PLATINUM SIF
by Mirae Asset Mutual Fund

A Strategy for those who set the Standard.

PLATINUM SIF FACTSHEET

July 2026

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 an experience to the investors through its differentiated product offerings

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

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PLATINUM SIF
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PLATINUM HYBRID LONG-SHORT FUND

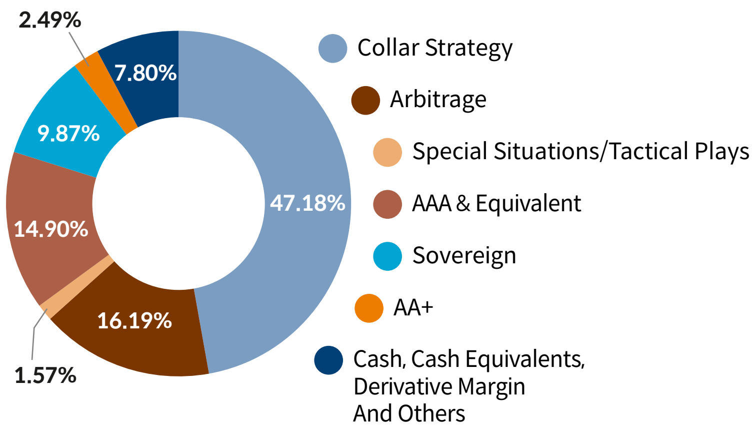
(An interval investment strategy investing in equity and debt securities, including limited short exposure in equity and debt through derivatives.)

Monthly Factsheet as on 30th June 2026

Investment objective

The Investment Strategy shall seek to generate regular income through investment in derivative strategies, arbitrage opportunities and debt and money market instruments and to generate long-term capital appreciation by investing in unhedged equity and equity related instruments. There is no assurance that the investment objective of the Investment Strategy will be achieved.

OVERALL ASSET ALLOCATION



FUND INFORMATION

Fund Managers :	Mr. Gaurik Shah
Allotment Date:	10th Jun 2026
Benchmark:	NIFTY 50 Hybrid Composite Debt 50:50 Index
Net AUM (Cr.)	201.38
Exit Load:	If redeemed within 30 days from the date of allotment: 1% - If redeemed after 30 days from the date of allotment: NIL
Plan Available:	Regular Plan and Direct Plan

Minimum Investment Amount

- Minimum of ₹. 10,00,000/- and in multiples of ₹.1,000/- thereafter.
- Minimum amount for accredited investor (for definition please refer to section II of this document): ₹. 1,00,000 and in multiples of ₹. 1,000/-thereafter

NET ASSET VALUE (NAV)

	Direct	Regular
Growth	10.0870	10.0790
IDCW	10.0870	10.0790

QUANTITATIVE: DEBT

Average Maturity (in Years)	1.61
Yield	6.20%
Modified Duration	1.39
Macaulay Duration	1.47

