Mahindra Manulife Multi Asset Allocation Fund

(An open ended scheme investing in Equity, Debt, Gold/Silver Exchange Traded Funds (ETFs) and Exchange Traded Commodity Derivatives)

Fund Facts | Oct 2026

Investment Objective - The investment objective of the Scheme is to seek to generate long-term capital appreciation and income by investing in equity and equity related securities, debt & money market instruments, Gold/Silver ETFs and Exchange Traded Commodity Derivatives (ETCDs) as permitted by SEBI from time to time. However, there can be no assurance that the investment objective of the Scheme will be achieved.

Product Labelling - This product is suitable for investors who are seeking*: • Capital Appreciation while generating income over long term.; • Investments across equity and equity related instruments, debt and money market instruments, units of Gold/Silver Exchange Traded Funds (ETFs) and Exchange Traded Commodity Derivatives.

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

Fund Details

Date of Inception / Allotment: March 13, 2024

Benchmark Name: 45% NIFTY 500 TRI + 40% CRISIL Composite Bond Index + 10% Domestic Price of Physical Gold + 5% Domestic Price of Silver

NAV as on October 30, 2026:

NAV/Unit	Regular Plan (In Rs.)	Direct Plan (In Rs.)
IDCW	12.5418	13.0991
Growth	13.3531	13.9220

IDCW History : Click Here

AUM as on October 30, 2026:

Monthly AUM : Rs 1,206.52 crores

Monthly AAUM : Rs 1,209.03 crores

Fund Manager Details

Name of Fund Manager:
Mr. Renjith Sivaram
Total Experience: 16 years
Managing Since: 13-Mar-24

Mr. Rahul Pal
Total Experience: 24 years
Managing Since: 13-Mar-24

Mr. Kush Sonigara
Total Experience: 14 years
Managing Since: 01-Jan-26

Minimum Investment

Lumpsum Amount: Rs. 1,000 and in multiples of Re. 1/- thereafter

Minimum Weekly & Monthly SIP Amount: Rs 500 and in multiples of Re 1 thereafter

Minimum Weekly & Monthly SIP Installments: 6

Minimum Quarterly SIP Amount: Rs 1,500 and in multiples of Re 1 thereafter

Minimum Quarterly SIP installments: 4

Load Structure

Exit Load:

● An Exit Load of 0.5% is payable if Units are redeemed / switched-out up to 3 months from the date of allotment;

●Nil if Units are redeemed / switched-out after 3 months from the date of allotment.

Redemption /Switch-Out of Units would be done on First in First out Basis (FIFO).

Expense Ratio

Base Expense Ratio[1] as on October 30, 2026:

Regular Plan : 1.56%

Direct Plan : 0.41%

Quantitative Measures / Risk Measures

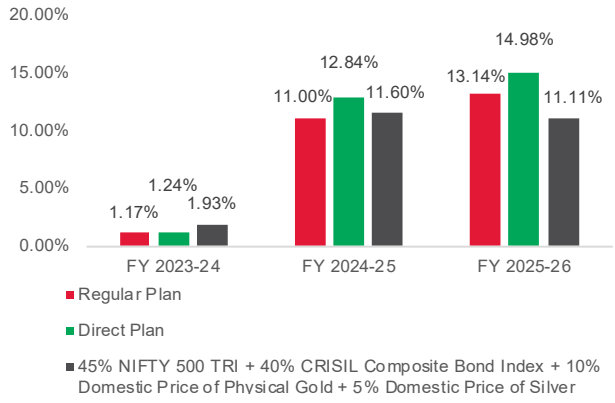
Standard Deviation	: NA
Beta	: NA
Sharpe Ratio#	: NA
Tracking Error (%)	: NA
Tracking Difference (%)	: NA
Information Ratio	: NA

Fund Performance

Compounded Annualised Returns	Scheme Returns % (Regular)	Scheme Returns % (Direct)	Benchmark Returns %
Returns for the last 1 years	2.85	4.40	1.48
Returns for the last 3 years	NA	NA	NA
Returns for the last 5 years	NA	NA	NA
Returns since Inception	11.61	13.39	10.53

Inception/Allotment date: 13-Mar-24. **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. 10 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. Kush Sonigara is managing this fund since January 01, 2026.

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



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

	Company / Issuer	Net Assets
1.	ICICI Prudential Gold ETF	11.74%
2.	Brookfield India Real Estate Trust	4.34%
3.	Bank of Baroda CD (MD 21/12/2026)	4.10%
4.	ICICI Bank Ltd	3.77%
5.	HDFC Bank Ltd	3.44%
6.	Muthoot Fin Ltd 3MTbil+315bps FRN (MD26/07/29)	3.11%
7.	7.79% Bajaj Hous Fin NCD (MD 20/08/2031)	2.40%
8.	Nippon India Silver ETF	2.39%
9.	Divis Laboratories Ltd	2.22%
10.	Reliance Industries Ltd	2.07%

