



**AIM TO GROW YOUR WEALTH  
IN SHORT TERM, WITH CONFIDENCE**

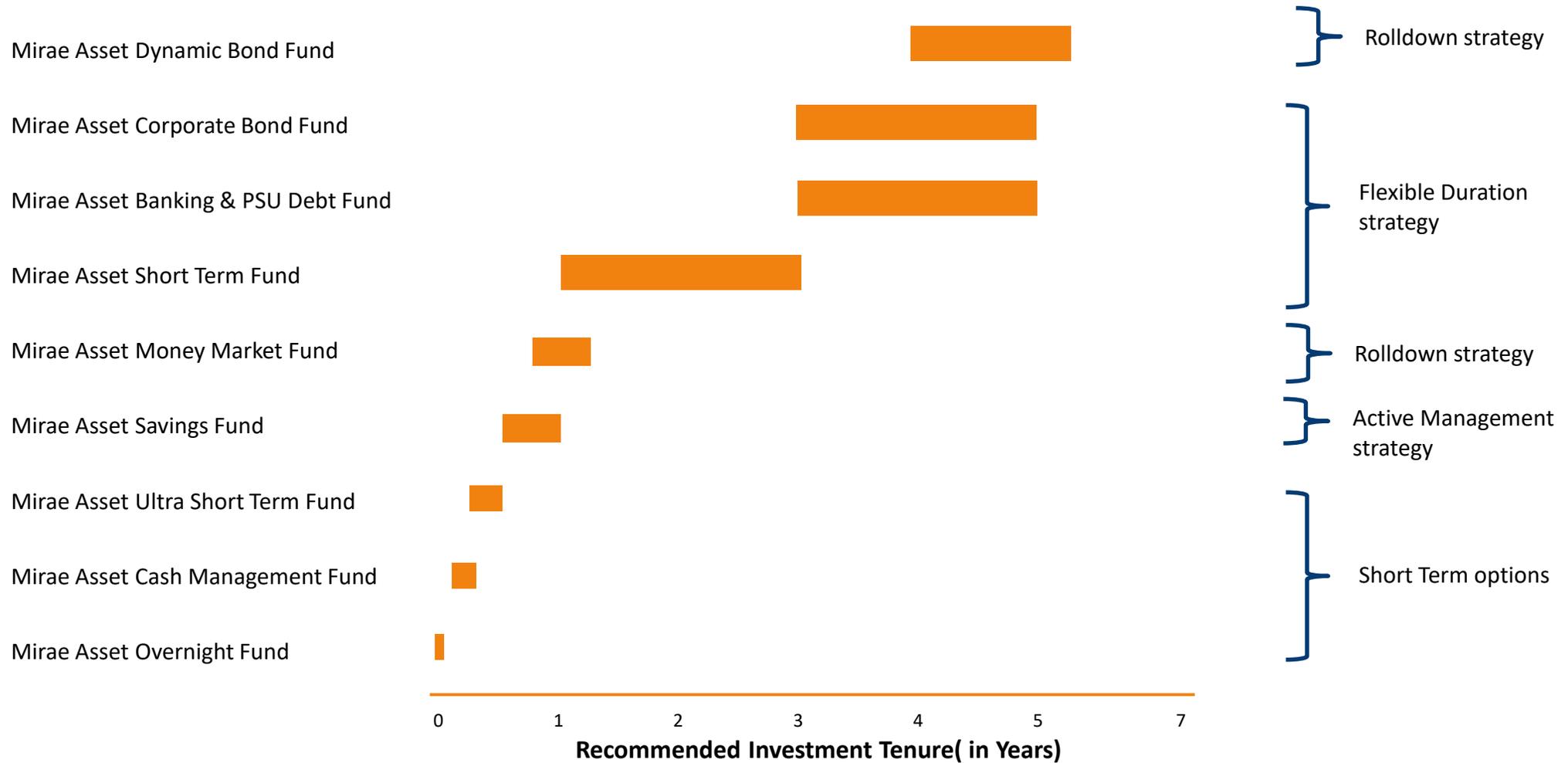
**MIRAE ASSET**  
Mutual Fund



# Mirae Asset Short Term Fund

Mirae Asset Short Term 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. 31 of the SID). A relatively high interest rate risk and relatively high credit risk.

# Fund Positioning



This is the current investment framework which may change in future without prior notice. The categories of funds are defined as per the SEBI categorization Circular

# About Mirae Asset Short Term Fund (MASTF)



## Fund Manager

Mr. Mahendra Jajoo  
(since March 16, 2018)  
Mr. Amit Modani  
(since July 06, 2021)