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

BASE EXPENSE RATIO

Regular Plan	1.30%
Direct Plan	0.15%

PORTFOLIO HOLDINGS*

Instrument Name	Rating	% of AUM	Derivatives	Net % of AUM
Equity Shares - Top 10 Open Positions				
JB Chemicals & Pharmaceuticals Ltd.		1.51%	0.00%	1.51%
JSW Infrastructure Ltd.		0.06%	0.00%	0.06%
Reliance Industries Ltd.		1.70%	-1.73%	-0.02%
Tata Consumer Products Ltd.		1.70%	-1.73%	-0.02%
Axis Bank Ltd.		2.21%	-2.24%	-0.03%
Eternal Ltd.		1.88%	-1.91%	-0.03%
Shriram Finance Ltd.		3.37%	-3.40%	-0.03%
Trent Ltd.		1.83%	-1.86%	-0.03%
Steel Authority of India Ltd.		2.23%	-2.26%	-0.04%
Kotak Mahindra Bank Ltd.		1.68%	-2.13%	-0.45%
Non Convertible Debentures				
7.83% Small Industries Development Bank of India (MD 24/11/2028)**	CRISIL AAA	2.51%		
7.48% National Bank for Agriculture and Rural Development (MD 15/09/2028)	CRISIL AAA	2.49%		
8.20% Cholamandalam Investment & Finance Co. Ltd. (MD 17/02/2028)**	[ICRA]AA+	2.49%		
6.95% REC Ltd. (MD 18/02/2028)**	CRISIL AAA	2.48%		
6.96% Power Finance Corporation Ltd. (MD 02/03/2028)**	CRISIL AAA	2.47%		
7.38% Bajaj Finance Ltd. (MD 26/06/2028)	CRISIL AAA	2.47%		
7.24% Sundaram Finance Ltd. (MD 14/02/2028)**	[ICRA]AAA	2.47%		
Total		**17.39%**		
Government Securities				
6.36% Government of India (MD 16/02/2031)	Sovereign	4.95%		
Total		**4.95%**		
Treasury Bills				
182 Days Treasury Bills (MD 03/09/2026)	Sovereign	4.92%		
Total		**4.92%**		
Cash, Cash Equivalents, Derivative Margin And Others		**7.80%**		

Fund Manger's Commentary

Indian equity markets have broadly remained in a recovery phase since the middle of last month. The overall market structure continues to be stable with a positive bias. Investors remain focused on earnings growth and the visibility of future earnings, while the **Size** factor and **Growth at a Reasonable Price (GARP)** continue to be key drivers of market performance. Given the largely range-bound market environment, portfolio allocations remained aligned with our strategic framework.

The month of June 2026, approximately **45%** of the portfolio was allocated to the **collar strategy, 20%** to **arbitrage opportunities, 5%** to **tactical trades and special situations,** and **30%** to **debt investments.**

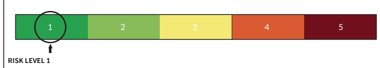
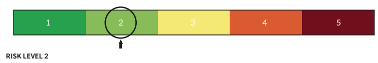
Within the collar strategy, we were able to capitalize on strong upside trends in a few stocks by rolling up the collar spreads, thereby generating additional returns. The portfolio remained well diversified, avoiding excessive concentration in any single sector or stock.

In the arbitrage segment, we were able to deploy capital at attractive levels when spreads widened during the beginning of the month. We also identified a few compelling opportunities in special situations and tactical trades, which have performed in line with expectations.

On the fixed-income side, as we continued building the portfolio, exposures to **Treasury Bills/Government Bonds** and **Corporate Bonds** were broadly balanced. Over time, we intend to increase allocations toward a portfolio of high-quality corporate bonds to enhance carry while maintaining prudent risk levels.

The portfolio delta remained in the **20–25% range** throughout the period. Consistent with the fund's design, we captured approximately **30% of the market's upside,** which is in line with our expectations.

The strategy is specifically designed to participate in roughly **20–30% of market moves** when equity market returns remain within a **-3% to +3% range,** thereby balancing capital preservation with measured participation in rising markets. Beyond this range our protective option position will come into play and reduce the participation.

This Product is suitable for investors who are seeking*	Risk Band*	Benchmark Risk- band (as applicable)
• Regular Income and Long term capital appreciation • Investment predominantly in equity and debt securities, including limited short exposure in equity and debt through derivatives *Investors should consult their financial advisors if they are not clear about the suitability of the product.	Risk band Level 1 	Risk band Level 2 NIFTY 50 Hybrid Composite Dept 50:50 Index 

*The Risk Band shall be as specified by AMFI.

