

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)

January 2026



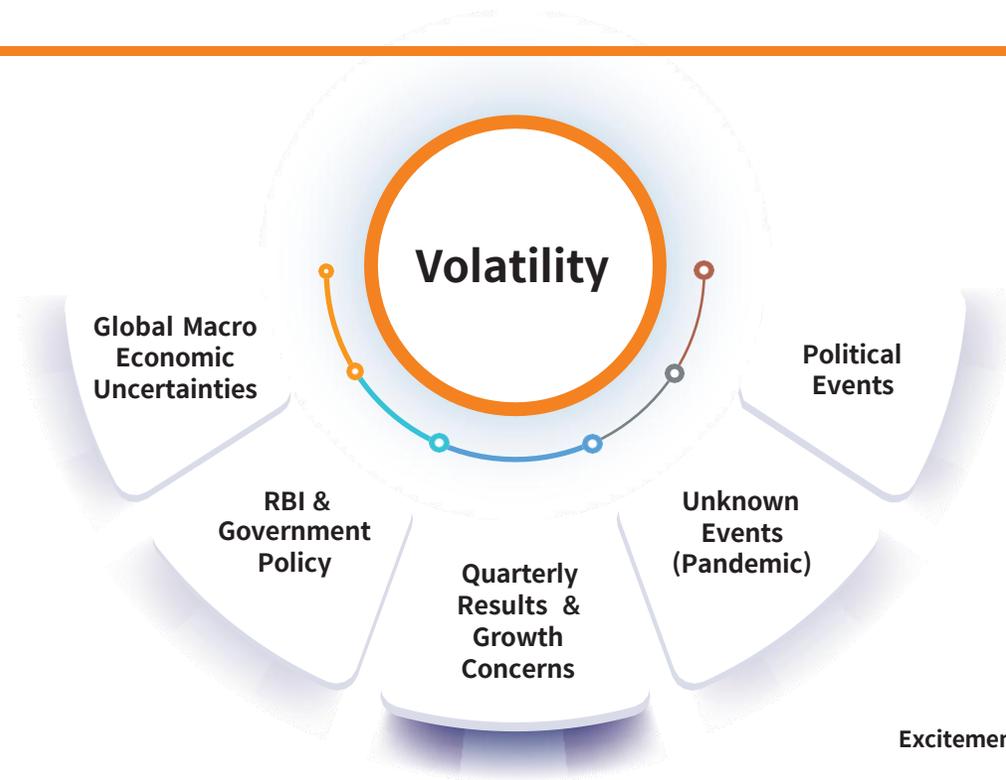
**Investment
Return**

**Investor
Behaviour**

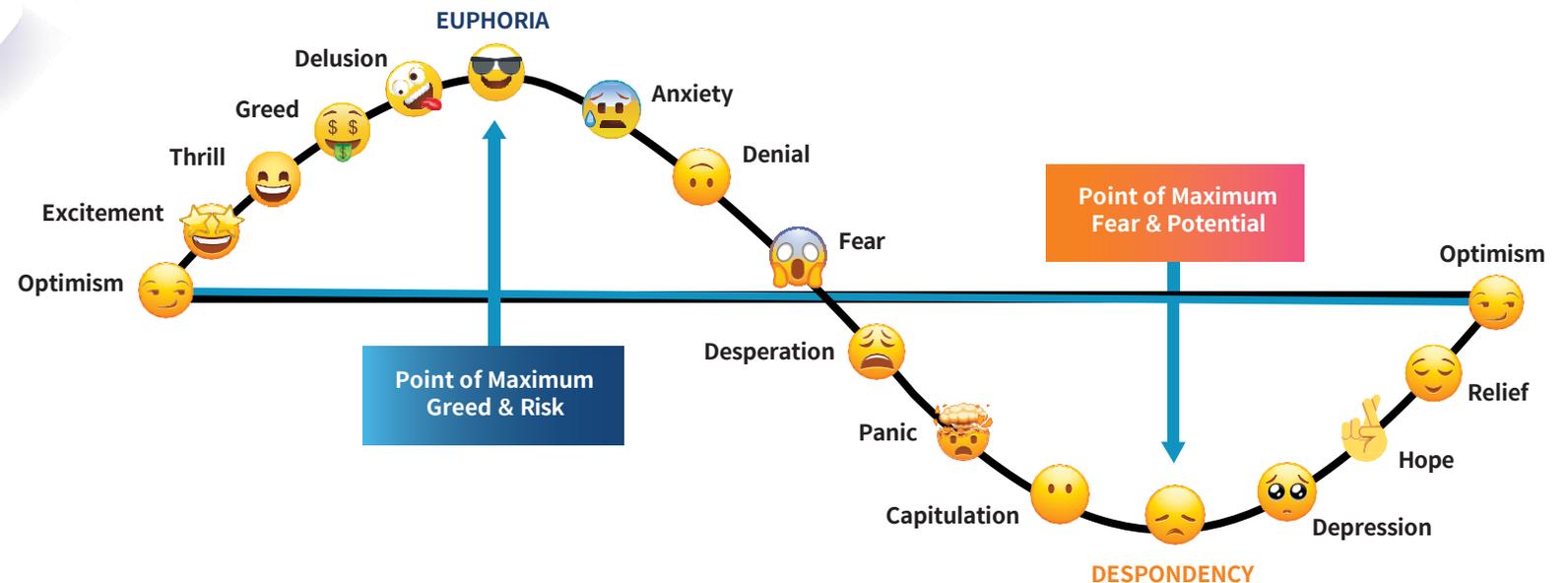
**Investor
Return**

There is a Gap between
investor expectations and
investors realty

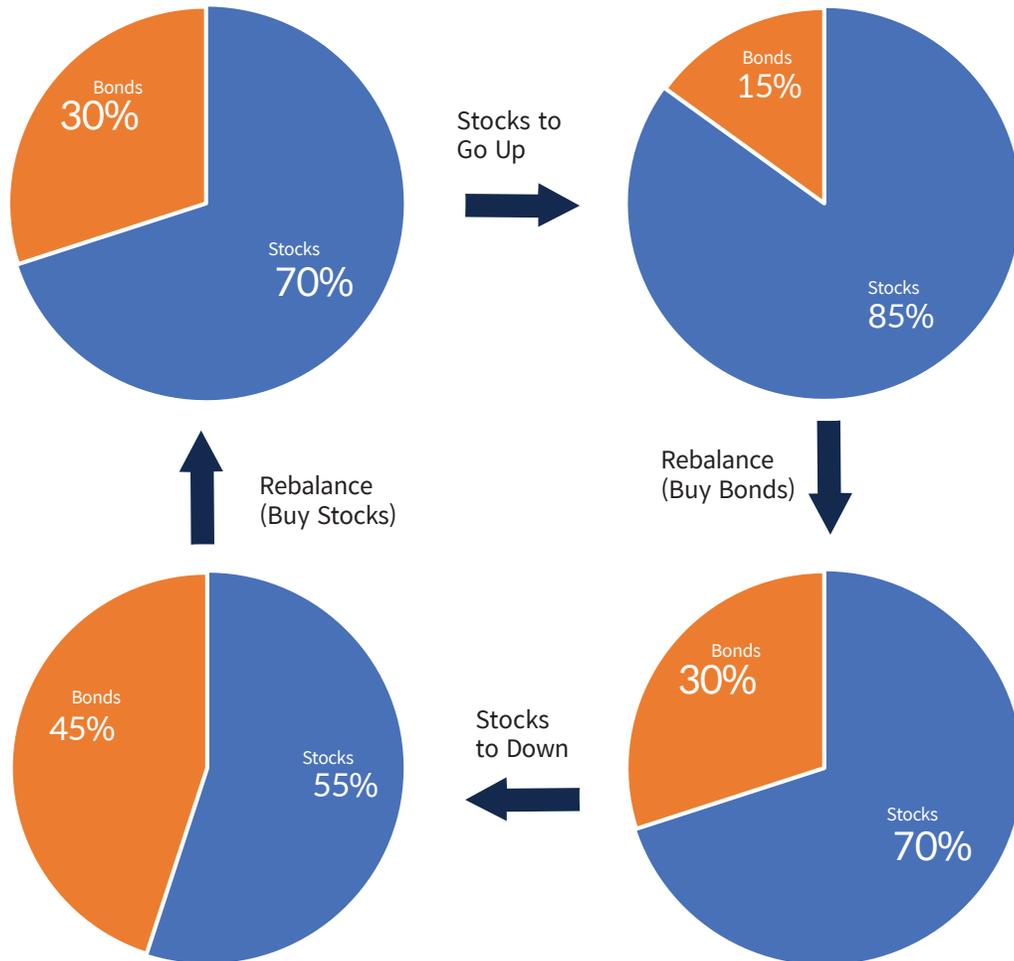
Volatility & Investors Behavioural Changes



With constant volatility in the Market the investor goes through various emotional biases and turmoil's leading him to taking an unfavorable decision



