



A **Strategy** for those who set the **Standard.**

Presenting

PLATINUM SIF

by Mirae Asset Mutual Fund

Platinum SIF marks a strategic evolution in Mirae Asset's approach to product innovation, designed to create space for differentiated strategies within the Mutual Fund framework. Platinum SIF will serve as a platform for innovation delivered with clarity, aligned to investor needs and grounded in the principles of the mutual fund format.

With Platinum SIF, Mirae Asset AMC would like to offer a cut above experience to the discerning investors through its differentiated product offerings.

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SIF: Specialized Investment Fund

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by Mirae Asset Mutual Fund

WHY SIF

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SIF FILLS THE GAP BETWEEN MF & AIF STRATEGIES

	MF	SIF	AIF
Tax Efficiency**	✓	✓	x
Transparency	✓	✓	x
Cost Efficiency (No Profit Sharing)	✓	✓	x
Ticket Size	₹99 or even lower (SIP and Lumpsum)	₹10 Lakh*	₹1 Crore
Nuanced Strategies (Short exposure^)	x	✓	✓

Nuanced Strategies made available to a larger set of investors
in a more transparent, cost efficient & tax efficient manner

*(across investment strategies under a single SIF) excluding accredited investors (who have a specific Net worth criteria)

^Unhedged Short exposure in derivatives up to 25%

**Consult your tax advisor for final impact of taxation in your desired investment options.

SIF – UNIQUE POSITIONING IN THE INVESTMENT LANDSCAPE

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Basis	Mutual Fund	SIF	PMS	AIF
Usage of Derivatives	Allowed for Hedging or taking Long positions only	Hedging plus Short position up to 25% is allowed	Allowed for Hedging or taking Long positions only	Hedging as well as taking Long & Short positions
Leverage	Not Allowed	Not Allowed	Not Allowed	Gross exposure up to 200%
Taxation*	At Investor level: Tax efficient as per the asset class At Fund Level: Nil as per Section 10 (23D)^	Same as Mutual Funds	At Investor level: Taxed at Investor level for each buy & sell of security At Fund Level: Nil	At Investor level: Nil At Fund Level: Cat III – Long Short Fund: Business Income @ Maximum Marginal Rate
Liquidity	High (Open-ended)	High to Low (Open/Interval/Close Ended)	Moderate (subject to exit load/notice period)	Low (typically closed-ended)
Minimum Investment	₹99 or even lower (SIP and Lumpsum)	₹10 Lakh*	₹50 Lakh	₹1 Crore

Best of Both – Tax efficiency of MF + Flexibility of SIF

*(across all investment strategies under a single SIF) excluding accredited investors (who have a specific Networth criteria)

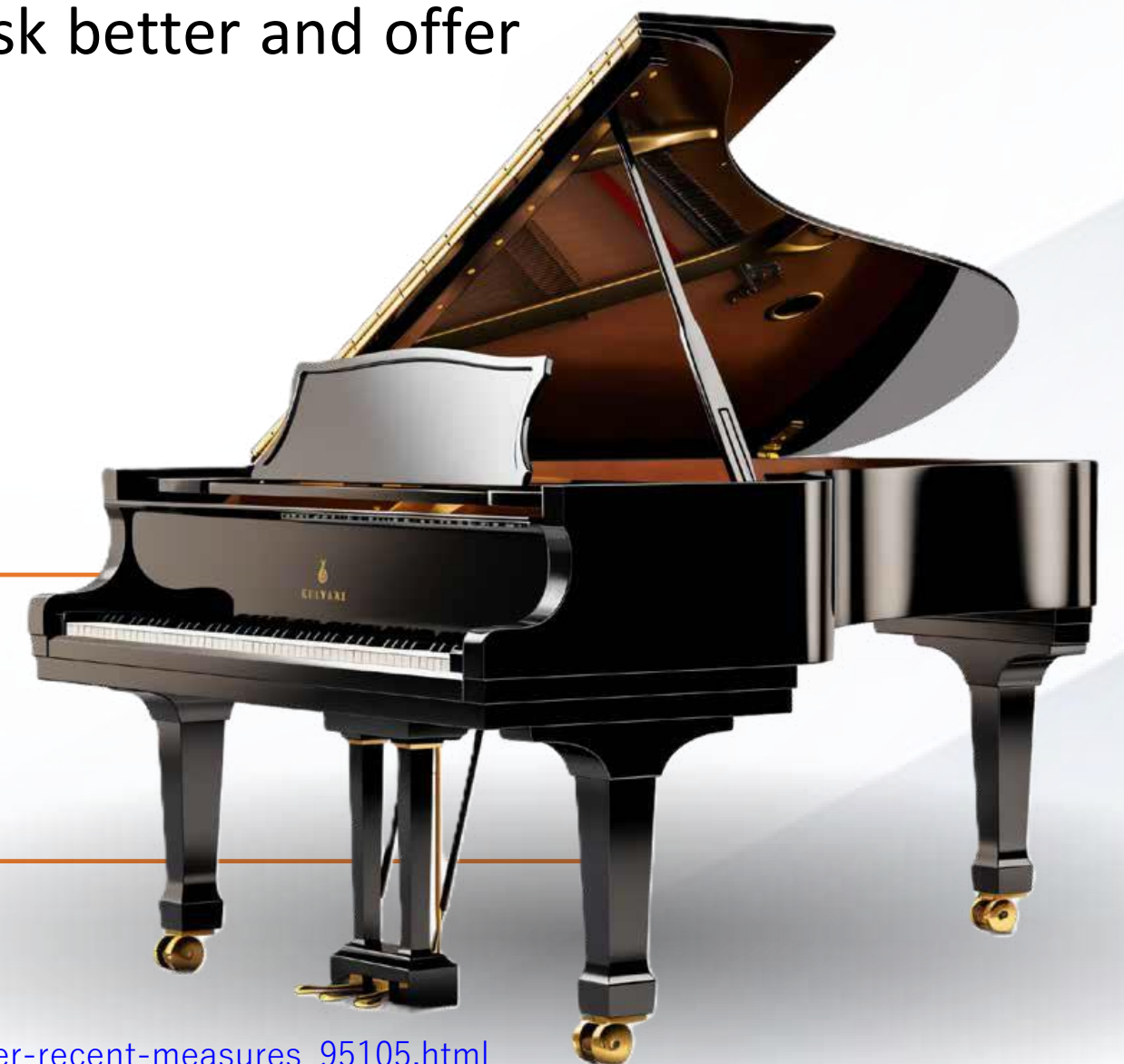
^Section 10(23D) of the Income Tax Act provides that any income earned by a Mutual Fund registered under the SEBI Act, 1992 or the Regulations made thereunder, shall not be included in computing its total income of a previous year.

Consult your tax advisor for final impact of taxation in your desired investment options.

DERIVATIVES– RISK ENHANCEMENT OR REDUCTION

- Derivatives in hands of Novice/Inexperienced trader may enhance risk disproportionately
- Latest SEBI Study Revealed ~91% of Individual Traders Incurred Losses in Equity F&O in FY25**
- While, same in the hands of an experienced/institutional investor helps reduce risk
- SEBI safeguards allow SIFs to use derivatives safely^, helping fund houses manage risk better and offer innovative products - now accessible beyond just UHNI and institutions.

A musical instrument in untrained hands makes noise;
in skilled hands, it creates harmony.



**https://www.sebi.gov.in/reports-and-statistics/research/jul-2025/comparative-study-of-growth-in-equity-derivatives-segment-vis-vis-cash-market-after-recent-measures_95105.html

^Unhedged Short exposure in derivatives up to 25% without any leverage

TAX EFFICIENCY – SIF VS AIF

Particulars	SIF Long-Short Fund	Cat III AIF - Long Short Fund^
Investment (Rs)	100	100
Assumed Pre-Tax Return (%)	10.0%	10.0%
Pre-Tax Return (Rs)	10.00	10.00
Taxation	Holding Period > 12 Months LTCG – 12.5%+15% surcharge+4% cess i.e. 15.0%	Business Income^ @ Maximum Marginal Rate (MMR) of 30% plus 25% surcharge plus 4% cess i.e. 39%
Tax (Rs)	1.5	3.9
Post-Tax Return (Rs)	8.5	6.1
Post-Tax Return (%)	8.5%	6.1%

Alternatively, a CAT III Long-Short AIF will have to generate a Pre-tax return of 13.9% to achieve a post-tax return of 8.5% in the above case

^assuming that it will be a business income product under the new tax regime. ^Other listed securities held for more than 12 months will be considered as long term capital asset. Category III AIFs are taxed at the fund level, and returns distributed to investors are post-tax. The above illustration should not be taken as any indication of future returns of the investment strategy. **Past Performance may or may not be sustained in future.**

Consult your tax advisor for final impact of taxation in your desired investment options.

SIF INVESTMENT STRATEGIES

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Equity Oriented Investment Strategies

- Equity Long-Short Fund
- Equity Ex-Top 100 Long-Short Fund
- Sector Rotation Long-Short Fund



Debt Oriented Investment Strategies

- Debt Long-Short Fund
- Sectoral Debt Long-Short Fund



Hybrid Investment Strategies

- Active Asset Allocator Long-Short Fund
- Hybrid Long-Short Fund

WHY HYBRID LONG-SHORT FUND?

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THE CONUNDRUM!



Fixed income gives stability, but returns are low-and taxes eat into them.



True. And equities? Great tax efficiency, but way too volatile for comfort.



Exactly. So is there something in between?



What do you mean?



Something that can deliver better returns than fixed income or arbitrage ...



but with much lower volatility than equities or even



Yes, precisely. Does that even exist?



Actually... yes.



Really? How?



Let's find out.

HYBRID LONG-SHORT FUND – RETURN MAXIMIZATION OR RISK MITIGATION?

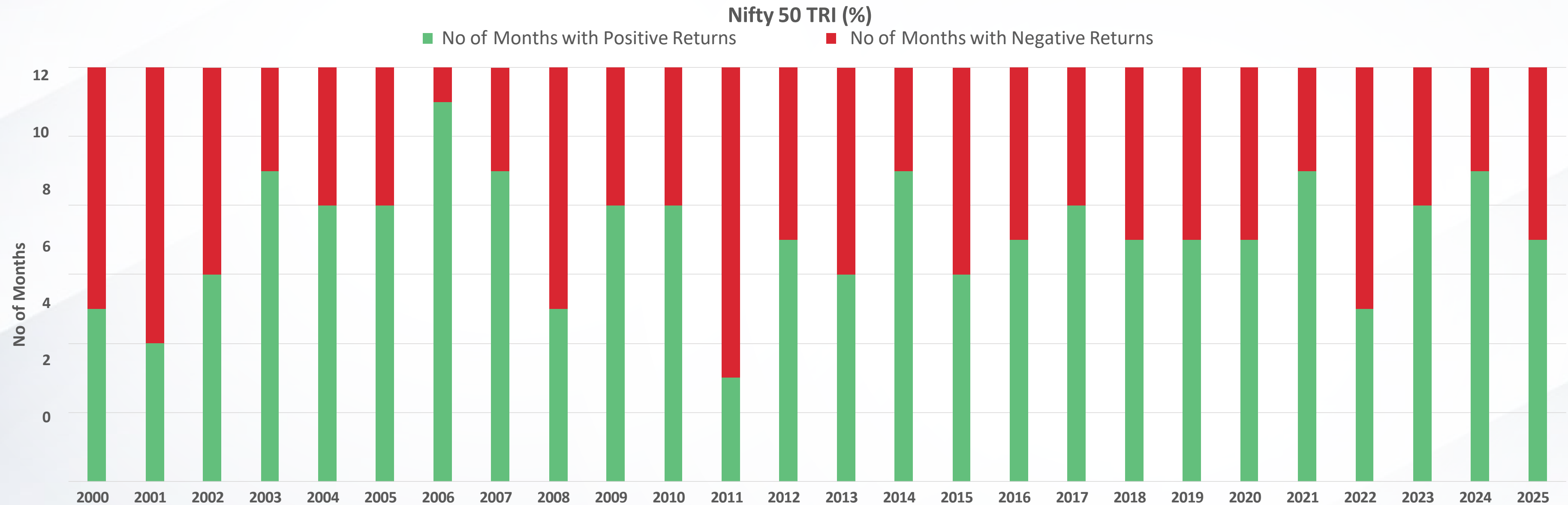
- Higher flexibility in strategy and allocation across debt, equity & derivatives instruments[^]
- Ability to reduce risk via nuanced derivative strategies
- Seeks to deliver returns across market phases
- Positioned to deliver risk-adjusted returns
- Tax-efficient structure

Hybrid Long-Short Funds seek to generate risk-adjusted returns across market cycles by actively managing risk using nuanced derivative strategies.



[^]Can take up to 25% Short exposure through unhedged derivative positions in equity and debt instruments

EQUITIES TEND TO BE NON-LINEAR IN THE SHORT TERM



Nifty delivered negative monthly returns ~43% of the times & positive monthly returns ~57% of the times over last 26 years

Source: ACE MF, Bloomberg, Mirae Asset Internal Research. Data for the period January 2000 to December 2025.
The index return is in Total Return Variant. The data shown above pertains to the Index and does not in manner indicate performance of the Fund.
Past performance may or may not be sustained in the future.

ASSET ALLOCATION HELPS REDUCE VOLATILITY

Year	Equity	Debt	15% Equity+85% Debt
2006	42%	5%	10%
2007	57%	9%	16%
2008	-51%	11%	1%
2009	78%	8%	19%
2010	19%	4%	6%
2011	-24%	9%	4%
2012	29%	11%	14%
2013	8%	8%	8%
2014	33%	10%	14%
2015	-3%	9%	7%
2016	4%	9%	9%
2017	30%	6%	10%
2018	5%	7%	6%
2019	13%	9%	10%
2020	16%	10%	11%
2021	26%	4%	7%
2022	6%	4%	4%
2023	21%	7%	9%
2024	10%	8%	8%
2025	12%	8%	8%

Asset allocation isn't about chasing returns - it's about designing a portfolio that survives uncertainty and compounds through it.

Source: ACE MF, Bloomberg, Mirae Asset Internal Research. Data for the period January 2006 to December 2025. For Equity, Nifty 50 TRI Returns are considered and for Debt, Nifty Short Duration Debt Index Returns are considered. The index return is in Total Return Variant. The data shown above pertains to the Index and does not in manner indicate performance of the Fund.

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In the market, knowing when to **accelerate** and when to **hold back** matters.

