

Heart says Equity  
Market says Debt

Balanced Advantage Fund says,  
**why not both?**

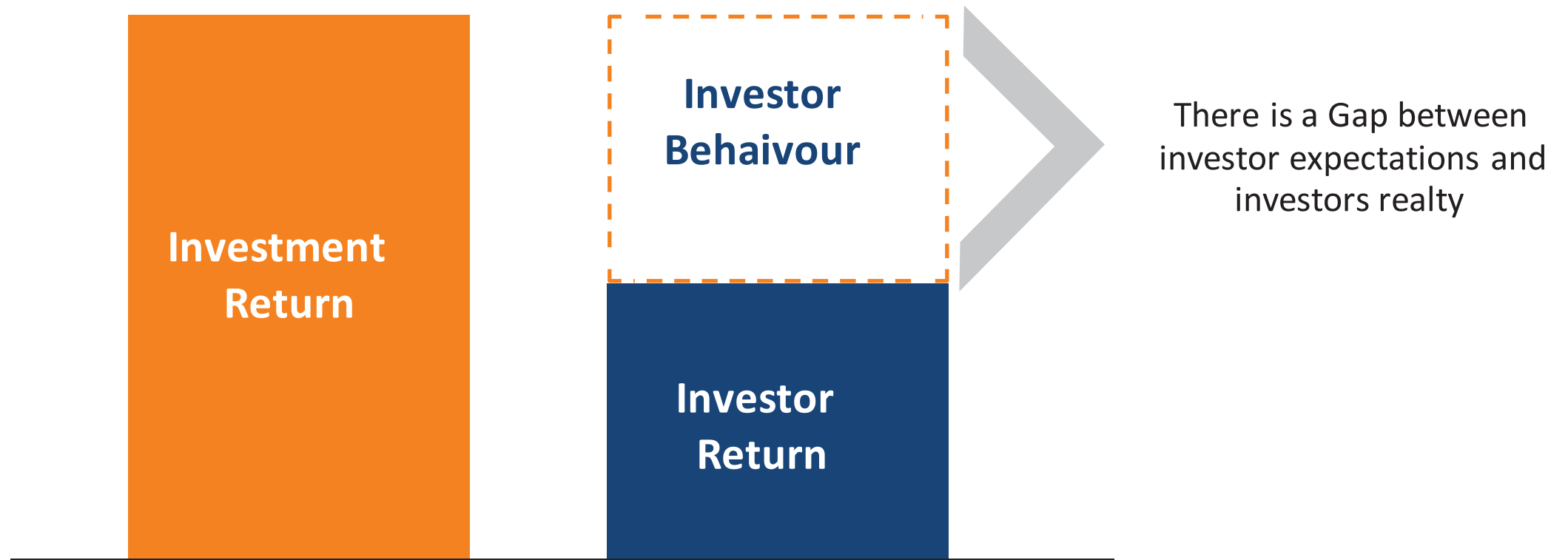
Invest in

# Mirae Asset Balanced Advantage Fund

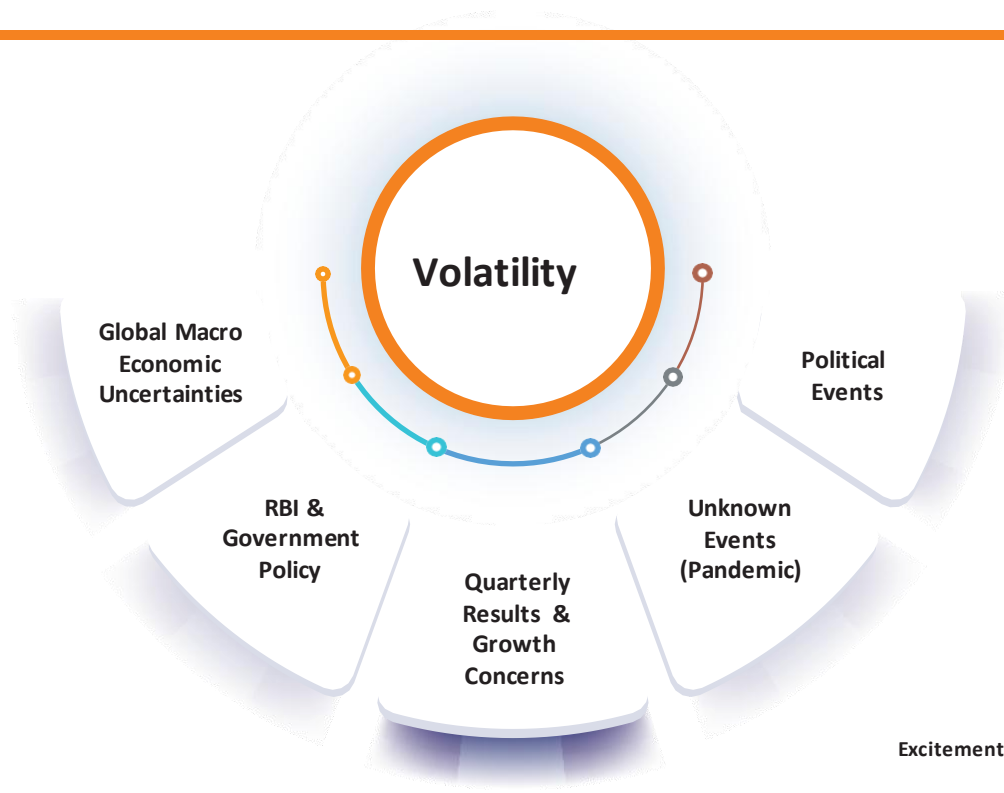
(An open-ended Dynamic Asset Allocation Fund)