Investor's Confusion and Asset Allocation

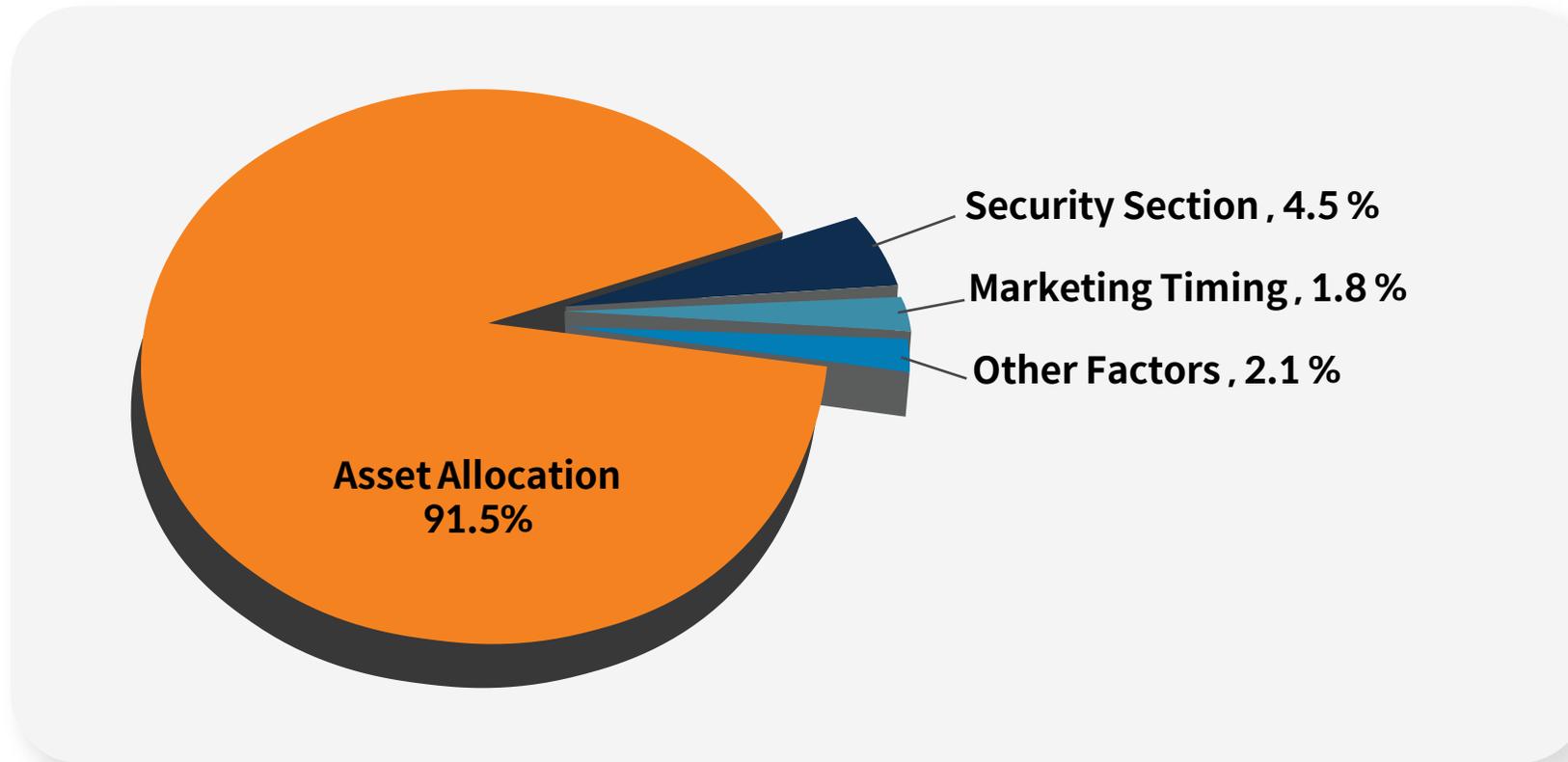


- When to buy & When to sell
- What to Buy and at which level
- What to sell and at which level
- What should be the allocation percentage
- Which asset class to buy as per current market scenario

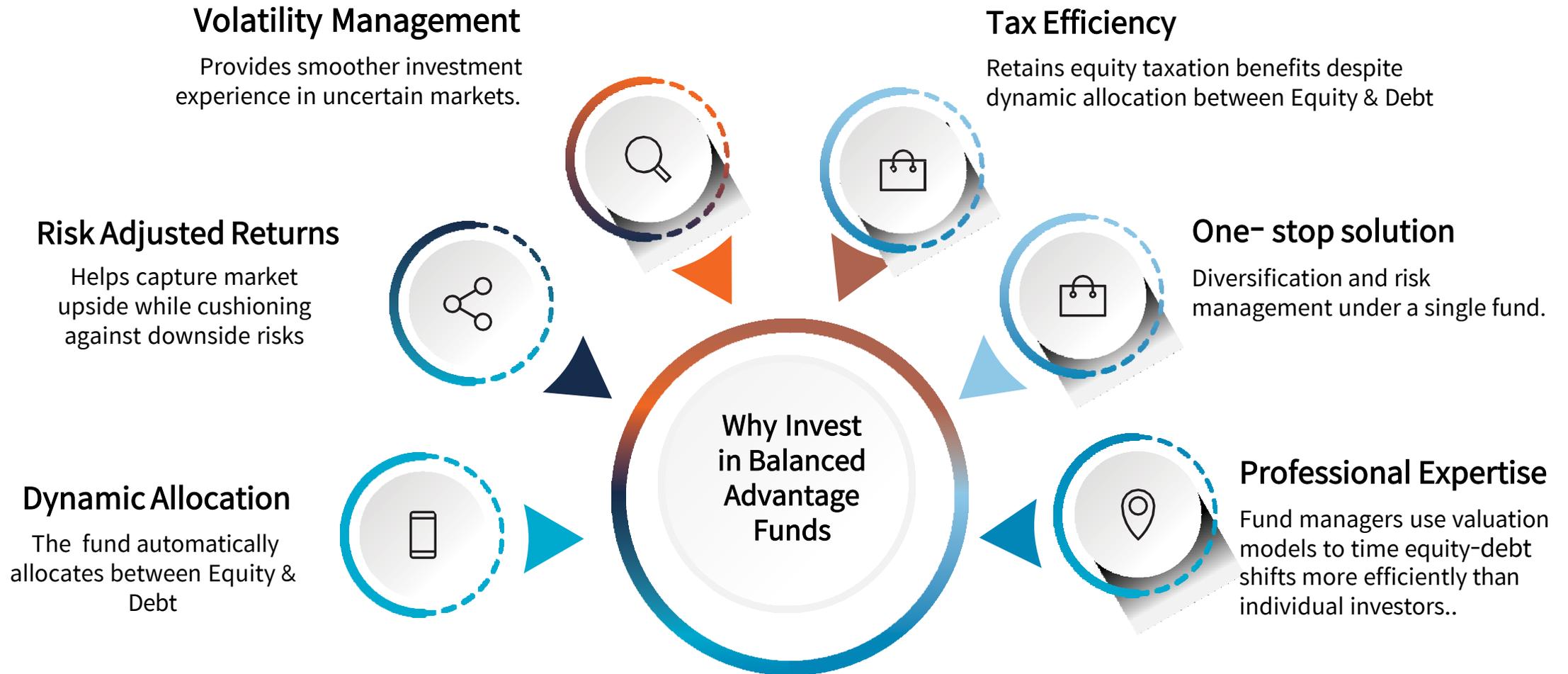
Thus, selecting a fund designed to handle these issues provides better support.