Additional Information pertaining to Portfolio of the scheme

Click here for Detailed Investment in Securities

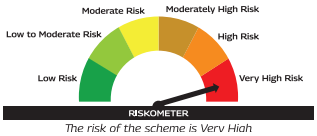
Click here for Allocation of Net Asset by Sectors

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

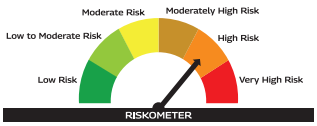
Scheme Riskometer



The risk of the scheme is Very High

Scheme Benchmark Riskometer

As per AMFI Tier I Benchmark i.e. 45% NIFTY 500 TRI + 40% CRISIL Composite Bond Index + 10% Domestic Price of Physical Gold + 5% Domestic Price of Silver



The risk of the benchmark is High

Major Risk Factors

- Risks associated with investments in equity and equity related instruments
- Risks associated with investments in Debt and Money Market Instruments
- Risks associated with Structured Obligations/ Credit Enhancements
- Risks associated with investments in Securitized Debt
- Risk factors associated with repo transactions in Corporate Debt Securities:
- Risk factors associated with investments in Credit Default Swaps
- Risks associated with Real Estate Investment Trust (REIT) and Infrastructure Investment Trust (InvIT)
- Risks associated with investments in Derivatives
- Risks attached with the use of derivatives
- Risks associated with investment in Foreign Securities
- Risk associated with investments in Overseas ETFs
- Risk associated with investments in Gold/Silver ETFs
- Risk Factors Associated with Investments in Other Commodities and Exchange Traded Commodity Derivatives (ETCDs) of various commodities
- Risks associated with segregated portfolio
- Risks associated with 'Right to limit redemptions'
- Risks associated with investing in Tri-party Repo (TREPS) through CCIL
- Risks Factors associated with transaction in Units through stock exchange(s)

Quantitative Measures / Risk Measures

Portfolio Turnover Ratio (Annualized)	0.75
a) Equity Turnover	: 0.19
b) Gross Turnover (Equity + Debt + Derivatives)	: 0.75
Average Maturity (yrs)	: 4.95
Macaulay Duration (yrs)	: 2.81
Modified Duration (yrs)	: 2.64
Annualized Portfolio Yield	: 8.33%
Yield to Maturity (%)	: 8.33%

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
	Mahindra Manulife Liquid Fund -Direct Plan -Growth	-4.94
Bank of Baroda CD (MD 21/12/2026)		4.10
7.79 Bajaj Hous Fin NCD (MD 20/08/2031)		2.00
Brookfield India Real Estate Trust		0.98
	ICICI Prudential Gold ETF	-0.58
	Nippon India Silver ETF	-0.48
ICICI Bank Ltd		0.38
Divis Laboratories Ltd		0.20
	Bharti Airtel Ltd	-0.14
Reliance Industries Ltd		0.08

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

Change In	Previous Month	Current Month
Direct	0.40%	0.41%
Regular	1.55%	1.56%

[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 Credit Quality

Name of security	Rating Previous Month	Rating Current Month
NA	NA	NA

Changes in Risk-o-meter

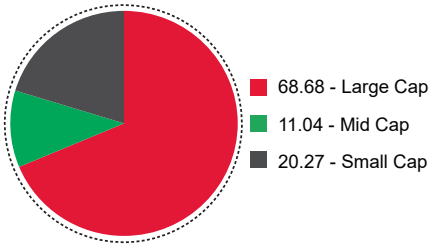
Change In	Previous Month	Current Month
Scheme	NA	NA
Benchmark	NA	NA

	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

MARKET CAPITALIZATION (% of Equity Holdings)



Data as on October 30, 2026

As per the latest Market Capitalisation data provided by AMFI (In line with the applicable SEBI guidelines)

SIP Performance as on October 30, 2026		Regular Plan		Direct Plan		45% Nifty 500 TRI + 40% CRISIL Composite Bond Index + 10% Domestic Price of Physical Gold + 5% Domestic Price of Silver^		Nifty 50 Index TRI^^	
SIP Investment Period	**Total Amount Invested (₹)**	**Market Value (₹)**	**CAGR Returns (%)**	**Market Value (₹)**	**CAGR Returns (%)**	**Market Value (₹)**	**CAGR Returns (%)**	**Market Value (₹)**	**CAGR Returns (%)**
1 Year	1,20,000	1,19,412	-0.91	1,20,347	0.54	1,17,232	-4.28	1,14,109	-9.03
Since Inception	3,10,000	3,44,902	8.23	3,52,429	9.94	3,35,081	5.96	3,00,192	-2.40

^Benchmark ^^Additional Benchmark. CAGR – Compounded Annual Growth Rate. Inception/Allotment date: 13-March-24. Past performance may or may not be sustained in future and should not be used as a basis of comparison with other investments. Returns greater than 1 year period are compounded annualized. For SIP returns, monthly investment of equal amounts invested on the 1st business day of every month has been considered. CAGR Returns (%) are computed after accounting for the cash flow by using the XIRR method (investment internal rate of return).

Past Performance is not an indicator or guarantee of future results