## Benchmark

CRISIL Short Term Bond Fund Index



## AAUM (Rs. in crores)

563.36



## Fund Inception

16<sup>th</sup> March 2018



## Ideal Investment Horizon

1 – 3 Years



## Goal

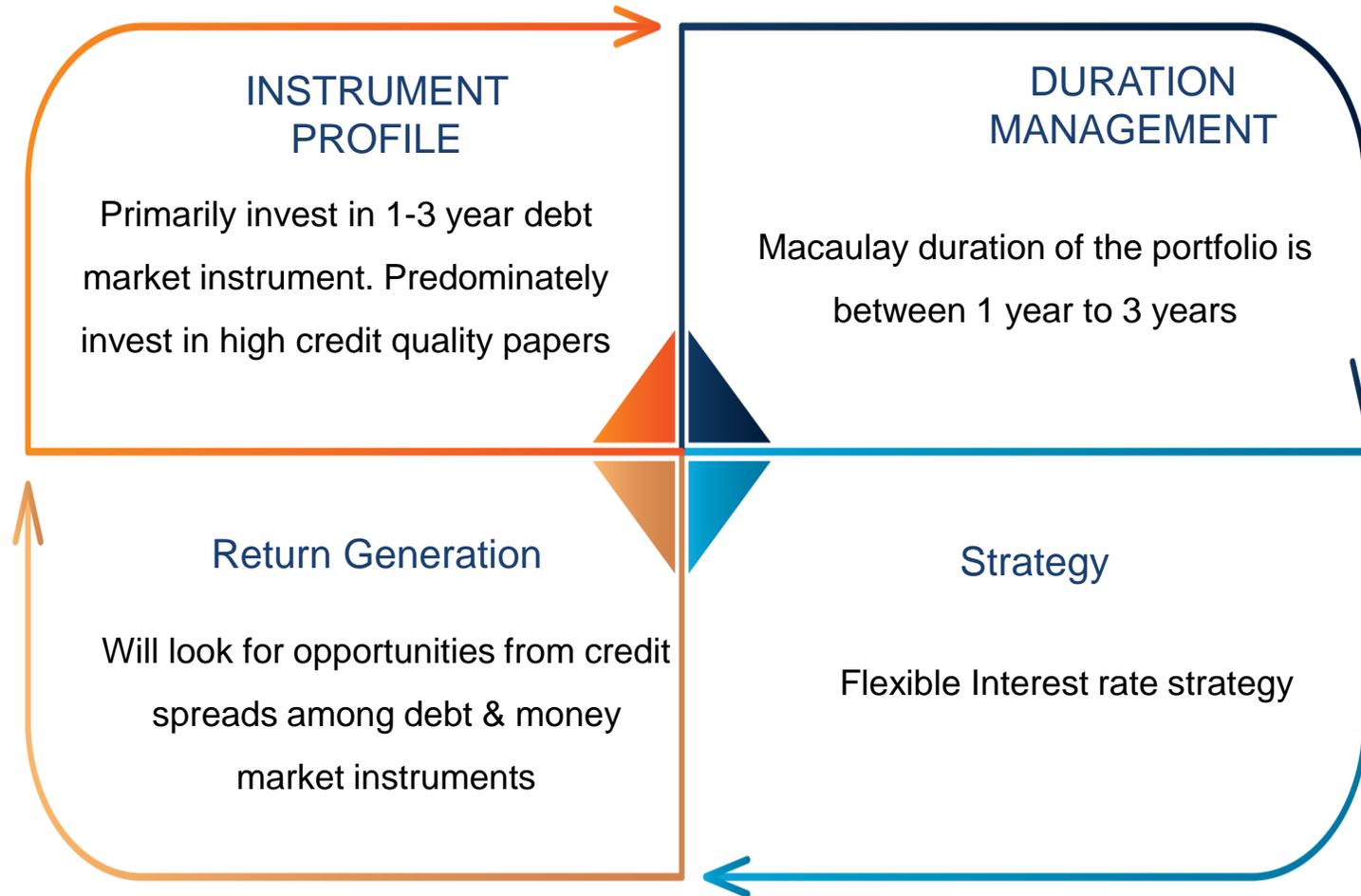
Income Generation



## Investor Risk Profile

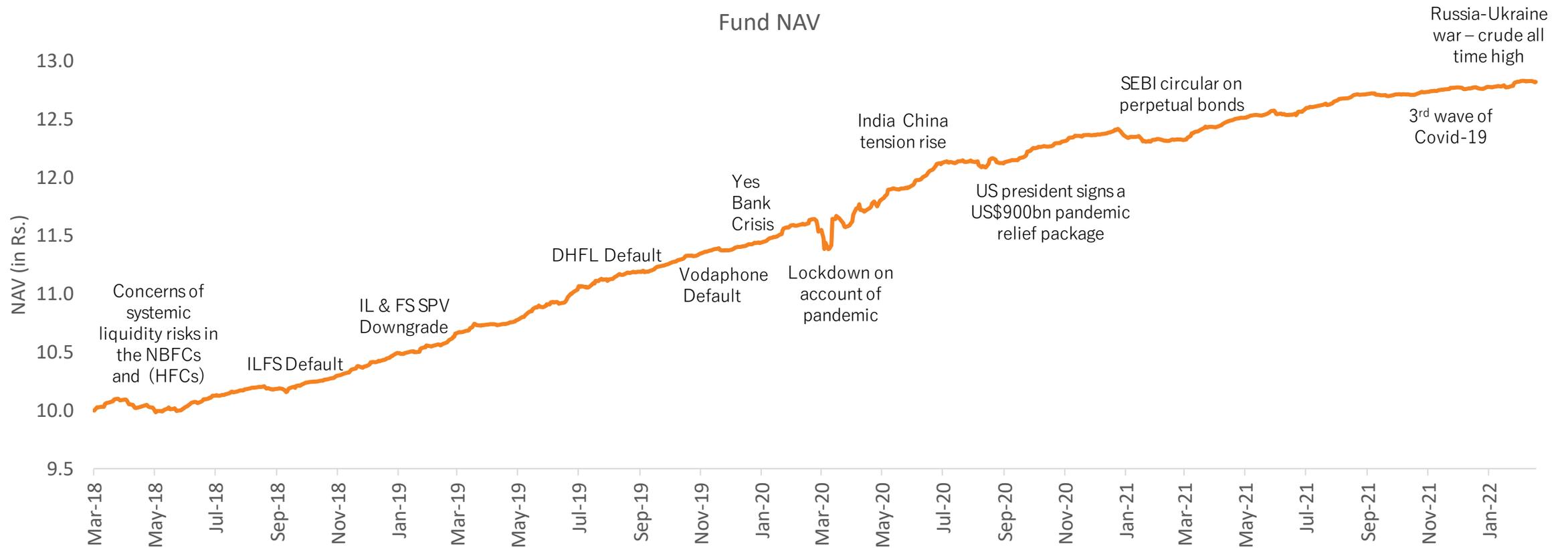
Moderately Low

# Investment Strategy



Aims to generate better returns than Bank Fixed Deposit & Government Securities

# Throwback on The Fund



The Fund has gone through various events since its inception, from credit crisis to regulatory changes and a whole year of pandemic. By following the mantra of “Credit risk is permanent and market risk is temporary” and by investing in high quality papers, fund had minimized the impact of the events.

Source: Internal as on 4<sup>th</sup> March 2022. Past Performance may or may not be sustained in future.

# MASTF vs Traditional Investments

	Pre-taxation		Post-taxation	
	Mirae Asset Short Term Fund	Fixed Deposit*	Mirae Asset Short Term Fund	Fixed Deposit*
2 Years Return	6.6%	6.00% (Invested on 1 <sup>st</sup> March 2019)	4.7%	4.2%
3 Years Return	7.9%	6.80% (Invested on 1 <sup>st</sup> March 2018)	6.8%	4.9%


  
**Indexation Benefit**

Past Performance may or may not be sustained in future.

Source: ACEMF | The data is as on 28<sup>th</sup> Feb 2022. \*SBI bank FD rate.

Traditional tax rate investment assumed at the marginal rate of 30%. \*\* Long Term capital gain of 20% applied with indexation benefit. The above computation is merely for illustration purpose and please consult your tax advisor for any investment.

