

Investment Objective - The investment objective is to generate long-term capital appreciation from a portfolio created by investing in actively managed debt oriented and arbitrage mutual fund schemes.

Product Suitability - This product is suitable for investors who are seeking*: • Capital appreciation over long term. • Investment in actively managed debt-oriented and arbitrage mutual fund schemes.

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

Fund Details

Date of Inception / Allotment: December 5, 2025

Benchmark Name: 60% CRISIL Composite Bond Index + 40% Nifty 50 Arbitrage (First Tier Benchmark)

NAV as on September 30, 2026:

NAV/Unit	Regular Plan (In Rs.)	Direct Plan (In Rs.)
IDCW	10.4303	10.4738
Growth	10.4303	10.4738

IDCW History : Click Here

AUM as on September 30, 2026:

Monthly AUM : Rs 10.52 crores

Monthly AAUM : Rs 11.09 crores

Quarterly AAUM : Rs 14.37 crores



Fund Manager Details

Name of Fund Manager:

Mr. Amit Garg

Total Experience: 21 years

Managing Since: 5-Dec-25

Mr Rahul Pal

Total Experience: 24 years

Managing Since: 5-Dec-25

Mr. Mitul Doshi

Total Experience: 22 years

Managing Since: 5-Dec-25



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



Load Structure

Exit Load:

- Nil



Expense Ratio

Base Expense Ratio¹
as on September 30, 2026:

Regular Plan : 0.58%

Direct Plan : 0.18%



Quantitative Measures / Risk Measures

Standard Deviation : NA

Beta : NA

Sharpe Ratio[#] : NA

Tracking Error (%) : NA

Tracking Difference (%) : NA

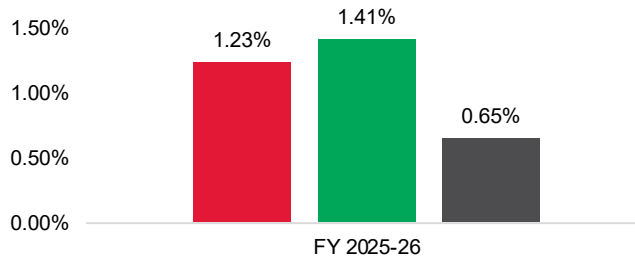
Information Ratio : NA

Fund Performance

Compounded Annualised Returns	Scheme Returns % (Regular)	Scheme Returns % (Direct)	Benchmark Returns %
Returns for the last 6 months	6.01	6.51	6.41
Returns for the last 1 years	NA	NA	NA
Returns for the last 3 years	NA	NA	NA
Returns since Inception	5.25	5.78	4.77

Inception/Allotment date: 05-Dec-25. 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. Simple annualized returns have been provided as per the extant guidelines since the scheme has completed 6 months but not 1 year.

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



■ Regular Plan

■ Direct Plan

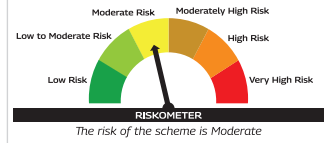
■ 60% CRISIL Composite Bond Index + 40% Nifty 50 Arbitrage

Note: Returns are computed from the date of allotment (December 05, 2025) / 1st April, as the case may be, to 31st March of the respective financial year.

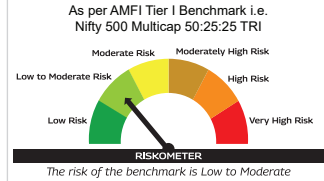
Portfolio Data - Top Ten Holdings as on September 30, 2026

Company / Issuer	Net Assets
1. Mahindra Manulife Short Term Fund - Drct Plan -Gr	56.92%
2. Mahindra Manulife Arbitrage Fund - Drct Plan -Gwth	35.89%
3. Mahindra Manulife Dynam Term Fund - Drct Plan - Gr	6.10%

Scheme Riskometer



Scheme Benchmark Riskometer



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 Real Estate Investment Trust (REITs) 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 Securities Lending
- 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)
- Risks associated with segregated portfolio
- Risk factors associated with repo transactions in Corporate Debt Securities

Quantitative Measures / Risk Measures

Portfolio Turnover Ratio (Annualized)	NA
a) Equity Turnover	: NA
b) Gross Turnover (Equity + Debt + Derivatives)	: NA
Average Maturity (yrs)	: NA
Macaulay Duration (yrs)	: NA
Modified Duration (yrs)	: NA
Annualized Portfolio Yield	: NA
Yield to Maturity (%)	: NA

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

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 Mutual Fund	-12.83
Mahindra Mutual Fund (Mahindra Manulife Short Term Fund - Direct - Growth)		7.90
Mahindra Mutual Fund (Mahindra Manulife Dynamic Term Fund - Direct - Growth)		6.10
	Triparty Repo	-0.84
	Mahindra Mutual Fund (Mahindra Manulife Arbitrage Fund - Direct - Growth)	-0.58
Other Margin		0.02

Changes in Expense Ratio (Base Expense Ratio¹)

Change In	Previous Month	Current Month
Direct	0.18%	0.18%
Regular	0.58%	0.58%

¹Base 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	Link 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