Sr. No.	Description of Scheme (Plans/option)	NSE Symbol	BSE Scrip Code
1	Platinum Hybrid Long-Short Fund- Regular plan growth option	PHLSRG	544787
2	Platinum Hybrid Long-Short Fund- Regular plan IDCW reinvestments option	PHLSRDI	544788
3	Platinum Hybrid Long-Short Fund – Regular plan IDCW payout option	PHLSRDP	544789
4	Platinum Hybrid Long-Short Fund – Direct Plan growth option	PHLSDG	544790
5	Platinum Hybrid Long-Short Fund – Direct Plan IDCW reinvestments option	PHLSDDI	544791
6	Platinum Hybrid Long-Short Fund – Direct Plan IDCW payout option	PHLSDDP	544792

*as on 30th June 2026 Source: https://platinumsif.miraeassetmf.co.in/forms-downloads/regulatory/portfolio

Tax Reckoner FY 2026-27

The rates are applicable for the Financial Year 2026-27 as per Finance Act, 2026

Sr No.	Asset Class	Period of Holding	Long-Term	Short-Term
01	Equity Oriented SIF (>=65% Equity)*	>12 Months	12.50%	20%
02	Non-Equity Oriented SIF (>65% Debt and Money Market Instruments)	NA	NA	Slab rate
03	Non-Equity Oriented SIF (upto 65% Debt and Money Market Instruments)	> 12 Months^ / >24 Months	12.50%	Slab rate

Taxation of Platinum SIF Strategies for FY 2026-27 is as follows:

Sr No.	Platinum SIF Strategies	Asset Class	Period of Holding	Long-Term	Short-Term
01	Platinum Hybrid Long-Short Fund	Equity Oriented SIF (>=65% Equity)*	>12 Months	12.50%	20%

*Annual LTCG exemption of 1.25 Lakhs for equity & equity oriented funds

As per section 76(5) (b) of the Income-tax Act, 2025 ('the Act'). Specified scheme means scheme by whatever name called, which invests more than 65% of its total proceeds in debt and money market instruments or a fund which invests 65% or more of its total proceeds in units of such schemes.

For this purpose "debt and money market instruments" shall include any securities, by whatever name called, classified or regulated as debt and money market instruments by the SEBI.

^ In case of Listed schemes

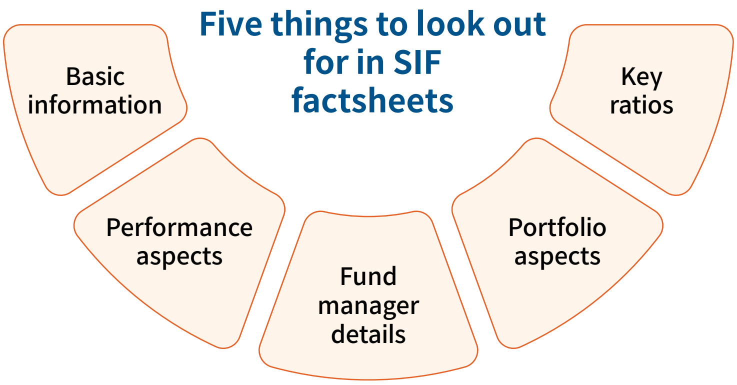
Note : Investors should consult their tax advisers before making any decision

HOW TO READ A SIF FACTSHEET?

Know how your money is managed

The benefits of investing in SIF are well known. However, buying them on face value is not enough. Investors should know how their money is managed. They should research as much as possible on a Fund's strategy, performance, risks involved and how the money is invested. Many investors shy away from this exercise as they consider it cumbersome. To make life easy for investors, SIF disclose a fund factsheet which details the quintessential information required before investing.

The factsheet is a concise document with a plethora of information about how the fund is managed; it is disclosed on a monthly basis. This article tries to decode the factsheet and explains how investors should use it for making investment decisions.



Basic information

The factsheet provides all the general information on the fund – its objective or philosophy, options (growth or dividend), plans (direct and regular), net asset value (NAV) of each plan, minimum investment amount, systematic features (SIP, SWP, STP) and assets under management (AUM) data.