# Why Invest in MASTF?



Minimum 3 years -1 day rolling return of fund is 7.5%, fulling its aim of providing stable return (refer sheet 14)



Fund has not seen any default by investing in high quality papers

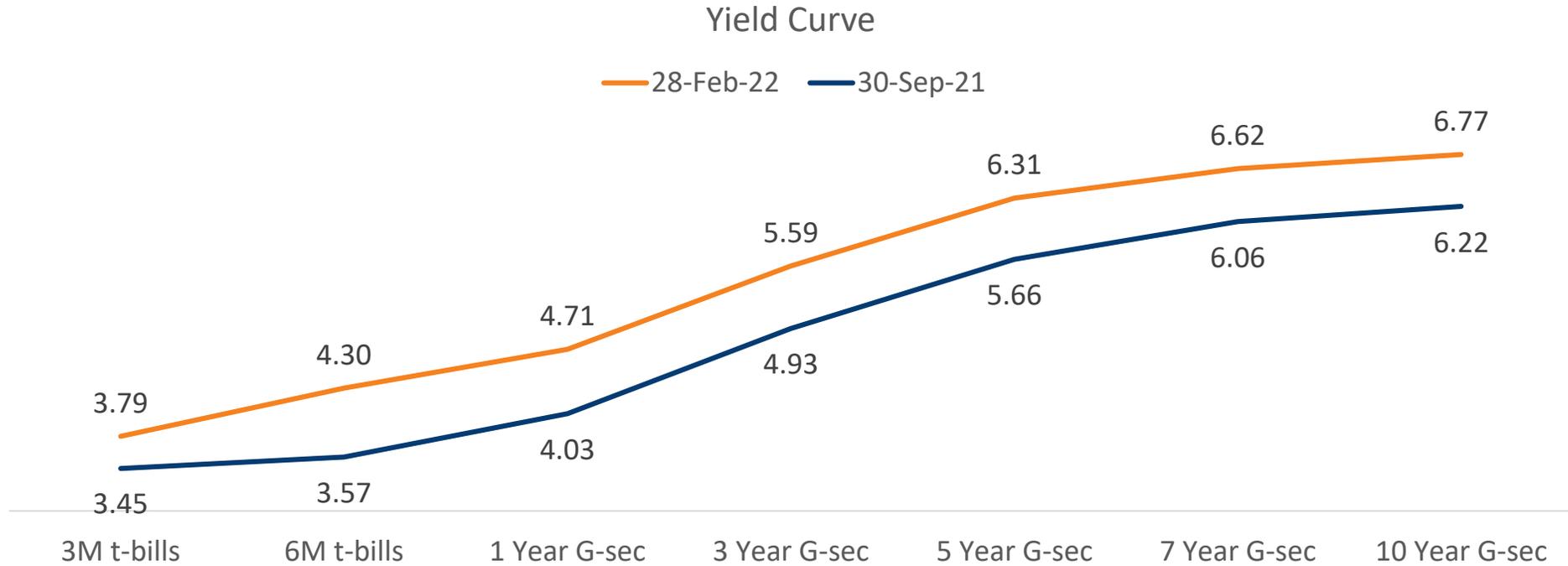


If Invested for three years or more, fund has never given negative return. Instead 74% times, it has given more than 8% of return. (refer sheet 14)



One can look at Investing in short term bond fund through Systematic Investment Plan (SIP) for medium term goals.

# Why Invest Now?

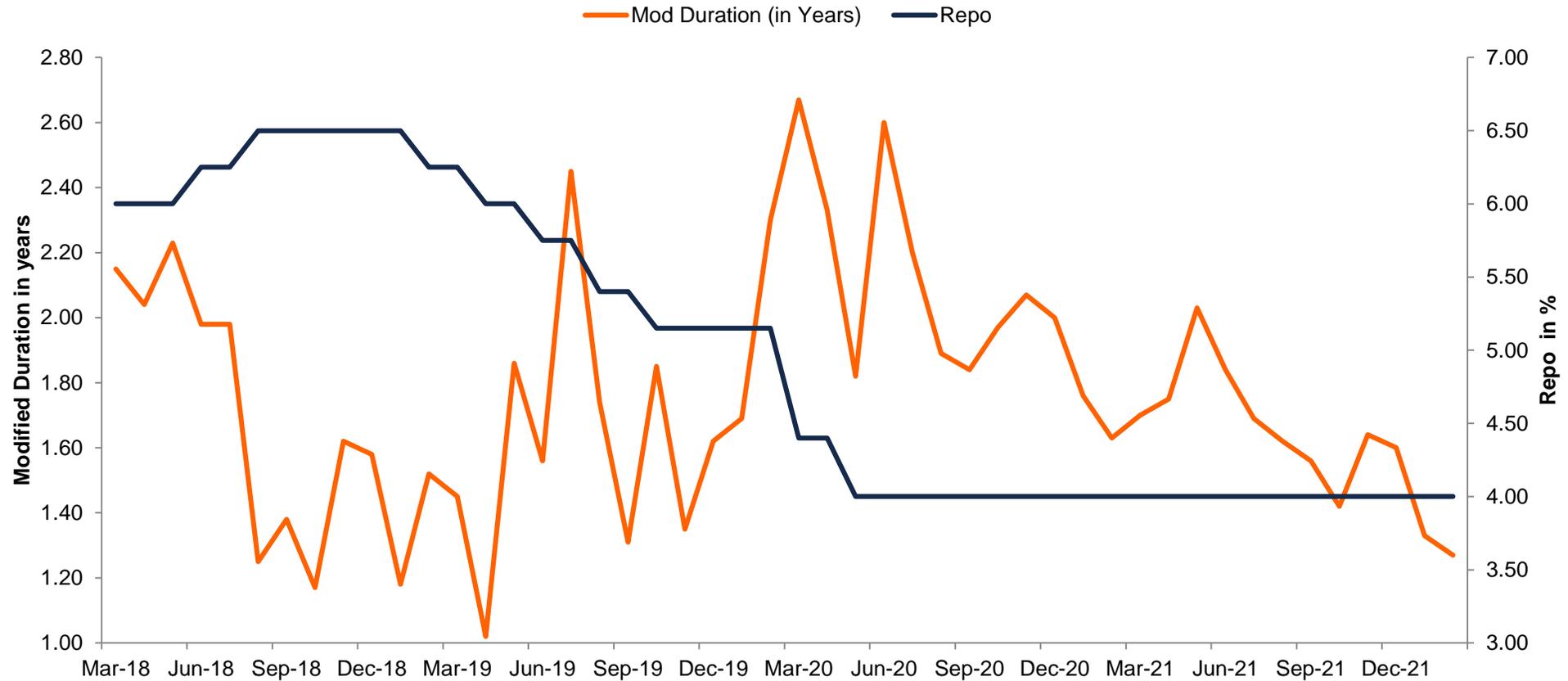


- Longer tenure has seen uptick more than shorter tenure, making yield curve more flattish.
- Fund may look for appropriate opportunity to add in mid segment AAA bonds/G-sec more so when expectations is of a flattening of yield curve which is likely till liquidity from the system gets squeezed off by RBI and long yields remain supported.

