

## Potential Risk Class Matrix for Debt scheme(s) of the fund

Pursuant to Clause 1.7.5 of the SEBI Master Circular SEBI/HO/IMD/IMD-PoD-1/P/CIR/2023/74 dated May 19, 2023 Potential Risk Class ('PRC') Matrix for debt schemes based on Interest Rate Risk and Credit Risk is as follows:

### Mahindra Manulife Overnight Fund

(An open ended debt scheme investing in overnight securities. A relatively low interest rate risk and relatively low credit risk.)

| Potential Risk Class Matrix (Maximum risk the Scheme can take) |                          |                    |                           |
|--|--------------------------|--------------------|---------------------------|
| Credit Risk →  | Relatively Low (Class A) | Moderate (Class B) | Relatively High (Class C) |
| Interest Rate Risk ↓   |                          |                    |                           |
| Relatively Low (Class I)                                       | A-I                      |                    |                           |
| Moderate (Class II)  |                          |                    |                           |
| Relatively High (Class III)                                    |                          |                    |                           |

### Mahindra Manulife Liquid Fund

(An open ended liquid scheme. A relatively low interest rate risk and moderate credit risk.)

| Potential Risk Class Matrix (Maximum risk the Scheme can take) |                          |                    |                           |
|--|--------------------------|--------------------|---------------------------|
| Credit Risk →  | Relatively Low (Class A) | Moderate (Class B) | Relatively High (Class C) |
| Interest Rate Risk ↓   |                          |                    |                           |
| Relatively Low (Class I)                                       |                          | B-I                |                           |
| Moderate (Class II)  |                          |                    |                           |
| Relatively High (Class III)                                    |                          |                    |                           |

### Mahindra Manulife Ultra Short Duration Fund

(An open ended ultra-short term debt scheme investing in instruments such that the Macaulay duration of the portfolio is between 3 to 6 months (please refer to page no. 18 of SID). A relatively low interest rate risk and moderate credit risk.)

| Potential Risk Class Matrix (Maximum risk the Scheme can take) |                          |                    |                           |
|--|--------------------------|--------------------|---------------------------|
| Credit Risk →  | Relatively Low (Class A) | Moderate (Class B) | Relatively High (Class C) |
| Interest Rate Risk ↓   |                          |                    |                           |
| Relatively Low (Class I)                                       |                          | B-I                |                           |
| Moderate (Class II)  |                          |                    |                           |
| Relatively High (Class III)                                    |                          |                    |                           |

### 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.)

| Potential Risk Class Matrix (Maximum risk the Scheme can take) |                          |                    |                           |
|--|--------------------------|--------------------|---------------------------|
| Credit Risk →  | Relatively Low (Class A) | Moderate (Class B) | Relatively High (Class C) |
| Interest Rate Risk ↓   |                          |                    |                           |
| Relatively Low (Class I)                                       |                          | B-I                |                           |
| Moderate (Class II)  |                          |                    |                           |
| Relatively High (Class III)                                    |                          |                    |                           |

### 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.)

| Potential Risk Class Matrix (Maximum risk the Scheme can take) |                          |                    |                           |
|--|--------------------------|--------------------|---------------------------|
| Credit Risk →  | Relatively Low (Class A) | Moderate (Class B) | Relatively High (Class C) |
| Interest Rate Risk ↓   |                          |                    |                           |
| Relatively Low (Class I)                                       |                          |                    |                           |
| Moderate (Class II)  |                          | B-II               |                           |
| Relatively High (Class III)                                    |                          |                    |                           |

### Mahindra Manulife Dynamic Bond Fund

(An open ended dynamic debt scheme investing across duration. A relatively high interest rate risk and moderate credit risk.)

| Potential Risk Class Matrix (Maximum risk the Scheme can take) |                          |                    |                           |
|--|--------------------------|--------------------|---------------------------|
| Credit Risk →  | Relatively Low (Class A) | Moderate (Class B) | Relatively High (Class C) |
| Interest Rate Risk ↓   |                          |                    |                           |
| Relatively Low (Class I)                                       |                          |                    |                           |
| Moderate (Class II)  |                          |                    |                           |
| Relatively High (Class III)                                    |                          | B-III              |                           |