MIRAE ASSET
Mutual Fund

Heart says Equity
Market says Debt

Balanced Advantage Fund says,
why not both?

Invest in

Mirae Asset Balanced Advantage Fund

(An open-ended Dynamic Asset Allocation Fund)

June 2026

Mirae Asset Mutual Fund - SEBI/MF/055/07/03

Investor’s Need to Solve Several Complex Questions

MIRAE ASSET
Mutual Fund

Should I buy or sell now?
(Inability to time the markets)

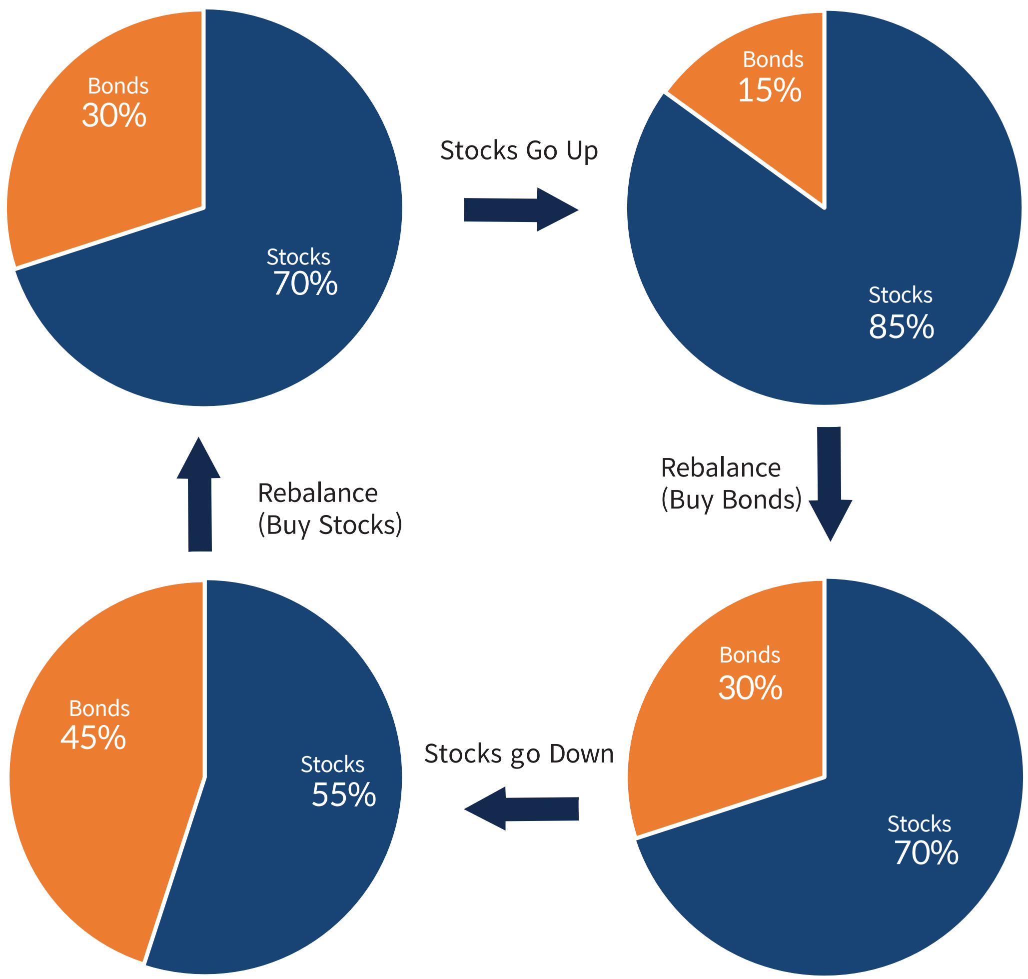
What should I buy?
(Lack of discipline
in asset allocation)

**Have the markets peaked?
Are they going to crash?**
(Inability to time the markets)

**Market Moved Suddenly,
Should I rebalance or wait?**
(Reactive, not proactive)

Investor's Confusion and Asset Allocation

MIRAE ASSET Mutual Fund



- When to buy & When to sell
- What to buy and at which level
- What to sell and at which level
- What should be the allocation percentage
- Which asset class to buy as per current market scenario

Thus, selecting a fund designed to handle these issues provides better support.

Impact of Taxation on Asset Rebalancing

MIRAE ASSET
Mutual Fund

Scenario 1

Asset Allocation	Market Goes Up	Rebalance Activity	Asset Allocation reinstated	STCG		LTCG	
				Rate	Amount	Rate	Amount
70,000	85,000	-15,000	70,000	20%	-3,000	12.50%	-1,875
30,000	15,000	15,000	30,000	-	-	-	-

Scenario 2

Asset Allocation	Market Goes Down	Rebalance Activity	Asset Allocation reinstated	Taxation (Debt Taxation as per slab rate)	
				Rate	Amount
70,000	55,000	15,000	70,000	-	-
30,000	45,000	-15,000	30,000	30%	-4,500

Doing the rebalancing at the investor's level can be inconsistent, inconvenient and ill-timed; thus, investing in a dynamic asset allocation strategy like Balanced Advantage Fund rebalancing is conducted at the fund level, saving investors the hassle.

For Illustration purpose only.
Long-term capital gains (LTCG) taxed at 12.5%

.. And Yet Investing in Equities Poses More Challenges

MIRAE ASSET
Mutual Fund

When to enter and exit? Difference between 52 week high and low was 18.89% but the total return for the year is only ~ (-4.53%)

In just 1 yr, markets saw 4-5 different phases

In every phase, almost every trend has reversed – Impacting short term sentiment

Change in events & News flow seems not stop!

In the short term, sentiment drives markets –
In the long term, only corporate earnings matter

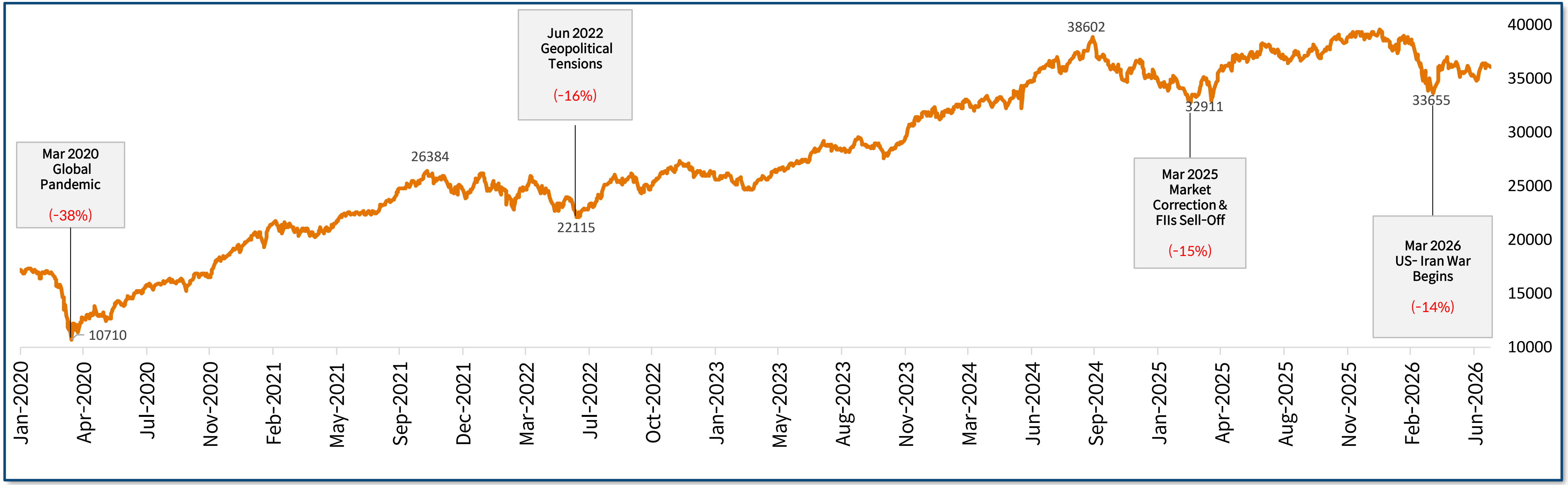
Investors **cannot time the markets** – Investing for long term compounds gains and thus is likely to be a defense mechanism!

Source: NSE, data as on 10th July 2026. For Illustration purpose only.
Bottom-to-top performance measures the percentage gain from the lowest index level recorded over the past one year to the current index level

Harsh Reality of Markets

Timing the markets is almost impossible – especially with course altering events coming more frequently & market cycles shortening

'Time invested' & 'not timing' delivers higher probability of success



Love it or hate it, but markets are increasingly unpredictable & complex; yet long-term investment in equity is a must for wealth creation

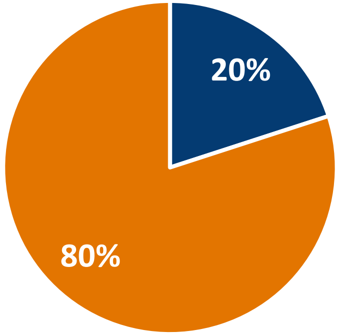
Nifty 50 TRI used for representation purpose. Returns are calculated from peak date to bottom date. Returns are absolute returns. Above numbers are for Illustration purpose only. Past performance may or may not sustain in the future. Data as on June 30, 2026. Source: Internal Calculation, ACEMF.

Choice of Asset Allocation

MIRAE ASSET Mutual Fund

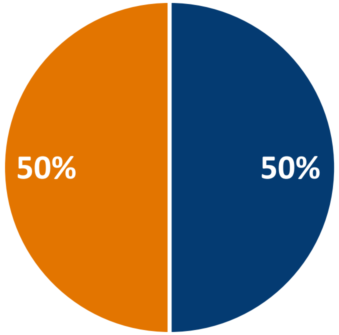
Equity Debt

Conservative



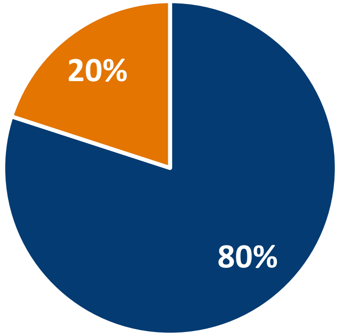
Investment Objective:
Wealth Preservation