Source: Bloomberg and Internal as on 28<sup>th</sup> Feb 2022. Please note yields and spread will change in future. Yields are based on nodal point denoted by FBIL. The Yields mentioned are denoted in semi-annual per annum

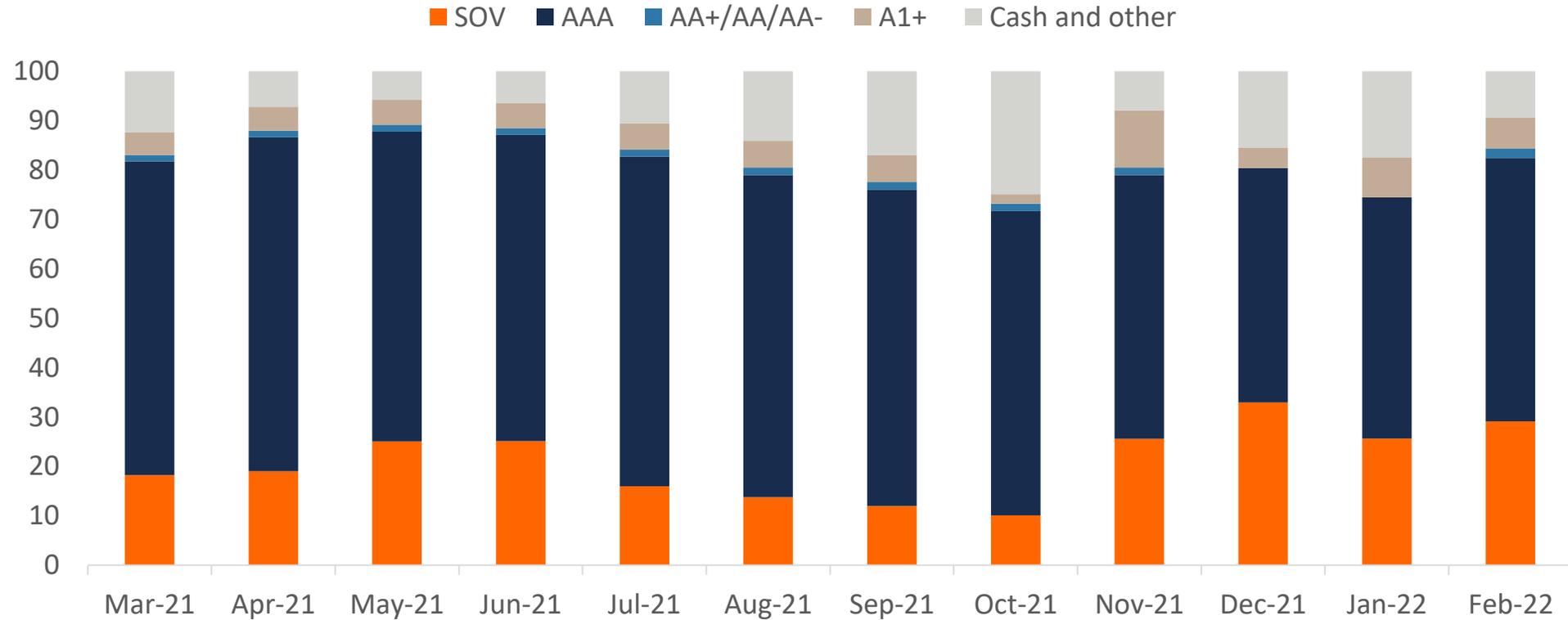
# About the Fund

# Dynamic Management of Portfolio Maturity



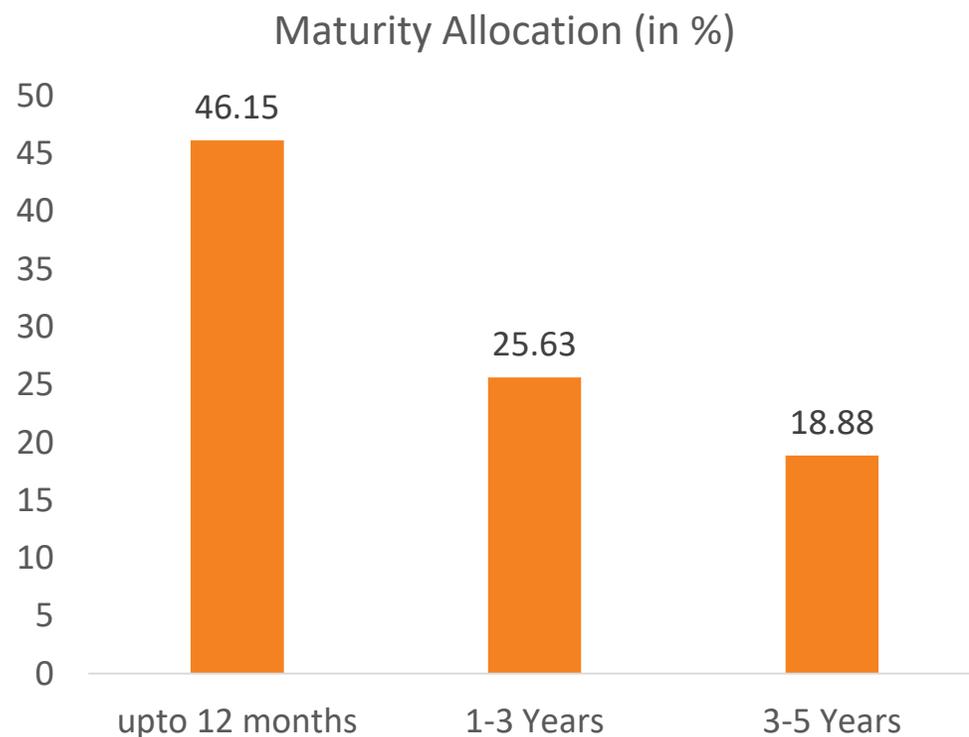
Fund seeks to take advantage of interest rate volatility and hence Duration keeps on fluctuating based on evolving interest rate outlook.

# High Quality Portfolio



- Market risk is temporary but credit risk is permanent and hence fund aims to invest mainly in high rated (G-sec & AAA rated) papers.

# Maturity Profile



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Quantitative Data	Feb -21
Weighted Average Maturity	1.44 years
Modified Duration	1.27 years
Macaulay Duration	1.33 Years
Yield to Maturity	5.02%

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- Fund 46% allocation is less than 12 Months papers, which keeps it at shorter end as well gives an opportunity to reinvest at higher yields in coming few months. But as fund is for 2-3 years investment horizon, it has invested 19% in 3-5 years papers with an aim to boost the yields.