**November 2025**

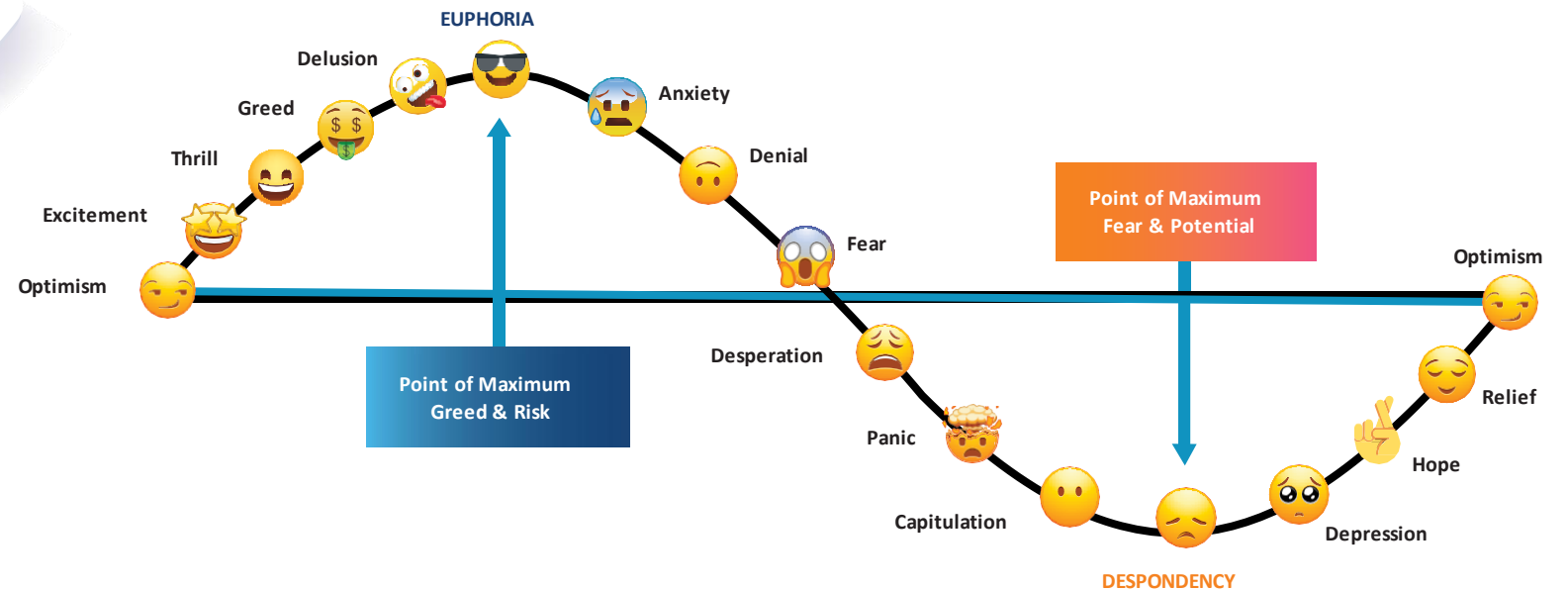




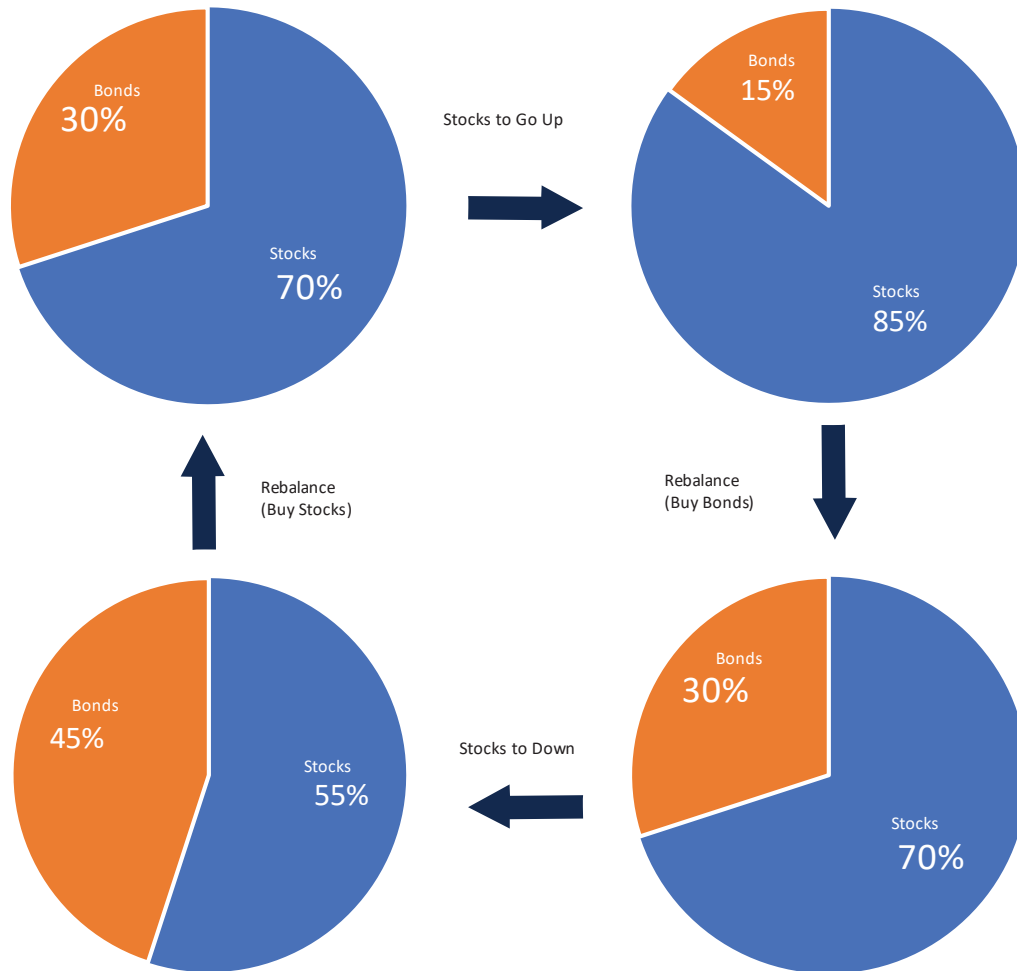
# Volatility & Investors Behavioural Changes



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

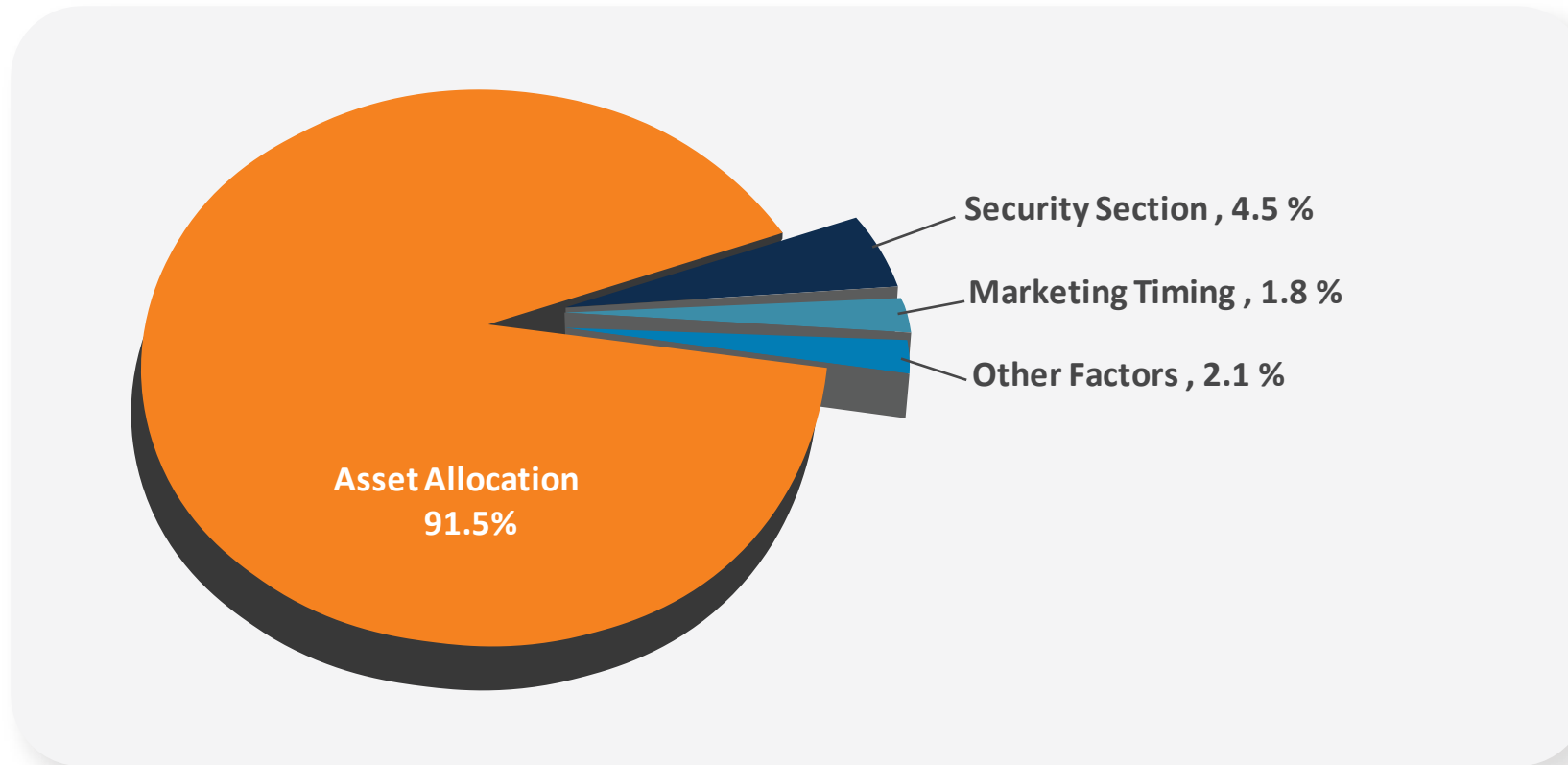


- When to buy & When to sell
- What to Buy and at which level
- What to sell and at which level
- What should be the allocation percentage
- Which asset class to buy as per current market scenario

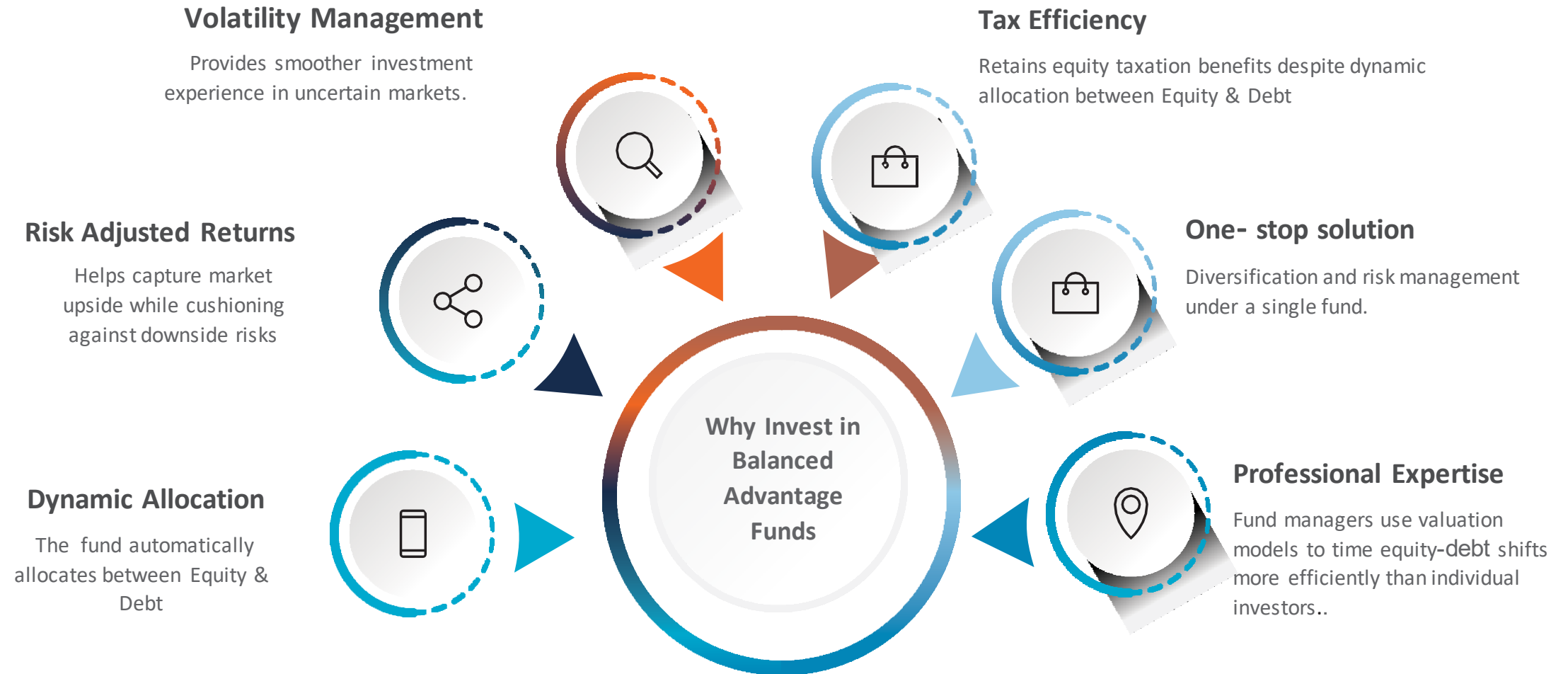
**Thus, selecting a fund designed to handle these issues provides better support.**

