

Mahindra Manulife Aggressive Hybrid Fund

(An open ended hybrid scheme investing predominantly in equity and equity related instruments)



Investment Objective

The Scheme seeks to generate long term capital appreciation and also income through investments in equity and equity related instruments and investments in debt and money market instruments. However, there can be no assurance that the investment objective of the Scheme will be achieved. The Scheme does not assure or guarantee any returns.



Fund Features

- Balanced portfolio with growth focus
- Security selection through robust process frameworks
- Suitable for planning long term goals



Fund Manager and Experience

- Fund Manager (Equity):** Ms. Fatema Pacha
Total Experience: 18 years
 Experience in managing this fund: 4 years and 2 months (managing since October 16, 2020)
- Fund Manager (Equity):** Mr. Manish Lodha
Total Experience: 23 years
 Experience in managing this fund: 4 years (Managing since December 21, 2020)
- Fund Manager (Debt):** Mr. Rahul Pal
Total Experience: 22 years
 Experience in managing this fund: 5 years and 5 months (Managing since July 19, 2019)
- Fund Manager (Debt):** Mr. Amit Garg
Total Experience: 19 years
 Experience in managing this fund: 8 months (Managing since May 02, 2024)



SCHEME DETAILS

- Date of allotment:** July 19, 2019
- Benchmark:** CRISIL Hybrid 35+65 Aggressive Index
- 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 Redemption Amount:** 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
- Monthly AAUM as on December 31, 2024 (Rs. in Cr.):** 1,532.06
- Quarterly AAUM as on December 31, 2024 (Rs. in Cr.):** 1,491.08
- Monthly AUM as on December 31, 2024 (Rs. in Cr.):** 1,522.49
- Total Expense Ratio¹ as on Dec 31, 2024:** Regular Plan: 2.07%
Direct Plan: 0.50%

Load Structure:

- Entry Load:** NA
- Exit Load:** 10% of the units allotted shall be redeemed without any exit load, on or before completion of 3 months from the date of allotment of Units.
- Any redemption in excess of the above limit shall be subject to the following exit load:
- An exit load of 1% is payable if Units are redeemed / switched-out on or before completion of 3 months from the date of allotment of Units;
 - Nil - If Units are redeemed / switched-out after completion of 3 months from the date of allotment of Units



Portfolio Information

Annualised Portfolio YTM ^{2*}	7.58% ³
Macaulay Duration ⁴	5.03 years ³
Modified Duration ⁴	4.82 ³
Residual Maturity ⁴	10.18 years ³
Portfolio Turnover Ratio (Last 1 year)	0.83
As on (Date)	December 31, 2024
Standard Deviation	10.93%
Beta	1.11
Sharpe Ratio ⁵	0.72
Jenson's Alpha	0.2236

¹In case of semi annual YTM, it will be annualised
²For debt component
³Risk-free rate assumed to be 7.15% (MIBOR as on 31-12-24)
 Source: www.mmda.org
⁴Note: As per AMFI guidelines for factsheet, the ratios are calculated based on month rolling returns for last 3 years. Data as on December 31, 2024

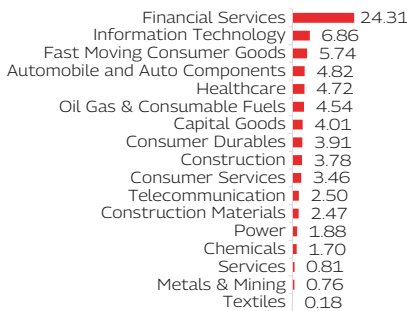
NAV as on Dec 31, 2024:

NAV/Unit	Regular Plan (In Rs.)	Direct Plan (In Rs.)
IDCW	198102	22.2570
Growth	258247	28.5318

