
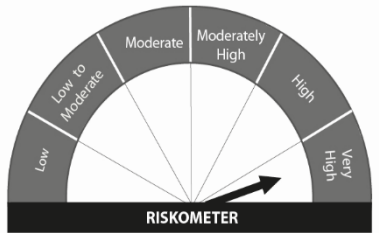


# SCHEME INFORMATION DOCUMENT

## SECTION I

# MAHINDRA MANULIFE ASIA PACIFIC REITs FOF

(An open ended fund of fund scheme investing in Manulife Global Fund – Asia Pacific REIT Fund)

| This product is suitable for investors who are seeking*  | Scheme Riskometer <sup>#</sup>   | Benchmark Riskometer <sup>#</sup> :   |
|--|--|---|
| <ul style="list-style-type: none"> <li>Capital appreciation over long term.</li> <li>Investments in units of Manulife Global Fund – Asia Pacific REIT Funds</li> </ul> |  | <p>As per AMFI Tier 1 Benchmark i.e FTSE EPRA Nareit Asia ex Japan REITs Index</p>  |

\* Investors should consult their financial advisers if in doubt about whether the product is suitable for them.

<sup>#</sup> The Risk-o-Meter specified above is based on the Scheme portfolio/Benchmark data, as on September 30, 2024. For latest riskometer(s), investors are requested to refer periodical portfolio disclosure(s) available on the website of the Fund viz. [www.mahindramanulife.com](http://www.mahindramanulife.com)

### Continuous offer for Units at NAV based prices

|   |  |
|---|--|
| <b>Name of Mutual Fund</b>                | Mahindra Manulife Mutual Fund  |
| <b>Name of Asset Management Company</b>   | Mahindra Manulife Investment Management Private Limited  |
| <b>Name of Trustee Company</b>            | Mahindra Manulife Trustee Private Limited  |
| <b>Addresses, Website of the Entities</b> | <p><b>Registered Office:</b> 4<sup>th</sup> Floor, A-wing, Mahindra Towers, Dr. G M Bhosale Marg, P K Kurne chowk, Mumbai – 400018.</p> <p><b>Corporate Office:</b> Unit No. 204, 2<sup>nd</sup> Floor, Amity Building, Piramal Agastya Corporate Park, LBS Road, Kamani Junction, Kurla (West) Mumbai – 400070.</p> <p><b>Website:</b> <a href="http://www.mahindramanulife.com">www.mahindramanulife.com</a></p> |

The particulars of the Scheme have been prepared in accordance with the Securities and Exchange Board of India (Mutual Funds) Regulations 1996, (herein after referred to as SEBI (MF) Regulations or the Regulations) as amended till date and circulars issued thereunder filed with SEBI, along with a Due Diligence Certificate from the Asset Management Company (AMC). The units being offered

**for public subscription have not been approved or recommended by SEBI nor has SEBI certified the accuracy or adequacy of the Scheme Information Document.**

The Scheme Information Document sets forth concisely the information about the scheme that a prospective investor ought to know before investing. Before investing, investors should also ascertain about any further changes to this Scheme Information Document after the date of this Document from the Mutual Fund / Investor Service Centres / Website / Distributors or Brokers.

**The investors / unitholders are advised to refer to the Statement of Additional Information (SAI) for details of Mahindra Manulife Mutual Fund, Standard Risk Factors, Special Considerations, Tax and Legal issues and general information on [www.mahindramanulife.com](http://www.mahindramanulife.com).**

**SAI is incorporated by reference (is legally a part of the Scheme Information Document). For a free copy of the current SAI, please contact your nearest Investor Service Centre or log on to our website.**

**The Scheme Information Document (Section I and II) should be read in conjunction with the SAI and not in isolation.**

**This Scheme Information Document is dated October 29, 2024.**

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**PART 1. HIGHLIGHTS / SUMMARY OF THE SCHEME**

| <b>Sr. No.</b> | <b>Title</b>                          | <b>Description</b>  |
|----------------|---------------------------------------|---|
| <b>I.</b>      | <b>Name of the Scheme</b>             | Mahindra Manulife Asia Pacific REITs FOF  |
| <b>II.</b>     | <b>Category of the Scheme</b>         | FOF (Overseas)  |
| <b>III.</b>    | <b>Scheme Type</b>                    | An open ended fund of fund scheme investing in Manulife Global Fund – Asia Pacific REIT Fund.   |
| <b>IV.</b>     | <b>Scheme Code</b>                    | MAHM/O/O /FOO/21/03/0017  |
| <b>V.</b>      | <b>Investment Objective</b>           | <p>The investment objective of the Scheme is to provide long term capital appreciation by investing predominantly in units of Manulife Global Fund – Asia Pacific REIT Fund, an overseas fund primarily investing in real estate investment trusts (REITs) in the Asia Pacific ex-Japan region.</p> <p>However, there can be no assurance that the investment objective of the Scheme will be achieved.</p>   |
| <b>VI.</b>     | <b>Liquidity</b>                      | The Scheme offers Units for Subscription and Redemption at NAV based prices on all Business Days on an ongoing basis. The AMC shall dispatch the redemption proceeds within 5 working Days from date of receipt of redemption request from the unitholder/ investor.  |
| <b>VII.</b>    | <b>Benchmark (Total Return Index)</b> | <p>FTSE EPRA Nareit Asia ex Japan REITs Index</p> <p><b>Justification of Benchmark</b><br/>The FTSE EPRA Nareit Asia ex Japan REITs Index is designed to track the performance of Real Estate Investment Trusts (REITs) in Asia. The index includes, but is not limited to, publicly-traded REITs in Hong Kong, Malaysia, Singapore and Thailand. As the constituents of the index are broadly similar to the Underlying fund’s investment universe, this index would be considered most suited for comparing performance of the Scheme.</p>  |
| <b>VIII.</b>   | <b>NAV Disclosure</b>                 | <p>The AMC will calculate and disclose the NAVs on all the Business Days. The AMC shall update the NAVs on its website (<a href="http://www.mahindramanulife.com">www.mahindramanulife.com</a>) and of the Association of Mutual Funds in India - AMFI (<a href="http://www.amfiindia.com">www.amfiindia.com</a>) on or before 10.00 a.m. on the next Business Day.</p> <p>For further details on NAV Disclosure, kindly refer Section II of the SID.</p>   |
| <b>IX.</b>     | <b>Applicable timelines</b>           | <ul style="list-style-type: none"> <li>• <b>Dispatch of redemption proceeds:</b> The redemption proceeds shall be dispatched to the unitholders within 5 working days from the date of receipt of redemption application, complete / in good order in all respects. However, pursuant to Clause 14.1.3 of SEBI Master Circular, AMFI vide its communication no. AMFI/35P/MEM-COR/74/2022-23 dated January 16,2023 has provided certain exceptional circumstances wherein the additional timelines shall be applicable (please refer Statement of Additional Information “SAI” for further details.)</li> <li>• <b>Dispatch of Income Distribution cum Capital Withdrawal (IDCW) proceeds:</b> The payment of IDCW proceeds shall be made within 7 working days from the record date.</li> </ul> |

| <p><b>X.</b></p>   | <p><b>Plans and Options</b></p> <p>Plans/Options and sub options under the Scheme</p>  | <p>The Scheme offers two plans viz. Regular Plan and Direct Plan with a common portfolio and separate NAV's:</p> <table border="1" data-bbox="491 293 1465 1070"> <thead> <tr> <th data-bbox="491 293 616 327">PLAN</th> <th data-bbox="620 293 1046 327">OPTIONS AVAILABLE</th> <th data-bbox="1051 293 1465 327">DEFAULT OPTION</th> </tr> </thead> <tbody> <tr> <td data-bbox="491 333 616 696">Regular Plan</td> <td data-bbox="620 333 1046 696">           1. Growth Option<br/>           2. Income Distribution cum Capital Withdrawal Option (IDCW Option)<br/>           a. Payout of Income Distribution cum Capital Withdrawal (IDCW Payout facility)<br/>           b. Reinvestment of Income Distribution cum Capital Withdrawal (IDCW Reinvestment facility)         </td> <td data-bbox="1051 333 1465 696">           1. Default Option – Growth<br/><br/>           2. Default facility under Income Distribution cum Capital Withdrawal/ IDCW Option – Reinvestment of Income Distribution cum Capital Withdrawal (IDCW Reinvestment facility)         </td> </tr> <tr> <td data-bbox="491 703 616 1070">Direct Plan</td> <td data-bbox="620 703 1046 1070">           1. Growth Option<br/>           2. Income Distribution cum Capital Withdrawal Option (IDCW Option)<br/>           a. Payout of Income Distribution cum Capital Withdrawal (IDCW Payout facility)<br/>           b. Reinvestment of Income Distribution cum Capital Withdrawal (IDCW Reinvestment facility)         </td> <td data-bbox="1051 703 1465 1070"></td> </tr> </tbody> </table> <p>For detailed disclosure on default plans and options, kindly refer SAI.</p> | PLAN | OPTIONS AVAILABLE | DEFAULT OPTION | Regular Plan | 1. Growth Option<br>2. Income Distribution cum Capital Withdrawal Option (IDCW Option)<br>a. Payout of Income Distribution cum Capital Withdrawal (IDCW Payout facility)<br>b. Reinvestment of Income Distribution cum Capital Withdrawal (IDCW Reinvestment facility) | 1. Default Option – Growth<br><br>2. Default facility under Income Distribution cum Capital Withdrawal/ IDCW Option – Reinvestment of Income Distribution cum Capital Withdrawal (IDCW Reinvestment facility) | Direct Plan | 1. Growth Option<br>2. Income Distribution cum Capital Withdrawal Option (IDCW Option)<br>a. Payout of Income Distribution cum Capital Withdrawal (IDCW Payout facility)<br>b. Reinvestment of Income Distribution cum Capital Withdrawal (IDCW Reinvestment facility) |  |
|--------------------|--|--|------|-------------------|----------------|--------------|--|---|-------------|--|--|
| PLAN               | OPTIONS AVAILABLE  | DEFAULT OPTION   |      |                   |                |              |  |   |             |  |  |
| Regular Plan       | 1. Growth Option<br>2. Income Distribution cum Capital Withdrawal Option (IDCW Option)<br>a. Payout of Income Distribution cum Capital Withdrawal (IDCW Payout facility)<br>b. Reinvestment of Income Distribution cum Capital Withdrawal (IDCW Reinvestment facility) | 1. Default Option – Growth<br><br>2. Default facility under Income Distribution cum Capital Withdrawal/ IDCW Option – Reinvestment of Income Distribution cum Capital Withdrawal (IDCW Reinvestment facility)  |      |                   |                |              |  |   |             |  |  |
| Direct Plan        | 1. Growth Option<br>2. Income Distribution cum Capital Withdrawal Option (IDCW Option)<br>a. Payout of Income Distribution cum Capital Withdrawal (IDCW Payout facility)<br>b. Reinvestment of Income Distribution cum Capital Withdrawal (IDCW Reinvestment facility) |  |      |                   |                |              |  |   |             |  |  |
| <p><b>XI.</b></p>  | <p><b>Load Structure</b></p>   | <p><b>Exit Load:</b><br/>           10% of the units allotted shall be redeemed without any exit load, on or before completion of 12 months from the date of allotment of Units.</p> <p>Any redemption in excess of the above limit shall be subject to the following exit load:</p> <ul style="list-style-type: none"> <li>• An exit load of 1% is payable if Units are redeemed / switched-out on or before completion of 12 months from the date of allotment of Units;</li> <li>• Nil - If Units are redeemed / switched-out after completion of 12 months from the date of allotment of Units.</li> </ul> <p>Redemption /Switch-Out of Units would be done on First in First out Basis (FIFO)</p> <p>For more details on Load Structure, refer to the paragraph 'Load Structure' in Part III of Section I.</p>  |      |                   |                |              |  |   |             |  |  |
| <p><b>XII.</b></p> | <p><b>Minimum Application Amount/ Switch in Amount</b></p>   | <ul style="list-style-type: none"> <li>• <b>During NFO:</b> Not Applicable</li> <li>• <b>On Continuous basis:</b></li> </ul> <p><b>Minimum Application Amount:</b> Rs. 5,000 and in multiples of Re. 1/- thereafter</p> <p><b>Minimum Switch in Amount:</b> Rs. 5,000/- and in multiples of Re. 0.01/- thereafter.</p> <p><b>Note:</b> The requirements w.r.t minimum application amount will not be applicable for investment(s) made in the Scheme, pursuant to Clause 6.10 of SEBI Master Circular</p>  |      |                   |                |              |  |   |             |  |  |

|                |   |  |
|----------------|---|--|
|                |   | on ‘Alignment of interest of Key Employees (‘Designated Employees’) of Asset Management Companies (AMCs) with the Unitholders of the Mutual Fund Schemes’.   |
| <b>XIII.</b>   | <b>Minimum Additional Purchase Amount</b>   | Rs. 1,000/- and in multiples of Re.1/- thereafter.   |
| <b>XIV.</b>    | <b>Minimum Redemption Amount/ Switch out Amount</b>   | Rs. 1,000/- or 100 units or account balance, whichever is lower in respect of each Option.<br><br><b>Note:</b> The requirements w.r.t minimum redemption amount will not be applicable for investment(s) made in the Scheme, pursuant to Clause 6.10 of SEBI Master Circular on ‘Alignment of interest of Key Employees (‘Designated Employees’) of Asset Management Companies (AMCs) with the Unitholders of the Mutual Fund Schemes’.  |
| <b>XV.</b>     | <b>New Fund Offer Period:</b><br>This is the period during which a new scheme sells its units to the investors.     | The New Fund Offer of the Scheme opened on September 28, 2021 and closed on October 12, 2021. The units under the Scheme were allotted on October 20, 2021.  |
| <b>XVI.</b>    | <b>New Fund Offer Price:</b><br>This is the price per unit that the investors have to pay to invest during the NFO. | Not Applicable   |
| <b>XVII.</b>   | <b>Segregated Portfolio Disclosure</b>  | In case of a credit event at issuer level, the AMC may create a segregated portfolio of rated and unrated debt and money market instruments under the Scheme in compliance with Clause 4.4 of SEBI Master Circular.<br><br>For detailed disclosure on segregated portfolio, kindly refer SAI.  |
| <b>XVII I.</b> | <b>Stock Lending/ Short Selling</b>   | The Scheme shall not engage into Stock Lending.  |
| <b>XIX.</b>    | <b>How to Apply &amp; other details</b>   | New investors can purchase units of the Scheme by using an application form, whereas, existing Unit holders may use a transaction slip or application form. Application forms or transaction slips will be available at the Investor Service Centres (ISCs)/ Official Points of Acceptance of transactions during Business Hours on Business Days. Investors may also undertake transactions through the AMC’s online transaction portal available on its website viz., <a href="http://www.mahindramanulife.com">www.mahindramanulife.com</a> and such other online/electronic modes / sources as communicated by the AMC from time to time. Further, the investors may also submit transactions in electronic modes offered by specified banks, financial institutions, distributors etc., with whom the AMC has entered or may enter into specific arrangements including through secured internet sites operated by CAMS.<br><br>The duly completed application form/transaction slip as the case maybe, can be submitted at the designated ISCs / Official Points of Acceptance and will be subject to verification.<br><br>Please refer <a href="https://www.mahindramanulife.com/downloads#mandatory-disclosures+-Scheme-Information-Documents-Disclosures">https://www.mahindramanulife.com/downloads#mandatory-disclosures+-Scheme-Information-Documents-Disclosures</a> for list on official points of acceptance or refer the back cover page.<br><br>For further details, please refer section II. |

|      |  |  |
|------|--|--|
| XX.  | Investor services  | <p>1. For any General enquiries / service requests and/or queries kindly contact the Toll Free No. – 1800-419-6244 or email <a href="mailto:mfinvestors@mahindra.com">mfinvestors@mahindra.com</a></p> <p>2. For any complaints including complaints with respect to any terms and conditions of/investments in this Scheme, the investors are advised to address a suitable communication to the AMC marked to the attention of Investor Relations Officer – Ms. Pooja Deherkar at 022 - 66327900 and <a href="mailto:mfinvestors@mahindra.com">mfinvestors@mahindra.com</a>. Written communications may also be forwarded to Mahindra Manulife Investment Management Private Limited at Unit No. 204, 2<sup>nd</sup> Floor, Amity Building, Piramal Agastya Corporate Park, LBS Road, Kamani Junction, Kurla (West) 400070.</p>  |
| XXI. | Special product/facility available during the NFO and on ongoing basis | <p><b>During the NFO – Not Applicable</b></p> <p><b>Ongoing basis:</b></p> <p><b>(I) Systematic Investment Plan (SIP):</b></p> <p>This facility enables the investors to save and invest at regular intervals over a longer period of time. It is convenient way to start investing, regular investment not only helps to reduce average unit acquisition cost (this concept is called ‘Rupee Cost Averaging.’) but also helps to inculcate discipline when it comes to investing. This facility gives the investor an opportunity to invest regularly thereby averaging the acquisition cost of units. Investors may register for SIP using a prescribed enrollment form.</p> <p><b>a) SIP through Direct Debit / NACH:</b><br/>Investors may also enroll for SIP facility through NACH (Debit Clearing) of the RBI or for SIP Direct Debit Facility available with specified Banks / Branches. In order to enroll for SIP NACH or Direct Debit Facility, an Investor must fill-up the Application Form for SIP NACH/ Direct Debit facility.</p> <p>Note: Direct Debit facility will be offered at the discretion of the AMC and through select banks with whom AMC may have an arrangement, from time to time.</p> <p><b>b) SIP Top-up Facility:</b><br/>SIP Top-up Facility is a facility which provides flexibility to the investors to increase the amount of the SIP installment by a fixed amount or by a fixed percentage at pre-defined intervals during the tenure of the SIP.</p> <p><b>c) Pause SIP facility:</b><br/>Pause SIP Facility is a facility under which the investor has an option to temporarily pause their registered SIP by submitting the prescribed form at any of the Official Points of Acceptance (OPATs) of the Fund or by submitting an application through the online transaction portal available on the Fund’s website viz., <a href="http://www.mahindramanulife.com">www.mahindramanulife.com</a>.</p> <p><b>d) Micro Systematic Investment Plan (“MICRO SIP”):</b><br/>Investment in mutual fund schemes [including through Systematic Investment Plan (SIP)] upto Rs. 50,000 per year per investor, are exempt from the requirement of PAN. Such PAN exempt SIPs are referred to as Micro SIP.</p> <p><b>(II) Systematic Transfer Plan (STP):</b></p> <p>This facility enables the Unit holder to transfer fixed amount periodically from one scheme of the Mutual Fund (“Transferor Scheme”) to another (“Transferee Scheme”) by redeeming units of the Transferor Scheme at the Applicable NAV, subject to Exit</p> |

Load, if any and investing the same amount in Transferee Scheme at the Applicable NAV, on a recurrent basis for a specified period at specified frequency as per the investor's STP mandate. Investors may register for STP using a prescribed enrolment form.

**a) Capital Appreciation Systematic Transfer Plan:**

“Capital Appreciation Systematic Transfer Plan (CASTP)” is a facility wherein unit holder(s) of "Transferor Scheme(s)" and in “Growth Option” of the Fund can opt to automatically invest regularly the capital appreciation amount, subject to Exit Load, if any and subject to a minimum capital appreciation amount of Rs 1000 into the "Transferee Scheme(s)" of the Fund which is/are available for investment at that time. Investors may register for CASTP using a prescribed enrollment form.

**b) Flex Systematic Transfer Plan (Flex STP):**

Flex Systematic Transfer Plan (Flex STP) is a facility wherein unit holder(s) of designated open-ended scheme(s) of the Fund can opt to transfer variable amount(s) linked to value of investments, at pre-determined intervals from designated open-ended Scheme(s) of the Fund (hereinafter referred to as “Transferor Scheme”) to the Growth Option of designated open-ended scheme(s) of the Fund (hereinafter referred to as “Transferee Scheme”). Investors may register for Flex STP using a prescribed enrollment form.

**(III) Systematic Withdrawal Plan:**

SWP is a facility that enables Unitholders to withdraw specified amounts from the Scheme on a recurrent basis for a specified period at specified frequency by providing a single mandate/ standing instruction. The amount thus withdrawn by redemption will be converted into Units at Applicable NAV based prices and the number of Units so arrived at will be subtracted from the Units balance to the credit of that Unitholder. Investors may register for SWP using a prescribed enrollment form.

**(IV) Switching Options:**

**a) Inter - Scheme Switching option:**

Unitholders under the Scheme have the option to Switch part or all of their Unitholdings in the Scheme to any other Scheme offered by the Mutual Fund from time to time. The Mutual Fund also provides the Unitholders the flexibility to Switch their investments from any other scheme(s) / plan (s) offered by the Mutual Fund to this Scheme. This option will be useful to Unitholders who wish to alter the allocation of their investment among the scheme(s) / plan(s) of the Mutual Fund in order to meet their changed investment needs.

The Switch will be effected by way of a Redemption of Units from the Scheme at Applicable NAV, subject to Exit Load, if any and reinvestment of the Redemption proceeds into another Scheme offered by the Mutual Fund at Applicable NAV and accordingly the Switch must comply with the Redemption rules of the Switch out Scheme and the Subscription rules of the Switch in Scheme.

