
Other equities and equity related Instruments	0%	20%
Debt and Money Market Instruments including schemes of Mutual Fund	0%	20%
Units issued by REIT/InvITs	0%	10%

^Pursuant to notice cum addendum no. 69/2025, the scheme includes the Investment in REITs and InvITs of upto 10% of the total net assets



ASSET ALLOCATION

Mirae Asset Overnight Fund

Instruments	Indicative allocations (% of total assets)	
	Minimum	Maximum
Overnight securities or Debt Securities* and Money Market Instruments@ (including MIBOR Linked instruments with daily call and put options)	0%	100%

@ maturing on or before the next business day.

Mirae Asset Liquid Fund

Instruments	Indicative allocations (% of total assets)	
	Minimum	Maximum
Money Market Instruments (including Cash, Reverse Repo, TREPS) MIBOR & MIBOR linked instruments upto 91 days.	20%	100%
Debt Instruments with residual maturity upto 91 days only	0%	100%

Mirae Asset Ultra Short Duration Fund

Instruments	Indicative allocations (% of total assets)	
	Minimum	Maximum
Debt & Money market instruments including government securities*	0%	100%
Units issued by REITs & InvITs	0%	10%

\* Macaulay Duration of the portfolio shall be between 3 months and 6 months.

Mirae Asset Low Duration Fund

Instruments	Indicative allocations (% of total assets)	
	Minimum	Maximum
Money Market Instruments and debt instruments** with Macaulay duration of the portfolio between 6 months and 12 months	0%	100%

\*\*Debt instruments include securitized debt upto 50% of net assets.

Mirae Asset Money Market Fund

Instruments	Indicative allocations (% of total assets)	
	Minimum	Maximum
Money market instruments*	0%	100%

\*Money market instruments (as defined by SEBI / RBI from time to time) having maturity up to 1 Year.

Mirae Asset Short Duration Fund

Instruments	Indicative allocations (% of total assets)	
	Minimum	Maximum
Money market instruments & Debt instrument with macaulay duration of the portfolio between 1 year to 3 years.	0%	100%
Units issued by REITs & InvITs	0%	10%

Mirae Asset Banking and PSU Fund

Instruments	Indicative allocations (% of total assets)	
	Minimum	Maximum
Debt and Money Market Instruments, issued by Scheduled Commercial Banks, Public Sector Undertakings (PSUs) & Public Financial Institutions (PFIs) Municipal Bonds	80%	100%
Debt (including government securities) and Money Market Instruments issued by entities other than Banks, PFIs, PSUs and Municipal Bonds	0%	20%
Units issued by REITs & InvITs	0%	10%

Mirae Asset Corporate Bond Fund

Instruments	Indicative allocations (% of total assets)	
	Minimum	Maximum
Corporate Debt* rated AA+ and above	80%	100%
Government Securities, other debt and Money Market Instruments	0%	20%
Units issued by REITs & InvITs	0%	10%

\*Corporate Debt include Debenture, Bonds, Commercial Papers and other instruments issued by Corporate entities (private institutions across sectors including NBFC's, Banks, Financial Institutions, Public Sector Undertakings etc), Securitized Debt#, etc. which are rated as higher than or equal to AA+.

Mirae Asset Dynamic Bond Fund

Instruments	Indicative allocations (% of total assets)	
	Minimum	Maximum
Money market instruments* & Debt securities	0%	100%

\*Money market instruments (as defined by SEBI / RBI from time to time)

Mirae Asset Arbitrage Fund

Instruments	Indicative allocations (% of total assets)	
	Minimum	Maximum
Equities and Equity Linked instruments*	65%	90%
Derivatives including Index Futures, Stock Futures, Index Options and Stock Options	65%	90%
Debt securities and Money Market Instruments (including the margin money deployed in derivative transactions)	10%	35%
Units issued by REITs & InvITs	0%	10%

\*Equity allocation is measured as the Gross exposure to equities, equity related instruments and derivatives. The Equity allocation so built, at any point in time, would be completely hedged out, using derivative instruments that provides an equal but opposite exposure, thereby making the Net exposure market-neutral.