# Importance of Asset Allocation

Drivers of investment results



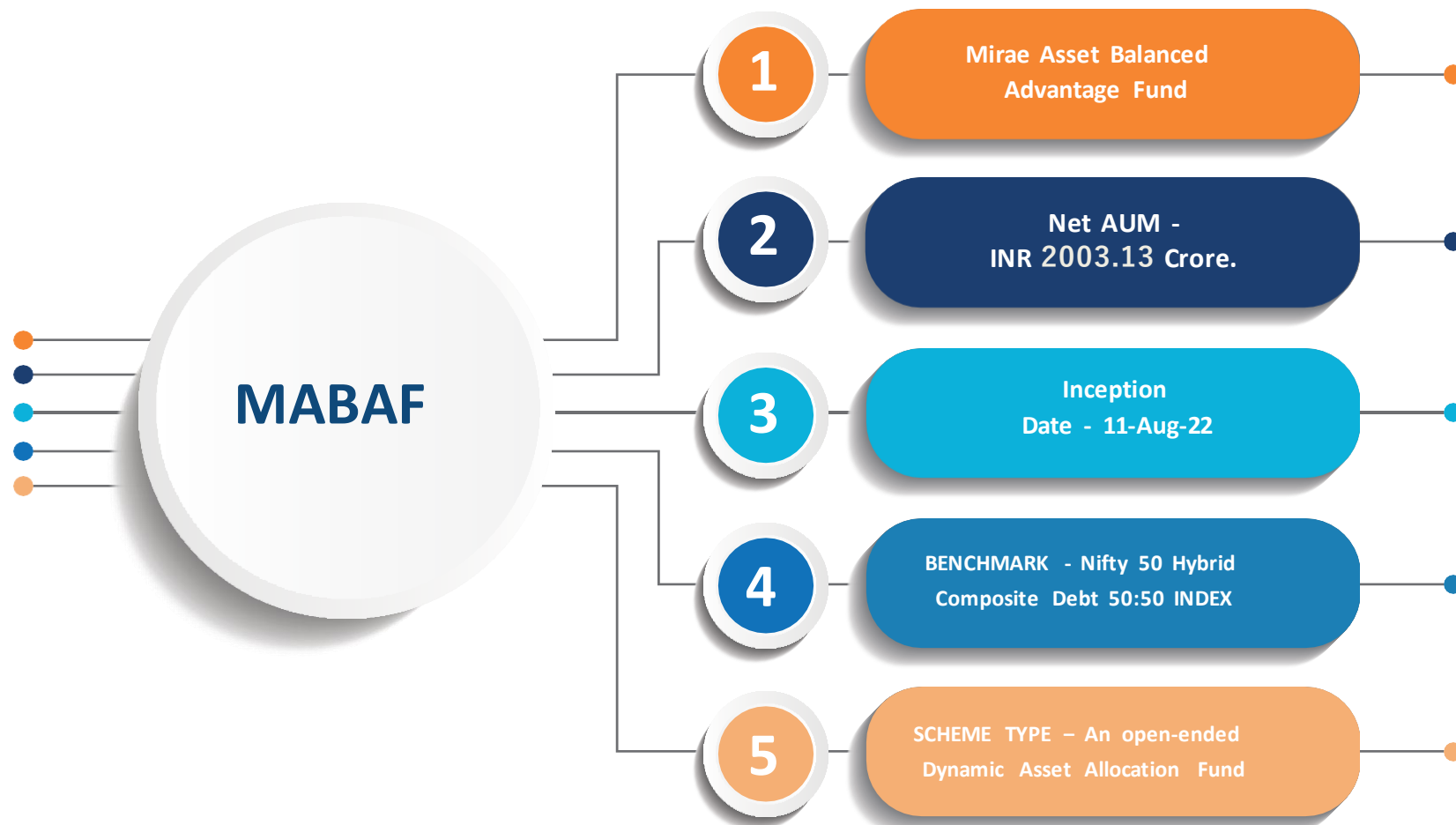
# Why invest in Balanced Advantage Funds



# Mirae Asset Balanced Advantage Fund



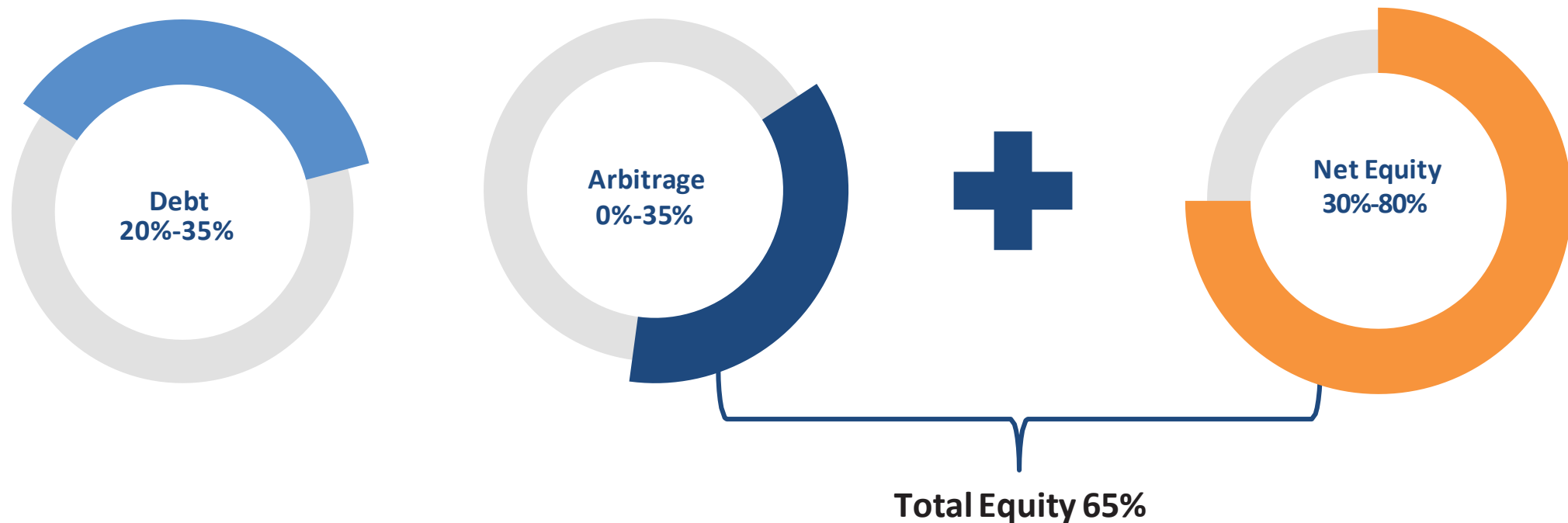
# Fund Details





# Investment Strategy

- 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%.

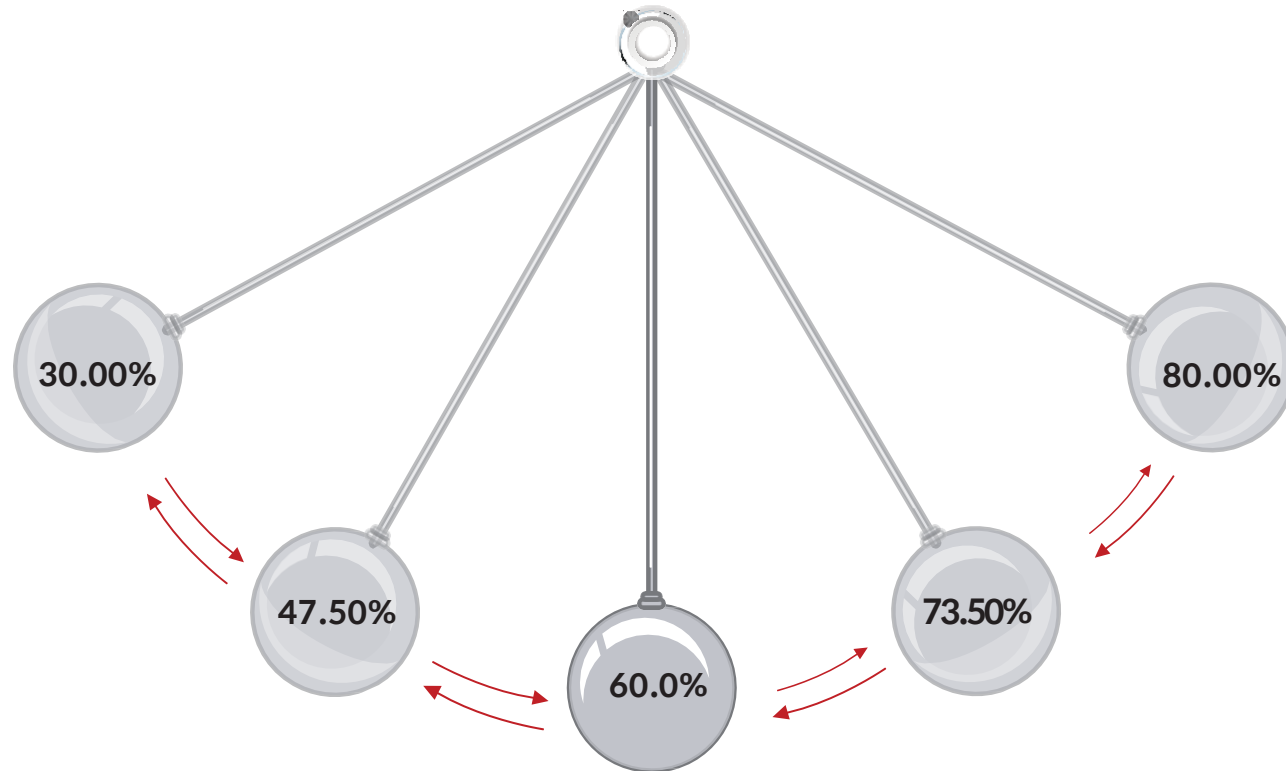


This is the current investment framework which may change in future without prior notice