**b) Intra -Scheme Switching option:**

Unitholders under the Scheme have the option to Switch their Unit holding from one plan/option to another plan/option (i.e. Regular Plan to Direct Plan and Growth option to IDCW option and vice-a-versa), of respective units. The Switches would be done



|               |   |  |
|---------------|---|--|
|               |   | <p>at the Applicable NAV based prices and the difference between the NAVs of the two options will be reflected in the number of Unit allotted.</p> <p>Switching shall be subject to the applicable “Cut off time and Applicable NAV” stated elsewhere in the Scheme Information Document. In case of “Switch” transactions from one scheme to another, the allocation shall be in line with Redemption payouts.</p>  |
| <b>XXII.</b>  | <b>Weblink</b>  | <p>For details on Total Expense Ratio (‘TER’) and Scheme Factsheet, please refer below mentioned links:</p> <p>TER:<br/>For last 6 months and daily TER:<br/><a href="https://www.mahindramanulife.com/downloads#mandatory-disclosures-+-Total-Expense-Ratio-of-Mutual-Fund-Schemes-+-Total-Expense-Ratio">https://www.mahindramanulife.com/downloads#mandatory-disclosures-+-Total-Expense-Ratio-of-Mutual-Fund-Schemes-+-Total-Expense-Ratio</a></p> <p>Factsheet: <a href="https://www.mahindramanulife.com/downloads#Investors-+-Fund-Factsheet">https://www.mahindramanulife.com/downloads#Investors-+-Fund-Factsheet</a></p> |
| <b>XXII I</b> | <b>Temporary suspension of Subscription</b>           | <p>The AMC and the Trustee reserve the right to suspend subscriptions /switches into the Scheme if the limits prescribed by SEBI for overseas investments are exceeded or are expected to exceed as set out in this SID and subject to the SEBI Regulations and approvals.</p> <p>The current limit for overseas investments by the Mutual Fund is equivalent to USD 1 billion.</p>  |
| <b>XXIV</b>   | <b>Circumstances warranting Termination of Scheme</b> | <p>The Scheme is a Fund of Funds scheme investing predominantly in the units of Manulife Global Fund – Asia Pacific REIT Fund, the Underlying Fund. In the event of change in legislation / regulations applicable to Underlying Fund, rendering it incongruous with or violative of SEBI Regulations, the Trustee may decide to invest net assets of the Scheme in other similar Overseas Mutual Fund with similar objectives, strategy and attributes or wind up the Scheme, after following the procedure prescribed under SEBI Regulations.</p>  |

## INTERPRETATION

For all purposes of this Scheme Information Document, except as otherwise expressly provided or unless the context otherwise requires:

- All references to the masculine shall include the feminine and all references, to the singular shall include the plural and vice-versa
- All references to "dollars" or "\$" refer to United States Dollars and "Rs" refer to Indian Rupees. A "crore" means "ten million" and a "lakh" means a "hundred thousand".
- All references to timings relate to Indian Standard Time (IST).
- References to a day are to a calendar day including a non-Business Day.

## **DUE DILIGENCE BY THE ASSET MANAGEMENT COMPANY**

### **It is confirmed that:**

- (i) The Scheme Information Document submitted to SEBI is in accordance with the SEBI (Mutual Funds) Regulations, 1996 and the guidelines and directives issued by SEBI from time to time.
- (ii) All legal requirements connected with the launching of the Scheme as also the guidelines, instructions, etc., issued by the Government and any other competent authority in this behalf, have been duly complied with.
- (iii) The disclosures made in the Scheme Information Document are true, fair and adequate to enable the investors to make a well informed decision regarding investment in the Scheme.
- (iv) The intermediaries named in the Scheme Information Document and Statement of Additional Information are registered with SEBI and their registration is valid, as on date.
- (v) The contents of the Scheme Information Document including figures, data, yields etc. have been checked and are factually correct.
- (vi) The AMC has complied with the compliance checklist applicable for Scheme Information Documents and that there are no deviations from the regulations.
- (vii) Notwithstanding anything contained in this Scheme Information Document, the provisions of the SEBI (Mutual Funds) Regulations, 1996 and the guidelines there under shall be applicable.
- (viii) The Trustees have ensured that Mahindra Manulife Asia Pacific REITs FOF approved by them is a new product offered by Mahindra Manulife Mutual Fund and is not a minor modification of any existing scheme/fund/product.

**Date :** October 29, 2024

**Place:** Mumbai

**Signed:** Sd/-

**Name:** Ravi Dayma

**Designation:** Head –Compliance & Legal, and Company Secretary

## PART II. INFORMATION ABOUT THE SCHEME

### A. HOW WILL THE SCHEME ALLOCATE ITS ASSETS?

The Asset Allocation Pattern of the Scheme under normal circumstances would be as under:

| Instruments   | Indicative Allocation<br>(% of total assets) |         |
|---|--|---------|
|   | Minimum                                      | Maximum |
| Units / shares of Manulife Global Fund – Asia Pacific REIT Fund, an overseas fund primarily investing in real estate investment trusts (REITs) in the Asia Pacific ex-Japan region <sup>^</sup> | 95   | 100     |
| Debt and Money Market Securities (including TREPS (Tri-Party Repo), Reverse Repo) and/or units of liquid schemes  | 0  | 5       |

<sup>^</sup> Investors are requested to note that shares of Manulife Global Fund – Asia Pacific REIT Fund, should be considered as units of the Fund.

Under normal circumstances, at least 95% of the Net Assets of the Scheme will be invested in units of Manulife Global Fund – Asia Pacific REIT Fund, subject to the availability of Eligible Investment Amount and the terms of offer of Manulife Global Fund – Asia Pacific REIT Fund.

The Scheme shall invest in Overseas securities as per the limits available to ‘Ongoing Schemes’ in terms of Clause 12.19 of SEBI Master Circular. Further SEBI clarified that the above specified limits would be considered as soft limits for the purpose of reporting only by mutual funds on monthly basis in the format prescribed by SEBI.

Subscriptions received in excess of the Eligible Investment Amount shall be invested in Debt, Money market instruments and/ or units of liquid schemes. Further, if the investment proposed to be made by the Scheme in the Underlying Fund exceeds any restriction (regulatory or otherwise), or is less than the minimum investment amount requirement, imposed by the Underlying Fund, the subscription received in the Scheme may be invested in Debt, Money market instruments and/ or units of liquid schemes.

As per Clause 12.24 of SEBI Master Circular, the cumulative gross exposure through investments in shares / units of Underlying Fund, debt securities and money market instruments shall not exceed 100% of the net assets of the Scheme.

The Scheme shall not invest in securitized debt, debt instruments having structured obligations / credit enhancements, repos in corporate bonds and credit default swaps. The Scheme shall not engage into securities lending and borrowing.

The Scheme will not invest in derivatives. However, the Underlying Fund may invest in derivatives for effective portfolio management and hedging purposes.

Pending deployment of the funds in securities in terms of investment objective of the Scheme, the AMC may in terms of Clause 12.16 of SEBI Master Circular, park the funds of the Scheme in short term deposits of the Scheduled Commercial Banks.

All the investments by the Mutual Fund under the Scheme shall be guided by investment restrictions as specified in SEBI (Mutual Funds) Regulations, 1996 from time to time.

**Securities/ Instruments in which scheme shall not invest are as follows:**

| Sr. No. | Security/Instrument   |
|---------|---|
| 1       | Securitised Debt  |
| 2       | Debt instruments having Structured Obligations /Credit Enhancements in terms of the Clause 12.2 of SEBI Master Circular |
| 3       | Repos in corporate bonds  |
| 4       | Securities Lending and Borrowing  |
| 5       | Credit Default Swap   |
| 6       | Derivatives   |
| 7       | Debt instruments having special features (AT1 & AT2 Bonds) in terms of the Clause 12.2 of SEBI Master Circular          |

**Indicative Table (Actual instrument/percentages may vary subject to applicable SEBI circulars):**

| Sr. No. | Type of Instrument                      | Percentage of Exposure   | Circular references                  |
|---------|---|--|--------------------------------------|
| 1.      | Overseas Securities/ Foreign Securities | Please refer details provided under the Asset Allocation para above for exposure in Overseas securities, | Clause 12.19 of SEBI Master Circular |

**Portfolio rebalancing:**

**Rebalancing due to Short Term Defensive Consideration:**

Due to market conditions, the AMC may deviate the range set out in the asset allocation. Such deviations shall normally be for a short term and defensive considerations as per Clause 1.14.1.2.b of the SEBI Master Circular, and the fund manager will rebalance the portfolio within 30 calendar days from the date of deviation.

**Rebalancing due to Passive Breaches:**

Further, as per Clause 2.9 of SEBI Master Circular in the event of deviation from mandated asset allocation due to passive breaches (occurrence of instances not arising out of omission and commission of the AMC), the fund manager shall rebalance the portfolio of the Scheme within 30 Business Days. In case the portfolio of the Scheme is not rebalanced within the period of 30 Business Days, justification in writing, including details of efforts taken to rebalance the portfolio shall be placed before the Investment Committee of the AMC. The Investment Committee, if it so desires, can extend the timeline for rebalancing up to sixty (60) Business Days from the date of completion of mandated rebalancing period. Further, in case the portfolio is not rebalanced within the aforementioned mandated plus extended timelines the AMC shall comply with the prescribed restrictions, the reporting and disclosure requirements as specified in Clause 2.9 of SEBI Master Circular.

**B. WHERE WILL THE SCHEME INVEST?**

The corpus of the Scheme will be primarily invested in units of Manulife Global Fund – Asia Pacific REIT Fund, in accordance with the requirements stipulated by SEBI / RBI from time to time, Debt Instruments, Money Market Instruments and other permitted securities which will include but not limited to:

**I) Debt & Money Market Instruments:**

1. Certificate of Deposits (CD)
2. Commercial Paper (CP)

3. Securities issued by the Central and State Governments as may be permitted by RBI, securities guaranteed by the Central and State Governments (including but not limited to coupon bearing bonds, zero coupon bonds and treasury bills).
4. Treasury Bills (T-Bills)
5. Repos/reverse repos in Government Securities as may be permitted by RBI (including but not limited to coupon bearing bonds, zero coupon bonds and treasury bills).
6. Triparty Repo (TREPS)
7. Debt securities of domestic Government agencies and statutory bodies, which may or may not carry a Central/State Government guarantee.
8. Corporate debt and securities (of both public and private sector undertakings) including Bonds, Debentures, Notes, Strips etc.
9. Money market instruments permitted by SEBI/RBI, including TREPS (Tri-Party Repo) market or in alternative investment for the TREPS market as may be provided by the RBI to meet the short term liquidity requirements.

**II) Investments in units of mutual fund schemes**

**III) Investment in Short Term Deposits**

**IV) Any other like instruments as may be permitted by RBI/SEBI.**

For detailed definition and applicable regulations/guidelines for each instrument, kindly refer Section II of the SID.

The securities / instruments mentioned above and such other securities the Scheme is permitted to invest in could be listed, unlisted, privately placed, secured, unsecured, rated or unrated and of any maturity, subject to such guidelines and limits, as specified by SEBI from time to time.

The securities may be acquired through initial public offering (IPOs), secondary market, private placement, rights offers, negotiated deals. Further investments in debentures, bonds and other fixed income securities will be in instruments which have been assigned investment grade rating by the Credit Rating Agency.

Investment in unrated debt instruments shall be subject to complying with the provisions of the Regulations and within the limit as specified in Seventh Schedule to the Regulations. Pursuant to Clause 12.12.1 of SEBI Master Circular, the AMC may constitute committee(s) to approve proposals for investments in unrated debt instruments. The AMC Board and the Trustee shall approve the detailed parameters for such investments. However, in case any unrated debt security does not fall under the parameters, the prior approval of Board of AMC and Trustee shall be sought.

For applicable regulatory investment limits please refer paragraph "Investment Restrictions".

**Investment in Foreign Securities:**

The Scheme shall invest in units/securities issued by overseas mutual funds investing in eligible securities in terms of Clause 12.19 of SEBI Master Circular as amended from time to time / RBI, and commensurate with the Scheme objectives. The Mutual Fund may also appoint overseas investment advisors and other service providers, to the extent permissible under the Regulations.

As per Clause 12.19 of SEBI Master Circular, mutual funds can make overseas investments subject to a maximum of US \$1 billion or such limits as may be prescribed by SEBI from time to time. Subject to the approval of RBI / SEBI and conditions as may be prescribed by them, the Mutual Fund may open one or more foreign currency accounts abroad either directly, or through the custodian/sub-custodian, to facilitate investments and to enter into/deal in forward currency contracts, currency futures, interest rate futures / swaps, currency options for the purpose of hedging the risks of assets of a portfolio or for its efficient management.

However, the use of such instruments shall be as permitted from time to time. All the requirement of the Clause 12.19 of SEBI Master Circular, would be adhered to by the AMC for investment in foreign securities.

Pursuant to SEBI's letter reference no. SEBI/HO/OW/IMD- II/DOF3/P/25095 /2022 dated June 17, 2022, the Mutual Fund may make investments in overseas securities upto the headroom available without breaching the overseas investment limits as of end of the day (EOD) of February 1, 2022, at Mutual Fund level.

The Fund Manager reserves the right to invest in such securities as maybe permitted from time to time and which are in line with the investment objectives of the Scheme.

### **C. WHAT ARE THE INVESTMENT STRATEGIES?**

The investment objective of the Scheme is to provide long term capital appreciation by investing predominantly in units of Manulife Global Fund – Asia Pacific REIT Fund, an overseas fund primarily investing in real estate investment trusts (REITs) in the Asia Pacific ex-Japan region. The Scheme may also invest a certain proportion of its corpus in debt and money market instruments and / or units of liquid mutual fund schemes, in order to meet liquidity requirements from time to time.

However, there can be no assurance that the investment objective of the Scheme will be achieved.

Mutual Fund schemes can be of two types viz. actively managed and passively managed. An actively managed scheme would try and beat the returns generated by a given market by employing sophisticated research tools, actively trading a portfolio etc. On the other hand, a passively managed scheme like this overseas fund of funds scheme would invest in the overseas mutual funds / unit trusts within the investment pattern allowing Indian investor to diversify his / her risk from a single country and single currency investment. The investment made in the Underlying Fund will be based on the subscriptions and redemptions received in the Scheme and within the overall limits specified by SEBI/RBI.

#### **Risk Control:**

Risk is an inherent part of the investment function. Effective Risk Management is critical to Fund Management for achieving financial soundness. Investments by the Scheme shall be made as per the investment objective of the Scheme and provisions of the Regulations. As the Scheme would predominantly invest in units of Underlying Fund, risk control measures adopted by the Underlying Fund will also be applicable to the Scheme. The performance of the Underlying Fund will also be regularly monitored. The AMC has incorporated adequate safeguards to manage risk in the portfolio construction process. Risk control would involve managing risk in order to keep it in line with the investment objective of the Scheme. The risk control process involves identifying & measuring the risk through various Risk Measurement Tools. Further, the AMC has implemented a robust Front Office System (FOS) for managing risk related to investment restrictions. The system has inbuilt feature which enables the Fund Manager to calculate various risk ratios and analyze the same.

#### **Portfolio Turnover:**

As the Scheme will predominantly follow a passive investment strategy for investments in the overseas mutual fund units, the endeavour will be to minimize the portfolio turnover subject to exigencies and needs of the Scheme. Generally, for the investments in overseas fund, the turnover will be confined to the subscriptions and redemptions (including inter-fund switches, if any) in the Underlying Fund. However, it is difficult to estimate with any reasonable measure of accuracy, the likely turnover in the portfolio of the Scheme.

#### D. HOW WILL THE SCHEME BENCHMARK ITS PERFORMANCE?

**Benchmark (Total Returns Index):** FTSE EPRA Nareit Asia ex Japan REITs Index. The performance will be measured in INR terms.

The Trustee may change the benchmark in future if a benchmark better suited to the investment objective of the Scheme is available.

#### Justification of Benchmark

The FTSE EPRA Nareit Asia ex Japan REITs Index is designed to track the performance of Real Estate Investment Trusts (REITs) in Asia. The index includes, but is not limited to, publicly-traded REITs in Hong Kong, Malaysia, Singapore and Thailand. As the constituents of the index are broadly similar to the Underlying fund's investment universe, this index would be considered most suited for comparing performance of the Scheme.

The Trustee reserves the right to change the benchmark for the evaluation of the performance of the Scheme from time to time, keeping in mind the investment objective of the Scheme and the appropriateness of the benchmark, subject to the Regulations and other prevalent guidelines.

#### E. WHO MANAGES THE SCHEME?

The Scheme will be managed by Mr. Pranav Nishith Patel and Mr. Amit Garg.

| Name of the Fund Manager   | Age / Qualification          | Tenure for which the Fund Manager has been managing the Scheme | Experience of the Fund Manager in the last 10 years  | Names of other schemes under his management  |
|--|------------------------------|--|--|--|
| Mr. Pranav Nishith Patel (Dedicated Fund Manager for Overseas Investments) | 40 years<br>B.E.(I.T) & M.Sc | 10 months (Managing since January 5, 2024)                     | <ul style="list-style-type: none"><li>• Equity Fund Analyst, Mahindra Manulife Investment Management Pvt. Ltd. ('MMIMPL') (April 2022 – until date)</li><li>• Vice President, MSCI Services Pvt. Ltd. (May 2014 – April 2022)</li><li>• Assistant Director, Federation of Chambers of Commerce and Industry, (FICCI) (May 2012 – May 2014)</li><li>• Senior Systems Engineer, Infosys Ltd. (November 2006 – June 2010)</li></ul> | Dedicated Fund Manager for Overseas Investments of Mahindra Manulife Short Duration Fund, Mahindra Manulife Equity Savings Fund, Mahindra Manulife Business Cycle Fund, Mahindra Manulife Multi Asset Allocation Fund and Mahindra Manulife Manufacturing Fund |

|                                 |  |   |  |   |
|---------------------------------|--|---|--|---|
| Mr. Amit Garg<br>(Debt Portion) | 43 years<br><br>B.Com, MMS<br>Finance, CFA | 3 Years<br>(Managing<br>since<br>October 20,<br>2021) | <ul style="list-style-type: none"> <li>• Fund Manager – Fixed Income, Mahindra Manulife Investment Management Pvt. Ltd. (‘MMIMPL’), (April 2021 until date);</li> <li>• Assistant Fund Manager – Fixed Income, MMIMPL, (June 2020 until March 2021);</li> <li>• Dealer – Fixed Income, MMIMPL (September 2015 to June 2020);</li> <li>• Dealer – Fixed Income, Mahindra &amp; Mahindra Financial Services Limited (April, 2013 to September 2015);’</li> <li>• Junior Fund Manager &amp; Dealer, Daiwa Asset Management (India) Pvt. Ltd. (August 2008 to April 2013)</li> </ul> | <ul style="list-style-type: none"> <li>• Co-Fund Manager of Mahindra Manulife Overnight Fund, Mahindra Manulife Liquid Fund and Mahindra Manulife Ultra Short Duration Fund.</li> <li>• Co-Fund Manager of debt portion of Mahindra Manulife Aggressive Hybrid Fund.</li> </ul> |
|---------------------------------|--|---|--|---|

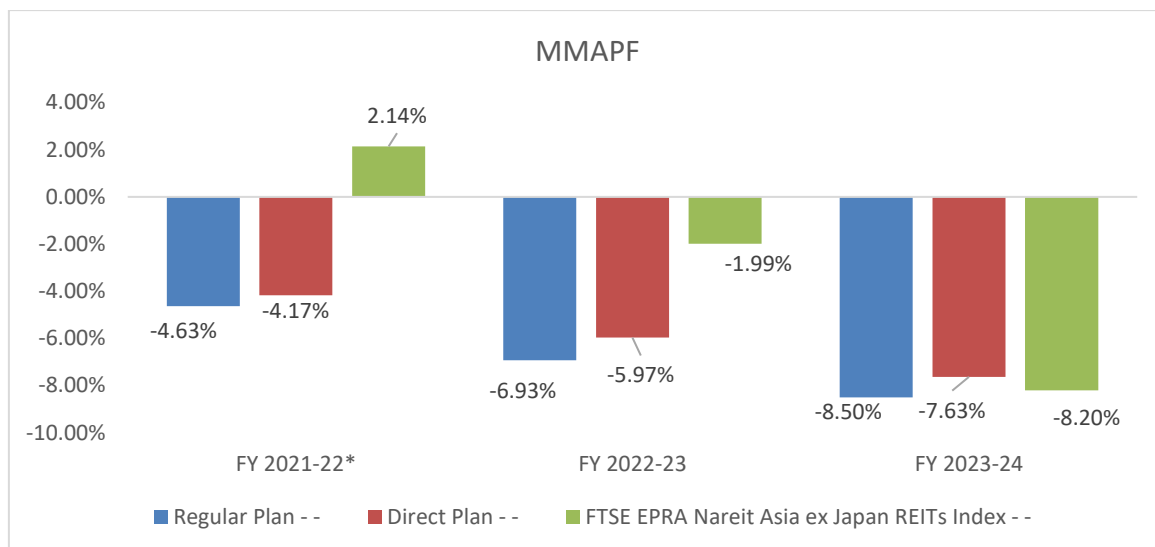
**F. HOW IS THE SCHEME DIFFERENT FROM EXISTING SCHEMES OF THE MUTUAL FUND?**

There is no similar comparable Fund of Fund Scheme in existence, hence Not Applicable.