Moderately Aggressive



Investment Objective:
Income Generation

Aggressive

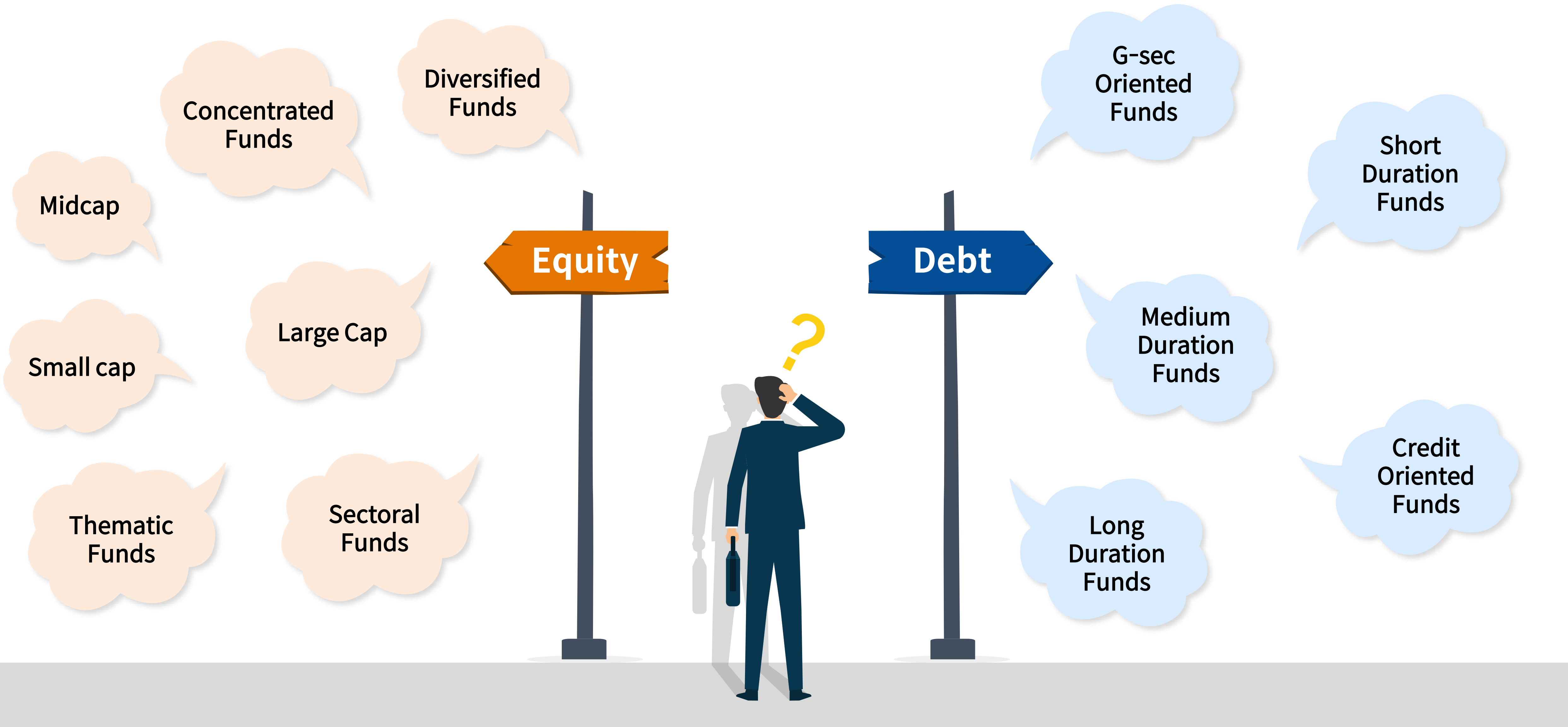


Investment Objective:
Wealth Creation

Asset allocation needs to be responsive to prevailing market conditions, while considering the investor's risk profile and investment objectives

Disclaimer: The asset allocation illustrated is indicative and for representation purposes only, depicting a hypothetical investor scenario. It does not constitute investment advice, an offer, or a recommendation to invest. Actual asset allocation should be based on an investor's individual risk appetite, financial goals and investment horizon. Investors should seek guidance from their financial advisor or mutual fund distributor before making any investment decisions.

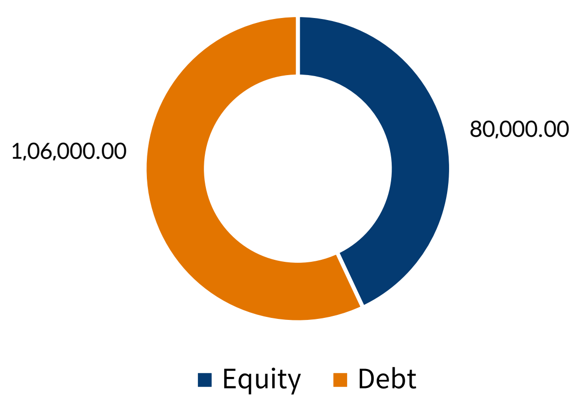
What is the Right Combination of Equity + Debt?



Need for a 'Dynamic' Solution

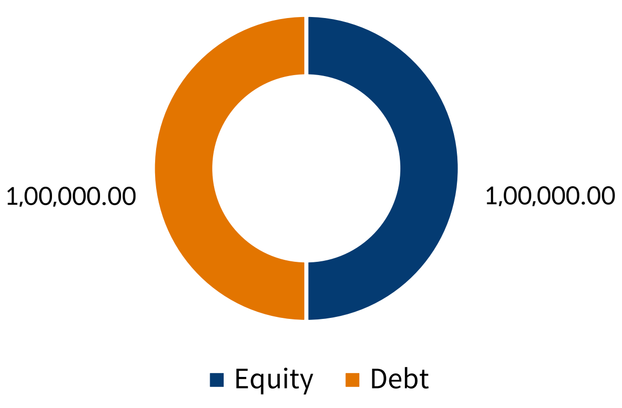
MIRAE ASSET
Mutual Fund

Equity fell 20% and Debt grew 6% - Creating underexposure to equity



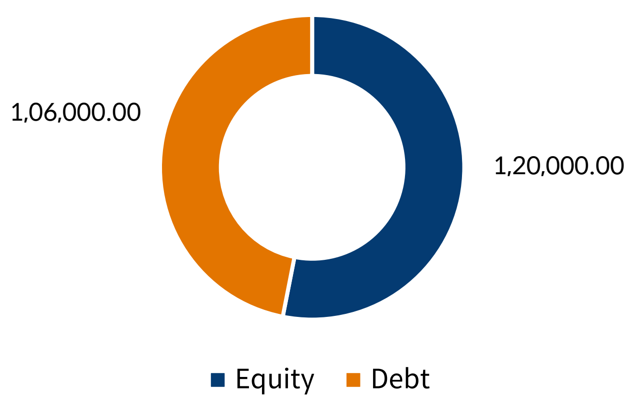
Equity Market Goes Down

Starting Point with a 50-50 allocation to Equity and Debt



Equity Market Goes Up

Equity Grew 20% and Debt grew 6% - Creating overexposure to equity



- Market phases change constantly either due to cyclicality or events – a bull or bear phase can cause the static portfolios to 'drift' away from original stance.
- Investors tend to 'react' in such situations; such response tends to be expensive as it tends to reflect emotional biases more than being driven by data or research.
- Dynamic approach or response based on research can 'anticipate' the change and 'reduce' the impact of course correction and even reposition the portfolio for stronger gains.

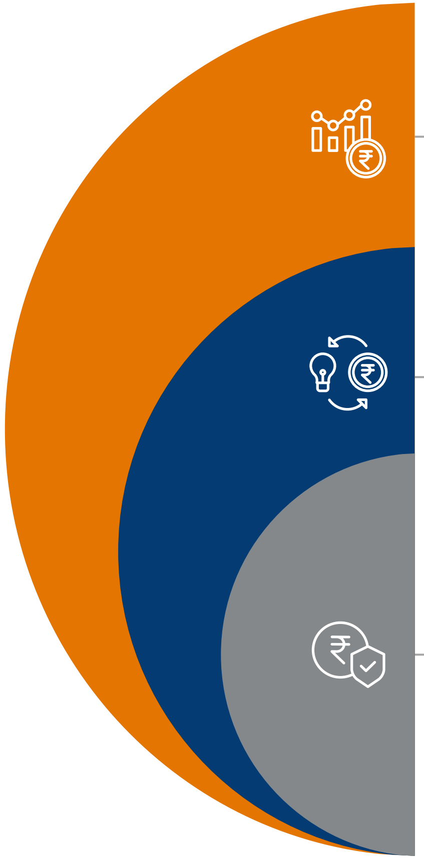
The calculations in the illustration are provided as an example of how market action in either direction can cause the portfolios to drift from original intended asset allocations. Calculations use 20% rise & fall respectively for equity & 6% growth for debt in bull & bear scenarios, respectively.

Balanced Advantage Funds

Part of Dynamic Asset Allocation Funds category under the SEBI Mutual Funds category

Balanced Advantage Funds – Structure

Structure



[30-80%] Outer layer – Equity for growth

[0-35%] Middle – Arbitrage – Change net equity exposure

[20-35%] Inner Layer – Debt for Protection

Dynamic equity & debt allocation aims to:

- Generate equity like returns with lower volatility
- Buy more when markets are cheaper
- Reduce risk when valuations expand
- Avoid emotional allocation decisions; framework driven decision making
- Valuation-aware exposure shifts
- Equity taxation is maintained structurally

Mirae Asset Mutual Fund Offerings Under Hybrid Category

MIRAE ASSET
Mutual Fund

THE CONVENIENT CHOICE
Balanced Growth with Stability

HIGHER EQUITY EXPOSURE
Higher Growth Potential

LOWER EQUITY EXPOSURE
Lower Volatility

	Mirae Asset Aggressive Hybrid Fund	Mirae Asset Equity Savings Fund	Mirae Asset Balanced Advantage Fund	Mirae Asset Arbitrage Fund	Mirae Asset Multi Asset Allocation Fund
Net Equity	76.28%	39.18%	56.50%	-	57.10%
Arbitrage	-	28.20%	12.07%	70.92%	12.05%
Commodity	-	-	-	-	13.28%
Debt & Others	23.72%	32.62%	31.43%	29.08%	17.57%

Source: Internal. Data as on June 30, 2026; The above asset allocation data are of month-end.
To know more in detail of Asset Allocation as per SID for the above-mentioned Hybrid Funds, please visit https://www.miraeassetmf.co.in/downloads/forms
For the complete portfolio of the scheme, please visit https://www.miraeassetmf.co.in/docs/default-source/portfolios/mabaf-june2026.xlsx
The investment Framework stated above may change from time to time without any notice and shall be in accordance with the strategy as mentioned in the Scheme Information Document of the scheme. For Complete asset allocation and Investment Strategy, please refer to the Scheme Information Document of the fund https://www.miraeassetmf.co.in/docs/default-source/sid/sid_mirae-asset-balanced-advantage-fund_06112025.pdf