Importance of Asset Allocation

Drivers of investment results

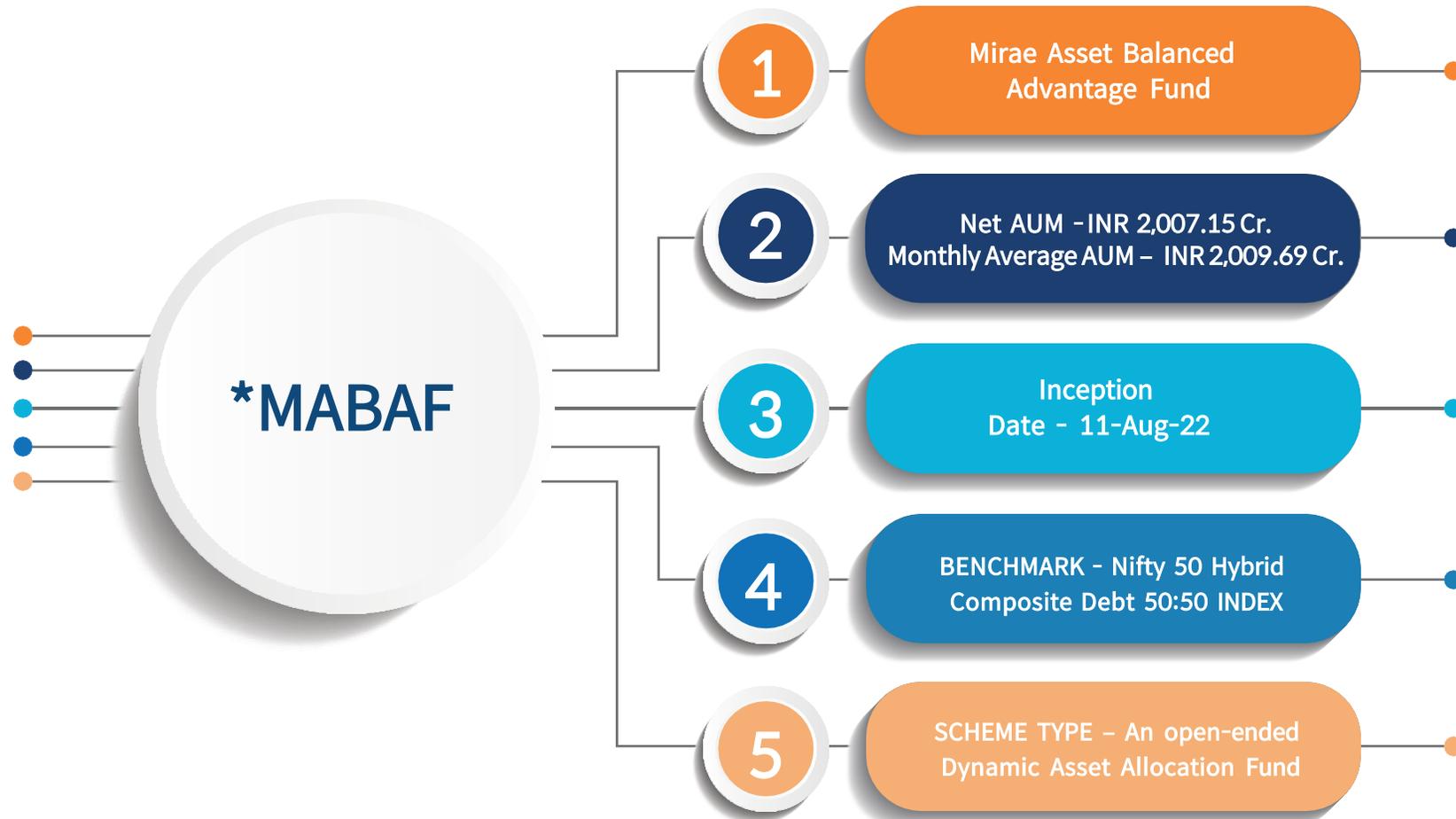


Why invest in Balanced Advantage Funds



Mirae Asset Balanced Advantage Fund

Fund Details



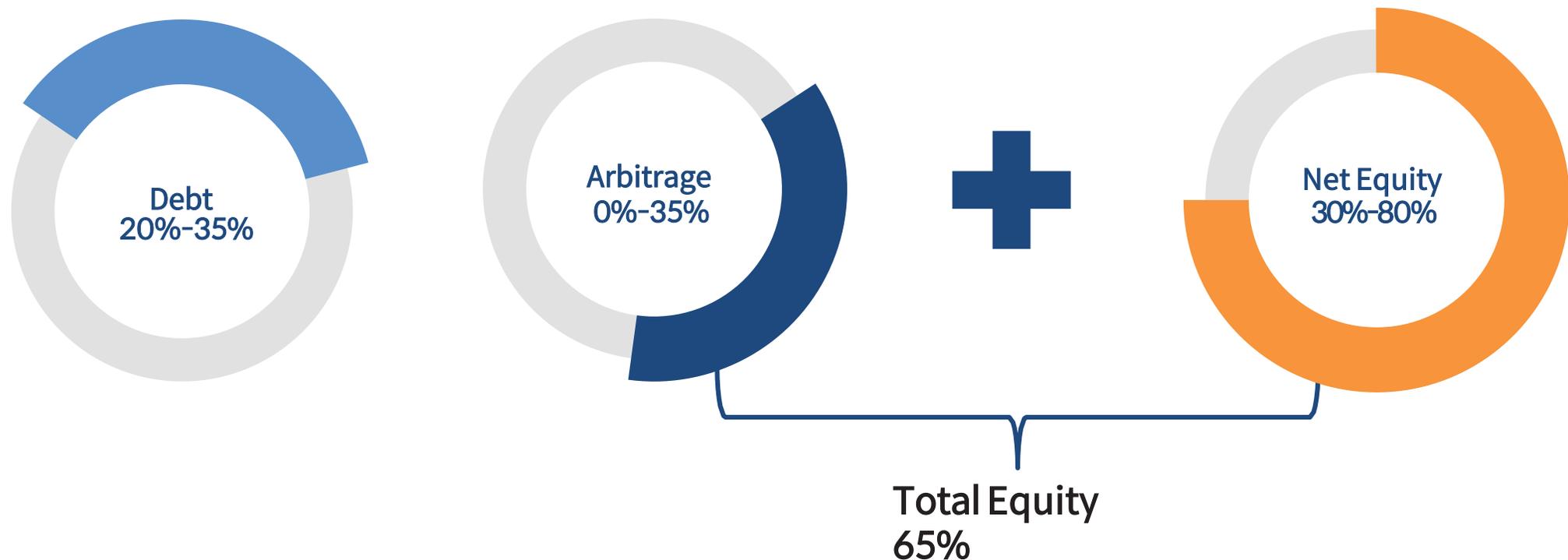
Source: Internal. Data as on January 30, 2026;

*MABAF - Mirae Asset Balanced Advantage Fund. Please refer to 'Average Assets Under Management (AAUM) Disclosure (Monthly)' on the website for further AUM break up.

<https://www.miraeassetmf.co.in/downloads/statutory-disclosure/other-disclosure> (Ctrl+Click to follow link)

Investment Framework

- 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, fund needs to keep equity investment (Equity + Arbitrage) at 65%. 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%.

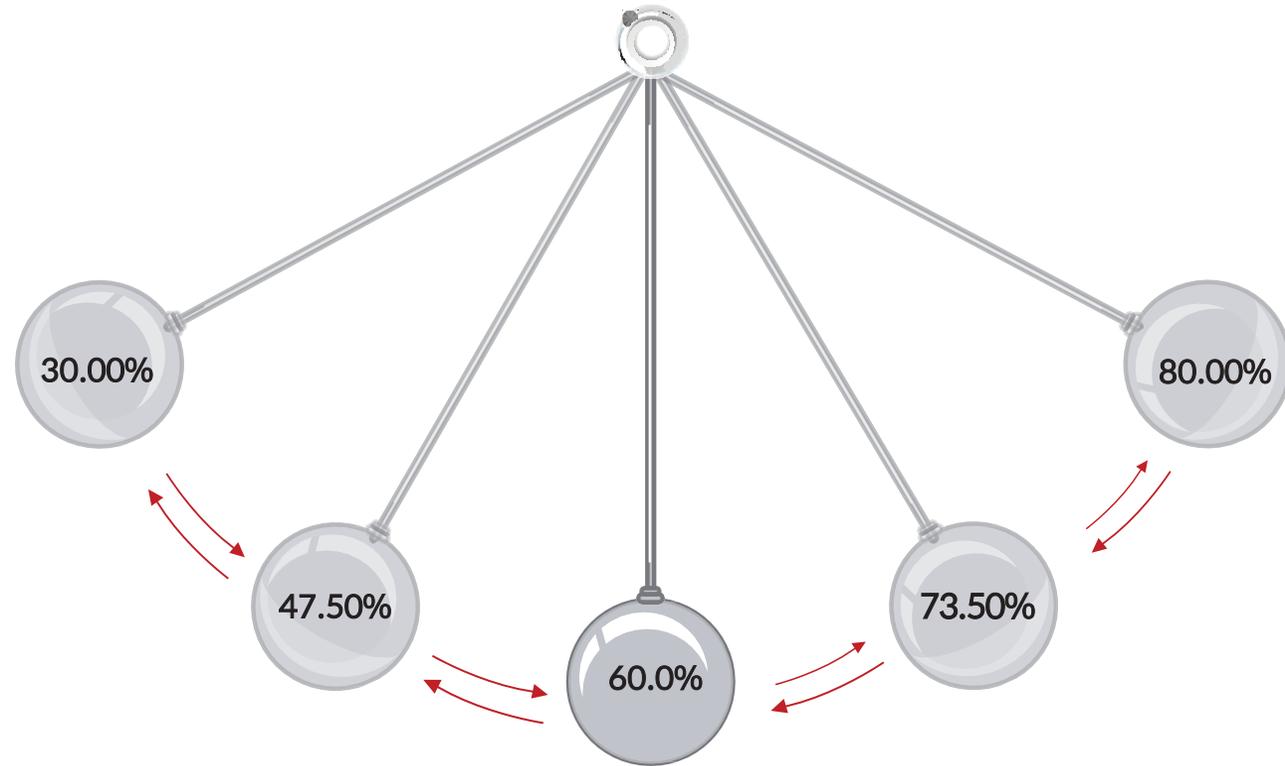


This is the current investment framework which may change in future without prior notice

Source: Internal Above data as on January 30,2026. For complete portfolio of the scheme please visit <https://www.miraeassetmf.co.in/downloads/portfolio>