Introducing

PLATINUM HYBRID LONG-SHORT FUND

(An interval investment strategy investing in equity and debt securities, including limited short exposure in equity and debt through derivatives)

NFO Open Date: 20th May 2026 | Close Date: 3rd June 2026

Scheme re-opens: 11th June, 2026

PLATINUM SIF

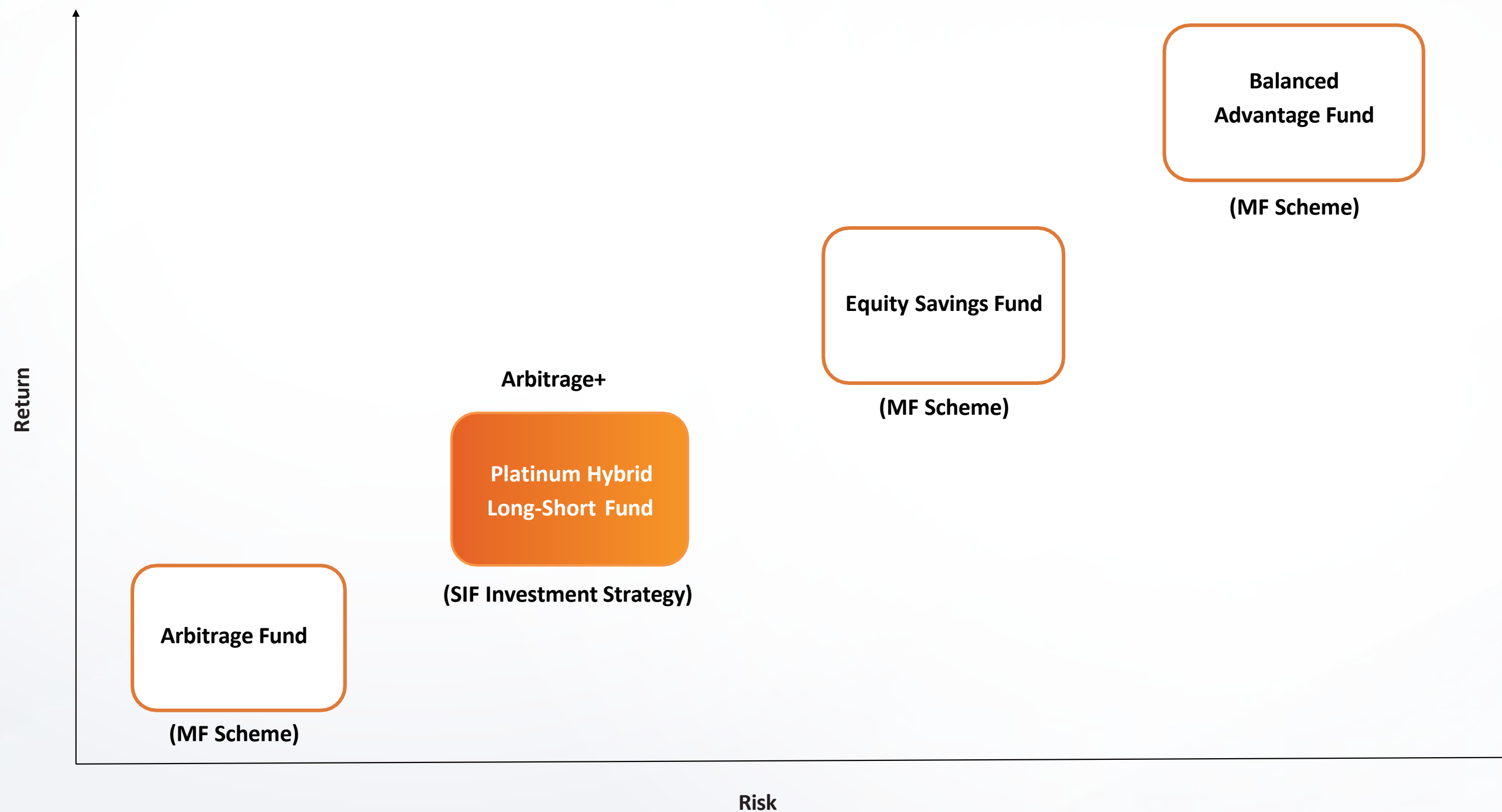
by Mirae Asset Mutual Fund



RISK-RETURN PROFILE- A NOTCH HIGHER THAN AN ARBITRAGE FUND

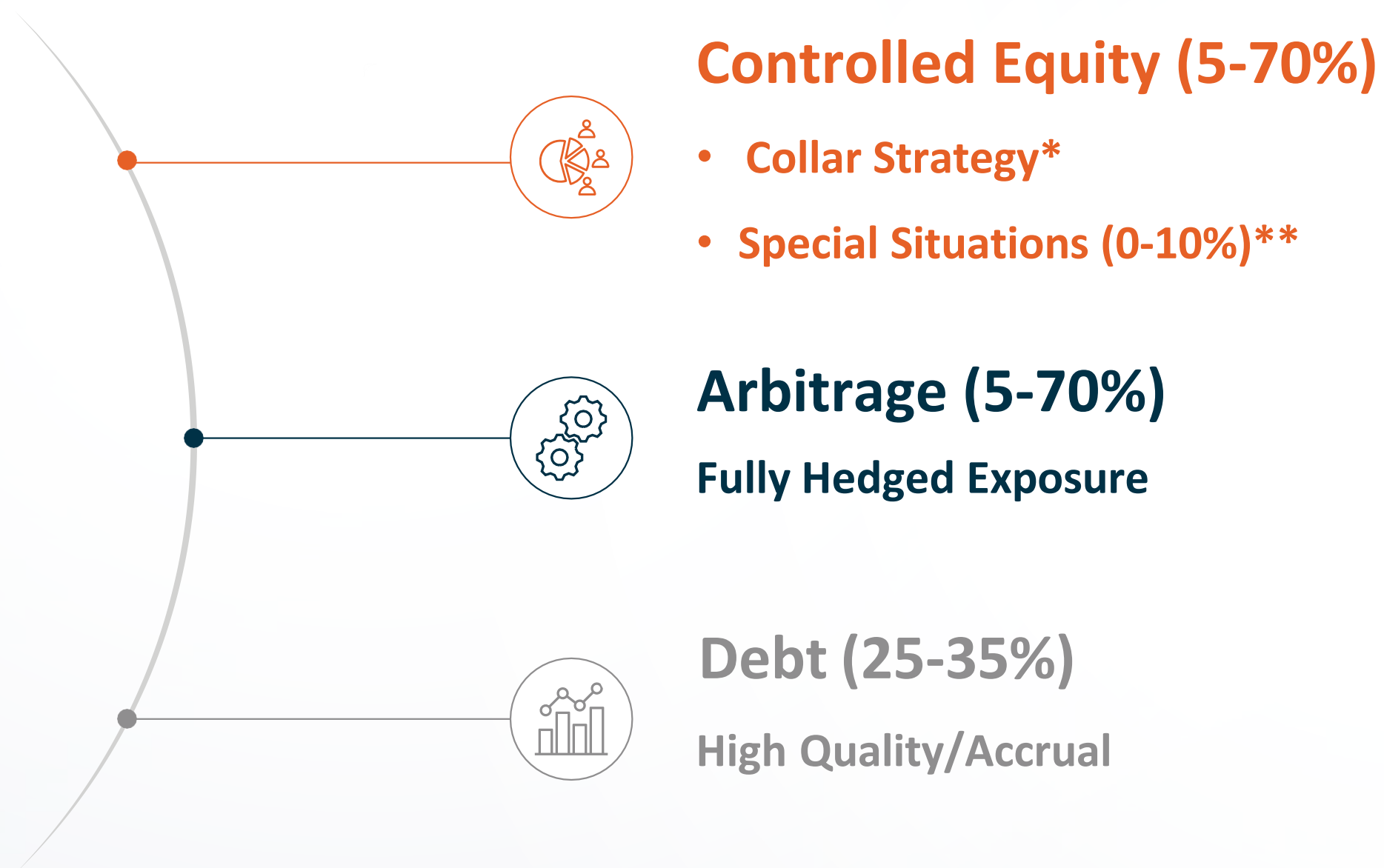
PLATINUM SIF

by Mirae Asset Mutual Fund



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 Investment Strategy Information Document. Allocations mentioned on this slide are as per our current proposed strategy. This may change in future depending on market opportunities and fund manager views and would be subject to ISID limits. Please consult your financial advisor or SIF distributor before investing.

Stability & Yield Enhancement



Stability through Debt & Arbitrage,
Yield enhancement through Collar Strategy & Special Situations

*Refer Slide No.15 for more details on the Collar Strategy. **Refer Slide No. 19 for more details on Special Situations.

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COLLAR STRATEGY- YIELD ENHANCEMENT

- Collar Strategy:
 - Buying stocks of companies with good corporate governance mostly from the large cap universe
 - Writing (Short) OTM[^] Call Option and Buying (Long) OTM Put Option of the same underlying stock such that there is a net premium earned
- Long Put Option seeks to provide downside protection while Short Call Option will seek to provide capped upside participation
- In short, strategy will seek to enhance yield with downside protection

A collar strategy offers controlled equity exposure, limiting downside risk and reducing volatility while providing capped upside participation.

[^]OTM: Out of the Money

ARBITRAGE STRATEGY– NO DIRECTIONAL EQUITY RISK

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- Fund will follow cash and carry arbitrage strategy (buy a stock in spot/cash market and simultaneously short in the futures market to create a fully hedged position).
- Normally the position might be held until expiry of the futures contract when the offsetting position is converged and profit is locked.
- At times the arbitrage positions could be rolled over the next cycle.
- However if the price converges before the expiry we may wind up the position and could invest in other opportunities available.
- Fund seeks to focus on highly liquid stocks and clean corporate action calendars

Arbitrage strategy seeks to generate relatively low-risk returns driven by price differences between futures & spot market irrespective of the market direction.

COLLAR STRATEGY VS EQUITY–FUTURES ARBITRAGE

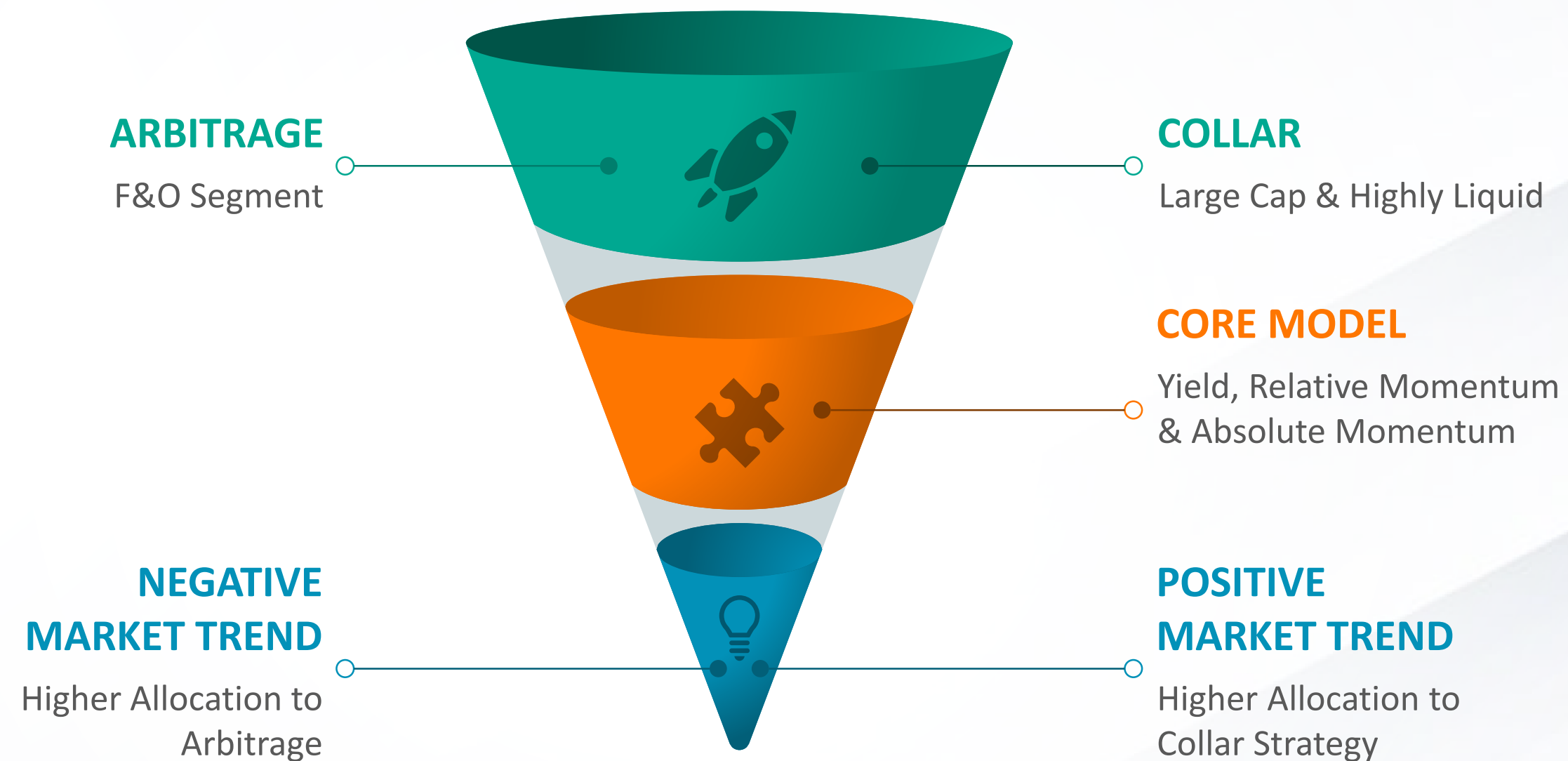
	Collar Strategy	Equity–Futures Arbitrage
Ideal Market Environment	Sideways to Bullish markets	Volatile markets
Primary Return Driver	Equity participation with upside participation capped at Call strike Option carry (call premium > put premium)	Cost-of-carry spread between spot and futures Automatic convergence of futures and spot prices at expiry
Upside Potential	Capped above call strike	Limited to arbitrage spread on expiry
Downside Profile	Limited below put strike (post hedge cost)	Nil, if held to expiry
Key Risk Drivers	Opportunity cost in strong bull markets (upside is capped)	Execution risk Corporate action / dividend mis-estimation
Strategy Objective	Drawdown reduction with controlled participation	Stable carry / cash- plus return enhancement

FLEXIBLE ALLOCATION– BETWEEN COLLAR & ARBITRAGE STRATEGY

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- A flexible allocation between collar and arbitrage strategies makes the fund more dynamic, helping protect capital while delivering steady, risk-adjusted returns
- **Systematic Stock Selection**
 - The core model filters stocks within the target universe using **yield, relative momentum, and absolute momentum signals.**
- **Breadth as a Market Environment Indicator**
 - **Positive market trend → More stocks selected → higher allocation to the collar strategy**, as the environment supports controlled equity participation with downside protection.
 - **Negative market trend → Fewer stocks selected → higher allocation to arbitrage**, shifting the portfolio toward market-neutral, carry-driven returns when directional opportunities are scarce.

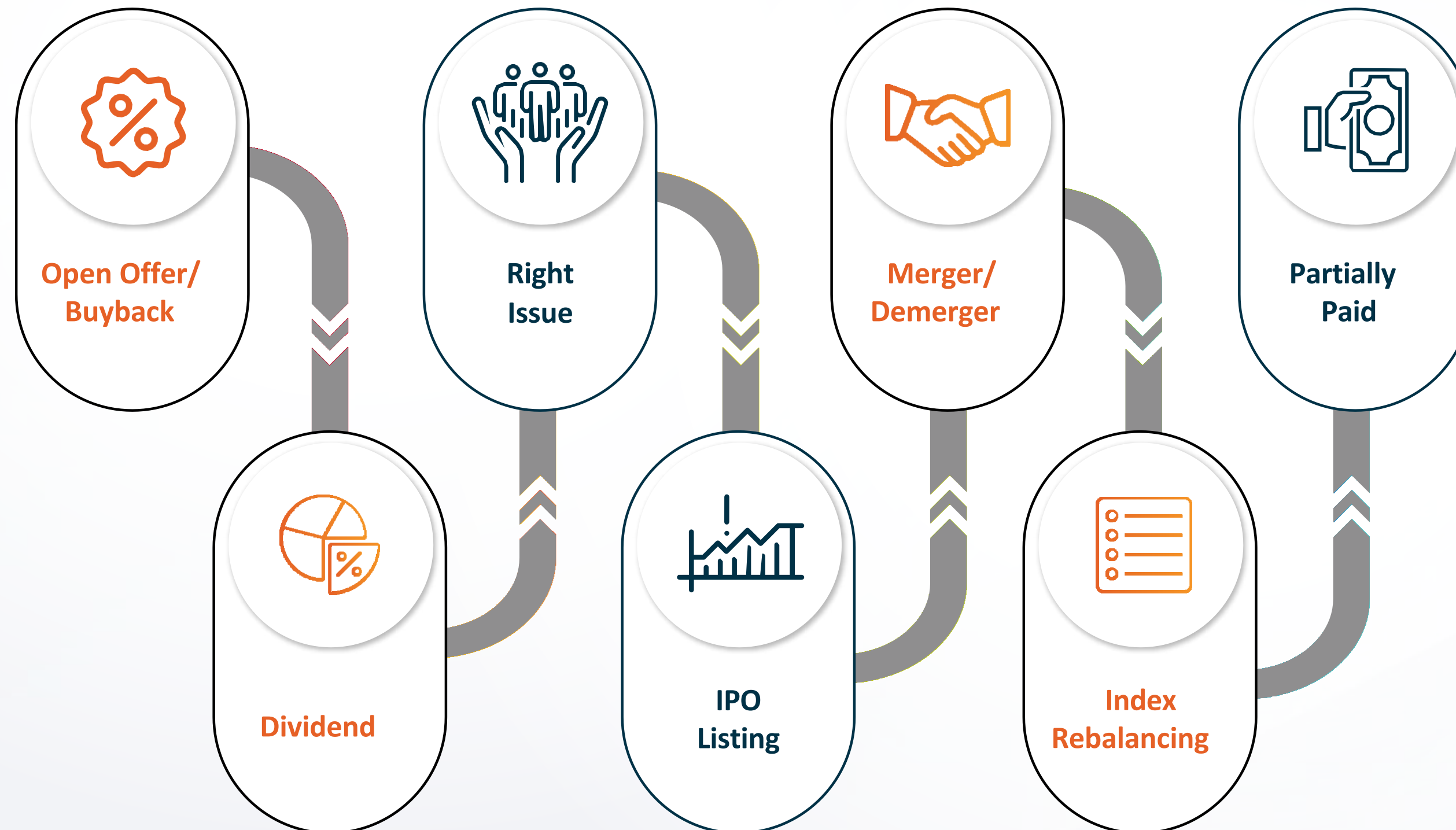


This approach takes controlled risk in favorable markets via collar strategy, otherwise rely on arbitrage for relatively stable returns and downside protection.

