Mahindra Manulife Overnight Fund

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

Fund Facts | Oct 2026

Investment Objective - The primary objective of the Scheme is to seek to generate returns commensurate with low risk and providing high level of liquidity, through investments made primarily in overnight securities having maturity of 1 business day including TREPS (Tri-Party Repo) and Reverse Repo. However, there is no assurance or guarantee that the investment objective of the scheme will be achieved.

Product Labelling - This Product is Suitable for investors who are seeking*: • To generate reasonable returns with high levels of safety and convenience of liquidity over short term • To invest in debt and money market instruments having maturity of upto 1 business day

*Investors should consult their financial advisors if in doubt about whether the product is suitable for them.

Fund Details

Date of Inception / Allotment: July 23, 2019

Benchmark Name: CRISIL Liquid Overnight Index

NAV as on October 31, 2026:

NAV/Unit	Regular Plan (In Rs.)	Direct Plan (In Rs.)
Daily IDCW	1264.5362	1439.8639
Growth	1425.8016	1436.3188

IDCW History : Click Here

AUM as on October 30, 2026:

Monthly AUM : Rs 95.35 crores
Monthly AAUM : Rs 139.73 crores

Fund Manager Details

Name of Fund Manager:
Mr. Rahul Pal
Total Experience: 24 years
Managing Since: 23-Jul-19

Name of Fund Manager:
Mr.Amit Garg
Total Experience: 21 years
Managing Since: 08-Jun-20

Minimum Investment

Minimum Application Amount: Rs. 1,000/- and in multiples of Re.1/- thereafter
Minimum Redemption Amount: Rs. 1,000/- or 1 unit or account balance, whichever is lower
Minimum Switch-in Amount: Rs. 1,000/- and in multiples of Re. 0.01/- thereafter.

Load Structure

Exit Load:
- Nil.

Expense Ratio

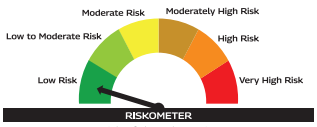
Base Expense Ratio[1] as on October 30, 2026:
Regular Plan : 0.14%
Direct Plan : 0.06%

Fund Performance

Compounded Annualised Returns	Scheme Returns % (Regular)	Scheme Returns % (Direct)	Benchmark Returns %
Returns for the last 1 year	5.14	5.24	5.25
Returns for the last 3 years	5.90	6.01	6.02
Returns for the last 5 years	5.66	5.77	5.80
Returns since Inception	4.99	5.10	5.13

Inception/Allotment date: 23-Jul-19. **Past performance may or may not be sustained in future and should not be used as a basis of comparison with other investments.** Since inception returns of the scheme is calculated on face value of Rs. 1,000 invested at inception. The performance details provided above are of Growth Option under Regular and Direct Plan. Different Plans i.e Regular Plan and Direct Plan under the scheme has different expense structure. Mr. Amit Garg is managing the scheme since June 8, 2020.

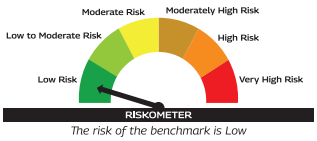
Scheme Riskometer



The risk of the scheme is Low

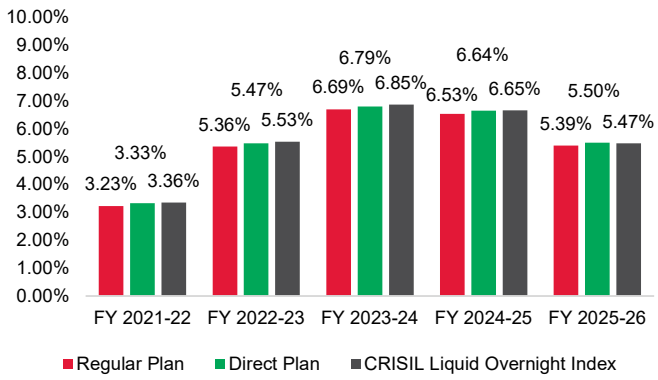
Scheme Benchmark Riskometer

As per AMFI Tier I Benchmark i.e. CRISIL Liquid Overnight Index



The risk of the benchmark is Low

Absolute Returns for each Financial Year for last 5 years(%)