Portfolio (• Top Ten Holdings - Issuer wise) as on December 31, 2024

Company / Issuer	% of Net Assets	Company / Issuer	Rating	% of Net Assets
Automobile and Auto Components 4.82				
Mahindra & Mahindra Ltd.	1.53	Divi's Laboratories Ltd.		0.96
Eicher Motors Ltd.	1.17	Biocon Ltd.		0.79
UNO Minda Ltd.	1.02	Max Healthcare Institute Ltd.		0.44
Schaeffler India Ltd.	0.87	Sai Life Sciences Ltd.		0.01
Ola Electric Mobility Ltd	0.23	Information Technology 6.86		
Capital Goods 4.01				
Kaynes Technology India Ltd.	0.88	• Infosys Ltd.		3.90
Suzlon Energy Ltd.	0.74	Tata Consultancy Services Ltd.		1.05
Tega Industries Ltd.	0.73	Tech Mahindra Ltd.		0.78
Bharat Dynamics Ltd.	0.73	LTIMindtree Ltd.		0.56
CG Power and Industrial Solutions Ltd.	0.48	Wipro Ltd.		0.56
Apollo Pipes Ltd.	0.46	Metals & Mining 0.76		
Chemicals 1.70				
Pidilite Industries Ltd.	0.90	National Aluminium Company Ltd.		0.76
Deepak Fertilizers & Petrochemicals Corporation Ltd.	0.50	Oil Gas & Consumable Fuels 4.54		
SRF Ltd.	0.29	• Reliance Industries Ltd.		3.43
Construction 3.78				
• Larsen & Toubro Ltd.	2.83	Bharat Petroleum Corporation Ltd.		1.10
Kalpataru Projects International Ltd.	0.94	Power 1.88		
Construction Materials 2.47				
UltraTech Cement Ltd.	1.74	Tata Power Company Ltd.		0.97
JK Cement Ltd.	0.72	Power Grid Corporation of India Ltd.		0.91
Consumer Durables 3.91				
Havells India Ltd.	1.20	Services 0.81		
Whirlpool of India Ltd.	1.09	InterGlobe Aviation Ltd.		0.81
Titan Company Ltd.	0.85	Telecommunication 2.50		
Bata India Ltd.	0.77	• Bharti Airtel Ltd.		2.50
Consumer Services 3.46				
FSN E-Commerce Ventures Ltd.	0.86	Textiles 0.18		
Aditya Vision Ltd.	0.80	Gokaldas Exports Ltd.		0.18
Devyani International Ltd.	0.71	Equity and Equity Related Total 76.45		
Arvind Fashions Ltd.	0.63	Certificate of Deposit 0.97		
The Indian Hotels Company Ltd.	0.45	Punjab National Bank	CRISIL A1+	0.97
Vishal Mega Mart Ltd.	0.01	Corporate Bond 10.03		
Fast Moving Consumer Goods 5.74				
Hindustan Unilever Ltd.	1.68	Bharti Telecom Ltd.	CRISIL AA+	1.80
ITC Ltd.	1.37	TVS Credit Services Ltd.	CRISIL AA	1.32
Balrampur Chini Mills Ltd.	0.98	National Bank For Agriculture and Rural Development	CRISIL AAA	1.00
Doms Industries Ltd.	0.65	Muthoot Finance Ltd.	CRISIL AA+	0.99
Gillette India Ltd.	0.62	Kotak Mahindra Prime Ltd.	CRISIL AAA	0.99
Nestle India Ltd.	0.43	Godrej Industries Ltd.	CRISIL AA+	0.99
Financial Services 24.31				
• HDFC Bank Ltd.	6.49	Shriram Finance Ltd.	CRISIL AA+	0.82
• ICICI Bank Ltd.	6.42	TATA Realty & Infrastructure Ltd.	ICRA AA+	0.53
• State Bank of India	3.24	Indian Railway Finance Corporation Ltd.	CRISIL AAA	0.34
• Axis Bank Ltd.	2.31	Embassy Office Parks REIT	CRISIL AAA	0.33
ICICI Prudential Life Insurance Company Ltd.	1.31	Cholamandalam Investment and Finance Company Ltd	ICRA AA+	0.33
Shriram Finance Ltd.	1.14	Godrej Properties Ltd.	ICRA AA+	0.33
Bajaj Finserv Ltd.	1.03	360 One Prime Ltd.	CRISIL AA	0.13
Karur Vysya Bank Ltd.	1.00	Mindspace Business Parks REIT	CRISIL AAA	0.13
L&T Finance Ltd.	0.72	Government Bond 8.36		
Multi Commodity Exchange of India Ltd.	0.66	• 7.09% GOI (MD 05/08/2054)	SOV	2.85
Healthcare 4.72				
Cipla Ltd.	1.30	• 7.34% GOI (MD 22/04/2064)	SOV	2.05
Abbott India Ltd.	1.21	7.23% GOI (MD 15/04/2039)	SOV	1.46
		6.79% GOI (MD 07/10/2034)	SOV	1.22
		6.92% GOI (MD 18/11/2039)	SOV	0.63
		4.04% GOI FRB (MD 04/10/2028)	SOV	0.16
		Zero Coupon Bond 1.59		
		Tata Motors Finance Ltd.	CRISIL AA+	1.59
		Cash & Net Receivables/(Payables) 2.60		
		Grand Total 100.00		

SECTOR ALLOCATION (%)



Data as on December 31, 2024

IDCW HISTORY

Record Date	Plan(s) / Option(s)	IDCW	Face Value	Cum-IDCW NAV
		(Rs. per unit)	(Rs. per unit)	(Rs. per unit)
17-Mar-22	Regular IDCW	1.00	10	15.1780
17-Mar-22	Direct IDCW	1.00	10	15.9901
27-Feb-23	Regular IDCW	1.00	10	15.0487
27-Feb-23	Direct IDCW	1.00	10	16.2165
14-Mar-24	Regular IDCW	1.00	10	18.5445
14-Mar-24	Direct IDCW	1.00	10	20.4453

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.

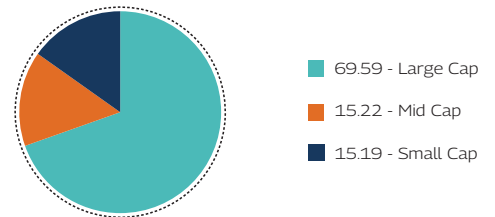
¹ Includes additional expenses charged in terms of Regulation 52(6A)(b) and 52(6A)(c) of SEBI (Mutual Funds) Regulations, 1996 and Goods and Services Tax. ²Yield to maturity should not be construed as minimum return offered by the Scheme;

IDCW: Income Distribution cum Capital Withdrawal

³Calculated 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

MARKET CAPITALIZATION (% of Equity Holdings)



Data as on December 31, 2024

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



NAV as on Dec 31, 2024:

NAV/Unit	Regular Plan (In Rs.)	Direct Plan (In Rs.)
IDCW	198102	22.2570
Growth	258247	28.5318