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)

MIRAE ASSET CORPORATE BOND FUND

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

MIRAE ASSET BANKING AND PSU FUND*

Banking and PSU Fund - An open ended debt scheme predominantly investing in debt instruments of banks, Public Sector Undertakings, Public Financial Institutions and Municipal Bonds. A relatively high interest rate risk and moderate credit risk

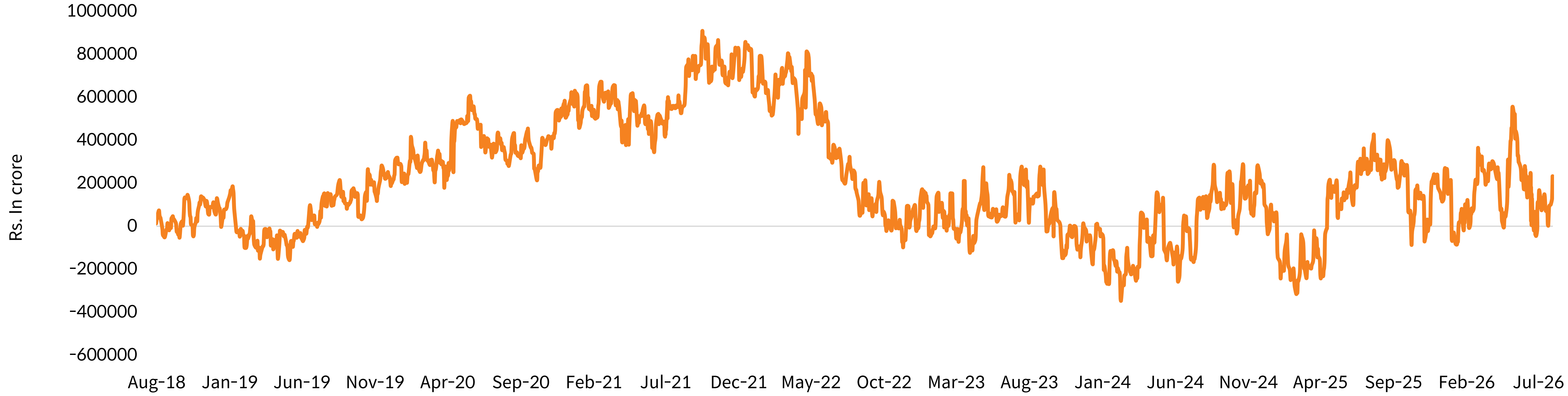
July 2026

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

MIRAE ASSET
Mutual Fund

*Investors are requested to note that the Scheme characteristics have been revised w.e.f. August 25, 2026. Please refer to Notice cum Addendum No. AD/70/2026 dated August 25, 2026, available on our website.

Banking system liquidity remained in surplus

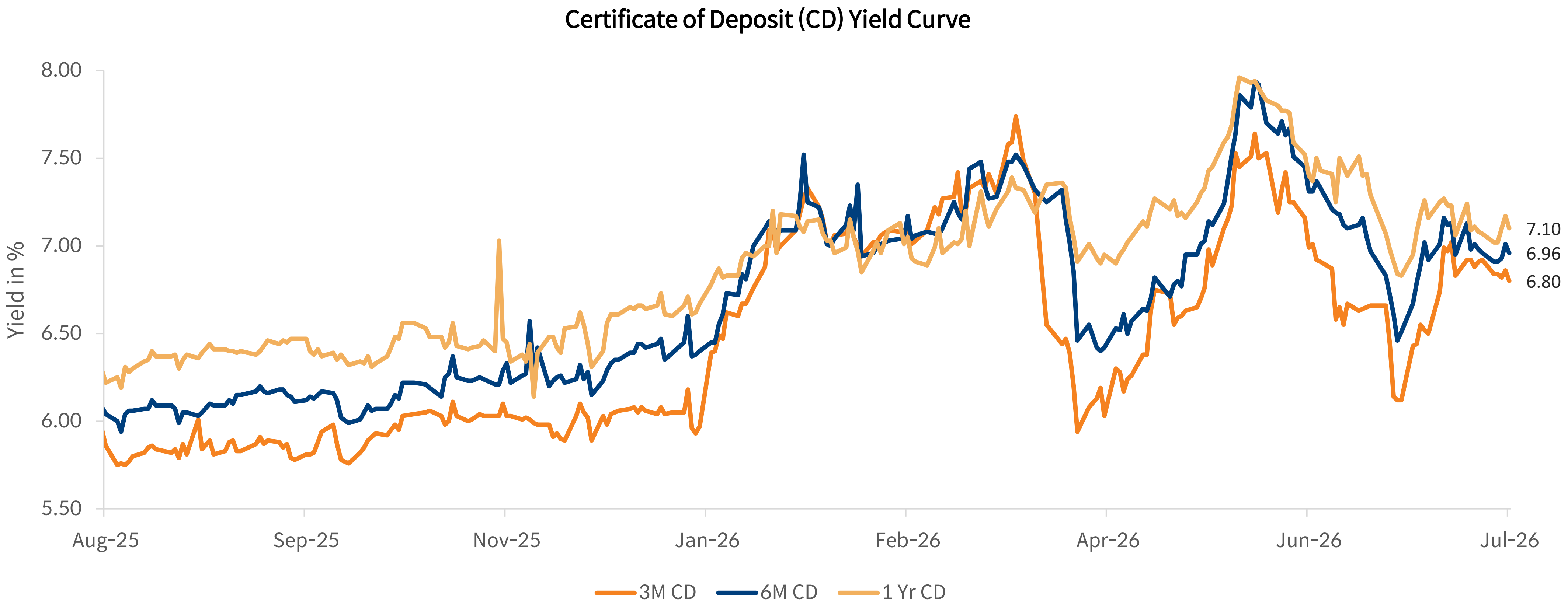


- Banking system liquidity remained in surplus during the month and improved compared with the previous month's average level. Liquidity conditions continued to be a key area of focus, as the RBI allowed banks to link bulk deposit rates to their liquidity profiles under the Liquidity Coverage Ratio (LCR) framework.
- The new guidelines provide lenders with greater flexibility to price bulk deposits based on their liquidity characteristics, enabling more efficient management of funding costs and asset-liability mismatches. This move is expected to strengthen liquidity management practices and support a more risk-sensitive deposit pricing framework, while maintaining uniform rates for similar deposits.

Source: RBI, Data updated upto July 31, 2026

CD yield movements throughout the last one year

MIRAE ASSET Mutual Fund

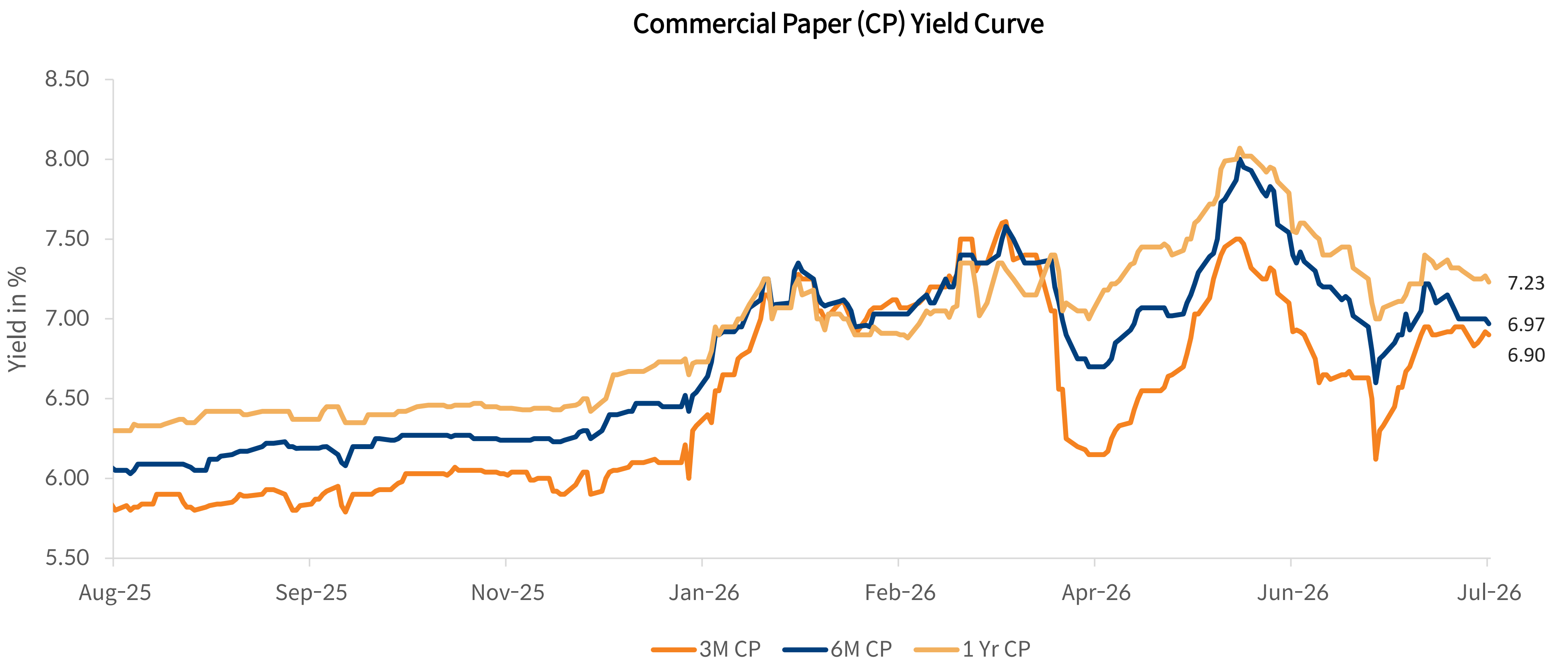


- CD yields rose across the curve during the month primarily because of reduced surplus liquidity, RBI liquidity absorption through Variable Rate Reverse Repo, GST-related cash outflows, higher funding requirements from banks/corporates, and a modest increase in risk premia.

Source: Refinitiv. Data updated upto July 31, 2026

Movement of CPs during the year

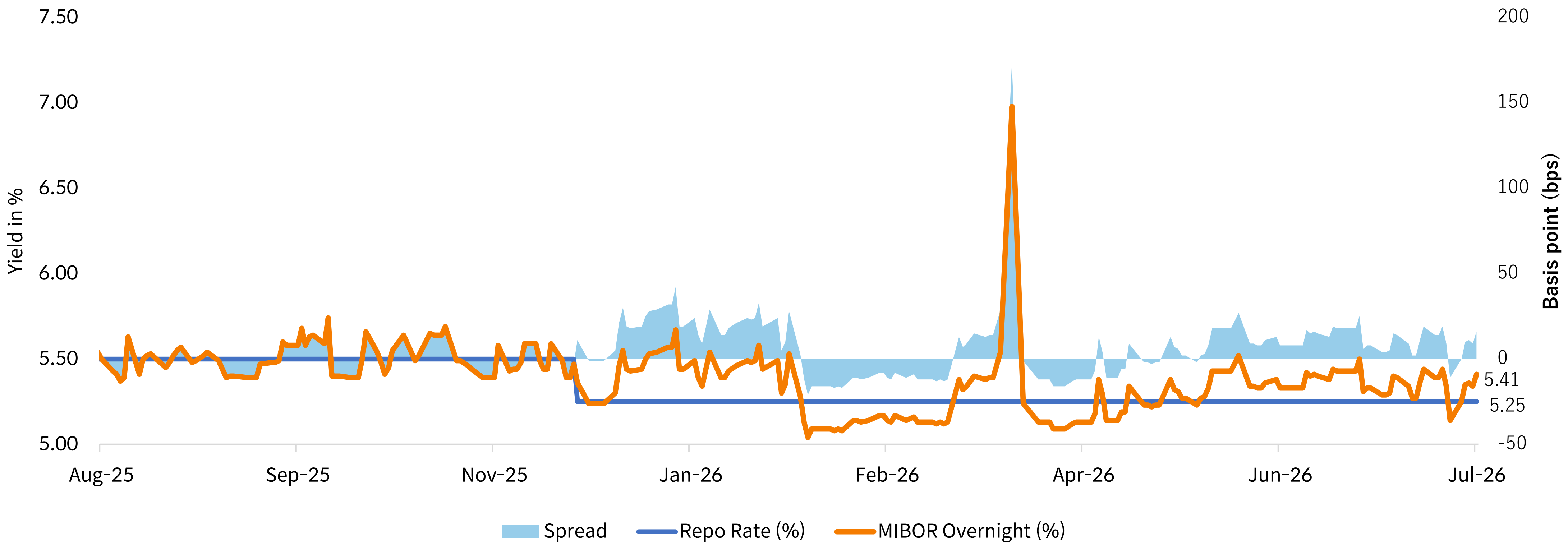
MIRAE ASSET Mutual Fund



- CP yields increased during the month primarily because of liquidity tightening and stronger funding demand, which pushed up short-term borrowing costs.