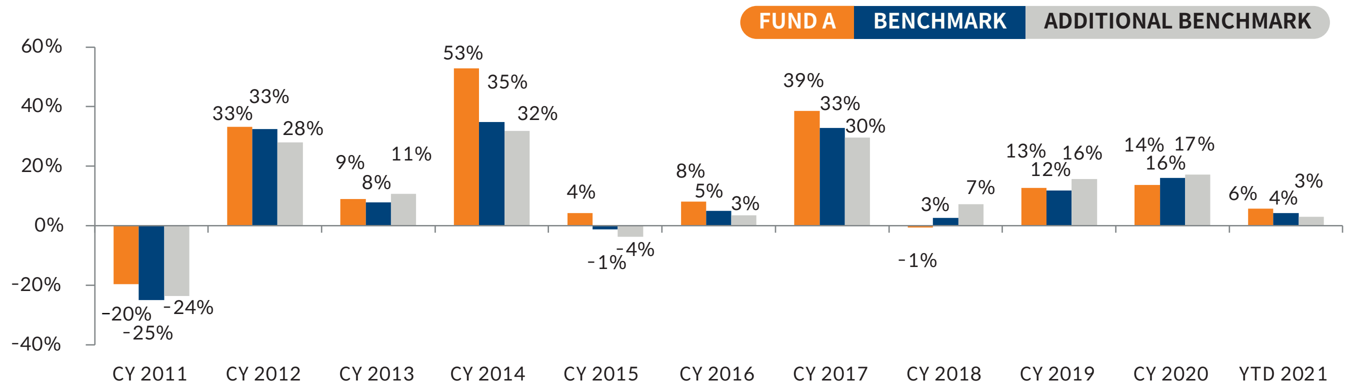
It is important to know about the scheme's exit load, as it gets deducted from total gains if the investor exits during a specific period after investment. It is a small penalty charged on prevailing NAV to discourage premature redemption. Different Funds have different exit loads, Some funds have a fixed exit load and some have a tiered structure. For instance, a fund may have nil exit load if the investor withdraws up to 10% of units per year. For units more than 10%, it charges 3% for exit before 12 months, 2% for exit before 24 months, 1% for exit before 36 months and nil after that.

Investors should look out for the fund's product labeling and Risk Band. Product labeling underlines product suitability for Fund Portfolio investors. It tells about ideal investment time frame required to manager ratios aspects details benefit from the fund and where it invests. Risk Band is a presentation that helps investors measure the risk associated with the fund. It presents Risk Level 1 to 5 - Since an equity fund typically has high risk involved, needle of the scale points towards moderately high /high, suggesting the fund is meant for investors with a high risk-taking appetite. Examples of equity and liquid funds are listed below:

HOW TO READ A SIF FACTSHEET?

Performance aspects

Although the past performance does not guarantee future trend, investors can get a broad idea on how a fund may perform in future. This section looks at the fund's performance (lump sum as well as SIP) across time frames and compares it with the fund's benchmark and a market benchmark. Many fund houses provide graphical representation of calendar year performance of funds along with standard SEBI prescribed performance tables.



The data used is for illustration purpose only.

PERFORMANCE REPORT

Period	Returns (CAGR %)			Value of ₹10000 invested (in ₹)		
	Fund A Return	Fund benchmark*	Additional benchmark**	Fund A Return	Fund benchmark*	Additional benchmark**
Last 1 year	28.32	22.47	16.88	-	-	-
Last 3 year	21.81	14.17	9.77	-	-	-
Last 5 year	19.76	13.08	11.21	-	-	-
Since Inception	16.63	8.61	7.59	39,891	21,025	19,305
NAV as on 31st March 2020	39.891					
Index Value (31st March 2020)	Index Value of Nifty 100 TRI is 3991.85 and Index value of BSE Sensex is 29620.50					
Date of allotment	4th April, 2008					
Fund Benchmark	Nifty 100 TRI					
Additional Benchmark	**BSE Sensex					

The data used is for illustration purpose only.

SIP PERFORMANCE

SIP Investment	Since Inception	7 Years	5 Years	3 Years	1 Year
Total Amount Invested (In ₹)	1,070,000	840,000	600,000	360,000	120,000
Mkt Value as of 31st March 2020 (In ₹)	2,613,431	1,603,717	997,343	458,533	136,171
Fund Return (%)	19.26%	18.15%	20.45%	16.38%	26.03%
Benchmark Return (%) (Nifty 100 TRI)	11.87%	11.57%	13.45%	10.96%	21.24%
Add. Benchmark Return (%) (BSE Sensex)	9.95%	9.31%	10.19%	7.02%	16.72%

The data used is for illustration purpose only.

