

Mahindra Manulife Multi Asset Allocation Fund

(An open ended scheme investing in Equity, Debt, Gold/Silver Exchange Traded Funds (ETFs) and Exchange Traded Commodity Derivatives)



Investment Objective

The investment objective of the Scheme is to seek to generate long-term capital appreciation and income by investing in equity and equity related securities, debt & money market instruments, Gold/Silver ETFs and Exchange Traded Commodity Derivatives (ETCDs) as permitted by SEBI from time to time. However, there can be no assurance that the investment objective of the Scheme will be achieved.



Fund Features

Professional Asset Allocation Asset Allocation shall be rebalanced regularly by fund managers based on evolving market dynamics

Diversified Portfolio Portfolio that aims to combine stability of fixed income, growth potential of equity and tactical exposure to gold/silver



Fund Manager and Experience

Fund Manager (Equity): Mr. Renjith Sivaram
Total Experience: 13 years
 Experience in managing this fund: 4 months (managing since March 13, 2024)

Fund Manager (Debt): Mr. Rahul Pal
Total Experience: 22 years
 Experience in managing this fund: 4 months (managing since March 13, 2024)

Fund Manager: Mr. Pranav Patel
Total Experience: 9 years
 Experience in managing this fund: 4 months (managing since March 13, 2024)

³Dedicated Fund Manager for Overseas Investments



Scheme Details

Date of allotment: March 13, 2024

Benchmark: 45% NIFTY 500 TRI + 40% CRISIL Composite Bond Index + 10% Domestic Price of Physical Gold + 5% Domestic Price of Silver

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

Minimum amount for redemption/switch out: 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

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 July 31, 2024

(Rs. in Cr.): 379.96

Monthly AUM as on July 31, 2024

(Rs. in Cr.): 482.97

Total Expense Ratio¹ Regular Plan: 2.04%

as on July 31, 2024: Direct Plan: 0.42%

Load Structure:

Entry Load: N.A.

Exit Load: • An Exit Load of 0.5% is payable if Units are redeemed / switched-out up to 3 months from the date of allotment;

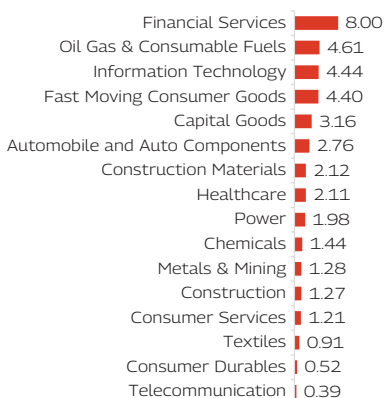
• Nil if Units are redeemed / switched-out after 3 months from the date of allotment.

Redemption /Switch-Out of Units would be done on First in First out Basis (FIFO).