Special Situations– Opportunistic Allocation

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DEBT STRATEGY– ACCRUAL FOCUSED & HIGH QUALITY

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Allocation

Up to 25%-35% of
the Portfolio



Strategy

Focused on Accruals with
Tactical Duration based
on prevailing interest
rate view.

Endeavor to invest in high
quality debt instruments
(SOV/AAA/AA+) of issuers
where we have an equity
coverage.



Core Debt (10-15%)

Up to 25%-35% of the
Portfolio



Debt for Margin Requirement (10%)

Mix of T-Bills, G-Sec,
CD, CP, TREPS



Seeks to provide relatively stable returns

CD: Certificate of Deposit, CP: Commercial Paper.

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DEFINED RISK, ONE CONTROLLED PORTFOLIO

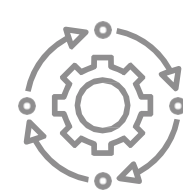
Growth

Stability



Collar Strategy

- Downside capped with protective puts
- Reduced risk near corporate events
- Yield enhancement strategy with controlled Risk
- Liquidity constraints



Special Situations

- Hedged exposure around events
- Controlled exposure for binary outcomes
- Predefined Time & Price Stop Loss



Arbitrage

- Market neutral long-short trades
- Strict liquidity limits
- Controlled risk during corporate events
- Diversified portfolio



Debt

- Position only in names with equity coverage
- Diversified portfolio
- Controlled duration risk
- Higher Credit Quality

Risk Philosophy: Downside Protection across market phases

ASSET ALLOCATION IN DIFFERENT SCENARIOS

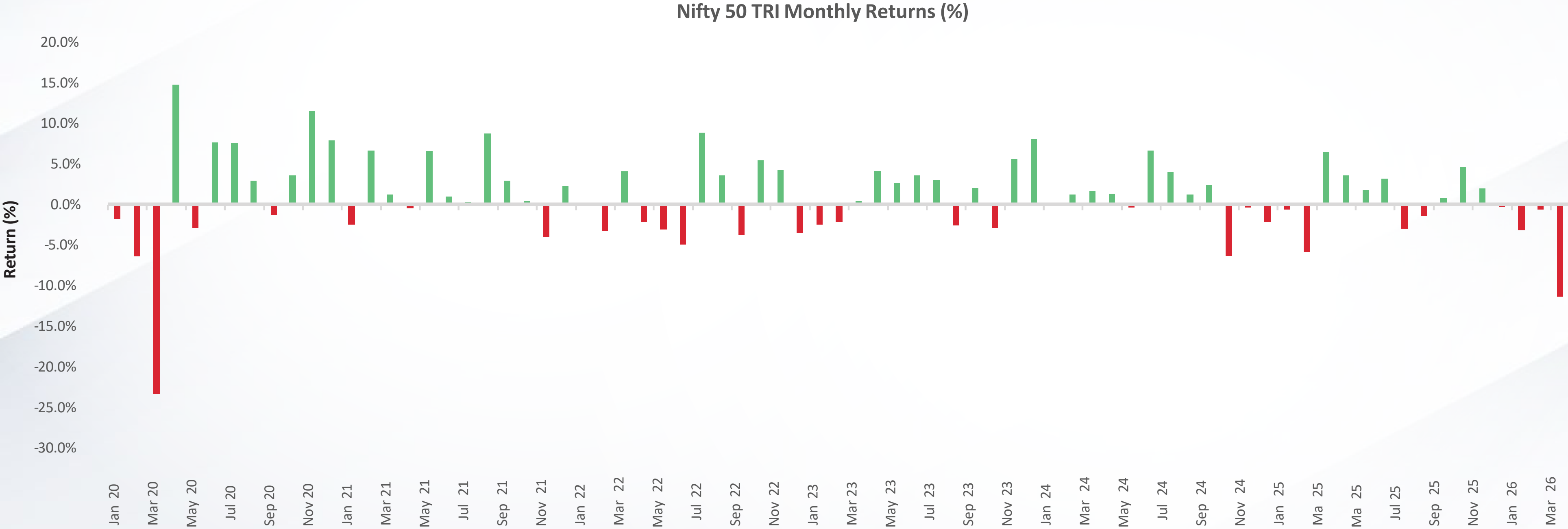
	Collar Strategy	Arbitrage	Debt	Special Situations
Bull Market	40-70%	5-30%	25-35%	0-10%
Range Bound Market	20-55%	20-55%	25-35%	0-10%
Bear Market	5-30%	40-70%	25-35%	0-10%

BACKTESTED STRATEGY

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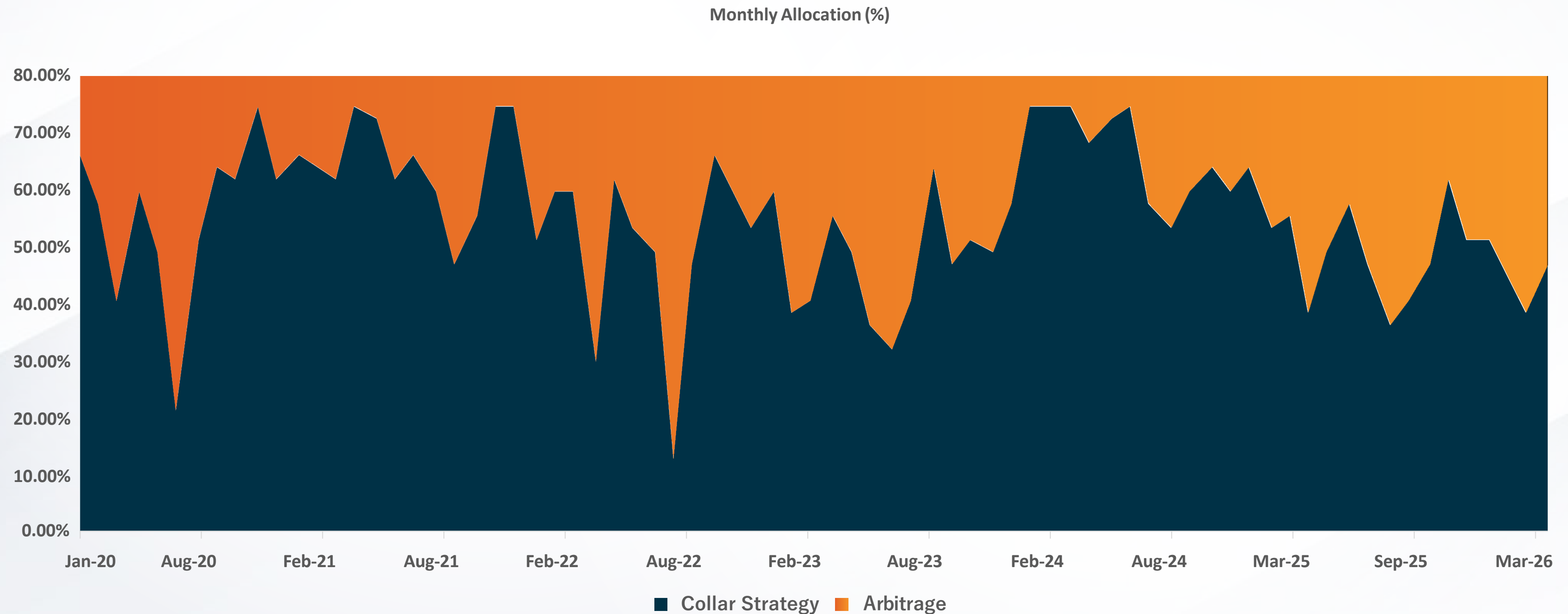
NIFTY MONTHLY RETURNS



Nifty delivered negative returns ~43% of the times & positive returns ~57% of the times for Jan'20-Mar'26 period

Source: ACE MF, Bloomberg, Mirae Asset Internal Research. Data for the period January 2000 to December 2025.
 The index return is in Total Return Variant. The data shown above pertains to the Index and does not in manner indicate performance of the Fund.
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BACK TESTED STRATEGY VS ARBITRAGE – MONTHLY ALLOCATION

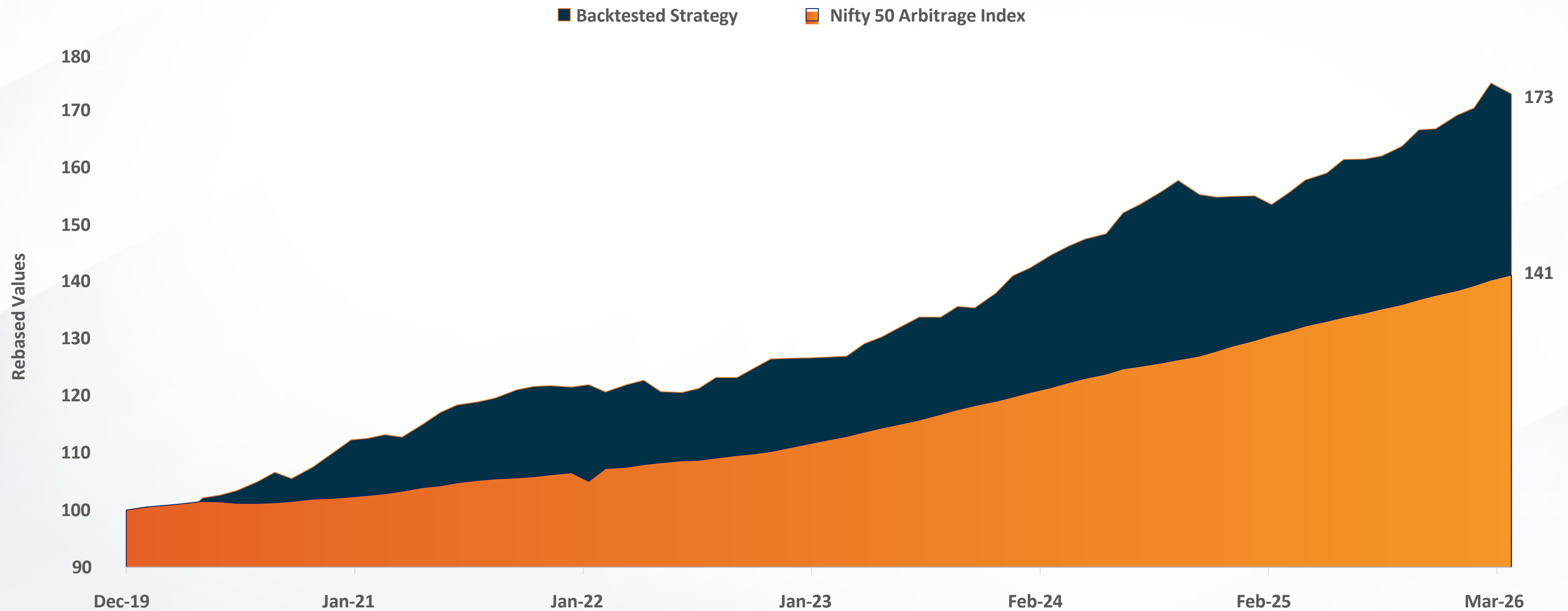


Nimble towards swiftly changing allocation between Collar & Arbitrage strategies

Source: ACE MF, Bloomberg, Mirae Asset Internal Research. Strategy performance is derived using back tested data for the period January 2020 to March 2026 and is gross of expense. Have considered gross of expense returns of Mirae Asset Short Duration Fund for the Debt Portion. Further, for the Arbitrage portion, Nifty 50 Arbitrage Index returns are considered for the period January 2020 to June 2020 and Mirae Asset Arbitrage Fund gross of expense returns for the period July 2020 to March 2026. Refer Slides 52-59 for further details. Monthly Expiry to Expiry Rolling Returns data for the period January 2020 to March 2026 have been considered.

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BACK TESTED STRATEGY VS ARBITRAGE

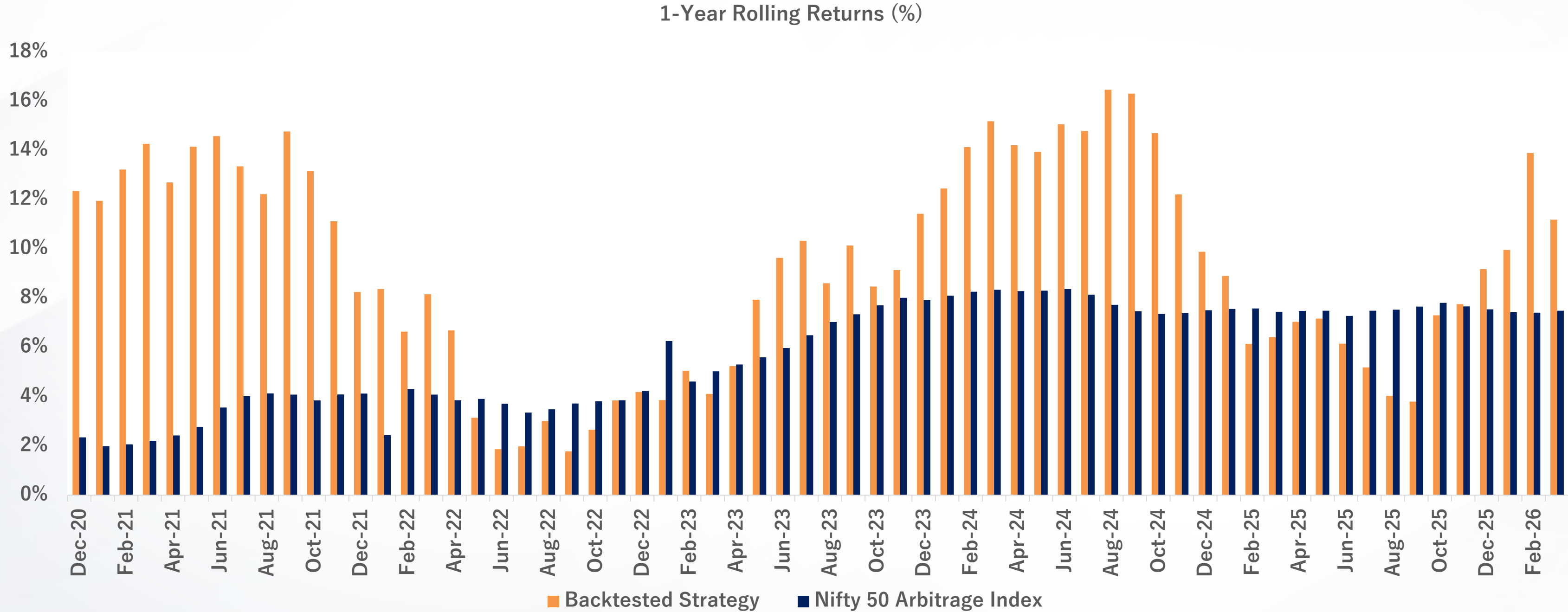


Back tested Strategy has historically generated better returns than Arbitrage

Source: ACE MF, Bloomberg, Mirae Asset Internal Research. Strategy performance is derived using back tested data for the period January 2020 to March 2026 and is gross of expense. Have considered gross of expense returns of Mirae Asset Short Duration Fund for the Debt Portion. Further, for the Arbitrage portion, Nifty 50 Arbitrage Index returns are considered for the period January 2020 to June 2020 and Mirae Asset Arbitrage Fund gross of expense returns for the period July 2020 to March 2026. Refer Slides 52-59 for further details. Monthly Expiry to Expiry Rolling Returns data for the period January 2020 to March 2026 have been considered.