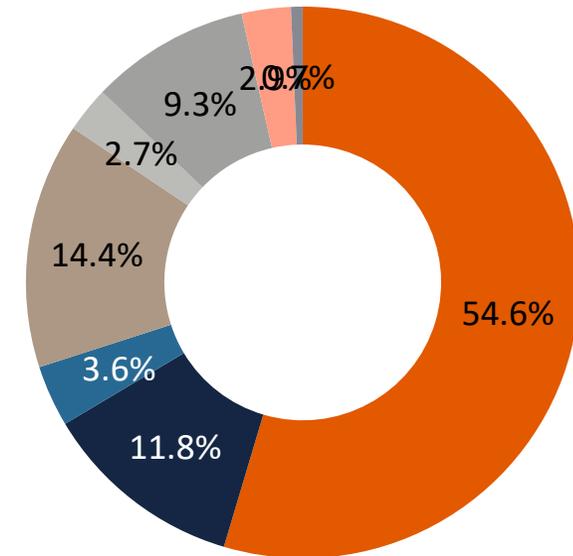
# Current Portfolio Psychographics

Top 10 Portfolio holdings	% Allocation
182 Days Tbill (MD 04/08/2022)	9.00%
5.63% Government of India (12/04/2026)	6.97%
7.03% REC Limited (07/09/2022)	4.63%
182 Days Tbill (MD 14/07/2022)	4.51%
6.4% National Bank For Agriculture and Rural Development (31/07/2023)	3.73%
6.8% Hindustan Petroleum Corporation Limited (15/12/2022)	3.72%
IndoStar Capital Finance Limited (09/06/2022)	3.60%
6.39% Indian Oil Corporation Limited (06/03/2025)	3.27%
7.39% State Government Securities (09/11/2026)	2.87%
7% Hindustan Petroleum Corporation Limited (14/08/2024)	2.85%

- The fund actively adjusted its duration through reducing G-sec and SDL upto five year avoiding longer bonds as defensive strategy would be seen with flattening of yield curve.

## Asset Allocation

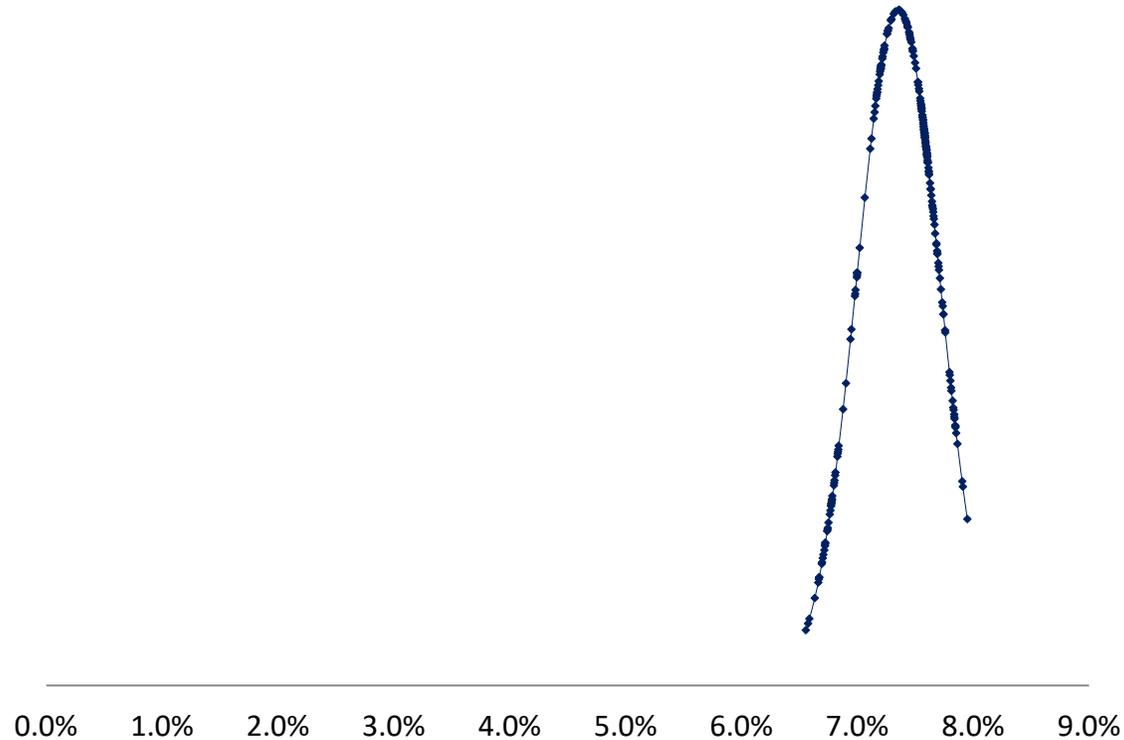
- Corporate Bond
- CP
- CD
- state Development Bonds
- Government Bond
- Treasury Bills
- Cash & Other Receivables
- Zero coupon bond



