

Mahindra Manulife Low Duration Fund

(An open ended low duration debt scheme investing in instruments such that the Macaulay duration of the Portfolio is between 6 months and 12 months (please refer to page no. 19 of SID). A relatively low interest rate risk and moderate credit risk.)



Investment Objective

The investment objective of the Scheme is to provide reasonable returns, commensurate with a low to moderate level of risk and high degree of liquidity, through a portfolio constituted of money market and debt instruments. However, there is no assurance that the investment objective of the Scheme will be realized and the Scheme does not assure or guarantee any returns.



Fund Features

Positioned between liquid funds and short-duration funds with respect to the risk-return matrix.
Potentially better returns than that of liquid funds through strategic shifts in the maturity profile.
Lower volatility through relatively lower duration than short duration funds.
Higher flexibility in asset allocation vis-à-vis liquid funds.



Fund Manager and Experience

Fund Manager: Mr. Rahul Pal
Total Experience: 22 years
Experience in managing this fund: 9 years and 5 months (managing since February 15, 2017)
Fund Manager: Mr. Amit Garg
Total Experience: 19 years
Experience in managing this fund: 6 months (managing since January 01, 2026)



Scheme Details

Date of allotment: February 15, 2017
Benchmark: CRISIL Low Duration Debt A-I Index
Available Plans for subscription by investors: Direct (Default) and Regular
Available Options under each plan: Growth (Default) and IDCW
Available Facilities under IDCW Option: IDCW Reinvestment (Daily (Default), Weekly, Monthly), IDCW Payout (Monthly)
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 Redemption / Switch-outs Amount: Rs.1,000/-or 1 unit 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 June 30, 2026 (Rs. in Cr.): 552.00
Quarterly AAUM as on June 30, 2026 (Rs. in Cr.): 548.25
Monthly AUM⁵⁵ as on June 30, 2026 (Rs. in Cr.): 551.91
Base Expense Ratio¹ as on June 30, 2026: Regular Plan: 0.94%
Direct Plan: 0.29%
Load Structure:
Entry Load: NA
Exit Load: Nil



Portfolio Information

Annualised Portfolio YTM ²	7.24%
Macaulay Duration	337.40 days
Modified Duration	316.41 days
Residual Maturity	355.39 days
As on (Date)	June 30, 2026

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



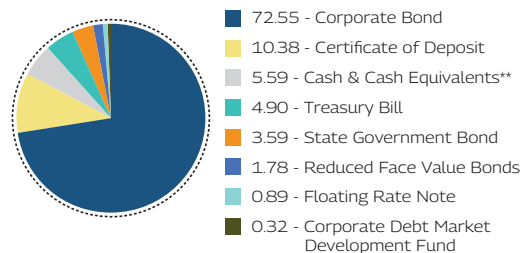
NAV as on June 30, 2026:

NAV/Unit	Regular Plan (In Rs.)	Direct Plan (In Rs.)
Daily IDCW	1000.0001	1260.1052
Monthly IDCW	1114.6058	1134.1761
Weekly IDCW	1053.9098	1031.5361
Growth	1732.0122	1872.2100

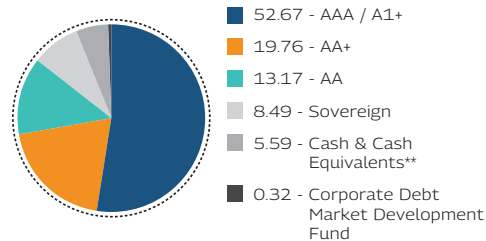
Portfolio (• Top Ten Holdings - Issuer wise) as on June 30, 2026

Company / Issuer	Rating	% of Net Assets	Company / Issuer	Rating	% of Net Assets
Certificate of Deposit		10.38	Godrej Seeds & Genetics Limited	CRISIL AA	1.77
• Axis Bank Limited	CRISIL A1+	4.37	Mindspace Business Parks REIT	ICRA AAA	1.77
• Canara Bank	CRISIL A1+	4.29	Indian Railway Finance Corporation Limited	CRISIL AAA	0.89
Union Bank of India	ICRA A1+	0.86	Corporate Debt Market Development Fund		0.32
Kotak Mahindra Bank Limited	CRISIL A1+	0.86	Corporate Debt Market Development Fund		0.32
Corporate Bond		72.55	Reduced Face Value Bonds		1.78
• LIC Housing Finance Limited	CRISIL AAA	8.94	JM Financial Products Limited	CRISIL AA	1.78
• National Bank For Agriculture and Rural Development	CRISIL AAA/ICRA AAA	8.05	Floating Rate Note		0.89
• Small Industries Dev Bank of India	CRISIL AAA	6.62	360 One Prime Limited	ICRA AA	0.89
• Godrej Properties Limited	ICRA AA+	6.60	State Government Bond		3.59
• REC Limited	CRISIL AAA/ICRA AAA	6.17	6.58% Gujarat SDL (MD 31/03/2027)	SOV	1.79
• Embassy Office Parks REIT	CRISIL AAA	5.37	7.71% Gujarat SDL (MD 01/03/2027)	SOV	0.90
• Power Finance Corporation Limited	CRISIL AAA	4.48	7.08% Karnataka SDL (MD 14/12/2026)	SOV	0.90
• 360 One Prime Limited	CRISIL AA	4.30	Treasury Bill		4.90
Godrej Industries Limited	CRISIL AA+	4.21	364 Days Tbill (MD 15/10/2026)	SOV	1.75
TVS Credit Services Limited	CRISIL AA+	3.59	182 Days Tbill (MD 17/12/2026)	SOV	1.74
Piramal Finance Limited	CARE AA+/ICRA AA+	3.57	182 Days Tbill (MD 08/10/2026)	SOV	0.88
JM Financial Services Limited	CRISIL AA	2.66	182 Days Tbill (MD 23/07/2026)	SOV	0.53
Muthoot Finance Limited	CRISIL AA+	1.79	Cash & Other Receivables		5.59
Tata Housing Development Company Limited	CARE AA	1.77	Grand Total		100.00

Asset Allocation (%)



Rating Profile (%)



Data as on June 30, 2026. **Cash & Cash Equivalents includes Fixed Deposits, Cash & Current Assets and TREPS

IDCW History

Record Date	Plan(s)/Option(s)	Individuals/HUF (IDCW) (Rs. per unit)	Face Value (Rs. per unit)	Cum-IDCW NAV (Rs. per unit)
25-Mar-26	Monthly Regular IDCW	1.6138	1000	1114.4082
28-Apr-26	Monthly Regular IDCW	8.6853	1000	1121.4797
28-Apr-26	Monthly Direct IDCW	9.6230	1000	1141.8420
29-May-26	Monthly Direct IDCW	0.5268	1000	1132.7458
25-Jun-26	Monthly Regular IDCW	11.8538	1000	1124.6482
25-Jun-26	Monthly Direct IDCW	12.8643	1000	1145.0833

Pursuant to payment of IDCW, the NAV of the IDCW Option(s) of the Scheme/Plan(s) falls to the extent of payout and statutory levy, if any. Past performance may or may not be sustained in future and should not be used as a basis for comparison with other investments. For complete list of IDCWs, visit www.mahindramanulife.com.

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

IDCW: Income Distribution cum Capital Withdrawal

⁵⁵Includes investment made by the schemes of Mahindra Manulife Mutual Fund aggregating to 20.10 crores

Please refer Page no. 37 for Product labelling and Benchmark Riskometer
Please refer Page no. 38 for Potential Risk Class Matrix of the Scheme