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BACK TESTED STRATEGY VS ARBITRAGE – 1 YEAR ROLLING RETURNS

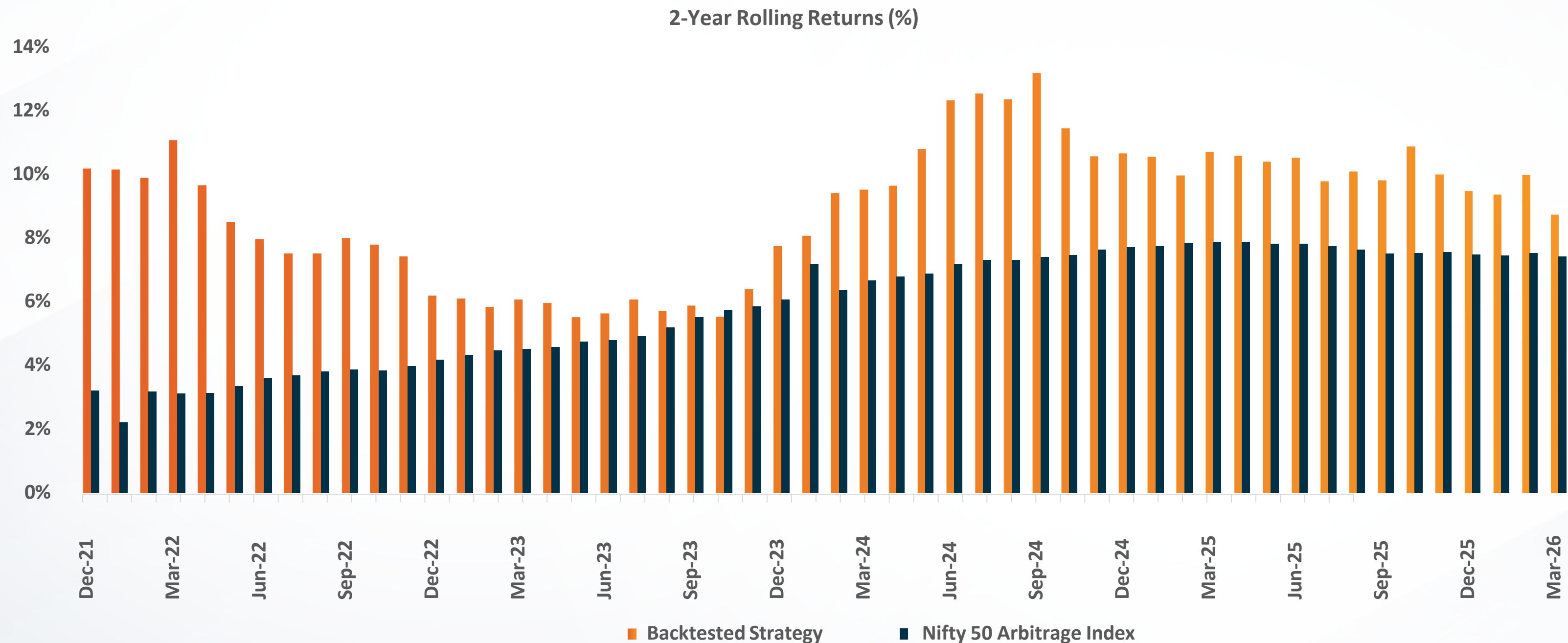


Historically ~70% of the times, Back tested Strategy has delivered better returns vs Arbitrage over 1-year period

Source: ACE MF, Bloomberg, Mirae Asset Internal Research. Strategy performance is derived using back tested data for the period January 2020 to March 2026 and is gross of expense. Have considered gross of expense returns of Mirae Asset Short Duration Fund for the Debt Portion. Further, for the Arbitrage portion, Nifty 50 Arbitrage Index returns are considered for the period January 2020 to June 2020 and Mirae Asset Arbitrage Fund gross of expense returns for the period July 2020 to March 2026. Refer Slides 52-59 for further details. Monthly Expiry to Expiry Rolling Returns data for the period January 2020 to March 2026 have been considered.

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BACK TESTED STRATEGY VS ARBITRAGE – 2 YEAR ROLLING RETURNS

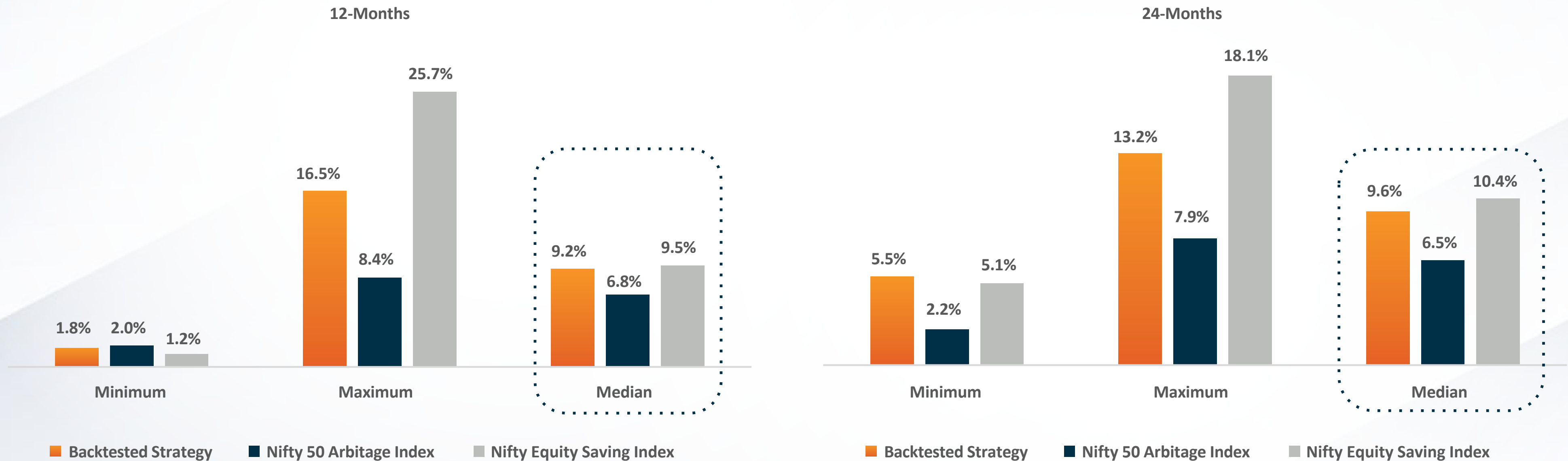


Historically ~98% of the times, Back tested Strategy has delivered better returns vs Arbitrage over 2-year period

Source: ACE MF, Bloomberg, Mirae Asset Internal Research. Strategy performance is derived using back tested data for the period January 2020 to March 2026 and is gross of expense. Have considered gross of expense returns of Mirae Asset Short Duration Fund for the Debt Portion. Further, for the Arbitrage portion, Nifty 50 Arbitrage Index returns are considered for the period January 2020 to June 2020 and Mirae Asset Arbitrage Fund gross of expense returns for the period July 2020 to March 2026. Refer Slides 52-59 for further details. Monthly Expiry to Expiry Rolling Returns data for the period January 2020 to March 2026 have been considered.

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BACK TESTED STRATEGY VS ARBITRAGE – ROLLING RETURNS



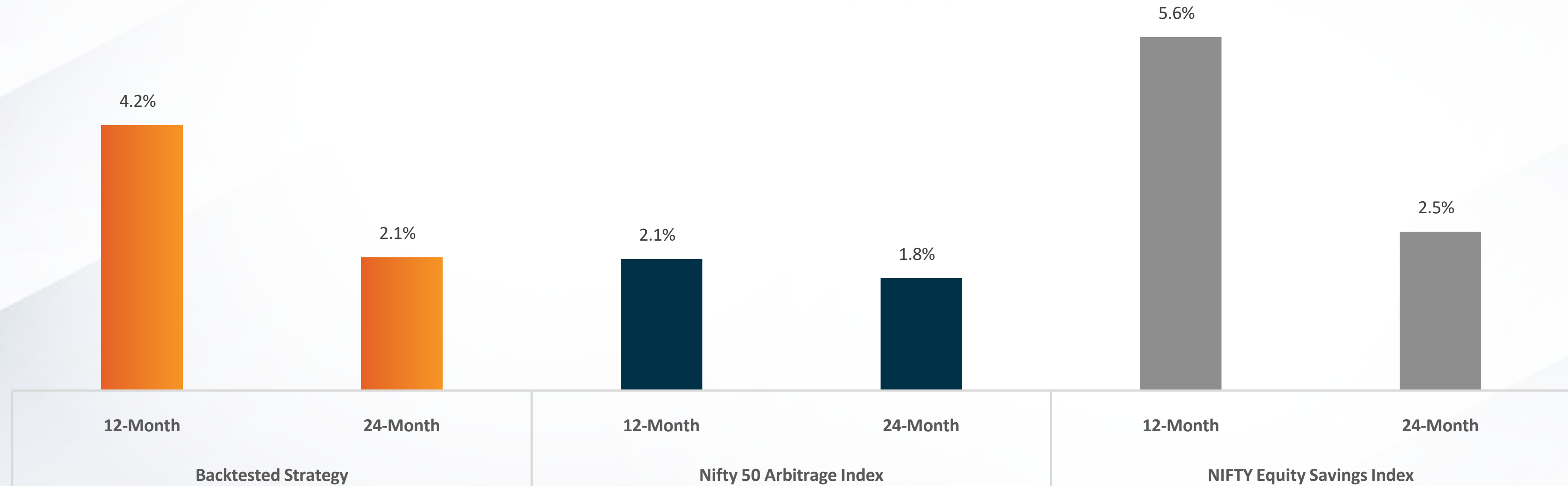
Back tested Strategy has shown better Return Profile vs Arbitrage

Source: ACE MF, Bloomberg, Mirae Asset Internal Research. Strategy performance is derived using back tested data for the period January 2020 to March 2026 and is gross of expense. Have considered gross of expense returns of Mirae Asset Short Duration Fund for the Debt Portion. Further, for the Arbitrage portion, Nifty 50 Arbitrage Index returns are considered for the period January 2020 to June 2020 and Mirae Asset Arbitrage Fund gross of expense returns for the period July 2020 to March 2026. Refer Slides 52-59 for further details. Monthly Expiry to Expiry Rolling Returns data for the period January 2020 to March 2026 have been considered.

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BACK TESTED STRATEGY VS ARBITRAGE – STANDARD DEVIATION

Annualized Standard Deviation (%)

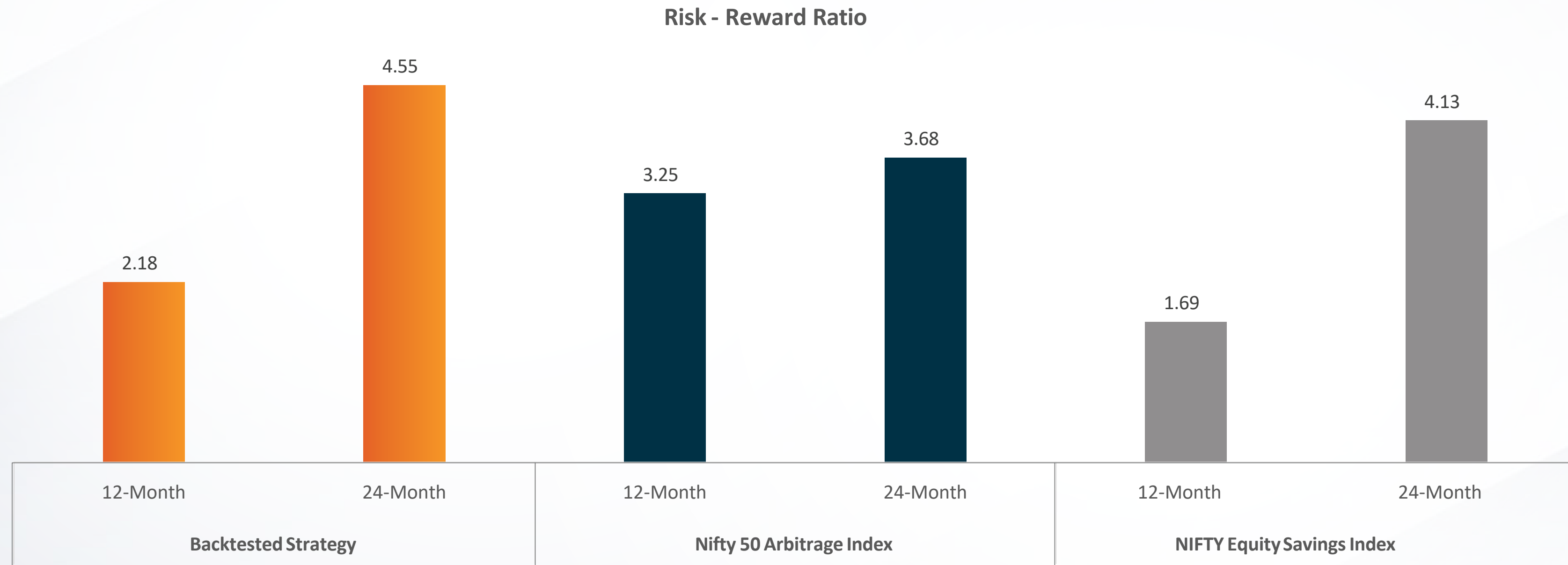


Volatility in line with Arbitrage Strategy over 2-year time horizon

Source: ACE MF, Bloomberg, Mirae Asset Internal Research. Strategy performance is derived using back tested data for the period January 2020 to March 2026 and is gross of expense. Have considered gross of expense returns of Mirae Asset Short Duration Fund for the Debt Portion. Further, for the Arbitrage portion, Nifty 50 Arbitrage Index returns are considered for the period January 2020 to June 2020 and Mirae Asset Arbitrage Fund gross of expense returns for the period July 2020 to March 2026. Refer Slides 52-59 for further details. Monthly Expiry to Expiry Rolling Returns data for the period January 2020 to March 2026 have been considered.

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RISK/REWARD RATIO

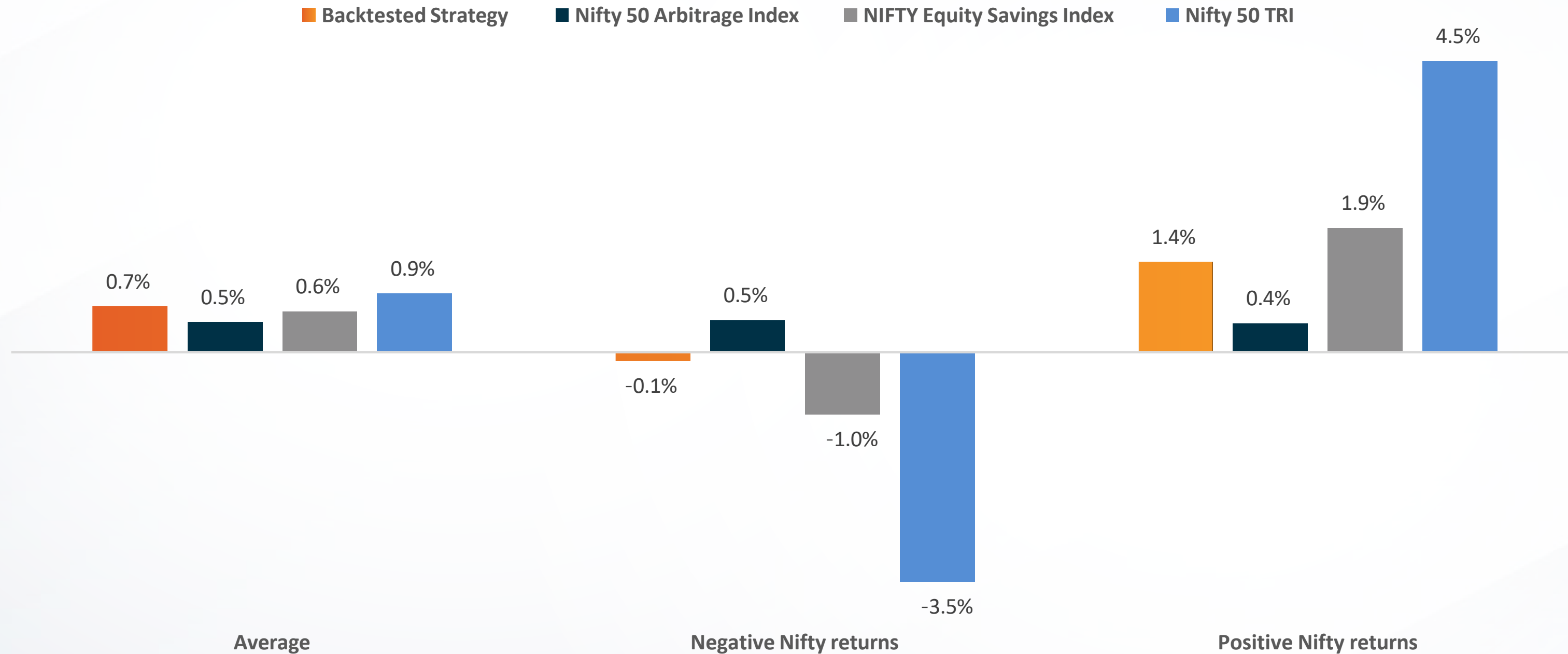


Back tested Strategy has delivered relatively better risk-adjusted returns

Source: ACE MF, Bloomberg, Mirae Asset Internal Research. Strategy performance is derived using back tested data for the period January 2020 to March 2026 and is gross of expense. Have considered gross of expense returns of Mirae Asset Short Duration Fund for the Debt Portion. Further, for the Arbitrage portion, Nifty 50 Arbitrage Index returns are considered for the period January 2020 to June 2020 and Mirae Asset Arbitrage Fund gross of expense returns for the period July 2020 to March 2026. Refer Slides 52-59 for further details. Monthly Expiry to Expiry Rolling Returns data for the period January 2020 to March 2026 have been considered.

