

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: 14 years
Experience in managing this fund: 8 months (managing since March 13, 2024)

Fund Manager (Debt): Mr. Rahul Pal
Total Experience: 22 years
Experience in managing this fund: 8 months (managing since March 13, 2024)

Fund Manager: Mr. Pranav Patel¹
Total Experience: 14 years
Experience in managing this fund: 8 months (managing since March 13, 2024)

¹Dedicated 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 November 30, 2024 (Rs. in Cr.): 537.23

Monthly AUM as on November 30, 2024 (Rs. in Cr.): 544.76

Total Expense Ratio¹ as on Nov 30, 2024: Regular Plan: 2.04%
Direct Plan: 0.38%

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 Information

Annualised Portfolio YTM ^{2*}	7.42% ³
Macaulay Duration ¹	5.40 years ³
Modified Duration ¹	5.17 ³
Residual Maturity ¹	8.62 years ³
As on (Date)	November 30, 2024

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



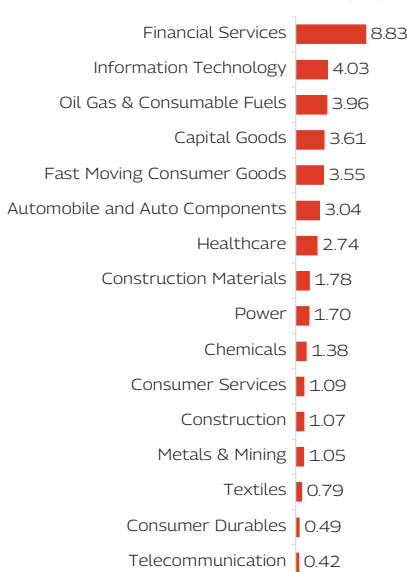
NAV as on Nov 29, 2024:

NAV/Unit	Regular Plan (In Rs.)	Direct Plan (In Rs.)
IDCW	11.1761	11.3084
Growth	11.1761	11.3084

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

Company / Issuer	% of Net Assets	Company / Issuer	Rating	% of Net Assets
Automobile and Auto Components 3.04				
ZF Commercial Vehicle Control Systems India Ltd.	0.65	Sun Pharmaceutical Industries Ltd.		0.72
Hero MotoCorp Ltd.	0.58	Gland Pharma Ltd.		0.48
Maruti Suzuki India Ltd.	0.51	Information Technology 4.03		
Tata Motors Ltd.	0.51	LTI Mindtree Ltd.		1.21
Asahi India Glass Ltd.	0.41	Infosys Ltd.		1.19
LG Balakrishnan & Bros Ltd.	0.39	Tech Mahindra Ltd.		1.12
Capital Goods 3.61				
Kirloskar Brothers Ltd.	0.54	Persistent Systems Ltd.		0.51
Syrma SGS Technology Ltd.	0.44	Metals & Mining 1.05		
KEI Industries Ltd.	0.44	Tata Steel Ltd.		0.55
Escorts Kubota Ltd.	0.40	Hindalco Industries Ltd.		0.50
PTC Industries Ltd.	0.39	Oil Gas & Consumable Fuels 3.96		
Carborundum Universal Ltd.	0.38	Reliance Industries Ltd.		0.79
Inox India Ltd.	0.37	GAIL (India) Ltd.		0.75
Ratnamani Metals & Tubes Ltd.	0.34	Hindustan Petroleum Corporation Ltd.		0.70
Technocraft Industries (India) Ltd.	0.31	Petronet LNG Ltd.		0.43
Chemicals 1.38				
Coromandel International Ltd.	0.95	Coal India Ltd.		0.43
Archean Chemical Industries Ltd.	0.43	Oil & Natural Gas Corporation Ltd.		0.37
Construction 1.07				
Larsen & Toubro Ltd.	0.56	Bharat Petroleum Corporation Ltd.		0.27
ISGEC Heavy Engineering Ltd.	0.51	Indraprastha Gas Ltd.		0.22
Construction Materials 1.78				
Grasim Industries Ltd.	0.69	Power 1.70		
Shree Cement Ltd.	0.65	NTPC Ltd.		1.29
JK Cement Ltd.	0.44	CESC Ltd.		0.41
Consumer Durables 0.49				
Volta Ltd.	0.49	Telecommunication 0.42		
Consumer Services 1.09				
Aditya Vision Ltd.	1.09	Bharti Airtel Ltd.		0.42
Fast Moving Consumer Goods 3.55				
ITC Ltd.	0.98	Textiles 0.79		
Tata Consumer Products Ltd.	0.57	Nitin Spinners Ltd.		0.40
Emami Ltd.	0.56	S. P. Apparels Ltd.		0.39
Triveni Engineering & Industries Ltd.	0.39	Equity and Equity Related Total 39.52		
Hindustan Unilever Ltd.	0.37	Real Estate Investment Trusts (REIT) 2.63		
Jyothy Labs Ltd.	0.37	• Brookfield India Real Estate Trust Realty		2.63
Dabur India Ltd.	0.31	Exchange Traded Funds (ETF) 15.39		
Financial Services 8.83				
State Bank of India	1.62	• Nippon India Silver ETF		8.72
ICICI Bank Ltd.	1.48	• ICICI Prudential Gold ETF		6.67
HDFC Bank Ltd.	1.42	Corporate Bond 19.07		
Indusind Bank Ltd.	1.04	• National Bank For Agriculture and Rural Development	CRISIL AAA	6.47
L&T Finance Ltd.	0.71	• Muthoot Finance Ltd.	CRISIL AA+	4.60
Kotak Mahindra Bank Ltd.	0.68	• Godrej Industries Ltd.	CRISIL AA+	2.50
SBI Life Insurance Company Ltd.	0.59	• Cholamandalam Investment and Finance Company Ltd	ICRA AA+	1.83
Piramal Enterprises Ltd.	0.44	Small Industries Dev Bank of India	CRISIL AAA	1.83
REC Ltd.	0.43	Kotak Mahindra Investments Ltd.	CRISIL AAA	0.93
Bank of Baroda	0.43	Bharti Telecom Ltd.	CRISIL AA+	0.92
Healthcare 2.74				
Divi's Laboratories Ltd.	1.54	Government Bond 18.97		
		• 7.23% GOI (MD 15/04/2039)	SOV	6.64
		• 6.79% GOI (MD 07/10/2034)	SOV	5.70
		• 7.3% GOI (MD 19/06/2053)	SOV	3.42
		• 7.18% GOI (MD 24/07/2037)	SOV	2.82
		• 7.34% GOI (MD 22/04/2064)	SOV	0.38
		Cash & Net Receivables/(Payables) 4.42		
		Grand Total 100.00		

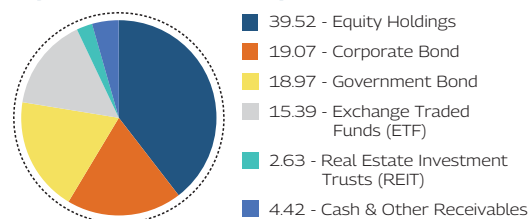
SECTOR ALLOCATION (%)



Data as on November 30, 2024

ASSET ALLOCATION

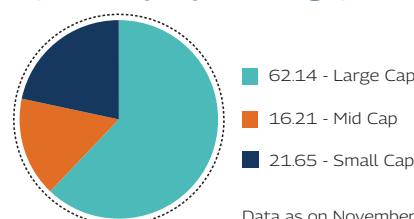
(% to Net Assets)



Data as on November 30, 2024

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)

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.

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