Source: Above data as on 30<sup>th</sup> November, 2025. \*Portfolios may or may not change. For complete portfolio of the scheme please visit <https://www.miraeassetmf.co.in/downloads/portfolio>

# Model Framework

Higher PE / PB/  
- Lower Net  
Equity

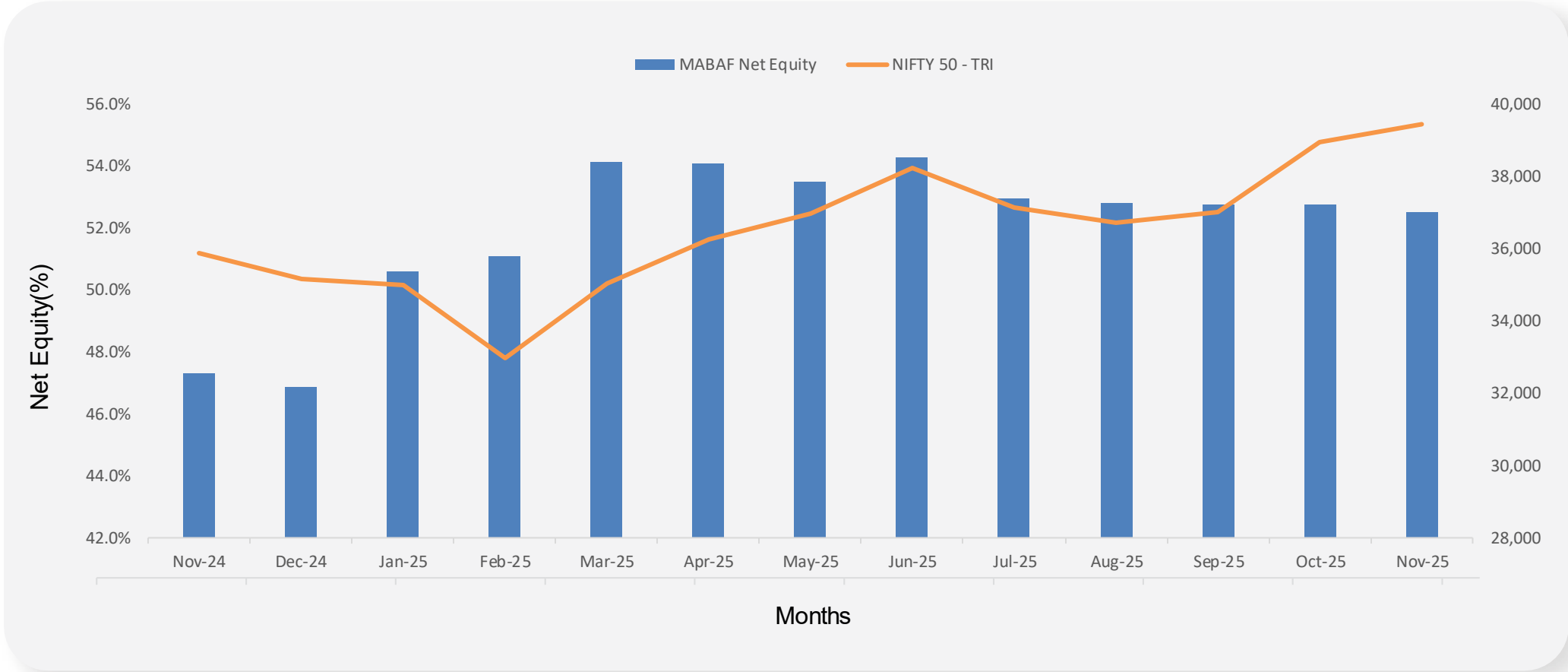


Lower PE\*/PB^/  
Higher Net  
Equity

Dynamic Allocation between Equity & Debt

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

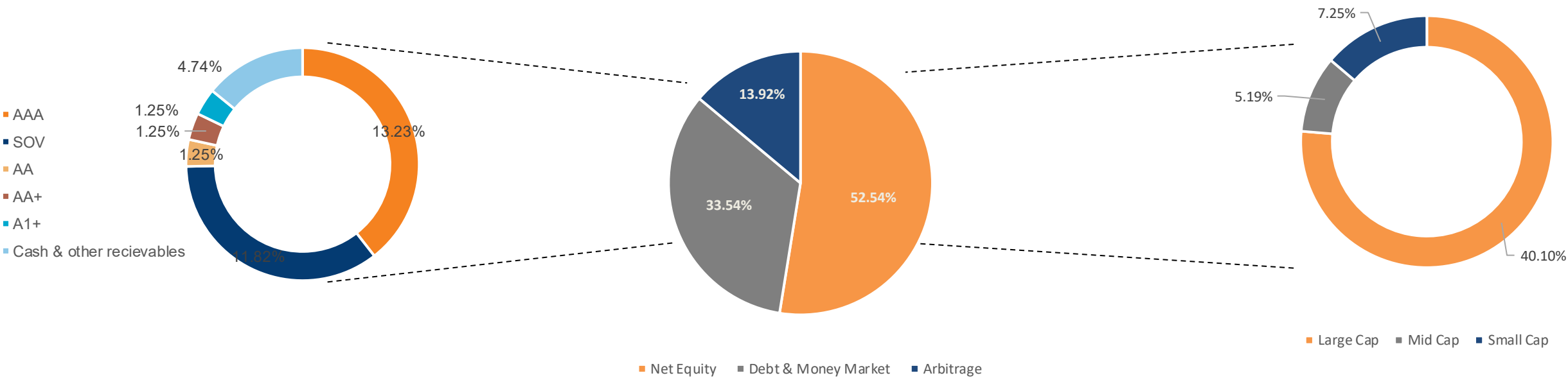
# MABAF Net equity allocation vs. Nifty 50- TRI movement



Dynamic Net equity allocation in line with varying market conditions

TRI: Total return Index  
Source: AceMF; Above data as on 30<sup>th</sup> November, 2025.

# Fund – Allocation



Portfolios may or may not change. This is the current investment framework which may change in future without prior notice

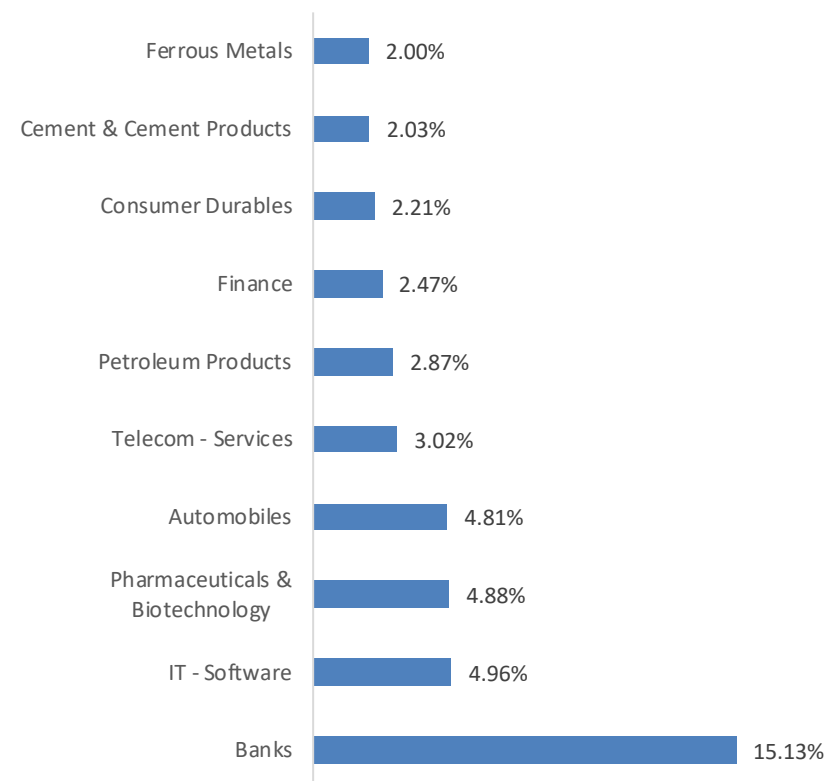
Source : Internal; Above data as on 30<sup>th</sup> November,2025. \*Portfolios may or may not change. For complete portfolio of the scheme please visit <https://www.miraeassetmf.co.in/downloads/portfolio>

