FACTSHEET
October 2025

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: 8 years and 9 months (managing since February 15, 2017)

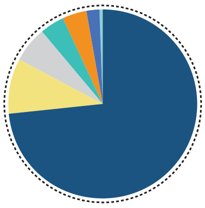
Scheme Details

- **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 October 31, 2025 (Rs. in Cr.):** 596.05
- **Monthly AUM[$$] as on October 31, 2025 (Rs. in Cr.):** 613.76
- **Total Expense Ratio[1] as on Oct 31, 2025:** Regular Plan: 1.09% Direct Plan: 0.30%
- **Load Structure:**
  Entry Load: N.A.
  Exit Load: Nil

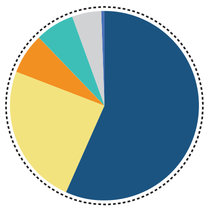
Portfolio (● Top Ten Holdings - Issuer wise) as on October 31, 2025

Company / Issuer	Rating	% of Net Assets
Certificate of Deposit		**9.23**
HDFC Bank Limited	CRISIL A1+	3.86
Axis Bank Limited	CRISIL A1+	3.84
Small Industries Dev Bank of India	CRISIL A1+	1.53
Corporate Bond		**73.56**
● National Bank For Agriculture and Rural Development	ICRA AAA/ CRISIL AAA	8.25
● Power Finance Corporation Limited	CRISIL AAA	7.37
● Godrej Properties Limited	ICRA AA+	6.07
● Embassy Office Parks REIT	CRISIL AAA	4.96
● LIC Housing Finance Limited	CRISIL AAA	4.95
● Godrej Industries Limited	CRISIL AA+	4.72
● Bajaj Housing Finance Limited	CRISIL AAA	4.50
● Small Industries Dev Bank of India	CRISIL AAA /ICRA AAA	4.11
● REC Limited	CRISIL AAA	4.10
● Nexus Select Trust - REIT	CRISIL AAA	4.08
TATA Realty & Infrastructure Ltd.	ICRA AA+	4.07
360 One Prime Limited	CRISIL AA	3.95
Bharti Telecom Limited	CRISIL AAA	3.34
TVS Credit Services Limited	CRISIL AA+	3.32
Muthoot Finance Limited	CRISIL AA+	3.31
Shriram Finance Limited	CRISIL AA+	0.82
Mindspace Business Parks REIT	CRISIL AAA	0.82
Cube Highways Trust-InvIT Fund	ICRA AAA	0.49
Cholamandalam Investment and Finance Company Ltd	ICRA AA+	0.33
Corporate Debt Market Development Fund		**0.29**
Corporate Debt Market Development Fund Class A2		0.29
Reduced Face Value Bonds		**2.46**
JM Financial Products Limited	CRISIL AA	2.46
State Government Bond		**4.12**
6.58% Gujarat SDL (MD 31/03/2027)	SOV	1.64
7.08% Karnataka SDL (MD 14/12/2026)	SOV	0.83
7.96% Maharastra SDL (MD 29/06/2026)	SOV	0.83
8.16% Karnataka SDL (MD 26/11/2025)	SOV	0.82
Treasury Bill		**3.98**
182 Days Tbill (MD 30/04/2026)	SOV	1.59
182 Days Tbill (MD 24/04/2026)	SOV	1.59
364 Days Tbill (MD 05/02/2026)	SOV	0.80
Cash & Other Receivables		**6.36**
Grand Total		**100.00**

Asset Allocation (%)



Rating Profile (%)



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

Portfolio Information

Annualised Portfolio YTM*[2]	6.73%
Macaulay Duration	337.28 days
Modified Duration	318.28 days
Residual Maturity	357.28 days
As on (Date)	October 31, 2025

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

NAV as on Oct 31, 2025:

NAV/Unit	Regular Plan (In Rs.)	Direct Plan (In Rs.)
Daily IDCW	1007.9783	1208.1874
Monthly IDCW	1113.1408	1132.6202
Weekly IDCW	1053.3018	1031.0375
Growth	1669.3797	1795.4293

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)
26-Aug-25	Monthly Regular IDCW	3.9358	1000	1116.7302
26-Aug-25	Monthly Direct IDCW	4.6941	1000	1136.9132
26-Sep-25	Monthly Regular IDCW	5.3616	1000	1118.1560
26-Sep-25	Monthly Direct IDCW	6.2167	1000	1138.4357
29-Oct-25	Monthly Regular IDCW	6.2090	1000	1119.0034
29-Oct-25	Monthly Direct IDCW	7.1325	1000	1139.3515

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.

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

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

IDCW: Income Distribution cum Capital Withdrawal

[$$]Includes investment made by the schemes of Mahindra Manulife Mutual Fund aggregating to 16.36 crores

Please refer Page no. 33 for Product labelling and Benchmark Riskometer
Please refer Page no. 34 for Potential Risk Class Matrix of the Scheme