Source: Refinitiv. Data updated upto July 31, 2026

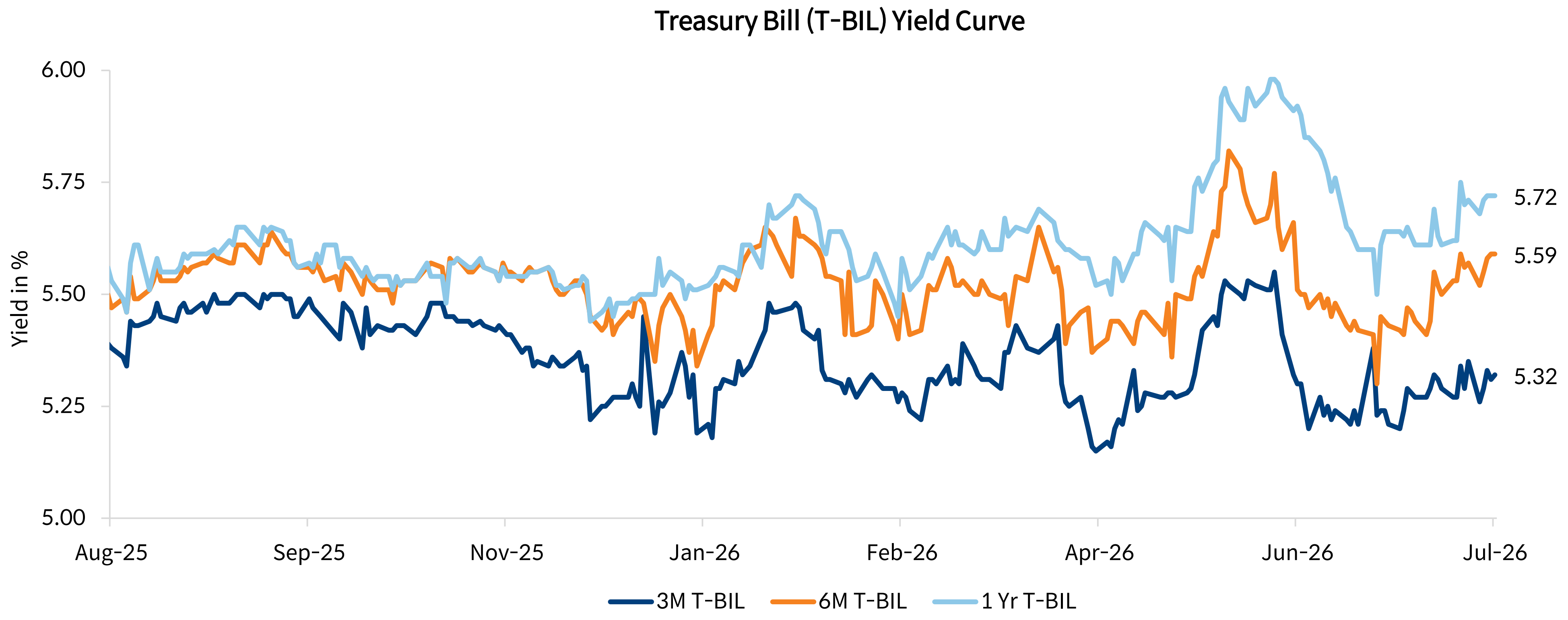
Repo rate vs. Overnight rate trend



- The Monetary Policy Committee (MPC), in its third bi-monthly monetary policy review for FY27, decided to keep the policy repo rate under the liquidity adjustment facility (LAF) unchanged at 5.25%.
- Consequently, the standing deposit facility (SDF) rate remains at 5.00%, and the marginal standing facility (MSF) rate and the Bank Rate remain at 5.50%. The MPC also decided to continue with the neutral stance.

Source: RBI, Refinitiv. Data updated upto July 31, 2026

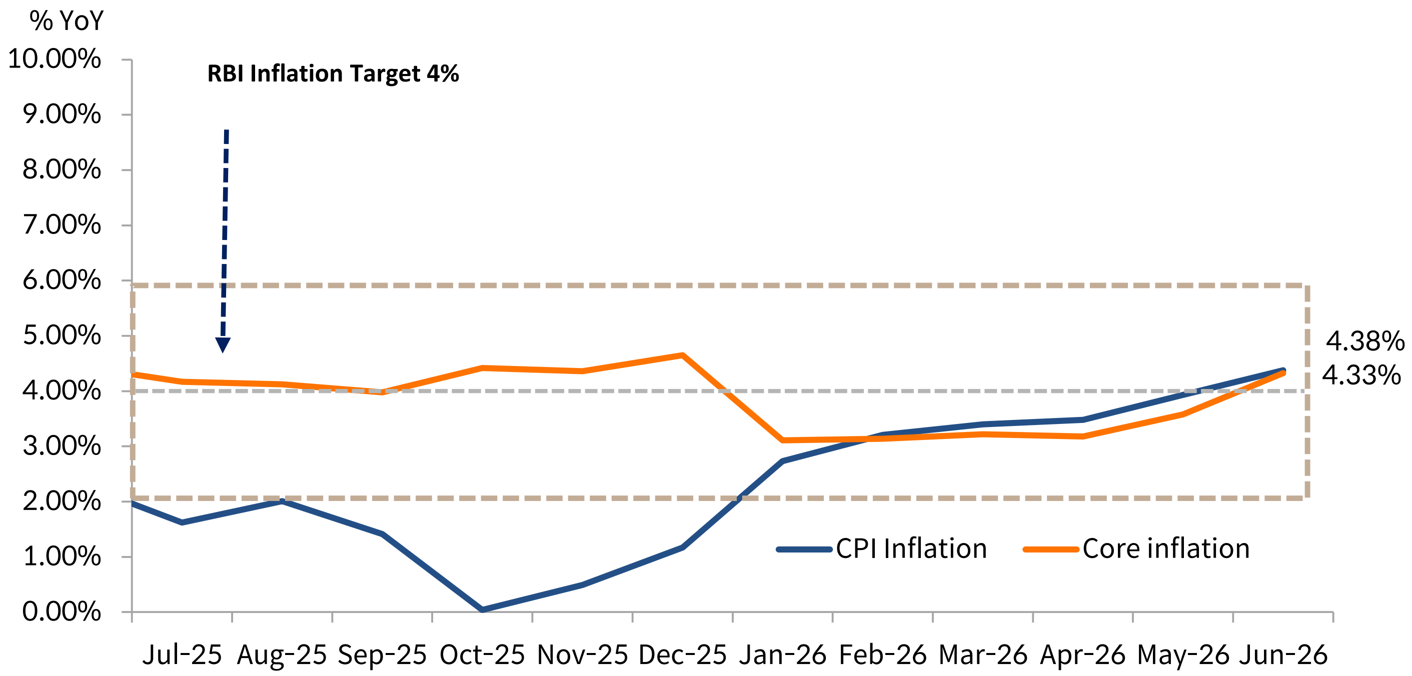
Treasury Bill Movement



- Treasury Bill yields fell during the month because investors expected easier liquidity conditions, lower short-term funding costs, and a benign inflation/rate environment.

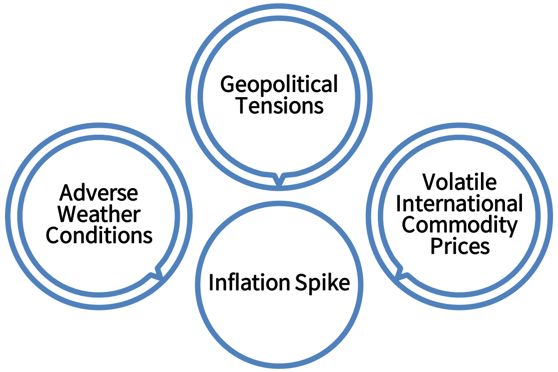
Source: Refinitiv. Data updated upto July 31, 2026

Inflation remained under RBI's target of 4%



Factors presently influencing inflation

Potential reasons for elevated inflation in future

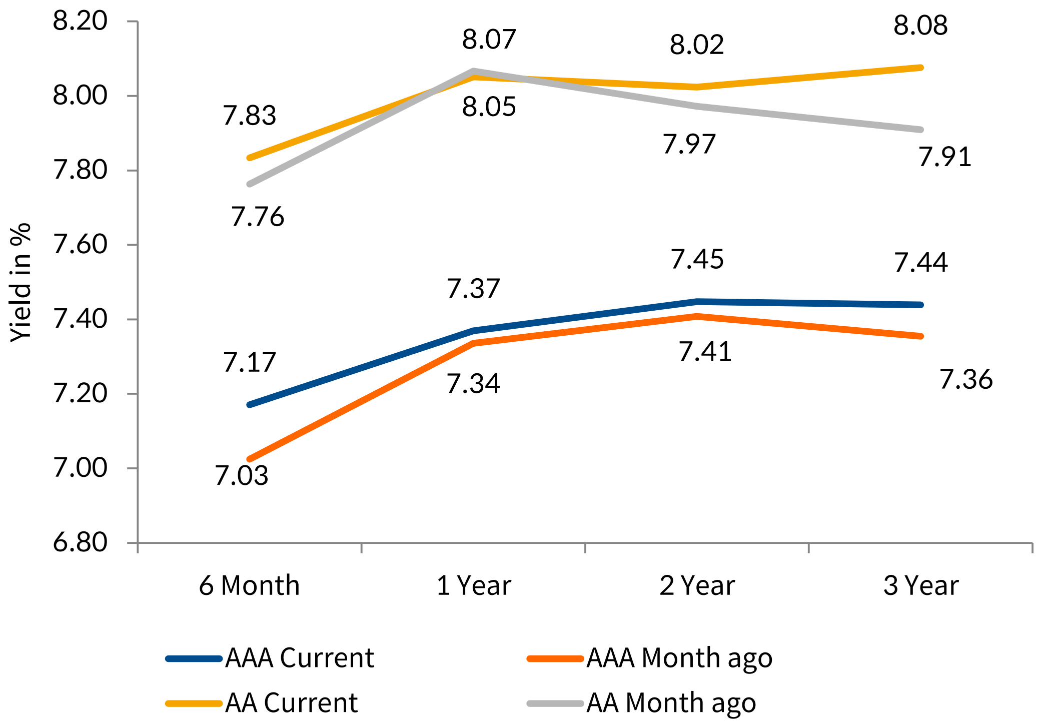


- India's Consumer Price Index (CPI)-based inflation surged to 4.38% in Jun 2026 from 3.93% in May 2026, exceeding the central bank's target rate of 4%. Elevated food and fuel prices contributed to this significant acceleration in inflationary pressures.