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

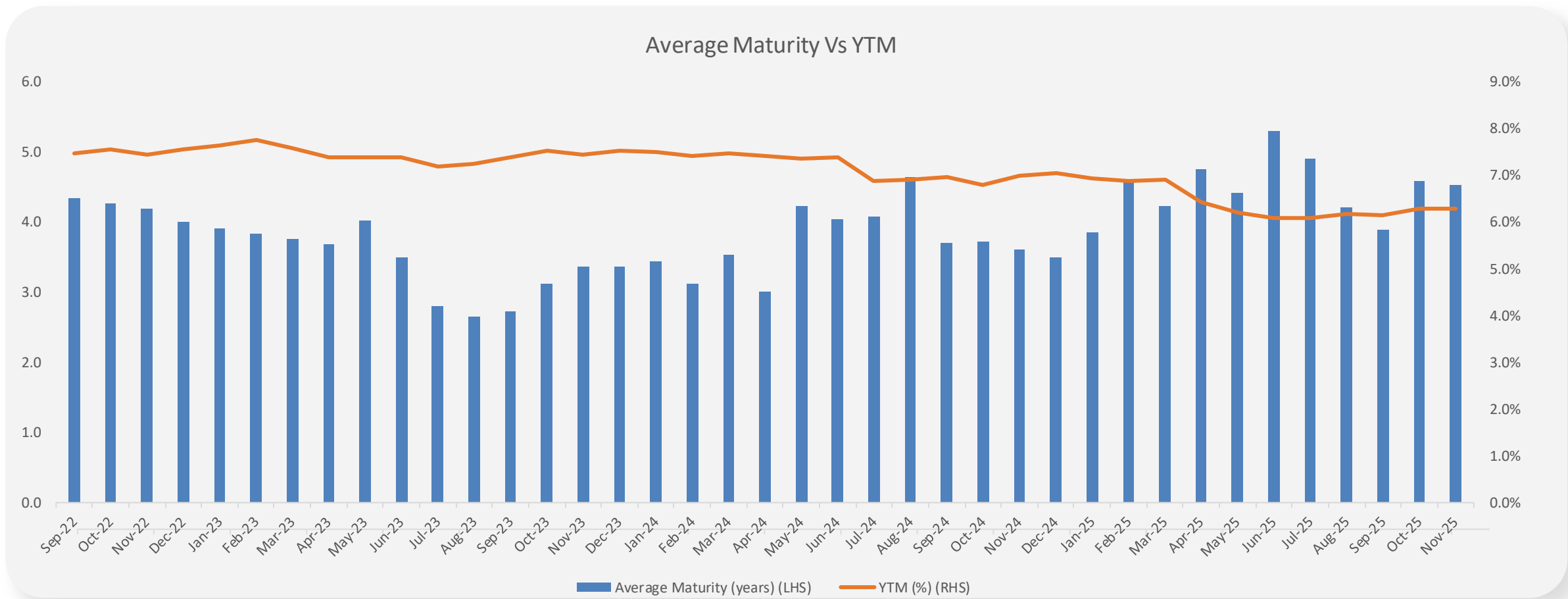
- As on November 30th 2025, net equity allocation is 52.5%, arbitrage was at 13.9% and debt at 33.5%.
- Markets were largely flat in November 2025 were largely range-bound. The net equity allocation for the fund is model driven and given the external uncertainties and lack of near term triggers, we kept equity allocation rangebound.
- Our stance on auto benefiting from the GST cuts has worked well, we hope for a similar recovery in the consumption related sectors in the year ahead.
- Corporate earnings in 2QFY26, while were better than expected, with marginal upgrades. We expect earnings growth to revive in 2H given the policy support and monetary actions leading to liquidity increase and higher discretionary income in the hands of consumer.
- Moreover, India's macroeconomic fundamentals remain stronger relative to other emerging markets. 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 30th November 2025 are Financials, Healthcare, Consumption (discretionary and building materials). We are underweight on global sectors like Oil and Gas.

## Net Equity Allocation (%) to Top 10 Sectors



Derivatives positions are excluded in computation of the net equity position

# Dynamically Managed Debt Allocation



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

Source: Internal, AceMF; Above data as on 30<sup>th</sup> November, 2025. \*Portfolios may or may not change. For complete portfolio of the scheme please visit <https://www.miraeassetmf.co.in/downloads/portfolio>  
The sector(s)/stock(s)/issuer(s) mentioned in this presentation do not constitute any research report/recommendation of the same and the Fund may or may not have any future position in these sector(s)/stock(s)/issuer(s).

# Outlook on the debt levels of the fund

- 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 has reduced policy rates by 25 bps to 5.25% with cumulative easing aggregating 125 bps for the calendar year. RBI has also reduced its inflation projections for FY 2025-26 in each of the policy meetings to 2% in its December 2025 meeting;
- Given relatively high credit growth vs deposit growth, the curve has continued to steepen, driven by relatively high supply in the Money Market. The curve has accordingly bear-steepened over the last 6 months;
- 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	4.53 years
Modified Duration	3.17 years
Macaulay Duration	3.31 years
Yield To Maturity	6.29%

## Debt Instruments Weight %

G-Secs/ Sovereign	11.81 %
Public Sector Undertakings/ Corporate Bonds	15.74 %
TREPS & Net Receivables	4.74%

# 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%	0.6%	0.8%
30-Oct-2025	2.6%	0.6%	5.3%
30-Nov-2025	0.6%	0.3%	1.3%
<b>Since Inception CAGR</b>	<b>11.9%</b>	<b>7.4%</b>	<b>13.9%</b>

Risk Adjusted Return	Mirae Asset Balanced Advantage Fund	Equity (Nifty 50 TRI)
A. CAGR Since Inception	11.4%	12.5%
B. Volatility (Standard Deviation)	7%	12%
Return per unit of Risk (A/B)	1.69	1.07

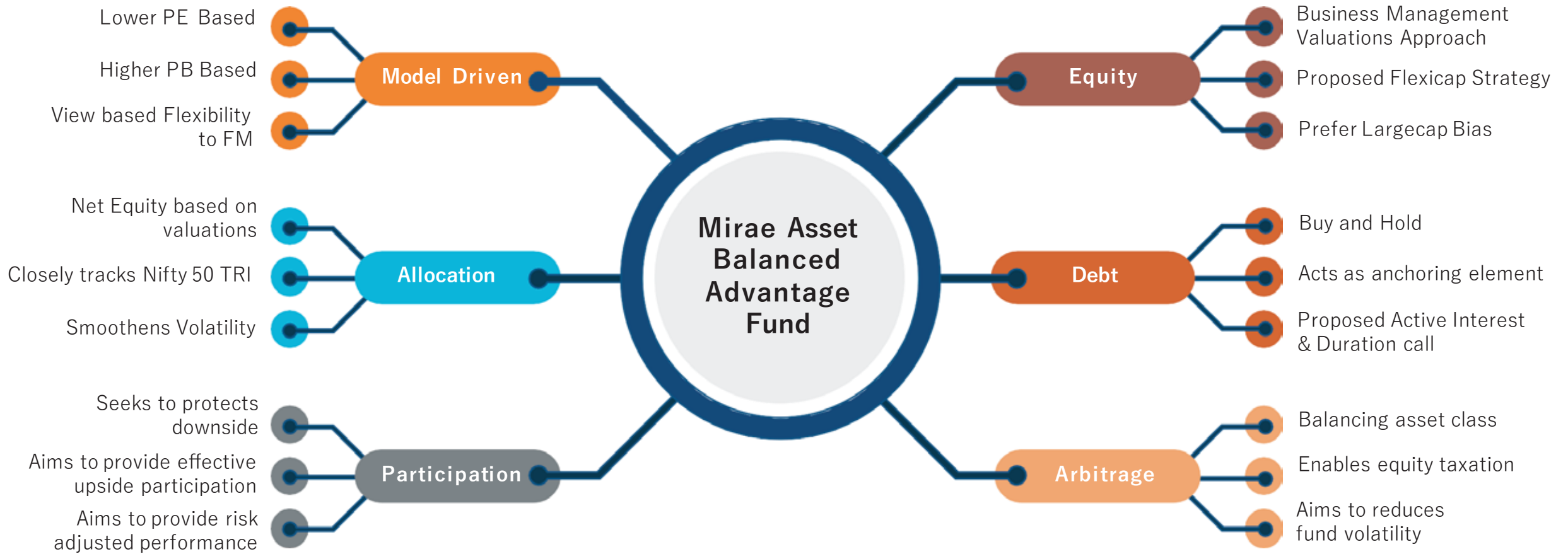
**Equity like returns with Lower volatility  
&  
Improved Risk Adjusted Returns**

Source :AceMf Data as on 30<sup>th</sup> Nov-25 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.



# Fund Snapshot



# Rolling Returns- Since Inception

Rolling Returns (Since Inception)		
	1-Year	2-Year
Fund Median Return	12.79%	14.20%
Benchmark Median Return#	10.76%	12.29%

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 11<sup>th</sup> 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 (11<sup>th</sup> August,2022) in terms of CAGR (%). Rolling returns are calculated on daily frequency for respected time frame.  
Source: Internal and ACEMF, Data as on 30<sup>th</sup> November,2025.

# Scheme Performance



## Performance Report

Period	Mirae Asset Balanced Advantage Fund	Scheme Benchmark*	Additional Benchmark**
Last 1 Year	7.71%	8.37%	9.94%
Last 3 Years	11.95%	10.40%	13.10%
Since Inception	11.95%	10.80%	13.96%
Value of Rs. 10000 invested (in Rs.) Since Inception	14,515	14,028	15,395
NAV as on 28 <sup>th</sup> Nov 2025	₹14.515		
Index Value 28 <sup>th</sup> Nov 2025	Index Value of Scheme Benchmark is 16,731.880 and Nifty 50 Index (TRI) is 39,443.910		
Allotment Date	11 <sup>th</sup> August 2022		
Scheme Benchmark	*Nifty 50 Hybrid Composite Debt 50:50 Index		
Additional Benchmark	**Nifty 50 Index (TRI)		

Fund manager : Mr. Harshad Borawake & Mr. Mahendra Jajoo both managing the scheme since 11th August, 2022 respectively

Note: Returns (%) for 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 and ACEMF, Data as on 30<sup>th</sup> November, 2025

\*Scheme Benchmark – Nifty 50 Hybrid Composite Debt 50:50 Index; \*\*Additional Benchmark - Nifty 50 Index (TRI); 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.