Model Framework

Higher PE / PB/
- Lower Net
Equity



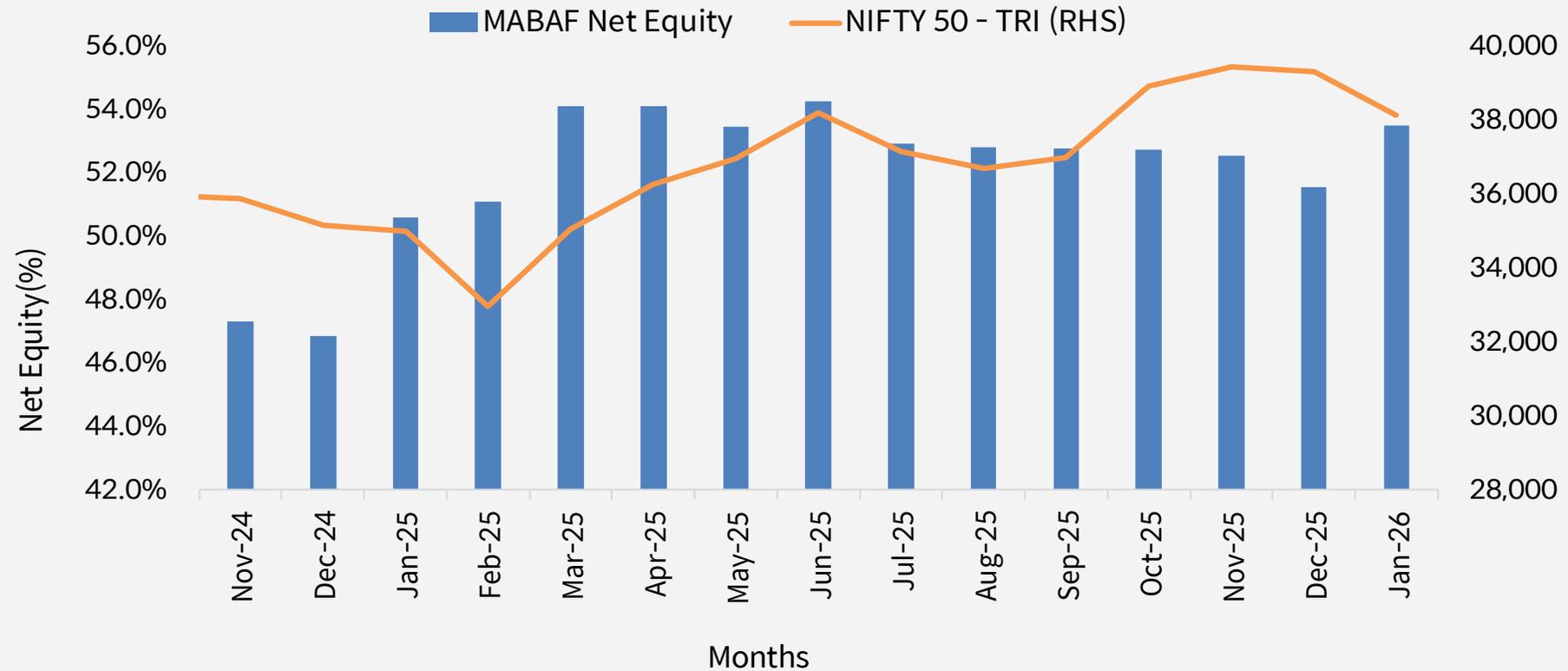
Lower PE*/PB^/
Higher Net
Equity

Dynamic Allocation between Equity & Debt

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

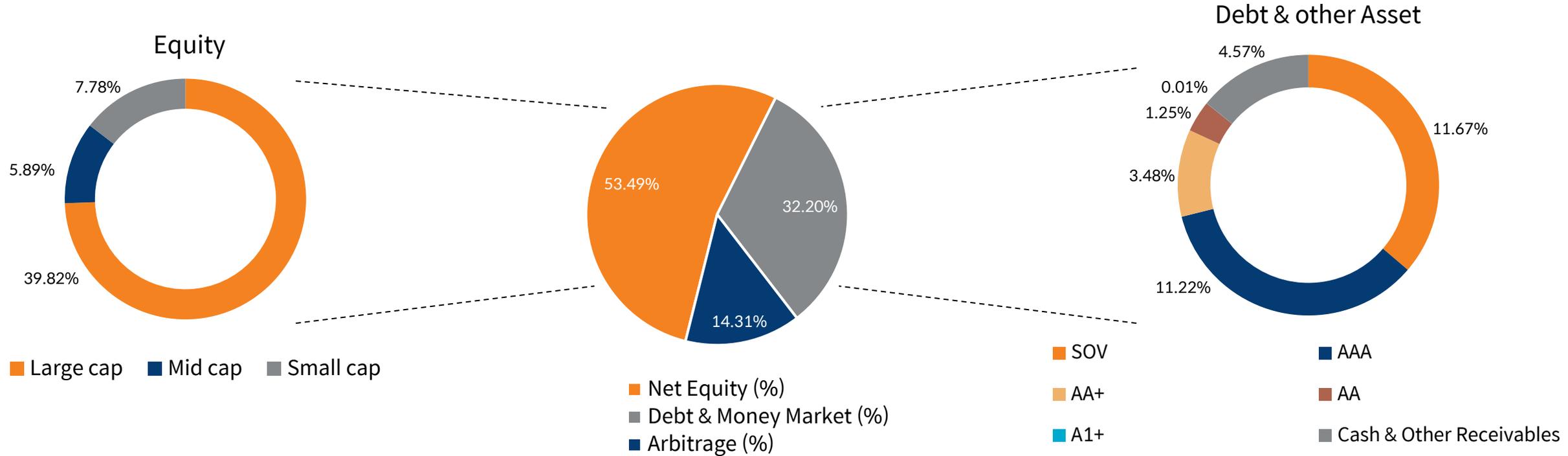
The above is the framework currently adopted by the Scheme and is subject to change in accordance with the provisions of the SID & depending on the market conditions. P/E*: Price to Earnings Ratio, P/B^: Price to Book Ratio

MABAF Net equity allocation vs. Nifty 50 - TRI movement



Dynamic Net equity allocation in line with varying market conditions

Fund – Allocation

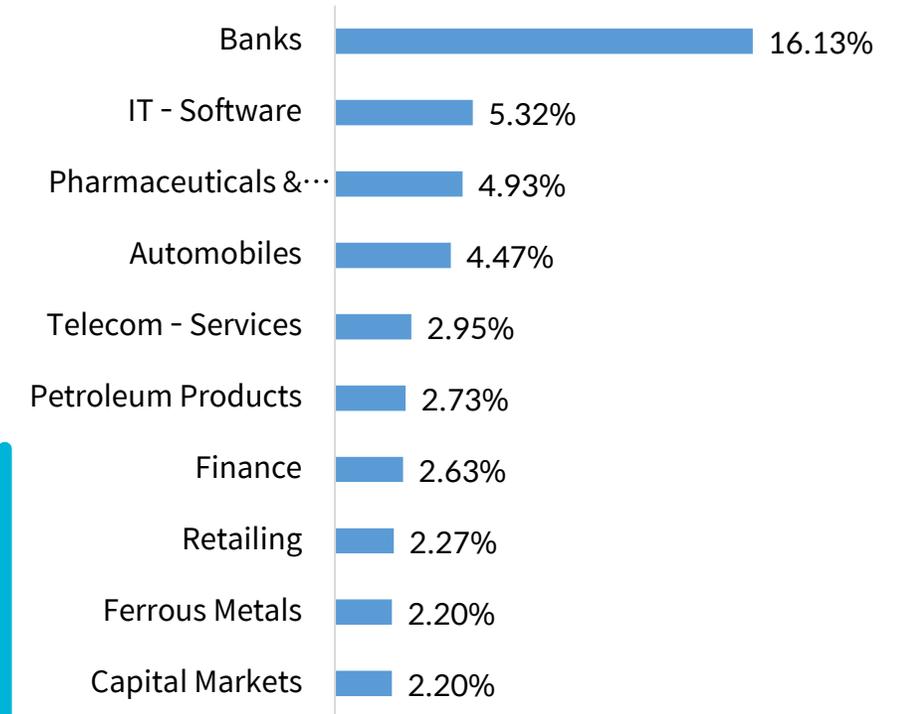


Source: Internal; Above data as on January 30, 2026. For complete portfolio of the scheme please visit <https://www.miraeassetmf.co.in/docs/default-source/portfolios/mabaf-jan2026.xlsx>
Pursuant to Clause 2.7 of Part IV of SEBI Master Circular dated June 27, 2024, the universe of "Large Cap" shall consist of top 100 companies, "Mid Cap" shall consist of 101st to 250th company, "Small Cap" shall consist of 251st and onwards companies in terms of full market capitalization.

Outlook on the Equity Parameters of the Fund

- As on January 31, 2026, net equity allocation is 53.49%, arbitrage was at 14.31% and debt at 32.20%.
- The net equity allocation for the fund is model driven and with some market correction in Jan-2026, we have increased the equity allocation by ~2% from Dec-end equity of 51.5% to 53.5%.
- Corporate earnings in 3QFY26, are better than expected and we saw upgrades. We expect revival in earnings growth to continue in coming quarters led by (1) higher nominal GDP* growth in FY27 at 10% (v/s 8% in FY26; (2) recovery in consumption demand from 2HFY26, aided by lower GST, income tax and interest rates; and (3) stronger export revenues on the conclusion of the long-pending India-US trade deal.
- While we have flexibility in terms of market cap allocation, given the fund profile; we have kept the portfolio large cap biased with a mix of growth and value opportunities.
- Our key overweight sectors as on 31st January 2026 are Private financials, healthcare, consumer discretionary, Cement; while we are underweight on Oil & Gas and IT.