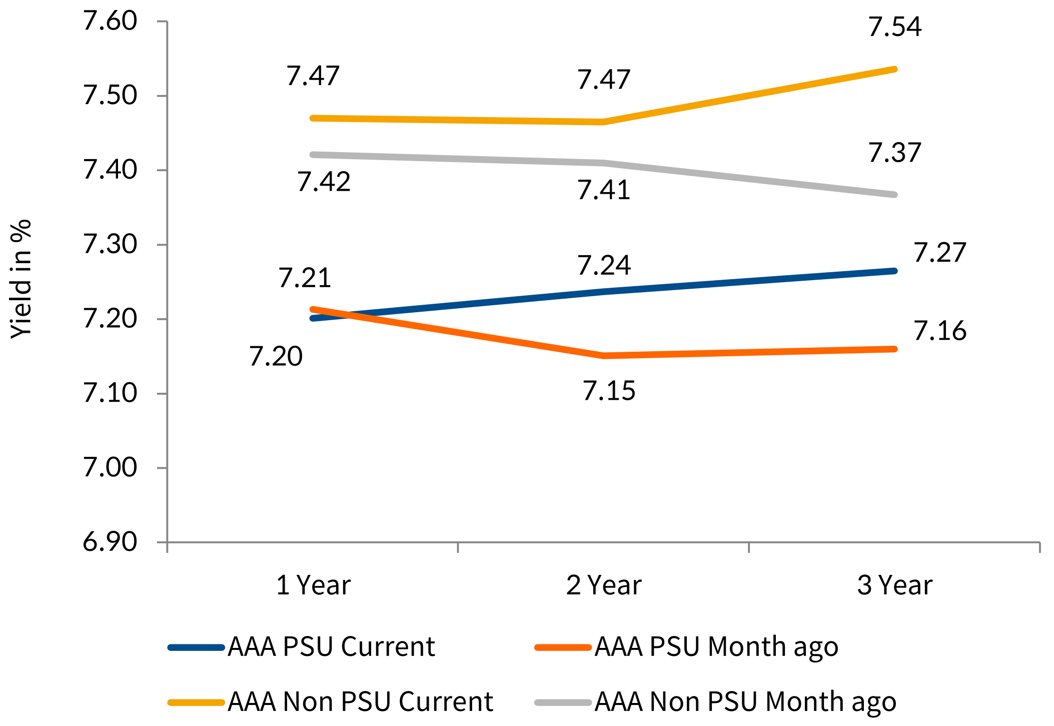
Source: MOSPI, Data updated upto July 31, 2026. Core inflation nets out Pan, tobacco and intoxicants, Clothing and footwear, Housing, and Miscellaneous

Bond Movements - AAA / AA and PSU/ Non PSU

AAA & AA Curve

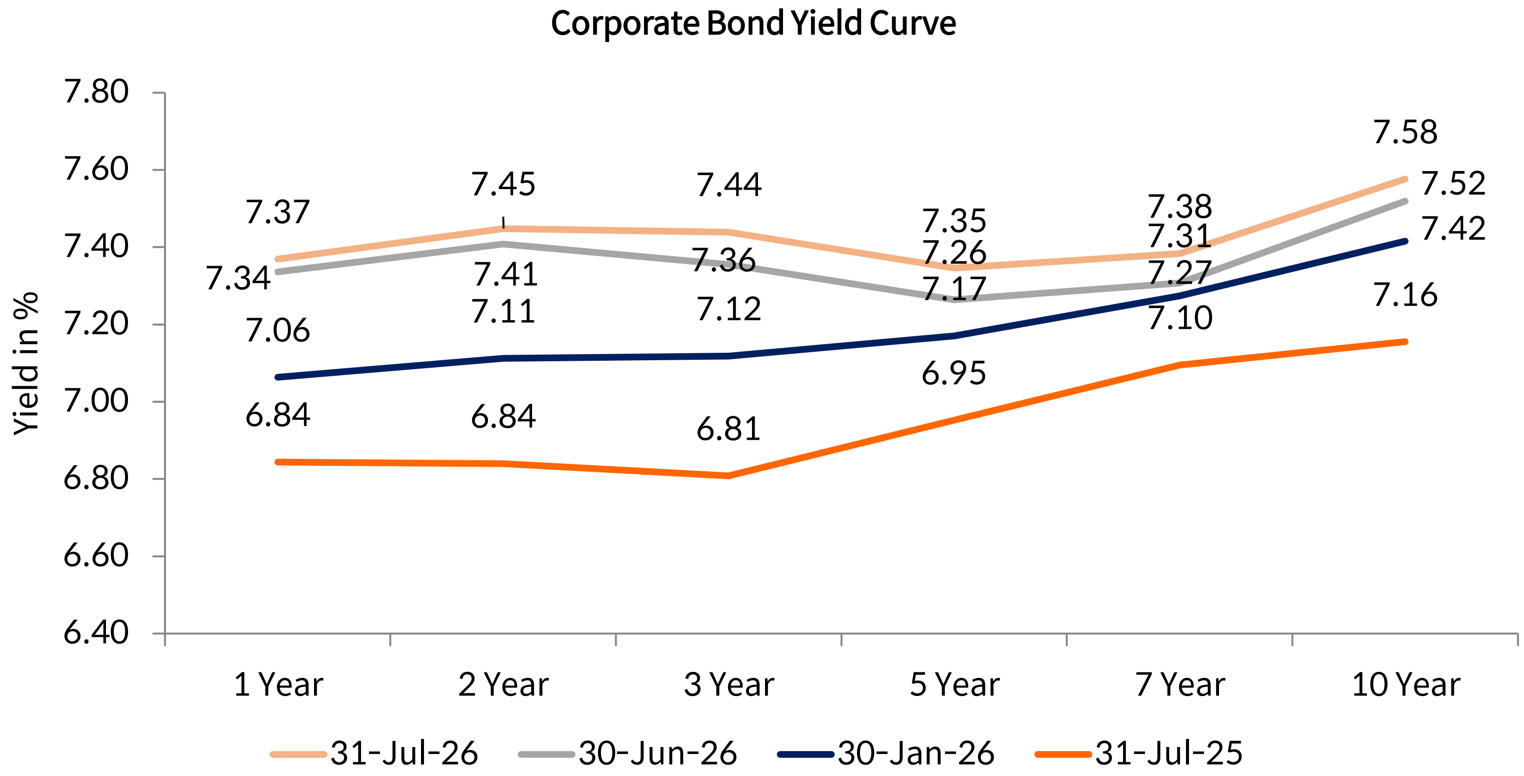


AAA PSU & AAA Non PSU Curve



Source: Refinitiv. Data updated upto July 31, 2026

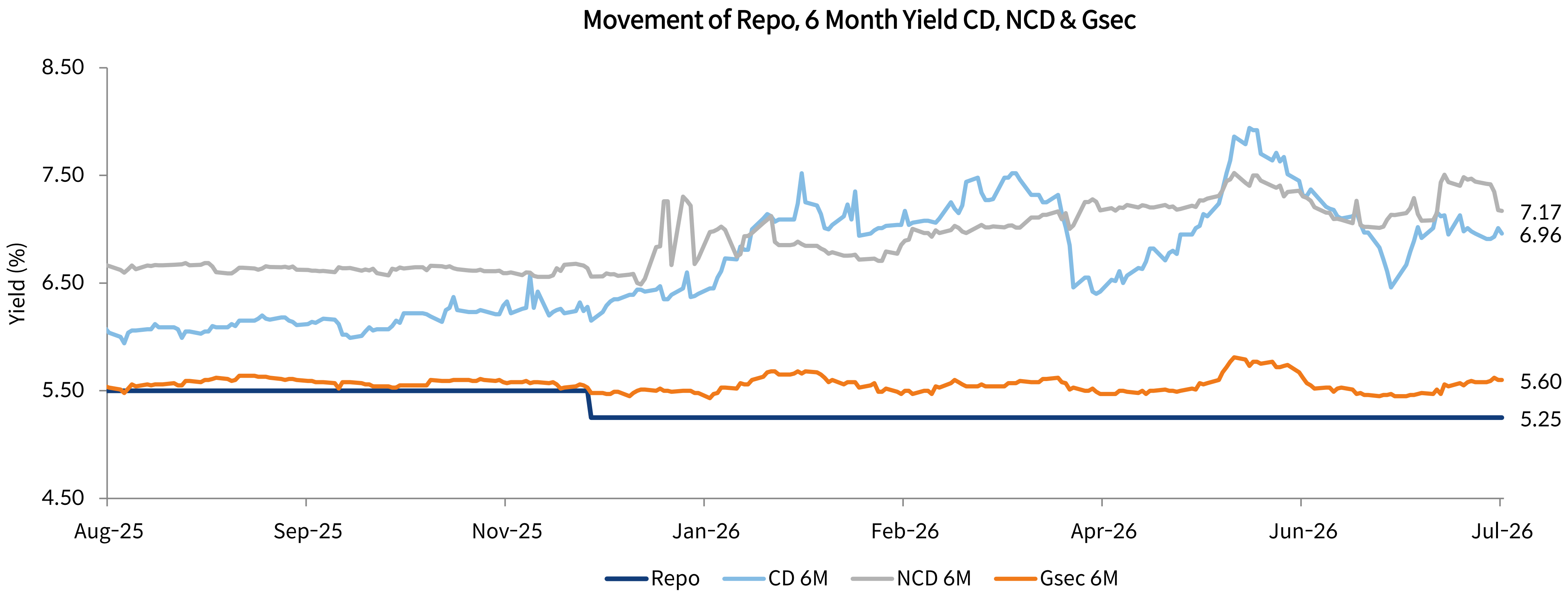
Corporate Bond Yields



- AAA Corporate bond yields remained mixed across tenors compared with the month-ago period, with 1Y tenor rose the most and 15Y tenor witnessed the highest rise.

Source: Refinitiv. Data updated upto July 31, 2026

Comparison Repo / Certificate of Deposit / Non-Convertible Debentures / Short Term Gsec



- While Repo rate remained steady, 6 month CD, NCD and Gsec rose during the reported month.

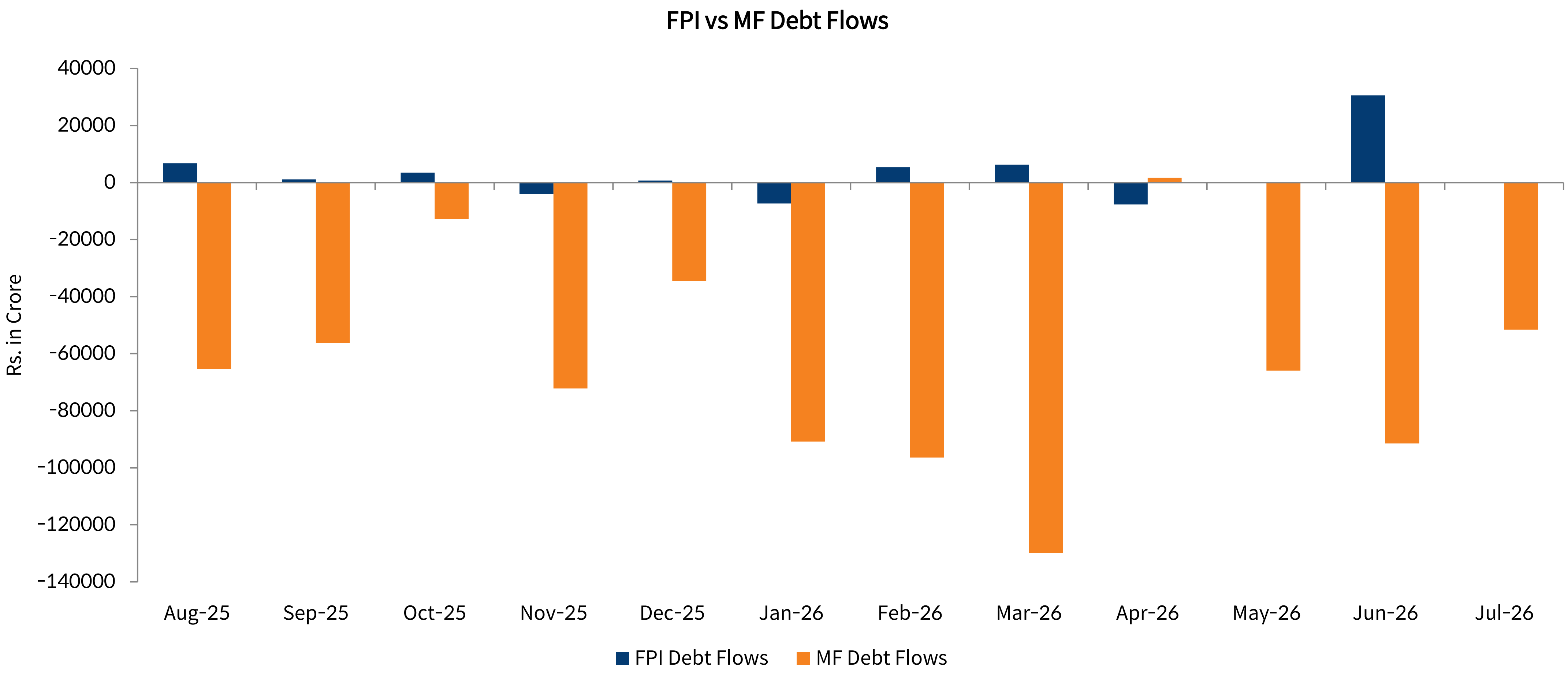
Source: Refinitiv. Data updated upto July 31, 2026