HOW TO READ A SIF FACTSHEET?

Fund manager details

In an investment voyage, SIF is the ship and fund manager is the sailor. Success of the voyage depends on the manager's expertise. Hence, it is imperative to know the fund manager well.

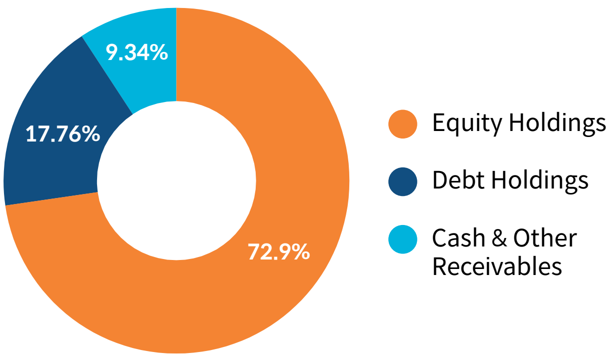
The factsheet provides information on the manager's experience and qualification. You can find out their track record by reviewing the performance of all Funds managed by them.

Portfolio aspects

Key portfolio attributes to look for in equity/ hybrid funds

ASSET ALLOCATION

It highlights the exposure to different asset classes - equity, debt and cash - in a portfolio.



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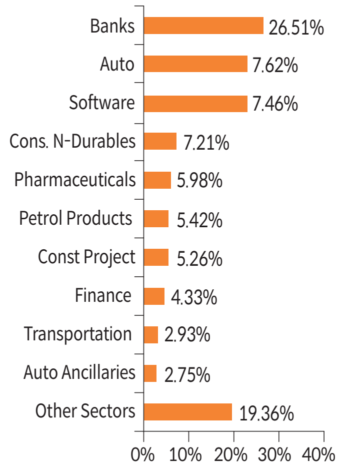
COMPANY AND SECTOR ALLOCATION

It informs investors about a fund's concentration level in sectors and stocks. An aggressive fund manager may have high concentration among fewer companies and sectors, which may not be appropriate for investors seeking diversification. Investors should check whether the fund has taken higher-than-prudent exposure to risker sectors or low quality stocks.

P ortfolio Top 10 holdings % Allocation

Equity Shares	
HDFC Bank Ltd	7.05%
ICICI Bank Ltd	6.34%
Larsen & Toubro Ltd	3.96%
IndusInd Bank Ltd	3.81%
State Bank of India	3.79%
HDFC Ltd	3.72%
Maruti Suzuki India Ltd	3.38%
Infosys Ltd	3.17%
Kotak Mahindra Bank Ltd	2.93%
ITC Ltd	2.91%
Other Equites	53.77%
Equity Holding Total	**94.83%**
Cash & Other Receivables	**5.17%**
Total	**100.00%**

Allocation - Top 10 Sectors



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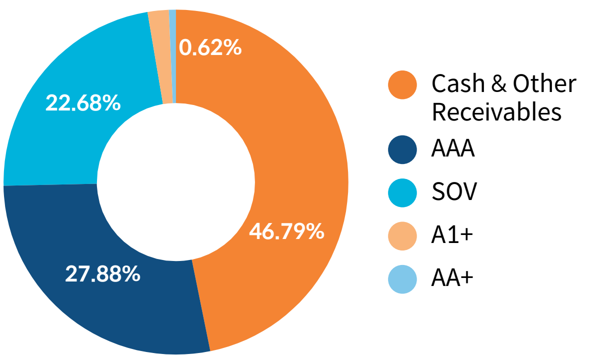
Key portfolio attributes to look for in debt funds

CREDIT QUALITY PROFILE

A debt fund's holdings are classified according to its credit ratings such as AAA, AA+, A1+ (given by credit rating agencies), etc.

Funds with higher exposure to AAA (top rated long-term debt) and A1+ (top rated short-term debt) have lower credit risk and higher credit quality.