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BACK TESTED STRATEGY VS ARBITRAGE – UPSIDE VS DOWNSIDE PARTICIPATION

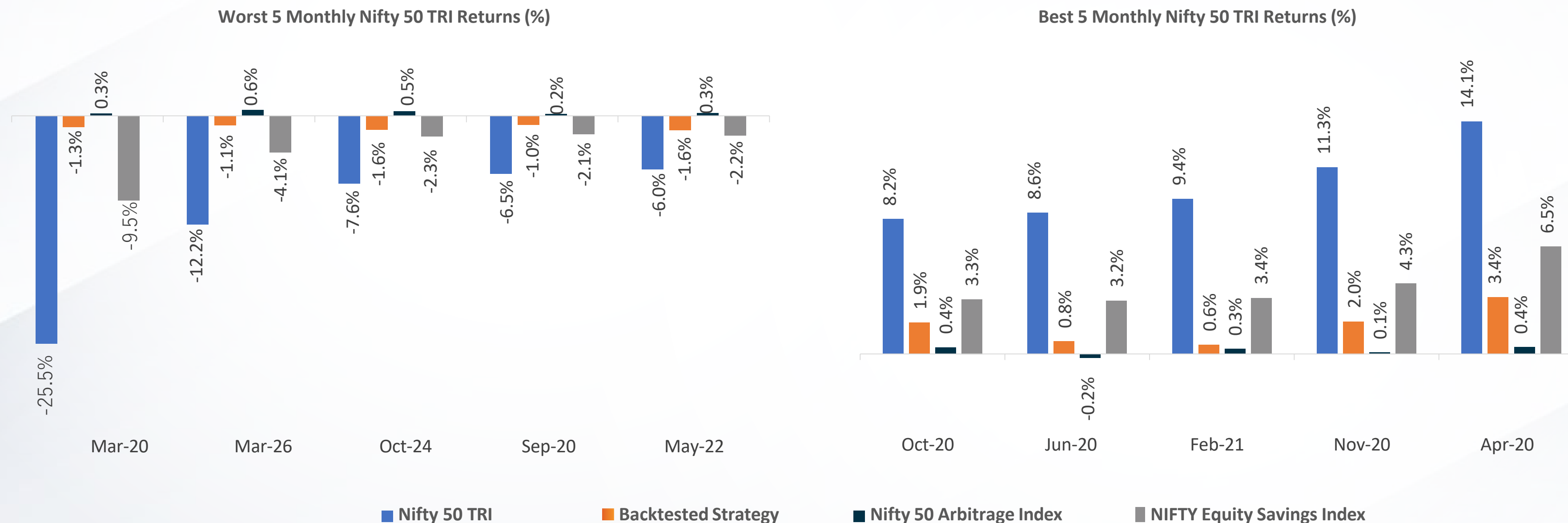


Strategy has almost flat participation in falling markets
While strategy has better participation in rising markets

Source: ACE MF, Bloomberg, Mirae Asset Internal Research. Strategy performance is derived using back tested data for the period January 2020 to March 2026 and is gross of expense. Have considered gross of expense returns of Mirae Asset Short Duration Fund for the Debt Portion. Further, for the Arbitrage portion, Nifty 50 Arbitrage Index returns are considered for the period January 2020 to June 2020 and Mirae Asset Arbitrage Fund gross of expense returns for the period July 2020 to March 2026. Refer Slides 52-59 for further details. Monthly Expiry to Expiry Rolling Returns data for the period January 2020 to March 2026 have been considered.

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BACK TESTED STRATEGY VS ARBITRAGE – UPSIDE VS DOWNSIDE PARTICIPATION



Model performance vis-à-vis other categories during best and worst market performance periods

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PERFORMANCE ACROSS MARKET PHASES

Average Monthly Returns	Back tested Strategy	Nifty 50 Arbitrage Index	Nifty Equity Savings Index	Nifty 50 TRI	Instances
Nifty <-2%	-0.4%	0.6%	-1.6%	-5.4%	25.3%
Nifty between-2% to 2%	0.6%	0.5%	0.2%	-0.3%	30.7%
Nifty > 2%	1.5%	0.4%	2.4%	5.6%	44.0%

- Bullish Market: Strategy tends to outperform Arbitrage
- Range Bound Market: Strategy tends to outperform Arbitrage
- Bearish Market: Strategy tends to underperform Arbitrage

Source: ACE MF, Bloomberg, Mirae Asset Internal Research. Strategy performance is derived using back tested data for the period January 2020 to March 2026 and is gross of expense. Have considered gross of expense returns of Mirae Asset Short Duration Fund for the Debt Portion. Further, for the Arbitrage portion, Nifty 50 Arbitrage Index returns are considered for the period January 2020 to June 2020 and Mirae Asset Arbitrage Fund gross of expense returns for the period July 2020 to March 2026. Refer Slides 52-59 for further details. Monthly Expiry to Expiry Rolling Returns data for the period January 2020 to March 2026 have been considered.

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BACK TESTED ALLOCATION

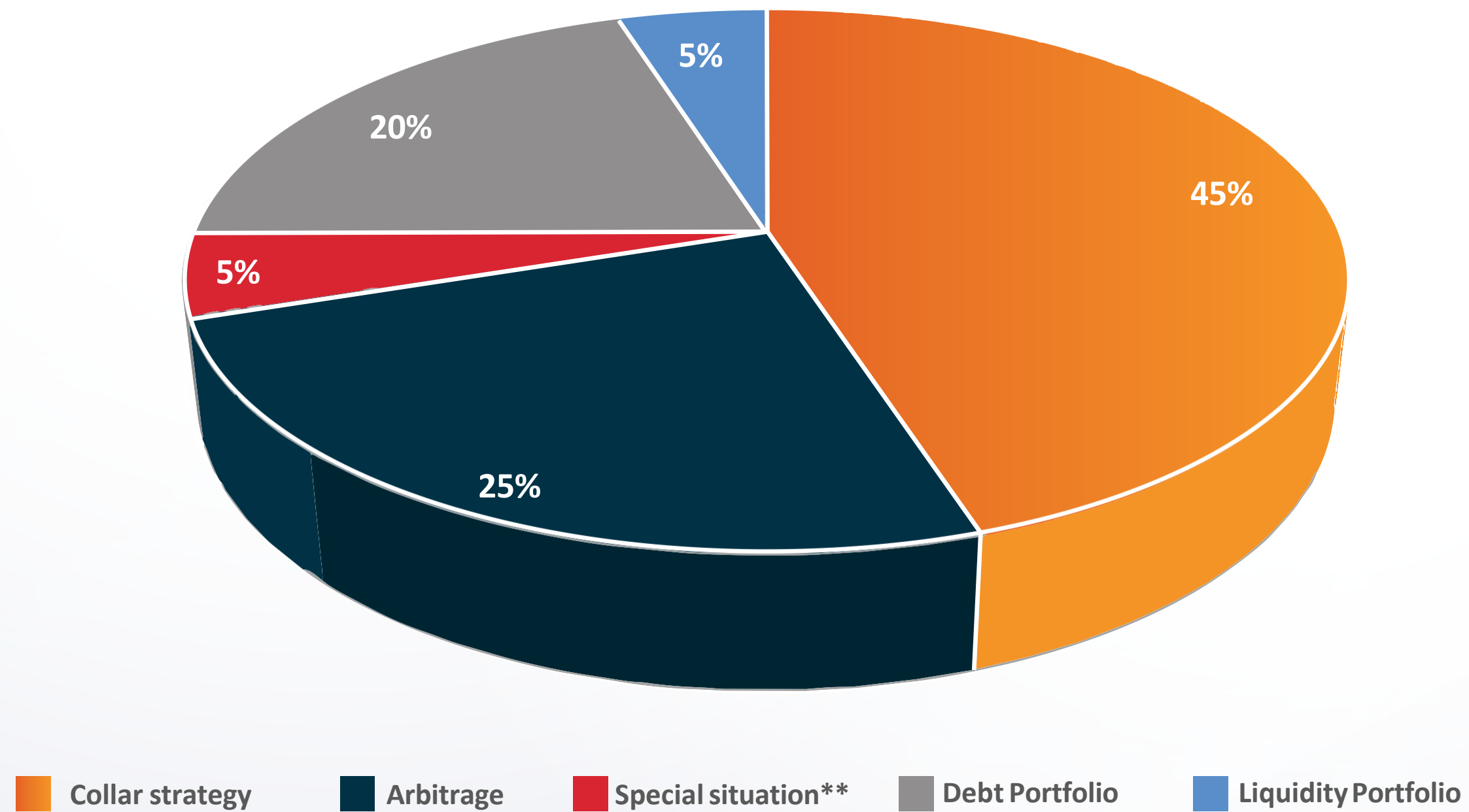
Strategy	Explanation	Risk	Risk Mitigation	Weight range	Indicative Weight
Collar strategy	Covered call + Protective Puts	Bear market, Liquidity	Flexible total exposure, Fully hedged, Diversified positions Fully hedged with disaster stops through protective puts	5%-70%	45%
Arbitrage	Cash + Short futures	Corporate events, Liquidity	No concentrated bets	5%-70%	25%
Special situation	Merger, Tactical Opportunities, Pair trades, etc.	Market Volatility	Controlled exposure, No concentrated positions, Stop Losses	0%-10%	5%
Debt Portfolio	High Quality Corporate bonds	Credit risk, Interest rate	Only positions in companies under equity coverage, No concentrated bets	20%-30%	20%
Liquidity Portfolio	T bills, Gsecs, TREPS, CD, CP	Interest rate risk	Controlled duration risk of portfolio	5%-10%	5%

Source: ACE MF, Bloomberg, Mirae Asset Internal Research. Strategy performance is derived using back tested data for the period January 2020 to March 2026 and is gross of expense. Have considered gross of expense returns of Mirae Asset Short Duration Fund for the Debt Portion. Further, for the Arbitrage portion, Nifty 50 Arbitrage Index returns are considered for the period January 2020 to June 2020 and Mirae Asset Arbitrage Fund gross of expense returns for the period July 2020 to March 2026. Refer Slides 52-59 for further details. Monthly Expiry to Expiry Rolling Returns data for the period January 2020 to March 2026 have been considered.

Past performance may or may not be sustained in the future.

STRATEGY IN CURRENT MARKET SCENARIO

Indicative Weight



**Refer Slide No. 19 for more details on Special Situations. 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 Investment Strategy Information Document. Allocations mentioned on this slide are as per our current proposed strategy. This may change in future depending on market opportunities and fund manager views and would be subject to ISID limits.

WHY SHOULD ONE INVEST?



Flexible Allocation

Agility to swiftly change allocation between arbitrage & protected derivative positions to limit downside risk & gain through yield enhancement.



Relatively Stable Returns

Seeks to deliver relatively stable returns over 1-2 years.



Equity Taxation

Tax Efficient vs Cat III AIFs following similar strategies and Debt Mutual Funds.



Downside Protection

Positioned to provide relatively Lower Drawdowns vs Hybrid Funds with unhedged directional equity exposure.



Risk Mitigation

Robust Risk Management Framework to help minimize downside risk and achieve more consistent outcomes.

WHO SHOULD INVEST?

- Investors seeking tax efficient returns vs traditional fixed income avenues
- Conservative investors seeking relatively stable returns across market phases
- Investors with a time horizon of 1 to 2 years and more
- Investors seeking better downside protection vs hybrid funds with directional equity exposure



FUND DETAILS

PLATINUM SIF

by Mirae Asset Mutual Fund

FUND MANAGER

PLATINUM SIF

by Mirae Asset Mutual Fund



Mr. Gaurik Shah

Senior Vice President – Equity Investments
Mirae Asset Investment Managers (India) Pvt. Ltd.

Gaurik Shah, CFA, is an investment professional with 19+ years of experience across public markets and alternative strategies, specialising in quantitative investing, market neutral frameworks, and derivative driven portfolio design. His work focuses on systematic alpha generation, capital efficient return enhancement, and downside risk management across market cycles.

He brings deep expertise in quantitative long-short strategies, enhanced return approaches, and factor based, model driven portfolio construction, applied across equities, derivatives, and index futures.

Gaurik has managed Category III AIF strategies and global quantitative mandates at firms including Avendus Capital, Monsoon Capital (Mumbai/Singapore), and RBS N.V. (Hong Kong), integrating systematic security selection with disciplined risk controls and dynamic exposure management.

He is a CFA charterholder, and holds a PGDBM from XLRI Jamshedpur and a BE from PICT, Pune University.

Backed by a Strong 23-Member Investment Team across Equity & Fixed Income

NFO DETAILS

PLATINUM SIF

by Mirae Asset Mutual Fund



NFO Period

20th May 2026 to 3rd June 2026 Re-opens 11th June, 2026



Minimum Investment during NFO

Minimum of Rs. 10,00,000/- and in multiples of Rs. 1,000/- thereafter.

- SIP: Rs. 50,000 and in multiples of Re. 1/- thereafter, subject to that the minimum investment amount by an investor should not be less than Rs. 10,00,000/-.



Fund Manager

Mr. Gaurik Shah



Exit Load

If redeemed within 90 days from the date of allotment: 1%
-If redeemed after 90 days from the date of allotment: NIL



Benchmark

NIFTY 50 Hybrid Composite Debt 50:50 Index



Type of Scheme

An interval investment strategy investing in equity and debt securities, including limited short exposure in equity and debt through derivatives



Subscription Frequency

All Business Days



Redemption Frequency

Twice in a week (Monday & Thursday)



Plan and Options

Plans - Regular Plan and Direct Plan.
Options - Growth Option & Income Distribution cum & Reinvestment option



Post New Fund Offer

- Minimum of Rs. 10,00,000/- and in multiples of Rs. 1,000/- thereafter.
- SIP: Rs. 50,000 and in multiples of Re. 1/- thereafter, subject to that the minimum investment amount by an investor should not be less than Rs. 10,00,000/-.



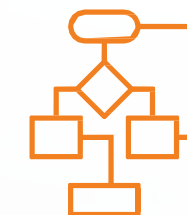
Notice period for Redemption

Nil



Taxation

Equity



Scheme code

PSIF/I/H/HLSF/26/04/0001/MIRA

[^]Minimum amount for accredited investor is Rs. 5,00,000 and in multiples of Re. 1,000/- thereafter.

DERIVATIVE STRATEGIES & SPECIAL SITUATIONS EXPLAINED

PLATINUM SIF

by Mirae Asset Mutual Fund

ARBITRAGE

The act of **buying a security in one market and simultaneously selling it in another market for a price differential (risk less profit)** is called Arbitrage

Equity Arbitrage involves buying the Stock in Spot (cash) market and selling futures of the same stock in the futures market.