# Performance Track Record

# Returns Distribution – Since Inception Rolling Return

Distribution of 3 years Since Inception Rolling return



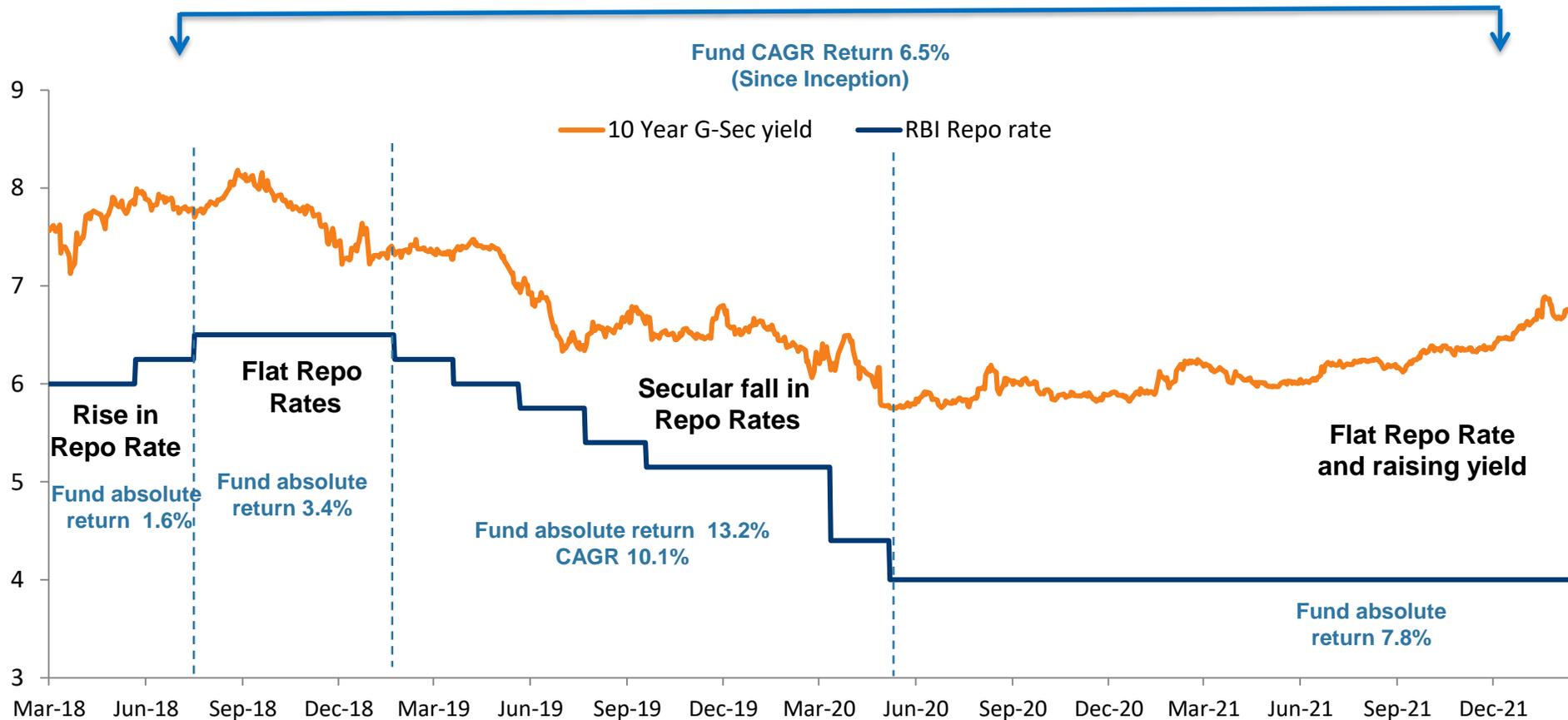
1Years Returns	Mirae Asset Short Term Fund
Positive return	100%
More than 6%	100%
More than 7%	79%

Returns	Mirae Asset Short Term Fund
Min	6.6%
Max	8.0%
Median	7.5%
<b>SD</b>	<b>0.36</b>

Past Performance may or may not be sustained in future.

Source: ACEMF | The data is as on 10<sup>th</sup> March 2022. Above data is for Mirae Asset Short Term Fund – regular Growth. Refer slide 16 for performance of fund

# Fund Performance in different market cycle



Fund has seen all three cycle of interest rate. If one would have remain invested from the inception of the fund, the CAGR returns earned would have been 6.5%

Source: ACEMF, 4 March 2022| \*Performance is Regular Plan Growth Option. Past performance may or may not sustain in future. Please refer Slide no. 16 for Performance of the scheme.

# Performance – Regular Growth

Period	Returns (%)		
	Scheme	Benchmark	Additional Benchmark
Last 1 year	4.15	5.66	1.90
Last 3 year	6.68	7.90	6.59
Since Inception	6.49	7.71	6.81
Value of Rs. 10000 invested (in Rs.) Since Inception	12,827	13,416	12,980
NAV	12.8273		
Index Value	Index Value of Benchmark is 4080.29 & Index value of Additional Benchmark is 4053.02		
Date of allotment	16 March, 2018		
Scheme Benchmark	CRISIL Short Term Bond Fund Index		
Additional Benchmark	CRISIL 10 Year Gilt Index		

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. Mahendra Jajoo managing the scheme since inception

Source: Ace MF : 28<sup>th</sup> Feb 2022. Past Performance may or may not sustained in future. Note : For computation of since inception returns (%) the allotment NAV has been taken as Rs. 10.00. Please refer slide 17 and 18 for the performance of other funds managed by the same fund manager

# Performance of other funds managed by same Fund Managers

Scheme	Inception Date	NAV / Index Value	Fund Manager	Returns in %							Value of Rs. 10,000 since Inception	
				7 days	15 days	1 Month	6 Months	1 Year	3 Year	5 Year		Since Inception
Mirae Asset Cash management Fund (MACMF)	12 <sup>th</sup> Jan 2009	2209.3707	Mr. Mahendra Jajoo and Mr. Abhishek Iyer	3.35	3.49	3.52		3.35	4.47	5.49	6.22	22,094
CRISIL Liquid Fund Index		3533.71		3.62	3.84	3.85		3.65	4.82	5.76	6.85	23,883
Crisil 1 Year T- Bill**		6301.82		0.98	3.43	5.86		3.65	5.36	5.84	6.08	21,721
Mirae Asset Corporate Bond Fund (MACBF)	17 <sup>th</sup> March, 2021	10.403	Mr. Mahendra Jajoo	-	-	-	2.23	NA	NA	NA	4.24	10,403
CRISIL Short Term Bond Fund Index		5077.83		-	-	-	3.47	NA	NA	NA	6.32	10,602
CRISIL 10 year Gilt Index**		4053.02		-	-	-	-1.82	NA	NA	NA	1.42	10,136
Mirae Asset Dynamic Bond Fund (MADBF)	24 <sup>th</sup> Mar, 2017	13.5859	Mr. Mahendra Jajoo	-	-	-		3.76	7.69	NA	6.40	13,586
CRISIL Composite Bond Fund Index		4001.83		-	-	-		5.76	8.76	NA	7.47	14,272
CRISIL 10 Year Gilt Index**		4053.02		-	-	-		1.90	6.59	NA	5.27	12,889
Mirae Asset Arbitrage Fund (MAAF)	19 <sup>th</sup> June, 2020	10.614	Mr. Jignesh Rao, Mr. Jigar Sethia Mr. Mahendra Jajoo	-	-	-		3.90	NA	NA	3.58	10,614
Nifty 50 Arbitrage Index		2019.97		-	-	-		4.30	NA	NA	3.56	10,611
Crisil 1 Year T- Bill**		6301.82		-	-	-		3.65	NA	NA	3.62	10,621
Mirae Asset Money Market Fund (MAMMF)	11 <sup>th</sup> Aug, 2021	1017.4371	Mr. Mahendra Jajoo	-	-	-	3.07	NA	NA	NA	3.19	10,174
Nifty Money Market Index		4,127.47		-	-	-	3.44	NA	NA	NA	3.57	10194
CRISIL 1 Year T-Bill		6,301.82		-	-	-	3.09	NA	NA	NA	3.21	10175