Mirae Asset Balanced Advantage Fund^

Instruments	Indicative allocations (% of total assets)	
	Minimum	Maximum
Equity and equity related instruments	0%	100%
Debt securities (including securitized debt), money market instruments (including Triparty REPO, Reverse Repo and equivalent).	0%	100%
Units issued by REITs and InvITs	0%	10%

Mirae Asset Equity Savings Fund^

Instruments	Indicative allocations (% of total assets)	
	Minimum	Maximum
Indian Equities and Equity Related Securities	65%	90%
i) Equities & equity related instruments (unhedged)*	20%	45%
ii) Equities, equity related instruments and derivatives including index options & stock option etc. as part of hedged / arbitrage exposure.**	20%	70%
Money market instruments / debt securities, Instruments and/or units of debt / liquid schemes of domestic Mutual Funds	10%	35%
Units issued by REITs and InvITs	0%	10%

\*Equity and Equity related instruments include convertible debentures, equity warrants, convertible preference shares, equity derivatives etc. \*\*The derivative positions will be hedged against corresponding positions in either equity or derivative markets depending on the strategies involved and execution costs.

Mirae Asset Aggressive Hybrid Fund

Instruments	Indicative allocations (% of total assets)	
	Minimum	Maximum
Equity and Equity Related Instruments*	65%	80%
Debt & Money Market Instruments	20%	35%
Units issued by REITs and InvITs	0%	10%

\*Equity and Equity related instruments include convertible debentures, equity warrants, convertible preference shares, derivatives, etc.

^Pursuant to notice cum addendum no. 69/2025, the scheme includes the Investment in REITs and InvITs of upto 10% of the total net assets



ASSET ALLOCATION

Mirae Asset Multi Asset Allocation Fund

Instruments	Indicative allocations (% of total assets)	
	Minimum	Maximum
Equity and equity related instruments*	65%	80%
Gold ETFs, Silver ETFs, Exchange Traded Commodity Derivatives (ETCDs)\$	10%	25%
Debt securities (including securitized debt & debt derivatives), money market instruments (including Triparty REPO, Reverse Repo and equivalent)	10%	25%
Units issued by REITs & InvITs	0%	10%

\*Equity and Equity related instruments include convertible debentures, equity warrants, convertible preference shares and equity derivatives.

Mirae Asset Long Duration Fund

Instruments	Indicative allocations (% of total assets)	
	Minimum	Maximum
Money market instruments & Debt instruments^	0%	100%

^Portfolio Macaulay Duration shall be greater than 7 years.

Mirae Asset Small Cap Fund

Instruments	Indicative allocations (% of total assets)	
	Minimum	Maximum
Equity and Equity related securities* of Smallcap Companies**	65%	100%
Equity & Equity Related Securities of Companies other than above	0%	35%
Debt and Money Market Instruments	0%	35%
Overseas Mutual Funds schemes/ ETFs/Foreign Securities	0%	35%
Units issued by REITs and InvITs	0%	10%

\*Equity and Equity related instruments include convertible debentures, equity warrants, convertible preference shares, equity derivatives etc \*\* The investment universe of “Large Cap” “Mid Cap” and "Small Cap" shall comprise companies as defined by SEBI from time to time

Mirae Asset Income plus Arbitrage Active FoF


Instruments	Indicative allocations (% of total assets)	
	Minimum	Maximum
Units of actively managed debt-oriented schemes*	35%	65%
Units of actively managed Arbitrage Mutual Fund schemes	35%	65%
Money Market instruments, including Triparty repo on Government securities or treasury bills, cash & cash equivalents*	0%	5%

\*The exposure to units of actively managed Debt Oriented Mutual Fund Schemes and Money market instruments, including Triparty repo on Government securities or treasury bills, cash & cash equivalents shall be below 65% at all times

Mirae Asset Infrastructure Fund

Instruments	Indicative allocations (% of total assets)	
	Minimum	Maximum
Equities & Equity related Instruments of infrastructure/ infrastructure related companies*	80%	100%
Equity & Equity Related instruments of companies other than above	0%	20%
Debt and Money Market Instruments	0%	20%
Units issued by REITs and InvITs	0%	10%

\*Equity and Equity related instruments include convertible debentures, equity warrants, convertible preference shares, equity derivatives etc.



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Of determination, hard work  
and ambition. The path it  
takes to reach a destination,  
as it celebrates pure joy.

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could change lives. Where  
partnering and empowering  
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