

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)



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.



Fund Features

Professional Asset Allocation Asset Allocation shall be rebalanced regularly by fund managers based on evolving market dynamics

Diversified Portfolio Portfolio that aims to combine stability of fixed income, growth potential of equity and tactical exposure to gold/silver



Fund Manager and Experience

Fund Manager (Equity): Mr. Renjith Sivaram

Total Experience: 14 years

Experience in managing this fund: 10 months (managing since March 13, 2024)

Fund Manager (Debt): Mr. Rahul Pal

Total Experience: 22 years

Experience in managing this fund: 10 months (managing since March 13, 2024)



Scheme Details

Date of allotment: March 13, 2024

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

Option: IDCW (IDCW Option will have IDCW Reinvestment (D) & IDCW Payout facility) and Growth (D) D-Default

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

Minimum Additional Purchase Amount: Rs. 1,000/- and in multiples of Re. 1/- thereafter

Minimum amount for redemption/switch out: Rs. 1,000/- or 100 units or account balance, whichever is lower

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

Monthly AAUM as on January 31, 2025

(Rs. in Cr.): 554.99

Monthly AUM as on January 31, 2025

(Rs. in Cr.): 560.24

Total Expense Ratio¹ Regular Plan: 2.05%
as on Jan 31, 2025: Direct Plan: 0.39%

Load Structure:

Entry Load: N.A.

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).



Portfolio Information

Annualised Portfolio YTM ^{2*}	7.35% ³
Macaulay Duration [*]	5.90 years ³
Modified Duration [*]	5.66 ³
Residual Maturity [*]	9.70 years ³
As on (Date)	January 31, 2025

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

²For debt component



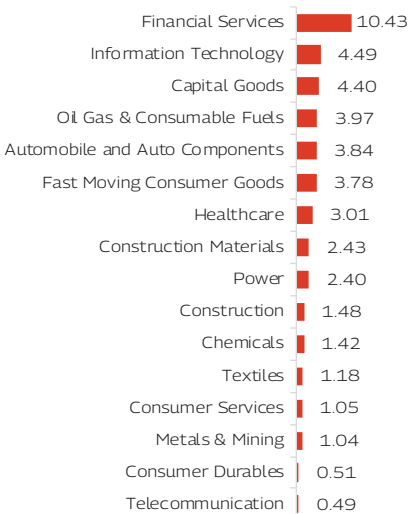
NAV as on Jan 31, 2025:

NAV/Unit	Regular Plan (In Rs.)	Direct Plan (In Rs.)
IDCW	11.1020	11.2657
Growth	11.1020	11.2657

