

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: 7 months (managing since March 13, 2024)

Fund Manager (Debt): Mr. Rahul Pal
Total Experience: 22 years
Experience in managing this fund: 7 months (managing since March 13, 2024)

Fund Manager: Mr. Pranav Patel⁵
Total Experience: 14 years
Experience in managing this fund: 7 months (managing since March 13, 2024)

⁵Dedicated 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 October 31, 2024

(Rs. in Cr.): 530.04

Monthly AUM as on October 31, 2024

(Rs. in Cr.): 538.09

Total Expense Ratio¹ as on Oct 31, 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;

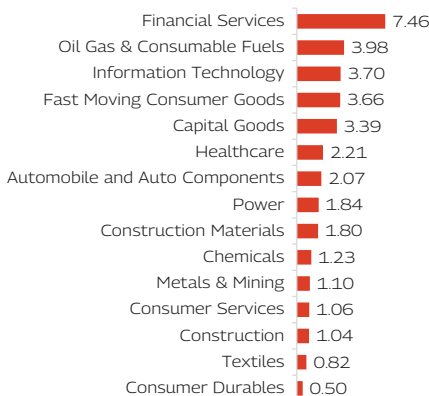
• Nil if Units are redeemed / switched-out after 3 months from the date of allotment.

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

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

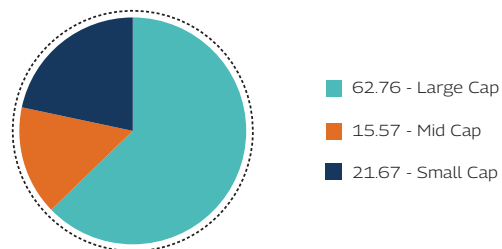
Company / Issuer	% of Net Assets	Company / Issuer	Rating	% of Net Assets
Automobile and Auto Components	2.07	Information Technology		3.70
Hero MotoCorp Ltd.	0.61	LTI Mindtree Ltd.		1.10
Tata Motors Ltd.	0.54	Infosys Ltd.		1.06
Maruti Suzuki India Ltd.	0.52	Tech Mahindra Ltd.		1.06
LG Balakrishnan & Bros Ltd.	0.40	Persistent Systems Ltd.		0.47
Capital Goods	3.39	Metals & Mining		1.10
Kirloskar Brothers Ltd.	0.46	Tata Steel Ltd.		0.57
Escorts Kubota Ltd.	0.42	Hindalco Industries Ltd.		0.53
Syrra SGS Technology Ltd.	0.41	Oil Gas & Consumable Fuels		3.98
Inox India Ltd.	0.38	Hindustan Petroleum Corporation Ltd.		0.71
KEI Industries Ltd.	0.38	Reliance Industries Ltd.		0.55
Ratnamani Metals & Tubes Ltd.	0.36	GAIL (India) Ltd.		0.54
PTC Industries Ltd.	0.34	Coal India Ltd.		0.47
Technocraft Industries (India) Ltd.	0.33	Petronet LNG Ltd.		0.43
Carborundum Universal Ltd.	0.30	Oil & Natural Gas Corporation Ltd.		0.36
Chemicals	1.23	Oil India Ltd.		0.35
Coromandel International Ltd.	0.90	Bharat Petroleum Corporation Ltd.		0.29
Archean Chemical Industries Ltd.	0.33	Indraprastha Gas Ltd.		0.28
Construction	1.04	Power		1.84
Larsen & Toubro Ltd.	0.55	NTPC Ltd.		1.43
ISGEC Heavy Engineering Ltd.	0.49	CESC Ltd.		0.42
Construction Materials	1.80	Textiles		0.82
Grasim Industries Ltd.	0.72	Nitin Spinners Ltd.		0.41
Shree Cement Ltd.	0.63	S. P. Apparels Ltd.		0.41
JK Cement Ltd.	0.45	Equity and Equity Related Total		35.86
Consumer Durables	0.50	Real Estate Investment Trusts (REIT)		2.69
Voltas Ltd.	0.50	• Brookfield India Real Estate Trust	Realty	2.69
Consumer Services	1.06	Exchange Traded Funds (ETF)		17.61
Aditya Vision Ltd	1.06	• Nippon India Silver ETF		9.57
Fast Moving Consumer Goods	3.66	• ICICI Prudential Gold ETF		8.04
ITC Ltd.	1.02	Corporate Bond		19.34
Tata Consumer Products Ltd.	0.60	• National Bank For Agriculture and Rural Development	CRISIL AAA	6.56
Emami Ltd.	0.58	• Muthoot Finance Ltd.	CRISIL AA+	4.67
Triveni Engineering & Industries Ltd.	0.41	Godrej Industries Ltd.	CRISIL AA+	2.53
Hindustan Unilever Ltd.	0.38	Cholamandalam Investment and Finance Company Ltd	ICRA AA+	1.86
Jyothy Labs Ltd.	0.34	Small Industries Dev Bank of India	CRISIL AAA	1.85
Dabur India Ltd.	0.32	Kotak Mahindra Investments Ltd.	CRISIL AAA	0.94
Financial Services	7.46	Bharti Telecom Ltd.	CRISIL AA+	0.93
State Bank of India	1.55	Government Bond		20.20
ICICI Bank Ltd.	1.45	• 7.23% GOI (MD 15/04/2039)	SOV	6.72
HDFC Bank Ltd.	1.31	• 7.1% GOI (MD 08/04/2034)	SOV	3.97
L&T Finance Ltd.	0.70	• 7.3% GOI (MD 19/06/2053)	SOV	3.48
SBI Life Insurance Company Ltd.	0.68	• 7.18% GOI (MD 24/07/2037)	SOV	2.86
Indusind Bank Ltd.	0.66	• 6.79% GOI (MD 07/10/2034)	SOV	2.78
Kotak Mahindra Bank Ltd.	0.44	• 7.34% GOI (MD 22/04/2064)	SOV	0.39
Piramal Enterprises Ltd.	0.34	Cash & Net Receivables/(Payables)		4.30
REC Ltd.	0.33	Grand Total		100.00
Healthcare	2.21			
Divi's Laboratories Ltd.	1.46			
Sun Pharmaceutical Industries Ltd.	0.76			

SECTOR ALLOCATION (%)



Data as on October 31, 2024

MARKET CAPITALIZATION (% of Equity Holdings)



Data as on October 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	5.48 years ³
Modified Duration ¹	5.25 ³
Residual Maturity ¹	8.67 years ³
As on (Date)	October 31, 2024

¹In case of semi annual YTM, it will be annualised

²For debt component



NAV as on Oct 31, 2024:

NAV/Unit	Regular Plan (In Rs.)	Direct Plan (In Rs.)
IDCW	11.2861	11.4046
Growth	11.2861	11.4046

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