

# Mahindra Manulife Short Duration Fund

(An open ended short term debt scheme investing in instruments such that the Macaulay duration of the portfolio is between 1 year and 3 years (please refer to page no. 20 of SID). A moderate interest rate risk and moderate credit risk.)



## Investment Objective

The investment objective of the Scheme is to generate income and capital appreciation through an actively managed diversified portfolio of Debt & Money Market instruments such that the Macaulay duration of the portfolio is between 1 year to 3 years. However, there is no assurance or guarantee that the investment objective of the Scheme will be achieved. The Scheme does not assure or guarantee any returns.



## Fund Features

Aims to invest in quality instruments of predominantly high safety investment grade.

Selection of securities based on Risk Guard Process - An in-house Research and Process Framework.

<sup>^</sup> Refer SID for details



## Fund Manager and Experience

**Fund Manager:** Mr Rahul Pal

**Total Experience:** 22 years

Experience in managing this fund: 4 years and 9 months (Managing since February 23, 2021)



## Scheme Details

**Date of allotment:** February 23, 2021

**Benchmark:** CRISIL Short Duration Debt A-II Index

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

**Minimum Amount for Switch in:** Rs. 1,000/- and in multiples of Re. 0.01/- thereafter.

**Minimum Amount for Redemption / Switch-outs:** Rs. 1,000/- or 100 units or account balance, whichever is lower in respect of each Option.

**Available Plans:** Direct (D), Regular

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

**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 November 30, 2025 (Rs. in Cr.):** 74.94

**Monthly AUM as on November 30, 2025 (Rs. in Cr.):** 77.50

**Total Expense Ratio<sup>1</sup> as on Nov 30 2025:** Regular Plan: 1.25%  
Direct Plan: 0.28%

**Load Structure:**

**Entry Load:** Nil

**Exit Load:** Nil



## Portfolio Information

Annualised Portfolio YTM <sup>2</sup>	6.78%
Macaulay Duration	2.09 years
Modified Duration	2.00 years
Residual Maturity	2.69 years
As on (Date)	November 30, 2025

<sup>1</sup>In case of semi annual YTM, it will be annualised



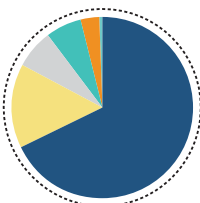
## NAV as on Nov 28, 2025:

NAV/Unit	Regular Plan (In Rs.)	Direct Plan (In Rs.)
IDCW	11.5938	12.1846
Growth	13.0609	13.6763

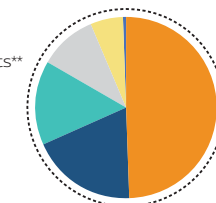
## Portfolio (• Top Ten Holdings - Issuer wise) as on November 30, 2025

Company / Issuer	Rating	% of Net Assets
<b>Certificate of Deposit</b>		<b>6.43</b>
• Union Bank of India	FITCH A1+	6.43
<b>Corporate Bond</b>		<b>67.94</b>
• Embassy Office Parks REIT	CRISIL AAA	6.60
• National Bank For Agriculture and Rural Development	CRISIL AAA	6.57
• Small Industries Dev Bank of India	CRISIL AAA	6.55
• Cube Highways Trust-Invt Fund	ICRA AAA	6.50
• Tata Capital Housing Finance Limited	CRISIL AAA	6.49
• REC Limited	CRISIL AAA	6.45
• Godrej Industries Limited	CRISIL AA+	5.92
• Godrej Properties Limited	ICRA AA+	5.18
• Bharti Telecom Limited	CRISIL AAA	4.01
Muthoot Finance Limited	CRISIL AA+	3.93
Cholamandalam Investment and Finance Company Ltd	ICRA AA+	3.92
JM Financial Services Limited	CRISIL AA	3.86
360 One Prime Limited	CRISIL AA	1.96
<b>Corporate Debt Market Development Fund</b>		<b>0.32</b>
Corporate Debt Market Development Fund Class A2		0.32
<b>State Government Bond</b>		<b>3.32</b>
7.63% Maharashtra SDL (MD 31/01/2036)	SOV	3.32
<b>Government Bond</b>		<b>6.93</b>
6.68% GOI (MD 07/07/2040)	SOV	6.93
<b>Cash &amp; Other Receivables</b>		<b>15.06</b>
<b>Grand Total</b>		<b>100.00</b>

## Asset Allocation (%)



## Rating Profile (%)



Data as on November 30, 2025. \*\*Cash & Cash Equivalents includes Fixed Deposits, Cash & Current Assets and TREPS

## IDCW HISTORY

Record Date	Plan(s) / Option(s)	IDCW (Rs. per unit)	Face Value (Rs. per unit)	Cum-IDCW NAV (Rs. per unit)
27-Feb-23	Regular IDCW	0.40	10	10.7307
27-Feb-23	Direct IDCW	0.40	10	10.9385
14-Mar-24	Regular IDCW	0.40	10	11.0834
14-Mar-24	Direct IDCW	0.40	10	11.4214
13-Mar-25	Regular IDCW	0.50	10	11.4744
13-Mar-25	Direct IDCW	0.50	10	11.9528

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](http://www.mahindramanulife.com).

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

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

IDCW: Income Distribution cum Capital Withdrawal

**Note:** As November 29 & 30, 2025 was a non-business day, the NAV disclosed above is as on November 30, 2025.

Please refer Page no. 33 for Product labelling and Benchmark Riskometer

Please refer Page no. 34 for Potential Risk Class Matrix of the Scheme