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

Source: ACEMF, 28<sup>th</sup> Feb 2022. Refer the Disclaimer on Page 19 . \*\*Alternate Benchmark; Past performances may or may not sustain in future. Refer slide no 19 for more notes . MADBF - Tier-1 Benchmark - CRISIL Composite Bond Fund Index and Tier-2 Benchmark - Nifty PSU Bond Plus SDL Apr 2027 50:50 Index

# Performance of other funds managed by same Fund Managers

Scheme	Inception Date	NAV / Index Value	Fund Manager	Returns (in %)				Value of Rs. 10,000 since Inception
				1 Year	3 Year	5 Year	Since Inception	
Mirae Asset Hybrid Equity Fund (MAHEF)	29th July, 2015	21.216	Mr. Vrijesh Kasera, Mr. Harshad Borawake and Mr. Mahendra Jajoo	13.30	15.10	12.79	12.09	21,216
CRISIL Hybrid 35+65 –Aggressive Index		13,805.88		13.68	15.59	12.81	11.76	20,806
S&P BSE Sensex (TRI)**		84,075.57		15.65	17.49	15.73	12.76	22,064
Mirae Asset Equity Savings Fund (MAESF)	17 <sup>th</sup> Dec, 2018	14.379	Mr. Harshad Borawake, Ms. Bharti Sawant, Mr Vrijesh Kasera & Mr. Mahendra Jajoo	9.81	12.71	NA	12.01	14,379
Nifty Equity Savings Index		4,624.27		9.19	10.56	NA	10.11	13,614
CRISIL 10 year Gilt Index**		4,053.02		1.90	6.59	NA	6.38	12,192
Mirae Asset Banking and PSU Debt Fund (MABPDF)	24 <sup>th</sup> July, 2020	10.5843	Mr. Mahendra Jajoo	4.50	NA	NA	3.61	10,584
Nifty Banking and PSU Debt Index		4670.64		5.67	NA	NA	4.85	10,787
CRISIL 10 Year Gilt Index**		4,053.02		1.90	NA	NA	1.13	10,181
Mirae Asset Ultra Short Duration Fund (MAUSF)	7 <sup>th</sup> Oct 2020	1049.5018	Mr. Mahendra Jajoo	3.62	NA	NA	3.53	10,495
Nifty Ultra Short Duration Debt Index		4415.13		4.01	NA	NA	3.97	10,559
Crisil 1 Year T- Bill**		6301.82		3.65	NA	NA	3.58	10,503
Mirae Asset Savings Fund (MASF)	26 <sup>th</sup> June 2012	1835.2273	Mr. Mahendra Jajoo	3.36	4.91	5.45	6.47	18,352
Crisil Low Duration Index		6498.05		4.60	6.53	6.83	8.01	21,086
CRISIL 10 Year Gilt Index**		4053.02		1.90	6.59	5.36	6.73	18,794

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

Source: ACEMF, 28<sup>th</sup> Feb 2022. Refer the Disclaimer on Page 19 . \*\*Alternate Benchmark; Past performances may or may not sustain in future. Refer slide no 19 for more notes

# Product Label and Disclaimer

**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.

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.

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

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

Notes for slide 17 & 18

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

1. Fund manager MACMF :Mr. Mahendra Jajoo managing the scheme since 8 September 2016 and Mr.Abhishek Iyer since December 28, 2020
2. Fund manager MADBF: Mr. Mahendra Jajoo managing the scheme since 24 March, 2017.
3. Fund manager MASF :Mr. Mahendra Jajoo managing the scheme since 8 September 2016. Inception date of MASF is March 05 2008, however since inception returns are calculated from June 26, 2012 as there were no investors in the interim period in the institutional plan.
4. Fund manager MASTF:Mr. Mahendra Jajoo managing the scheme since 16 March, 2018 and Mr. Amit Modani since July 06, 2021.
5. Fund managers MAESF : Mr.Vrijesh Kasera & Mr. Harshad Borawake managing since October 12,2019, Ms. Bharti Sawant managing since December 28, 2020 and Mr. Mahendra Jajoo ( (Debt Portion) since fund inception.
6. MAHEF: Mr. Mahendra Jajoo (Debt Portion) (since 8 September, 2016). Mr. Vrijesh Kasera(Since April 01, 2020), Mr. Harshad Borawake (Equity Portion)( April 01, 2020).
7. MAMMF, MAUSDF & MABPDF: Mr. Mahendra Jajoo managing the scheme since inception of respective funds.
8. The performance of Mirae Asset Fixed Maturity Plan - Series III - 1122 days has not been provided since it is a closed ended scheme and performance is not comparable with other open ended schemes. Past Performance may or may not sustained in future. \$ For computation of since inception returns (%) the allotment NAV has been taken as Rs. 1000.00 for MACMF & MASF and Rs.10.00 for all other Schemes. In case, the start / end date of the concerned period is a non-business date (NBD), the NAV of the previous date is considered for computation of returns. Returns (%) for less than 1 year calculated on simple annualized basis. The calculations of returns shall assume reinvestment of all payouts at the then prevailing NAV. CAGR - Compounded Annualised Growth returns. NAV (per unit) is at the end of the period. For MASF the returns are for Regular Savings Plan - Growth Option. Returns for others scheme are provided for Regular Plan Growth Option. Load is not considered for computation of return.

# Product Label

Mirae Asset Cash Management Fund - An open ended liquid scheme. A relatively low interest rate risk and moderate credit risk.

## PRODUCT LABELLING

Mirae Asset Cash Management Fund is suitable for investors who are seeking\*

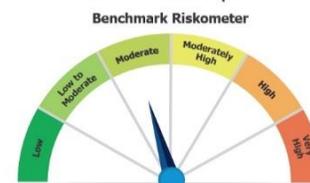
- Optimal returns over short term
- Investment in a portfolio of short duration money market and debt instruments with residual maturity up to 91 days only

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



The Benchmark is at Low to Moderate Risk

Scheme Benchmark: CRISIL Liquid Fund Index



Investors understand that their principal will be at Moderate Risk

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 Ultra Short Duration Fund - An Open ended ultra-short term debt scheme investing in instruments such that the Macaulay duration\* of the portfolio is between 3 months to 6 months (\*please refer to page no.33 of the SID). A relatively low interest rate risk and moderate credit risk.