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

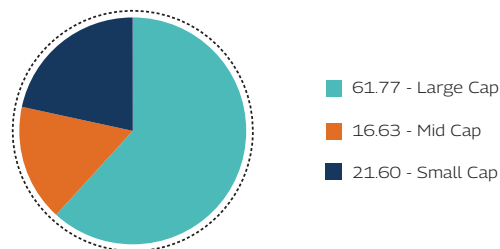
Company / Issuer	% of Net Assets	Company / Issuer	Rating	% of Net Assets
Automobile and Auto Components 2.76				
Tata Motors Ltd.	0.84	Infosys Ltd.		1.26
Hero MotoCorp Ltd.	0.75	LTI Mindtree Ltd.		1.22
Maruti Suzuki India Ltd.	0.68	Tech Mahindra Ltd.		1.15
LG Balakrishnan & Bros Ltd.	0.48	Persistent Systems Ltd.		0.47
Capital Goods 3.16				
Kirloskar Brothers Ltd.	0.65	Cyient Ltd.		0.35
Escorts Kubota Ltd.	0.44	Metals & Mining 1.28		
Syrrma SGS Technology Ltd.	0.43	Tata Steel Ltd.		0.70
Carborundum Universal Ltd.	0.42	Hindalco Industries Ltd.		0.58
Technocraft Industries (India) Ltd.	0.42	Oil Gas & Consumable Fuels 4.61		
Ratnamani Metals & Tubes Ltd.	0.40	Hindustan Petroleum Corporation Ltd.		0.88
Inox India Ltd.	0.40	Reliance Industries Ltd.		0.70
Chemicals 1.44				
Coromandel International Ltd.	1.00	Coal India Ltd.		0.60
Archean Chemical Industries Ltd.	0.44	Oil India Ltd.		0.55
Construction 1.27				
Larsen & Toubro Ltd.	0.64	Petronet LNG Ltd.		0.53
ISGEC Heavy Engineering Ltd.	0.63	Indraprastha Gas Ltd.		0.50
Construction Materials 2.12				
Grasim Industries Ltd.	0.82	GAIL (India) Ltd.		0.47
Shree Cement Ltd.	0.78	Bharat Petroleum Corporation Ltd.		0.36
JK Cement Ltd.	0.51	Power 1.98		
Consumer Durables 0.52				
Volta Ltd.	0.52	NTPC Ltd.		1.55
Consumer Services 1.21				
Aditya Vision Ltd	1.21	CESC Ltd.		0.42
Fast Moving Consumer Goods 4.40				
ITC Ltd.	1.15	Telecommunication 0.39		
Tata Consumer Products Ltd.	0.77	Indus Towers Ltd.		0.39
Emami Ltd.	0.75	Textiles 0.91		
Triveni Engineering & Industries Ltd.	0.46	Nitin Spinners Ltd.		0.47
Hindustan Unilever Ltd.	0.45	S. P. Apparels Ltd.		0.44
Dabur India Ltd.	0.42	Equity and Equity Related Total 40.58		
Jyothy Labs Ltd.	0.39	Real Estate Investment Trusts (REIT) 2.75		
Financial Services 8.00				
State Bank of India	1.64	• Brookfield India Real Estate Trust Realty		2.75
ICICI Bank Ltd.	1.37	Exchange Traded Funds (ETF) 14.84		
HDFC Bank Ltd.	1.29	• ICICI Prudential Gold ETF		7.58
Indusind Bank Ltd.	0.99	• Nippon India Silver ETF		7.26
L&T Finance Ltd.	0.95	Corporate Bond 19.74		
SBI Life Insurance Company Ltd.	0.78	• National Bank For Agriculture and Rural Development	CRISIL AAA	7.28
Kotak Mahindra Bank Ltd.	0.52	• Small Industries Dev Bank of India	CRISIL AAA	5.19
REC Ltd.	0.45	• Kotak Mahindra Investments Ltd.	CRISIL AAA	2.09
Healthcare 2.11				
Divi's Laboratories Ltd.	1.33	• Godrej Industries Ltd.	CRISIL AA	2.07
Sun Pharmaceutical Industries Ltd.	0.78	• Cholamandalam Investment and Finance Company Ltd	ICRA AA+	2.07
Information Technology 4.44				
		Bharti Telecom Ltd.	CRISIL AA+	1.04
		Government Bond 17.10		
		• 7.18% GOI (MD 24/07/2037)	SOV	6.31
		• 7.3% GOI (MD 19/06/2053)	SOV	4.27
		• 7.1% GOI (MD 08/04/2034)	SOV	4.19
		• 7.32% GOI (MD 13/11/2030)	SOV	2.33
		Cash & Net Receivables/(Payables) 4.99		
		Grand Total 100.00		

SECTOR ALLOCATION (%)



Data as on July 31, 2024

MARKET CAPITALIZATION (% of Equity Holdings)



Data as on July 31, 2024

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



Portfolio Information

Annualised Portfolio YTM ^{2a}	7.36% ³
Macaulay Duration ¹	5.07 years ³
Modified Duration ¹	4.84 ³
Residual Maturity ¹	7.94 years ³
As on (Date)	July 31, 2024

¹In case of semi annual YTM, it will be annualised
²For debt component



NAV as on July 31, 2024:

NAV/Unit	Regular Plan (In Rs.)	Direct Plan (In Rs.)
IDCW	11.1827	11.2539
Growth	11.1827	11.2539

³Includes 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