Macro and Micro Economic Indicators

Fiscal Year End	FY23	FY24	FY25	FY26	FY27 Latest
Fiscal Deficit (% of GDP)#	6.4	5.8	4.8	4.4	-
GDP Growth (%)*	7	8.2	7.4	7.8	-
Current Account (% of GDP)^	-0.2	0.5	1.3	0.7	-
CPI Inflation (%)	5.7	5.4	3.3	3.4	4.4
GST Collections (INR billion)	1,601	1,785	1,961	2,001	2,112
Forex Reserves (USD bn)	578	646	665	688	682
Crude Oil (USD/Barrel)	79	86	77	133	86
Exchange Rate (USD/INR)	82	83	85	93	95
10 Year Gsec Yield (%)	7.31	7.06	6.58	7.04	6.84

Source: Refinitiv. Data updated upto July 31, 2026; #Fiscal Deficit is for Apr 2025- Mar 2026. ^Current Account data for Q4 of FY 2025-26; *GDP data for Q4 of FY 2025-26; CPI as of end June 2026.; 10 Year Gsec Yield, Crude oil, exchange rate, forex reserves and GST collections as of end Jul 2026. Latest available data

FPI and MF Flows Trend



Source: FPI NSDL; SEBI . Data updated upto July 31, 2026

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

MIRAE ASSET Mutual Fund

Fund Information

Investment Objective: The investment objective of the scheme is to seek to generate returns through an actively managed diversified portfolio of debt and money market instruments with Macaulay duration of the portfolio is between 1 year to 3 years. There is no assurance that the investment objective of the Scheme will be achieved.

Benchmark : CRISIL Short Duration Debt A-II Index

Net AUM (Cr.) : Rs. 525.74

Net AAUM (Cr.) : Rs. 538.82

Fund Manager: Mr. Basant Bafna (since January 16, 2023)

Inception Date: 16th March 2018

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

Systematic Investment Plan (SIP): Daily, Monthly and Quarterly: Rs. 99/- (multiples of Rs. 1/- thereafter), minimum 5 in case of Daily / Monthly / Quarterly option.

Exit Load : Nil

Plan Available : Regular and Direct Plan

Base Expense Ratio : Regular Plan – 0.92% & Direct Plan - 0.19%. For details, please click on below link

Quantitative Indicators

YTM: 7.35%

Avg Maturity: 4.02 Years

Mod Duration: 2.70 Years

Mac Duration: 2.85 Years

Source: MFI 360 Explorer; Data as of July 31, 2026; https://www.miraeassetmf.co.in/downloads/statutory-disclosure/total-expense-ratio

*Investors are requested to note that the Scheme characteristics have been revised w.e.f. August 25, 2026. Please refer to Notice cum Addendum No. AD/70/2026 dated August 25, 2026, available on our website.

Mirae Asset Corporate Bond Fund

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

MIRAE ASSET Mutual Fund

Fund Information

Investment Objective: The investment objective of the scheme is to provide income and capital appreciation by investing predominantly in AA+ and above rated corporate bonds. The Scheme does not guarantee or assure any returns. There is no assurance that the investment objective of the scheme will be achieved.

Benchmark : CRISIL Corporate Debt A-II Index

Net AUM (Cr.) : Rs. 44.29

Net AAUM (Cr.) : Rs. 44.51

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

Inception Date: 17th March, 2021

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

Systematic Investment Plan (SIP): Daily, Monthly and Quarterly: Rs. 99/- (multiples of Rs. 1/- thereafter), minimum 5 in case of Daily / Monthly / Quarterly option.

Exit Load : Nil

Plan Available : Regular and Direct Plan

Base Expense Ratio : Regular Plan – 0.58% & Direct Plan - 0.23%. For details, please click on below link

Quantitative Indicators

YTM: 7.30%

Avg Maturity: 7.15 Years

Mod Duration: 3.22 Years

Mac Duration: 3.38 Years

Source: MFI 360 Explorer; Data as of July 31, 2026; https://www.miraeassetmf.co.in/downloads/statutory-disclosure/total-expense-ratio

Mirae Asset Banking and PSU Fund*

Banking and PSU Fund - An open ended debt scheme predominantly investing in debt instruments of banks, Public Sector Undertakings, Public Financial Institutions and Municipal Bonds. A relatively high interest rate risk and moderate credit risk

Fund Information

Investment Objective: The investment objective of the scheme is to generate income / capital appreciation through predominantly investing in debt and money market instruments issued by Banks, Public Sector Undertakings (PSUs) and Public Financial Institutions (PFIs) and Municipal Bonds. The Scheme does not guarantee or assure any returns. There is no assurance that the investment objective of the scheme will be achieved.

Benchmark : CRISIL Banking and PSU Debt A-II Index

Net AUM (Cr.) : Rs. 40.11

Net AAUM (Cr.) : Rs. 40.21

Fund Manager: Ms. Kruti Chheta (since February 1, 2024)

Inception Date: 24th July 2020

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

Systematic Investment Plan (SIP): Daily, Monthly and Quarterly: Rs. 99/- (multiples of Rs. 1/- thereafter), minimum 5 in case of Daily / Monthly / Quarterly option.

Exit Load : Nil

Plan Available : Regular and Direct Plan

Base Expense Ratio : Regular Plan – 0.69% & Direct Plan - 0.30%. For details, please click on below link