## G. HOW HAS THE SCHEME PERFORMED?

### 1. Absolute Returns of the Scheme for each financial year for the last 5 years:



Note: Returns are computed from the date of allotment (October 20, 2021) /1st April, as the case may be, to 31<sup>st</sup> March of the respective financial year.

### 2. Compounded Annualised Returns (CAGR) of the Scheme as on September 30, 2024:

| Compounded Annualised Returns | Mahindra Manulife Asia Pacific REITs FOF (Scheme Returns %) |             | Benchmark Returns (%)                      |
|-------------------------------|---|-------------|--|
|                               | Regular Plan  | Direct Plan | FTSE EPRA Nareit Asia ex Japan REITs Index |
| Returns for the last 1 year   | 16.60%  | 17.69%      | 19.53%                                     |
| Returns since Inception       | -2.40%  | -1.43%      | 2.61%                                      |
| Date of allotment/inception   | 20-Oct-21   |             |  |

Note: The “since inception” returns are calculated on Rs 10/- invested at inception. For this purpose, inception date is deemed to be the date of allotment. The “returns” shown above are for the growth option. **Past performance may or may not be sustained in future and should not be used as a basis for comparison with other investments.**

## H. ADDITIONAL SCHEME RELATED DISCLOSURES

### i. Scheme’s portfolio holdings:

Please visit <https://www.mahindramanulife.com/downloads#mandatory-disclosures-+-Scheme-Information-Document-Disclosures> for details on Scheme’s portfolio holdings (top 10 holdings by issuer and fund allocation towards various sectors):

### ii. Latest Fortnightly/Monthly/ Half Yearly portfolio holdings of the Scheme:

Fortnightly Portfolio Holdings: Not Applicable

Monthly Portfolio Holdings: <https://www.mahindramanulife.com/downloads#mandatory-disclosures+-Monthly-Portfolio-Disclosure+-2024> and

Half Yearly portfolio holdings of the Scheme: <https://www.mahindramanulife.com/downloads#Financials+-Mutual-Fund-Financials+-Half-Yearly-Unaudited-Financials-and-Portfolio-Disclosure+-FY-2023-24>

iii. **Portfolio Turnover Rate of the Scheme as on September 30, 2024:** 0.00

iv. **Aggregate Investment in the Scheme:**

| Aggregate Investment in the Scheme as on September 30, 2024 |                                    |           |               |                       |
|---|------------------------------------|-----------|---------------|-----------------------|
| Sr. No.   | Category of Persons                | Net Value |               | Market Value (in Rs.) |
|   | Concerned scheme's Fund Manager(s) | Units     | NAV per unit* |                       |
| 1.  | Mr. Pranav Nishith Patel           | 819.307   | 9.584         | 7,852.24              |
| 2.  | Mr. Amit Garg                      | 7441.907  | 9.584         | 71,323.24             |

\* NAV per unit of the Scheme/ Plan in which investments have been made

For any other disclosure w.r.t investments by key personnel and AMC directors including regulatory provisions in this regard kindly refer SAI.

v. **Investments by the AMC in the Scheme:**

Subject to the Regulations and to the extent permitted by SEBI from time to time, the AMC may invest in the Scheme. However, the AMC will not charge investment management fee on such investment in the Scheme.

Further, in accordance with Regulation 25(16A) of the SEBI (Mutual Funds) Regulations 1996 read with Clause 6.9 of SEBI Master Circular, the AMC shall invest such amount in the Scheme, based on the risk associated with the scheme, as may be specified by SEBI from time to time.

The AMC shall also conduct a quarterly review to ensure compliance with the requirement of investment of minimum amount in the Scheme which may change either due to change in value of the AUM or in the risk value assigned to the Scheme. Further, based on review of quarterly average AUM, shortfall in value of the investment in Scheme, if any, shall be made good within 7 days of such review. Such details of investment shall be disclosed on the website of the AMC and AMFI.

For further details, please visit <https://www.mahindramanulife.com/downloads#mandatory-disclosures>

### **PART III. OTHER DETAILS**

#### **A. COMPUTATION OF NAV**

The Net Asset Value (NAV) per unit of the Scheme for each option will be computed by dividing the net assets of the Scheme by the number of units outstanding on the valuation day. The Mutual Fund will value its investments according to the valuation norms, as specified in Eighth Schedule of the SEBI (MF) Regulations, or such norms as may be specified by SEBI from time to time.

The NAV of the Units under the Scheme will be calculated on a daily basis as shown below:

$$\text{NAV per unit (Rs.)} = \frac{\text{(Market / Fair Value of Scheme's Investments + Current Assets including Accrued Income - Current Liabilities and Provisions)}}{\text{No. of units outstanding under the Scheme / Option on the valuation day}}$$

The NAV shall be calculated/ rounded off up to four decimal places. However, the AMC reserves the right to declare the NAVs up to additional decimal places as it deems appropriate. Separate NAV will be calculated and disclosed for each Plan/Option. The NAVs of the Growth Option and the Income Distribution cum Capital Withdrawal/IDCW Option will be different after the declaration of the first IDCW. The AMC will calculate and disclose the NAV of the Scheme on all the Business Days.

**Illustration on Computation of NAV for a Scheme has been provided below:**

| <b>Particulars</b>                           | <b>Amount in Rs.</b> |
|--|----------------------|
| Market or Fair Value of Scheme's investments | 2,00,00,000.00       |
| Current Assets including accrued income      | 15,00,000.00         |
| Current Liabilities and Provisions           | 5,00,000.00          |

No. of Units outstanding under the Scheme = 6,80,000.000

The NAV per unit will be computed as follows:

$$\text{NAV per unit (Rs.)} = \frac{2,00,00,000.00 + 15,00,000.00 - 5,00,000.00}{6,80,000.000}$$

$$\text{NAV per unit (Rs.)} = 30.8824$$

Note: The aforesaid provisions pertaining to "Calculation of NAV" shall apply in respect of each individual Scheme and/or plan as the case may be. The NAV per unit above is rounded off to four decimals.

- **Methodology of calculating the sale price:**

The price or NAV a unitholder is charged while investing in an open-ended scheme is called sale / subscription price. Pursuant to Clause 10.4.1.(a) of SEBI Master Circular , no entry load will be charged by the Scheme to the unitholders.

Therefore, Sale / Subscription price = Applicable NAV

- **Methodology of calculating the repurchase price:**

Repurchase or redemption price is the price or NAV at which an open-ended scheme purchases or redeems its units from the Unitholders. It may include exit load, if applicable. The exit load, if any, shall be charged as a percentage of Net Assets Value (NAV) i.e. applicable load as a percentage of NAV will be deducted from the “Applicable NAV” to calculate the repurchase price.

Therefore, Repurchase / Redemption Price = Applicable NAV \*(1 – Exit Load, if any)

For example, If the Applicable NAV of the Scheme is Rs. 10 and the Exit Load applicable at the time of investment is 2% if redeemed before completion of 1 year from the date of allotment of units and the Unitholder redeems units before completion of 1 year, then the repurchase/redemption price will be:

$$= \text{Rs. } 10 * (1 - 0.02)$$

$$= \text{Rs. } 9.80$$

As per Regulation 49 (3) of the SEBI (MF) Regulations, while determining the price of the units, the mutual fund shall ensure that the repurchase price of an open ended scheme is not lower than 95 per cent of the Net Asset Value.

For other details such as policies w.r.t computation of NAV, rounding off, investment in foreign securities, procedure in case of delay in disclosure of NAV etc. refer to SAI.

#### **B. NEW FUND OFFER (NFO) EXPENSES**

These expenses are incurred for the purpose of various activities related to the NFO like sales and distribution fees, paid marketing and advertising, Registrar and Transfer Agent expenses, printing and stationary, bank charges etc.

In accordance with regulatory guidelines, the NFO expenses were borne by the AMC.

#### **C. ANNUAL SCHEME RECURRING EXPENSES**

These are the fees and expenses for operating the Scheme. These expenses include Investment Management and Advisory Fee charged by the AMC, Registrar and Transfer Agents' fee, marketing and selling costs etc. as given in the table below.

The AMC has estimated that upto % of the daily net assets of the scheme (including weighted average of charges levied by Underlying Fund) will be charged to the scheme as expenses. For the actual current expenses being charged, the Investor should refer to the website of the Fund/AMC.

| <b>Sr. No</b> | <b>Expense Head</b>  | <b>% p.a of daily Net Assets*(Estimated p.a)</b> |
|---------------|--|--|
| (i)           | Investment Management and Advisory Fees  | Upto 2.00%                                       |
| (ii)          | Audit Fees / Fees and expenses of Trustees   |  |
| (iii)         | Custodial Fees   |  |
| (iv)          | Registrar & Transfer Agent Fees including cost of providing Account statements / IDCW / redemption cheques/ warrants |  |
| (v)           | Marketing & Selling Expenses including Agents Commission and Statutory advertisement                                 |  |
| (vi)          | Costs related to investor communications   |  |
| (vii)         | Costs of fund transfer from location to location   |  |
| (viii)        | Cost towards investor education & awareness (at least 0.02 percent)  |  |

|        |   |                   |
|--------|---|-------------------|
| (ix)   | Brokerage & transaction cost pertaining to distribution of units                      |                   |
| (x)    | Goods & Services Tax on expenses other than investment and advisory fees              |                   |
| (xi)   | Goods & Services Tax on brokerage and transaction cost                                |                   |
| (xii)  | Expenses on the Underlying Fund*  |                   |
| (xiii) | Other Expenses# (to be specified as per Reg 52 of SEBI MF Regulations)                |                   |
| (A)    | <b>Maximum total expense ratio (TER) permissible under Regulation 52 (6) (a)(ii)^</b> | <b>Upto 2.00%</b> |
| (B)    | Additional expenses under regulation 52 (6A) (c)                                      | Upto 0.05%        |
| (C)    | Additional expenses for gross new inflows from specified cities                       | Upto 0.30%**      |

\* the same shall be calculated as weighted average of the total expense ratio levied by the Underlying Fund

#Any other expenses which are directly attributable to the Scheme, may be charged with approval of the Trustee within the overall limits as specified in the SEBI (MF) Regulations except those expenses which are specifically prohibited.

^Provided that the total expense ratio to be charged over and above the weighted average of the total expense ratio of the Underlying Fund shall not exceed two times the weighted average of the total expense ratio levied by the Underlying Fund.

\*\* In line with AMFI communication no.35P/MEM-COR/85-a/2022-23 dated March 2, 2023 and SEBI letter no. SEBI/H0/IMD/IMD-SEC-3/P/OW/2023/5823/1 dated February 24, 2023, the B-30 incentive structure is kept in abeyance from March 1, 2023, till appropriate re-instatement of incentive structure by SEBI with necessary safeguards.

The purpose of the above table is to assist the investor in understanding the various costs & expenses that the investor in the Scheme will bear directly or indirectly. These estimates have been made in good faith as per the information available to the AMC and the above expenses (including investment management and advisory fees) are subject to inter-se change and may increase/decrease as per actual and/or any change in the Regulations, as amended from time to time.

The total expenses of the Scheme including Investment Management and Advisory Fees under Regulation 52 (2) and the various sub-heads of recurring expenses mentioned under Regulation 52 (4) shall not exceed the limits stated in Regulation 52(6) of SEBI (MF) Regulations. Thus, there shall be no internal sub-limits within the expense ratio for expense heads mentioned under Regulation 52 (2) and (4) respectively. Further, the additional expenses under Regulation 52(6A)(c), if applicable, may be incurred either towards investment & advisory fees and/or towards other expense heads as stated above.

Investors are requested to note that they will be bearing the recurring expenses of the Scheme, in addition to the expenses of Underlying Fund in which the Scheme makes investments

As the Scheme is an open ended Fund of Fund Scheme, the total expense ratio of the Scheme including weighted average of the total expense ratio levied by the underlying scheme(s) shall not exceed 2.00 per cent of the daily net assets of the Scheme.

Provided that the total expense ratio to be charged over and above the weighted average of the total expense ratio of the underlying scheme shall not exceed two times the weighted average of the total expense ratio levied by the underlying scheme, subject to the overall ceilings as stated above.

All scheme related expenses including commission paid to distributors, by whatever name it may be called and in whatever manner it may be paid, shall necessarily be paid from the Scheme only within

the regulatory limits and not from the books of the AMC, its Associate, Sponsors, Trustee or any other entity through any route. However, expenses that are very small in value but high in volume<sup>^</sup> (^A list of such miscellaneous expenses is provided by AMFI in consultation with SEBI) may be paid out of AMC's books at actuals or not exceeding 2 bps of the Scheme's AUM, whichever is lower.

Expense Structure for Direct Plan - Direct Plan will have lower expense ratio than Regular Plan of the Scheme. The expenses under Direct Plan shall exclude the distribution and commission expenses and additional expenses for gross new flows from specified cities under regulation 52(6A)(b). All fees and expenses charged in a direct plan (in percentage terms) under various heads including the investment and advisory fee shall not exceed the fees and expenses charged under such heads in a Regular Plan.

The trusteeship fees shall be subject to a maximum of 0.01% per annum of the daily Net Assets of the schemes of the Mutual Fund. Such fee shall be paid to the Trustee Company at monthly frequency. The Trustee Company may charge further expenses as permitted from time to time under the Trust Deed and SEBI (MF) Regulations.

GST on expenses other than the investment management and advisory fees, if any, shall be charged to the Scheme within the maximum limit of total expense ratio as prescribed under regulation 52 of the SEBI (MF) Regulations. GST on brokerage and transaction cost paid for execution of trade, if any, shall be within the limit prescribed under regulation 52 of the SEBI (MF) Regulations.

In terms of Clause 10.1.16.(a) of SEBI Master Circular, the AMC shall annually set apart at least 0.02% on daily net assets within the maximum limit of recurring expenses as per Regulation 52 for investor education and awareness initiatives.

In addition to the limits specified in regulation 52(6), the following costs or expenses may be charged to the Scheme as per regulation 52 (6A), namely-

- (a) Brokerage and Transaction costs incurred for the execution of trades shall be charged to the scheme upto of 0.12 per cent of the value of trades in case of cash market transactions and 0.05 per cent of the value of trades in case of derivatives transactions.
- (b) Expenses not exceeding of 0.30 per cent of daily net assets, if the new inflows from retail investors such cities as specified by SEBI/AMFI from time to time are at least –
  - (i) 30 per cent of gross new inflows from retail investors in the Scheme, or;
  - (ii) 15 per cent of the average assets under management (year to date) of the Scheme, whichever is higher:

Provided that if inflows from retail investors from such cities is less than the higher of sub-clause (i) or sub-clause (ii), such expenses on daily net assets of the Scheme shall be charged on proportionate basis:

Provided further that expenses charged under this clause shall be utilised for distribution expenses incurred for bringing inflows from retail investors from such cities.

Provided further that amount incurred as expense on account of inflows from retail investors from such cities shall be credited back to the Scheme in case the said inflows are redeemed within a period of one year from the date of investment.

For the purpose of this clause - inflows of amount upto Rs. 2 Lacs per transaction, by individual investors shall be considered as inflow from "retail investor"

Note: In line with AMFI communication no.35P/MEM-COR/85-a/2022-23 dated March 2, 2023 and SEBI letter no. SEBI/H0/IMD/IMD-SEC-3/P/OW/2023/5823/1 dated February 24, 2023, the

B-30 incentive structure is kept in abeyance from March 1, 2023, till appropriate re-instatement of incentive structure by SEBI with necessary safeguards.

- (c) Additional expenses, incurred towards different heads mentioned under regulations 52(2) and 52(4), not exceeding 0.05 per cent of daily net assets of the Scheme. However, such additional expenses will not be charged if exit load is not levied/ not applicable to the Scheme.

Further, GST on investment management and advisory fees shall be charged to the Scheme, in addition to the above expenses, as prescribed under the SEBI (MF) Regulations.

The total expense ratios of the schemes of the Fund are available in downloadable spreadsheet format on the AMC website and AMFI website. Any change in the current expense ratios will be updated at least three working days prior to the effective date of the change. For the total expense ratio details of the Scheme, investors may visit <https://www.mahindramanulife.com/downloads#mandatory-disclosures> available on the website of the AMC viz., [www.mahindramanulife.com](http://www.mahindramanulife.com) and AMFI's website viz., [www.amfiindia.com](http://www.amfiindia.com)

Further, any change in the base TER (i.e. TER excluding additional expenses provided in Regulation 52 (6A) (b) and 52 (6A) (c) of SEBI (Mutual Funds) Regulations, 1996 and Goods & Services Tax on investment and advisory fees) in comparison to previous base TER charged to the Scheme/ Plan shall be communicated to investors of the Scheme/ Plan through notice via email or SMS and will be uploaded on the website <https://www.mahindramanulife.com/downloads#mandatory-disclosures> at least three working days prior to effective date of such change.

Provided that any increase or decrease in TER of the Scheme/Plan due to change in AUM and any decrease in TER in the Scheme/Plan due to various other regulatory requirements would not require issuance of any prior notice/communication to the investors.

**Illustration: Impact of Expense Ratio on the Scheme's return**

| <b>Impact of expense ratio on scheme's returns</b>                                    |                     |                          |              |                    |                          |              |
|---|---------------------|--------------------------|--------------|--------------------|--------------------------|--------------|
| <b>Particulars</b>  | <b>Regular Plan</b> |                          |              | <b>Direct Plan</b> |                          |              |
|   | <b>Amount (Rs)</b>  | <b>NAV (Rs per unit)</b> | <b>Units</b> | <b>Amount (Rs)</b> | <b>NAV (Rs per unit)</b> | <b>Units</b> |
| Investment as on March 31, 2023 (A)   | 1,00,000            | 10.0000                  | 10,000       | 1,00,000           | 10.0000                  | 10,000       |
| Value of Investment as on March 31, 2024 before expenses on Gross basis (B)           | 1,09,250            | 10.9250                  | 10,000       | 1,09,250           | 10.9250                  | 10,000       |
| Expenses @ 1.25% per annum other than distribution expenses charged to the scheme (C) | 1,250               | 0.1250                   |              | 1,250              | 0.1250                   |              |
| Distribution expenses @ 0.75% per annum charged under Regular Plan (D)                | 750                 | 0.0750                   |              | -                  | -                        |              |
| Value of above investment as on March 31, 2024 (net of all expenses) (E) = (B-C-D)    | 1,07,250            | 10.7250                  | 10,000       | 1,08,000           | 10.8000                  | 10,000       |
| Gross return before charging any expenses ((B-A) / A)%                                | 9.25%               |                          |              | 9.25%              |                          |              |
| Net return under each plan earned by the Investor ((E-A) / A)%                        | 7.25%               |                          |              | 8.00%              |                          |              |

Notes:

1. The above computation assumes no investment/redemption made during the year. The investment is assumed to be made in the Growth option of the scheme.
2. The above computation is simply to illustrate the impact of expenses of the schemes. The actual expenses charged to the schemes will not be more than the amount that can be charged to the scheme as mentioned in this SID.
3. It is assumed that expenses charged are evenly distributed throughout the year. Tax impact on customers has not been considered due to the individual nature of this impact.
4. The expenses of the Direct Plan under the Scheme may vary with that of the Regular Plan under the Scheme.
5. Calculations are based on assumed NAVs and expenses. Actual returns may differ from those considered above.

#### D. LOAD STRUCTURE

Exit Load is an amount which is paid by the investor to redeem the units from the scheme. Load amounts are variable and are subject to change from time to time. For the current applicable structure, please refer to the website of the AMC ([www.mahindramanulife.com](http://www.mahindramanulife.com)) or may call at 1800-419-6244 or your distributor.

| Type of Load#                        | Load chargeable# (as% of NAV)  |
|--------------------------------------|--|
| Exit Load (as a % of Applicable NAV) | <p>10% of the units allotted shall be redeemed without any exit load, on or before completion of 12 months from the date of allotment of Units.</p> <p>Any redemption in excess of the above limit shall be subject to the following exit load:</p> <ul style="list-style-type: none"> <li>• An exit load of 1% is payable if Units are redeemed / switched-out on or before completion of 12 months from the date of allotment of Units;</li> <li>• Nil - If Units are redeemed / switched-out after completion of 12 months from the date of allotment of Units.</li> </ul> <p>Redemption /Switch-Out of Units would be done on First in First out Basis (FIFO).</p> |

# Applicable for normal subscriptions / redemptions including transactions under special products such as SIP, SWP, switches, etc. offered by the AMC.

There shall be no exit load for switches between the options under the same Plan and within the Scheme i.e. IDCW and growth options. However, switch of investments between the Plans within the Scheme i.e. between Regular and Direct Plan or vice versa, shall be subject to applicable exit load.

There shall be no load on issue of units allotted on reinvestment of dividend for existing as well as prospective investors.