Why Invest in Balanced Advantage Funds

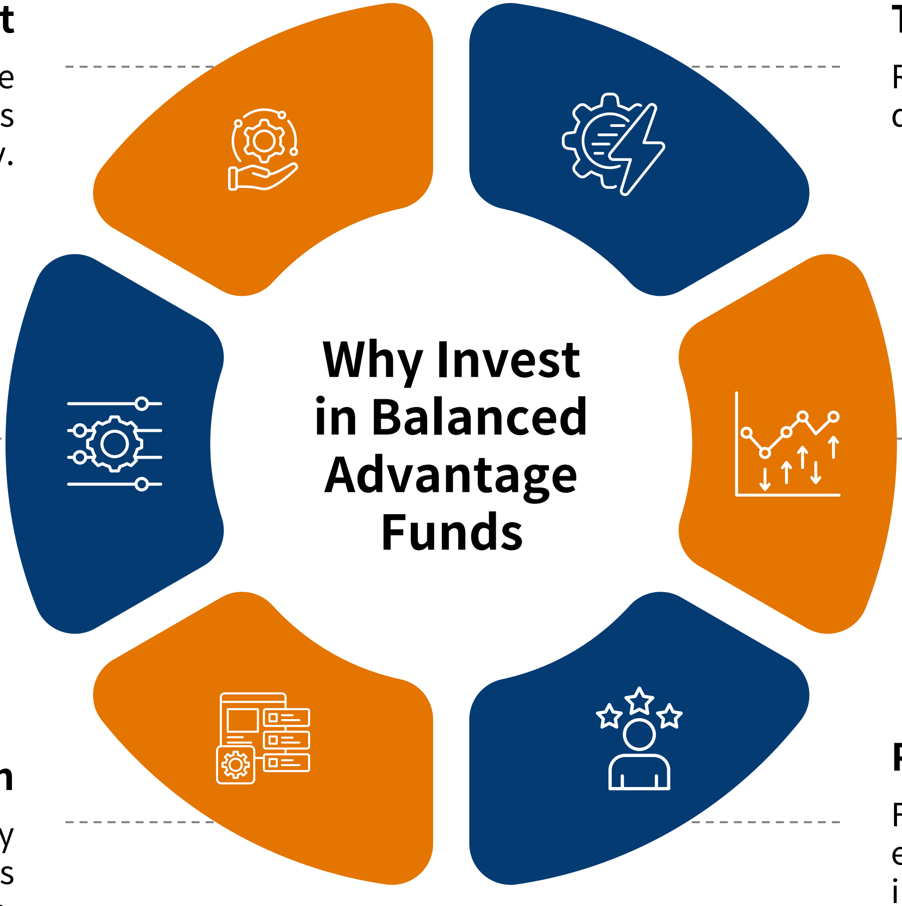
MIRAE ASSET
Mutual Fund

Volatility Management

Provides smoother investment experience in uncertain markets with lower volatility vs pure equity.

Tax Efficiency

Retains equity taxation benefits despite dynamic allocation between Equity & Debt.



Risk Adjusted Returns

Helps capture market upside while cushioning against downside risks thus providing smoother return experience.

One-stop solution

Diversification and risk management under a single fund thus ensuring participation across market cycles.

Dynamic Allocation

The fund automatically allocates between Equity & Debt & helps reduce drawdowns during corrections.

Professional Expertise

Fund managers use valuation models to time equity-debt shifts more efficiently than individual investors thereby minimizing behavioral decisions.

Source : Internal

Presenting Mirae Asset Balanced Advantage Fund

About the Fund

MIRAE ASSET Mutual Fund

Investments in Fund

Equity and equity related instruments (0% to 100%).
Debt securities (0% to 100%).
Units issued by InvITs (0% to 10%).

Investment Framework ^

Equity: Invest in flexi-cap, large-cap supported by a Business Management Valuation model.
Arbitrage: Balancing asset class, enables equity taxation, and aims to reduce fund volatility.
Debt: Focuses on high-quality, view-driven allocation to provide stability and act as a portfolio anchor.

Why Mirae Asset Balanced Advantage Fund?

- The fund follows a fundamental approach to assess equity market valuations at any given point of time to ascertain the desired net equity position of the fund.
- The fund therefore endeavors to provide an optimum equity market participation for an investor. The net equity and arbitrage position exposure helps to achieve equity capital gains taxation for the investor at all points of time. The debt exposure endeavors to provide an income approach to the fund.
- The fund attempts to provide a risk-adjusted return experience while smoothing volatility by actively managing the net equity position in the fund.

Fund Managers

Equity Portion

Mr. Harshad Borawake

(Since August 11, 2022)

Debt Portion

Mr. Basant Bafna

(Since December 27, 2025)

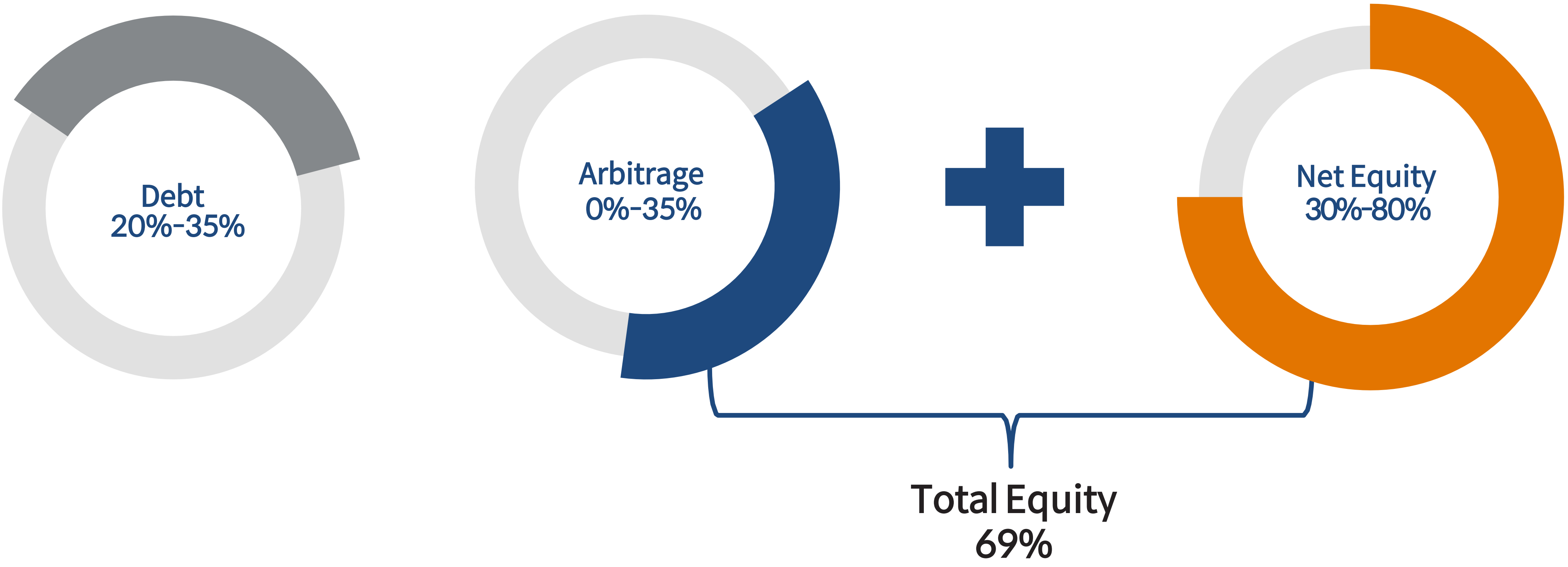
Fund Inception	Category	Benchmark	Net AUM (₹ Cr.)
11th August 2022	Balanced Advantage	Nifty 50 Hybrid Composite Debt 50:50 Index	2,128.89
Goal	**Ideal Investment Horizon**	**Risk Profile**	**AAUM (₹ Cr.)**
Wealth Creation	**3+ Years**	**Very High**	2,106.438

Source: Internal and AceMF, June 30, 2026.
^The investment Framework stated above may change from time to time without any notice and shall be in accordance with the strategy as mentioned in the Scheme Information Document of the scheme.
For detailed AAUM disclosure, please visit: https://www.miraeassetmf.co.in/docs/default-source/other-disclosure/average-assets-under-management-(aaum)-disclosure-(monthly)-june-2026.xlsx

Investment Framework

MIRAE ASSET Mutual Fund

- Dynamic Asset Allocation fund aims at generating equity-like returns with lower volatility
- The fund framework allows it to invest in three asset classes – Equity, Debt and Arbitrage. Where, based on a pre-defined asset allocation model, the allocation varies between Equity and Debt.
- Given the equity taxation, the fund needs to keep equity investment (Equity + Arbitrage) at 69%. The net equity range, as per our model, can be between 30% to 80%, arbitrage between 0% to 35% and debt can be between 20% to 35%.



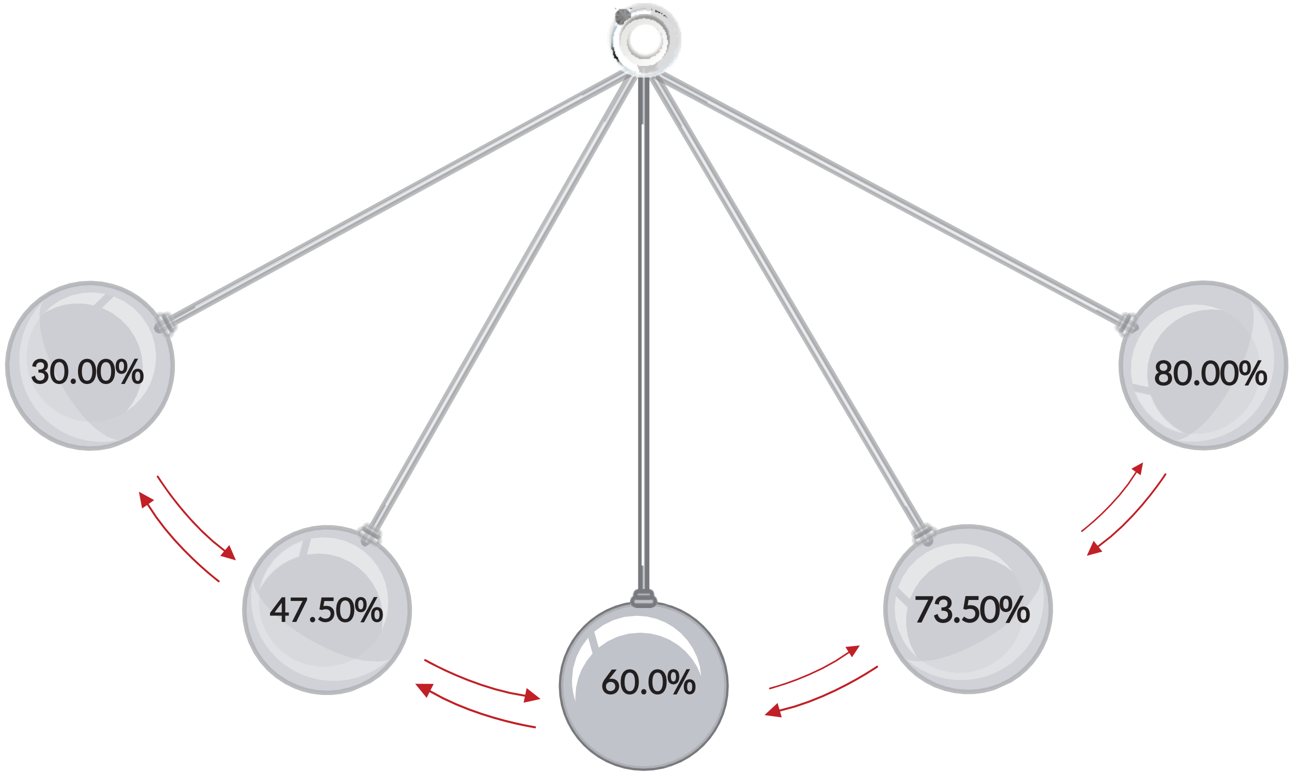
*This is the current investment framework which may or may not change in the future these are based on the Fund Manager's outlook in accordance with the Scheme strategy
Source: Internal Above data as on June 30, 2026. For complete portfolio of the scheme please visit https://www.miraeassetmf.co.in/downloads/portfolio