Quantitative Indicators

YTM: 7.03%

Avg Maturity: 5.91 Years

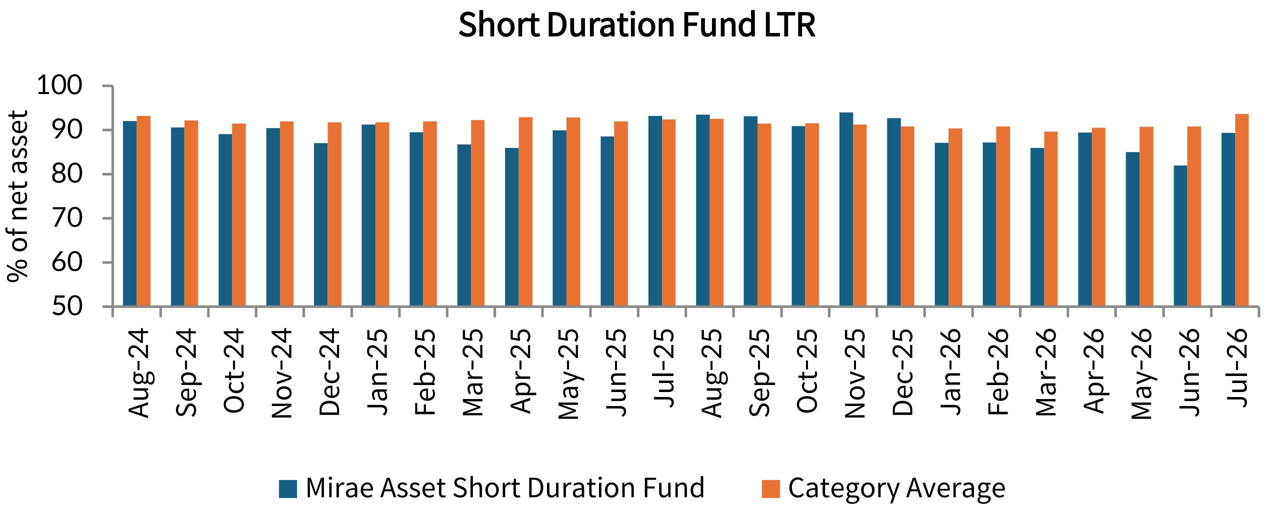
Mod Duration: 2.97 Years

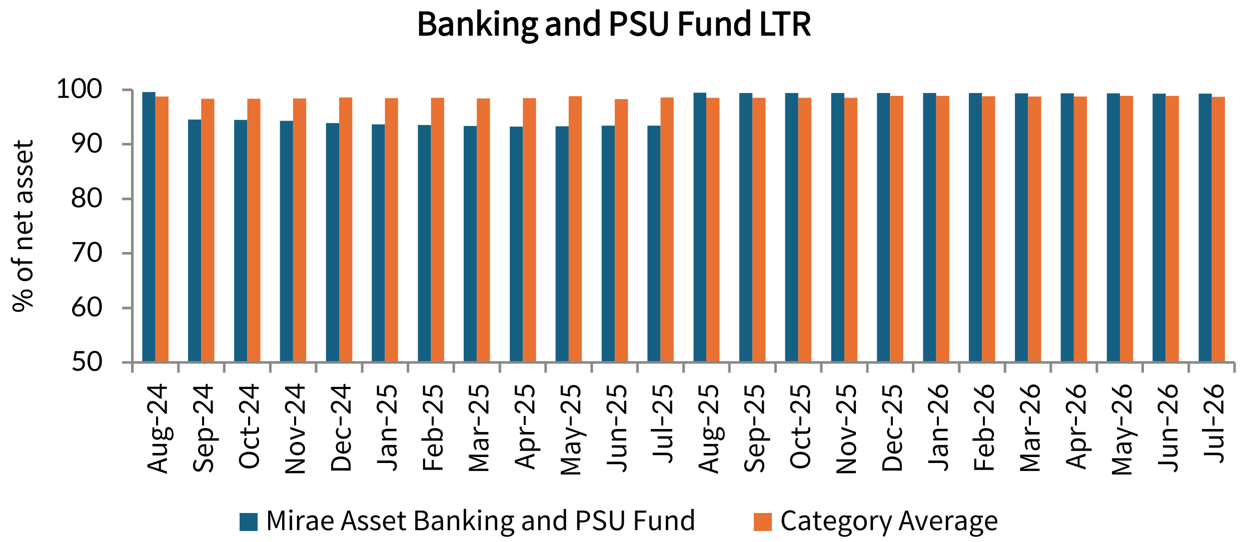
Mac Duration: 3.13 Years

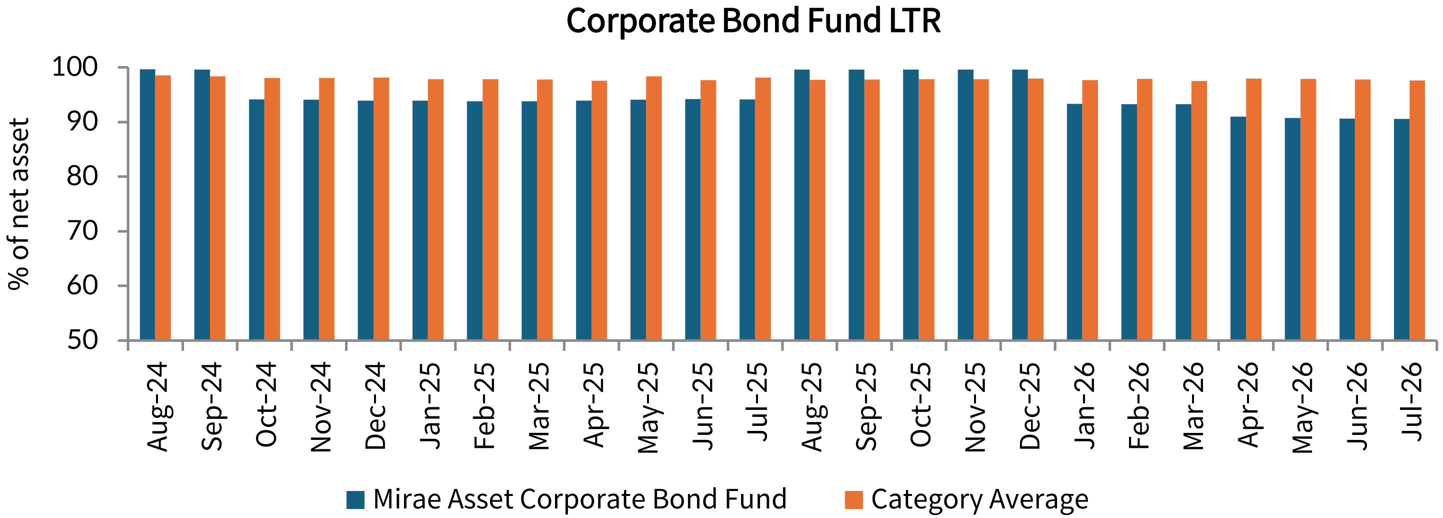
Source: MFI 360 Explorer; Data as of July 31, 2026; https://www.miraeassetmf.co.in/downloads/statutory-disclosure/total-expense-ratio

*Investors are requested to note that the Scheme characteristics have been revised w.e.f. August 25, 2026. Please refer to Notice cum Addendum No. AD/70/2026 dated August 25, 2026, available on our website.

Long Term Rating (LTR)- AAA Equivalent %





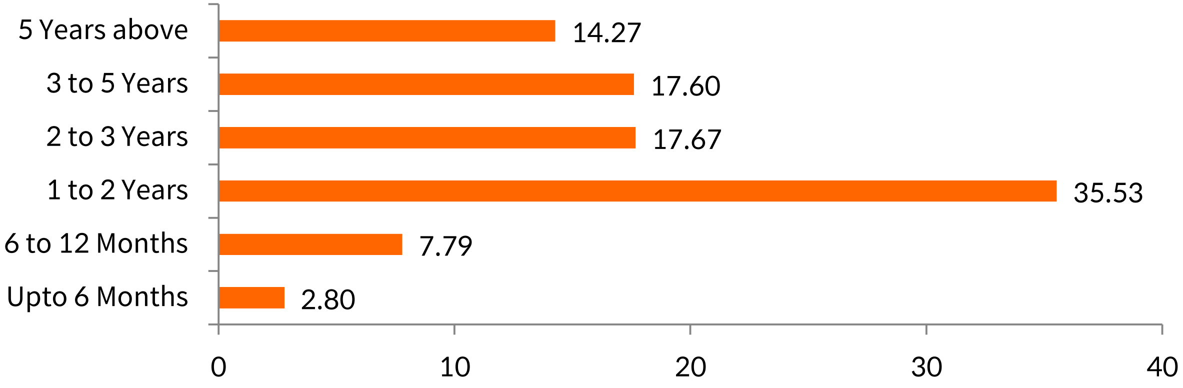


Source: MFI 360 Explorer; Data as of July 31, 2026; Category Average includes all other funds on the basis of sub nature of the comparable fund.

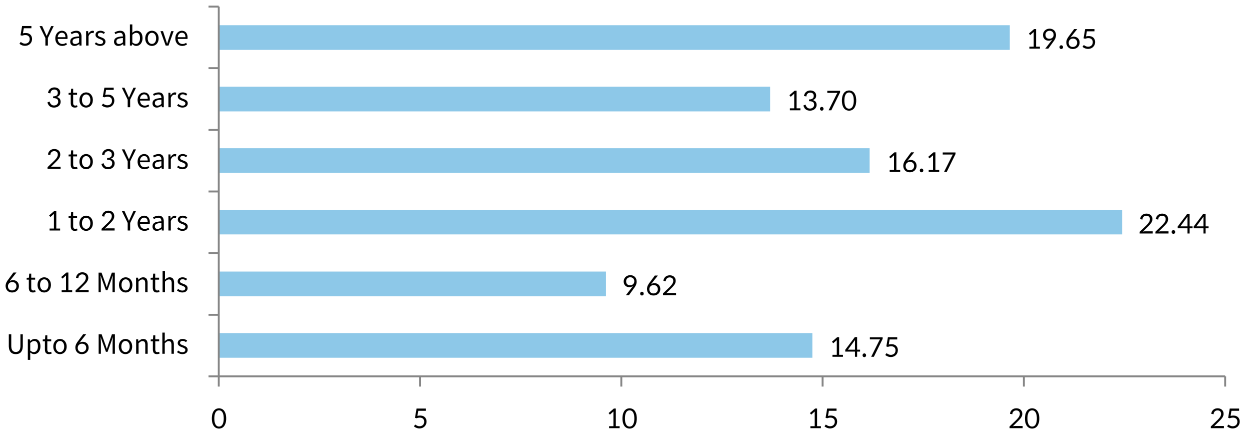
Portfolio Laddering tenor wise holding buckets %

MIRAE ASSET Mutual Fund

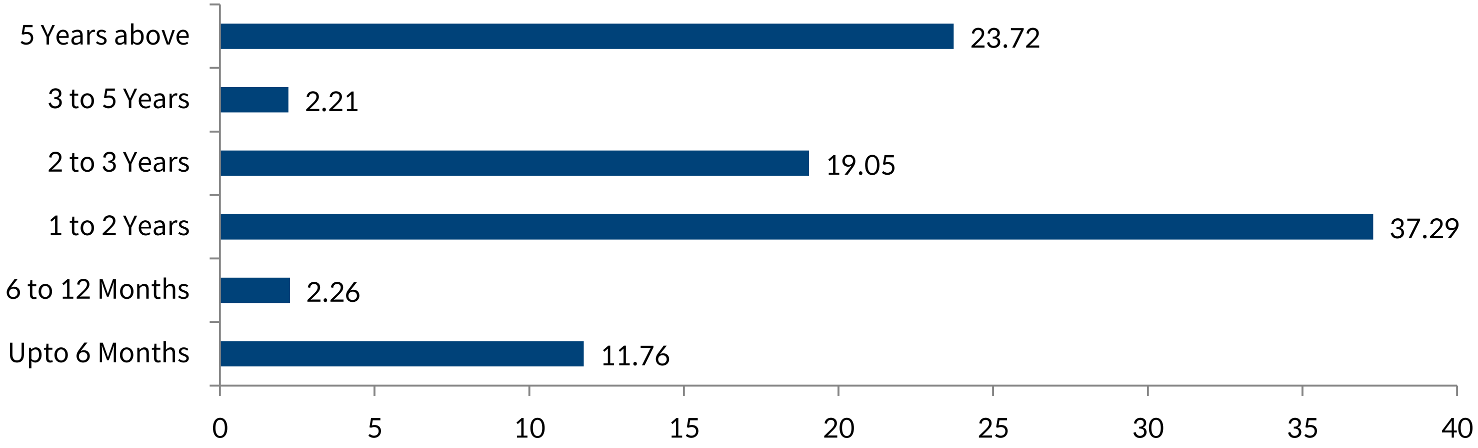
Maturity Bucket - Mirae Asset Short Duration Fund



Maturity Bucket - Mirae Asset Banking and PSU Fund



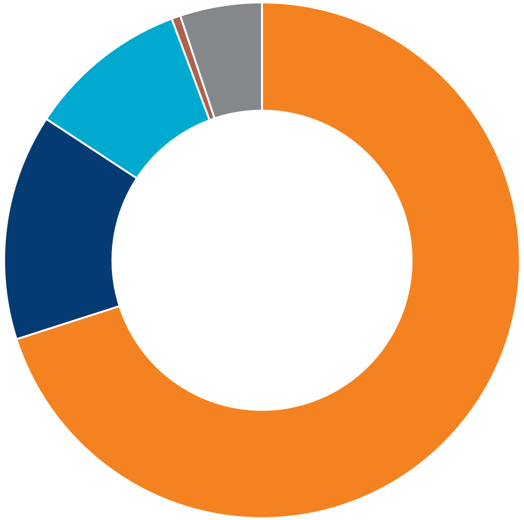
Maturity Bucket - Mirae Asset Corporate Bond Fund



Source: MFI 360 Explorer; Data as of July 31, 2026

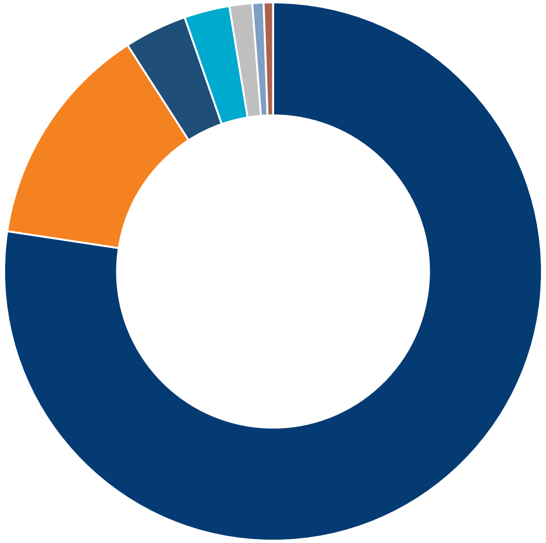
Short Duration Fund - Rating & Asset Class wise breakdown

Rating Profile



	AAA & Equivalent	70.05%
	Sovereign	14.18%
	AA & Equivalent	10.08%
	Corporate Debt Market Development Fund	0.56%
	Cash & Others	5.13%

Asset Allocation

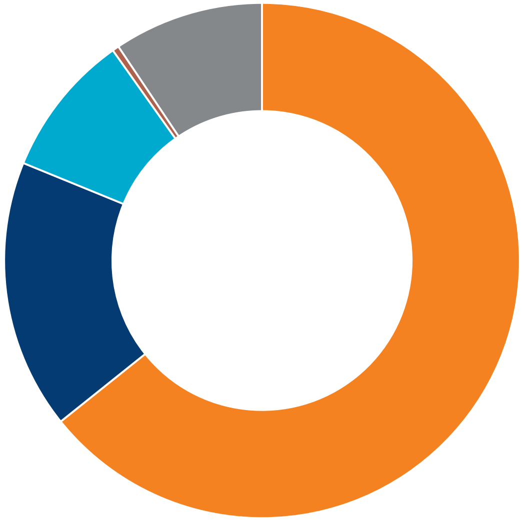


	Bond	77.40%
	Gilt	13.51%
	Net Receivables/(Payables)	3.77%
	Certificate Of Deposit	2.73%
	Money Market	1.37%
	SDL	0.68%
	Corporate Debt Market Development Fund	0.56%