GST on exit load, if any, shall be paid out of the exit load proceeds. The entire exit load (net of GST), charged, if any, shall be credited to the Scheme.

The AMC/Trustee reserves the right to change / modify the Load structure of the Scheme, subject to maximum limits as prescribed under the Regulations. However, the Redemption/Repurchase Price will not be lower than 95% of the NAV or as permitted / prescribed under the SEBI Regulations from time to time.

Any imposition or enhancement of Load in future shall be applicable on prospective investments only. At the time of changing the Load Structure:



1. An Addendum detailing the changes will be attached to Scheme Information Document (s) and Key Information Memorandum. The addendum may be circulated to all the distributors / brokers so that the same can be attached to all Scheme Information Documents and Key Information Memoranda already in stock.
2. The addendum will be displayed on the website of the AMC and arrangements will be made to display the addendum in the form of a notice in all the Investor Service Centres and distributors / brokers office.
3. The introduction of the Exit Load along with the details may be stamped in the acknowledgement slip issued to the investors on submission of the application form and may also be disclosed in the statement of accounts issued after the introduction of such Load.
4. A public notice shall be given in respect of such changes in one English daily newspaper having nationwide circulation as well as in a newspaper published in the language of region where the Head Office of the Mutual Fund is situated.
5. Any other measure which the Mutual Fund may consider necessary.

The investors / unitholders are requested to check the prevailing load structure of the Scheme before investing. *For the current applicable exit load structure, please refer to the website of the AMC ([www.mahindramanulife.com](http://www.mahindramanulife.com)) or may call at 1800-419-6244 (toll free no.) or your distributor.*

## SECTION II

### I. INTRODUCTION

#### A. DEFINITIONS

For details refer <https://www.mahindramanulife.com/downloads#mandatory-disclosures-+-Scheme-Information-Document-Disclosures>

#### B. RISK FACTORS

##### i. STANDARD RISK FACTORS

- Investment in Mutual Fund Units involves investment risks such as trading volumes, settlement risk, liquidity risk, default risk including the possible loss of principal.
- As the price / value / interest rates of the securities in which the Scheme invests fluctuates, the value of your investment in the Scheme may go up or down.
- Past performance of the Sponsors/AMC/Mutual Fund does not guarantee future performance of the Scheme.
- The name of the Scheme does not in any manner indicate either the quality of the Scheme or its future prospects and returns.
- The Sponsors are not responsible or liable for any loss resulting from the operation of the Scheme beyond the initial contribution of Rs. 1 lakh made by it towards setting up the Fund.
- The present scheme is not a guaranteed or assured return scheme.

##### ii. SCHEME SPECIFIC RISK FACTORS

Some of the specific risk factors related to the Scheme include, but are not limited to the following:

##### **Risk Factors of a Fund of Funds Scheme:**

- The Scheme will invest primarily in Underlying Fund and the performance of the Scheme will predominantly depend upon the performance of Underlying Fund.
- Any change in the investment policies or fundamental attributes of Underlying Fund may affect the performance of the Scheme.
- Investments in Underlying Fund, which is an equity oriented fund, will have all the risks associated with investments in equity and offshore markets.
- The portfolio disclosure of the Scheme will be largely limited to units of Underlying Fund and investments by the Scheme in money market instruments. Therefore, Unit holders may not be able to obtain specific details of the Scheme in respect of portfolio of Underlying Fund.
- In addition to recurring expenses of the Scheme, the Unit holders shall also bear the applicable expenses of Underlying Fund. Therefore, the returns that the Unit holder of the Scheme may receive shall be substantially impacted or may, at times, be lower than the returns that a Unit holder could obtain by directly investing in Underlying Fund.

**Risk factors of Underlying Fund:**

The performance of the Underlying Fund will be affected by a number of risk factors, including the following, which have also been disclosed by the Underlying Fund in its prospectus filed with the appropriate regulatory authorities:

**Investment Risks:** The Underlying Fund investment portfolio may fall in value due to any of the key risk factors below and therefore the investments in the Underlying Fund may suffer losses. There is no guarantee of the repayment of the principal.

**Equity Market Risk:** The Underlying Fund's investment in real estate investment trusts ('REITs') and equity securities is subject to general market risks, whose value may fluctuate due to various factors, such as changes in investment sentiment, political and economic conditions and issuer-specific factors.

**Sector Concentration Risk:** The Underlying Fund focusses on a particular industry sector (namely real estate) and lacks risk diversification, therefore valuations of the Underlying Fund may fluctuate more widely than in a fund that is diversified across sectors. Since, the Underlying Fund focusses on a single sector of the economy, its performance depends in large part on the performance of the real estate sector.

The Underlying Fund has substantial investments in real estate companies, REITs and other entities effected by the risk associated with the direct ownership of real estate, including, without limitation, a decline in real estate values, the possibility that the issuers of real estate could default on mortgage payments resulting in the loss of their properties, environmental liability, and rise of interest rates. The value of the Underlying Fund may fluctuate in response to movements in real estate markets.

**Geographical Concentration Risk:** The concentration of the Underlying Fund's investment in REIT's and securities of issuers related to Singapore or Hong Kong may result in greater volatility than portfolios which comprise broad-based global investments. The value of the Underlying Fund may be more susceptible to adverse events in these regions.

**Currency Risk:** The Underlying Fund's asset may be invested primarily in securities denominated in currencies other than U.S. Dollars and the Underlying Fund may receive income or realization proceeds from these investments in those currencies, some of which may fall in value against U.S. Dollars.

**Non-Investment use of Financial Derivative Instruments (FDIs):** The extensive use of FDIs does not form part of the Investment Strategy of the Underlying Fund, but the Investment Manager of the Underlying Fund may from time to time utilize FDIs for efficient portfolio management and hedging purposes. The use of derivatives exposes the Underlying Fund to additional risks, including: (i) volatility risk – FDIs may be highly volatile; (ii) management risk – the results are reliant upon the success of the Investment Manager of the Underlying Fund in making investment decisions in the prevailing market conditions; (iii) market risk – there is a risk from exposure to changes in market value of FDIs; (iv) credit risk – the Underlying Fund is exposed to the risk of loss resulting from a counterparty's failure to meet its financial obligations; and (v) liquidity risk – which exists when particular investments are difficult to be purchased or sold quickly. The eventuation of any of the above risks could have an adverse effect on the net asset value of the Underlying Fund. In adverse situations, the Underlying Fund's use of FDIs may become ineffective in efficient portfolio management or hedging and the Underlying Fund may suffer significant losses.

### **Risks associated with investing in overseas securities:**

- It is the AMC's belief that investment in permitted Foreign Securities offers new investment and portfolio diversification opportunities into multimarket and multi-currency products. However, such investments also entail additional risks. Such investment opportunities may be pursued by the AMC provided they are considered appropriate in terms of the overall investment objectives of the Scheme. Since the Scheme would invest in permitted Foreign Securities including but not limited to units/ securities issued by overseas mutual fund or unit trusts which are registered with the overseas regulator, there may not be readily available and widely accepted benchmarks to measure performance of the Scheme. To manage risks associated with foreign currency and interest rate exposure, the Fund may use derivatives in accordance with conditions as may be stipulated by SEBI/RBI from time to time.
- Offshore investments will be made subject to any/all approvals, conditions thereof as may be stipulated by SEBI/RBI and provided such investments do not result in expenses to the Scheme in excess of the ceiling on expenses prescribed by and consistent with costs and expenses attendant to international investing.
- The value of an investment in a foreign issuer's securities may depend on general global economic factors or specific economic and political factors relating to the country or countries in which the foreign issuer operates.
- In line with investment objective of the Scheme, the Scheme will be investing in overseas markets which carry risks related to fluctuations in the foreign exchange rates, the nature of the securities market of the country, repatriation of capital due to exchange controls and political circumstances, bi-lateral conflicts or prevalent tax laws.
- Investment in Foreign Securities involves a currency risk. To the extent that the assets of the Scheme will be invested in securities denominated in foreign currencies, the Indian Rupee equivalent of the net assets, distributions and income may be adversely affected by changes in the value of certain foreign currencies relative to the Indian Rupee. The repatriation of capital to India may also be hampered by changes in regulations concerning exchange controls or political circumstances as well as the application to it of other restrictions on investment.
- The Scheme will be investing in overseas markets as per the asset allocation of the scheme and headroom available to the Mutual Fund. However, the said limits/headroom shall be guided by the SEBI/RBI circulars/guidelines issued in this regard from time to time.
- In case of exhaustion of the overall limits of the Scheme/Fund (as applicable) or in other cases as directed by SEBI/RBI, the scheme may limit or temporary suspend the further subscriptions of the Scheme in overseas market.

### **Risks associated with investments in Fixed Income Securities:**

- **Interest-Rate Risk:** Fixed income securities such as government bonds, corporate bonds, and money market instruments and fixed income derivatives run price-risk or interest-rate risk. Generally, when interest rates rise, prices of existing fixed income securities fall and when interest rates drop, such prices increase. The extent of fall or rise in the prices depends upon the coupon and maturity of the security. It also depends upon the yield level at which the security is being traded.
- **Re-investment Risk:** Investments in fixed income securities carry re-investment risk as interest rates prevailing on the coupon payment or maturity dates may differ from the original coupon of the bond.
- **Basis Risk:** Basis risk arises due to an undentical price movement of the derivative vis-à-vis that of the security being hedged.
- **Spread Risk:** In a floating rate security the coupon is expressed in terms of a spread or mark up over the benchmark rate. In the life of the security this spread may move adversely leading to loss in value of the portfolio. The yield of the underlying benchmark might not change, but

the spread of the security over the underlying benchmark might increase leading to loss in value of the security.

- **Liquidity Risk:** The liquidity of a bond may change, depending on market conditions leading to changes in the liquidity premium attached to the price of the bond. At the time of selling the security, the security can become illiquid, leading to loss in value of the portfolio.
- **Credit Risk:** This is the risk associated with the issuer of a debenture/bond or a money market instrument defaulting on coupon payments or in paying back the principal amount on maturity. Even when there is no default, the price of a security may change with expected changes in the credit rating of the issuer. It is to be noted here that a Government Security is a sovereign security and is considered to be safest. Corporate bonds carry a higher amount of credit risk than Government securities. Within corporate bonds also there are different levels of safety and a bond rated higher by a particular rating agency is safer than a bond rated lower by the same rating agency.
- **Liquidity Risk on account of unlisted securities:** The liquidity and valuation of the Scheme investments due to their holdings of unlisted securities may be affected if they are required to be sold prior to their target date of divestment. The unlisted security can go down in value before the divestment date and selling of these securities before the divestment date can lead to losses in the portfolio.
- **Counterparty Risk:** - This is the risk of failure of counterparty to a transaction to deliver securities against consideration received or to pay consideration against securities delivered, in full or in part or as per the agreed specification. There could be losses to the Scheme in case of a counterparty default.
- **Settlement Risk:** Fixed income securities run the risk of settlement which can adversely affect the ability of the fund house to swiftly execute trading strategies which can lead to adverse movements in NAV.
- **Risks associated with unrated instruments:** Investments in unrated instruments are subject to the risk associated with investments in any other fixed income securities, as referred above. However, investments in unrated instruments are considered to be subject to greater risk of loss of principal and interest than rated instruments.
- **Duration Risk:** Duration risk refers to the movement in price of the underlying invested money market / debt instruments due to movement/change in interest rates over different durations of maturity of instruments. In a portfolio of debt assets, the duration risk is measured by the average duration of the portfolio. Duration, expressed in years, is used as a measure of the sensitivity of the fixed income instrument to a change in interest rates. Usually Individual duration of the fixed income instruments in the portfolio is calculated and the portfolio duration is the weighted average of such individual instrument duration. A longer portfolio duration is associated with greater price fluctuations. A rise in interest rates could normally lead to decrease in prices and generally negatively affects portfolios having longer duration vis-a-vis portfolios having shorter duration. A fall in interest rate generally benefits portfolio having longer duration. A longer duration portfolio is also generally associated with greater volatility vis-a-vis a shorter duration portfolio.
- **Performance Risk:**  
Performance risk refers to the risk of a scheme being unable to generate returns matching / above the returns of the scheme's benchmark. It would also mean the scheme underperforming against its peer set of other mutual fund schemes having similar portfolios, scheme classification, objective, benchmark and asset allocation. These risks could arise due to a variety of market and economic activities, government policies, global economic changes, currency fluctuations, tax policies, political changes, corporate actions and investors' behaviour.

**Risks associated with segregated portfolio:**

The unitholders may note that no redemption and subscription shall be allowed in segregated portfolio. However, in order to facilitate exit to unitholders in segregated portfolio, the AMC shall enable listing of units of segregated portfolio on the recognized stock exchange. The risks associated in regard to the segregated portfolio are as follows:

- The investors holding units of the segregated portfolio may not be able to liquidate their holdings till the time of recovery of money from the issuer.
- The security comprising the segregated portfolio may not realize any value
- Listing of units of the segregated portfolio on a recognized stock exchange does not necessarily guarantee their liquidity. There may not be active trading of units of the segregated portfolio on the stock exchange.

The trading price of units on the stock exchange may be significantly lower than the prevailing Net Assets Value (NAV) of the segregated portfolio

**Risks associated with ‘Right to limit redemptions’:**

Subject to the approval of Board of Directors of the AMC and Trustee Company and immediate intimation to SEBI, a restriction on redemptions may be imposed by the Scheme under certain exceptional circumstances, which the AMC / Trustee believe that may lead to a systemic crisis or event that constrict liquidity of most securities or the efficient functioning of markets. Please refer to the paragraph “Right to Limit Redemptions” for further details including the procedure to be followed while imposing restriction on redemptions.

**Risks associated with investing in Tri-party Repo (TREPS) through CCIL:**

The Mutual Fund is a member of securities segment and Tri-party Repo trade settlement of the Clearing Corporation of India Limited (CCIL). All transactions of the Mutual Fund in government securities and in Tri-party Repo trades are settled centrally through the infrastructure and settlement systems provided by CCIL; thus reducing the settlement and counterparty risks considerably for transactions in the said segments. The members are required to contribute an amount as communicated by CCIL from time to time to the default fund maintained by CCIL as a part of the default waterfall (a loss mitigating measure of CCIL in case of default by any member in settling transactions routed through CCIL). CCIL shall maintain two separate Default Funds in respect of its Securities Segment, one with a view to meet losses arising out of any default by its members from outright and repo trades and the other for meeting losses arising out of any default by its members from Triparty Repo trades. The Mutual Fund is exposed to the extent of its contribution to the default fund of CCIL at any given point in time i.e. in the event that the default waterfall is triggered and the contribution of the Mutual Fund is called upon to absorb settlement/default losses of another member by CCIL, the Scheme may lose an amount equivalent to its contribution to the default fund.

Further, it may be noted that, CCIL periodically prescribes a list of securities eligible for contributions as collateral by members. Presently, all Central Government securities and Treasury bills are accepted as collateral by CCIL. The risk factors may undergo change in case the CCIL notifies securities other than Government of India securities as eligible for contribution as collateral.

**Risks Factors associated with transaction in Units through stock exchange(s)**

In respect of transaction in Units of the Scheme through stock exchange platform(s), allotment and redemption of Units on any Business Day will depend upon the order processing / settlement by the stock exchange(s) and their respective clearing corporations on which the Fund has no control.

## C. RISK MITIGATION STRATEGIES

| Nature of Risk  | Risk mitigation measures  |
|---|---|
| <b>Risks associated with Debt Securities and Money Market Securities</b>                          |   |
| <b>Market Risk / Interest Rate Risk</b>   | In expectation of a rising interest rate scenario, the Scheme may increase its investment in money market securities whereas if the interest rates are expected to fall the allocation to debt securities with longer maturity may be increased thereby mitigating risk to that extent. The funds' duration could be actively managed, taking into account the investment strategy, applicable regulations, scheme objectives, and prevailing market and interest rate conditions.  |
| <b>Liquidity Risk</b>   | Liquidity Risk shall be addressed by monitoring the asset side secondary market liquidity in conjunction with the concentration and the profile of the liability side on timely basis. The liquidity risk will be managed and/or sought to be addressed by creating a portfolio which has adequate access to liquidity in the secondary market. The portfolio construction and management shall be executed in line with the Regulatory and internal guidelines for liquidity risk management. Creating portfolios that are diversified across maturities, ratings, types of assets, etc. in accordance with the fund objectives, regulations, and investing strategy could be a way to decrease liquidity risk.                        |
| <b>Credit Risk</b>  | In addition to external ratings by the accredited credit rating agencies, the credit analyst will undertake independent credit assessment that would capture the quantitative (financial statements) and qualitative aspects (accounting policies, management quality, off-balance sheet exposures, notes, auditors' comments, disclosure standards etc.) of a company to assess its fundamental credit strength and guide the investment decisions in the schemes. There is also a regulatory cap based on issuer ratings on exposure to each issuer to ensure a diversified portfolio and reduced credit risk in the portfolio. Further, there are firm wide issuer limits to keep credit risk under control through diversification. |
| <b>Re-investment Risk</b>   | Reinvestment risk on intermittent cashflows received by the Scheme manifests during a falling interest rate scenario. While the Scheme would be subjected to reinvestment risk, it is also expected to benefit from the capital appreciation in fixed income instruments driven by falling interest rates. Reinvestment risk and interest rate risk for fixed income securities mitigate each other.  |
| <b>Risk associated with respect to investment in Foreign Securities (including overseas ETFs)</b> |   |
| <b>Currency Risk</b>  | The Scheme subject to applicable regulations, shall have the option to enter into forward contracts for the purposes of hedging against the foreign exchange fluctuations. The Scheme may employ various measures (as permitted by SEBI/RBI) including but not restricted to currency hedging (such as currency options and forward currency exchange contracts, currency futures, written call options and purchased put options on currencies and currency swaps), to manage foreign exchange movements arising out of investment in Foreign Securities.  |
| <b>Country Risk</b>   | Investment universe is carefully selected considering geopolitical, environmental and market risk pertaining to a particular geography.   |

## II. INFORMATION ABOUT THE SCHEME

### A. WHERE WILL THE SCHEME INVEST?

The corpus of the Scheme will be primarily invested in units of Manulife Global Fund – Asia Pacific REIT Fund, in accordance with the requirements stipulated by SEBI / RBI from time to time, Debt Instruments, Money Market Instruments and other permitted securities which will include but not limited to:

## **I) Debt & Money Market Instruments:**

1. Certificate of Deposits (CD) – CD is a negotiable money market instrument issued by scheduled commercial banks and select all-India Financial Institutions that have been permitted by the RBI to raise short term resources. The maturity period of CDs issued by the Banks is between 7 days to one year, whereas, in case of FIs, maturity is between one year to 3 years from the date of issue. CDs may be issued at a discount to face value.
2. Commercial Paper (CP) - CP is an unsecured negotiable money market instrument issued in the form of a promissory note, generally issued by the corporates, primary dealers and all India Financial Institutions as an alternative source of short term borrowings. They are issued at a discount to the face value as may be determined by the issuer. CP is traded in secondary market and can be freely bought and sold before maturity.
3. Securities issued by the Central and State Governments as may be permitted by RBI, securities guaranteed by the Central and State Governments (including but not limited to coupon bearing bonds, zero coupon bonds and treasury bills). Central Government securities are sovereign debt obligations of the Government of India with zero-risk of default and issued on its behalf by RBI. They form part of Government's annual borrowing programme and are used to fund the fiscal deficit along with other short term and long term requirements. Such securities could be fixed rate, fixed interest rate with put/call option, zero coupon bond, floating rate bonds, capital indexed bonds, fixed interest security with staggered maturity payment etc. State Government securities are issued by the respective State Government in co-ordination with the RBI.
4. Treasury Bills (T-Bills) are issued by the Government of India to meet their short term borrowing requirements. T-Bills are issued for maturities of 91 days, 182 days and 364 days. T-bills are issued at a discount to their face value and redeemed at par.
5. Repos/Reverse Repos in Government Securities as may be permitted by RBI (including but not limited to coupon bearing bonds, zero coupon bonds and treasury bills). Repo (Repurchase Agreement) or Reverse Repo is a transaction in which two parties agree to sell and purchase the same security with an agreement to purchase or sell the same security at a mutually decided future date and price.
6. Triparty Repo (TREPS) – "Triparty repo" means a repo contract where a third entity (apart from the borrower and lender), called a Tri- Party Agent, acts as an intermediary between the two parties to the repo to facilitate services like collateral selection, payment and settlement, custody and management during the life of the transaction. TREPS facilitates, borrowing and lending of funds, in Triparty Repo arrangement.
7. Debt securities of domestic Government agencies and statutory bodies, which may or may not carry a Central/State Government guarantee – These are instruments which are issued by various government agencies and bodies. They can be issued at discount, par or premium.
8. Corporate debt and securities (of both public and private sector undertakings) including Bonds, Debentures, Notes, Strips etc. These are instruments issued by corporate entities for their business requirements. They are generally rated by credit rating agencies, higher the rating lower the risk of default.
9. Money market instruments permitted by SEBI/RBI, including TREPS (Tri-Party Repo) market or in alternative investment for the TREPS market as may be provided by the RBI to meet the short term liquidity requirements.