Conservative investors should check whether the fund manager in order to boost performance is taking undue exposure to lower rated debt papers as they typically trade at higher yields but are exposed to high credit and liquidity risk vis-à-vis top rated papers.



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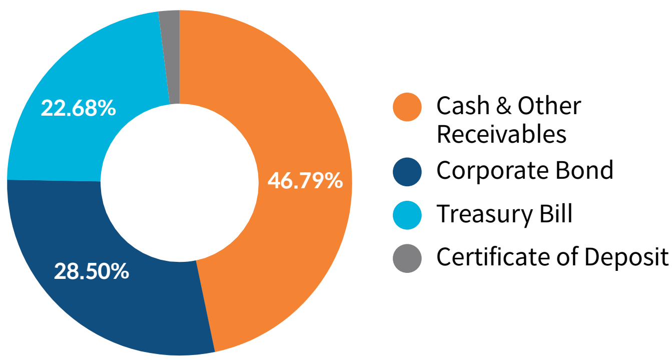
INSTRUMENT BREAK-UP

It highlights allocation to various debt instruments such as commercial papers (CPs), certificate of deposits (CDs), NCDs and bonds, gilts and cash equivalents.

Investors in shorter maturity debt funds such as liquid, ultra short term, short- term debt funds should check whether higher proportion has been allocated to shorter maturity instruments such as CPs and CDs. As long-term debt instruments such as gilts and bonds are typically more sensitive to interest rate changes compared with CPs and CDs, higher exposure to former instruments by liquid or ultra-short term may result in high risk.



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GLOSSARY

Average Maturity:

Average Maturity of the securities in Fund

Beta:

Beta of a portfolio is a number indicating the relation between portfolio returns with that of the market index i.e. it measure the volatility, or systematic risk, of a portfolio in comparison to the market as a whole.

Indexation Benefit:

- Long Term Capital Gains (holding period of over 3 years) from other than equity oriented and specified SIF are taxed at 20% plus applicable surcharge and cess with the benefit of indexation.
- Government notifies Cost Inflation Index (CII) for each financial year taking into consideration the prevailing inflation levels.
- The cost of acquistion for computation of tax is adjusted for inflation using CII, there by reducing the capital gains from tax perspective.

Macaulay Duration (Duration):

Macaulay Duration (Duration) measures the price volatility of fixed income securities. It is often used in the comparison of interest rate risk between securities with different coupons and different maturities. It is defined as the weighted average time to cash flows of a bond where the weights are nothing but the present value of the cash flows themselves. It is expressed in years/days. The duration of a fixed income security is always shorter than its term to maturity, except in the case of zero coupon securities where they are the same.

Modified Duration:

A formula that expresses the measurable change in the value of a security in response to a change in interest rates. Modified duration of portfolio can be used to anticipate the change in market value of portfolio for every change in portfolio yield.

Portfolio Turnover Ratio:

Portfolio Turnover Ratio is the percentage of a fund's holdings that have changed in a given year. This ratio measures the fund's trading activity, which is computed by taking the lesser of purchases or sales and dividing by average monthly net assets.

Portfolio Yield (Annualized Portfolio YTM*):

Weighted average yield of the securities in Fund portfolio. *In case of semi annual YTM, it will be annualized.

Risk Free Return:

The theoretical rate of return of an investment with safest (zero risk) investment in a country.

Specified Mutual Fund:

"Specified Mutual Fund(s)" means mutual fund Fund(s) in which investment in equity shares of domestic companies does not exceed thirty-five percent (35%) of the total assets of such Fund(s).

Standard Deviation:

A statistical measure that defines expected volatility/risk associated with a portfolio. This explains the variation/deviation from the average returns delivered by the portfolio. A higher standard deviation means higher volatility (risk) and a lower standard deviation means lower volatility.

Base Expense Ratio:

BER denotes annualized asset management and other operational fees. Transaction brokerages, regulatory fees, and statutory taxes (including GST, STT, and Stamp Duty) are charged separately to the strategies on an actual's basis, they are not included in the Base Expense Ratio percentage displayed herein

DISCLAIMER

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

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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.