Portfolio (• Top Ten Holdings - Issuer wise) as on January 31, 2025

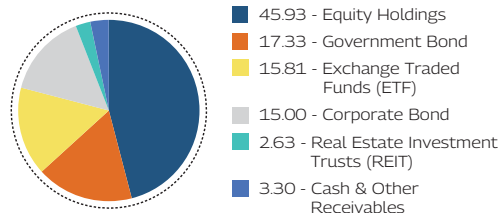
Company / Issuer	% of Net Assets	Company / Issuer	Rating	% of Net Assets
Automobile And Auto Components	3.84	Piramal Enterprises Ltd.		0.42
LG Balakrishnan & Bros Ltd.	0.65	REC Ltd.		0.39
ZF Commercial Vehicle Control Systems India Ltd.	0.60	Bank of Baroda		0.36
Maruti Suzuki India Ltd.	0.55	Healthcare		3.01
Mahindra & Mahindra Ltd.	0.53	Divi's Laboratories Ltd.		1.63
Tata Motors Ltd.	0.52	Sun Pharmaceutical Industries Ltd.		0.97
Hero MotoCorp Ltd.	0.51	Gland Pharma Ltd.		0.41
Asahi India Glass Ltd.	0.47	Information Technology		4.49
Capital Goods	4.40	LTIMindtree Ltd.		1.37
PTC Industries Ltd.	0.58	Tech Mahindra Ltd.		1.36
Inox India Ltd.	0.51	Infosys Ltd.		1.25
Technocraft Industries (India) Ltd.	0.48	Persistent Systems Ltd.		0.51
Kiloskar Brothers Ltd.	0.48	Metals & Mining		1.04
KEI Industries Ltd.	0.48	Hindalco Industries Ltd.		0.55
Tega Industries Ltd.	0.46	Tata Steel Ltd.		0.49
Escorts Kubota Ltd.	0.44	Oil Gas & Consumable Fuels		3.97
Carborundum Universal Ltd.	0.43	Reliance Industries Ltd.		0.85
Ratnamani Metals & Tubes Ltd.	0.27	GAIL (India) Ltd.		0.78
Syrma SGS Technology Ltd.	0.26	Coal India Ltd.		0.69
Chemicals	1.42	Hindustan Petroleum Corporation Ltd.		0.64
Coromandel International Ltd.	1.00	Oil & Natural Gas Corporation Ltd.		0.61
Archean Chemical Industries Ltd.	0.42	Petronet LNG Ltd.		0.40
Construction	1.48	Power		2.40
Larsen & Toubro Ltd.	0.60	NTPC Ltd.		1.37
ISGEC Heavy Engineering Ltd.	0.44	Power Grid Corporation of India Ltd.		0.64
Afcons Infrastructure Ltd.	0.44	CESC Ltd.		0.40
Construction Materials	2.43	Telecommunication		0.49
Shree Cement Ltd.	1.17	Bharti Airtel Ltd.		0.49
Grasim Industries Ltd.	0.78	Textiles		1.18
JK Cement Ltd.	0.48	Nitin Spinners Ltd.		0.69
Consumer Durables	0.51	S. P. Apparels Ltd.		0.49
Voltas Ltd.	0.51	Equity and Equity Related Total		45.93
Consumer Services	1.05	Real Estate Investment Trusts (REIT)		2.63
Aditya Vision Ltd.	1.02	• Brookfield India Real Estate Trust Realty		2.63
ITC Hotels Ltd.	0.03	Exchange Traded Funds (ETF)		15.81
Fast Moving Consumer Goods	3.78	• Nippon India Silver ETF		8.84
ITC Ltd.	1.26	• ICICI Prudential Gold ETF		6.96
Tata Consumer Products Ltd.	0.59	Corporate Bond		15.00
Emami Ltd.	0.47	• National Bank For Agriculture and Rural Development	CRISIL AAA	6.30
Triveni Engineering & Industries Ltd.	0.47	• Muthoot Finance Ltd.	CRISIL AA+	4.48
Hindustan Unilever Ltd.	0.36	• Godrej Industries Ltd.	CRISIL AA+	2.42
Jyothy Labs Ltd.	0.34	• Kotak Mahindra Investments Ltd.	CRISIL AAA	0.90
Dabur India Ltd.	0.30	Bharti Telecom Ltd.	CRISIL AA+	0.89
Financial Services	10.43	Government Bond		17.33
• State Bank of India	1.88	• 6.92% GOI (MD 18/11/2039)	SOV	7.20
ICICI Bank Ltd.	1.65	• 6.79% GOI (MD 07/10/2034)	SOV	4.67
HDFC Bank Ltd.	1.63	• 7.09% GOI (MD 05/08/2054)	SOV	3.24
IndusInd Bank Ltd.	1.20	• 7.23% GOI (MD 15/04/2039)	SOV	1.85
L&T Finance Ltd.	0.83	• 7.34% GOI (MD 22/04/2064)	SOV	0.37
Kotak Mahindra Bank Ltd.	0.78	Cash & Net Receivables/(Payables)		3.30
SBI Life Insurance Company Ltd.	0.65	Grand Total		100.00
Bajaj Finance Ltd.	0.63			

SECTOR ALLOCATION (%)



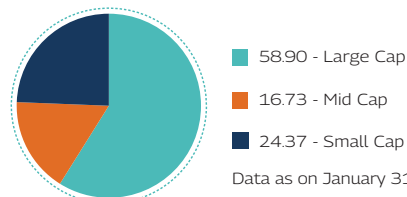
Data as on January 31, 2025

ASSET ALLOCATION (% to Net Assets)



Data as on January 31, 2025

MARKET CAPITALIZATION (% of Equity Holdings)



Data as on January 31, 2025

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

³Includes additional expenses charged in terms of Regulation 52(6A)(b) and 52(6A)(c) 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

²Calculated on amount invested in debt securities (including accrued interest), deployment of funds in TREPS and Reverse Repo and net receivable / payable.

Please refer Page no. 30 for Product labelling and Benchmark Riskometer