**II) Investments in units of mutual fund schemes** – The scheme may invest in units of liquid schemes of Mahindra Manulife Mutual Fund or in the Scheme of other mutual funds in conformity with the investment objective of the Scheme and in terms of the prevailing SEBI (MF) Regulations. Provided that such investment will be within the limits specified under SEBI (MF) Regulations and will be done for cash management purposes.

**III) Investment in Short Term Deposits** – Pending deployment of funds as per the investment objective of the Scheme, the Funds may be parked in short term deposits of the Scheduled Commercial Banks, subject to guidelines and limits specified by SEBI.



#### **IV) Any other like instruments as may be permitted by RBI/SEBI.**

The securities / instruments mentioned above and such other securities the Scheme is permitted to invest in could be listed, unlisted, privately placed, secured, unsecured, rated or unrated and of any maturity, subject to such guidelines and limits, as specified by SEBI from time to time.

The securities may be acquired through initial public offering (IPOs), secondary market, private placement, rights offers, negotiated deals. Further investments in debentures, bonds and other fixed income securities will be in instruments which have been assigned investment grade rating by the Credit Rating Agency.

Investment in unrated debt instruments shall be subject to complying with the provisions of the Regulations and within the limit as specified in Seventh Schedule to the Regulations. Pursuant to Clause 12.12.1 of SEBI Master Circular, the AMC may constitute committee(s) to approve proposals for investments in unrated debt instruments. The AMC Board and the Trustee shall approve the detailed parameters for such investments. However, in case any unrated debt security does not fall under the parameters, the prior approval of Board of AMC and Trustee shall be sought.

For applicable regulatory investment limits please refer paragraph "Investment Restrictions".

#### **Investment in Foreign Securities:**

The Scheme shall invest in units/securities issued by overseas mutual funds investing in eligible securities in terms of Clause 12.19 of SEBI Master Circular as amended from time to time / RBI, and commensurate with the Scheme objectives. The Mutual Fund may also appoint overseas investment advisors and other service providers, to the extent permissible under the Regulations.

As per Clause 12.19 of SEBI Master Circular, mutual funds can make overseas investments subject to a maximum of US \$1 billion or such limits as may be prescribed by SEBI from time to time. Subject to the approval of RBI / SEBI and conditions as may be prescribed by them, the Mutual Fund may open one or more foreign currency accounts abroad either directly, or through the custodian/sub-custodian, to facilitate investments and to enter into/deal in forward currency contracts, currency futures, interest rate futures / swaps, currency options for the purpose of hedging the risks of assets of a portfolio or for its efficient management.

However, the use of such instruments shall be as permitted from time to time. All the requirement of the Clause 12.19 of SEBI Master Circular, would be adhered to by the AMC for investment in foreign securities.

Pursuant to SEBI's letter reference no. SEBI/HO/OW/IMD- II/DOF3/P/25095 /2022 dated June 17, 2022, the Mutual Fund may make investments in overseas securities upto the headroom available without breaching the overseas investment limits as of end of the day (EOD) of February 1, 2022, at Mutual Fund level.

The Fund Manager reserves the right to invest in such securities as maybe permitted from time to time and which are in line with the investment objectives of the Scheme.

#### **B. WHAT ARE THE INVESTMENT RESTRICTIONS?**

Pursuant to Regulations, specifically the Seventh Schedule and amendments thereto, the following investment restrictions are currently applicable to the Scheme:

1. The Scheme shall not invest more than 10% of its NAV in debt instruments comprising money market instruments and non-money market instruments issued by a single issuer, which are rated not below investment grade by a credit rating agency authorized to carry out such activities under

the SEBI Act, 1992. Such investment limit may be extended to 12% of the NAV of the Scheme with the prior approval of the Board of Trustee and the Board of AMC.

Provided that such limit shall not be applicable for investment in Government Securities, treasury bills and Triparty Repo on Government securities or treasury bills.

Further, pursuant to Clause 12.8.3 of SEBI Master Circular,

- i. The Scheme shall not invest more than:
    - a. 10% of its NAV in debt and money market securities rated AAA; or
    - b. 8% of its NAV in debt and money market securities rated AA; or
    - c. 6% of its NAV in debt and money market securities rated A and below issued by a single issuer;
  - ii. Such investment limits may be extended by up to 2% of the NAV of the Scheme with the prior approval of the Board of Trustee and the Board of AMC, subject to compliance with overall limit of 12% of the NAV of the scheme as specified above in the first para.
2. The Scheme shall not invest in unlisted debt instruments including commercial papers, other than Government Securities, other money market instruments and derivative products such as Interest Rate Swaps (IRS), Interest Rate Futures (IRF), etc. which are used by mutual funds for hedging.

Provided that the Scheme may invest in unlisted non-convertible debentures up to a maximum of 10% of the debt portfolio of the Scheme subject to such conditions and requirements as prescribed under Clause 12.1 of SEBI Master Circular, as amended by SEBI from time to time.

For the purpose of investment in debt instruments, listed debt instruments shall include listed and to be listed debt instruments.

3. The Scheme shall not invest more than 5% of its net assets in unrated debt and money market instruments, other than government securities, treasury bills, derivative products such as IRS, IRF etc.

Provided that all such investments shall be made with the prior approval of the Board of AMC and the Board of Trustees and shall be subject to such conditions and requirements as prescribed under the Clause 12.1.5 of SEBI Master Circular.

4. The investment by the Scheme in the following instruments shall not exceed 10% of the debt portfolio of the scheme and the group exposure in such instruments shall not exceed 5% of the debt portfolio of the scheme:
- a. Unsupported rating of debt instruments (i.e. without factoring-in credit enhancements) is below investment grade and
  - b. Supported rating of debt instruments (i.e. after factoring-in credit enhancement) is above investment grade.

For the purpose of this provision, 'Group' shall have the same meaning as defined in Clause 12.9.3.3 of SEBI Master Circular .

These limits shall not be applicable on investments in securitized debt instruments, as defined in SEBI (Public Offer and Listing of Securitized Debt Instruments) Regulations 2008.

Investment in debt instruments, having credit enhancements backed by equity shares directly or indirectly, shall have a minimum cover of 4 times considering the market value of such shares.

5. As the scheme is a fund of fund scheme, it shall be subject to the following investment restrictions:
  - The Scheme shall not invest in any other fund of funds scheme;
  - The Scheme shall not invest its assets other than in schemes of mutual funds, except to the extent of funds required for meeting the liquidity requirements for the purpose of repurchases or redemptions, as disclosed in the given Scheme Information Document.
6. The Scheme shall not make any investment in, —
  - Any unlisted security of an associate or group company of the Sponsors; or
  - Any security issued by way of private placement by an associate or group company of the Sponsors; or
  - The listed securities of group companies of the Sponsors which is in excess of 25 percent of the net assets of the Scheme.
7. Transfer of investments from one scheme to another scheme in the Mutual Fund is permitted provided:
  - Such transfers are done at the prevailing market price for quoted instruments on Spot Basis (Spot Basis shall have the same meaning as specified by a stock exchange for spot transactions) and in line with the process laid down under the Valuation Policy of the Mutual Fund;
  - The Securities so transferred shall be in conformity with the investment objective of the Scheme to which such transfer has been made.

However, in terms of Clause 12.30.2.2 of SEBI Master circular, inter scheme transfers (ISTs) are allowed only in case of raising liquidity and for duration/Issuer/Sector/Group rebalancing with the following conditions:

In case of raising liquidity, ISTs permitted if:

- a. Use of scheme cash & cash equivalent
- b. Use of market borrowings
- c. Selling of scheme securities in the market
- d. After attempting all the above, if there is still a scheme level liquidity deficit, then out of the remaining securities, outward Inter Scheme Transfers (ISTs) of the optimal mix of low duration paper with highest quality shall be effected. The use of market borrowing before ISTs will be optional and Fund Manager may at his discretion take decision on borrowing in the best interest of unitholders.

In case of Duration/Issuer/Sector/Group rebalancing, ISTs permitted if:

- a. ISTs shall be allowed only to rebalance the breach of regulatory limit.
- b. ISTs can be done where any one of duration, issuer, sector and group balancing is required in both the transferor and transferee schemes.

No ISTs of a security shall be allowed, if there is negative news or rumors in the mainstream media or an alert is generated about the security, based on internal credit risk assessment in terms of Clause 4.3 of SEBI Master circular during the previous four months

8. The Mutual Fund shall get the securities purchased transferred in the name of the Fund on account of the concerned Scheme, wherever investments are intended to be of a long-term nature.
9. The Mutual Fund shall buy and sell securities on the basis of deliveries and shall in all cases of purchases, take delivery of relevant securities and in all cases of sale, deliver the securities.

Provided further that sale of government security already contracted for purchase shall be permitted in accordance with the guidelines issued by the Reserve Bank of India in this regard.

10. Save as otherwise expressly provided under SEBI (Mutual Funds) Regulations, 1996, the Scheme shall not advance any loans.
11. The Fund shall not borrow except to meet temporary liquidity needs of the Fund for the purpose of repurchase/redemption of Units or payment of interest and/or IDCW to the Unit holders.

Provided that the Fund shall not borrow more than 20% of the net assets of the individual Scheme and the duration of the borrowing shall not exceed a period of 6 months.

12. Pending deployment of funds of the Scheme in terms of the investment objective of the Scheme, the AMC may invest the funds of the Scheme in short term deposits of scheduled commercial banks in accordance with the guidelines set out by SEBI under the Regulations. The Scheme will comply with the following guidelines/restrictions for parking of funds in short term deposits:-
  - a. "Short Term" for parking of funds shall be treated as a period not exceeding 91 days.
  - b. Such short-term deposits shall be held in the name of the Scheme.
  - c. The Scheme shall not park more than 15% of the net assets in short term deposit(s) of all the scheduled commercial banks put together. However, such limit may be raised to 20% with the approval of the Trustee.
  - d. Parking of funds in short term deposits of associate and sponsors scheduled commercial banks together shall not exceed 20% of total deployment by the Mutual Fund in short term deposits.
  - e. The Scheme shall not park more than 10% of the net assets in short term deposit(s), with any one scheduled commercial bank including its subsidiaries.
  - f. The Scheme shall not park funds in short-term deposit of a bank which has invested in the said Scheme. Further, it shall also be ensured that the bank in which the Scheme has short term deposit(s) does not invest in the said Scheme until the Scheme has short term deposit(s) with such bank.
  - g. The AMC shall not charge any investment management and advisory fees for parking of funds in short term deposits of scheduled commercial banks.

However, the above provisions will not apply to term deposits placed as margins for trading in cash and derivatives market.

All the investment restrictions will be applicable at the time of making investments.

There are no internal norms prescribed vis-à-vis limiting exposure to a particular scrip, issuer or sector, etc. The AMC/Trustee may alter these above stated restrictions from time to time to the extent the Regulations change, so as to permit the Scheme to make its investments in the full spectrum of permitted investments for mutual funds to achieve its respective investment objective.

### **Investment Limitations and Restrictions for Overseas Investments**

In accordance with Clause 12.19 of SEBI Master Circular, the following conditions shall apply to Scheme's participation in overseas investments. The investment restrictions applicable to Scheme's participation in overseas investments will be as prescribed or varied by SEBI or by the Trustee (subject to SEBI requirements) from time to time. SEBI Regulations pertaining to investments in ADRs/GDRs/foreign Securities and overseas ETFs by mutual funds is as follows:

The aggregate industry wide limit for overseas investments is USD 7 billion and overseas ETFs is USD 1 billion as per Clause 12.19.1.1 & 12.19.1.2 of SEBI Master Circular. Within the overall limit of USD 7 billion, mutual funds can make overseas investments subject to a maximum of USD 1 billion in Foreign Securities and upto USD 300 Million in Overseas ETFs per mutual fund.

In accordance with Clause 12.19.2 of SEBI Master Circular, permissible overseas investments are:

- i. ADRs/GDRs issued by Indian or foreign companies
- ii. Equity of overseas companies listed on recognized stock exchanges overseas;
- iii. Initial and follow on public offerings for listing at recognized stock exchanges overseas;
- iv. Foreign debt securities in the countries with fully convertible currencies, short term as well as long term debt instruments with rating not below investment grade by accredited/registered credit rating agencies;
- v. Money market instruments rated not below investment grade;
- vi. Repos in the form of investment, where the counterparty is rated not below investment grade; repos should not however, involve any borrowing of funds by mutual funds;
- vii. Government securities where the countries are rated not below investment grade;
- viii. Derivatives traded on recognized stock exchanges overseas only for hedging and portfolio balancing with underlying as securities;
- ix. Short term deposits with banks overseas where the issuer is rated not below investment grade; and
- x. Units/securities issued by overseas mutual funds or unit trusts registered with overseas regulators and investing in (a) aforesaid securities, or (b) REITs listed in recognised stock exchanges overseas or (c) unlisted overseas securities (not exceeding 10% of their net assets).

#### **Limits of investment in Overseas ETFs:**

Aggregate ceiling for investment by Mutual Funds in overseas Exchange Traded Fund (ETF(s)) that invest in securities is US \$ 1 billion subject to a maximum of US \$ 300 million per Mutual Fund.

#### **Monitoring Limits on Investments in Overseas Securities**

On an ongoing basis, the AMC is allowed to invest in overseas securities upto 20% of the average Asset Under Management ('AUM') in overseas securities of the previous three calendar months subject to maximum limit of USD 1 billion at Fund house level.

Further, SEBI vide Clause 12.19 of SEBI Master Circular, clarified that the above specified limits would be considered as soft limits for the purpose of reporting only by mutual funds on monthly basis in the format prescribed by SEBI.

#### **C. FUNDAMENTAL ATTRIBUTES**

Following are the Fundamental Attributes of the Scheme(s), in terms of Clause 1.14 of SEBI Master Circular for Mutual Funds dated June 27, 2024:

- i. Type of scheme - **An open ended fund of fund scheme investing in Manulife Global Fund – Asia Pacific REIT Fund.**
- ii. Investment Objective:  
Main Objective - **Refer Section I, Part I**  
Investment pattern – **Refer Section I, Part II Point A**
- iii. Terms of Issue:-
  - Liquidity provisions such as listing, repurchase, redemption. **Refer Section I, Part I & Section II, Sub Section II Point no. D;**
  - Aggregate maximum fees and expenses charged to the Scheme. – **Refer Section I, Part III, Point no. C – Annual Scheme Recurring Expenses;**
  - Any safety net or guarantee provided - **Not Applicable.** The Scheme does not provide any guaranteed or assured return).

In accordance with Regulation 18(15A) of the SEBI (MF) Regulations and Clause 1.14 of the SEBI Master Circular, the Trustees shall ensure that no change in the fundamental attributes of the Scheme and the Plan(s)/Option(s) thereunder or the trust or the fees and expenses payable or any other change which would modify the Scheme and the Plan(s)/Option(s) thereunder and affect the interest of the unit holders is carried out by the AMC, unless it complies with sub-regulation (26) of regulation 25 of SEBI (MF) Regulations.

Pursuant to Regulation 25(26) of the SEBI (MF) Regulations and Clause 1.14.1.4 of SEBI Master Circular, the AMC shall ensure that no change in the fundamental attributes of the Scheme and the Plan(s)/Option(s) thereunder or the trust or the fees and expenses payable or any other change which would modify the Scheme and the Plan(s)/Option(s) thereunder and affect the interest of unit holders, shall be carried out unless-

- SEBI has reviewed and provided its comments on the proposal
- A written communication about the proposed change is sent to each Unit holder and an advertisement is given in one English daily newspaper having nationwide circulation as well as in a newspaper published in the language of the region where the Head Office of the Mutual Fund is situated; and
- The Unit holders are given an option for a period of 30 calendar days to exit at the prevailing Net Asset Value without any Exit Load.

Change(s) in fundamental attributes will not cover any changes to be carried out in the Scheme in order to comply with any amendment(s) in the Regulations and/or changes resulting out of requirement(s) laid down under any SEBI circular(s) / regulatory guidelines and hence the abovementioned process for carrying out changes in the fundamental attributes, will not apply for such cases where changes are required to be carried out in the Scheme as a result of any regulatory notifications.

#### **D. OTHER SCHEME SPECIFIC DISCLOSURE**

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| <b>Listing/ Transfer</b> | <p><b>Listing:</b><br/>The Scheme is an open ended scheme under which sale and repurchase will be made on a continuous basis and therefore listing on stock exchanges is not envisaged. However, the Trustee may at their discretion list the units on any Stock Exchange.</p> <p><b>Transfer:</b><br/>Units of all schemes of the Fund which are held in demat form shall be freely transferable under the depository system and in accordance with the provisions of the SEBI (Depositories and Participants) Regulations, 1996.</p> <p>Further, if a person becomes a holder of the units consequent to operation of law, or upon enforcement of a pledge, the Mutual Fund will, subject to production of satisfactory evidence, effect the transfer, if the transferee is otherwise eligible to hold the units.</p> <p>The AMC shall, on production of instrument of transfer together with relevant unit certificates, register the transfer and return the unit certificate to the transferee within 30 days from the date of such production. However, investors are requested to note that issuance of Unit Certificates or request for Unit Certificate transfer to any transferee thereof, would attract Stamp Duty/Statutory levies as stipulated by the Government authorities from time to time</p> |
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| <p><b>Dematerialization of units</b></p>   | <p><b>Option to hold units in dematerialised (demat) form:</b></p> <p>The Unit holders would have an option to hold the Units in electronic i.e. demat form. The Applicants intending to hold Units in demat form will be required to have a beneficiary account with a Depository Participant (DP) of the NSDL/CDSL and will be required to mention in the application form DP's Name, DP ID No. and Beneficiary Account No. with the DP at the time of purchasing Units. The AMC/RTA will endeavour to credit the units in the demat account of the investor within 2 working days from the date of receipt of valid request with complete details.</p> <p>In case investors desire to convert their existing physical units (represented by statement of account) into dematerialized form or vice versa, the request for conversion of units held in physical form into Demat (electronic) form or vice versa should be submitted along with a Demat/Remat Request Form to their Depository Participants. In case the units are desired to be held by investor in dematerialized form, the KYC performed by Depository Participant shall be considered compliance of the applicable SEBI norms.</p> <p>Investors desirous of having the Units of the Scheme in dematerialized form should contact the ISCs of the AMC/Registrar. The AMC shall issue units in dematerialized form to a Unit holder in the Scheme within two working days of the receipt of request from the Unit holder. For details, Investors may contact any of the Investor Service Centres of the AMC.</p> <p><b>Account Statement for demat account holders:</b></p> <p>In case of Unit Holders holding units in the dematerialized mode, the AMC will not send the account statement to the Unit Holders. The demat statement issued by the Depository Participant would be deemed adequate compliance with the requirements in respect of dispatch of statements of account.</p> |
| <p><b>Minimum Target amount</b><br/>This is the minimum amount required to operate the scheme and if this is not collected during the NFO period, then all the investors would be refunded the amount invested without any return.</p> | <p>Not Applicable</p>  |
| <p><b>Maximum Amount to be raised (if any)</b><br/>This is the maximum amount which can be collected during the NFO period, as decided by the AMC.</p>   | <p>Not Applicable.</p>   |
| <p><b>Income Distribution cum Capital Withdrawal (IDCW) Policy</b></p>   | <p>Under the IDCW option, the Trustee will have discretion to declare the IDCW, subject to availability of distributable surplus calculated in accordance with the Regulations. The actual declaration of IDCW and frequency will inter-alia, depend on availability of distributable surplus calculated in accordance with SEBI (MF) Regulations and</p>  |

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|  | <p>the decisions of the Trustee shall be final in this regard. There is no assurance or guarantee to the Unitholder as to the rate of IDCW nor that will the IDCW be paid regularly.</p> <p><b>IDCW Distribution Procedure</b><br/>In accordance with Clause 11.6 of SEBI Master Circular, the procedure for IDCW distribution would be as under:</p> <ol style="list-style-type: none"> <li>1. Quantum of IDCW and the record date will be fixed by the Trustee. IDCW so decided shall be paid, subject to availability of distributable surplus.</li> <li>2. Within one calendar day of the decision by the Trustees, the AMC shall issue notice to the public communicating the decision including the record date. The record date shall be 2 working days from the date of publication in at least one English newspaper or in a newspaper published in the language of the region where the Head Office of the mutual fund is situated, whichever is issued earlier.</li> <li>3. Record date shall be the date, which will be considered for the purpose of determining the eligibility of Unitholders whose names appear on the register of Unitholder for receiving IDCWs.</li> <li>4. The notice will, in font size 10, bold, categorically state that pursuant to payment of IDCW, the NAV of the Scheme would fall to the extent of payout and statutory levy (if applicable).</li> <li>5. The NAV will be adjusted to the extent of IDCW distribution and statutory levy, if any, at the close of Business Hours on record date.</li> <li>6. Before the issue of such notice, no communication indicating the probable date of IDCW declaration in any manner whatsoever will be issued by Mutual Fund.</li> </ol> |
| <p><b>Allotment (detailed procedure)</b></p> | <p>On acceptance of the application for subscription, an allotment confirmation specifying the number of units allotted by way of e-mail and/or SMS within 5 business days from the date of closure of NFO period will be sent to the Unitholders/ investors registered e-mail address and/or mobile number.</p> <p>In cases where the email does not reach the Unitholder/ investor, the Fund / its Registrar &amp; Transfer Agents will not be responsible, but the Unitholder/ investor can request for fresh statement/confirmation. The Unitholder/ investor shall from time to time intimate the Fund / its Registrar &amp; Transfer Agents about any changes in his e-mail address.</p> <p>Applicants under both the Direct and Regular Plan(s) offered under the Scheme will have an option to hold the Units either in physical form (i.e. account statement) or in dematerialized form.</p> <p>Where investors / Unitholders, have provided an email address, an account statement reflecting the units allotted to the Unitholder shall be sent by email on their registered email address.</p> <p>However, in case of Investors/ Unit Holders holding units in the dematerialized mode, the Fund will not send the account statement</p>   |



