

Mahindra Manulife Mutual Fund

Category : Balanced Fund | Benchmark Index : NIFTY 50 Hybrid Composite Debt 50:50 Index | Fund Manager : Rahul Pal

₹14.30
 NAV as on 30-Apr-26

₹833 (Cr.)
 AUM as on 31-Mar-26

Rating


	Historical Return (%)					
	3 Month	6 Month	1 Year	3 Years	5 Years	10 Years
Fund	-1.36	-2.84	3.06	12.27	-	-
Benchmark Index	-1.15	-2.64	2.41	10.81	-	-

Investment Objective

The Fund seeks to generate long term capital appreciation by investing predominantly in equities linked securities of small cap segment.

Sector Allocation (%)	
Financials	21.34
Industrials	7.08
Technology	7.74
Healthcare	9.33
Materials	8.15

Asset Allocation (%)	
Equity	68.78
Cash&cashEqv.	6.33
Debt	24.89

Portfolio Holdings	
Top Holdings	Assets (%)
Indus Towers	2.66
JSW Steel	3.73
Reliance Industries	2.26
ICICI Bank	2.53
Ultratech Cement	2.56
8.52% Muthoot Finance	2.72
7.53% National Bank	2.72
Nirma 32-D 01/12/2025	2.68
7.62% National Bank	2.20
6.68% GOI 2040	2.14

Quantitative Data (%)	
Standard Deviation	9.70
Beta	-
Sharpe Ratio	0.44
Alpha Ratio	-
Turnover Ratio	140.00
Expense Ratio	3.36
Lock-in Period	-
Fund Type	Open Ended
Fund House	Mahindra Manulife Mutual Fund
Fund Taxation	Balanced
Min. Inv. Lumpsum/ SIP	Rs. 1000 / 500

Investment Rationale

Argues for investing to combat inflation's erosive effects on household expenses (9-19% CAGR), education costs (10.5% inflation), and weddings (22-30%), which outpace traditional savings like FDs at 4-7.1%. It contrasts low-yield options (PPF 7.1% tax-free, gold/real estate ~11%) with superior mutual fund returns (large-cap 17.55%, mid/small-cap 22-23% over 10 years), demonstrating via examples how SIPs in equity funds meet goals like higher education (₹60L in 17 years via ₹9K/month at 12%) or marriage (₹1Cr in 16 years via ₹17.5K/month) more efficiently than FDs/PPF. Early investing leverages compounding (e.g., ₹5K/month from age 25 yields ₹3.25Cr by 65 at 12% vs. ₹1.5Cr from age 40), thriving amid market crises per Warren Buffett's wisdom.