Investment Framework

Higher PE / PB/ - Lower Net Equity

Equity Allocation

- Emphasis on large-cap stability, with ~40% allocation to large caps in the past year.
- Flexicap approach: diversified across large, mid, and small caps.
- Focused on business fundamentals, management quality, and valuations with margin of safety



Lower PE*/PB^/ Higher Net Equity

Debt Allocation

- High Credit Quality
- Balanced maturity profile designed to optimize duration and stability
- Average maturity of 4 years and above has been maintained over the past year

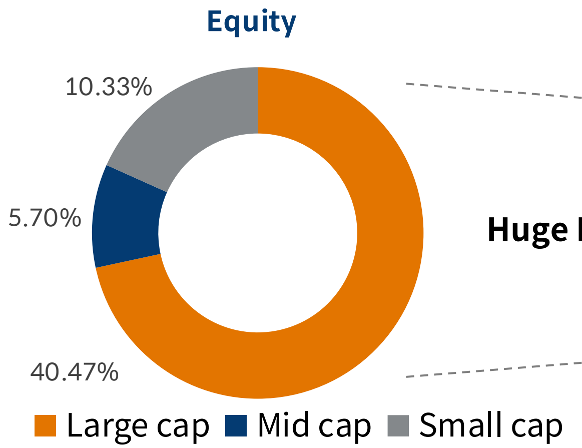
Dynamic Allocation between Equity & Debt

Net Equity Allocation driven by Valuation Investment framework & fine tuned with Fund Manager oversight

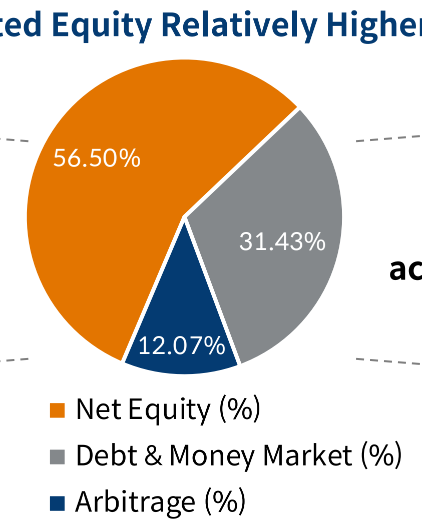
The above is the framework currently adopted by the Scheme and is subject to change in accordance with the provisions of the SID & depending on the market conditions. P/E*: Price to Earnings Ratio, P/B^: Price to Book Ratio

Current Fund Positioning

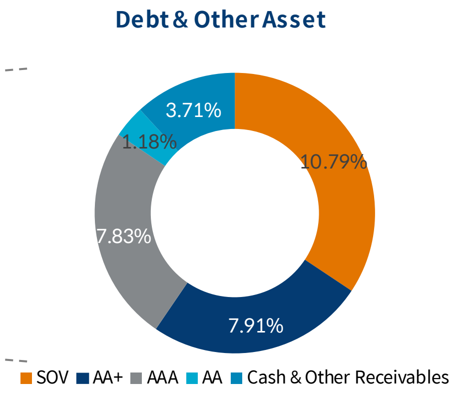
MIRAE ASSET Mutual Fund



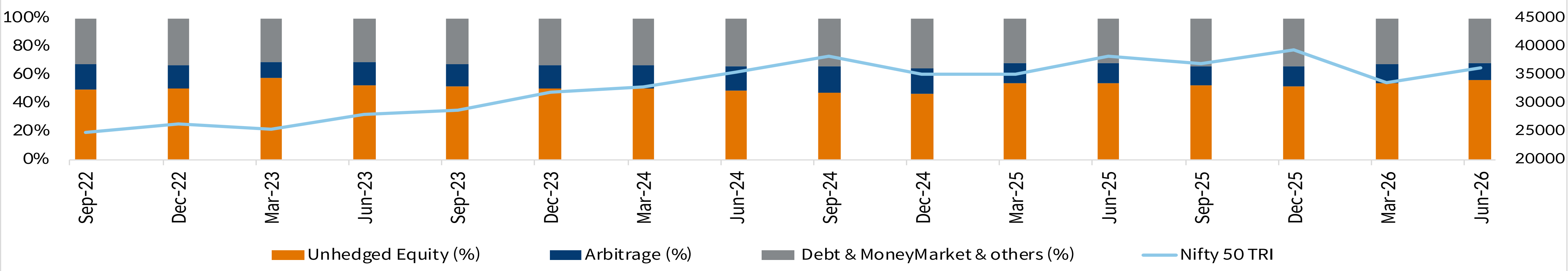
Huge Large cap bias



Focus on high quality accrual Low duration risk



Historic Trend of Asset Allocation

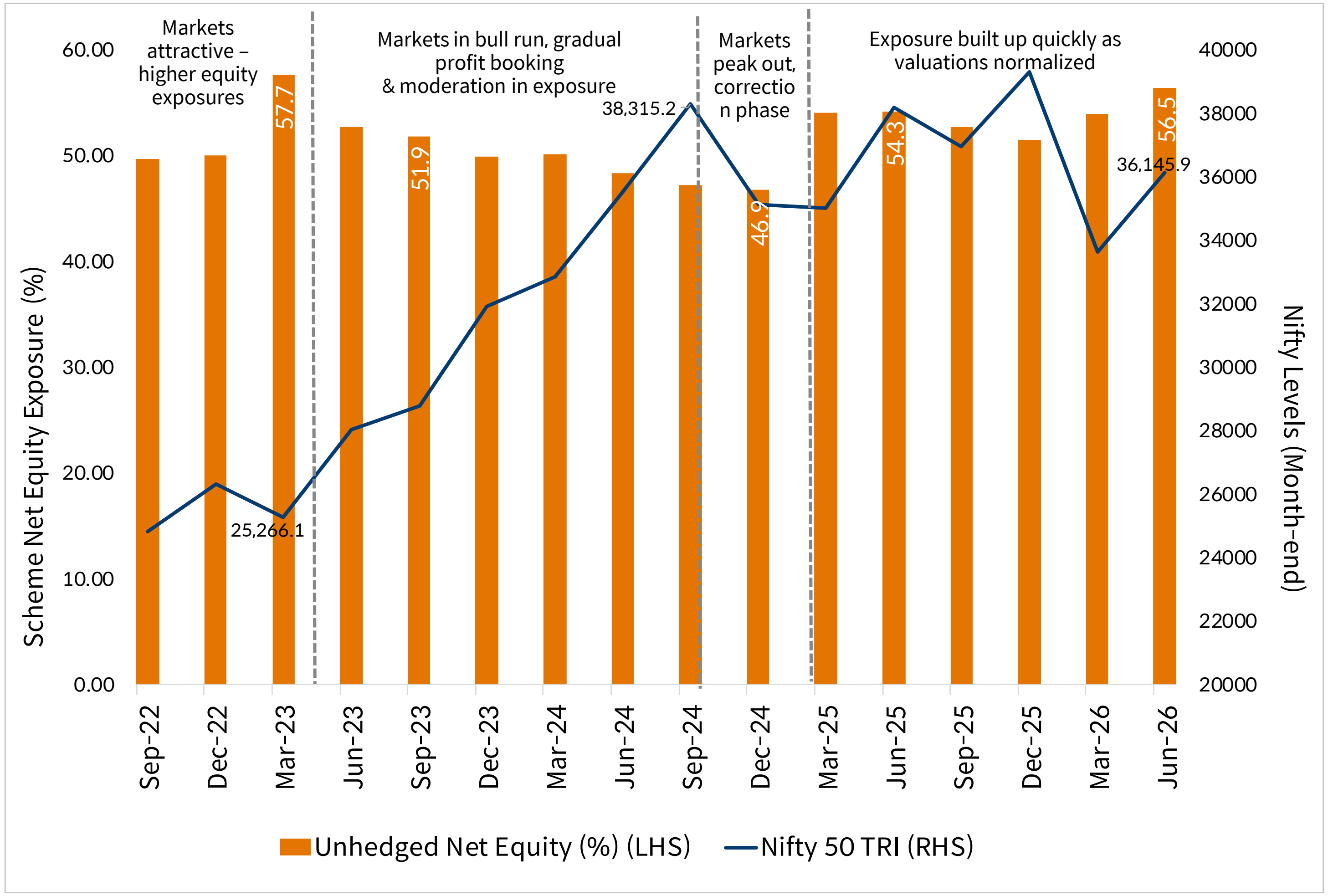


Portfolios may or may not change. This is the current investment framework which may change in future without prior notice.
Source: Internal; Above data as on June 30, 2026. *Portfolios may or may not change. For complete portfolio of the scheme please visit https://www.miraeassetmf.co.in/docs/default-source/portfolios/mabaf-june2026.xlsx
Pursuant to Clause 3.9 of Part IV of the SEBI Master Circular dated March 20, 2026, the universe of 'Large Cap' shall consist of the top 100 entities, 'Mid Cap' shall consist of the 101st to 250th entities, and 'Small Cap' shall consist of the 251st and onwards entities in terms of full market capitalization.

Equity– Active & Efficient(net) Allocation to Address Rising Macro Risk

MIRAE ASSET Mutual Fund

Equity allocation across market phases



Up Capture Ratio	Down Capture Ratio
66.61%	46.48%

Since Inception Avg Net Equity (%): 51.47

Since its launch, the fund has seen longer periods managing market risk.

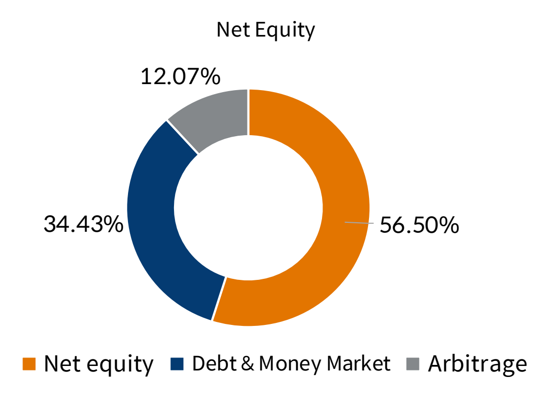
Despite relatively low Avg Equity exposure, it has captured ~67% of upside while protecting against 46% of downside.

