

## Mahindra Manulife Mutual Fund

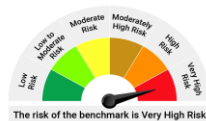
Category : Balanced Fund | Benchmark Index : NIFTY 50 Hybrid Composite Debt 50:50 Index | Fund Manager : Rahul Pal

**14.62**

NAV as on 23- Dec-25

**935(Cr.)**

AUM as on 30-Nov-25


**Rating**


### Historical Return (%)

	3 Month	6 Month	1 Year	3 Years	5 Years	10 Years
Fund	0.78	1.94	4.01	13.42	-	-
Benchmark Index	1.87	3.65	7.61	13.43	-	-

### 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	66.3
Cash&cashEqv.	8.66
Debt	25.06

### 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	8.50
Beta	0.84
Sharpe Ratio	0.66
Alpha Ratio	0.39
Turnover Ratio	204.00
Expense Ratio	2.19
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.