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|  | to the Unit Holders. The statement provided by the Depository Participant will be equivalent to the account statement.  |
| <b>Refund<br/>(During NFO)</b>   | Not Applicable  |
| <p><b>Who can invest</b></p> <p>This is an indicative list and investors are requested to consult your financial advisor to ascertain whether the scheme is suitable to your risk profile.</p> | <p>The following persons (subject, wherever relevant, to purchase of Units, being permitted and duly authorized under their respective constitutions / bye-laws, charter documents and relevant statutory regulations) are eligible and may apply for purchase Subscription to the Units under the Scheme:</p> <ol style="list-style-type: none"> <li>1. Resident adult individuals either singly or jointly (not exceeding three) or on an Anyone or Survivor basis;</li> <li>2. Hindu Undivided Family (HUF) through Karta;</li> <li>3. Minor through parent / legal guardian;</li> <li>4. Partnership Firms including limited liability partnership firms;</li> <li>5. Proprietorship in the name of the sole proprietor;</li> <li>6. Companies, Bodies Corporate, Public Sector Undertakings (PSUs.), Association of Persons (AOP) or Bodies of Individuals (BOI) and societies registered under the Societies Registration Act, 1860;</li> <li>7. Banks (including Co-operative Banks and Regional Rural Banks) and Financial Institutions;</li> <li>8. Religious and Charitable Trusts, Wakfs or endowments of private trusts (subject to receipt of necessary approvals as "Public Securities" as required) and Private trusts authorised to invest in mutual fund schemes under their trust deeds;</li> <li>9. Non-Resident Indians (NRIs) / Persons of Indian origin (PIOs) residing abroad on repatriation basis or on non-repatriation basis;</li> <li>10. Foreign Portfolio Investors (FPIs) registered with SEBI;</li> <li>11. Army, Air Force, Navy and other para-military units and bodies created by such institutions;</li> <li>12. Scientific and Industrial Research Organisations;</li> <li>13. Multilateral Funding Agencies / Bodies Corporate incorporated outside India with the permission of Government of India / RBI;</li> <li>14. Provident/ Pension/ Gratuity Fund to the extent they are permitted;</li> <li>15. Other schemes of Mahindra Manulife Mutual Fund or any other mutual fund subject to the conditions and limits prescribed by SEBI Regulations;</li> <li>16. Trustee, AMC or Sponsors or their associates may subscribe to Units under the Scheme;</li> <li>17. Such other person as maybe decided by the AMC from time to time.</li> </ol> |
| <b>Who cannot invest</b>   | <p>It should be noted that the following persons cannot invest in the Scheme:</p> <ol style="list-style-type: none"> <li>1. Any individual who is a foreign national or any other entity that is not an Indian resident under the Foreign Exchange Management Act, 1999 (FEMA Act) except where registered with SEBI as a FPI or otherwise explicitly permitted under FEMA Act/ by RBI/ by any other applicable authority, or as stated in the exception in point no. 5 hereunder;</li> <li>2. Overseas Corporate Bodies (OCBs)</li> </ol>  |

3. NRIs residing in Non-Compliant Countries and Territories (NCCTs) as determined by the Financial Action Task Force (FATF), from time to time.
4. Residents of Canada as defined under the applicable laws of Canada;

U.S. Person\* (including all persons residing in U.S., U.S. Corporations or other entities organised under the laws of U.S), except lump sum subscriptions, switch transaction requests and requests for registration of systematic transactions received from Non-resident Indians / Persons of Indian origin who at the time of such investment / registration of systematic transaction, are physically present in India and submit only a physical transaction request along with such documents / undertakings, etc. as may be prescribed by the AMC / Mutual Fund from time to time. The AMC shall accept such investments/transaction requests subject to compliance with the applicable laws and such other terms and conditions as may be notified by the AMC/Mutual Fund.

*\*The term "U.S. Person" means any person that is a U.S. Person within the meaning of Regulation S under the Securities Act of 1933 of the United States or as defined by the U.S. Commodity Futures Trading Commission or as per such further amended definitions, interpretations, legislations, rules etc., as may be in force from time to time.*

The physical application form(s) for transactions (in non-demat mode) from such U.S. person will be accepted only at the official points of acceptance of transactions of the Fund in India. Additionally, such transactions in physical application form(s) will also be accepted through Distributors of the AMC and other platforms in India, subject to receipt of such additional documents/undertakings, etc., as may be stipulated by the AMC / Trustee from time to time.

The investor shall be responsible for complying with all applicable laws for such investments. Subject to SEBI Regulations and other prevailing guidelines, if any, the AMC/Trustee reserves the right to put the application form/transaction request on hold/reject the subscription/transaction request and redeem the units, if already allotted, as the case may be, as and when identified by the AMC that the same is not in compliance with the applicable laws, the terms and conditions stipulated by the AMC/Trustee from time to time and/or the documents/undertakings provided by such investors are not satisfactory. Such redemption will be processed at the applicable Net Asset Value and subject to applicable taxes and exit load, if any.

If an existing Unit Holder(s) subsequently becomes a U.S. Person or Resident of Canada, then such Unit Holder(s) will not be able to purchase any additional Units in any of the Schemes of the Fund except in the manner stated in point no. 5 above.

The Mutual Fund reserves the right to include/exclude new/existing categories of investors to invest in the Scheme from time to time, subject to SEBI Regulations and other prevailing statutory regulations, if any. The Mutual Fund / Trustee / AMC may redeem

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|  | <p>Units of any Unitholder in the event it is found that the Unitholder has submitted information either in the application or otherwise that is false, misleading or incomplete or Units are held by any person in breach of the SEBI Regulations, any law or requirements of any governmental, statutory authority.</p>  |
| <p><b>How to Apply &amp; other details</b></p> | <p>New investors can purchase units of the Scheme by using an application form, whereas, existing Unit holders may use a transaction slip or application form. Application forms or transaction slips will be available at the Investor Service Centres (ISCs)/ Official Points of Acceptance of transactions during Business Hours on Business Days. The same can also be downloaded from the website of the Mutual Fund viz. <a href="http://www.mahindramanulife.com">www.mahindramanulife.com</a>. For details on updated list of ISCs / Official Points of Acceptance, investors may log on to ‘Contact Us’ section on our website <a href="http://www.mahindramanulife.com">www.mahindramanulife.com</a>.</p> <p>The duly completed application form/transaction slip as the case maybe, can be submitted at the designated ISCs / Official Points of Acceptance and will be subject to verification.</p> <p>Investors may also undertake transactions viz. purchase / redemption / switch through the AMC’s online transaction portal available on its website viz., <a href="http://www.mahindramanulife.com">www.mahindramanulife.com</a> and such other online/electronic modes / sources as communicated by the AMC from time to time. Further, the investors may also submit transactions in electronic modes offered by specified banks, financial institutions, distributors etc., with whom the AMC has entered or may enter into specific arrangements including through secured internet sites operated by CAMS.</p> <p>Further, Investor may also transact through RTA inter-operable platform viz. MFCentral. It is created with an intent to be a one stop portal / mobile app for all mutual fund investments and service-related needs that significantly reduces the need for submission of physical documents by enabling various digital / physical services to mutual fund investors across fund houses subject to applicable Terms &amp; Conditions of the Platform. MFCentral has enabled execution of various types of Financial and Non-financial transactions on their platform. For more details, investors may access the MFCentral website using <a href="https://mfcentral.com/">https://mfcentral.com/</a> and/or access the MF Central Mobile App.</p> <p>The investors can subscribe to / switch / redeem the Units of the Scheme vide the Stock Exchange Infrastructure Facility viz. MFSS &amp; NMF II platform of National Stock Exchange(NSE) and “BSEStAR MF” platform of Bombay Stock Exchange (BSE) through trading members of the NSE and BSE respectively, who are registered with AMFI OR SEBI-Registered Investment Advisors (RIAs)/ SEBI-Registered Portfolio Managers and AMFI-registered Mutual Fund Distributors who are empaneled with NSE and BSE. Please contact any of the Investor Service Centers of the Mutual Fund to understand the detailed process of transacting through this facility.</p> |

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|  | <p>All applicants for Purchase of Units /Redemption of Units must provide a bank name and bank account number, in the Application Form.</p> <p>For updated list of AMC branch offices, please visit <a href="https://www.mahindramanulife.com/contact-us">https://www.mahindramanulife.com/contact-us</a></p> <p>Please refer <a href="https://www.mahindramanulife.com/downloads#mandatory-disclosures+-Scheme-Information-Document-Disclosures">https://www.mahindramanulife.com/downloads#mandatory-disclosures+-Scheme-Information-Document-Disclosures</a> for details for list of official points of acceptance of AMC and RTA or refer the back cover page.</p> <p><b>Details of Registrar &amp; Transfer Agent:</b></p> <p><b>Name:</b> Computer Age Management Services Limited<br/> <b>Address:</b> 'C' Block, 2<sup>nd</sup> Floor, Hanudev Info Park P Ltd, Sf No 558/2, Udayampalayam Road, Nava India, Coimbatore-64102<br/> <b>Contact no.:</b> 1800-419-2267 (Toll-free no.)/044 66073600<br/> <b>email id:</b> enq_mm@camsonline.com<br/> <b>Website address:</b> www.camsonline.com</p> <p>For further details (including collecting banker details), please refer SAI and application form for the instructions.</p>   |
| <p><b>The policy regarding reissue of repurchased units, including the maximum extent, the manner of reissue, the entity (the Scheme or the AMC) involved in the same.</b></p> | <p>Units once redeemed will be extinguished and will not be reissued.</p>   |
| <p><b>Restrictions, if any, on the right to freely retain or dispose of units being offered.</b></p>   | <p><b>Pledge of Units: -</b><br/> The Units under the Scheme may be offered as security by way of a pledge / charge in favour of scheduled banks, financial institutions, non-banking finance companies ("NBFC's), or any other body. The AMC/RTA will note and record such Pledged Units. A standard form for this purpose is available on request at all ISCs and the Mutual Fund website (<a href="http://www.mahindramanulife.com">www.mahindramanulife.com</a>). The AMC shall mark a lien on the specified units only upon receiving the duly completed form and documents as it may require. Disbursement of such loans will be at the entire discretion of the bank / financial institution / NBFC or any other body concerned and the Mutual Fund assumes no responsibility thereof.</p> <p>The Pledgor will not be able to redeem/switch Units that are pledged until the entity to which the Units are pledged provides a written authorisation to the Mutual Fund that the pledge / lien/ charge may be removed. As long as Units are pledged, the Pledgee will have complete authority to redeem such Units. IDCW declared on Units under lien will be paid / re-invested to the credit of the Unit Holder and not the lien holder unless specified otherwise in the lien letter.</p> <p>For units of the Scheme held in electronic (Demat) form, the rules of Depository applicable for pledge will be applicable for Pledge/Assignment of units of the Scheme. Pledgor and Pledgee</p> |

must have a beneficial account with the Depository. These accounts can be with the same DP or with different DPs.

**Lien on Units: -**

On an ongoing basis, when existing and new investors make Subscriptions, pending clearance of the payment instrument, a temporary hold (lien) will be created on the Units allotted and such Units shall not be available for redemption/switch out until the payment proceeds are realised by the Fund. In case the cheque/draft is dishonoured during clearing process by the bank, the transaction will be reversed and the Units allotted there against shall be cancelled under intimation to the applicant. In respect of NRIs, the AMC/ RTA shall mark a temporary hold (lien) on the Units, in case the requisite documents (such as FIRC/Account debit letter) have not been submitted along with the application form and before the submission of the redemption request. The AMC reserves the right to change the operational guidelines for temporary lien on Units from time to time.

**Right to Limit Redemptions: -**

Subject to the approval of Board of Directors of the AMC and Trustee Company and immediate intimation to SEBI, a restriction on redemptions may be imposed by the Scheme when there are circumstances, which the AMC / Trustee believe that may lead to a systemic crisis or event that constrict liquidity of most securities or the efficient functioning of markets such as:

1. Liquidity issues - when market at large becomes illiquid affecting almost all securities rather than any issuer specific security.
2. Market failures, exchange closures - when markets are affected by unexpected events which impact the functioning of exchanges or the regular course of transactions. Such unexpected events could also be related to political, economic, military, monetary or other emergencies.
3. Operational issues – when exceptional circumstances are caused by force majeure, unpredictable operational problems and technical failures (e.g. a black out). Such cases can only be considered if they are reasonably unpredictable and occur in spite of appropriate diligence of third parties, adequate and effective disaster recovery procedures and systems.

Such restriction on redemption may be imposed for a specified period of time not exceeding 10 working days in any 90 days period. However, if exceptional circumstances / systemic crisis referred above continues beyond the expected timelines, the restriction may be extended further subject to the prior approval of Board of Directors of the AMC and Trustee Company giving details of circumstances and justification for seeking such extension shall also be informed to SEBI in advance.

Procedure to be followed while imposing restriction on redemptions:

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|   | <p>a. No redemption requests upto INR 2 lacs per request shall be subject to such restriction;</p> <p>b. Where redemption requests are above INR 2 lacs:</p> <p>i. The AMC shall redeem the first INR 2 lacs of each redemption request, without such restriction;</p> <p>ii. Remaining part over and above INR 2 lacs shall be subject to such restriction and be dealt as under:</p> <ul style="list-style-type: none"> <li>- Any Units which are not redeemed on a particular Business Day will be carried forward for Redemption to the next Business Day, in order of receipt.</li> <li>- Redemptions so carried forward will be priced on the basis of the Applicable NAV (subject to the prevailing Load, if any) of the subsequent Business Day(s) on which redemptions are being processed.</li> <li>- Under such circumstances, to the extent multiple redemption requests are received at the same time on a single Business Day, redemptions will be made on a prorata basis based on the size of each redemption request, the balance amount being carried forward for redemption to the next Business Day.</li> </ul>  |
| <p><b>Cut off timing for subscriptions / redemptions / switches</b><br/>This is the time before which your application (complete in all respects) should reach the official points of acceptance.</p> | <p><b>Subscriptions/Purchases including Switch – ins of any amount:</b></p> <ul style="list-style-type: none"> <li>• In respect of valid applications received upto 3.00 p.m. on a Business Day at the Official Point(s) of Acceptance and where the funds for the entire amount of subscription / purchase as per the application / switch-in request, are credited to the bank account of the Scheme before the cut-off time i.e. available for utilization before the cut-off time - the closing NAV of the day on which application is received shall be applicable.</li> <li>• In respect of valid applications received after 3.00 p.m. on a Business Day at the Official Point(s) of Acceptance and where the funds for the entire amount of subscription / purchase as per the application / switch-in request, are credited to the bank account of the Scheme before the cut-off time of the next Business Day i.e. available for utilization before the cut-off time of the next Business Day - the closing NAV of the next Business Day shall be applicable.</li> <li>• Irrespective of the time of receipt of applications at the Official Point(s) of Acceptance, where the funds for the entire amount of subscription/purchase as per the application / switch-in request, are credited to the bank account of the Scheme before the cut-off time on any subsequent Business Day i.e. available for utilization before the cut-off time on any subsequent Business Day - the closing NAV of such subsequent Business Day shall be applicable.</li> </ul> <p>For determining the applicability of NAV for allotment of units in respect of Subscriptions/Purchases including Switch –ins to the Scheme the following shall be ensured:</p> <ol style="list-style-type: none"> <li>1. Subscription/Purchase application/switch-in request is received before the applicable cut-off time</li> </ol> |

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|  | <p>2. Funds for the entire amount of subscription/purchase (including switch-in) as per the application should be credited to the bank account of the Scheme before the cut-off time and the funds are available for utilisation before the cut-off time without availing any credit facility whether intra-day or otherwise, by the Scheme</p> <p>3. In case of 'switch' transactions from one scheme to another, the switch-out will be processed on the date of receipt of transaction, if received before cut-off time and corresponding Switch-In transaction will be processed based on the pay out / settlement date of the respective Switch-Out Scheme</p> <p>Further, it may be noted that:</p> <ul style="list-style-type: none"> <li>• Where funds are transferred/received first and application is submitted thereafter, the date and time of receipt of the application shall be considered for NAV applicability</li> <li>• In case of investments through systematic investment routes such as Systematic Investment Plans, Systematic Transfer Plans, etc, the units will be allotted as per the closing NAV of the day on which the funds are available for utilisation by the Scheme irrespective of amount and installment date of the systematic transactions.</li> </ul> <p><b>Redemptions including Switch-Outs:</b></p> <ul style="list-style-type: none"> <li>• In respect of valid applications received upto 3 p.m. on a business day by the Mutual Fund – the closing NAV of the day of receipt of application, shall be applicable.</li> <li>• In respect of valid applications received after 3 p.m. on a business day by the Mutual Fund – the closing NAV of the next business day shall be applicable.</li> </ul> <p>The above mentioned cut off timing shall also be applicable to transactions through the online trading platform. The Date of Acceptance will be reckoned as per the date &amp; time; the transaction is entered in stock exchange's infrastructure for which a system generated confirmation slip will be issued to the unitholder.</p> |
| <p><b>Minimum amount for purchase/redemption /switches</b></p> | <p><b>Minimum Amount for Subscription / Purchase:</b><br/>Rs. 5,000/- and in multiples of Re. 1/- thereafter.</p> <p><b>Minimum Amount for Switch in:</b><br/>Rs. 5,000/- and in multiples of Re. 0.01/- thereafter.</p> <p><b>Minimum Additional Purchase Amount:</b><br/>Rs. 1,000/- and in multiples of Re.1/- thereafter.</p> <p><b>Minimum Amount for Redemption / Switch-outs:</b><br/>Rs. 1,000/- or 100 units or account balance, whichever is lower in respect of each Option. In case the Investor specifies both the number of units and amount, the number of Units shall be considered for Redemption. In case the unitholder does not specify the number or amount, the request will not be processed. Further, in case the balance in the account of the Unit holder is not sufficient to cover the</p>   |

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|  | <p>specified Number of units or the amount of redemption, then the request shall not be processed.</p> <p>Where Units under a Scheme are held under both Plans and the redemption / Switch request pertains to the Direct Plan, the same must clearly be mentioned on the request (along with the folio number), failing which the request would be processed from the Regular Plan. However, where Units under the requested Option are held only under one Plan, the request would be processed under such Plan.</p> <p><b>Note:</b> The requirements w.r.t minimum application amount and minimum redemption amount will not be applicable for investment(s) made in the Scheme, pursuant to clause 6.10 of SEBI Master Circular on ‘Alignment of interest of Key Employees (‘Designated Employees’) of Asset Management Companies (AMCs) with the Unitholders of the Mutual Fund Schemes’.</p>  |
| <p><b>Account Statements</b></p>   | <p>The AMC shall send an allotment confirmation specifying the units allotted by way of email and/or SMS within 5 working days of receipt of valid application/transaction to the Unit holders registered e-mail address and/ or mobile number (whether units are held in demat mode or in account statement form).</p> <p>A Consolidated Account Statement (CAS) detailing all the transactions across all mutual funds (including transaction charges paid to the distributor) and holding at the end of the month shall be sent to the Unit holders in whose folio(s) transaction(s) have taken place during the month by mail or email on or before 15th of the succeeding month.</p> <p>Half-yearly CAS shall be issued at the end of every six months (i.e. September/ March) on or before 21st day of succeeding month, to all investors providing the prescribed details across all schemes of mutual funds and securities held in dematerialized form across demat accounts, if applicable.</p> <p>For further details, refer SAI.</p> |
| <p><b>Income Distribution cum Capital Withdrawal (IDCW) / Delay in payment of IDCW</b></p> | <p>The payment of IDCW proceeds to the unitholders shall be made within 7 working days from the record date.</p> <p>The IDCW proceeds will be paid by way of ECS / EFT / NEFT / RTGS / Direct credits/ any other electronic manner if sufficient banking details are available with the Mutual Fund for the Unitholder.</p> <p>In the event of failure of payment of IDCW proceeds within the stipulated time of 7 working days period from the record date, the AMC shall be liable to pay interest @ 15 percent per annum calculated from the record date till the date of dispatch of IDCW proceeds, to the Unit holders.</p> <p>In case of specific request for IDCW by warrants/cheques/demand drafts or unavailability of sufficient details with the Mutual Fund, the IDCW will be paid by warrant/cheques/demand drafts and payments will be made in favour of the Unit holder (registered holder of the</p>  |