Net Equity Allocation (%) to Top 10 Sectors



Derivatives positions are excluded in computation of the net equity position

Past performance may or may not be sustained in future

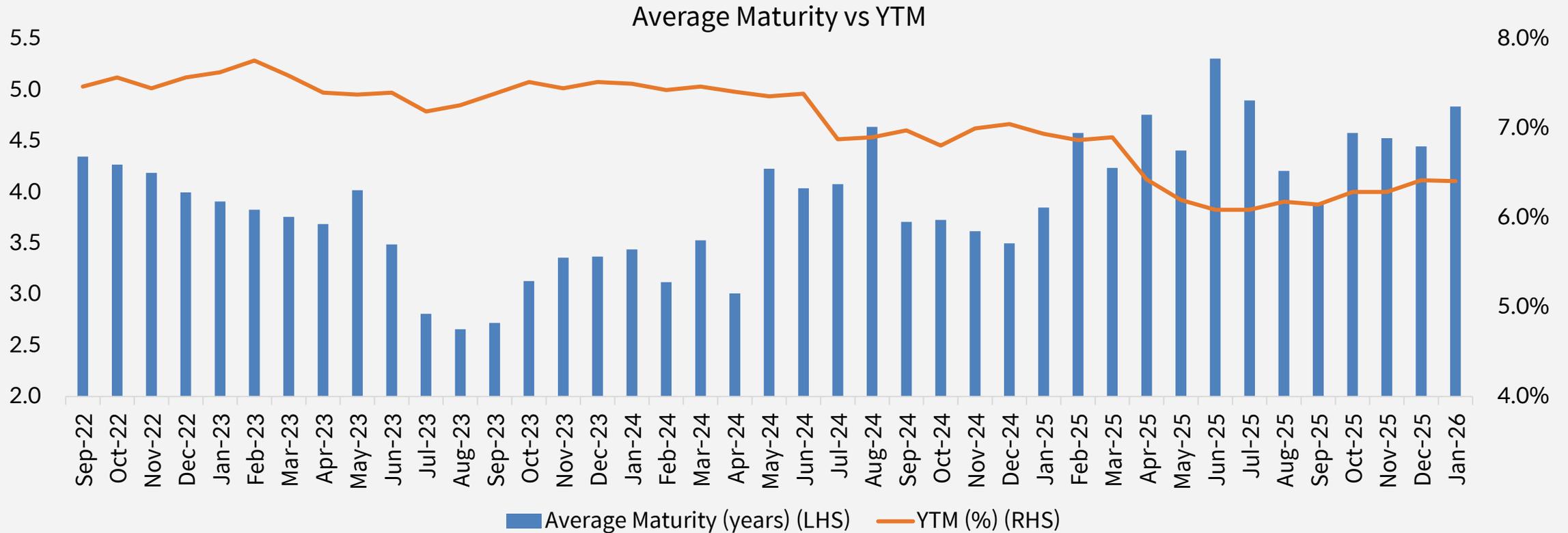
Source: Internal, ACEMF; Above data as on January 30, 2026.

*GDP – Gross Domestic Product. This is the current investment framework which may change in future without prior notice.

For complete portfolio of the scheme please visit <https://www.miraeassetmf.co.in/docs/default-source/portfolios/mabaf-jan2026.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).

Dynamically Managed Debt Allocation



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

Outlook on the debt levels of the fund

- The current debt holdings are a mix of government securities, high quality corporate bonds & certificate of deposits.
- The debt component is generally a buy and hold strategy, but for periodic adjustment for any significant change in interest rate expectations;
- RBI kept the repo rate unchanged at 5.25% in February 2026, supported by strong economic growth, low inflation, and rising global uncertainties.
- With rate cuts aggregating 125 bps undertaken by RBI since January 2025, the focus has shifted towards liquidity driven transmission of rate cuts. To this effect, RBI has continued to infuse durable liquidity to support transmission.
- Given relatively high credit vs deposit growth, borrowings by banks by way of Certificate of Deposits have been elevated, thereby resulting in a bear-flattening of the curve since January 2026;
- The overall interest rate environment remains stable with liquidity based transmission expected to result in compressing spreads over the medium-term driven by durable measures by RBI.
- As such, spreads in the 1-3 year segment remains attractive with accrual oriented strategy to maximise investor returns.
- In view of the above, the fund has added high quality accrual instruments primary in the 1-3 year segment.

Quantitative: Debt

Weighted Average Maturity	4.84 years
Modified Duration	3.42 years
Macaulay Duration	3.57 years
Yield To Maturity	6.41%

Debt Instruments Weight %

G-Secs/ Sovereign	11.67 %
Public Sector Undertakings/ Corporate Bonds	15.95 %
Cash & Net Receivables	4.57%

Past performance may or may not be sustained in future

Source: Internal, ACEMF; Above data as on January 30, 2026.

Scheme vs Benchmark Risk Adjusted Return

Date	MABAF	NIFTY Composite Debt Index	Nifty-50 TRI
30-Aug-2022	0.2%	0.8%	0.6%
30-Sep-2022	-1.4%	-0.5%	-3.7%
31-Oct-2022	2.5%	0.3%	5.5%
30-Nov-2022	2.1%	1.3%	4.2%
30-Dec-2022	-1.3%	0.3%	-3.5%
31-Jan-2023	-1.1%	0.4%	-2.4%
28-Feb-2023	-1.1%	0.2%	-2.0%
28-Feb-2025	-3.7%	0.2%	-5.8%
31-Mar-2025	4.7%	1.5%	6.3%
30-Apr-2025	2.0%	1.7%	3.5%
30-May-2025	2.2%	1.0%	1.9%
30-Jun-2025	2.1%	-0.5%	3.4%
31-Jul-2025	-0.9%	0.5%	-2.8%
29-Aug-2025	-1.3%	-0.8%	-1.2%
30-Sep-2025	1.1%	0.63%	0.77%
30-Oct-2025	2.5%	0.63%	4.62%
30-Nov-2025	0.7%	0.31%	1.92%
31-Dec-2025	0.4%	-0.10%	-0.28%
30-Jan-2026	-1.2%	-0.3%	-3.0%
Since Inception CAGR	11.1%	6.9%	12.1%

Risk Adjusted Return	Mirae Asset Balanced Advantage Fund	Equity (Nifty 50 TRI)
A. CAGR Since Inception	11.1%	12.1%
B. Volatility (Standard Deviation)	7%	12%
Return per unit of Risk (A/B)	1.66	1.04

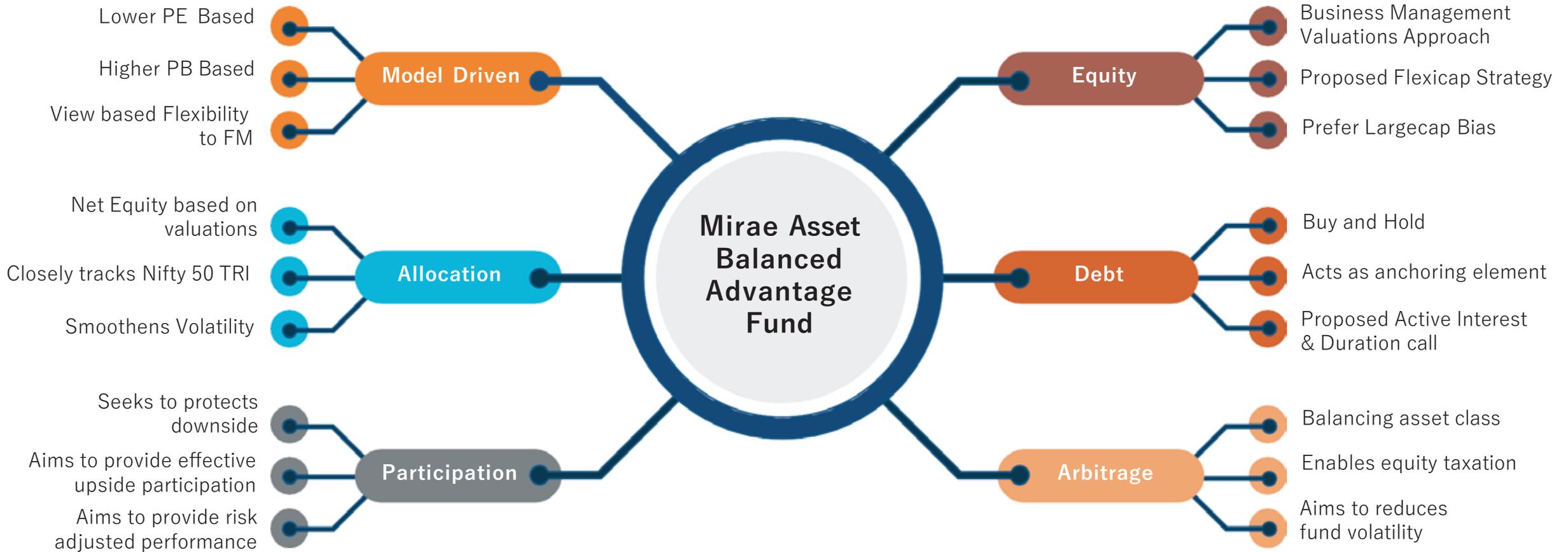
Equity like returns with Lower volatility & Improved Risk Adjusted Returns

Past performance may or may not be sustained in future

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

Different Plans under the scheme has different expense structure. The reference and details provided here in are of Regular Plan - Growth Option.