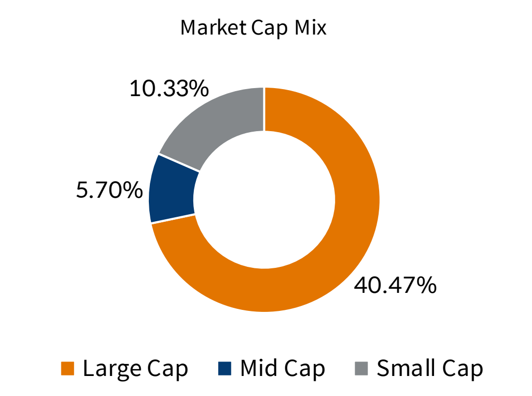
Source: AceMF. For their standard disclaimer, please visit https://www.miraeassetmf.co.in/docs/default-source/portfolios/mabaf-june2026.xlsx.
Net equity levels are as of month-ends. The portfolio is subject to changes within the provisions of the Scheme Information Document of the scheme. Please refer to the SID for investment pattern, strategy & risk factors. Data as on June 30, 2026.

Outlook on the Equity Parameters of the Fund

MIRAE ASSET
Mutual Fund

- Amid recent volatility and geopolitical uncertainty, we raised equity weights by ~4%, in line with our internal model.
- 4QFY26 earnings beat expectations, though higher energy prices may pressure margins in 1QFY27. As markets recovered from mid-May 2026, we marginally trimmed our equity position.
- Earnings in the last two quarters beat prior periods as policy and monetary reforms revive consumption, notably in Auto and high-ticket consumer products.
- Beyond near-term disruption from higher energy prices and a weaker expected monsoon, we see growth momentum resuming in 2HFY27.
- Despite flexibility on market-cap allocation, the fund profile keeps us large-cap biased with a mix of growth and value. Large-cap share is currently higher on relatively attractive valuations.





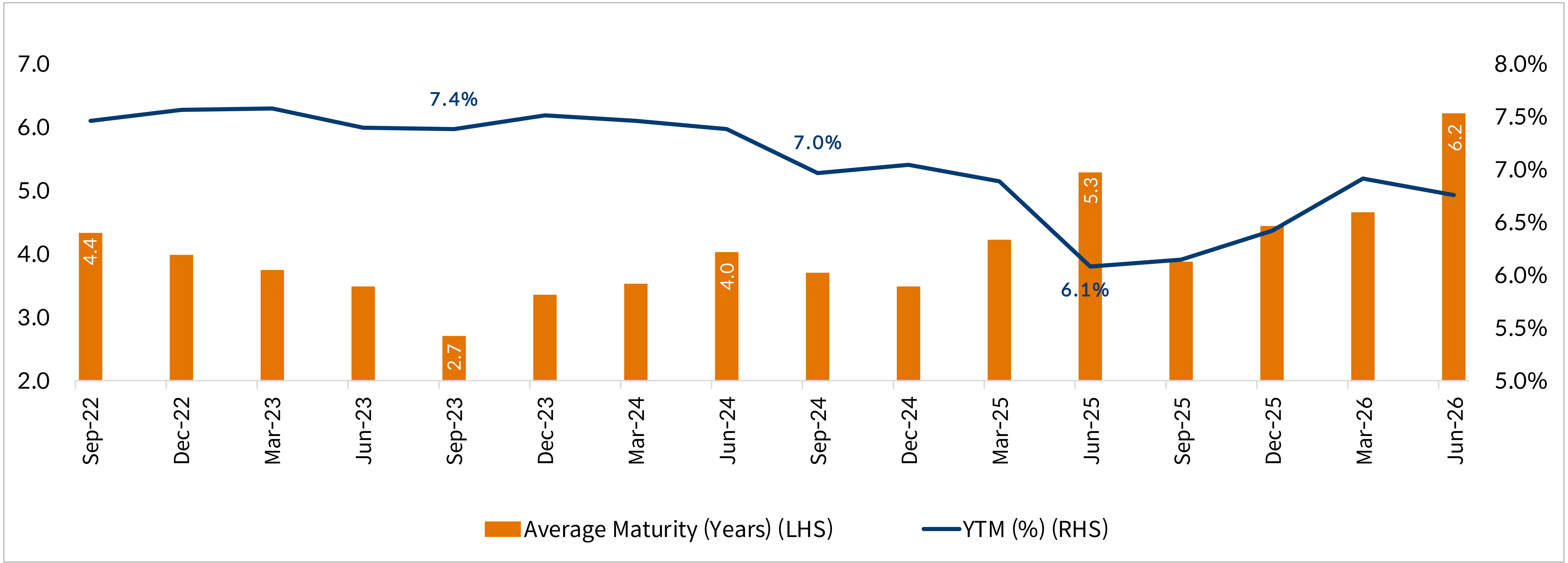
Sectors	OW/UW May 2026	OW/UW June 2026
Pharmaceuticals & Biotechnology	3.82%	3.95%
Capital Markets	2.65%	2.30%
Consumer Durables	1.37%	1.68%
Automobiles	1.63%	1.63%
Ferrous Metals	1.25%	1.23%
Telecom - Services	0.59%	0.55%
Banks	0.66%	0.31%
Finance	0.25%	0.01%
Petroleum Products	-1.14%	-0.61%
IT - Software	-1.72%	-1.51%

Past performance may or may not be sustained in future. Source: Internal, ACEMF; Above data as on June 30, 2026. *Portfolios may or may not change.
For complete portfolio of the scheme please visit https://www.miraeassetmf.co.in/docs/default-source/portfolios/mabaf-june2026.xlsx. The sector(s)/stock(s)/issuer(s) mentioned in this presentation do not constitute any research report/recommendation of the same and the Fund may or may not have any future position in these sector(s)/stock(s)/issuer(s). Pursuant to Clause 3.9 of Part IV of the SEBI Master Circular dated March 20, 2026, the universe of 'Large Cap' shall consist of the top 100 entities, 'Mid Cap' shall consist of the 101st to 250th entities, and 'Small Cap' shall consist of the 251st and onwards entities in terms of full market capitalization.

Dynamically Managed Debt Allocation

MIRAE ASSET
Mutual Fund

Average Maturity Vs YTM

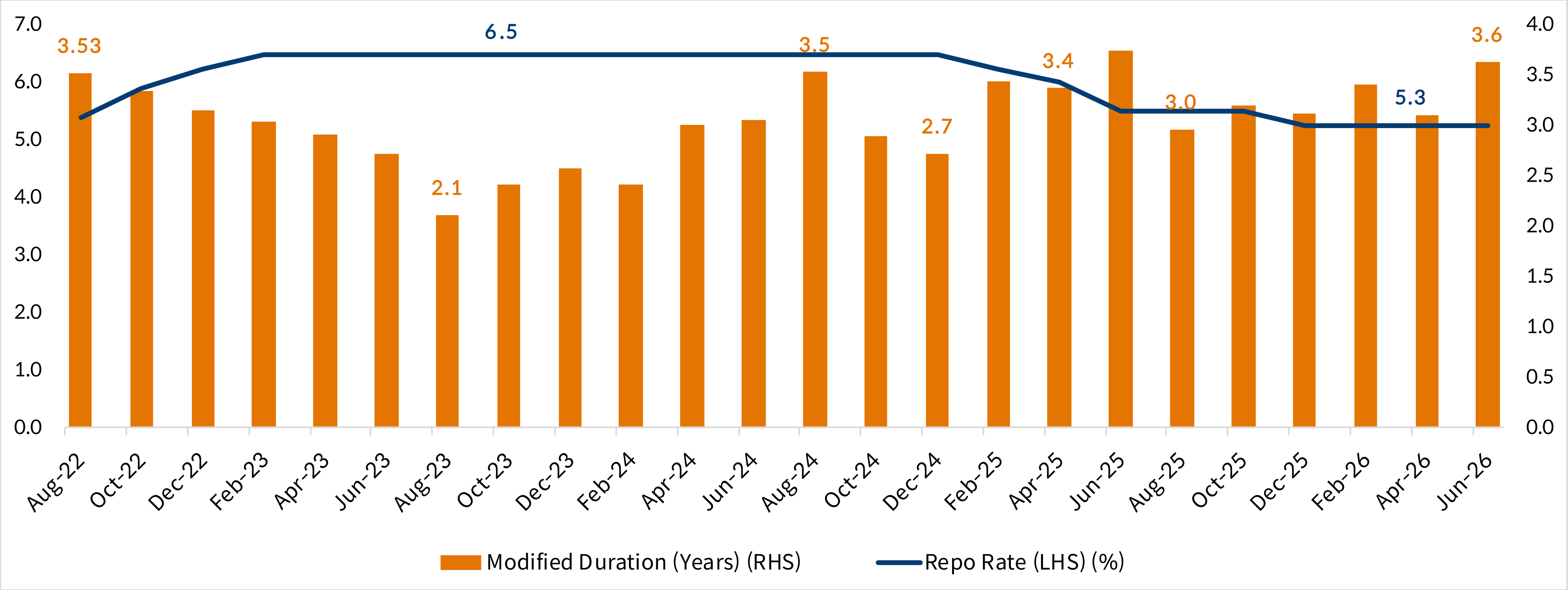


The average maturity of the fund is dynamically managed basis the interest rate outlook which has positively impacted the fund

Source: Internal, ACEMF; Above data as on June 30, 2026. For complete portfolio of the scheme please visit https://www.miraeassetmf.co.in/docs/default-source/portfolios/mabaf-june2026.xlsx

Modified Duration Management

Repo Vs Modified Duration



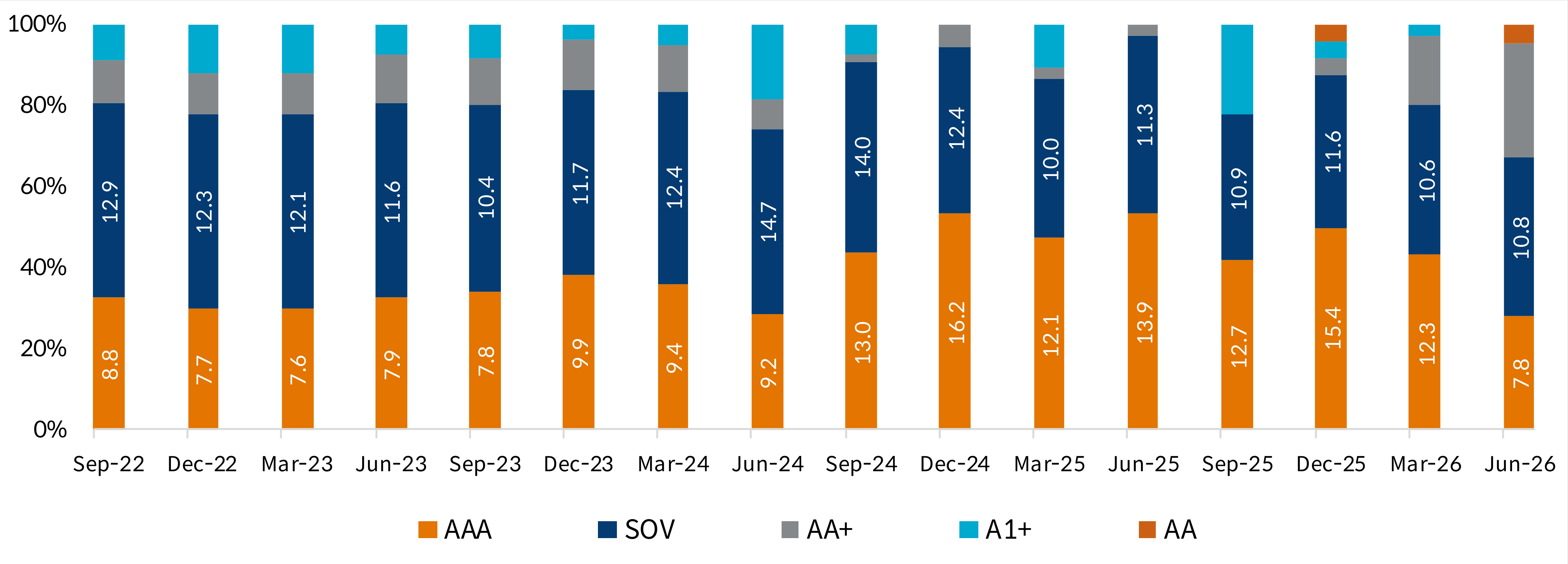
The Modified Duration of the fund is actively managed per the prevailing market scenarios

Source: RBI, Internal, ACEMF; Above data as on June 30, 2026. For complete portfolio of the scheme please visit https://www.miraeassetmf.co.in/docs/default-source/portfolios/mabaf-june2026.xlsx

The sector(s)/stock(s)/issuer(s) mentioned in this presentation do not constitute any research report/recommendation of the same and the Fund may or may not have any future position in these sector(s)/stock(s)/issuer(s).

