

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. 19 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 Framework¹.

¹ 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 7 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 September 30, 2025 (Rs. in Cr.): 74.13

Quarterly AAUM as on September 30, 2025 (Rs. in Cr.): 79.43

Monthly AUM as on September 30, 2025 (Rs. in Cr.): 71.33

Total Expense Ratio¹ as on Sep 30, 2025: Regular Plan: 1.25%
Direct Plan: 0.28%

Load Structure:

Entry Load: Nil

Exit Load: Nil



Portfolio Information

Annualised Portfolio YTM ²	6.95%
Macaulay Duration	2.06 years
Modified Duration	1.96
Residual Maturity	2.60 years
As on (Date)	September 30, 2025

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



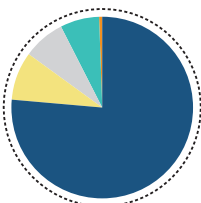
NAV as on Sept 30, 2025:

NAV/Unit	Regular Plan (In Rs.)	Direct Plan (In Rs.)
IDCW	11.4793	12.0454
Growth	12.9320	13.5200

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

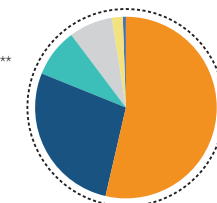
Company / Issuer	Rating	% of Net Assets
Certificate of Deposit		6.95
• Kotak Mahindra Bank Limited	CRISIL A1+	6.95
Corporate Bond		76.56
• REC Limited	ICRA AAA	9.91
• Embassy Office Parks REIT	CRISIL AAA	7.14
• National Bank For Agriculture and Rural Development	CRISIL AAA	7.12
• Tata Capital Housing Finance Limited	CRISIL AAA	7.04
• Cube Highways Trust-Invt Fund	ICRA AAA	7.01
• Godrej Industries Limited	CRISIL AA+	6.44
• Godrej Properties Limited	ICRA AA+	5.64
• Bharti Telecom Limited	CRISIL AAA	4.35
• Muthoot Finance Limited	CRISIL AA+	4.26
Cholamandalam Investment and Finance Company Ltd	ICRA AA+	4.26
Mindspace Business Parks REIT	CRISIL AAA	4.23
Shriram Finance Limited	CRISIL AA+	3.52
TATA Realty & Infrastructure Limited	ICRA AA+	3.51
360 One Prime Limited	CRISIL AA	2.13
Corporate Debt Market Development Fund		0.34
Corporate Debt Market Development Fund Class A2		0.34
Government Bond		7.57
6.68% GOI (MD 07/07/2040)	SOV	7.57
Cash & Other Receivables		8.58
Grand Total		100.00

Asset Allocation (%)



■ 76.56 - Corporate Bond
■ 8.58 - Cash & Cash Equivalents**
■ 7.57 - Government Bond
■ 6.95 - Certificate of Deposit
■ 0.34 - Corporate Debt Market Development Fund

Rating Profile (%)



■ 53.75 - AAA / A1+
■ 27.63 - AA+
■ 8.57 - Cash & Cash Equivalents**
■ 7.57 - Sovereign
■ 2.13 - AA
■ 0.34 - Corporate Debt Market Development Fund

Data as on September 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.

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. 33 for Product labelling and Benchmark Riskometer

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