

Mahindra Manulife Overnight Fund

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



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.



Fund Features

CONVENIENT 1 DAY INVESTMENT:

- By investing in Overnight Securities the scheme endeavours to generate relatively stable return.
- No exit load for any investment period.

QUALITY PORTFOLIO:

- Will invest in debt & money market instruments with
 - Low risk
 - Low volatility

EASE OF REDEMPTION: Redemption on T+1 basis under normal circumstances¹

¹As per the SEBI (Mutual Funds) Regulations, 1996, the redemption or repurchase proceeds shall be dispatched within 3 working days from the date of redemption or repurchase.



Fund Manager and Experience

Fund Manager: Mr. Rahul Pal

Total Experience: 22 years

Experience in managing this fund: 6 years and 5 months (Managing since July 23, 2019)

Fund Manager: Mr. Amit Garg

Total Experience: 19 years

Experience in managing this fund: 5 years and 7 months (Managing since June 8, 2020)



Scheme Details

Date of allotment: July 23, 2019

Benchmark: CRISIL Liquid Overnight Index

Available Options under each plan: Growth(D) and IDCW (Daily IDCW Reinvestment), D-Default

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.

Monthly AAUM as on December 31, 2025
(Rs. in Cr.): 129.95

Quarterly AAUM as on December 31, 2025
(Rs. in Cr.): 112.40

Monthly AUM as on December 31, 2025
(Rs. in Cr.): 85.25

Total Expense Ratio¹ as on Dec 31, 2025: Regular Plan: 0.19%
Direct Plan: 0.09%

Load Structure:

Entry Load: N.A.

Exit Load: Nil



Portfolio Information

Annualised Portfolio YTM ²	5.78%
Macaulay Duration	1.69 days
Modified Duration	1.69 days
Residual Maturity	1.69 days
As on (Date)	December 31, 2025

¹In case of semi annual YTM, it will be annualised



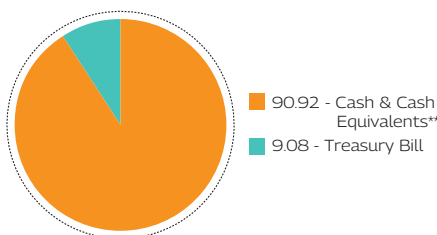
NAV as on Dec 31, 2025:

NAV/Unit	Regular Plan (In Rs.)	Direct Plan (In Rs.)
Daily IDCW	1213.1252	1380.2360
Growth	1367.8991	1376.8496

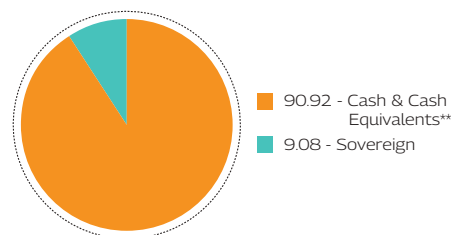
Portfolio as on December 31, 2025

Company / Issuer	Rating	% of Net Assets
Treasury Bill		9.08
182 Days Tbill (MD 15/01/2026)	SOV	3.80
91 Days Tbill (MD 02/01/2026)	SOV	3.52
182 Days Tbill (MD 08/01/2026)	SOV	1.76
Cash & Other Receivables		90.92
Grand Total		100.00

Asset Allocation (%)



Rating Profile (%)



Data as on December 31, 2025. **Cash & Cash Equivalents includes Fixed Deposits, Cash & Current Assets and TREPS

¹Includes additional expenses charged in terms of Regulation 52(6A)(b) of SEBI (Mutual Funds) Regulations, 1996 and Goods and Services Tax.

²Yield to maturity should not be construed as minimum return offered by the Scheme

IDCW: Income Distribution cum Capital Withdrawal

Please refer Page no. 34 for Product labelling and Benchmark Riskometer

Please refer Page no. 35 for Potential Risk Class Matrix of the Scheme