Rating Profile

Portfolio Credit Quality (%)



Credit quality is dynamically managed to optimize yield in the current market scenario

Source: Internal, ACEMF; Above data as on June 30, 2026. For complete portfolio of the scheme please visit https://www.miraeassetmf.co.in/docs/default-source/portfolios/mabaf-june2026.xlsx

The sector(s)/stock(s)/issuer(s) mentioned in this presentation do not constitute any research report/recommendation of the same and the Fund may or may not have any future position in these sector(s)/stock(s)/issuer(s).

Outlook on the Debt Levels of the Fund

MIRAE ASSET Mutual Fund

- Debt holdings are a mix of government securities, high-quality corporate bonds and certificates of deposit.
- The debt component is largely buy-and-hold, adjusted periodically for significant shifts in interest-rate expectations.
- RBI held the repo rate unchanged while announcing measures to attract foreign flows amid a pressured currency. These measures would be able to potentially draw up to USD 100 billion. Owing to this, calls for a rate hike to defend the currency have abated.
- Post-policy, benchmark yields fell ~15 bps and 3-5 year corporate bonds ~35-40 bps.
- Policy measures are expected to boost index-inclusion prospects, improve system liquidity while reducing PSU supply. Our duration outlook stays positive.
- Accordingly, the fund's duration was increased ahead of the RBI policy.
- Positioning stays focused on 2-5 year corporate bonds, with tactical allocations to government securities.

Debt Instruments	Weight %
Corporate Bond	16.92%
Government Bond	9.66%
State Government Bond	1.13%
Cash & Other Receivables	3.71%

Quantitative : Debt	
Weighted Average Maturity (Yrs)	6.23
Modified Duration (Yrs)	3.64
Macaulay Duration (Yrs)	3.82
Yield To Maturity	6.77%
Unhedged Equity	56.50%
Hedged Equity	12.07%

Past performance may or may not be sustained in future
Source: Internal, ACEMF; Above data as on June 30, 2026.

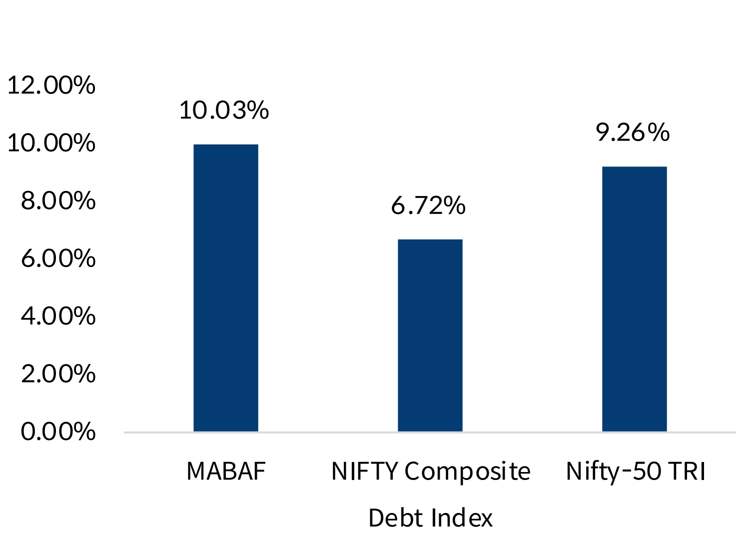
Performance Metrics

Focus on Risk Management & Performance Consistency

MIRAE ASSET
Mutual Fund

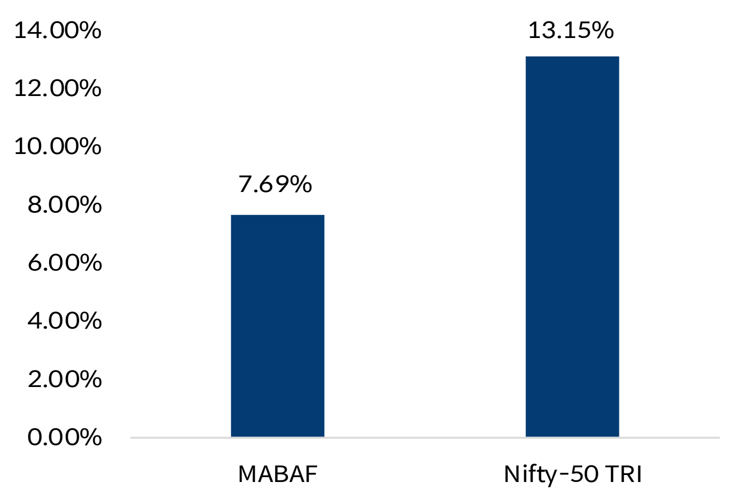
Fund strategy focused on true to label, dynamically managed asset allocation framework powered by research and a conservative ethos to money management.

CAGR*



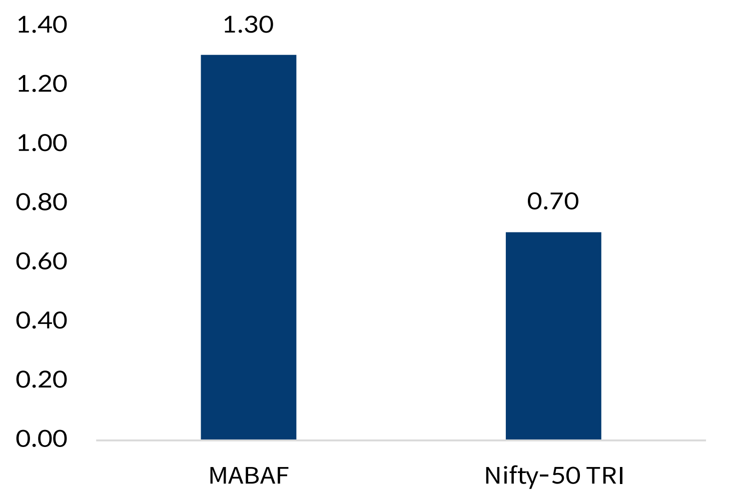
MABAF has delivered 10.03% CAGR since inception, lower than pure equity but still beating benchmark.

Volatility



Std Dev is materially lower vs Nifty 50 TRI.

Returns per unit of risk



Risk-Adjusted Return Advantage – Higher return per unit of risk vs pure equity benchmark.

Past performance may or may not be sustained in future
Source: Internal, ACEMF; Above data as on June 30, 2026. *CAGR – Compound Annual Growth Rate

Risk Adjusted Return Comparison

MIRAE ASSET
Mutual Fund

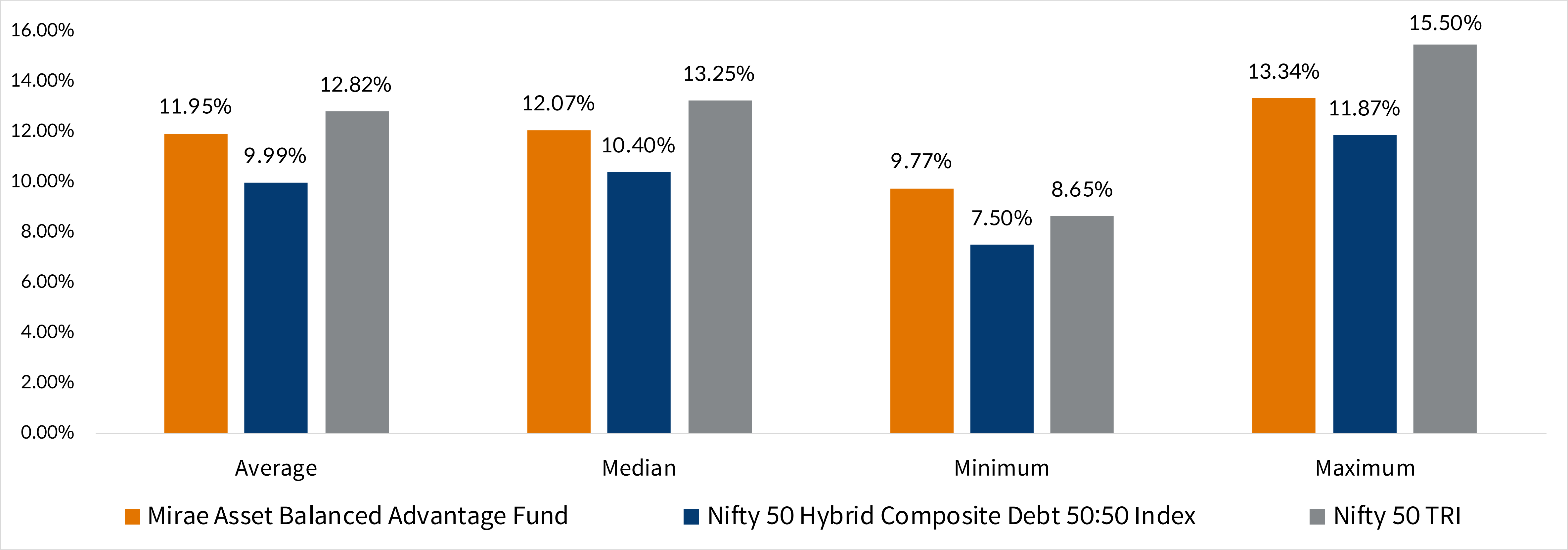
Risk Adjusted Return	Mirae Asset Balanced Advantage Fund	Equity (Nifty 50 TRI)	Debt (Nifty Composite Debt Index)
A. CAGR Since Inception	10.0%	9.3%	6.7%
B. Volatility (Standard Deviation)	7.7%	13.2%	2.2%
Return per unit of Risk (A/B)	1.30	0.70	3.00

Equity like returns with Lower volatility & Improved Risk Adjusted Returns

Past performance may or may not be sustained in future
Source : Internal Calculation & ACEMF Data as on June 30, 2026. **Past Performance may or may not be sustained in future.**
Different Plans under the scheme have different expense structure. The reference and details provided here in are of Regular Plan - Growth Option.

