# Mahindra Manulife **Equity Savings Fund**

(An open ended scheme investing in equity, arbitrage and debt)

### Investment Objective

The Scheme seeks to generate long term capital appreciation and also income through investments in equity and equity related instruments, arbitrage opportunities 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**

Potential capital appreciation and wealth accumulation through regular investments in the long term. Balances the risk of equity with investments in debt and derivative securities.

Flexible Asset Allocation feature in dynamic market scenarios.



#### **Fund Manager and** Experience

Fund Manager (Equity): Mr. Manish Lodha Total Experience: 23 years Experience in managing this fund: 3 years and 11 months (Managing since December 21, 2020)

Fund Manager (Equity): Mr. Renjith Sivaram Total Experience: 14 years Experience in managing this fund: 1 year and 5 months (managing since July 03, 2023)

Fund Manager (Debt): Mr. Rahul Pal Total Experience: 22 years

Experience in managing this fund: 7 years and 10 months (managing since February 1, 2017)

Fund Manager (Hybrid): Mr. Pranav Patel<sup>§</sup> Total Experience: 14 years Experience in managing this fund: 11 months (Managing since January 05, 2024)

SDedicated Fund Manager for Overseas Inve



#### **Scheme Details**

Date of allotment: February 1, 2017 Benchmark: Nifty Equity Savings TRI 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 Repurchase 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 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 November 30, 2024 (Rs. in Cr.): 574.06

Monthly AUM as on November 30, 2024

(Rs. in Cr.): 580.13 Total Expense Ratio1 as on Nov 30, 2024:

Regular Plan: 2.35% Direct Plan: 0.69%

Load Structure: Entry Load: N.A

Exit Load: 10% of the units allotted shall be redeemed without any exit load, on or before completion of 15 calendar days 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 15 calendar days from the date of allotment of Units;

• Nil - If Units are redeemed / switched-out after completion of 15 calendar days from the date of allotment of Units.

### Portfolio Information

Annualised Portfolio YTM*2^	7.36%3
Macaulay Duration <sup>^</sup>	1.91 Years³
Modified Duration <sup>a</sup>	1.823
Residual Maturity <sup>^</sup>	2.24 Years <sup>3</sup>
Portfolio Turnover Ratio (Last 1	year) 4.23
As on (Date)	November 30, 2024
Standard Deviation	5.65%
Beta	1.12
Sharpe Ratio#	0.34
Jenson's Alpha	-0.0373
0 E 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1	P. A.

In case of semi annual YTM, it will be annualised

^For debt component #Risk-free rate assumed to be 6.76% (MIBOR as on 29-1.1-24)

Source: www.mmda.org
Note: As per AMFI guidelines for factsheet, the ratios are calculated bases
on month rolling returns for last 3 years. Data as on November 29, 2024

## NAV as on Nov 29, 2024:

NAV/Unit	Regular Plan (In Rs.)	Direct Plan (In Rs.)
IDCW	14.1768	16.9608
Growth	19.8577	22.9349

### Portfolio ( • Top Ten Holdings - Issuer wise) as on November 30, 2024

Company / Issuer	% of Net Assets	% to NAV
Automobile and Auto Components	4.90	-2.49
Mahindra & Mahindra Ltd.	2.47	-2.49
Asahi India Glass Ltd.	0.74	
LG Balakrishnan & Bros Ltd.	0.73	
ZF Commercial Vehicle	0.52	
Control Systems India Ltd.		
Tata Motors Ltd.	0.44	
Capital Goods	2.85	
Syrma SGS Technology Ltd.	0.49	
Inox India Ltd.	0.43	
KEI Industries Ltd.	0.39	
Escorts Kubota Ltd.	0.34	
Kirloskar Brothers Ltd.	0.34	
Carborundum Universal Ltd.	0.31	
PTC Industries Ltd.	0.30	
	0.30	
Technocraft Industries (India) Ltd.		
Chemicals	0.99	
Coromandel International Ltd.	0.64	
Archean Chemical Industries Ltd.	0.35	• • •
Construction	2.86	-2.05
Larsen & Toubro Ltd.	2.53	-2.05
ISGEC Heavy Engineering Ltd.	0.33	
Construction Materials	7.01	-5.36
Ambuja Cements Ltd.	4.95	-4.98
Grasim Industries Ltd.	0.93	-0.38
Shree Cement Ltd.	0.82	
JK Cement Ltd.	0.31	
Consumer Durables	1.14	-0.72
Havells India Ltd.	0.65	-0.66
Voltas Ltd.	0.49	-0.07
Consumer Services	0.67	
Aditya Vision Ltd	0.67	
Fast Moving Consumer Goods	6.13	-3.40
ITC Ltd.	2.84	-2.10
Hindustan Unilever Ltd.	1.37	-1.08
Tata Consumer Products Ltd.	0.78	-0.22
Dabur India Ltd.	0.50	
Triveni Engineering & Industries Ltd.	0.34	
Jyothy Labs Ltd.	0.30	
Financial Services	17.78	-10.87
HDFC Bank Ltd.	4.42	-3.30
ICICI Bank Ltd.	3.23	-2.07
Bajaj Finance Ltd.	2.86	-2.88
Canara Bank	1.33	-1.34
State Bank of India	1.28	-1.3
Kotak Mahindra Bank Ltd.	1.20	-0.66
IndusInd Bank Ltd.	1.04	-0.24
	0.86	-0.22
SBI Life Insurance Company Ltd.		-0.38
L&T Finance Ltd.	0.56	
REC Ltd.	0.35	
Piramal Enterprises Ltd.	0.33	
Bank of Baroda	0.32	
Healthcare	3.95	-1.80
Sun Pharmaceutical Industries Ltd.	2.43	-1.80
Divi's Laboratories Ltd.	1.22	
Gland Pharma Ltd.	0.30	
Gland Pharma Ltd. Information Technology	5.96	
Gland Pharma Ltd. Information Technology Tech Mahindra Ltd.	<b>5.96</b> 2.15	-1.21
Gland Pharma Ltd. Information Technology Tech Mahindra Ltd. Infosys Ltd.	<b>5.96</b> 2.15 1.41	-1.21
Gland Pharma Ltd. Information Technology Tech Mahindra Ltd.	<b>5.96</b> 2.15	-2.59 -1.21 -0.43