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|   | <p>Units or, if there are more than one registered holder, only to the first registered holder) with bank account number furnished to the Mutual Fund.</p>   |
| <b>Redemption</b>   | <p>The redemption or repurchase proceeds shall be dispatched to the unitholders within 5 working days from the date of receipt of redemption/repurchase application, complete / in good order in all respects.</p> <p>However, pursuant to Clause 14.1.3 of SEBI Master Circular, AMFI vide its communication no. AMFI/35P/MEM-COR/74/2022-23 dated January 16,2023 has provided certain exceptional circumstances wherein the additional timelines shall be applicable (please refer Statement of Additional Information “SAI” for further details.)</p> <p>For schemes investing at least 80% of total assets in permissible overseas investments (as per Clause 12.19 of SEBI Master Circular for Mutual Funds dated June 27, 2024), the transfer of redemption or repurchase proceeds to the unitholders shall be made within five working days from the date of redemption or repurchase.</p> <p>For further details, refer SAI.</p>  |
| <b>Bank Mandate</b>   | <p>It is mandatory for every applicant to provide the name of the bank, branch, address, account type and number as per SEBI requirements and any Application Form without these details will be treated as incomplete. Such incomplete applications may be liable to be rejected.</p> <p>The Registrar / AMC may ask the investor to provide a blank cancelled cheque or its photocopy for the purpose of verifying the bank account number.</p> <p>For detailed process in relation to bank mandate, kindly refer SAI.</p>   |
| <b>Delay in payment of redemption / repurchase proceeds</b> | <p>The redemption or repurchase proceeds shall be dispatched to the unitholders within 5 working from the date of redemption or repurchase. However, pursuant to Clause 14.1.3 of SEBI Master Circular, AMFI vide its communication no. AMFI/35P/MEM-COR/74/2022-23 dated January 16,2023 has provided certain exceptional circumstances wherein the additional timelines shall be applicable (please refer Statement of Additional Information “SAI” for further details.)</p> <p>The AMC shall be liable to pay interest to the Unit holders @ 15% p.a. or such other rate as may be prescribed by SEBI from time to time, in case the redemption / repurchase proceeds are not dispatched within 5 working days from the date of receipt of the valid redemption/repurchase application, complete in all respects.</p> <p>However, the AMC shall not be liable to pay any interest or compensation in case of any delay in processing the redemption application beyond 5 working Days, in case of any deficiency in the redemption application or if the AMC/RTA is required to obtain from the Investor/Unit holders any additional details for verification of</p> |

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|  | <p>identity or bank details or such additional information under applicable regulations or as may be requested by a Regulatory Agency or any government authority, which may result in delay in processing the application.</p>  |
| <p><b>Unclaimed Redemption/ Income Distribution cum capital withdrawal (IDCW) Amount</b></p> | <p>In accordance with Clause 14.3 of SEBI Master circular, the unclaimed redemption amount and IDCW amount that are allowed to be deployed by the Mutual Fund in call money market or money market Instruments, shall also be allowed to be invested in a separate plan of only Overnight scheme / Liquid scheme / Money Market Mutual Fund scheme floated by Mutual Funds specifically for deployment of the unclaimed amounts. Further, no exit load shall be charged in this plan and TER (Total Expense Ratio) of such plan shall be capped as per the TER of direct plan of eligible scheme(s) or at 0.50%, whichever is lower.</p> <p>Provided that such schemes where the unclaimed redemption and IDCW amounts are deployed shall be only those eligible schemes which are placed in A-1 cell (Relatively Low Interest Rate Risk and Relatively Low Credit Risk) of Potential Risk Class matrix.</p> <p>Accordingly, redemption/dividend amounts remaining unclaimed based on expiry of payment instruments will be identified periodically and amounts of unclaimed redemption/dividend would be deployed by the Scheme in the respective Unclaimed Plan(s) as follows:</p> <p>(a) Mahindra Manulife Overnight Fund - Unclaimed Redemption / Income Distribution cum Capital Withdrawal (IDCW) Option Upto 3 years; and</p> <p>(b) Mahindra Manulife Overnight Fund - Unclaimed Redemption / Income Distribution cum Capital Withdrawal (IDCW) Option Beyond 3 years.</p> <p>Investors who claim these amounts during a period of three years from the due date shall be paid initial unclaimed amount along with the income earned on its deployment. Investors who claim these amounts after 3 years, shall be paid initial unclaimed amount along with the income earned on its deployment till the end of the third year. After the third year, the income earned on such unclaimed amounts shall be used for the purpose of investor education.</p> <p>For further details regarding Unclaimed Plan(s), investors are requested to refer the Statement of Additional Information available on our website <a href="http://www.mahindramanulife.com">www.mahindramanulife.com</a></p> |
| <p><b>Disclosures w.r.t investment by minors</b></p>   | <p>Pursuant to Clause 17.6 of SEBI Master Circular, following process shall be followed for investments made on behalf of minors:</p> <ol style="list-style-type: none"> <li>i. The minor shall be the sole Unitholder in a folio. Joint holders will not be registered.</li> <li>ii. The minor Unitholder should be represented either by a natural parent (i.e. father or mother) or by a legal guardian i.e., a court appointed guardian</li> <li>iii. Payment for investment by any mode shall be accepted from the bank account of the minor, parent or legal guardian of the minor, or from a joint account of the minor with parent or legal guardian.</li> </ol>   |

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|  | <p>For existing folios, the AMCs shall insist upon a Change of Payout Bank mandate before redemption is processed.</p> <p>iv. Irrespective of the source of payment for subscription, all redemption proceeds shall be credited only in the verified bank account of the minor i.e. the account the minor may hold with the parent/ legal guardian after completing all KYC formalities</p> <p>v. Change of Status from Minor to Major shall be registered by AMC/Registrar post submission of the documents including KYC details, updated bank account details including cancelled original cheque leaf of the new account and any such other documents as may be necessary and as desired by the AMC/Mutual Fund/Registrar, in connection with the request for Change of Status from Minor to Major.</p> <p>For more information kindly read para “Investments on Behalf of Minor” and “Change of Status from Minor to Major” in Statement of Additional Information.</p>   |
| <p><b>Cash Investments in mutual funds</b></p>   | <p>In order to help enhance the reach of mutual fund products amongst small investors, who may not be tax payers and may not have PAN/bank accounts, such as farmers, small traders/businessmen/workers, SEBI has permitted receipt of cash transactions for fresh purchases/ additional purchases to the extent of Rs.50,000/- per investor, per financial year shall be allowed subject to:</p> <p>i. compliance with Prevention of Money Laundering Act, 2002 and Rules framed there under; the SEBI Circular(s) on Anti Money Laundering (AML) and other applicable Anti Money Laundering Rules, Regulations and Guidelines; and</p> <p>ii. sufficient systems and procedures in place.</p> <p>However, payment towards redemptions, IDCW, etc. with respect to aforementioned investments shall be paid only through banking channel.</p> <p>The Fund/ AMC is currently in the process of setting up appropriate systems and procedures for the said purpose. Appropriate notice shall be displayed on its website viz. as well as at the Investor Service Centres, once the facility is made available to the investors.</p> |
| <p><b>Any other disclosure in terms of Consolidated Checklist on Standard Observations</b></p> | <p>Not Applicable</p>  |

### III. OTHER DETAILS

#### A. OVERVIEW OF THE UNDERLYING FUND: Manulife Global Fund – Asia Pacific REIT Fund

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| <b>About the Underlying Fund</b>                            | Asia Pacific REIT Fund (“Sub-Fund”) is one of the Sub-Funds under Manulife Global Fund, a Luxembourg-domiciled open ended investment Company, registered under Part I of the Luxembourg Law of 17 December 2010 (as amended) (the “2010 Law”) and qualifies as an undertaking for collective investment in transferable securities (“UCITS”) and has obtained recognition under the EC European Parliament and Council Directive 2009/65.  |
| <b>Investment objective</b>                                 | The Sub-Fund aims to provide long-term capital appreciation and income generation primarily through investment in real estate investment trusts (“REITs”) in the Asia Pacific ex-Japan region.   |
| <b>Benchmark</b>  | NA. The Sub-Fund has not prescribed any benchmark for performance comparison or other purposes.  |
| <b>Investment Policy</b>                                    | <p>The Sub-Fund will invest at least 70% of its net assets in REITs constituted in and/or traded in and/or primarily invested in underlying assets in the Asia Pacific ex-Japan region, each of which is closed-ended and listed on any Regulated Market. The remaining assets of the Sub-Fund may be invested in real estate-related securities (as defined below) listed on any Regulated Market in the Asia Pacific ex-Japan region, closed-ended non-Asia Pacific ex-Japan REITs listed on any Regulated Market, and cash and cash equivalents. Real estate-related securities include equity and equity-related securities of companies which derive a significant portion of their earnings from any aspect of real estate, as well as real estate-related business trusts, property trusts, hospitality trusts, and stapled securities comprising the aforementioned securities (including REITs).</p> <p>While the Sub-Fund will invest in accordance with its investment objective and strategy, subject to applicable laws and regulations, the Sub-Fund is not otherwise subject to any limitation on the portion of its net assets that may be invested in any one country and in issuers of any market capitalisation. Hence, the Sub-Fund may invest more than 30% of its net assets in issuers located in Singapore and Hong Kong. The Sub-Fund’s investments may be denominated in any currency.</p> <p>Neither does the Sub-Fund currently intend to enter into securities lending, repurchase, reverse repurchase, and similar over the counter transactions.</p> <p>The Sub-Fund does not compare its performance against nor is it managed in reference to any benchmark. It may freely select the securities in which it will invest.</p> |
| <b>AUM of underlying fund</b>                               | USD 351.49 million   |
| <b>Total Equity exposure (%) (as on September 30, 2024)</b> | 97.38%   |

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|---|---|---------------|-------------------|---------------|------------------------|
| <b>Top Ten Portfolio holdings (as on September 30, 2024)</b>  | <b>Top Ten Portfolio holdings</b>             |               | <b>%Exposure</b>  |               |                        |
|   | Link Real Estate Investment Trust             |               | 9.56%             |               |                        |
|   | Capitaland Ascendas Reit                      |               | 8.99%             |               |                        |
|   | Capitaland Integrated Commercial Trust        |               | 8.92%             |               |                        |
|   | Frasers Logistics & Commercial Trust          |               | 6.01%             |               |                        |
|   | Mapletree Pan Asia Commercial Trust           |               | 5.50%             |               |                        |
|   | Mapletree Logistics Trust                     |               | 4.73%             |               |                        |
|   | Frasers Centrepoint Trust                     |               | 4.62%             |               |                        |
|   | Mapletree Industrial Trust                    |               | 4.52%             |               |                        |
|   | Keppel DC Trust                               |               | 3.37%             |               |                        |
| Fortune Real Estate Investment Trust  |   | 3.31%         |                   |               |                        |
| <b>Sector wise break up (as on September 30, 2024)</b>  | <b>Sector</b>                                 |               | <b>% Exposure</b> |               |                        |
|   | Retail REITs                                  |               | 38.73%            |               |                        |
|   | Industrial REITs                              |               | 28.41%            |               |                        |
|   | Diversified REITs                             |               | 7.77%             |               |                        |
|   | Real Estate Management & Development          |               | 7.35%             |               |                        |
|   | Hotel & Resort REITs                          |               | 5.64%             |               |                        |
|   | Specialized REITs                             |               | 5.24%             |               |                        |
|   | Office REITs                                  |               | 4.25%             |               |                        |
|   | Cash & Cash Equivalents                       |               | 2.62%             |               |                        |
| <b>Country/Region Exposure (as on September 30, 2024)</b>   | <b>Country/Region Exposure</b>                |               | <b>% Exposure</b> |               |                        |
|   | Singapore                                     |               | 69.50%            |               |                        |
|   | Hong Kong                                     |               | 12.87%            |               |                        |
|   | Australia                                     |               | 10.13%            |               |                        |
|   | China   |               | 1.70%             |               |                        |
|   | Thailand                                      |               | 1.61%             |               |                        |
|   | Philippines                                   |               | 1.57%             |               |                        |
|   | Cash & Cash Equivalents                       |               | 2.62%             |               |                        |
| <b>Performance of the Underlying Fund (as on September 30, 2024)</b>  | <b>Performance (in USD Terms)</b>             | <b>1 Year</b> | <b>3 Year</b>     | <b>5 Year</b> | <b>Since Inception</b> |
|   | Manulife Global Fund – Asia Pacific REIT Fund | 16.61%        | -4.80%            | -3.88%        | -1.22%                 |
|   | FTSE EPRA Nareit Asia ex Japan REITs Index^   | 18.69%        | -0.44%            | -0.77%        | 2.43%                  |
| <p>^ Benchmark index of the Scheme. The Sub-Fund has not prescribed any benchmark for performance comparison or other purposes.</p> <p>Past performance may or may not be sustained in future. Returns greater than 1 year are compounded annualized (CAGR). The above performance is for Share Class I7 ACC of Manulife Global Fund – Asia Pacific REIT Fund launched on May 21, 2021.</p> |   |               |                   |               |                        |

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|  | <p>The Underlying Fund offers various share classes. Each share class has different expense ratio and may have different minimum initial and subsequent subscription amount for investments. The portfolio of Underlying Fund for all the share classes is common.</p> <p>The share class is chosen for investments considering various factors, including minimum investment amount requirement of the share classes, expense ratio, etc. Further, the Scheme reserves the right to switch to any other share class of the Underlying Fund at any point in time for various reasons, including commercial reasons. However, at all times, the total expenses of the Scheme shall not exceed the limits stated under Section IV. B. ‘Annual Scheme Recurring Expenses’ of the SID. Therefore, such change in share class will not have any adverse impact on the Unit holders.</p> |
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## B. PERIODIC DISCLOSURES

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| <p><b>Monthly and Half yearly Portfolio Disclosures</b></p> <p>This is a list of securities where the corpus of the scheme is currently invested. The market value of these investments is also stated in portfolio disclosures advertisement.</p> | <p>The AMC shall disclose portfolio of the Scheme along with ISIN as on the last day of each month / half year on its website viz. <a href="http://www.mahindramanulife.com">www.mahindramanulife.com</a> and on the website of AMFI viz. <a href="http://www.amfiindia.com">www.amfiindia.com</a> within 10 days from the close of each month/ half-year respectively in a user-friendly and downloadable spreadsheet format. In case of Unitholders whose e-mail addresses are registered, the AMC shall send via e-mail both the monthly and half-yearly statement of the Scheme portfolio within 10 days from the close of each month/ half-year respectively. Further, the AMC shall publish an advertisement in all India edition of at least two newspapers, one each in English and Hindi, every half year disclosing the hosting of the half-yearly statement of the schemes’ portfolio(s) on the AMC’s website and on the website of AMFI. The AMC shall provide a physical copy of the statement of the Scheme portfolio, without charging any cost, on specific request received from a Unitholder.</p> <p>Please refer <a href="https://www.mahindramanulife.com/downloads#mandatory-disclosures-+-Monthly-Portfolio-Disclosure-+-2024">https://www.mahindramanulife.com/downloads#mandatory-disclosures-+-Monthly-Portfolio-Disclosure-+-2024</a> for Monthly Portfolio Disclosures and <a href="https://www.mahindramanulife.com/downloads#Financials-+-Mutual-Fund-Financials-+-Half-Yearly-Unaudited-Financials-and-Portfolio-Disclosure-+-FY-2023-24">https://www.mahindramanulife.com/downloads#Financials-+-Mutual-Fund-Financials-+-Half-Yearly-Unaudited-Financials-and-Portfolio-Disclosure-+-FY-2023-24</a> for Half yearly Portfolio Disclosures</p> |
| <p><b>Half Yearly Results</b></p>  | <p>The Mutual Fund shall within one month from the close of each half year (i.e. 31<sup>st</sup> March and 30<sup>th</sup> September), host a soft copy of its unaudited financial results on its website <a href="http://www.mahindramanulife.com">www.mahindramanulife.com</a>. The Mutual Fund shall also publish an advertisement disclosing the hosting of such financial results on its website, in at least one English daily newspaper having nationwide circulation and in a newspaper having wide circulation published in the language of the region where the Head Office of the Mutual Fund is situated. The unaudited financial results shall also be displayed on the website of AMFI viz. <a href="http://www.amfiindia.com">www.amfiindia.com</a>.</p> <p>Please refer <a href="https://www.mahindramanulife.com/downloads#Financials-+-Mutual-Fund-Financials-+-Half-Yearly-Unaudited-Financials-and-Portfolio-Disclosure-+-FY-2023-24">https://www.mahindramanulife.com/downloads#Financials-+-Mutual-Fund-Financials-+-Half-Yearly-Unaudited-Financials-and-Portfolio-Disclosure-+-FY-2023-24</a> for Half yearly Financial Results.</p>  |
| <p><b>Annual Report</b></p>  | <p>The scheme wise annual report shall be hosted on the website of the AMC / Mutual Fund (<a href="http://www.mahindramanulife.com">www.mahindramanulife.com</a>) and AMFI (<a href="http://www.amfiindia.com">www.amfiindia.com</a>) not later than four months (or such other period as may be specified by SEBI from time to time) from the date of closure of the</p>   |

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|---|---|
|   | <p>relevant accounting year (i.e. 31<sup>st</sup> March each year). Further, the physical copy of the scheme wise annual report shall be made available to the Unitholders at the registered / corporate office of the AMC at all times.</p> <p>In case of Unitholders whose e-mail addresses are registered with the Fund, the AMC shall e-mail the annual report or an abridged summary thereof to such Unitholders. The Unitholders whose e-mail addresses are not registered with the Fund may submit a request to the AMC / Registrar &amp; Transfer Agent to update their email ids or communicate their preference to continue receiving a physical copy of the scheme wise annual report or an abridged summary thereof. Unitholders may also request for a physical or electronic copy of the annual report / abridged summary, by writing to the AMC at <a href="mailto:mfinvestors@mahindra.com">mfinvestors@mahindra.com</a> from their registered email ids or calling the AMC on the toll free number 1800 419 6244 or by submitting a written request at any of the nearest investor service centers of the Fund.</p> <p>Further, the AMC shall publish an advertisement in all India edition of at least two daily newspapers, one each in English and Hindi, every year disclosing the hosting of the scheme wise annual report on its website and on the website of AMFI. The AMC shall provide a physical copy of the abridged summary of the annual report, without charging any cost, on specific request received from a Unitholder.</p> <p>Please refer <a href="https://www.mahindramanulife.com/downloads#Financials-+-Mutual-Fund-Financials-+-Annual-Financials">https://www.mahindramanulife.com/downloads#Financials-+-Mutual-Fund-Financials-+-Annual-Financials</a> for Annual Report.</p> |
| <p><b>Scheme Summary Document (SSD)</b></p>   | <p>In accordance with SEBI letter dated December 28, 2021 and AMFI emails dated March 16, 2022 and March 25, 2022, Scheme Summary Document for all schemes of the Fund in the requisite format (pdf, spreadsheet and machine readable format) shall be uploaded on a monthly basis i.e. 15<sup>th</sup> of every month or within 5 working days from the date of any change or modification in the scheme information on the website(s) of the Fund i.e. <a href="http://www.mahindramanulife.com">www.mahindramanulife.com</a>, AMFI i.e. <a href="http://www.amfiindia.com">www.amfiindia.com</a> and Registered Stock Exchanges i.e. National Stock Exchange of India Limited and BSE Limited.</p> <p>Please refer <a href="https://www.mahindramanulife.com/downloads#mandatory-disclosures-+-Scheme-Summary-Documents">https://www.mahindramanulife.com/downloads#mandatory-disclosures-+-Scheme-Summary-Documents</a> for Scheme Summary Documents</p>  |
| <p><b>Product Labelling/ Risk-o-meter</b></p> | <p>In terms of Clause 17.4 of the SEBI Master Circular, The Mutual Fund/AMC shall evaluate the Risk-o-meter of the Scheme on a monthly basis and shall disclose the same along with portfolio disclosure of the Scheme on its website viz. <a href="http://www.mahindramanulife.com">www.mahindramanulife.com</a> and on the website of AMFI viz. <a href="http://www.amfiindia.com">www.amfiindia.com</a> within 10 days from the close of each month. Further, any change in Risk-o-meter shall be communicated by way of Notice-cum-Addendum and by way of an e-mail or SMS to unitholders of the Scheme.</p> <p>Please refer <a href="https://www.mahindramanulife.com/downloads#mandatory-disclosures-+-Monthly-Portfolio-Disclosure-+-2024">https://www.mahindramanulife.com/downloads#mandatory-disclosures-+-Monthly-Portfolio-Disclosure-+-2024</a> for Product Labelling as disclosed under monthly portfolio disclosures of the Scheme.</p> <p>Further, in accordance with Clause 5.16.1 of the SEBI Master circular the AMC shall disclose risk-o-meter of the scheme and benchmark wherever the performance of the Scheme vis-à-vis that of the benchmark is disclosed.</p>  |

### **C. TRANSPARENCY/ NAV DISCLOSURE (DETAILS WITH REFERENCE TO INFORMATION GIVEN IN SECTION I)**

This is the value per unit of the scheme on a particular day. You can ascertain the value of your investments by multiplying the NAV with your unit balance.