2. Fund manager Mr. Harshad Borawake & Mr. Mahendra Jajoo both managing the scheme since 11th August, 2022 respectively; Returns below or for 1 year are absolute returns, returns above 1 year are CAGR- Compounded Annualized Growth returns.; 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


For computation of since inception returns (%) the allotment NAV has been taken as ₹1000.00 for Mirae Asset Liquid Fund, Mirae Asset Low Duration, Fund Mirae Asset Overnight Fund & Mirae Asset Money Market Fund and ₹10.00 for all


# SIP Report Card

Period	Since Inception	3 Years	1 Year
Total Amount Invested	390000	360000	120000
Mkt Value as on 30 <sup>th</sup> Nov,2025	471035	427469	127221
Fund Return <sup>&amp;</sup> (%)	11.69	11.53	11.51
Benchmark Return <sup>&amp;</sup> (%)	10.87	10.78	11.19
Add. Benchmark Return <sup>&amp;</sup> (%)	14.32	14.21	17.34

Performance data as on 30<sup>th</sup> November,2025; Past Performance may or may not be sustained in future.  
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

 Performance Report			
Period	Mirae Asset Equity Savings Fund	Scheme Benchmark*	Additional Benchmark**
Last 1 Year	8.16%	8.71%	7.07%
Last 3 Years	10.89%	9.77%	8.07%
Last 5 Years	11.24%	9.94%	5.21%
Since Inception	11.14%	9.78%	6.60%
Value of Rs. 10000 invested (in Rs.) Since Inception	20,839	19,137	15,592
NAV as on 28 <sup>th</sup> Nov 2025	₹20.839		
Index Value 28 <sup>th</sup> Nov 2025	Index Value of Scheme Benchmark is 6,500.200 and Crisil 10 yr Gilt index is 5,183.167		
Allotment Date	17 <sup>th</sup> December 2018		
Scheme Benchmark	*Nifty Equity Savings Index		
Additional Benchmark	**Crisil 10 yr Gilt index		
Fund managers : Mr. Harshad Borawake (since October 12, 2019), Mr. Vrijesh Kasera (since October 12, 2019), Ms. Bharti Sawant (since December 28, 2020) and Mr. Mahendra Jajoo (Debt Portion) (since December 17, 2018) respectively.			
Note: Returns (%) for 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			



Performance Report

Period	Mirae Asset Multi Asset Allocation Fund	Scheme Benchmark*
Last 1 Year	14.93%	12.39%
Since Inception	15.14%	14.67%
Value of Rs. 10000 invested (in Rs.) Since Inception	12,939	12,842
NAV as on 28 <sup>th</sup> Nov 2025	₹12.939	
Index Value 28 <sup>th</sup> Nov 2025	Index Value of Scheme Benchmark is 128.419	
Allotment Date	31 <sup>st</sup> January 2024	
Scheme Benchmark	*65% Nifty 500 (TRI) + 25% Nifty Short Duration Debt Index + 7.5% Domestic Price of Gold + 2.5% Domestic Price of Silver	
Fund manager: Mr. Harshad Borawake (Equity Portion), Mr. Siddharth Srivastava (Dedicated Fund Manager for Overseas Investments), Mr. Ritesh Patel (Dedicated Fund Manager for Commodity Investments) managing the scheme since January 31, 2024 & Mr. Mahendra Kumar Jajoo (Debt Portion) managing the scheme since June 05, 2025.		
Note: Returns (%) for less than 1 year calculated on simple annualized basis, others are CAGR- Compounded Annualized Growth returns.		
Latest available NAV has been taken for return calculation wherever applicable		

Source : Source: ACEMF, 30<sup>th</sup> November,2025. \* Scheme Benchmark; \*\*Additional Benchmark; Past performances may or may not sustain in future. Refer slide 19 for more notes. Please visit the website for more details: <https://www.miraeassetmf.co.in/downloads/statutory-disclosure/addendum> ^Value of Rs. 10000 invested (in Rs.) Since Inception. 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. Please visit the website for more details <https://www.miraeassetmf.co.in/downloads/statutory-disclosure/addendum>. For computation of since inception returns (%) the allotment NAV has been taken as ₹1000.00 for Mirae Asset Liquid Fund, Mirae Asset Low Duration, Fund Mirae Asset Overnight Fund & Mirae Asset Money Market Fund and ₹10.00 for all

# Performance of other funds managed by same Fund Managers

Performance Report			
Period	Mirae Asset Aggressive Hybrid Fund*	Scheme Benchmark*	Additional Benchmark**
Last 1 Year	7.48%	7.65%	8.69%
Last 3 Years	13.13%	12.48%	12.15%
Last 5 Years	14.52%	13.87%	15.56%
Last 10 Years	12.96%	12.63%	14.00%
Since Inception	12.34%	12.03%	12.97%
Value of Rs. 10000 invested (in Rs.) Since Inception	33,320	32,381	35,298
NAV as on 28 <sup>th</sup> Nov 2025	₹33.320		
Index Value 28 <sup>th</sup> Nov 2025	Index Value of Scheme Benchmark is 21,486.164 and BSE Sensex (TRI) is 1,34,499.924		
Allotment Date	29 <sup>th</sup> July 2015		
Scheme Benchmark	*CRISIL Hybrid 35+65 - Aggressive Index		
Additional Benchmark	**BSE Sensex (TRI)		


Fund managers: Mr. Harshad Borawake (Equity Portion) (April 01, 2020), Vrijesh Kasera (Equity Portion) (Since April 01, 2020) & Mr. Mahendra Jajoo (Debt Portion) (since September 08, 2016) respectively.  
 Note: Returns (%) for 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.

Performance Report			
Period	Mirae Asset Money Market Fund	Scheme Benchmark*	Additional Benchmark**
Last 1 Year	7.35%	7.08%	6.39%
Last 3 Years	7.18%	7.32%	6.98%
Since Inception	6.17%	6.34%	5.92%
Value of Rs. 10000 invested (in Rs.) Since Inception	12,938	13,024	12,808
NAV as on 28 <sup>th</sup> Nov 2025	₹1,293.7764		
Index Value 28 <sup>th</sup> Nov 2025	Index Value of Scheme Benchmark is 5,267.7700 and Crisil 1 Year T-bill is 7,932.0137		
Allotment Date	11 <sup>th</sup> August 2021		
Scheme Benchmark	*Nifty Money Market Index A-I		
Additional Benchmark	**Crisil 1 Year T-bill		

Fund manager : Mr. Mahendra Jajoo managing the scheme since September 22, 2025.  
 Note: Returns (%) for less than 1 year calculated on simple annualized basis, others are CAGR- Compounded Annualized Growth returns.  
 Latest available NAV has been taken for return calculation wherever applicable


Source : Source: ACEMF, 30<sup>th</sup> November, 2025. \* Scheme Benchmark; \*\*Additional Benchmark; Past performances may or may not sustain in future. Refer slide 19 for more notes. Please visit the website for more details: <https://www.miraeassetmf.co.in/downloads/statutory-disclosure/addendum> ^Value of Rs. 10000 invested (in Rs.) Since Inception. 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. Please visit the website for more details <https://www.miraeassetmf.co.in/downloads/statutory-disclosure/addendum>.  
 For computation of since inception returns (%) the allotment NAV has been taken as ₹1000.00 for Mirae Asset Liquid Fund, Mirae Asset Low Duration, Fund Mirae Asset Overnight Fund & Mirae Asset Money Market Fund and ₹10.00 for all

# Performance of other funds managed by same Fund Managers



# Performance Report

Period	Mirae Asset Liquid Fund*	Scheme Benchmark*	Additional Benchmark**
Last 7 Days	5.65%	5.69%	6.33%
Last 15 Days	5.67%	5.74%	4.90%
Last 30 Days	5.75%	5.83%	4.74%
Last 1 Year	6.58%	6.60%	6.41%
Last 3 Years	6.96%	7.04%	6.98%
Last 5 Years	5.73%	5.81%	5.62%
Last 10 Years	6.09%	6.12%	6.18%
Last 15 Years	6.68%	7.13%	6.59%
Since Inception	6.29%	6.94%	6.14%
Value of Rs. 10000 invested (in Rs.) Since Inception	28,037	31,087	27,348
NAV as on 30 <sup>th</sup> Nov 2025	₹2,803.7442		
Index Value 30 <sup>th</sup> Nov 2025	Index Value of Scheme Benchmark is 5,062.9400 and Crisil 1 Year T-bill is 7,934.2806		
Allotment Date	12 <sup>th</sup> January 2009		
Scheme Benchmark	*Nifty Liquid Index A-I		
Additional Benchmark	**Crisil 1 Year T-bill		
Fund manager : Mr. Mahendra Jajoo managing the scheme since September 22, 2025. Note: Returns (%) for less than 1 year calculated on simple annualized basis, others are CAGR- Compounded Annualized Growth returns. Latest available NAV has been taken for return calculation wherever applicable			