Fund Snapshot



Rolling Returns- Since Inception

Rolling Returns (Since Inception)		
	1-Year	2-Year
Fund Median Return	12.10%	13.91%
Benchmark Median Return#	10.17%	12.10%

Past Performance may or may not be sustained in future. Different Plans under the scheme has different expense structure. The reference and details provided here in are of Regular Plan - Growth Option. Allotment Date of Mirae Asset Balanced Advantage Fund is 11th August,2022

The above weights are in comparison to the Nifty 50 Hybrid Composite Debt 50:50 INDEX

Returns shown above are daily rolling returns since inception (11th August,2022) in terms of CAGR (%). Rolling returns are calculated on daily frequency for respected time frame.

Source: Internal and ACEMF, Data as on January 30, 2026.

Scheme Performance



Performance Report

Period	Mirae Asset Balanced Advantage Fund	Scheme Benchmark*	Additional Benchmark**
Last 1 Year	8.72%	7.01%	8.97%
Last 3 Years	12.56%	10.67%	14.08%
Since Inception	11.07%	9.64%	12.13%
Value of Rs. 10000 invested (in Rs.) Since Inception	14,400	13,769	14,886
NAV as on 30 th Jan 2026	₹14.400		
Index Value 30 th Jan 2026	Index Value of Scheme Benchmark is 16,422.620 and Nifty 50 Index (TRI) is 38,138.830		
Allotment Date	11 th 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 January 30, 2026.

Returns for the benchmark have been calculated using TRI values.

Note: 1. Different Plans under the scheme has 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 Rs.10.00.

The performance of other funds managed by the same fund manager is given on slide No.21, 22, 23, 24, 25, 26, 27, 28.

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

SIP Report Card

SIP Performance

Period	Since Inception	3 Years	1 Year
Total Amount Invested (in Rs.)	4,10,000	3,60,000	1,20,000
Mkt Value as on 30 th Jan 2026 (in Rs.)	4,87,104	4,15,941	1,24,655
Fund Return ^{&} (%)	10.08	9.61	7.29
Benchmark Return ^{&} (%)	8.70	8.32	4.75
Add. Benchmark Return ^{&} (%)	10.91	10.37	6.99

Past Performance may or may not be sustained in future.

Data as on January 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 Rs. 10.00. The Data as on 31st December 2024

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

For performance in SEBI format, refer to slide 19.

Performance of other funds managed by same Fund Managers

Mirae Asset Liquid Fund - Fund Managers - Mr. Basant Bafna (Liquid Fund - An open ended liquid scheme. A relatively low interest rate risk and moderate credit risk)			
Period	Mirae Asset Liquid Fund	Scheme Benchmark*	Additional Benchmark**
Last 7 Days	5.81%	6.03%	3.57%
Last 15 Days	5.16%	5.30%	1.80%
Last 30 Days	4.97%	5.04%	1.50%
Last 1 Year	6.32%	6.34%	5.75%
Last 3 Years	6.91%	6.97%	6.72%
Last 5 Years	5.82%	5.90%	5.64%
Last 10 Years	6.06%	6.09%	6.12%
Last 15 Years	6.68%	7.10%	6.55%
Since Inception	6.29%	6.93%	6.10%
Value of Rs. 10000 invested (in Rs.) Since Inception	28,298.64	31,373.92	27,480.58
NAV as on 31 st Jan 2026	₹2,829.8636		
Index Value 31 st Jan 2026	Index Value of Scheme Benchmark is 5,109.6200 and Crisil 1 Year T-bill is 7,972.8436		
Allotment Date	12 th 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

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	6.69%	6.84%	5.17%
Last 3 Years	6.92%	7.27%	7.72%
Last 5 Years	5.62%	5.97%	4.99%
Last 10 Years	5.94%	6.62%	6.45%
Since Inception	6.42%	7.22%	6.64%
Value of Rs. 10000 invested (in Rs.) Since Inception	23,316.54	25,828.17	23,972.70
NAV as on 30 th Jan 2026	₹2,331.6536		
Index Value 30 th Jan 2026	Index Value of Scheme Benchmark is 5,566.9000 and Crisil 10 yr Gilt index is 5,169.7856		
Allotment Date	26 th 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.

Past Performance may or may not be sustained in future.

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

Different Plans under the scheme has 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 Liquid Fund, Mirae Asset Low Duration, Fund Mirae Asset Overnight Fund, Mirae Asset Money Market Fund & Mirae Asset Ultra Short Duration Fund and ₹10.00 for all other schemes. Investors may note that they will bear recurring expenses of the underlying scheme in addition to the expenses of this scheme

Performance of other funds managed by same Fund Managers

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	6.59%	5.52%	7.53%	5.17%
Last 3 Years	6.58%	7.29%	7.74%	7.72%
Last 5 Years	4.80%	5.63%	NA	4.99%
Since Inception	5.91%	6.97%	NA	5.77%
Value of Rs. 10000 invested (in Rs.) Since Inception	16,638.00	18,158.93	NA	16,440.41
NAV as on 30 th Jan 2026	₹16.6380			
Index Value 30 th Jan 2026	Index Value of Scheme Benchmark is 5,950.2366 / 1,300.2400 and Crisil 10 yr Gilt index is 5,169.7856			
Allotment Date	24 th 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

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	6.63%	7.23%	5.17%
Last 3 Years	6.94%	7.48%	7.72%
Last 5 Years	5.52%	6.06%	4.99%
Since Inception	6.28%	6.93%	6.61%
Value of Rs. 10000 invested (in Rs.) Since Inception	16,165.30	16,953.38	16,556.75
NAV as on 30 th Jan 2026	₹16.1653		
Index Value 30 th Jan 2026	Index Value of Scheme Benchmark is 5,176.3981 and Crisil 10 yr Gilt index is 5,169.7856		
Allotment Date	16 th 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

Past Performance may or may not be sustained in future.

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

Different Plans under the scheme has 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 Liquid Fund, Mirae Asset Low Duration, Fund Mirae Asset Overnight Fund, Mirae Asset Money Market Fund & Mirae Asset Ultra Short Duration Fund and ₹10.00 for all other schemes. Investors may note that they will bear recurring expenses of the underlying scheme in addition to the expenses of this scheme

Performance of other funds managed by same Fund Managers

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	6.83%	6.68%	5.73%
Last 3 Years	7.22%	7.27%	6.72%
Last 5 Years	6.02%	6.13%	5.64%
Since Inception	5.85%	5.96%	5.49%
Value of Rs. 10000 invested (in Rs.) Since Inception	13,531.93	13,603.70	13,286.45
NAV as on 30 th Jan 2026	₹1,353.1928		
Index Value 30 th Jan 2026	Index Value of Scheme Benchmark is 5,656.2300 and Crisil 1 Year T-bill is 7,971.6644		
Allotment Date	7 th 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

Mirae Asset Money Market Fund - Fund Managers - Mr. Basant Bafna

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

Period	Mirae Asset Money Market Fund	Scheme Benchmark*	Additional Benchmark**
Last 1 Year	6.88%	6.72%	5.73%
Last 3 Years	7.08%	7.21%	6.72%
Since Inception	6.10%	6.29%	5.80%
Value of Rs. 10000 invested (in Rs.) Since Inception	13,033.49	13,135.71	12,871.59
NAV as on 30 th Jan 2026	₹1,303.3494		
Index Value 30 th Jan 2026	Index Value of Scheme Benchmark is 5,312.8700 and Crisil 1 Year T-bill is 7,971.6644		
Allotment Date	11 th 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

Past Performance may or may not be sustained in future.

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

Different Plans under the scheme has 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 Liquid Fund, Mirae Asset Low Duration, Fund Mirae Asset Overnight Fund, Mirae Asset Money Market Fund & Mirae Asset Ultra Short Duration Fund and ₹10.00 for all other schemes. Investors may note that they will bear recurring expenses of the underlying scheme in addition to the expenses of this scheme

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	10.43%	7.79%	7.42%
Last 3 Years	14.15%	13.23%	12.77%
Last 5 Years	13.26%	12.55%	13.54%
Last 10 Years	13.09%	12.72%	14.09%
Since Inception	12.02%	11.60%	12.31%
Value of Rs. 10000 invested (in Rs.) Since Inception	32,991.00	31,702.82	33,890.24
NAV as on 30 th Jan 2026	₹32.991		
Index Value 30 th Jan 2026	Index Value of Scheme Benchmark is 21,036.093 and BSE Sensex (TRI) is 1,29,137.538		
Allotment Date	29 th 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	8.75%	8.08%	5.17%
Last 3 Years	11.40%	10.11%	7.72%
Last 5 Years	10.53%	9.38%	4.99%
Since Inception	10.81%	9.46%	6.39%
Value of Rs. 10000 invested (in Rs.) Since Inception	20,783.00	19,038.51	15,551.66
NAV as on 30 th Jan 2026	₹20.783		
Index Value 30 th Jan 2026	Index Value of Scheme Benchmark is 6,466.660 and Crisil 10 yr Gilt index is 5,169.786		
Allotment Date	17 th 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, January 30, 2026.