## SECTOR ALLOCATION

(% Unhedged Equity)



Data as on November 30, 2024

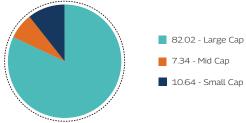
	0.69	-0.69
	3.06	-2.38
	1.25	-0.91
	1.16	-1.17
		-0.30
5		-3.18
		-2.48
		-0.24
		-0.47
on Ltd.		
on Ltd.		
		-0.29
		-0.29
	0.35	
	0.31	
	0.78	
	0.51	
	0.27	
Γotal	66.10	-35.14
	2.71	
Realty	2.71	
	111	
CDICII A1		
CRISIL AL		
CDICIL AA		
CRISIL AA	A 1.31	
CDICII AA	A / 1 20	
ICRA AA+	0.43	
CRISIL AA	0.43	
	4.93	
SOV	3.19	
SOV	0.69	
SOV	0.62	
SOV	0.44	
	8.49	
SOV	1.69	
CRISII AA		
ayables)		
netions	100.00	
	CRISIL AA SOV	3.19 0.85 0.84 ration Ltd. 0.29 on Ltd. 0.29 on Ltd. 0.29 on Ltd. 0.29 on Ltd. 0.26 1.67 1.32 0.35 0.31 0.31 0.78 0.51 0.27 rotal 66.10 otsts (REIT) 2.71 Realty 2.71 1.14 CRISIL AA+ 1.73 CRISIL AA+ 1.73 CRISIL AAA 1.72 CRISIL AAA 1.72 CRISIL AAA 1.72 CRISIL AAA 1.73 CRISIL AAA 1.74 CRISIL AAA 1.75 CRISIL AAA 1.75 CRISIL AAA 1.75 CRISIL AAA 0.87 CRISIL AAA 0.89 CRI

% of Net

% to NAV

#### MARKET CAPITALIZATION

(% of Equity Holdings)



Data as on November 30, 2024

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

#### **IDCW HISTORY**

Record Date	Plan(s)/Option(s)	IDCW	Face Value	Cum-IDCW NAV
Record Date	Ptari(s)/Option(s)	(Rs. per unit)	(Rs. per unit)	(Rs. per unit)
17-Mar-22	Regular IDCW	0.80	10	13.4499
17-Mar-22	Direct IDCW	0.80	10	14.9344
27-Feb-23	Regular IDCW	1.00	10	13.1514
27-Feb-23	Direct IDCW	1.00	10	14.9588
14-Mar-24	Regular IDCW	1.00	10	14.3968
14-Mar-24	Direct IDCW	1.00	10	16.8312

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,

funds in TREPS and Reverse Repo and net receivable / payable

Note: As November 30, 2024 was a non business days, the NAV disclosed above is as on November 29, 2024 Please refer Page no. 30 for Product labelling and Benchmark Riskometer

Pursuant to payment or IDCW, the NAV or the IDCW Option(s) or the Scheme/Plan(s) fauls to the extent or 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.

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

IDCW Income Distribution cum Capital Withdrawal. \*\*Calculated on amount invested in debt securities (including accrued interest), deployment of