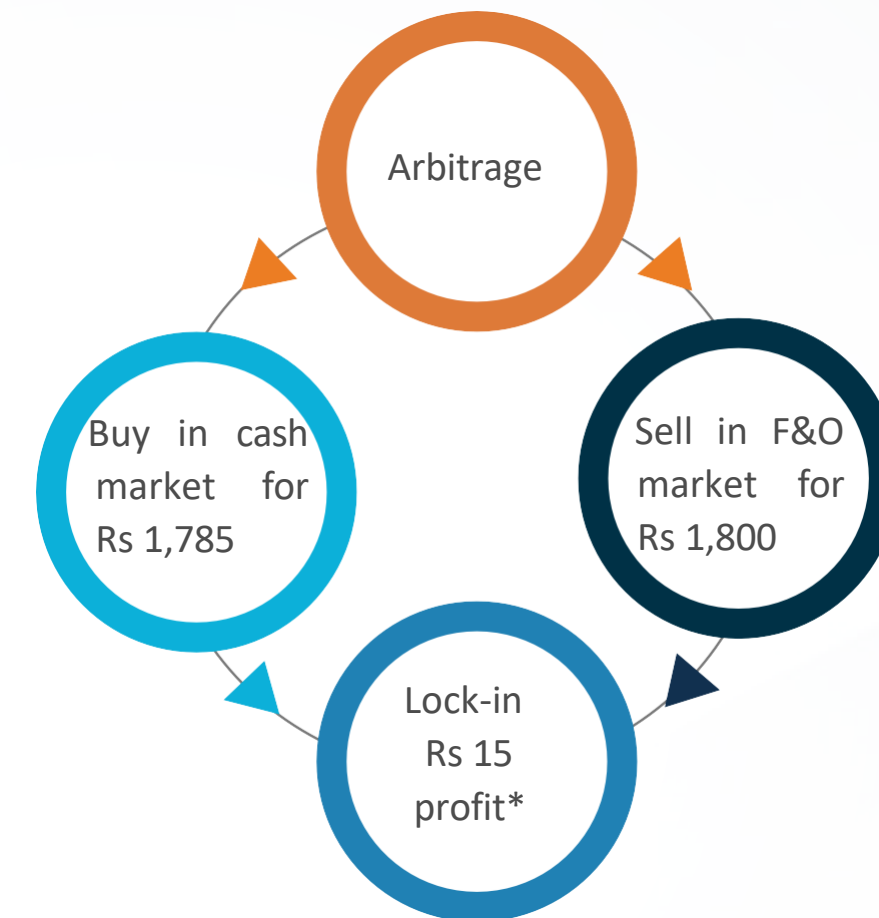
Futures generally trade at a premium to the underlying stock because of:

- Carry cost[^]
- Market imperfections

Cash-futures arbitrage is profitable if spread between the futures and spot price is higher than interest rates

Fair value of futures is equivalent to $\text{Spot price} \times (1 + r)$

Where “r” is interest rate till expiry



On F&O Expiry Price of Stock			
	Stock Prices goes up to 1900	Stock Prices goes down to 1700	Stock Prices remains 1785
Buy the Stock @ 1785	115	-85	0
Sell the Stock Future @ 1800	-100	100	15
Profit	15	15	15

[^]Carry Cost = Interest Cost — Dividend Income

The above data is for illustration purpose only. *Excludes all costs. F&O stands for Future and Options.

The above is only meant for understanding the concept of arbitrage. The above illustration should not be taken as any indication of future returns of the investment strategy.

ARBITRAGE

Equity Arbitrage involves buying the Stock in Spot (cash) market and selling near month futures of the same stock & quantity in the futures market.

ABC – March 2026 Expiry

BUY (Cash)
Stock Price (24-Feb-26) ₹1275.5
Contract size: 400
Investment: ₹5,10,200

SELL (Futures) ₹1283.8
Qty: 400
Spread: ₹8.3

Cash Loss
₹9,960

Futures Profit
₹13,280

Both contracts expired on 30th Mar 2026 @ ₹1,250.6

- **Net Profit: ₹3,320**
- **Return: 0.65%**

Insight:

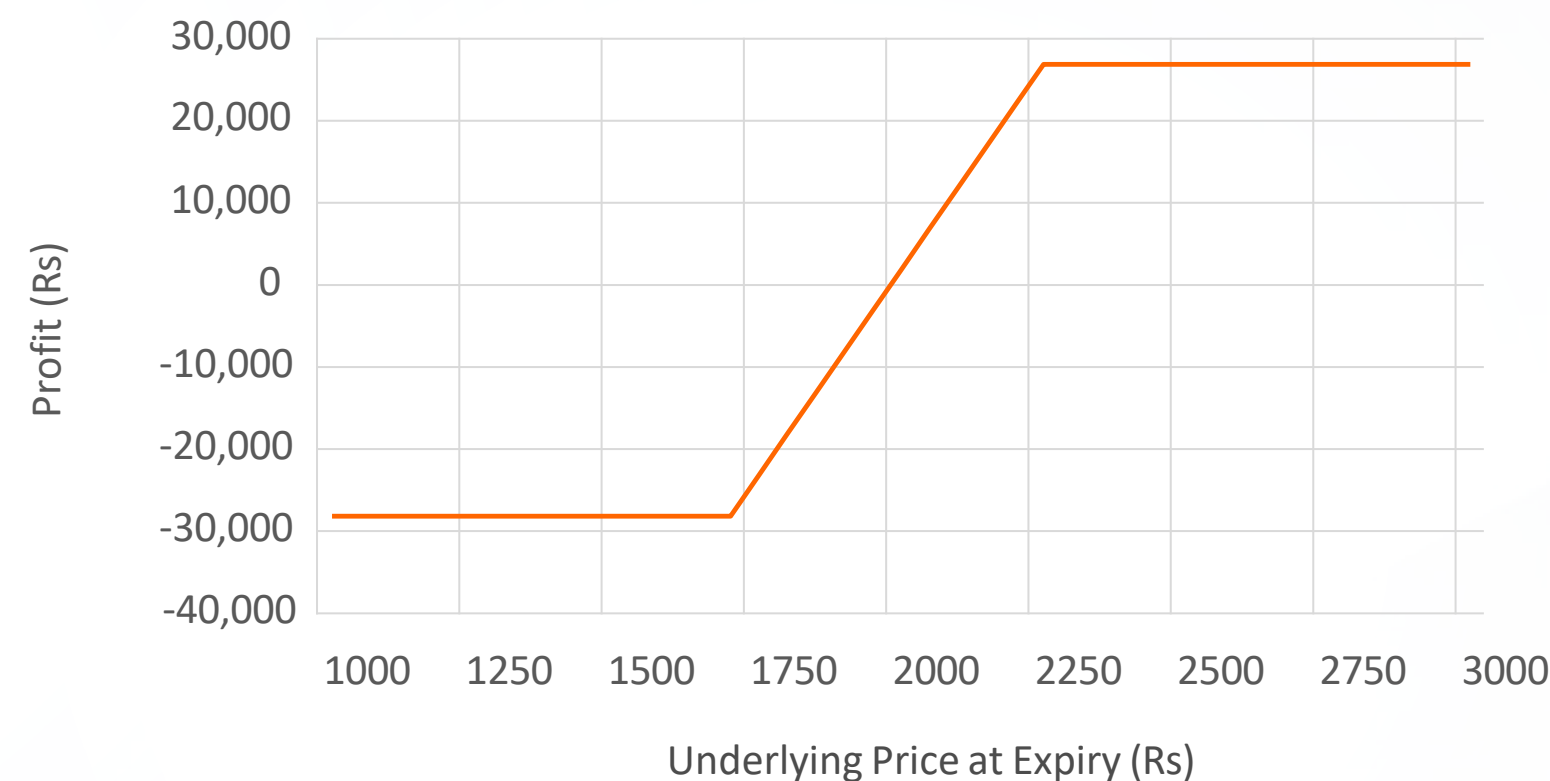
- **Arbitrage locks spread regardless of price direction.**
- **Convergence ensures profit.**

COLLAR STRATEGY

A collar strategy involves holding a stock (or any other underlying asset), selling a call option on the same to **earn income**, and buying a put option to **protect against major downside**, thereby keeping returns within a defined range (**collar**).

Stock	XYZ
Current Price	₹2000
Strike Price (Call Sold)	₹2250
Strike Price (Put Bought)	₹1700
Premium Received	₹120
Premium Paid	₹100
Contract Size	100 shares

Payoff Profile of Collar Strategy



- Buy stock at ₹2000
- Sell Call of ₹2,250 Strike price for ₹120
- Buy Put of ₹1,700 Strike price for ₹100
- **Maximum profit: ₹27,000**
- **Maximum Loss: ₹28,000/-**

COLLAR STRATEGY

Collar Strategy – ABC:

- Bought ABC Stock in Cash market @ ₹1,275.5
- Sold Near month (March Expiry) OTM Call Option @ ₹50.4
- Bought Near month (March Expiry) OTM Put Option @ ₹33

Payoff Profile of Collar Strategy



	Entry Price (₹)	Final Settlement Price (₹)	Net Profit (₹)	Amount (₹)	
ABC Stock	1275.5	1250.6	-24.9	-9,960	-1.95%
ABC March 1300 Calls (Short)	50.4	0	50.4	20,160	
ABC March 1220 Puts	33	0	-33	-13,200	
Total			-7.5	-3,000	-0.59%

Source: Bloomberg, Mirae Asset Internal Research. The above data is for illustration purpose only. Excludes all costs. OTM: Out of the Money
The above is only meant for understanding the concept of collar strategy. The above illustration should not be taken as any indication of future returns of the investment strategy.

PAIR STRATEGY

A pair strategy is an **absolute return strategy** which involves taking a long position in one stock (undervalued stock) and a short position in another related stock (overvalued stock) to **benefit from relative performance** between the two, **rather than overall market movement**.

Profit is realised when:

- Long stock goes up more than shorted stock
- Long stock falls less than the shorted stock

Strategy **reduces the market risk**

It could be executed on basis of basket of stocks based on certain factors

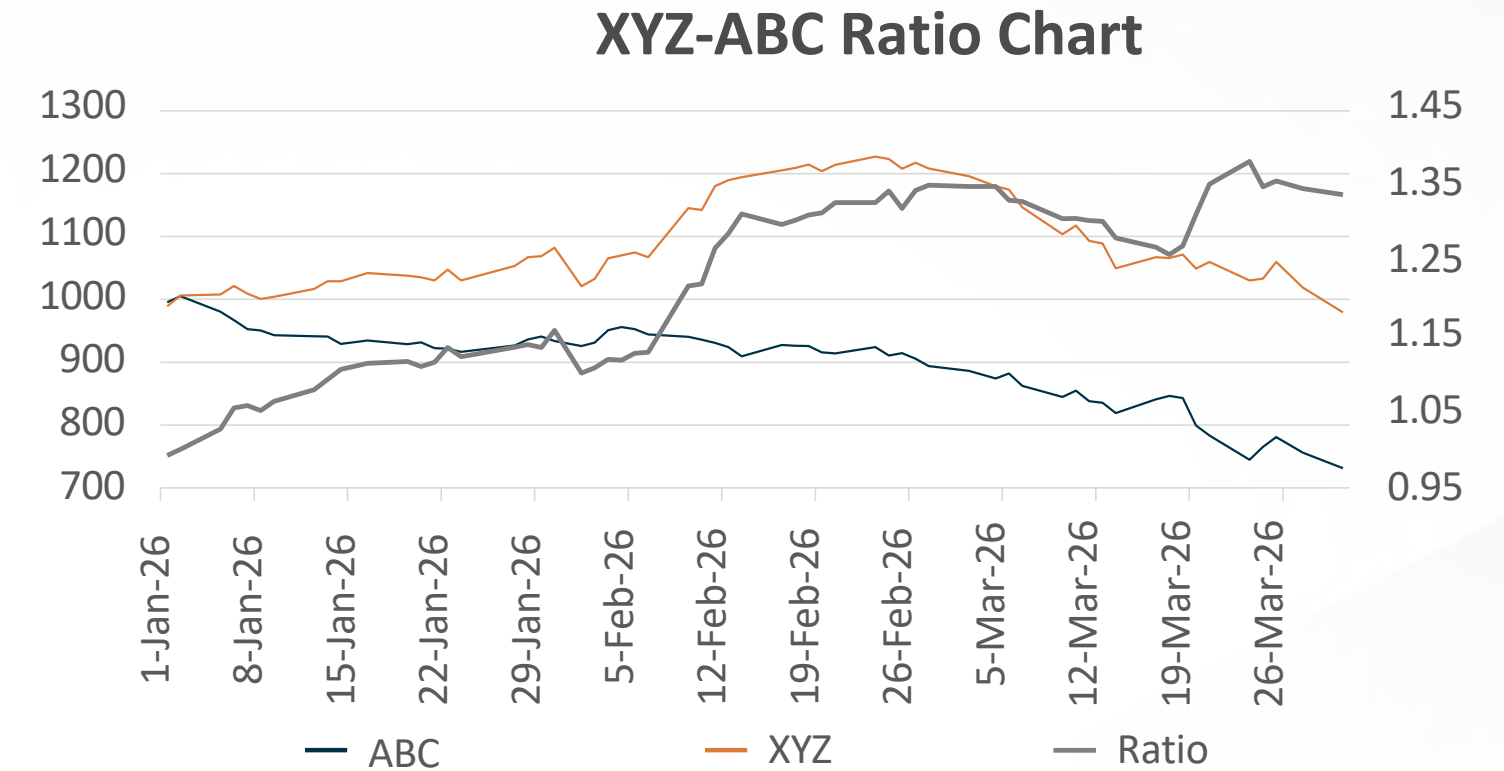
Stop Loss is generally very important while deploying such a strategy

Current Price (ABC)	₹1000
Current Price (XYZ)	₹1200
Contract Size	100 shares

- Buy stock ABC at ₹1000
- Sell stock XYZ at ₹1200
- If Stock ABC = ₹1,100 (+100) & Stock XYZ = ₹1,250 (+50) → Net Gain = ₹50x100 = ₹5,000
- If ABC underperforms → Strategy incurs loss

PAIR STRATEGY

- It's a market neutral strategy
- Buying futures/Stock of one security while simultaneously selling futures of same value of another security
- Typically both stocks selected should be comparable (same sector, similar business mix, regulatory environment).



	27-Jan-26	24-Feb-26	Contract size	Trade size
XYZ Futures (₹)	1053.15	1223.3	750	3
ABC Bank Futures (₹)	926.4	910.5	550	4
	Initial Investment	Settlement Amount	Net Profit	
XYZ Futures (₹)	23,69,588	27,52,425	3,82,838	
ABC Bank Futures (Short) (₹)	20,38,080	20,03,100	34,980	
Total			4,17,818	

Source: Bloomberg, Mirae Asset Internal Research. The above data is for illustration purpose only. Excludes all costs. The above is only meant for understanding the concept of Pair strategy. The above illustration should not be taken as any indication of future returns of the investment strategy.

BUYBACK

A buyback is when a **company repurchases its own shares from the market, typically at a premium**, to return cash to shareholders and improve financial metrics.

Payoff Profile:

- Investors benefit from price differential (Buyback Price vs Market Price)
- Returns depend on acceptance ratio

Profit: If higher acceptance at buyback price

Risk: Lower acceptance / price fall in unaccepted shares

- Buy stock at ₹1000
- Tender shares in buyback at ₹1,150
- If 10% shares accepted:
 - Profit on accepted shares = ₹150
 - Remaining shares at market price
 - If acceptance is lower:
- Overall returns reduce

ABC Limited Buyback:

- Announcement: 8-Sep-25
- BM Date: 11-Sep-25
- Record date: 14-Nov-25
- Buyback window opening date: 20-Nov-25
- Buyback window closing date: 26-Nov-25
- Buyback Price: ₹1800/-
- Price as on close of 9-Sep-25: ₹1504.3/-
- Acceptance ratio expected: 10%
- Actual acceptance ratio: 10.6%

Trade:

- Buy 100 Stock of ABC: ₹1,50,430/- (initial Investment)
- Short 90 Futures of ABC

Participate in Buyback:

- 100 Shares bought: ₹1504.3/-
- 10% shares accepted:
- 10 Stocks sold in Buyback: ₹1800/-
- 90 Stocks sold in open Market: ₹1557.9/-

→ Hedging cost: (₹48.9/-) (90%)

→ **Net profit: ₹32.14/- +2.14%**

RIGHT ISSUE

A rights issue is when a company offers **existing shareholders the right to buy additional shares at a discounted price**, usually to raise capital.