Source: MFI 360 Explorer; Data as of July 31, 2026

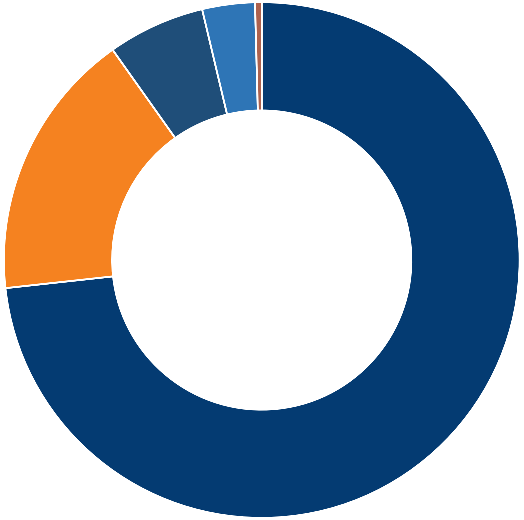
Corporate Bond Fund - Rating & Asset Class wise breakdown

Rating Profile



	AAA & Equivalent	64.25%
	Sovereign	16.92%
	AA & Equivalent	9.01%
	Corporate Debt Market Development Fund	0.42%
	Cash & Others	9.40%

Asset Allocation



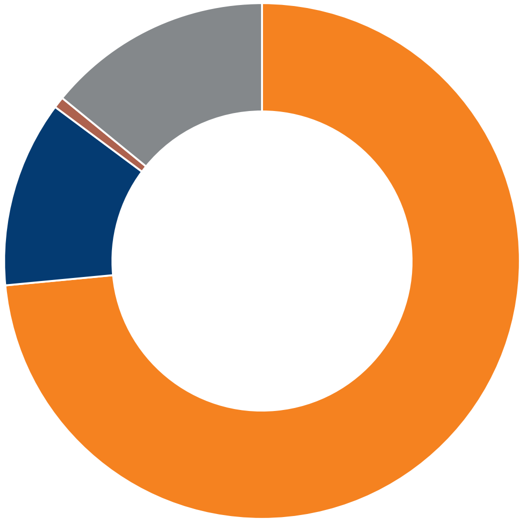
	Bond	73.26%
	Gilt	16.92%
	Money Market	6.10%
	Net Receivables/(Payables)	3.30%
	Corporate Debt Market Development Fund	0.42%

Source: MFI 360 Explorer; Data as of July 31, 2026

Banking & PSU Fund - Rating & Asset Class wise breakdown

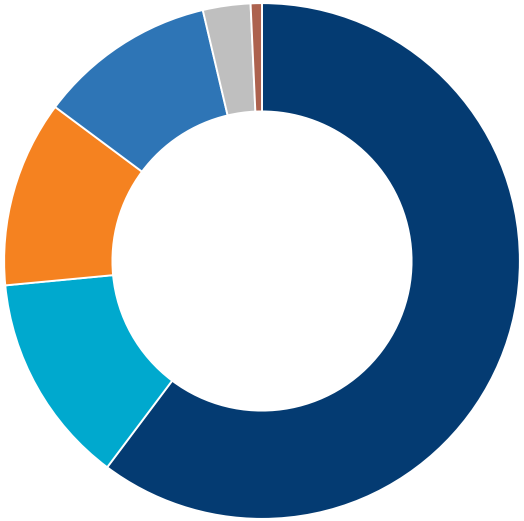
MIRAE ASSET Mutual Fund

Rating Profile



AAA & Equivalent	73.49%
Sovereign	11.69%
Corporate Debt Market Development Fund	0.71%
Cash & Others	14.11%

Asset Allocation



Bond	60.25%
Certificate Of Deposit	13.25%
Gilt	11.69%
Money Market	11.12%
Net Receivables/(Payables)	2.98%
Corporate Debt Market Development Fund	0.71%

Source: MFI 360 Explorer; Data as of July 31, 2026

Performance of the Fund

Period	Mirae Asset Short Duration Fund	Scheme Benchmark*	Additional Benchmark**
Last 1 Year	4.47%	5.56%	2.27%
Last 3 Years	6.63%	7.28%	6.78%
Last 5 Years	5.62%	6.24%	5.34%
Since Inception	6.23%	6.90%	6.46%
Value of Rs. 10,000 invested (in Rs.) Since Inception	16,593	17,494	16,898
NAV as on 31st Jul 2026	Rs. 16.5928		
Index Value 31st Jul 2026	Index Value of Scheme Benchmark (CRISIL Short Duration Debt A-II Index) is 5,341.5300 and Additional Benchmark (Crisil 10 yr Gilt index) is 5,276.4103		
Allotment Date	16th March 2018		
Scheme Benchmark	*CRISIL Short Duration Debt A-II Index		
Additional Benchmark	**Crisil 10 yr Gilt index		

Past Performance may or may not be sustained in future.
Source: MFI 360 Explorer; Fund Manager : Mr. Basant Bafna (since January 16, 2023). For computation of since inception returns (%) the allotment NAV for has been taken as Rs.10.00. Returns (%) for less than 1 year calculated on a simple annualized basis, others are CAGR (Compounded Annualized Growth Rate). Latest available NAV has been taken for return calculation wherever applicable. Different Plans under the scheme has different expense structure. The reference and details provided herein are of Regular Plan - Growth Option. Load is not considered for computation of return.

Other fund performance managed by the Fund Manager

Period	Mirae Asset Ultra Short Duration Fund	Scheme Benchmark*	Additional Benchmark**
Last 1 Year	6.34%	6.47%	4.21%
Last 3 Years	7.16%	7.20%	6.32%
Last 5 Years	6.36%	6.47%	5.67%
Since Inception	5.96%	6.08%	5.41%
Value of Rs. 10,000 invested (in Rs.) Since Inception	14,002	14,093	13,583
NAV as on 31st Jul 2026	₹1,393.6598		
Index Value 31st Jul 2026	Index Value of Scheme Benchmark is 5,859.7800 and Crisil 1 Year T-bill is 8,149.6186		
Allotment Date	7th October 2020		
Scheme Benchmark	*Nifty Ultra Short Duration Debt Index A-I		
Additional Benchmark	**Crisil 1 Year T-bill		

Past Performance may or may not be sustained in future.
Source: MFI 360 Explorer; Fund Managers : Mr. Basant Bafna (since January 16, 2023). For computation of since inception returns (%) the allotment NAV for has been taken as ₹1000.00. Returns (%) for less than 1 year calculated on a simple annualized basis, others are CAGR (Compounded Annualized Growth Rate). Latest available NAV has been taken for return calculation wherever applicable. Different Plans under the scheme has different expense structure. The reference and details provided herein are of Regular Plan - Growth Option. Load is not considered for computation of return.

Other fund performance managed by the Fund Manager

Period	Mirae Asset Low Duration Fund	Scheme Benchmark*	Additional Benchmark**
Last 1 Year	5.68%	6.14%	2.27%
Last 3 Years	6.81%	7.09%	6.78%
Last 5 Years	5.89%	6.24%	5.34%
Since Inception	4.88%	7.57%	6.28%
Value of Rs. 10,000 invested (in Rs.) Since Inception	24,046	38,335	30,718
NAV as on 31st Jul 2026	Rs. 2,404.6170		
Index Value 31st Jul 2026	Index Value of Scheme Benchmark (Nifty Low Duration Debt Index A-I) is 5,754.6500 and Additional Benchmark (Crisil 10 yr Gilt index) is 5,276.4103		
Allotment Date	26th June 2012		
Scheme Benchmark	*Nifty Low Duration Debt Index A-I		
Additional Benchmark	**Crisil 10 yr Gilt index		

Past Performance may or may not be sustained in future.
Source: MFI 360 Explorer; Fund Managers : Mr. Basant Bafna (since February 01, 2024). For computation of since inception returns (%) the allotment NAV for has been taken as Rs. 1000.00. Returns (%) for less than 1 year calculated on a simple annualized basis, others are CAGR (Compounded Annualized Growth Rate). Latest available NAV has been taken for return calculation wherever applicable. Different Plans under the scheme has different expense structure. The reference and details provided herein are of Regular Plan - Growth Option. Load is not considered for computation of return.

Other fund performance managed by the Fund Manager

Period	Mirae Asset Dynamic Bond Fund	Scheme Benchmark* (Tier 1)	Scheme Benchmark* (Tier 2)	Additional Benchmark**
Last 1 Year	4.60%	3.84%	5.94%	2.27%
Last 3 Years	6.30%	6.88%	7.51%	6.78%
Last 5 Years	5.01%	5.90%	NA	5.34%
Since Inception	5.85%	6.91%	NA	5.69%
Value of Rs. 10,000 invested (in Rs.) Since Inception	17,032	18,691	NA	16,779
NAV as on 31st Jul 2026	Rs. 17.0316			
Index Value 31st Jul 2026	Index Value of Scheme Benchmark (CRISIL Dynamic Bond A-III Index)/(Nifty PSU Bond Plus SDL Apr 2027 50:50 Index) is 6,124.5335/ 1,342.1800 and Additional Benchmark (Crisil 10 yr Gilt index) is 5,726.4103			
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			

Past Performance may or may not be sustained in future.

Note: Fund Managers : Mr. Basant Bafna (since December 27, 2025). For computation of since inception returns (%) the allotment NAV for has been taken as Rs. 10.00. Returns (%) for less than 1 year calculated on a simple annualized basis, others are CAGR (Compounded Annualized Growth Rate). Latest available NAV has been taken for return calculation wherever applicable. Different Plans under the scheme has different expense structure. The reference and details provided herein are of Regular Plan - Growth Option. Load is not considered for computation of return.

Other fund performance managed by the Fund Manager

Period	Mirae Asset Income plus Arbitrage Active FoF	Scheme Benchmark*	Additional Benchmark**
1 Year	5.39%	5.96%	2.27%
Since Inception	5.50%	5.91%	2.00%
Value of Rs. 10,000 invested (in Rs.) Since Inception	10,592	10,636	10,215
NAV as on 31st Jul 2026	Rs. 10.592		
Index Value 31st Jul 2026	Index Value of Scheme Benchmark is 106.363 and Crisil 10 yr Gilt index 5,276.4103		
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		

Past Performance may or may not be sustained in future.
Source: MFI 360 Explorer; Fund Managers : Mr. Basant Bafna (since December 27, 2025). For computation of since inception returns (%) the allotment NAV for has been taken as Rs. 10.00. Returns (%) for less than 1 year calculated on a simple annualized basis, others are CAGR (Compounded Annualized Growth Rate). Latest available NAV has been taken for return calculation wherever applicable. Different Plans under the scheme has different expense structure. The reference and details provided herein are of Regular Plan - Growth Option. Load is not considered for computation of return.

Other fund performance managed by the Fund Manager

Period	Mirae Asset Aggressive Hybrid Fund	Scheme Benchmark*	Additional Benchmark**
Last 1 Year	3.97%	3.46%	-2.76%
Last 3 Years	10.40%	10.07%	6.75%
Last 5 Years	9.90%	10.15%	9.53%
Since Inception	11.58%	11.20%	11.27%
Value of Rs. 10,000 invested (in Rs.) Since Inception	33,427	32,195	32,419
NAV as on 31st Jul 2026	Rs. 33.411		
Index Value 31st Jul 2026	Index Value of Scheme Benchmark is 21,359.5985 and BSE Sensex (TRI) is 1,23,476.7207		
Allotment Date	29th July 2015		
Scheme Benchmark	*CRISIL Hybrid 35+65 - Aggressive Index		
Additional Benchmark	**BSE Sensex (TRI)		

Past Performance may or may not be sustained in future.
Source: MFI 360 Explorer; 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). For computation of since inception returns (%) the allotment NAV for has been taken as Rs. 10.00. Returns (%) for less than 1 year calculated on simple annualized basis, others are CAGR- Compounded Annualized Growth returns. Latest available NAV has been taken for return calculation wherever applicable. The reference and details provided herein are of Regular Plan - Growth Option. Load is not considered for computation of return.