Different Plans under the scheme has 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 Liquid Fund, Mirae Asset Low Duration, Fund Mirae Asset Overnight Fund, Mirae Asset Money Market Fund & Mirae Asset Ultra Short Duration Fund and ₹10.00 for all other schemes. Investors may note that they will bear recurring expenses of the underlying scheme in addition to the expenses of this scheme

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*
Last 1 Year	20.54%	16.86%
Since Inception	16.09%	14.28%
Value of Rs. 10000 invested (in Rs.) Since Inception	13,476.00	13,060.99
NAV as on 30 th Jan 2026	₹13.476	
Index Value 30 th Jan 2026	Index Value of Scheme Benchmark is 130.610	
Allotment Date	31 st January 2024	
Scheme Benchmark	*65% Nifty 500 (TRI) + 25% Nifty Short Duration Debt Index + 7.5% Domestic Price of Gold + 2.5% Domestic Price of Silver	

Fund 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 Nifty 8-13 yr G-Sec ETF (NSE Symbol: GSEC10YEAR , BSE Scrip Code: 543875) - Fund Managers - Mr. Basant Bafna
(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)

Period	Mirae Asset Nifty 8-13 yr G-Sec ETF	Scheme Benchmark*	Additional Benchmark**
Last 1 Year	6.22%	6.26%	5.17%
Since Inception	7.97%	8.10%	7.60%
Value of Rs. 10000 invested (in Rs.) Since Inception	12,430.19	12,474.51	12,312.15
NAV as on 30 th Jan 2026	₹29.5580		
Index Value 30 th Jan 2026	Index Value of Scheme Benchmark is 2,967.0000 and Crisil 10 Yr gilt index is 5,169.7856		
Allotment Date	31 st March 2023		
Scheme Benchmark	*Nifty 8-13 yr G-Sec 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, January 30, 2026.

Different Plans under the scheme has 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 Liquid Fund, Mirae Asset Low Duration, Fund Mirae Asset Overnight Fund, Mirae Asset Money Market Fund & Mirae Asset Ultra Short Duration Fund and ₹10.00 for all other schemes. Investors may note that they will bear recurring expenses of the underlying scheme in addition to the expenses of this scheme

Performance of other funds managed by same Fund Managers

Mirae Asset Nifty SDL Jun 2027 Index Fund - Fund Managers - Mr. Basant Bafna

(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)

Period	Mirae Asset Nifty SDL Jun 2027 Index Fund	Scheme Benchmark*	Additional Benchmark**
Last 1 Year	7.36%	7.97%	5.17%
Last 3 Years	7.62%	8.07%	7.72%
Since Inception	6.45%	6.95%	6.43%
Value of Rs. 10000 invested (in Rs.) Since Inception	12,713.70	12,946.10	12,704.88
NAV as on 30 th Jan 2026	₹12.7137		
Index Value 30 th Jan 2026	Index Value of Scheme Benchmark is 1,302.0800 and Crisil 10 yr Gilt index is 5,169.7856		
Allotment Date	30 th March 2022		
Scheme Benchmark	*Nifty SDL Jun 2027 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

Mirae Asset Crisil IBX Gilt Index - April 2033 Index Fund - Fund Managers - Mr. Basant Bafna

(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)

Period	Mirae Asset Crisil IBX Gilt Index - April 2033 Index Fund	Scheme Benchmark*	Additional Benchmark**
Last 1 Year	6.58%	6.89%	5.17%
Last 3 Years	8.00%	8.43%	7.72%
Since Inception	8.22%	8.66%	7.97%
Value of Rs. 10000 invested (in Rs.) Since Inception	12,958.10	13,133.60	12,863.75
NAV as on 30 th Jan 2026	₹12.9581		
Index Value 30 th Jan 2026	Index Value of Scheme Benchmark is 1,310.5100 and Crisil 10 yr Gilt index is 5,169.7856		
Allotment Date	20 th October 2022		
Scheme Benchmark	*CRISIL IBX Gilt Index - April 2033		
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, January 30, 2026.

Different Plans under the scheme has 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 Liquid Fund, Mirae Asset Low Duration, Fund Mirae Asset Overnight Fund, Mirae Asset Money Market Fund & Mirae Asset Ultra Short Duration Fund and ₹10.00 for all other schemes. Investors may note that they will bear recurring expenses of the underlying scheme in addition to the expenses of this scheme

Performance of other funds managed by same Fund Managers

Mirae Asset Nifty AAA PSU Bond Plus SDL Apr 2026 50:50 Index Fund - Fund Managers - Mr. Basant Bafna

(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)

Period	Mirae Asset Nifty AAA PSU Bond Plus SDL Apr 2026 50:50 Index Fund	Scheme Benchmark*	Additional Benchmark**
Last 1 Year	6.87%	7.31%	5.17%
Last 3 Years	7.09%	7.59%	7.72%
Since Inception	7.10%	7.63%	7.97%
Value of Rs. 10000 invested (in Rs.) Since Inception	12,525.10	12,728.74	12,863.75
NAV as on 30 th Jan 2026	₹12.5251		
Index Value 30 th Jan 2026	Index Value of Scheme Benchmark is 1,277.2400 and Crisil 10 yr Gilt index is 5,169.7856		
Allotment Date	20 th October 2022		
Scheme Benchmark	*Nifty AAA PSU Bond Plus SDL Apr 2026 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

Mirae Asset Nifty SDL June 2028 Index Fund - Fund Managers - Mr. Basant Bafna

(An open ended target maturity Index Fund investing in the constituents of Nifty SDL June 2028 Index. A scheme with relatively high interest rate risk and relatively low credit risk)

Period	Mirae Asset Nifty SDL June 2028 Index Fund	Scheme Benchmark*	Additional Benchmark**
Last 1 Year	7.26%	7.60%	5.17%
Since Inception	7.60%	8.14%	7.60%
Value of Rs. 10000 invested (in Rs.) Since Inception	12,312.40	12,485.74	12,312.15
NAV as on 30 th Jan 2026	₹12.3124		
Index Value 30 th Jan 2026	Index Value of Scheme Benchmark is 1,261.1100 and Crisil 10 Yr gilt index is 5,169.7856		
Allotment Date	31 st March 2023		
Scheme Benchmark	*Nifty SDL June 2028 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, January 30, 2026.

Different Plans under the scheme has 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 Liquid Fund, Mirae Asset Low Duration, Fund Mirae Asset Overnight Fund, Mirae Asset Money Market Fund & Mirae Asset Ultra Short Duration Fund and ₹10.00 for all other schemes. Investors may note that they will bear recurring expenses of the underlying scheme in addition to the expenses of this scheme

Performance of other funds managed by same Fund Managers

Mirae Asset CRISIL-IBX Financial Services 9-12 Months Debt Index Fund - Fund Managers - Mr. Basant Bafna

(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.)

Period	Mirae Asset CRISIL-IBX Financial Services 9-12 Months Debt Index Fund	Scheme Benchmark*
6 Months (Simple Annualized)	5.06%	5.49%
Since Inception (Simple Annualized)	5.41%	5.85%
Value of Rs. 10000 invested (in Rs.) Since Inception	10,324.50	10,351.09
NAV as on 30 th Jan 2026	₹10.3245	
Index Value 30 th Jan 2026	Index Value of Scheme Benchmark is 1,067.0935	
Allotment Date	25 th June 2025	
Scheme Benchmark	*CRISIL-IBX Financial Services 9-12 Months Debt 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

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*
6 Months (Simple Annualized)	5.30%	5.73%
Since Inception (Simple Annualized)	5.51%	5.68%
Value of Rs. 10000 invested (in Rs.) Since Inception	10,317.00	10,326.53
NAV as on 30 th Jan 2026	₹10.317	
Index Value 30 th Jan 2026	Index Value of Scheme Benchmark is 103.265	
Allotment Date	4 th July 2025	
Scheme Benchmark	*Nifty Short Duration Debt Index (60%) + Nifty 50 Arbitrage Index (TRI) (40%)	

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, January 30, 2026.

Different Plans under the scheme has 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 Liquid Fund, Mirae Asset Low Duration, Fund Mirae Asset Overnight Fund, Mirae Asset Money Market Fund & Mirae Asset Ultra Short Duration Fund and ₹10.00 for all other schemes. Investors may note that they will bear recurring expenses of the underlying scheme in addition to the expenses of this scheme

Product Label, Riskometer

Mirae Asset Balanced Advantage Fund

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

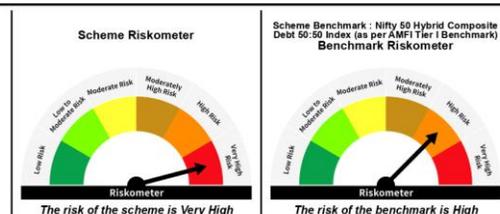
PRODUCT LABELLING

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 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.)