## PRODUCT LABELLING

Mirae Asset Ultra Short Duration Fund (MAUSDF) is suitable for investors who are seeking\*

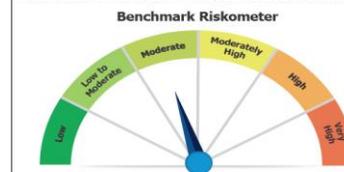
- Income over a short term investment horizon
- Investments in debt & money market securities with portfolio Macaulay duration between 3 months & 6 months

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



Investors understand that their principal will be at Low to Moderate Risk

Scheme Benchmark: NIFTY Ultra Short Duration Debt Index



Investors understand that their principal will be at Moderate Risk

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 Savings Fund - An open-ended low duration debt scheme investing in instruments with Macaulay duration\* of the portfolio between 6 months and 12 months (\*Refer page no. 33 of the SID). A moderate interest rate risk and moderate credit risk.

## PRODUCT LABELLING

Mirae Asset Savings Fund is suitable for investors who are seeking\*

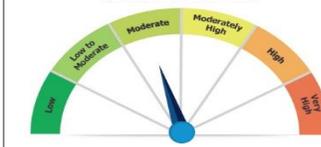
- An open ended low duration debt scheme
- Investment in debt and money market instruments such that the Macaulay duration of the portfolio is between 6 - 12 months

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



Investors understand that their principal will be at Low to Moderate Risk

Scheme Benchmark: CRISIL Low Duration Debt Index



Investors understand that their principal will be at Moderate Risk

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)			

# Product Label

Mirae Asset Short Term 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. 31 of the SID). A relatively high interest rate risk and relatively Moderate credit risk.

## PRODUCT LABELLING

Mirae Asset Short Term 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 advisers, if they are not clear about the suitability of the product.



Investors understand that their principal will be at Low to Moderate Risk

Scheme Benchmark: CRISIL Short Term Bond Fund Index  
Benchmark Riskometer



The Benchmark is at Moderate Risk

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 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 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.



Investors understand that their principal will be at Low to Moderate Risk

Scheme Benchmark: Nifty Money Market Index  
Benchmark Riskometer



The Benchmark is at Moderately High Risk

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 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.

## PRODUCT LABELLING

Mirae Asset Banking and PSU Debt 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 advisers, if they are not clear about the suitability of the product.



Investors understand that their principal will be at Low to Moderate Risk

Scheme Benchmark: NIFTY Banking and PSU Debt Index  
Benchmark Riskometer



The Benchmark is at Moderate Risk

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	

# Product Label

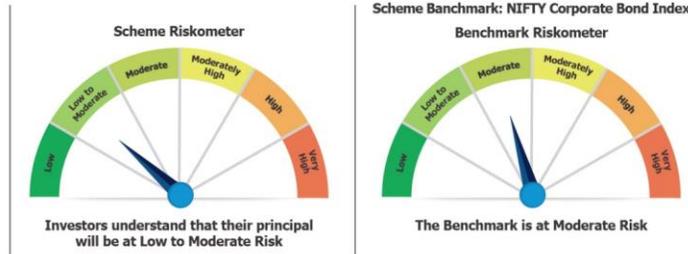
Mirae Asset Corporate Bond Fund - An open ended debt scheme predominantly investing in AA+ and above rated corporate bonds. A relatively high interest rate risk and relatively moderate credit risk.

## PRODUCT LABELLING

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

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

\*Investors should consult their financial advisers, 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)		B-III	

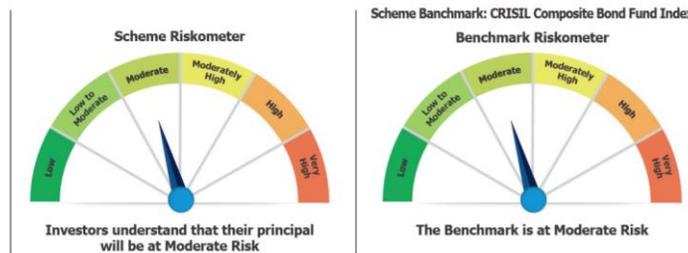
Mirae Asset Dynamic Bond Fund - An Open-ended dynamic debt scheme investing across duration. A relatively high interest rate risk and relatively high credit risk.

## PRODUCT LABELLING

Mirae Asset Dynamic Bond Fund 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 advisers, 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

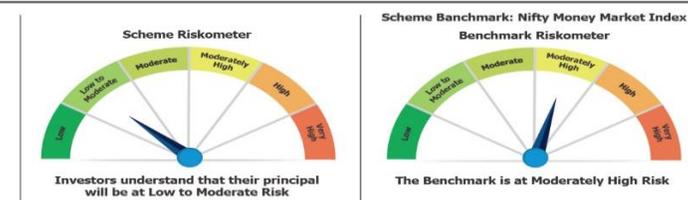
Mirae Asset Money Market Fund - An Open ended debt scheme investing in money market instruments. A relatively low interest rate risk and moderate credit risk.

## PRODUCT LABELLING

Mirae Asset Money Market Fund 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

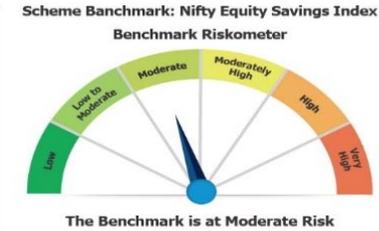
Equity Savings Fund - An open ended scheme investing in equity, arbitrage and debt

## 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 advisers, if they are not clear about the suitability of the product.



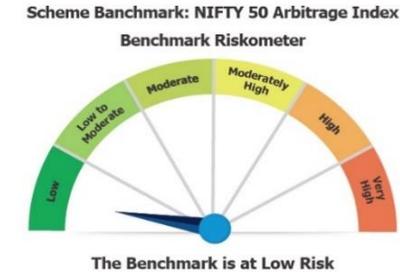
An open ended scheme investing in arbitrage opportunities

## PRODUCT LABELLING

Mirae Asset Arbitrage Fund is suitable for investors who are seeking\*

- Income over short term
- Investments predominantly in arbitrage opportunities in the cash and derivative segments and the arbitrage opportunities available within the derivative segment

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



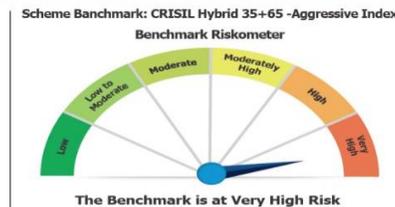
Aggressive Hybrid Fund - An open ended hybrid scheme Investing predominantly in equity and equity related instruments

## PRODUCT LABELLING

Mirae Asset Hybrid Equity Fund 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 advisers, if they are not clear about the suitability of the product.



THANK YOU

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