Other fund performance managed by the Fund Manager

Period	Mirae Asset Equity Savings Fund	Scheme Benchmark*	Additional Benchmark**
Last 1 Year	5.05%	4.12%	2.27%
Last 3 Years	9.28%	8.05%	6.78%
Last 5 Years	8.66%	8.01%	5.34%
Since Inception	10.41%	8.97%	6.25%
Value of Rs. 10,000 invested (in Rs.) Since Inception	21,278	19,251	15,876
NAV as on 31st Jul 2026	Rs. 21.283		
Index Value 31st Jul 2026	Index Value of Scheme Benchmark is 6,537.23 and Crisil 10 yr Gilt index is 5,276.4103		
Allotment Date	17th December 2018		
Scheme Benchmark	*Nifty Equity Savings Index		
Additional Benchmark	**Crisil 10 yr Gilt index		

Past Performance may or may not be sustained in future.
Source: MFI 360 Explorer; 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). For computation of since inception returns (%) the allotment NAV for has been taken as Rs. 10.00. Returns (%) for less than 1 year calculated on simple annualized basis, others are CAGR- Compounded Annualized Growth returns. Latest available NAV has been taken for return calculation wherever applicable. The reference and details provided herein are of Regular Plan - Growth Option. Load is not considered for computation of return.

Other fund performance managed by the Fund Manager

Period	Mirae Asset Balanced Advantage Fund	Scheme Benchmark*	Additional Benchmark**
Last 1 Year	4.28%	1.15%	-0.43%
Last 3 Years	9.41%	7.62%	8.56%
Since Inception	10.17%	8.28%	9.69%
Value of Rs. 10,000 invested (in Rs.) Since Inception	14,693	13,717	14,440
NAV as on 31st Jul 2026	Rs. 14.691		
Index Value 31st Jul 2026	Index Value of Scheme Benchmark is 16,362.69 and Nifty 50 Index (TRI) is 37,000.7200		
Allotment Date	11th August 2022		
Scheme Benchmark	*Nifty 50 Hybrid Composite Debt 50:50 Index		
Additional Benchmark	**Nifty 50 Index (TRI)		

Past Performance may or may not be sustained in future.
Source: MFI 360 Explorer; Fund Managers : Mr. Harshad Borawake (Equity Portion) (Since August 11, 2022), Mr. Basant Bafna (Debt portion) (since December 27, 2025). For computation of since inception returns (%) the allotment NAV for has been taken as Rs. 10.00. Returns (%) for less than 1 year calculated on simple annualized basis, others are CAGR- Compounded Annualized Growth returns. Latest available NAV has been taken for return calculation wherever applicable. The reference and details provided herein are of Regular Plan - Growth Option. Load is not considered for computation of return.

Other fund performance managed by the Fund Manager

Period	Mirae Asset Multi Asset Allocation Fund	Scheme Benchmark*	Additional Benchmark**
Last 1 Year	11.20%	9.07%	-2.76%
Since Inception	12.66%	11.51%	4.75%
Value of Rs. 10,000 invested (in Rs.) Since Inception	13,470	13,129	11,229
NAV as on 31st Jul 2026	Rs. 13.470		
Index Value 31st Jul 2026	Index Value of Scheme Benchmark is 131.2747 and BSE Sensex (TRI) is 1,23,476.7207		
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)		

Past Performance may or may not be sustained in future.
Source: MFI 360 Explorer; 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). For computation of since inception returns (%) the allotment NAV for has been taken as Rs. 10.00. Returns (%) for less than 1 year calculated on simple annualized basis, others are CAGR- Compounded Annualized Growth returns. Latest available NAV has been taken for return calculation wherever applicable. The reference and details provided herein are of Regular Plan - Growth Option. Load is not considered for computation of return.

Performance of the Fund

Period	Mirae Asset Corporate Bond Fund	Scheme Benchmark*	Additional Benchmark**
Last 1 Year	4.60%	5.61%	2.27%
Last 3 Years	6.76%	7.27%	6.78%
Last 5 Years	5.66%	6.21%	5.34%
Since Inception	5.70%	6.29%	5.29%
Value of Rs. 10,000 invested (in Rs.) Since Inception	13,469	13,884	13,195
NAV as on 31st Jul 2026	Rs. 13.4690		
Index Value 31st Jul 2026	Index Value of Scheme Benchmark (CRISIL Corporate Debt A-II Index) is 6,794.7552 and Additional Benchmark (Crisil 10 yr Gilt index) is 5,276.4103		
Allotment Date	17th March 2021		
Scheme Benchmark	*CRISIL Corporate Debt A-II Index		
Additional Benchmark	**Crisil 10 yr Gilt index		

Past Performance may or may not be sustained in future.

Source: MFI 360 Explorer; Fund Manager : Ms. Kruti Chheta (since February 05, 2025). For computation of since inception returns (%) the allotment NAV for has been taken as Rs.10.00. Returns (%) for less than 1 year calculated on a simple annualized basis, others are CAGR (Compounded Annualized Growth Rate). Latest available NAV has been taken for return calculation wherever applicable. Different Plans under the scheme has different expense structure. The reference and details provided herein are of Regular Plan - Growth Option. Load is not considered for computation of return.

Performance of the Fund

Period	Mirae Asset Banking and PSU Fund	Scheme Benchmark*	Additional Benchmark**
Last 1 Year	4.24%	5.20%	2.27%
Last 3 Years	6.57%	6.90%	6.78%
Last 5 Years	5.55%	6.02%	5.34%
Since Inception	5.26%	5.87%	4.79%
Value of Rs. 10,000 invested (in Rs.) Since Inception	13,619	14,096	13,255
NAV as on 31st Jul 2026	Rs. 13.6186		
Index Value 31st Jul 2026	Index Value of Scheme Benchmark (CRISIL Banking and PSU Debt A-II Index) is 6,233.8857 and Additional Benchmark (Crisil 10 yr Gilt index) is 5,276.4103		
Allotment Date	24th July 2020		
Scheme Benchmark	*CRISIL Banking and PSU Debt A-II Index		
Additional Benchmark	**Crisil 10 yr Gilt index		

Past Performance may or may not be sustained in future.
Source: MFI 360 Explorer; Fund Manager : Ms. Kruti Chheta (since February 1, 2024). For computation of since inception returns (%) the allotment NAV for has been taken as Rs.10.00. Returns (%) for less than 1 year calculated on a simple annualized basis, others are CAGR (Compounded Annualized Growth Rate). Latest available NAV has been taken for return calculation wherever applicable. Different Plans under the scheme has different expense structure. The reference and details provided herein are of Regular Plan - Growth Option. Load is not considered for computation of return.

Other fund performance managed by the Fund Manager

Period	Mirae Asset Long Duration Fund	Scheme Benchmark*	Additional Benchmark**
Last 1 Year	1.10%	3.12%	2.27%
Since Inception	2.76%	4.88%	5.21%
Value of Rs. 10,000 invested (in Rs.) Since Inception	10,459	10,817	10,874
NAV as on 31st Jul 2026	Rs. 10.4592		
Index Value 31st Jul 2026	Index Value of Scheme Benchmark (CRISIL Long Duration Debt A-III Index) is 5,112.2832 and Additional Benchmark (Crisil 10 yr Gilt index) is 5,276.4103		
Allotment Date	6th December 2024		
Scheme Benchmark	*CRISIL Long Duration Debt A-III Index		
Additional Benchmark	**Crisil 10 yr Gilt index		

Past Performance may or may not be sustained in future.

Note: Fund Managers : Ms. Kruti Chheta (since December 6, 2024). For computation of since inception returns (%) the allotment NAV for has been taken as Rs. 10.00. Returns (%) for less than 1 year calculated on a simple annualized basis, others are CAGR (Compounded Annualized Growth Rate). Latest available NAV has been taken for return calculation wherever applicable. Different Plans under the scheme has different expense structure. The reference and details provided herein are of Regular Plan - Growth Option. Load is not considered for computation of return.

Fund Manager Commentary

- The overall curve remains relatively steep with Money Market yields falling on account of improved liquidity conditions as well as lower supply whereas the corporate bond curve remains relatively flat at higher spreads on account of volatile crude prices and geopolitical uncertainties.
- The curve is steeper for Sovereign Yields with continued supply of SDLs on the longer end and a delay in India's inclusion under the Bloomberg-Barclays Global Aggregated Index
- Additionally, Corporate Bond spreads between PSU entities as well NBFCs have increased on account of lower issuances by PSU entities owing to the concessional swap facility provided by RBI on ECBs
- In view of the above, the fund would seek to tactically increase duration based on prevailing spreads

Product List and Riskometer

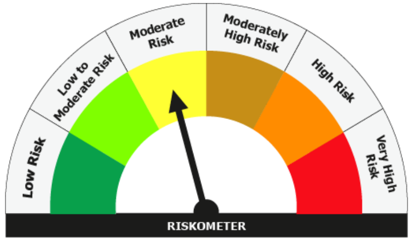
PRODUCT LABELLING

Mirae Asset Short Duration Fund 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 REITs & InvITs

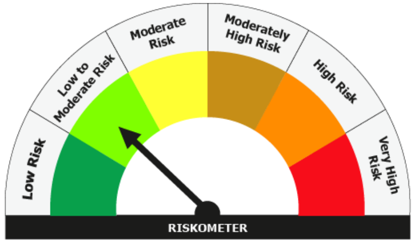
*Investors should consult their financial advisors if they are not clear about the suitability of the product

Scheme Riskometer



The risk of the scheme is Moderate

Scheme Benchmark: (As per AMFI Tier 1 Benchmark) CRISIL Short Duration Debt Index A-II
Benchmark Riskometer



The risk of the benchmark is Low to Moderate

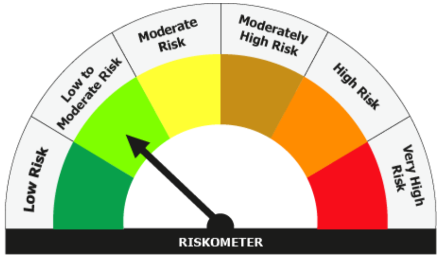
PRODUCT LABELLING

Mirae Asset Ultra Short Duration Fund is suitable for investors who are seeking*

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

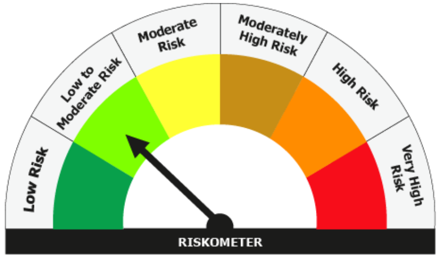
*Investors should consult their financial advisors if they are not clear about the suitability of the product

Scheme Riskometer



The risk of the scheme is Low to Moderate

Scheme Benchmark: (As per AMFI Tier 1 Benchmark) Nifty Ultra Short Duration Debt Index A-I
Benchmark Riskometer



The risk of the benchmark is Low to Moderate

Data as of July 31, 2026;
Investors are requested to note that the Scheme characteristics have been revised w.e.f. August 25, 2026. Please refer to Notice cum Addendum No. AD/70/2026 dated August 25, 2026, available on our website.