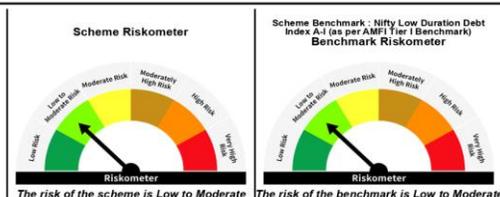
PRODUCT LABELLING

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)

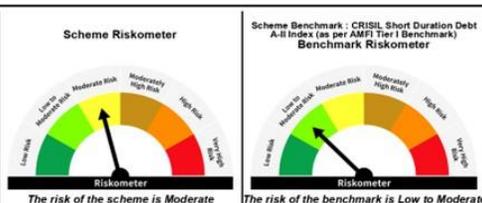
PRODUCT LABELLING

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 Liquid Fund

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

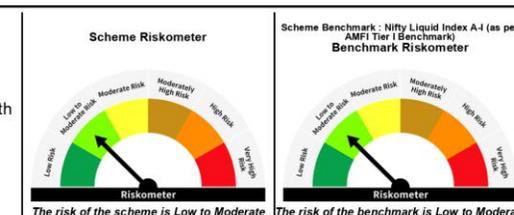
PRODUCT LABELLING

Mirae Asset Liquid Fund

This product is suitable for investors who are seeking*

- Optimal returns over short term
- Investment in a portfolio of short duration money market and debt instruments with residual maturity up to 91 days only

*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)

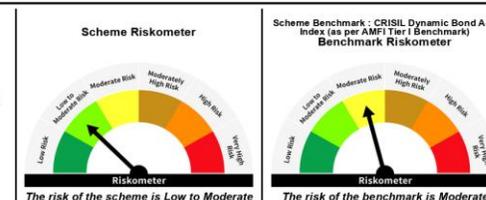
PRODUCT LABELLING

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 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.)

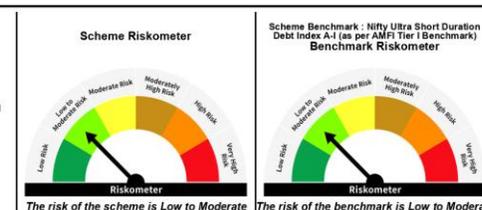
PRODUCT LABELLING

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.



Product Label, Riskometer

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)

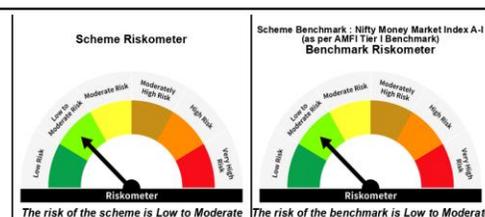
PRODUCT LABELLING

Mirae Asset Money Market Fund

This product is suitable for investors who are seeking*

- Short term savings
- Investments predominantly in money market instruments

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



Mirae Asset Equity Savings Fund

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

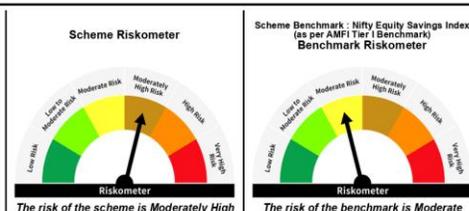
PRODUCT LABELLING

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.



Mirae Asset Nifty 8-13 yr G-Sec ETF

(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)

NSE Symbol: GSEC10YEAR, BSE Scrip Code: 543875

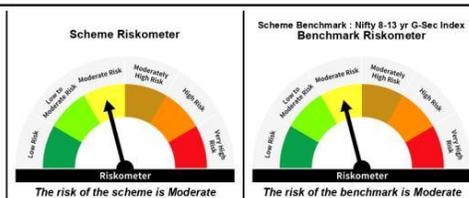
PRODUCT LABELLING

Mirae Asset Nifty 8-13 yr G-Sec ETF

This product is suitable for investors who are seeking*

- Income over long term
- Investment in securities in line with Nifty 8-13 yr G-Sec Index to generate comparable returns subject to tracking errors

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



Mirae Asset Aggressive Hybrid Fund

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

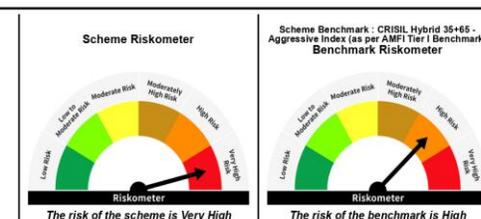
PRODUCT LABELLING

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.



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.



Mirae Asset Nifty SDL Jun 2027 Index Fund

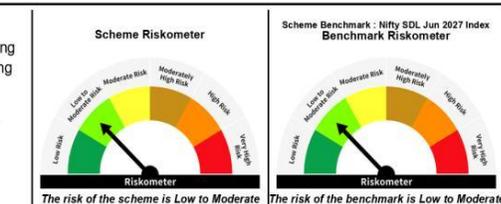
(An open-ended target maturity Index Fund investing in the constituents of Nifty SDL Jun 2027 Index. A scheme with relatively high interest rate risk and relatively low credit risk)

Investment Objective

Mirae Asset Nifty SDL Jun 2027 Index Fund

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.

There is no assurance or guarantee that the investment objective of the scheme would be achieved.



Product Label, Riskometer

Mirae Asset Crisil IBX Gilt Index - April 2033 Index Fund

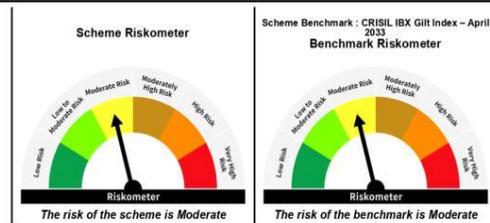
(An open ended target maturity Index Fund investing in the constituents of CRISIL IBX Gilt Index – April 2033. A scheme with relatively high interest rate risk and relatively low credit risk)

Investment Objective

Mirae Asset CRISIL IBX Gilt Index - April 2033 Index Fund

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.

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.



Mirae Asset Nifty SDL June 2028 Index Fund

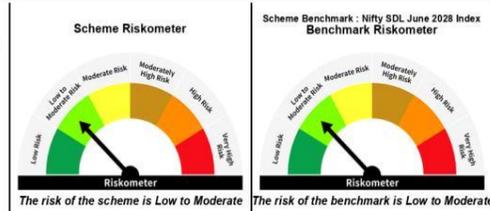
(An open-ended target maturity Index Fund investing in the constituents of Nifty SDL June 2028 Index. A scheme with relatively high interest rate risk and relatively low credit risk)

Investment Objective

Mirae Asset Nifty SDL June 2028 Index Fund

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.

There is no assurance or guarantee that the investment objective of the scheme would be achieved.



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)

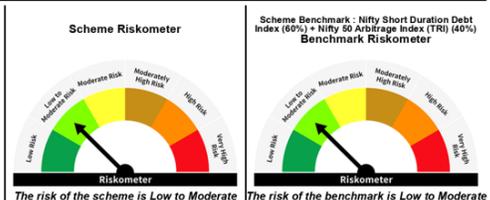
PRODUCT LABELLING

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.



Mirae Asset Nifty AAA PSU Bond Plus SDL Apr 2026 50:50 Index Fund

(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)

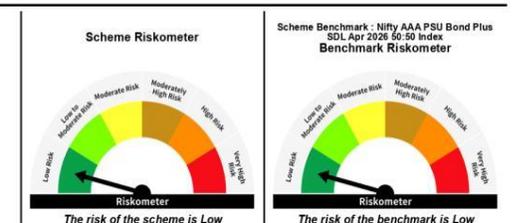
PRODUCT LABELLING

Mirae Asset Nifty AAA PSU Bond Plus SDL Apr 2026 50:50 Index Fund

This product is suitable for investors who are seeking*

- Income over the Target maturity period
- Open ended target maturity index fund that seeks to track Nifty AAA PSU Bond Plus SDL Apr 2026 50:50 Index

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



Mirae Asset CRISIL-IBX Financial Services 9-12 Months Debt Index Fund

(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)

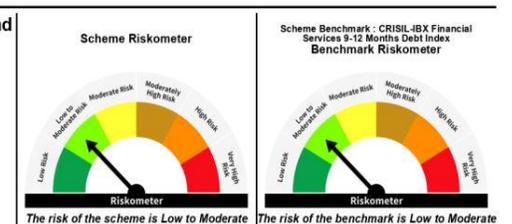
PRODUCT LABELLING

Mirae Asset CRISIL-IBX Financial Services 9 -12 Months Debt Index Fund

This product is suitable for investors who are seeking*

- Income through exposure over the shorter term maturity on the yield curve
- Investment in an open ended Constant Maturity Index Fund that seeks to track CRISIL-IBX Financial Services 9 – 12 Months Debt Index.

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



PRC Matrix

Mirae Asset Liquid 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)			

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)			

Mirae Asset Money Market 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)			

Mirae Asset Nifty AAA PSU Bond Plus SDL Apr 2026 50:50 Index 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)	A-III		

Mirae Asset Nifty 8-13 yr G-Sec ETF

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		

Mirae Asset CRISIL-IBX Financial Services 9-12 Months Debt

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)			

Mirae Asset Nifty SDL Jun 2027 Index 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)	A-III		

Mirae Asset Crisil IBX Gilt Index - April 2033 Index 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)	A-III		

Mirae Asset Nifty SDL June 2028 Index 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)	A-III		

Note : With reference to Clause 17.5 of SEBI Master Circular dated June 27, 2024, disclosure of Potential Risk Class (PRC) Matrix is provided for debt Schemes of Mirae Asset Mutual Fund.

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