Rolling Returns – Since Inception

Average 3-year rolling returns have been 11.95% p.a. compared to 9.99% p.a. for the benchmark. Fund has captured a large part of equity returns through its lifetime while protecting erosion of performance during stress.



Past performance may or may not be sustained in future
Source: Internal, ACEMF; Above data as on June 30, 2026.

Post Tax Returns Calculation

MIRAE ASSET Mutual Fund

Parameters	1 Year	2 Year	3 Year
Mirae Asset Balanced Advantage Fund			
Investment Amount (₹)	1,00,000	1,00,000	1,00,000
Avg rolling returns of the fund since inception	12.25%	12.21%	11.95%
Value of Investment (₹)	1,12,249.22	1,25,900.42	1,40,301.12
Tax rates	20%	12.50%	12.50%
Capital Gains (Taxable Amount) (₹)	12,249.22	25,900.42	40,301.12
Tax Paid (₹)	2,449.84	3,237.55	5,037.64
Post Tax Value of Investment (₹)	**1,09,799.38**	**1,22,662.87**	**1,35,263.48**
Traditional Savings Instruments			
Investment Amount (₹)	1,00,000	1,00,000	1,00,000
Prevailing Traditional Investment Rates	6.25%	6.45%	6.30%
Value of Investment (₹)	1,06,250.00	1,13,316.03	1,20,115.70
Capital Gains (Taxable Amount) (₹)	6,250.00	13,316.03	20,115.70
Tax rates	30%	30%	30%
Tax Paid (₹)	1,875.00	3,994.81	6,034.71
Post Tax Value of Investment (₹)	**1,04,375.00**	**1,09,321.22**	**1,14,080.99**

Past performance may or may not be sustained in future
Source: Internal, ACEMF; Above data as on June 30, 2026. For illustration purpose
SBI Data as on July 22, 2026. For more details, please visit: https://sbi.bank.in/web/interest-rates/deposit-rates/retail-domestic-term-deposits

Who is this Fund For?

MIRAE ASSET
Mutual Fund

Moderate Risk Investors

- With 3+ year horizon
- Seeking lower risk equity participation
- Seeking to transition from high risk to lower risk – retirement allocations etc.

Why Invest in Mirae Asset Balanced Advantage Fund?

MIRAE ASSET
Mutual Fund

Mirae BAF = Framework-driven, risk-aware equity participation

Built to create and preserve wealth across cycles

Fund that thrives on cyclical volatility & protects from event-based volatility

All weather friend for portfolio – Reduce risk in Falling Markets while Participating fully in Rising markets

Tax efficiency

Fund Snapshot

MIRAE ASSET
Mutual Fund

Mirae Asset Balanced Advantage Fund

Framework Driven
- Lower PE Based
- Higher PB Based
- View based Flexibility to FM

Allocation
- Net Equity based on valuations
- Closely tracks Nifty 50 TRI
- Smoothens Volatility

Participation
- Seeks to protect downside
- Aims to provide effective upside participation
- Aims to provide risk adjusted performance

Equity
- Business Management Valuations Approach
- Proposed Flexi Cap Strategy
- Prefer Large Cap Bias

Debt
- Buy and Hold
- Acts as anchoring element
- Proposed Active Interest & Duration call

Arbitrage
- Balancing asset class
- Enables equity taxation
- Aims to reduce fund volatility

Scheme Performance

Performance Report

Period	Mirae Asset Balanced Advantage Fund	Scheme Benchmark*	Additional Benchmark**
Last 1 Year	2.02%	-1.11%	-5.42%
Last 3 Years	10.01%	7.84%	8.80%
Since Inception	10.03%	8.17%	9.26%
Value of Rs. 10000 invested (in Rs.) Since Inception	14,498	13,569	14,108
NAV as on 30th Jun 2026	₹14.498		
Index Value 30th Jun 2026	Index Value of Scheme Benchmark is 16,184.270 and Nifty 50 Index (TRI) is 36,145.880		
Allotment Date	11th August 2022		
Scheme Benchmark	*Nifty 50 Hybrid Composite Debt 50:50 Index		
Additional Benchmark	**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

Past Performance may or may not be sustained in future.
Source: Internal Calculation & ACEMF, Data as on June 30, 2026.
Note: 1. Different Plans under the scheme have different expense structure. The reference and details provided herein are of Regular Plan - Growth Option.
For computation of since inception returns (%) the allotment NAV has been taken as ₹10.00.
The performance of other funds managed by the same fund manager is given on slide No. 35, 36, 37, 38.

SIP Report Card

SIP Performance

Period	Since Inception	3 Years	1 Year
Total Amount Invested (in Rs.)	4,60,000	3,60,000	1,20,000
Mkt Value as on 30th Jun 2026 (in Rs.)	5,41,424	3,98,918	1,22,171
Fund Return& (%)	8.48	6.80	3.40
Benchmark Return& (%)	6.32	4.74	-0.53
Add. Benchmark Return& (%)	6.16	3.36	-5.63

Past Performance may or may not be sustained in future.

Data as on June 30, 2026.; Source: Internal Calculation & ACEMF
The above table shows performance since inception for Mirae Asset Balanced Advantage Fund- Regular Plan - Growth Option.
Scheme Benchmark – Nifty 50 Hybrid Composite Debt 50:50 Index, Additional Benchmark - Nifty 50 Index (TRI)
For computation of since inception returns (%) the allotment NAV has been taken as ₹ 10.00.
& The SIP returns are calculated by XIRR approach assuming investment of ₹ 10,000/- on the 1st working day of every month.
For performance in SEBI format, refer to slide 33.

Performance of other funds managed by same Fund Managers

Mirae Asset Low Duration Fund - Fund Managers - Mr. Basant Bafna

(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.)

Period	Mirae Asset Low Duration Fund	Scheme Benchmark*	Additional Benchmark**
Last 1 Year	5.81%	6.21%	2.47%
Last 3 Years	6.86%	7.14%	6.88%
Last 5 Years	5.90%	6.23%	5.15%
Last 10 Years	5.92%	6.53%	6.20%
Since Inception	6.43%	7.22%	6.60%
Value of Rs. 10000 invested (in Rs.) Since Inception	23,946.30	26,571.94	24,492.23
NAV as on 30th Jun 2026	₹2,394.6295		
Index Value 30th Jun 2026	Index Value of Scheme Benchmark is 5,727.2100 and Crisil 10 yr Gilt index is 5,281.8236		
Allotment Date	26th June 2012		
Scheme Benchmark	*Nifty Low Duration Debt Index A-I		
Additional Benchmark	**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.

Mirae Asset Dynamic Bond Fund - Fund Managers - Mr. Basant Bafna

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

Period	Mirae Asset Dynamic Bond Fund	Scheme Benchmark*	Scheme Benchmark * (Tier2)	Additional Benchmark**
Last 1 Year	5.12%	4.36%	6.06%	2.47%
Last 3 Years	6.41%	7.00%	7.51%	6.88%
Last 5 Years	5.09%	6.02%	NA	5.15%
Since Inception	5.91%	6.98%	NA	5.75%
Value of Rs. 10000 invested (in Rs.) Since Inception	17,027.60	18,702.63	NA	16,796.70
NAV as on 30th Jun 2026	₹17.0276			
Index Value 30th Jun 2026	Index Value of Scheme Benchmark is 6,128.3962 / 1,335.7400 and Crisil 10 yr Gilt index is 5,281.8236			
Allotment Date	24th 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

Past Performance may or may not be sustained in future.

Source : Internal Calculation & ACEMF, as on June 30, 2026.

Different Plans under the scheme have different expense structure. The reference and details provided herein are of Regular Plan- Growth Option. Latest available NAV has been taken for return calculation wherever applicable.
For computation of since inception returns (%) the allotment NAV has been taken as ₹1000.00 for Mirae Asset Low Duration & Mirae Asset Ultra Short Duration Fund and ₹10.00 for all other schemes.

Performance of other funds managed by same Fund Managers

Mirae Asset Short Duration Fund - Fund Managers - Mr. Basant Bafna
(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)

Period	Mirae Asset Short Duration Fund	Scheme Benchmark*	Additional Benchmark**
Last 1 Year	4.91%	5.84%	2.47%
Last 3 Years	6.74%	7.34%	6.88%
Last 5 Years	5.72%	6.31%	5.15%
Since Inception	6.27%	6.93%	6.54%
Value of Rs. 10000 invested (in Rs.) Since Inception	16,562.90	17,436.54	16,915.56
NAV as on 30th Jun 2026	₹16.5629		
Index Value 30th Jun 2026	Index Value of Scheme Benchmark is 5,323.9216 and Crisil 10 yr Gilt index is 5,281.8236		
Allotment Date	16th 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

Mirae Asset Ultra Short Duration Fund - Fund Managers - Mr. Basant Bafna
(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.)

Period	Mirae Asset Ultra Short Duration Fund	Scheme Benchmark*	Additional Benchmark**
Last 1 Year	6.45%	6.52%	4.27%
Last 3 Years	7.20%	7.24%	6.40%
Last 5 Years	6.33%	6.44%	5.72%
Since Inception	5.96%	6.08%	5.44%
Value of Rs. 10000 invested (in Rs.) Since Inception	13,936.60	14,022.72	13,545.03
NAV as on 30th Jun 2026	₹1,393.6598		
Index Value 30th Jun 2026	Index Value of Scheme Benchmark is 5,830.4500 and Crisil 1 Year T-bill is 8,126.8048		
Allotment Date	7th 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

Past Performance may or may not be sustained in future.

Source : Internal Calculation & ACEMF, June 30, 2026.

Different Plans under the scheme have different expense structure. The reference and details provided herein are of Regular Plan- Growth Option. Latest available NAV has been taken for return calculation wherever applicable.
For computation of since inception returns (%) the allotment NAV has been taken as ₹1000.00 for Mirae Asset Low Duration & Mirae Asset Ultra Short Duration Fund and ₹10.00 for all other schemes.