 Performance Report				
Period	Mirae Asset Dynamic Bond Fund	Scheme Benchmark* (Tier 1)	Scheme Benchmark * (Tier2)	Additional Benchmark**
Last 1 Year	7.17%	7.07%	8.22%	7.07%
Last 3 Years	6.65%	7.69%	7.76%	8.07%
Last 5 Years	4.69%	5.74%	NA	5.21%
Since Inception	5.97%	7.15%	NA	5.92%
Value of Rs. 10000 invested (in Rs.) Since Inception	16,548	18,215	NA	16,483
NAV as on 28 <sup>th</sup> Nov 2025	₹16.5481			
Index Value 28 <sup>th</sup> Nov 2025	Index Value of Scheme Benchmark is 5,968.5300 / 1,291.6100 and Crisil 10 yr Gilt index is 5,183.1673			
Allotment Date	24 <sup>th</sup> March 2017			
Scheme Benchmark	*Tier-1-CRISIL Dynamic Bond A-III Index *Tier-2-Nifty PSU Bond Plus SDL April 2027 50:50 Index			
Additional Benchmark	**Crisil 10 yr Gilt index			
Fund manager : Mr. Mahendra Jajoo managing the scheme since September 22, 2025. Note: Returns (%) for less than 1 year calculated on simple annualized basis, others are CAGR- Compounded Annualized Growth returns. Latest available NAV has been taken for return calculation wherever applicable				

Source : Source: ACEMF, 30<sup>th</sup> November,2025. \* Scheme Benchmark; \*\*Additional Benchmark; Past performances may or may not sustain in future. Refer slide 19 for more notes. Please visit the website for more details: <https://www.miraeassetmf.co.in/downloads/statutory-disclosure/addendum> ^Value of Rs. 10000 invested (in Rs.) Since Inception. 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. Please visit the website for more details <https://www.miraeassetmf.co.in/downloads/statutory-disclosure/addendum>. For computation of since inception returns (%) the allotment NAV has been taken as ₹1000.00 for Mirae Asset Liquid Fund, Mirae Asset Low Duration, Fund Mirae Asset Overnight Fund & Mirae Asset Money Market Fund and ₹10.00 for all

# Performance of other funds managed by same Fund Managers

Mirae Asset Nifty 8-13 yr G-Sec ETF (NSE Symbol: GSEC10YEAR , BSE Scrip Code: 543875) - Fund Managers - Mr. Mahendra Jajoo^			
Period	Mirae Asset Nifty 8-13 yr G-Sec ETF	Scheme Benchmark*	Additional Benchmark**
Last 1 Year	7.66%	7.80%	7.07%
Since Inception	8.46%	8.64%	8.22%
Value of Rs. 10000 invested (in Rs.) Since Inception	12,418.37	12,472.66	12,344.02
NAV as on 28 <sup>th</sup> Nov 2025	₹29.5299		
Index Value 28 <sup>th</sup> Nov 2025	Index Value of Scheme Benchmark is 2,966.5600 and Crisil 10 Yr gilt index is 5,183.1673		
Allotment Date	31 <sup>st</sup> March 2023		
Scheme Benchmark	*Nifty 8-13 yr G-Sec Index		
Additional Benchmark	**Crisil 10 Yr gilt index		

Fund manager : Mr. Mahendra Jajoo managing the scheme since September 22, 2025.Note: Returns (%) for less than 1 year calculated on simple annualized basis, others are CAGR- Compounded Annualized Growth returns.Latest available NAV has been taken for return calculation wherever applicable

Mirae Asset Nifty SDL June 2028 Index Fund - Fund Managers - Mr. Mahendra Jajoo			
Period	Mirae Asset Nifty SDL June 2028 Index Fund	Scheme Benchmark*	Additional Benchmark**
Last 1 Year	7.98%	8.53%	7.07%
Since Inception	7.87%	8.45%	8.22%
Value of Rs. 10000 invested (in Rs.) Since Inception	12,236.70	12,415.45	12,344.02
NAV as on 28 <sup>th</sup> Nov 2025	₹12.2367		
Index Value 28 <sup>th</sup> Nov 2025	Index Value of Scheme Benchmark is 1,254.0100 and Crisil 10 Yr gilt index is 5,183.1673		
Allotment Date	31 <sup>st</sup> March 2023		
Scheme Benchmark	*Nifty SDL June 2028 Index		
Additional Benchmark	**Crisil 10 Yr gilt index		

Fund manager : Mr. Mahendra Jajoo managing the scheme since 31<sup>st</sup> March, 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

Source : Source: ACEMF, 30<sup>th</sup> November,2025. \* Scheme Benchmark; \*\*Additional Benchmark; Past performances may or may not sustain in future. Refer slide 19 for more notes. Please visit the website for more details: <https://www.miraeassetmf.co.in/downloads/statutory-disclosure/addendum> ^Value of Rs. 10000 invested (in Rs.) Since Inception. 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. Please visit the website for more details <https://www.miraeassetmf.co.in/downloads/statutory-disclosure/addendum>. For computation of since inception returns (%) the allotment NAV has been taken as ₹1000.00 for Mirae Asset Liquid Fund, Mirae Asset Low Duration, Fund Mirae Asset Overnight Fund & Mirae Asset Money Market Fund and ₹10.00 for all



# Performance of other funds managed by same Fund Managers

Mirae Asset Nifty SDL Jun 2027 Index Fund - Fund Managers - Mr. Mahendra Jajoo^			
Period	Mirae Asset Nifty SDL Jun 2027 Index Fund	Scheme Benchmark*	Additional Benchmark**
Last 1 Year	7.84%	8.40%	7.07%
Last 3 Years	7.71%	8.08%	8.07%
Since Inception	6.52%	7.00%	6.82%
Value of Rs. 10000 invested (in Rs.) Since Inception	12,608.20	12,817.74	12,737.76
NAV as on 28 <sup>th</sup> Nov 2025	₹12.6082		
Index Value 28 <sup>th</sup> Nov 2025	Index Value of Scheme Benchmark is 1,289.1700 and Crisil 10 yr Gilt index is 5,183.1673		
Allotment Date	30 <sup>th</sup> March 2022		
Scheme Benchmark	*Nifty SDL Jun 2027 Index		
Additional Benchmark	**Crisil 10 yr Gilt index		

Fund manager : Mr. Mahendra Jajoo managing the scheme since September 22, 2025.Note: Returns (%) for less than 1 year calculated on simple annualized basis, others are CAGR- Compounded Annualized Growth returns.Latest available NAV has been taken for return calculation wherever applicable

Mirae Asset Crisil IBX Gilt Index - April 2033 Index Fund - Fund Managers - Mr. Mahendra Jajoo^			
Period	Mirae Asset Crisil IBX Gilt Index - April 2033 Index Fund	Scheme Benchmark*	Additional Benchmark**
Last 1 Year	8.11%	8.41%	7.07%
Last 3 Years	8.24%	8.67%	8.07%
Since Inception	8.68%	9.12%	8.53%
Value of Rs. 10000 invested (in Rs.) Since Inception	12,955.00	13,119.37	12,897.05
NAV as on 28 <sup>th</sup> Nov 2025	₹12.9550		
Index Value 28 <sup>th</sup> Nov 2025	Index Value of Scheme Benchmark is 1,309.0900 and Crisil 10 yr Gilt index is 5,183.1673		
Allotment Date	20 <sup>th</sup> October 2022		
Scheme Benchmark	*CRISIL IBX Gilt Index – April 2033		
Additional Benchmark	**Crisil 10 yr Gilt index		

Fund manager : Mr. Mahendra Jajoo managing the scheme since September 22, 2025.Note: Returns (%) for less than 1 year calculated on simple annualized basis, others are CAGR- Compounded Annualized Growth returns.Latest available NAV has been taken for return calculation wherever applicable

Source : Source: ACEMF, 30<sup>th</sup> November,2025. \* Scheme Benchmark; \*\*Additional Benchmark; Past performances may or may not sustain in future. Refer slide 19 for more notes. Please visit the website for more details: <https://www.miraeassetmf.co.in/downloads/statutory-disclosure/addendum> ^Value of Rs. 10000 invested (in Rs.) Since Inception. 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. Please visit the website for more details <https://www.miraeassetmf.co.in/downloads/statutory-disclosure/addendum>. For computation of since inception returns (%) the allotment NAV has been taken as ₹1000.00 for Mirae Asset Liquid Fund, Mirae Asset Low Duration, Fund Mirae Asset Overnight Fund & Mirae Asset Money Market Fund and ₹10.00 for all

# 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. Mahendra Jajoo^			
Period	Mirae Asset Nifty AAA PSU Bond Plus SDL Apr 2026 50:50 Index Fund	Scheme Benchmark*	Additional Benchmark**
Last 1 Year	7.17%	7.67%	7.07%
Last 3 Years	7.14%	7.54%	8.07%
Since Inception	7.21%	7.75%	8.53%
Value of Rs. 10000 invested (in Rs.) Since Inception	12,415.70	12,612.44	12,897.05
NAV as on 28 <sup>th</sup> Nov 2025	₹12.4157		
Index Value 28 <sup>th</sup> Nov 2025	Index Value of Scheme Benchmark is 1,265.5700 and Crisil 10 yr Gilt index is 5,183.1673		
Allotment Date	20 <sup>th</sup> October 2022		
Scheme Benchmark	*Nifty AAA PSU Bond Plus SDL Apr 2026 50:50 Index		
Additional Benchmark	**Crisil 10 yr Gilt index		

Fund manager : Mr. Mahendra Jajoo managing the scheme since September 22, 2025.Note: Returns (%) for less than 1 year calculated on simple annualized basis, others are CAGR- Compounded Annualized Growth returns.Latest available NAV has been taken for return calculation wherever applicable

Source : Source: ACEMF, 30<sup>th</sup> November,2025. \* Scheme Benchmark; \*\*Additional Benchmark; Past performances may or may not sustain in future. Refer slide 19 for more notes. Please visit the website for more details: <https://www.miraeassetmf.co.in/downloads/statutory-disclosure/addendum> ^Value of Rs. 10000 invested (in Rs.) Since Inception. 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. Please visit the website for more details <https://www.miraeassetmf.co.in/downloads/statutory-disclosure/addendum>. For computation of since inception returns (%) the allotment NAV has been taken as ₹1000.00 for Mirae Asset Liquid Fund, Mirae Asset Low Duration, Fund Mirae Asset Overnight Fund & Mirae Asset Money Market Fund and ₹10.00 for all