Major Risk Factors

- Risks associated with investments in Fixed Income Securities
- Risk factors associated with repo transactions in Corporate Debt Securities
- Risks associated with 'Right to limit redemptions'
- Risks Factors associated with transaction in Units through stock exchange(s)

Portfolio Data - Top Ten Holdings as on October 30, 2026

Company / Issuer	Net Assets
1. 91 Days Tbill (MD 05/11/2026)	5.24%
2. 91 Days Tbill (MD 19/11/2026)	3.24%
3. 182 Days Tbill (MD 27/11/2026)	2.61%

Quantitative Measures / Risk Measures

Portfolio Turnover Ratio (Annualized)
a) Equity Turnover : 0.33
b) Gross Exposure Turnover : 0.33
Average Maturity (days) : 3.36
Macaulay Duration (days) : 3.36
Modified Duration (days) : 3.36
Annualized Portfolio Yield : 5.80%
Yield to Maturity (%) : 5.80%

PRC Matrix

Potential Risk Class

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

Additional Information pertaining to Portfolio of the scheme

Click here for Detailed Investment in Securities
Click here for Allocation of Net Asset by Sectors
Click here for Allocation of Net Asset by Asset Class
Click here for Allocation of Net Assets by Credit Rating
Click here for Allocation of Net Assets by Region / Country

Past Performance is not an indicator or guarantee of future results

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Major Changes w.r.t previous month -

Top 10 changes in Portfolio Holding

Name of securities added/increased	Name of securities deleted / reduced	Total Weightage in %age
91 Days Tbill (MD 05/11/2026)		5.24%
	364 Days Tbill (MD 08/10/2026)	-3.97%
91 Days Tbill (MD 19/11/2026)		3.24%
182 Days Tbill (MD 27/11/2026)		2.61%
	364 Days Tbill (MD 15/10/2026)	-1.92%
	182 Days Tbill (MD 22/10/2026)	-1.23%

Changes in Expense Ratio (Base Expense Ratio[1])

Change In	Previous Month	Current Month
Direct	0.06%	0.06%
Regular	0.14%	0.14%

[1]Base Expense Ratio excludes Brokerage Fees, Transaction Cost and other applicable statutory levies. For details of the Total Expense Ratio (TER), please refer the TER disclosure available on the website by visiting the link - https://www.mahindramanulife.com/downloads#mandatory-disclosures

Changes in Risk-o-meter

Change In	Previous Month	Current Month
Scheme	NA	NA
Benchmark	NA	NA

Changes in Credit Quality

Name of Security	Rating Previous Month	Rating Current Month
NA	NA	NA

	Quantitative Measures /Risk Measures	Brief description/ Inference of the Quantitative measure
1	Standard Deviation	Standard deviation is a statistical tool that measures the deviation or dispersion of the data from the mean or average. When seen in mutual funds, it tells you how much the return from your mutual fund portfolio is straying from the expected return, based on the fund's historical performance.
2	Beta	Beta is a measure of an investment's volatility in comparison to the market. Beta of less than 1 means that the security will be less volatile than the market. A beta of greater than 1 implies that the security's price will be more volatile than the market.
3	Sharpe Ratio	The Sharpe Ratio, is measure of risk-adjusted returns. It is calculated using standard deviation and excess return to determine reward per unit of risk.
4	Information Ratio	Measures the consistency of excess returns generated over the benchmark relative to tracking error. A higher ratio indicates better risk-adjusted benchmark outperformance.
5	Portfolio Turnover Ratio	Measures the extent of purchase and sale of securities in the portfolio during a specified period. A higher portfolio turnover ratio indicates more frequent trading and portfolio rebalancing.

	Important Weblinks	
1	Video Explainer	**Click here** for a video providing simplified explanation of the Fund Factsheet along with explanation to various terminologies used.
2	Calculation/Methodology	**Click here** for various mathematical parameters and their respective calculation methodology/formulae.
3	Detailed Risk Factors	**Click here** for various risk factors associated with the Scheme.
4	Scheme Information Document (SID)	**Click here** / Scan QR code for SID on the website
5	Investor Services	https://www.mahindramanulife.com/contact-us
6	Grievance submission and redressal	https://www.mahindramanulife.com/contact-us

Additional Disclosure

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