Payoff Profile:

- Investors benefit from discounted purchase price
- Value depends on subscription and price movement post issue

Profit: If stock performs well post issue

Risk: Price may adjust downward / dilution impact

- Hold 4 shares at ₹1,000
 - Eligible to buy 1 share at ₹800 (Ratio 1:4)
 - Effective average cost reduces after subscribing
 $(4*1000+1*800)/5 = ₹960$
- Profit, if market price stays above ₹960
- Loss, if market price moves below ₹960

RIGHT ISSUE

XYZ Enterprises:

Announcement: 4-Nov-25

BM date: 11-Nov-25

Record Date: 17-Nov-25

Rights Issue Timeline:

Opening date: 25-Nov-25

Closing date: 10-Dec-25

First call Timeline:

Record date: 23-Dec-25

Payment Window: 12-Jan-26 to 27-Jan-26

Second & Final call Timeline:

Record date: 13-Feb-26

Payment Window: 2-Mar-26 to 16-Mar-26

Listing of fully paid up shares: 25-Mar-26

Trade:

- Buy 25 Shares of XYZ Enterprises at ₹2366.8/-
- Get 3 Entitlement to Rights Issue:
- Subscribe to rights issue total payment: ₹1800/-

- Blended cost of 28 shares after conversion of rights: ₹2306.07/-
- Hedge the trade with XYZ Enterprises futures

→ Net profit of including Hedging ₹101.83/- (4.42%)

MERGER

In a merger, shareholders of the target company receive shares (or cash) of the acquiring company based on a fixed swap ratio.

Payoff Profile:

- Based on spread between market price & implied deal value
- Converges as deal approaches completion

Seeks to capture the gap between market price and deal value

Profit: Spread convergence to deal value

Risk: Deal break / delay / regulatory issues

Companies Involved	ABC Ltd (Target) XYZ Ltd (Acquirer)
Current Price (ABC)	₹550
Current Price (XYZ)	₹1200
Swap Ratio	2 shares of ABC for every 1 share of XYZ
Implied Value (ABC)	₹600 (₹1200*1/2)
Deal Type	Merger

- Buy stock ABC at ₹550
- Hedge by selling equivalent stock of XYZ
- If deal closes as per terms:
 - Spread converges → Arbitrage profit
- If deal fails:
 - Prices may diverge → Loss

MERGER

PLATINUM SIF

by Mirae Asset Mutual Fund

ABC- ABC Bank Merger:

- Announcement & BM Date: 4-Apr-22
 - Effective Date: 1-Jul-23
 - Record date: 13-Jul-23
 - ABC Bank shares listing date: 17-Jul-23
 - Swap Ratio: 1 Share of ABC Bank for 1.68 shares of ABC Ltd
-
- ABC Ltd Price on Announcement: ₹2680.05/-
 - ABC Bank Price on Announcement: ₹1656.8/-
 - Trade: Buy ABC Ltd and Sell 1.68x of ABC Bank Futures
-
- Spread: ₹103.37/- (3.86%)

The above data is for illustration purpose only. *Excludes all costs.

The above is only meant for understanding the concept of how to benefit from Merger/Demerger by participating in F&O. The above illustration should not be taken as any indication of future returns of the investment strategy.

PERFORMANCE DISCLOSURE

PLATINUM SIF

by Mirae Asset Mutual Fund

MIRAE ASSET ARBITRAGE FUND



Performance Report

Period	Mirae Asset Arbitrage Fund	Scheme Benchmark*	Additional Benchmark**
Last 1 Year	5.87%	7.29%	5.30%
Last 3 Years	6.86%	7.68%	6.66%
Last 5 Years	5.81%	6.41%	5.64%
Since Inception	5.45%	5.94%	5.37%
Value of Rs. 10000 invested (in Rs.) Since Inception	13,592	13,959	13,533
NAV as on 31 st Mar 2026	₹13.592		
Index Value 31 st Mar 2026	Index Value of Scheme Benchmark is 2,657.260 and Crisil 1 yr T-Bill is 8,029.476		
Allotment Date	19 th June 2020		
Scheme Benchmark	*Nifty 50 Arbitrage Index		
Additional Benchmark	**Crisil 1 yr T-Bill		

Fund Managers : Mr. Jignesh Rao (Equity Portion) (since June 19, 2020), Mr. Jigar Sethia (Equity Portion) (since June 19, 2020), Mr. Krishnpal Yadav (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

Past Performance may or may not be sustained in future.

Source: Internal data & Calculation, Data as on March 31, 2026.

Note: 1. For computation of since inception returns (%) the allotment NAV has been taken as 10.00.

The returns are CAGR Compounded Annualized Growth returns). NAV (per unit) is at the end of the period.

Performance of other schemes managed by the Fund manager is given in slide No. 22 & 23

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

OTHER SCHEMES MANAGED BY THE SAME FUND MANAGER

Mirae Asset Overnight Fund - Fund Managers - Mr. Krishnpal Yadav
(Overnight Fund - An open ended debt scheme investing in overnight securities. A relatively low interest rate risk and relatively low credit risk)

Period	Mirae Asset Overnight Fund	Scheme Benchmark*	Additional Benchmark**
Last 7 Days	5.59%	5.58%	1.51%
Last 15 Days	5.38%	5.38%	2.26%
Last 30 Days	5.08%	5.14%	2.39%
Last 1 Year	5.42%	5.47%	5.30%
Last 3 Years	6.23%	6.32%	6.66%
Last 5 Years	5.46%	5.56%	5.64%
Since Inception	5.03%	5.11%	5.61%
Value of Rs. 10000 invested (in Rs.) Since Inception	13,732.20	13,802.91	14,227.06
NAV as on 31 st Mar 2026	₹1,373.2202		
Index Value 31 st Mar 2026	Index Value of Scheme Benchmark is 2,542.3300 and Crisil 1 Year T-bill is 8,029.4759		
Allotment Date	15 th October 2019		
Scheme Benchmark	*Nifty 1D Rate Index		
Additional Benchmark	**Crisil 1 Year T-bill		

Fund Managers : Mr. Krishnpal Yadav (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 1D Rate Liquid ETF - Growth (NSE Symbol: LIQUIDPLUS , BSE Scrip Code: 544284) - Fund Managers - Mr. Krishnpal Yadav
(Exchange Traded Fund (ETF) - An open-ended listed liquid scheme in the form of an Exchange Traded Fund tracking Nifty 1D Rate Index, with growth option. A relatively low interest rate risk and relatively low credit risk)

Period	Mirae Asset Nifty 1D Rate Liquid ETF - Growth	Scheme Benchmark*	Additional Benchmark**
Last 1 Year	5.25%	5.47%	2.11%
Since Inception	5.60%	5.79%	4.54%
Value of Rs. 10000 invested (in Rs.) Since Inception	10,789.14	10,817.23	10,639.29
NAV as on 31 st Mar 2026	₹1,078.9135		
Index Value 31 st Mar 2026	Index Value of Scheme Benchmark is 2,542.3300 and CRISIL 10 Year Gilt Index is 5,114.4745		
Allotment Date	7 th November 2024		
Scheme Benchmark	*Nifty 1D Rate Index		
Additional Benchmark	**CRISIL 10 Year Gilt Index		

Fund Managers : Mr. Krishnpal Yadav (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 1D Rate Liquid ETF - IDCW (Formerly Known as Mirae Asset Nifty 1D Rate Liquid ETF) (NSE Symbol: LIQUID , BSE Scrip Code: 543946) - Fund Managers - Mr. Krishnpal Yadav

(Exchange Traded Fund (ETF) - An open ended listed liquid scheme in the form of an Exchange Traded Fund tracking Nifty 1D Rate Index, with daily Income Distribution cum capital withdrawal (IDCW) and compulsory Reinvestment of IDCW option. A relatively low interest rate risk and relatively low credit risk)

Period	Mirae Asset Nifty 1D Rate Liquid ETF - IDCW	Scheme Benchmark*	Additional Benchmark**
Last 1 Year	4.54%	5.47%	5.30%
Since Inception	5.52%	6.27%	6.54%
Value of Rs. 10000 invested (in Rs.) Since Inception	11,547.98	11,769.61	11,850.22
NAV as on 31 st Mar 2026	₹1,000.0000		
Index Value 31 st Mar 2026	Index Value of Scheme Benchmark is 2,542.3300 and Crisil 1 Year T-bill is 8,029.4759		
Allotment Date	27 th July 2023		
Scheme Benchmark	*Nifty 1D Rate Index		
Additional Benchmark	**Crisil 1 Year T-bill		

Fund Managers : Mr. Krishnpal Yadav (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

Past performances may or may not sustain in future.

Source: Internal data & calculation; data as of March 31, 2026.*scheme benchmark **Additional Benchmark;

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

For the computation of since-inception returns (%), the allotment NAV has been taken as ₹1000.00 for, Mirae Asset Overnight Fund.

For the computation of since-inception returns (%), the allotment NAV has been taken as ₹1000.00 for Mirae Asset Nifty 1D Rate Liquid ETF - IDCW and Mirae Asset Nifty 1D Rate Liquid ETF - Growth

MIRAE ASSET SHORT DURATION FUND



Performance Report

Period	Mirae Asset Short Duration Fund	Scheme Benchmark*	Additional Benchmark**
Last 1 Year	5.16%	6.16%	2.11%
Last 3 Years	6.61%	7.25%	6.79%
Last 5 Years	5.48%	6.10%	4.95%
Since Inception	6.18%	6.85%	6.32%
Value of Rs. 10000 invested (in Rs.) Since Inception	16,202	17,044	16,380
NAV as on 31 st Mar 2026	₹16.2020		
Index Value 31 st Mar 2026	Index Value of Scheme Benchmark is 5,203.9413 and Crisil 10 yr Gilt index is 5,114.4745		
Allotment Date	16 th March 2018		
Scheme Benchmark	*CRISIL Short Duration Debt A-II Index		
Additional Benchmark	**Crisil 10 yr Gilt index		

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

Note: Returns (%) for less than 1 year calculated on simple annualized basis, others are CAGR- Compounded Annualized Growth returns. Latest available NAV has been taken for return calculation wherever applicable

Past Performance may or may not be sustained in future.

Source: Internal data & Calculation, NAV data as on March 31, 2026;

Note:1. Different Plans under the scheme has different expense structure. The reference and details provided herein are of Regular Plan - Growth Option.; For computation of since inception returns (%) the allotment NAV has been taken as Rs. 10.00 for the Schemes The calculations of returns shall assume reinvestment of all payouts at the then prevailing NAV. CAGR - Compounded Annualized Growth returns. NAV (per unit) is at the end of the period. 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.

OTHER SCHEMES MANAGED BY THE SAME FUND MANAGER

Performance Report

Period	Mirae Asset Aggressive Hybrid Fund	Scheme Benchmark*	Additional Benchmark**
Last 1 Year	0.82%	-0.62%	-6.01%
Last 3 Years	11.52%	10.73%	8.14%
Last 5 Years	10.03%	9.62%	9.05%
Last 10 Years	11.98%	11.60%	12.34%
Since Inception	10.95%	10.61%	10.71%
Value of Rs. 10000 invested (in Rs.) Since Inception	30.326	29.356	29.652
NAV as on 31 st Mar 2026	₹30.326		
Index Value 31 st Mar 2026	Index Value of Scheme Benchmark is 19,478.940 and BSE Sensex (TRI) is 1,12,988.478		
Allotment Date	29 th July 2015		
Scheme Benchmark	*CRISIL Hybrid 35+65 - Aggressive Index		
Additional Benchmark	**BSE Sensex (TRI)		

Fund Managers : Mr. Harshad Borawake (Equity Portion) (Since April 01, 2020), Mr. Vrijesh Kasera (Equity Portion) (Since April 01, 2020), Mr. Basant Bafna[®] (Debt portion) (since December 27, 2025)
 Note: Returns (%) for less than 1 year calculated on simple annualized basis, others are CAGR- Compounded Annualized Growth returns.
 Latest available NAV has been taken for return calculation wherever applicable

Performance Report

Period	Mirae Asset Multi Asset Allocation Fund	Scheme Benchmark*	Additional Benchmark**
Last 1 Year	10.47%	6.33%	-6.01%
Since Inception	11.07%	8.58%	1.27%
Value of Rs. 10000 invested (in Rs.) Since Inception	12,552	11,950	10,277
NAV as on 31 st Mar 2026	₹12.552		
Index Value 31 st Mar 2026	Index Value of Scheme Benchmark is 119,496 and BSE Sensex (TRI) is 1,12,988.478		
Allotment Date	31 st January 2024		
Scheme Benchmark	*65% Nifty 500 (TRI) + 25% Nifty Short Duration Debt Index + 7.5% Domestic Price of Gold + 2.5% Domestic Price of Silver		
Additional Benchmark	**BSE Sensex (TRI)		

Fund Managers : Mr. Harshad Borawake (Equity Portion) (since January 31, 2024), Mr. Siddharth Srivastava (Dedicated Fund Manager for Overseas Investments) (since January 31, 2024), Mr. Ritesh Patel (Dedicated Fund Manager for Commodity Investments) (since January 31, 2024), Mr. Basant Bafna[®] (Debt portion) (since December 27, 2025)
 Note: Returns (%) for less than 1 year calculated on simple annualized basis, others are CAGR- Compounded Annualized Growth returns.
 Latest available NAV has been taken for return calculation wherever applicable

Performance Report

Period	Mirae Asset Equity Savings Fund	Scheme Benchmark*	Additional Benchmark**
Last 1 Year	3.69%	3.12%	2.11%
Last 3 Years	10.13%	8.64%	6.79%
Last 5 Years	8.75%	7.85%	4.95%
Since Inception	9.97%	8.68%	6.09%
Value of Rs. 10000 invested (in Rs.) Since Inception	19.994	18.343	15.385
NAV as on 31 st Mar 2026	₹19.994		
Index Value 31 st Mar 2026	Index Value of Scheme Benchmark is 6,230.350 and Crisil 10 yr Gilt index is 5,114.475		
Allotment Date	17 th December 2018		
Scheme Benchmark	*Nifty Equity Savings Index		
Additional Benchmark	**Crisil 10 yr Gilt index		

Fund Managers : Mr. Harshad Borawake, Mr. Vrijesh Kasera (Equity portion) (since October 12, 2019), Ms. Bharti Sawant (Equity portion) (since December 28, 2020), Mr. Basant Bafna[®] (Debt portion) (since December 27, 2025)
 Note: Returns (%) for less than 1 year calculated on simple annualized basis, others are CAGR- Compounded Annualized Growth returns.
 Latest available NAV has been taken for return calculation wherever applicable

Performance Report

Period	Mirae Asset Balanced Advantage Fund	Scheme Benchmark*	Additional Benchmark**
Last 1 Year	1.89%	-0.64%	-3.99%
Last 3 Years	10.66%	8.39%	10.02%
Since Inception	8.84%	7.27%	7.78%
Value of Rs. 10000 invested (in Rs.) Since Inception	13.610	12.911	13.136
NAV as on 31 st Mar 2026	₹13.610		
Index Value 31 st Mar 2026	Index Value of Scheme Benchmark is 15,399.340 and Nifty 50 Index (TRI) is 33,655.430		
Allotment Date	11 th August 2022		
Scheme Benchmark	*Nifty 50 Hybrid Composite Debt 50:50 Index		
Additional Benchmark	**Nifty 50 Index (TRI)		

Fund Managers : Mr. Harshad Borawake (Equity portion) (since August 11, 2022), Mr. Basant Bafna[®] (Debt portion) (since December 27, 2025)
 Note: Returns (%) for less than 1 year calculated on simple annualized basis, others are CAGR- Compounded Annualized Growth returns.
 Latest available NAV has been taken for return calculation wherever applicable

Past Performance may or may not be sustained in future.