Performance of other funds managed by same Fund Managers

Mirae Asset Aggressive Hybrid Fund - Fund Managers - Mr. Harshad Borawake, Mr. Vrijesh Kasera and Mr. Basant Bafna
(Aggressive Hybrid Fund - An open ended hybrid scheme investing predominantly in equity and equity related instruments)

Period	Mirae Asset Aggressive Hybrid Fund	Scheme Benchmark*	Additional Benchmark**
Last 1 Year	1.37%	0.12%	-7.55%
Last 3 Years	11.10%	10.37%	6.97%
Last 5 Years	10.13%	9.96%	9.12%
Last 10 Years	12.17%	11.78%	12.31%
Since Inception	11.53%	11.13%	11.13%
Value of Rs. 10000 invested (in Rs.) Since Inception	32,959.00	31,675.40	31,683.08
NAV as on 30th Jun 2026	₹32.959		
Index Value 30th Jun 2026	Index Value of Scheme Benchmark is 21,017.899 and BSE Sensex (TRI) is 1,20,727.224		
Allotment Date	29th July 2015		
Scheme Benchmark	*CRISIL Hybrid 35+65 - Aggressive Index		
Additional Benchmark	**BSE Sensex (TRI)		

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

Mirae Asset Equity Savings Fund - Fund Managers - Mr. Harshad Borawake, Mr. Vrijesh Kasera, Ms. Bharti Sawant and Mr. Basant Bafna
(Equity Savings Fund - An open ended scheme investing in equity, arbitrage and debt)

Period	Mirae Asset Equity Savings Fund	Scheme Benchmark*	Additional Benchmark**
Last 1 Year	3.29%	2.28%	2.47%
Last 3 Years	9.69%	8.15%	6.88%
Last 5 Years	8.77%	7.88%	5.15%
Since Inception	10.37%	8.90%	6.33%
Value of Rs. 10000 invested (in Rs.) Since Inception	21,038.00	19,022.38	15,888.69
NAV as on 30th Jun 2026	₹21.038		
Index Value 30th Jun 2026	Index Value of Scheme Benchmark is 6,461.180 and Crisil 10 yr Gilt index is 5,281.824		
Allotment Date	17th December 2018		
Scheme Benchmark	*Nifty Equity Savings Index		
Additional Benchmark	**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

Past Performance may or may not be sustained in future.

Source : Internal Calculation & ACEMF, June 30, 2026.
Different Plans under the scheme have different expense structure. The reference and details provided herein are of Regular Plan- Growth Option. Latest available NAV has been taken for return calculation wherever applicable.

Performance of other funds managed by same Fund Managers

Mirae Asset Multi Asset Allocation Fund - Fund Managers - Mr. Harshad Borawake, Mr. Siddharth Srivastava, Mr. Ritesh Patel and Mr. Basant Bafna
(Multi Asset Allocation Fund - An open ended scheme investing in equity, debt & money market instruments, Gold ETFs, Silver ETFs and exchange traded commodity derivatives)

Period	Mirae Asset Multi Asset Allocation Fund	Scheme Benchmark*	Additional Benchmark**
Last 1 Year	9.02%	5.95%	-7.55%
Since Inception	12.46%	11.25%	3.95%
Value of Rs. 10000 invested (in Rs.) Since Inception	13,276.00	12,933.94	10,980.42
NAV as on 30th Jun 2026	₹13.276		
Index Value 30th Jun 2026	Index Value of Scheme Benchmark is 129.339 and BSE Sensex (TRI) is 1,20,727.224		
Allotment Date	31st January 2024		
Scheme Benchmark	*65% Nifty 500 (TRI) + 25% Nifty Short Duration Debt Index + 7.5% Domestic Price of Gold + 2.5% Domestic Price of Silver		
Additional Benchmark	**BSE Sensex (TRI)		

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

Mirae Asset Income plus Arbitrage Active FoF - Fund Managers - Mr. Basant Bafna
(Fund of Fund - An open-ended fund of funds scheme investing in units of actively managed Debt oriented and arbitrage Mutual Fund schemes)

Period	Mirae Asset Income plus Arbitrage Active FoF	Scheme Benchmark*	Additional Benchmark**
6 Months (Simple Annualized)	5.80%	5.95%	4.08%
Since Inception (Simple Annualized)	5.88%	5.95%	2.28%
Value of Rs. 10000 invested (in Rs.) Since Inception	10,582.00	10,588.63	10,225.08
NAV as on 30th Jun 2026	₹10.582		
Index Value 30th Jun 2026	Index Value of Scheme Benchmark is 105.886 and Crisil 10 yr Gilt index is 5,281.824		
Allotment Date	4th July 2025		
Scheme Benchmark	*Nifty Short Duration Debt Index (60%) + Nifty 50 Arbitrage Index (TRI) (40%)		
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

Investors may note that they will bear recurring expenses of the underlying scheme in addition to the expenses of this scheme.

Past Performance may or may not be sustained in future.

Source : Internal Calculation & ACEMF, June 30, 2026.

Different Plans under the scheme have different expense structure. The reference and details provided herein are of Regular Plan- Growth Option. Latest available NAV has been taken for return calculation wherever applicable.

Product Label, Riskometer

Mirae Asset Balanced Advantage Fund

(Balanced Advantage Fund - An open-ended dynamic asset allocation fund)

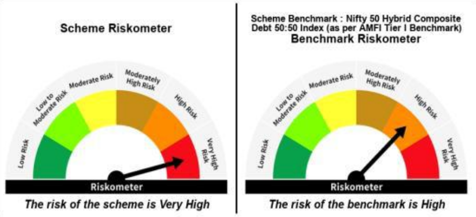
PRODUCT LABELLING

Mirae Asset Balanced Advantage Fund

This product is suitable for investors who are seeking*

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

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



Mirae Asset 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)

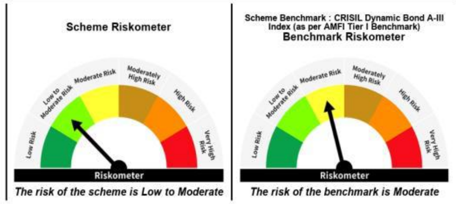
PRODUCT LABELLING

Mirae Asset Dynamic Bond Fund

This product is suitable for investors who are seeking*

- Optimal returns over short to medium term
- To generate optimal returns through active management of a portfolio of debt and money market instruments

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



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.)

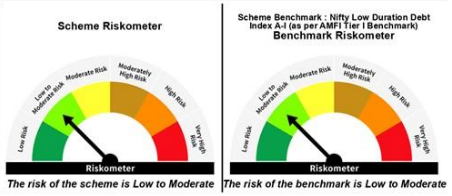
PRODUCT LABELLING

Mirae Asset Low Duration Fund

This product is suitable for investors who are seeking*

- An open-ended low duration debt scheme
- Investment in debt and money market instruments such that the Macaulay duration of the portfolio is between 6-12 months

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



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)

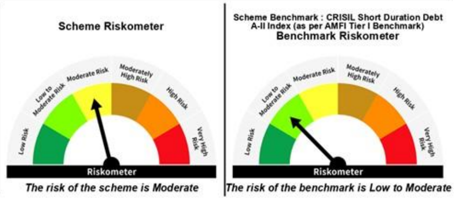
PRODUCT LABELLING

Mirae Asset Short Duration Fund

This product is suitable for investors who are seeking*

- Optimal returns over short term
- Investment in an actively managed diversified portfolio of debt and money market instruments including InvITS

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



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.)

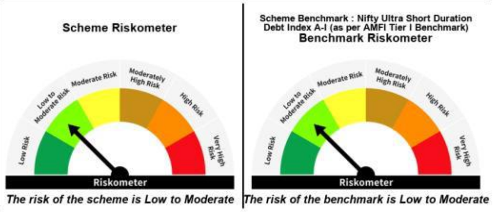
PRODUCT LABELLING

Mirae Asset Ultra Short Duration Fund

This product is suitable for investors who are seeking*

- Income over a short-term investment horizon
- Investments in debt and money market securities with portfolio Macaulay duration between 3 months & 6 months

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



Mirae Asset Aggressive Hybrid Fund

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

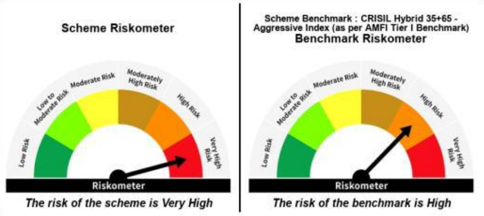
PRODUCT LABELLING

Mirae Asset Aggressive Hybrid Fund

This product is suitable for investors who are seeking*

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

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



Product Label, Riskometer

Mirae Asset Multi Asset Allocation Fund

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

PRODUCT LABELLING

Mirae Asset Multi Asset Allocation Fund

This product is suitable for investors who are seeking*

- To generate long term capital appreciation/income
- Investments in equity, debt & money market instruments, commodity ETFs and exchange traded commodity derivatives.

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

Scheme Riskometer

The risk of the scheme is Very High

Scheme Benchmark : 65% Nifty 500 (TRI) + 25% Nifty Short Duration Debt Index + 7.5% Domestic Price of Gold + 2.5% Domestic Price of Silver (as per AMFI Tier I Benchmark)

Benchmark Riskometer

The risk of the benchmark is High

Mirae Asset Income Plus Arbitrage Active FoF

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

PRODUCT LABELLING

Mirae Asset Income plus Arbitrage Active FoF

This product is suitable for investors who are seeking*

- To generate low volatility returns over short to medium term
- Investments predominantly in units of actively managed Debt oriented and arbitrage Mutual Fund schemes

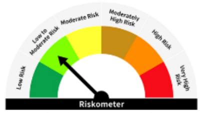
*Investors should consult their financial advisors if they are not clear about the suitability of the product.

Scheme Riskometer

The risk of the scheme is Moderate

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

Benchmark Riskometer



The risk of the benchmark is Low to Moderate

Investors may note that they will bear recurring expenses of the underlying scheme in addition to the expenses of this scheme.

Mirae Asset Equity Savings Fund

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

PRODUCT LABELLING

Mirae Asset Equity Savings Fund

This product is suitable for investors who are seeking*

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

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

Scheme Riskometer

The risk of the scheme is Moderately High

Scheme Benchmark : Nifty Equity Savings Index (as per AMFI Tier I Benchmark)

Benchmark Riskometer

The risk of the benchmark is Moderate

PRC Matrix

Mirae Asset Low Duration Fund

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)			

Mirae Asset Dynamic Bond Fund

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

Mirae Asset Short Duration Fund

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	

Mirae Asset Ultra Short Duration Fund

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)			

Note : Pursuant to Clause 6.18 on disclosure of Potential Risk Class (PRC) Matrix is provided for debt Schemes of Mirae Asset Mutual Fund of SEBI Master Circular dated March 20, 2026 .

Disclaimers

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.

NSE Indices Ltd Disclaimer: NSE INDICES LIMITED do not guarantee the accuracy and/or the completeness of the Index or any data included therein and NSE INDICES LIMITED shall have no responsibility or liability for any errors, omissions, or interruptions therein. NSE INDICES LIMITED does not make any warranty, express or implied, as to results to be obtained by the issuer, owners of the product(s), or any other person or entity from the use of the Index or any data included therein. NSE INDICES LIMITED makes no express or implied warranties, and expressly disclaims all warranties of merchantability or fitness for a particular purpose or use with respect to the Index or any data included therein. Without limiting any of the foregoing, NSE INDICES LIMITED expressly disclaim any and all liability for any claims, damages or losses arising out of or related to the Products, including any and all direct, special, punitive, indirect, or consequential damages (including lost profits), even if notified of the possibility of such damages.

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 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

Please consult your financial advisor or mutual fund distributor before investing

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

THANK YOU

Follow us on:

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