Product List and Riskometer

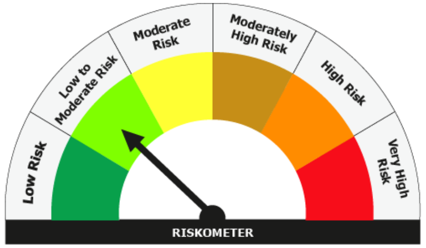
PRODUCT LABELLING

Mirae Asset Low Duration Fund 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

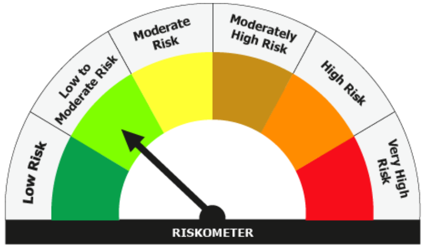
*Investors should consult their financial advisors if they are not clear about the suitability of the product

Scheme Riskometer



The risk of the scheme is Low to Moderate

Scheme Benchmark: (As per AMFI Tier 1 Benchmark) Nifty Low Duration Debt Index A-I
Benchmark Riskometer



The risk of the benchmark is Low to Moderate

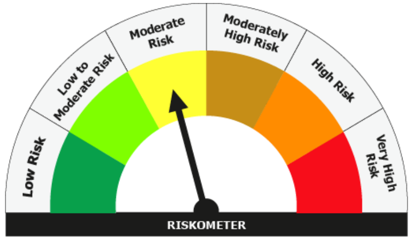
PRODUCT LABELLING

Mirae Asset Dynamic Bond Fund 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

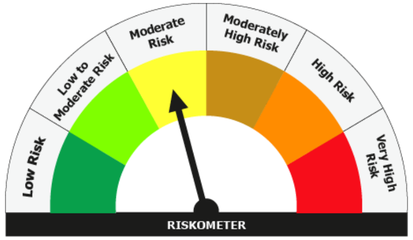
*Investors should consult their financial advisors if they are not clear about the suitability of the product

Scheme Riskometer



The risk of the scheme is Moderate

Scheme Benchmark: (As per AMFI Tier 1 Benchmark) CIRISIL Dynamic Bond A-III Index
Benchmark Riskometer



The risk of the benchmark is Moderate

Data as of July 31, 2026;

Product List and Riskometer

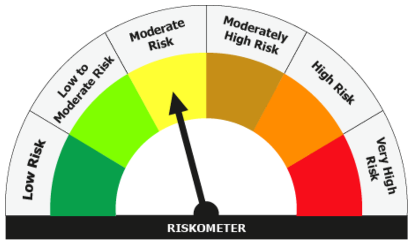
PRODUCT LABELLING

Mirae Asset Income plus Arbitrage Active FOF Fund 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

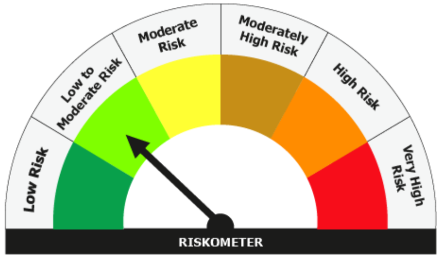
*Investors should consult their financial advisors if they are not clear about the suitability of the product

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

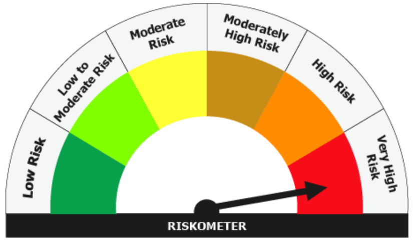
PRODUCT LABELLING

Mirae Asset Aggressive Hybrid Fund is suitable for investors who are seeking*

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

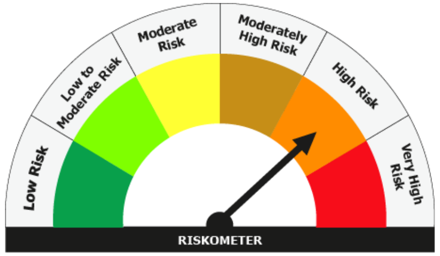
*Investors should consult their financial advisors if they are not clear about the suitability of the product

Scheme Riskometer



The risk of the scheme is Very High

Scheme Benchmark: CRISIL Hybrid 35+65 – Aggressive Index
Benchmark Riskometer



The risk of the benchmark is High

Data as of July 31, 2026;

Product List and Riskometer

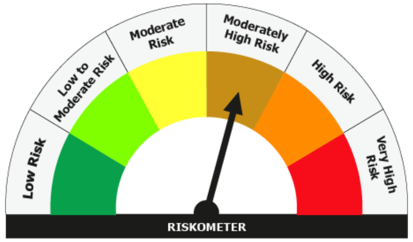
PRODUCT LABELLING

Mirae Asset Equity Savings Fund 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

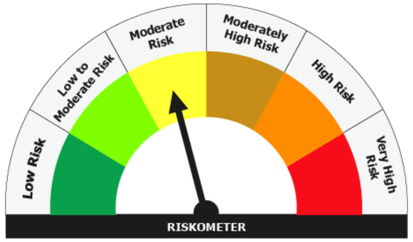
*Investors should consult their financial advisors if they are not clear about the suitability of the product

Scheme Riskometer



The risk of the scheme is Moderately High

Scheme Benchmark: Nifty Equity Savings Index
Benchmark Riskometer



The risk of the benchmark is Moderate

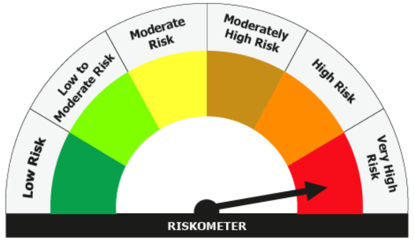
PRODUCT LABELLING

Mirae Asset Balanced Advantage Fund 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

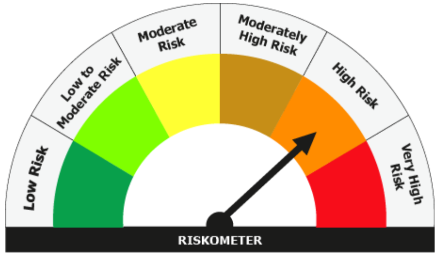
*Investors should consult their financial advisors if they are not clear about the suitability of the product

Scheme Riskometer



The risk of the scheme is Very High

Scheme Benchmark: Nifty 50 Hybrid Composite Debt 50:50 Index
Benchmark Riskometer



The risk of the benchmark is High

Data as of July 31, 2026;

Product List and Riskometer

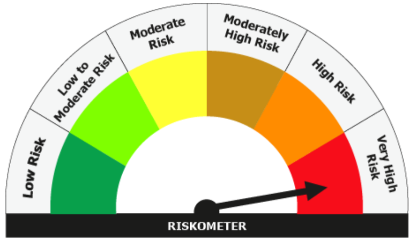
PRODUCT LABELLING

Mirae Asset Multi Asset Allocation Fund is suitable for investors who are seeking*

- To generate long-term capital appreciation/income
- Investment in equity, debt & money market instruments, Gold ETFs, Silver ETFs and Exchange Traded commodity derivatives.

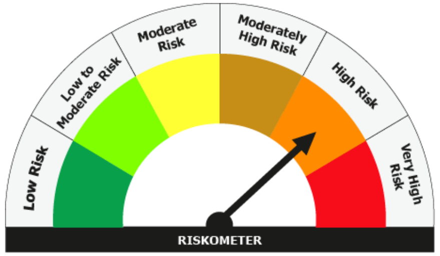
*Investors should consult their financial advisors if they are not clear about the suitability of the product

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
Benchmark Riskometer



The risk of the benchmark is High

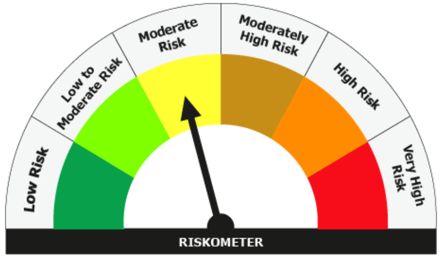
PRODUCT LABELLING

Mirae Asset Banking and PSU Fund is suitable for investors who are seeking*

- Income over short to medium term
- To generate income / capital appreciation through predominantly investing in debt and money market instruments issued by Banks, Public Sector Undertakings (PSUs), Public Financial Institutions (PFIs) and Municipal Bonds

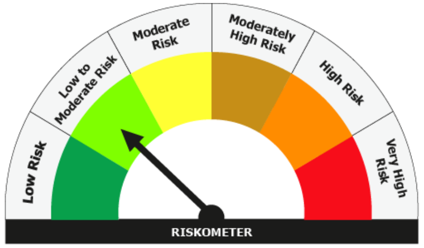
*Investors should consult their financial advisors if they are not clear about the suitability of the product

Scheme Riskometer



The risk of the scheme is Moderate

Scheme Benchmark: (As per AMFI Tier 1 Benchmark) CRISIL Banking and PSU Debt A-II Index
Benchmark Riskometer



The risk of the benchmark is Low to Moderate

Data as of July 31, 2026;

Product List and Riskometer

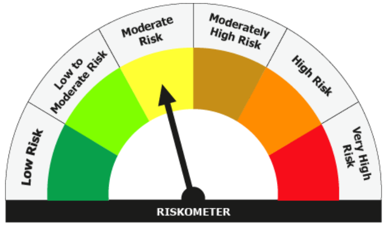
PRODUCT LABELLING

Mirae Asset Corporate Bond Fund is suitable for investors who are seeking*

- To generate income over Medium to long term
- Investment predominantly in high quality corporate bonds

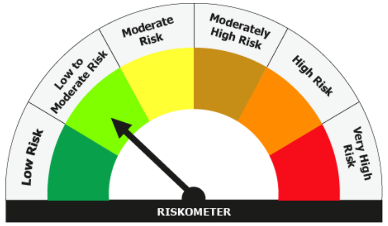
*Investors should consult their financial advisors if they are not clear about the suitability of the product

Scheme Riskometer



The risk of the scheme is Moderate

Scheme Benchmark: (As per AMFI Tier 1 Benchmark) CRISIL Corporate Debt A-II Index
Benchmark Riskometer



The risk of the benchmark is Low to Moderate

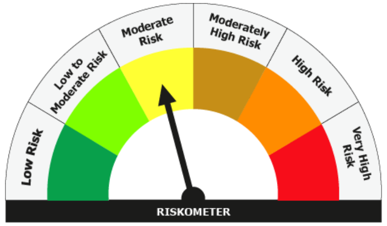
PRODUCT LABELLING

Mirae Asset Long Duration Fund is suitable for investors who are seeking*

- Optimal returns over the long term
- Investments in an actively managed diversified portfolio of debt and money market instruments

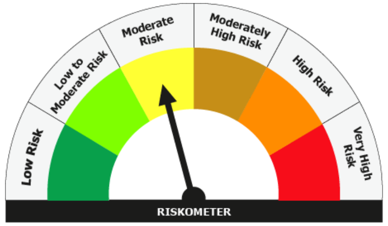
*Investors should consult their financial advisors if they are not clear about the suitability of the product

Scheme Riskometer



The risk of the scheme is Moderate

Scheme Benchmark: (As per AMFI Tier 1 Benchmark) CRISIL Long Duration Debt A-III Index
Benchmark Riskometer



The risk of the benchmark is Moderate

Data as of July 31, 2026;

Potential Risk Class (PRC) Matrix

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 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 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 Corporate 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)		B-III	

Mirae Asset Banking and PSU 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 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 Long 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)	A-III		

PRC as per SID

Glossary/Abbreviation

CD- Certificate of Deposit

CP- Commercial Paper

T-bill- Treasury Bill

NCD- Non-Convertible Debenture

G-sec- Government Security

FPI- Foreign Portfolio Investor

MF- Mutual Fund

AUM- Asset under management

AAUM- Average Asset under management

MPC- Monetary Policy Committee

SDF – Standard Deposit Facility

MSF- Marginal Standing Facility

FCNR – Foreign Currency Non-Resident

PSU- Public sector undertaking

SDL-State Development Loan

NBFC-Non-Banking Financial Company

HFC-Housing Finance Company

RBI- Reserve Bank of India

ECB-External Commercial Borrowing

LAF-Liquidity Adjustment Facility

VRRR-Variable Rate Reverse Repo

Disclaimer

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