Source: Internal data & Calculation, NAV data as on March 31, 2026;

Note:1. Different Plans under the scheme has different expense structure. The reference and details provided herein are of Regular Plan - Growth Option.; For computation of since inception returns (%) the allotment NAV has been taken as Rs. 10.00 for the Schemes The calculations of returns shall assume reinvestment of all payouts at the then prevailing NAV. CAGR - Compounded Annualized Growth returns. NAV (per unit) is at the end of the period. 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.

OTHER SCHEMES MANAGED BY THE SAME FUND MANAGER

Mirae Asset Low Duration Fund - Fund Managers - Mr. Basant Bafna

(Low Duration Fund - An open-ended low duration debt scheme investing in instruments with Macaulay duration* of the portfolio between 6 months and 12 months (*Refer page no. 15 of SID). A moderate interest rate risk and moderate credit risk.)

Period	Mirae Asset Low Duration Fund	Scheme Benchmark*	Additional Benchmark**
Last 1 Year	6.07%	6.46%	2.11%
Last 3 Years	6.80%	7.17%	6.79%
Last 5 Years	5.67%	6.02%	4.95%
Last 10 Years	5.89%	6.56%	6.05%
Since Inception	6.40%	7.21%	6.47%
Value of Rs. 10000 invested (in Rs.) Since Inception	23,494.76	26,072.54	23,716.22
NAV as on 31 st Mar 2026	₹2,349.4756		
Index Value 31 st Mar 2026	Index Value of Scheme Benchmark is 5,619.5700 and Crisil 10 yr Gilt index is 5,114.4745		
Allotment Date	26 th June 2012		
Scheme Benchmark	*Nifty Low Duration Debt Index A-I		
Additional Benchmark	**Crisil 10 yr Gilt index		

Fund Managers : Mr. Basant Bafna (since February 01, 2024)

Note: Returns (%) for less than 1 year calculated on simple annualized basis, others are CAGR- Compounded Annualized Growth returns.

Latest available NAV has been taken for return calculation wherever applicable

Inception date of Mirae Asset Low Duration Fund is March 05 2008, however since inception returns are calculated from June 26, 2012 as there were no investors in the interim period in the institutional plan.

Mirae Asset Dynamic Bond Fund - Fund Managers - Mr. Basant Bafna

(Dynamic Bond Fund - An open ended dynamic debt scheme investing across duration. A relatively high interest rate risk and relatively high credit risk)

Period	Mirae Asset Dynamic Bond Fund	Scheme Benchmark*	Scheme Benchmark * (Tier2)	Additional Benchmark**
Last 1 Year	6.06%	3.09%	6.89%	2.11%
Last 3 Years	6.48%	6.62%	7.58%	6.79%
Last 5 Years	4.97%	5.60%	NA	4.95%
Since Inception	5.89%	6.77%	NA	5.54%
Value of Rs. 10000 invested (in Rs.) Since Inception	16,765.50	18,059.30	NA	16,264.52
NAV as on 31 st Mar 2026	₹16.7655			
Index Value 31 st Mar 2026	Index Value of Scheme Benchmark is 5,917.5909 / 1,311.4400 and Crisil 10 yr Gilt index is 5,114.4745			
Allotment Date	24 th March 2017			
Scheme Benchmark	*Tier-1-CRISIL Dynamic Bond A-III Index *Tier-2-Nifty PSU Bond Plus SDL April 2027 50:50 Index			
Additional Benchmark	**Crisil 10 yr Gilt index			

Fund Managers : Mr. Basant Bafna (since December 27, 2025)

Note: Returns (%) for less than 1 year calculated on simple annualized basis, others are CAGR- Compounded Annualized Growth returns.

Latest available NAV has been taken for return calculation wherever applicable

Mirae Asset Income plus Arbitrage Active FoF - Fund Managers - Mr. Basant Bafna

(Fund of Fund - An open-ended fund of funds scheme investing in units of actively managed Debt oriented and arbitrage Mutual Fund schemes)

Period	Mirae Asset Income plus Arbitrage Active FoF	Scheme Benchmark*	Additional Benchmark**
6 Months (Simple Annualized)	4.83%	5.38%	-1.13%
Since Inception (Simple Annualized)	5.06%	5.42%	-1.34%
Value of Rs. 10000 invested (in Rs.) Since Inception	10,374.00	10,401.09	9,901.11
NAV as on 31 st Mar 2026	₹10.374		
Index Value 31 st Mar 2026	Index Value of Scheme Benchmark is 104.011 and Crisil 10 yr Gilt index is 5,114.475		
Allotment Date	4 th July 2025		
Scheme Benchmark	*Nifty Short Duration Debt Index (60%) + Nifty 50 Arbitrage Index (TRI) (40%)		
Additional Benchmark	**Crisil 10 yr Gilt index		

Fund Managers : Mr. Basant Bafna (since December 27, 2025)

Note: Returns (%) for less than 1 year calculated on simple annualized basis, others are CAGR- Compounded Annualized Growth returns.

Latest available NAV has been taken for return calculation wherever applicable

Investors may note that they will bear recurring expenses of the underlying scheme in addition to the expenses of this scheme.

Mirae Asset Ultra Short Duration Fund - Fund Managers - Mr. Basant Bafna

(Ultra Short Duration Fund - An Open ended ultra-short-term debt scheme investing in instruments such that the Macaulay duration* of the portfolio is between 3 months to 6 months (*please refer to page no. 15 of SID). A relatively low interest rate risk and moderate credit risk.)

Period	Mirae Asset Ultra Short Duration Fund	Scheme Benchmark*	Additional Benchmark**
Last 1 Year	6.44%	6.52%	5.30%
Last 3 Years	7.14%	7.22%	6.66%
Last 5 Years	6.09%	6.22%	5.64%
Since Inception	5.86%	5.98%	5.46%
Value of Rs. 10000 invested (in Rs.) Since Inception	13,662.04	13,750.61	13,382.81
NAV as on 31 st Mar 2026	₹1,366.2037		
Index Value 31 st Mar 2026	Index Value of Scheme Benchmark is 5,717.3100 and Crisil 1 Year T-bill is 8,029.4759		
Allotment Date	7 th October 2020		
Scheme Benchmark	*Nifty Ultra Short Duration Debt Index A-I		
Additional Benchmark	**Crisil 1 Year T-bill		

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

Note: Returns (%) for less than 1 year calculated on simple annualized basis, others are CAGR- Compounded Annualized Growth returns.

Latest available NAV has been taken for return calculation wherever applicable

Past Performance may or may not be sustained in future.

Source: Internal data & Calculation, NAV data as on March 31, 2026;

Note:1. Different Plans under the scheme has different expense structure. The reference and details provided herein are of Regular Plan - Growth Option.; For computation of since inception returns (%) the allotment NAV has been taken as Rs. 10.00 for the Schemes The calculations of returns shall assume reinvestment of all payouts at the then prevailing NAV. CAGR - Compounded Annualized Growth returns. NAV (per unit) is at the end of the period. 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.

PRODUCT LABEL & PRC MATRIX

Mirae Asset Arbitrage Fund

(Arbitrage Fund - An open ended scheme investing in arbitrage opportunities)

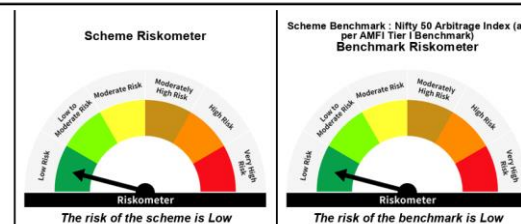
PRODUCT LABELLING

Mirae Asset Arbitrage Fund

This product 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 advisors if they are not clear about the suitability of the product.



Mirae Asset Overnight Fund

(An open ended debt scheme investing in overnight securities A relatively low interest rate risk and relatively low credit risk)

PRODUCT LABELLING

Mirae Asset Overnight Fund

This product is suitable for investors who are seeking*

- Regular income over a short term that may be in line with the overnight call rates
- Investment in overnight securities

*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)			

Mirae Asset Nifty 1D Rate Liquid ETF - IDCW (Formerly Known as Mirae Asset Nifty 1D Rate Liquid ETF)

(Exchange Traded Fund (ETF) - An open-ended listed liquid scheme in the form of an Exchange Traded Fund tracking Nifty 1D Rate Index, with daily Income Distribution cum capital withdrawal (IDCW) and compulsory Reinvestment of IDCW option. A relatively low interest rate risk and relatively low credit risk)
NSE Symbol: LIQUID BSE Scrip Code: 543946

Mirae Asset Nifty 1D Rate Liquid ETF – IDCW (Formerly Known as Mirae Asset Nifty 1D Rate Liquid ETF)

((Exchange Traded Fund (ETF) - An open-ended listed liquid scheme in the form of an Exchange Traded Fund tracking Nifty 1D Rate Index, with daily Income Distribution cum capital withdrawal (IDCW) and compulsory Reinvestment of IDCW option. A relatively low interest rate risk and relatively low credit risk)NSE Symbol: LIQUID BSE Scrip Code: 543946

Investment Objective

Mirae Asset Nifty 1D Rate Liquid ETF - IDCW

The investment objective is to seek to provide current income, commensurate with low risk while providing a high level of liquidity through a portfolio of Tri-Party Repo on Government Securities or T-bills / Repo & Reverse Repo. The Scheme endeavors to provide returns that before expenses, closely correspond to the returns of Nifty 1D Rate Index subject to tracking errors.

There is no assurance that the investment objective of the scheme will 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)	A-I		
Moderate (Class II)			
Relatively High (Class III)			

Mirae Asset Nifty 1D Rate Liquid ETF - Growth

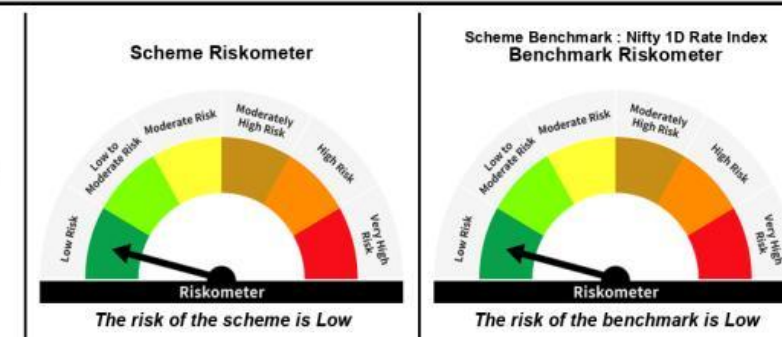
(Exchange Traded Fund (ETF) - An open-ended listed liquid scheme in the form of an Exchange Traded Fund tracking Nifty 1D Rate Index, with growth option. A relatively low interest rate risk and relatively low credit risk)
NSE Symbol: LIQUIDPLUS BSE Scrip Code: 544284

Investment Objective

Mirae Asset Nifty 1D Rate Liquid ETF - Growth

The investment objective is to seek to provide current income, commensurate with low risk while providing a high level of liquidity through a portfolio of Tri-Party Repo on Government Securities or T-bills / Repo & Reverse Repo. The Scheme endeavors to provide returns that before expenses, closely correspond to the returns of Nifty 1D Rate Index subject to tracking errors. However, the Scheme does not assure or guarantee any returns.

There is no assurance that the investment objective of the Scheme will 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)	A-I		
Moderate (Class II)			
Relatively High (Class III)			

PRODUCT LABEL & PRC MATRIX

Mirae Asset Equity Savings Fund

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

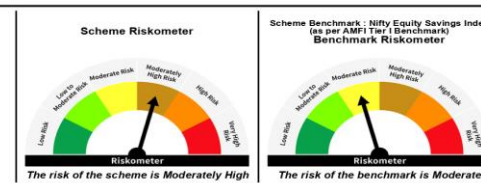
PRODUCT LABELLING

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 Dynamic Bond Fund

(Dynamic Bond Fund - An open ended dynamic debt scheme investing across duration. A relatively high interest rate risk and relatively high credit risk)

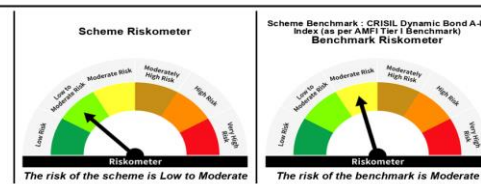
PRODUCT LABELLING

Mirae Asset Dynamic Bond Fund

This product is suitable for investors who are seeking*

- Optimal returns over short to medium term
- To generate optimal returns through active management of a portfolio of debt and money market instruments

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



Mirae Asset Ultra Short Duration Fund

(Ultra Short Duration Fund - An Open ended ultra-short-term debt scheme investing in instruments such that the Macaulay duration* of the portfolio is between 3 months to 6 months (*please refer to page no. 15 of SID). A relatively low interest rate risk and moderate credit risk.)

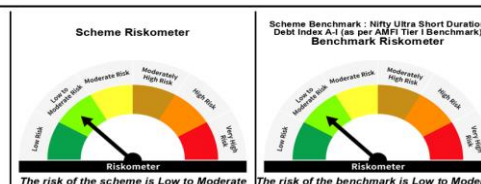
PRODUCT LABELLING

Mirae Asset Ultra Short Duration Fund

This product is suitable for investors who are seeking*

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

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



Mirae Asset Low Duration Fund

(Low Duration Fund - An open-ended low duration debt scheme investing in instruments with Macaulay duration* of the portfolio between 6 months and 12 months (*Refer page no. 15 of SID). A moderate interest rate risk and moderate credit risk.)*

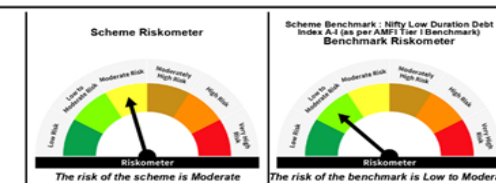
PRODUCT LABELLING

Mirae Asset Low Duration Fund

This product is suitable for investors who are seeking*

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

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



Mirae Asset Short Duration Fund

(Short Duration Fund - An open-ended short-term debt scheme investing in instruments such that the Macaulay duration of the portfolio is between 1 year to 3 years (please refer to page no. 14 of SID). A relatively high interest rate risk and moderate credit risk)

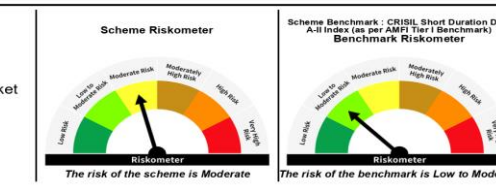
PRODUCT LABELLING

Mirae Asset Short Duration Fund

This product is suitable for investors who are seeking*

- Optimal returns over short term
- Investment in an actively managed diversified portfolio of debt and money market instruments including InvITS

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



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

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)			


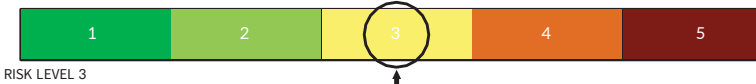
Credit Risk → Interest Rate Risk ↓	Relatively Low (Class A)	Moderate (Class B)	Relatively High (Class C)
Relatively Low (Class I)			
Moderate (Class II)		B-II	
Relatively High (Class III)			

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	

Note : Pursuant to Clause 6.18 on disclosure of Potential Risk Class (PRC) Matrix is provided for debt Schemes of Mirae Asset Mutual Fund of SEBI Master Circular dated March 20, 2026

Platinum Hybrid Long-Short Fund

(An interval investment strategy investing in equity and debt securities, including limited short exposure in equity and debt through derivatives)

This Product is suitable for investors who are seeking*	Risk Band*	Benchmark Risk- band (as applicable)
<ul style="list-style-type: none"> • Regular Income and Long term capital appreciation • Investment predominantly in equity and debt securities, including limited short exposure in equity and debt through derivatives <p>*Investors should consult their financial advisors if they are not clear about the suitability of the product.</p>		

*The Risk Band shall be as specified by AMFI

Note: The above product labelling assigned during the New Fund Offer (NFO) is based on internal assessment of the characteristics of the investment strategy or model portfolio and the same may vary post NFO when the actual investments are made..

DISCLAIMERS

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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Please consult your financial advisor or SIF distributor before investing

Investments in Specialized Investment Fund involves relatively higher risk including potential loss of capital, liquidity risk and market volatility.

Please read all investment strategy related documents carefully before making the investment decision.

THANK YOU

PLATINUM SIF

by Mirae Asset Mutual Fund