

Mirae Asset Banking and PSU Fund*

(formerly known as Mirae Asset Banking and PSU Debt 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.



Aim to enjoy potential returns, liquidity and relative safety.

*Pursuant to notice cum addendum no. 62/2023, the name of schemes of Mirae Asset Mutual Fund has been changed with effect from December 15, 2023.

Data as on 30th April, 2024

HERE'S WHY YOU SHOULD CONSIDER INVESTING

Invest predominantly in high credit quality papers.

Endeavour for high portfolio liquidity.

Dynamically manage portfolio duration to take advantage of interest rate outlook.

INVESTMENT FRAMEWORK

Relative Safety:
Fund will have higher allocation in AAA rated instruments.

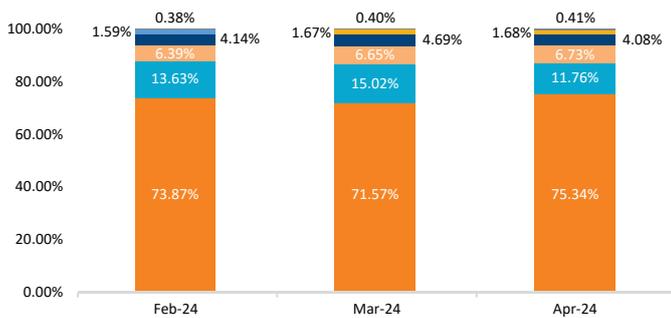
Liquidity:
High liquidity by investing in G-sec and Banking and PSU papers.

Duration:
Generally maintain duration of 2 to 5 years with use of G-sec to shift duration.

Style:
Active management based on credit spread and interest rate outlook.

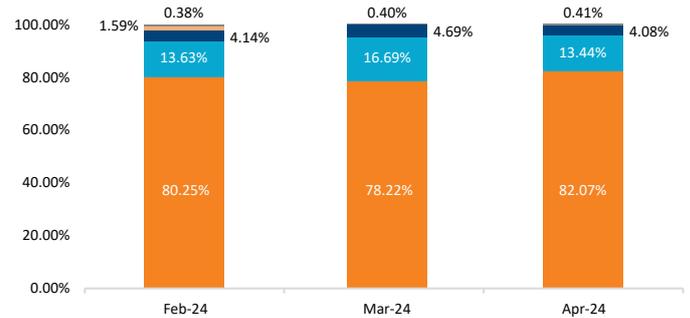
Investment strategy stated above may change from time to time without any notice and shall be in accordance with the strategy as mentioned in the Scheme Information Document. Please read the offer document to know in detail about the asset allocation.

ASSET TYPE ALLOCATION



■ Corporate Bond
 ■ Government Bond
 ■ Reduced Face Value Bonds
 ■ Cash & Other Receivables
 ■ Certificate of Deposit
 ■ State Government Bond
 ■ Corporate Debt Market Development Fund

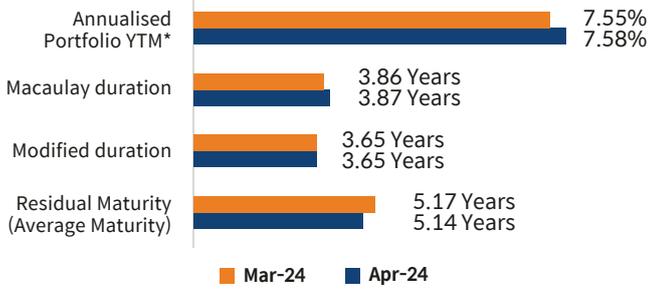
RATING ALLOCATION



■ AAA
 ■ SOV
 ■ Cash & Other Receivables
 ■ A1+
 ■ Corporate Debt Market Development Fund

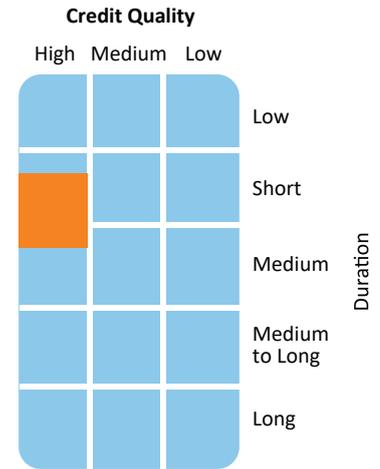
Fund has ensured investment in high quality papers.

DEBT RATIOS



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

STYLE BOX



We endeavour to maintain the high credit quality and duration will change based on interest rate outlook

INVESTMENT DETAILS



Allotment Date: 24th July 2020



Benchmark@: CRISIL Banking and PSU Debt A-II Index



Net AUM: (INR Crs.) 59.30

IDEAL INVESTOR PROFILE



Goal:
Income generation



Investment Time Horizon:
3 Years



Risk Profile:
Moderate

FUND DETAILS



Fund Manager#: Ms. Kruti Chheta (since 01 February, 2024)



Minimum SIP Amount: Monthly and Quarterly: ₹1,000/- (multiples of ₹1/- thereafter), minimum 5 in case of Monthly / Quarterly option.



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



Plans and options: Regular Plan and Direct Plan with Growth and Payout of income Distribution cum Capital Withdrawal option/Reinvestment of income Distribution cum Capital Withdrawal option.

Source: Internal, Data as on 30th April, 2024

*Pursuant to notice cum addendum no. 05/2024, Fund Manager of the scheme has been changed with effect from February 01, 2024.
@Pursuant to notice cum addendum no. 10/2024, Benchmark of the scheme has been changed with effect from March 12, 2024.
Please visit the website for more details: <https://www.miraesetmf.co.in/downloads/statutory-disclosure/addendum>

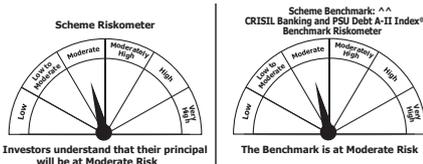
Disclaimer - The information contained in this document is compiled from third party and publically available sources and is included for general information purposes only. There can be no assurance and guarantee on the yields. Views expressed by the Fund Manager cannot be construed to be a decision to invest. The statements contained herein are based on current views and involve known and unknown risks and uncertainties. Whilst Mirae Asset Investment Managers (India) Private Limited (the AMC) shall have no responsibility/liability whatsoever for the accuracy or any use or reliance thereof of such information. The AMC, its associate or sponsors or group companies, its Directors or employees accepts no liability for any loss or damage of any kind resulting out of the use of this document. The recipient(s) before acting on any information herein should make his/her/their own investigation and seek appropriate professional advice and shall alone be fully responsible / liable for any decision taken on the basis of information contained herein. Any reliance on the accuracy or use of such information shall be done only after consultation to the financial consultant to understand the specific legal, tax or financial implications.

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.



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**As per notice cum addendum no. 26/2024 riskometer of the benchmark has changed. Please visit the website for more details <https://www.miraesetmf.co.in/downloads/statutory-disclosure/addendum>

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

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Please consult your financial advisor or Mutual Fund Distributor for more details

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