Pursuant to clause 13.2.2 of SEBI master circular dated June 27, 2024, Mirae Asset CRISIL-IBX Financial Services 9-12 Months Debt Index Fund and Mirae Asset Income plus Arbitrage Active FOF is in existence for less than 6 months, hence performance shall not be provided. Investors may note that they will bear recurring expenses of the underlying scheme in addition to the expenses of this scheme

# Product Label ,Riskometer & PRC Matrix

## Mirae Asset Liquid Fund

(Formerly Known as Mirae Asset Cash Management Fund)

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

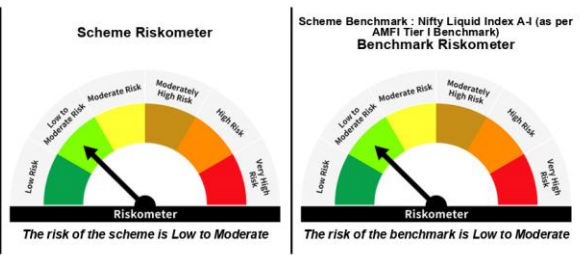
### PRODUCT LABELLING

#### 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.



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

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

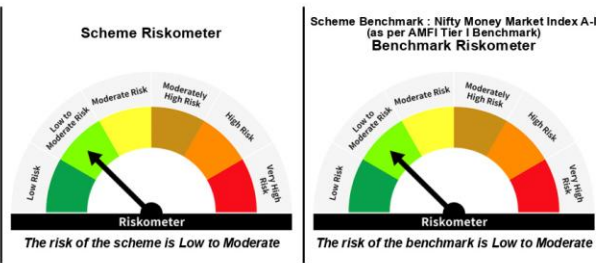
### PRODUCT LABELLING

#### 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.



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)			

# Product Label ,Riskometer & PRC Matrix

## 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)

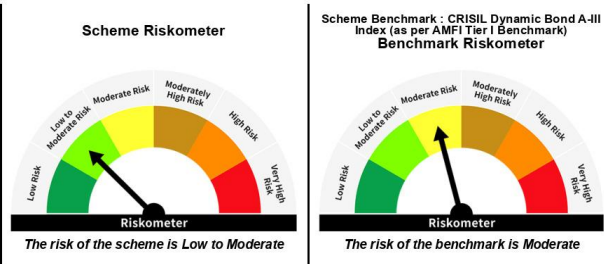
### PRODUCT LABELLING

#### 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.



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 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)

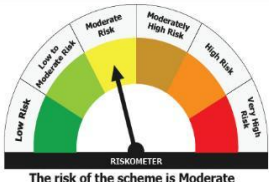
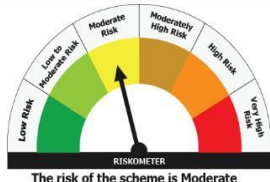
Investment objective	Scheme Riskometer	Scheme Benchmark: Nifty SDL June 2028 Index Benchmark Riskometer
<b>Mirae Asset Nifty SDL June 2028 Index Fund</b> The investment objective of the scheme is to track the Nifty SDL June 2028 Index by investing in State Development Loans (SDL), maturing on or before June 30, 2028, subject to tracking errors. There is no assurance or guarantee that the investment objective of the scheme would be achieved.	<p>The risk of the benchmark is Low to Moderate</p>	<p>The risk of the scheme is Low to Moderate</p>

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		

# Product Label ,Riskometer & PRC Matrix

## Mirae Asset Crisil IBX Gilt Index - April 2033 Index Fund

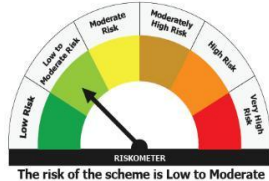
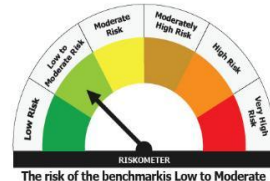
(An open ended target maturity Index Fund investing in the constituents of CRISIL IBX Gilt Index - April 2033. A scheme with relatively high interest rate risk and relatively low credit risk)

<b>Investment objective</b>	<b>Scheme Riskometer</b>	<b>Scheme Benchmark: CRISIL IBX Gilt Index - April 2033 Benchmark Riskometer</b>
<b>Mirae Asset CRISIL IBX Gilt Index - April 2033 Index Fund</b> 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.		

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 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)

<b>Investment objective</b>	<b>Scheme Riskometer</b>	<b>Scheme Benchmark: Nifty SDL Jun 2027 Benchmark Riskometer</b>
<b>Mirae Asset Nifty SDL Jun 2027 Index Fund</b> 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.		

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		



# Product Label ,Riskometer & PRC Matrix

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

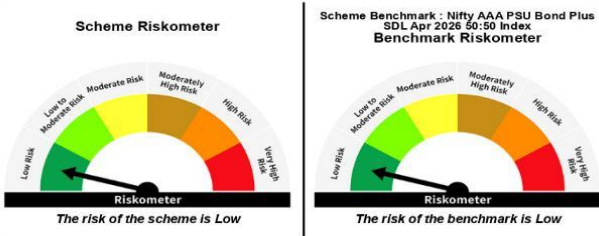
(An open ended target maturity Index Fund investing in the constituents of Nifty AAA PSU Bond Plus SDL Apr 2026 50:50 Index. A scheme with relatively high interest rate risk and relatively low credit risk)

### 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.



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

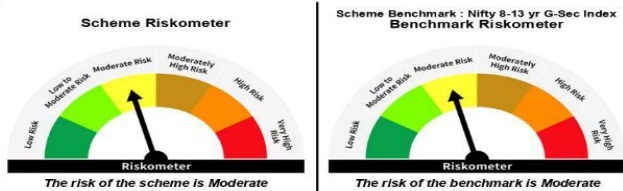
(Exchange Traded Fund (ETF) - An open ended Index Exchange Traded Fund tracking Nifty 8-13 yr G-Sec Index. Relatively High interest rate risk and Relatively Low Credit Risk)  
NSE Symbol: GSEC10YEAR , BSE Scrip Code: 543875

### 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.



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 Index Fund

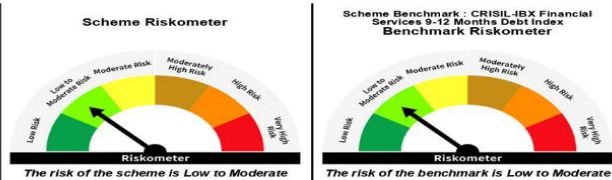
(An open-ended constant maturity index fund tracking CRISIL-IBX Financial Services 9-12 Months Debt Index. A relatively low interest rate risk and relatively low credit risk.)

### 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.



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)			

# Product Label and Riskometer

## Mirae Asset Aggressive Hybrid Fund

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

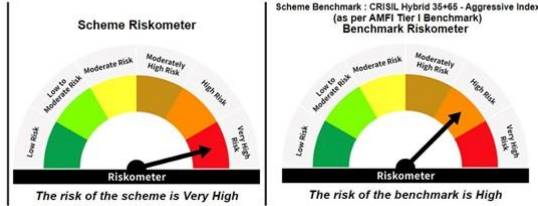
### PRODUCT LABELLING

#### 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 Equity Savings Fund

(An open ended scheme investing in equity, arbitrage and debt)

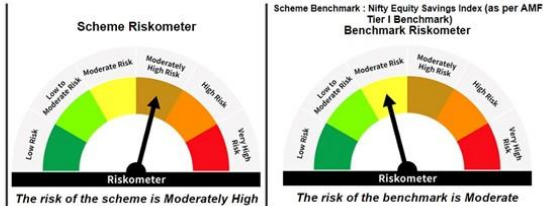
### PRODUCT LABELLING

#### Mirae Asset Equity Savings Fund

This product is suitable for investors who are seeking\*

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

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



## 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)

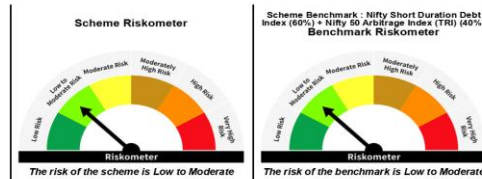
### PRODUCT LABELLING

#### 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 Balanced Advantage Fund

(An open ended dynamic asset allocation fund)

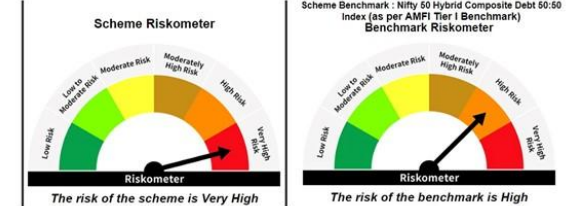
### PRODUCT LABELLING

#### 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 Multi Asset Allocation Fund

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

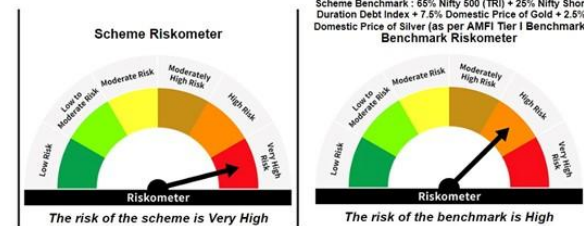
### PRODUCT LABELLING

#### 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.



# Disclaimers

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

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

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

**Please consult your financial advisor or mutual fund distributor before investing**



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