The AMC will calculate and disclose the NAVs on all the Business Days. The AMC shall update the NAVs on its website ([www.mahindramanulife.com](http://www.mahindramanulife.com)) and of the Association of Mutual Funds in India - AMFI ([www.amfiindia.com](http://www.amfiindia.com)) on or before 10.00 a.m. on the next Business Day. In case of any delay, the reasons for such delay would be explained to AMFI in writing. If the NAVs are not available before the commencement of Business Hours on the following day of the next Business Day due to any reason, the Mutual Fund shall issue a press release giving reasons and explaining when the Mutual Fund would be able to publish the NAV. Unitholders may also avail a facility of receiving latest NAVs through SMS on their registered mobile numbers, by submitting a specific request in this regard to the AMC / Registrar & Transfer Agent.

### **D. TRANSACTION CHARGES AND STAMP DUTY**

#### **Transaction Charges:**

In accordance with Clause 10.5 of SEBI Master Circular, the AMC/ Fund shall deduct a Transaction Charge per purchase /subscription of Rs. 10,000/- and above, as may be received from new investors (an investor who invests for the first time in any mutual fund schemes) and existing investors. The distributors shall have an option to either “Opt-in / Opt-out” from levying transaction charge based on the type of product. Therefore, the “Opt-in / Opt-out” status shall be at distributor level, basis the product selected by the distributor.

**However, investors are requested to note that, pursuant to Addendum No. 17/2023 dated April 26, 2023, it was decided by the AMC to discontinue the payment of transaction charges to the distributors. Accordingly, no transaction charges shall be deducted from the investment amount for transactions/applications received from the investor and routed through any mutual fund distributor (i.e., for investment in Regular Plan) and the entire subscription amount will be invested in the Scheme.**

#### **Stamp Duty:**

Pursuant to Notification No. S.O. 4419(E) dated December 10, 2019 and subsequent notifications issued in this regard, by Department of Revenue, Ministry of Finance, Government of India, read with Part I of Chapter IV of Notification dated February 21, 2019 issued by Legislative Department, Ministry of Law and Justice, Government of India on the Finance Act, 2019:

- a. a stamp duty @ 0.005% of the transaction value would be levied on all mutual fund purchase transactions (including fresh / additional purchases, switch-in transactions, all SIP / STP-in instalments and IDCW reinvestment) at the time of allotment of units;

Pursuant to levy of stamp duty, the number of units allotted on such purchase transactions to the unitholders would be reduced to that extent.

- b. a stamp duty @0.015% of the transaction value would be levied on transfer of mutual fund units.

Further, it is hereby clarified that stamp duty shall not be levied on redemption of units by unitholders.

**E. ASSOCIATE TRANSACTIONS** - Please refer to Statement of Additional Information (SAI).

**F. TAXATION** - For details please refer to clause on Taxation in SAI apart from the following:



Mahindra Manulife Mutual Fund is a Mutual Fund registered with the Securities and Exchange Board of India and hence the entire income of the Mutual Fund is exempt from the Income tax in accordance with the provisions of section 10(23D) of the Income Tax Act, 1961 ('the Act').

The following summary outlines the key tax implications applicable to unit holders based on the relevant provisions under the Act and on the understanding of current tax legislations.

**Category of this Scheme:**

As the Scheme shall be primarily investing in other than equity securities, the Scheme shall be classified as "Debt scheme -Specified Mutual Fund" (in case units are acquired on or after April 01, 2023) or Debt scheme -other than Specified Mutual Fund (in case units were acquired before April 01, 2023) as per the provisions mentioned in the Act.

Specified Mutual Fund" means a Mutual Fund by whatever name called, where not more than thirty-five per cent. of its total proceeds is invested in the equity shares of domestic companies. The Finance Act 2023 has inserted Section 50AA in the Income Tax Act, 1961. As per the said section, with effect from 1 April 2023, gains/losses from units of Specified Mutual Fund would be deemed to be short term capital gain/loss irrespective of period of holding i.e. the definition of holding for more than 36 months to be considered as long-term capital asset is withdrawn. This is applicable for all such units which are acquired on or after Apr 1, 2023.

**D) Income Tax Rates (\*)**

| Category of Units   | Resident Investors   | Non-Resident Investors   |
|---|--|--|
| <b>a. Specified Mutual Fund</b>   |  |  |
| Capital Gain (Short term -irrespective of period of holding)  |  |  |
| Units of Specified Mutual Fund Schemes acquired on or after 1 April 2023  | Taxable at normal rates of tax applicable to the unitholder.   | In respect of non-resident non corporate, taxable at normal rates of tax applicable to the unitholder.<br>In respect of non-resident corporate – 35% |
| <b>b. Units of Debt schemes i.e. other than Equity Oriented Schemes and Units of Specified Mutual Fund (acquired on or after 1 April 2023).</b> |  |  |
| Short Term Capital Gain (Period of holding less than or equal to 24 months <sup>^</sup> [36 months upto July 22, 2024] )                        |  |  |
| Units of Debt scheme - other than Specified Mutual Fund   | Taxable at normal rates of tax applicable to the unitholder.<br><br>Resident Companies: 30%/25%\$/ 22%\$/15%\$ | In respect of non-resident non corporate, taxable at normal rates of tax applicable to the unitholder.<br>In respect of non-resident corporate – 35% |
| Long Term Capital Gain (Period of holding more than 24 months <sup>^</sup> [36 months upto July 22, 2024])                                      |  |  |
| Listed Units of Debt scheme - other than Specified Mutual Fund  | 12.50% without indexation / 20% with indexation (upto July 22, 2024), (u/s 112)                                | 12.50% without indexation / 20% with indexation (upto July 22, 2024), (u/s 112)  |

|  |  |  |
|--|--|--|
| Unlisted Units of Debt scheme - other than Specified Mutual Fund | 12.50% without indexation / 20% with indexation (upto July 22, 2024), (u/s 112)                                      | 12.50% without indexation / 10% with no indexation and no exchange fluctuation (upto July 22, 2024).   |
| <b>Dividend / Income distribution by mutual fund</b>             |  |  |
| Any scheme   | Taxable at normal rates of tax applicable to the unitholder.<br><br>Resident Companies*:<br>30%/25%\$/ 22%\$ / 15%\$ | In respect of non-resident non corporate, taxable at normal rates of tax applicable to the unitholder.<br><br>In respect of non-resident corporate – 35%. If units are purchased in foreign currency, taxable @ 20% under section 115A for both. |

## II) TDS Rates \*\*

| Category of Units   | Resident Investors | Non-Resident Investors *   |
|---|--------------------|--|
| <b>a. Specified Mutual Fund</b>   |                    |  |
| Capital Gain (Short term -irrespective of period of holding)  |                    |  |
| Units of Specified Mutual Fund Schemes acquired on or after 1 April 2023  | Nil                | 30% for non-residents non corporates, 35%/ 40% (upto July 22, 2024) for non-resident corporates (u/s 195)                  |
| <b>b. Units of Debt scheme i.e other than Equity Oriented Schemes and units of Specified Mutual Fund (acquired on or after 1 April 2023).</b> |                    |  |
| Short Term Capital Gain (period of holding less than or equal to 24 months^ [36 months upto July 22, 2024])                                   |                    |  |
| Units of Debt scheme - other than Specified Mutual Fund   | Nil                | 30% for non-residents non corporates, 35% /40% (upto July 22, 2024) for non-resident corporates (u/s 195)                  |
| Long Term Capital Gain (period of holding more than 24 months^ [36 months upto July 22, 2024])  |                    |  |
| Listed Units of Debt scheme - other than Specified Mutual Fund  | Nil                | 12.50% without indexation / 20% with indexation (upto July 22, 2024) for non residents (u/s 195)                           |
| Unlisted Units of Debt scheme - other than Specified Mutual Fund  | Nil                | 12.50% without indexation / 10% without indexation & exchange fluctuation (upto July 22, 2024) for non-residents (u/s 112) |
| <b>Dividend / Income distributed by mutual fund</b>   |                    |  |
| Any scheme  | 10%                | 20%  |

**(\*) plus surcharge and Health & Education Cess ('HEC') as applicable:** - The applicable HEC rate is 4% on income-tax and surcharge.

^ for mutual fund units listed on recognised stock exchange, period of holding of 12 months for nature of gain (short term or long term) is to be considered.

The applicable surcharge rate is:

a. In case of Companies: -

| Net Income                            | Domestic companies @ | Foreign Companies |
|---------------------------------------|----------------------|-------------------|
| Above Rs 1 crore and upto Rs 10 crore | 7%                   | 2%                |
| Above Rs 10 crore                     | 12%                  | 5%                |

@ - Surcharge at the flat rate of 10% to be levied on income tax for the companies opting for lower rate of tax under section 115BAA or 115BAB.

b. In case of Individuals/HUFs/BOIs/AOPs and Artificial juridical persons (other than co-operative society) under section 115BAC (i.e., new tax regime): -

| Net Income                           | Surcharge on amount of income tax on dividend income and income which is taxable under section 111A, 112 and 112A of the Act | Surcharge on amount of income tax on other incomes |
|--------------------------------------|--|--|
| Above Rs 50 lakh and upto Rs 1 crore | 10%  | 10%  |
| Above Rs 1 crore and upto Rs 2 crore | 15%  | 15%  |
| Above Rs 2 crore                     | 15%  | 25%  |

c. In case of Individuals/HUFs/BOIs/AOPs and Artificial juridical persons under old tax regime: -

| Net Income                           | Surcharge on amount of income tax on dividend income and income which is taxable under section 111A, 112 and 112A of the Act | Surcharge on amount of income tax on other incomes |
|--------------------------------------|--|--|
| Above Rs 50 lakh and upto Rs 1 crore | 10%  | 10%  |
| Above Rs 1 crore and upto Rs 2 crore | 15%  | 15%  |
| Above Rs 2 crore and upto Rs 5 crore | 15%  | 25%  |
| Above Rs 5 crore                     | 15%  | 37%  |

d. In case of firms, and local authorities, @ 12% (if their net income exceeds Rs. 1 crore).

e. In case of co-operative society (other than resident co-operative society opting under section 115BAD) @ 7% (if their net income exceeds Rs. 1 crore but does not exceed 10 crore) and @12%, where net income exceeds 10 crore. In case of resident co-operative society opting under section 115BAD, @10%.

f. The marginal relief in case of surcharge is also applicable.

\$ - The applicable tax rates are as under: -

a. Tax shall be levied at 25% if the total turnover or gross receipts for the financial year 2020-21 does not exceed Rs. 400 crore.

b. Any domestic company which opts for not availing any exemption or incentives, shall be liable to a reduced income tax rate of 22% (with reduced surcharge rate of 10% on income tax and 4% health & education cess on income tax and surcharge) This lower rate is optional and subject to fulfilment of certain conditions as provided in section 115BAA.

c. Any new domestic company incorporated on or after 1 October 2019 which makes fresh investment in manufacturing, and which does not avail any exemption/incentive and commences production on or before 31st March 2023, shall be liable to a reduced income tax rate of 15% (with reduced surcharge rate of 10% on income tax and 4% health & education cess on income tax and surcharge). This lower rate is optional subject to fulfilment of certain conditions as provided in section 115BAB.

\*\* The higher rate of TDS may apply in following cases: -

1. As per Section 206AA, a recipient who fails to furnish PAN to the person making a payment would suffer TDS at the higher rate of 20%. This requirement would not apply to such non-resident recipient if the details and documents are furnished to the payer under Rule 37BC inserted vide Notification No. 53/2016.

2. As per Section 206AB, TDS / TCS shall be deducted at higher rates in case of person who has not filed the returns of income for both of the two Assessment Years relevant to the two Previous Years which are immediately before the Previous year in which tax is required to be deducted or collected and the aggregate of TDS and TCS is Rs 50,000 or more in the said year. The proposed rate in this section is higher of the followings rates: -

- a. twice the rate specified in the relevant provision of the Act; or
- b. twice the rate or rates in force; or
- c. the rate of five per cent

3. PAN Aadhaar linking: TDS at the higher rate of 20% shall be applicable in case PAN and Aadhaar is not linked.

For further details on taxation, please refer to the Section on 'Taxation on investing in Mutual Funds' in 'Statement of Additional Information ('SAI'). Investors should be aware that the fiscal rules/ tax laws may change and there can be no guarantee that the current tax position may continue indefinitely.

**G. RIGHTS OF UNITHOLDERS** - Please refer to SAI for details.

## **H. LIST OF OFFICIAL POINTS OF ACCEPTANCE**

For Details of official points of acceptance , kindly refer <https://www.mahindramanulife.com/downloads#mandatory-disclosures+-Scheme-Information-Document-Disclosures>

**I. PENALTIES, PENDING LITIGATION OR PROCEEDINGS, FINDINGS OF INSPECTIONS OR INVESTIGATIONS FOR WHICH ACTION MAY HAVE BEEN TAKEN OR IS IN THE PROCESS OF BEING TAKEN BY ANY REGULATORY AUTHORITY**

For detailed disclosure on Penalties, Pending Litigation Or Proceedings, Findings Of Inspections Or Investigations please refer <https://www.mahindramanulife.com/downloads#mandatory-disclosures-+-Scheme-Information-Document-Disclosures>

The Scheme under this Scheme Information Document was approved by the Board of Directors of Mahindra Manulife Trustee Private Limited (Trustee to Mahindra Manulife Mutual Fund) on December 3,2020. The Trustee has ensured that the Scheme is a new product offered by Mahindra Manulife Mutual Fund and is not a minor modification of its existing schemes.

**Notwithstanding anything contained in this Scheme Information Document, the provisions of the SEBI (Mutual Funds) Regulations, 1996 and the guidelines there under shall be applicable.**

**For and on behalf of**

**Mahindra Manulife Investment Management Private Limited**

**Sd/-**

**Anthony Heredia**

**Managing Director & Chief Executive Officer**

**Date: October 29, 2024**

**LIST OF BRANCH OFFICES OF MAHINDRA MANULIFE INVESTMENT MANAGEMENT PRIVATE LIMITED**

For updated list of AMC branch offices, please visit [www.mahindramanulife.com](http://www.mahindramanulife.com)

**LIST OF OFFICIAL POINTS OF CONTACTS / ACCEPTANCE OF TRANSACTIONS DURING NEW FUND OFFER & ONGOING OFFER PERIOD**

**OFFICES OF MAHINDRA MANULIFE INVESTMENT MANAGEMENT PRIVATE LIMITED**

|                               |   |
|-------------------------------|---|
| <b>Mumbai-HO</b>              | Unit No. 204, 2 <sup>nd</sup> Floor, Amiti Building, Piramal Agastya Corporate Park, LBS Road, Kamani Junction, Kurla (W), Mumbai – 400 070 |
| <b>Mumbai – Borivali</b>      | Shop No 16 & 17, Ground Floor, Star Trade Center, Opposite Chamunda Circle, Sodawala Lane, Borivali – West, Mumbai – 400092                 |
| <b>Mumbai – Ghatkopar</b>     | ZBS 2 FLR 201, Mahatma Gandhi Road, Near Doshi Nursing Home, Ghatkopar East, Mumbai, Maharashtra 400077                                     |
| <b>Mumbai – Fort</b>          | 103, Veena Chambers, 21, Dalal Street, Opp. BSE Building, Fort, Mumbai- 400001  |
| <b>Mumbai – Thane</b>         | Shop No. 5, Konark Tower, Ghantali Devi Road, Thane West, Thane - 400602  |
| <b>New Delhi</b>              | 608-609, 6th Floor, Prakash Deep Building, Tolstoy Marg, New Delhi - 110001   |
| <b>Pune</b>                   | Office No. 4, 1st Floor, Dinkar Baug Apartment, CTS No. – 852, FP No.188, Bhandarkar Road, Pune – 411004                                    |
| <b>Lucknow</b>                | 101, First Floor, Bhalla Chambers, 10 Park Lane, 5 Park Road, Hazratganj, Lucknow – 226001.   |
| <b>Ahmedabad</b>              | 308, 3rd Floor ABC-II, St. Xavier’s College Corner, Off C. G. Road, Navrangpura, Ahmedabad-380 009  |
| <b>Vadodara</b>               | 342,343 & 347, 3rd Floor, Emreald One, Nr. Gujarat Kidney Hospital, Jetalpur Bridge, Jetalpur Road, Vadodara – 390007                       |
| <b>Kolkata</b>                | 403 Kankaria Centre, 2/1 Russel Street, Kolkata 700 071   |
| <b>Chennai</b>                | Suite 1B, 1st Floor, Riaz Garden, No.29 Kodambakkam High Road, (Near Hotel Palm Grove) Nungambakkam, Chennai 600 034                        |
| <b>Bangalore</b>              | S-822, 8th Floor, South Block, Manipal Center, 47, Dickenson Road, Bangalore-560042.  |
| <b>Patna</b>                  | 609, 6th Floor, Hari Niwas Complex, Dakbunglow Crossing, Patna- 800 001.  |
| <b>Ernakulam</b>              | New Door No: 66/4588, 3rd Floor, MG Square, Padma Jn, MG Road. Ernakulam – 682035   |
| <b>Indore</b>                 | 215/215-A, 2nd Floor, D M Tower, Near Janjeerwala Sqaure, 21/2, Race Course Road, New Palasia, Indore – 452 001                             |
| <b>Surat</b>                  | HG-17, International Trade Center, Majura Gate, Surat – 395002  |
| <b>Jaipur</b>                 | 304, 3rd Floor, V- Jai City Point Building , Ahinsa Circle, Ashok Marg C- Scheme, Jaipur – 302001   |
| <b>Guwahati</b>               | 5E, Dihang Arcade, 5th Floor, Tarun Nagar, Near ABC Bus Stop, G. S. Road, Guwahati – 781005   |
| <b>Kanpur</b>                 | Office No. 411, 4th Floor, Kan Chambers Civil Lines, Kanpur-208001  |
| <b>Chandigarh</b>             | SCO 333-334, 1st Floor, Cabin No - 216, Sector - 35B, Chandigarh - 160022   |
| <b>West Bengal – Durgapur</b> | Room No - 21 , 3rd Floor, Suhatta Mall, City Centre, Durgapur 713216  |
| <b>Nagpur</b>                 | 1st Floor, Plot No 6, Fortune Business Centre, Vasant Vihar Complex, WHC Road, Shankar Nagar, Nagpur, 440010                                |
| <b>Hyderabad</b>              | 3B, Third Floor, B-Block, GS Mall, Somajiguda Circle, Above Domino’s Pizza, Hyderabad, Telangana-500082.                                    |

|                     |   |
|---------------------|---|
| <b>Chhattisgarh</b> | Shop No. F-12, 1st Floor Raheja Towers, Opp. Crime Branch, Near Fafadih Chowk, Jail Road, Raipur, Chhattisgarh – 492001 |
| <b>Dehradun</b>     | 3rd Floor, Soshil Tower, Curzon Road, Near Dalanwala Thana, Dehradun - 248001   |

### OFFICES OF COMPUTER AGE MANAGEMENT SERVICES LIMITED

**Andhra Pradesh:** 40-1-68, Rao & Ratnam Complex, Near Chennupati Petrol Pump, M.G Road, Labbipet, Vijayawada - 520010. Flat No GF2, D NO 47-3-2/2, Vigneswara Plaza, 5th Lane, Dwarakanagar Visakhapatnam- 530 016. D No 31-13-1158, 1st Floor, 13/1 Arundelpet, Ward No. 6, Guntur - 522002. Shop No. 2, 1st Floor, NSR Complex, James Garden, Near Flower Market, Nellore - 524001. Door No: 6-2-12, 1st Floor, Rajeswari Nilayam, Near Vamsikrishna Hospital, Nyapathi Vari Street, T Nagar, Rajahmundry - 533101. Shop No: 6, Door No: 19-10-8, (Opp to Passport Office), AIR Bypass Road, Tirupati - 517501. Bandi Subbaramaiah Complex, D. No: 3/2151/2152, Shop No 4, Near Food Nation, Raja Reddy Street, Kadapa – 516001. AGVR Arcade, 2<sup>nd</sup> Floor, Plot No. 37(Part), Layout No. 466/79 Near: Canara Bank, Sangamesh Nagar, Anantpur – 515001. H.No. Shop Nos. 26 and 27, Door No. 39/265A and 39/265B, Second Floor, Skanda Shopping Mall, Old Chad Talkies, Vaddageri, 39th Ward, Kurnool – 518 001. No.33-1, 44 Sri Sathya Complex, Main Road, Kakinada - 533001. Door No 4—4-96, 1st Floor, Vijaya Ganapathi Temple Back Side, Nanubala Street, Srikakulam - 532001. No.22b-3-9, Karl Marx Street, Powerpet, Eluru – 534002. Shop No 1128, First floor, 3rd Line, Sri Bapuji Market Complex, Ongole – 523001. Door No. 4-8-73, Beside Sub Post Office, Kothagraharam, Vizianagaram - 535001 **Assam:** Piyali Phukan Road, K. C. Path, House No – 1, Rehabari, Guwahati - 781008. Bangiya Vidyalaya Road Near Old post office, Durgabari, Tinsukia – 786125. G.N.B.Road, Bye Lane, Prakash Cinema, Po & Dist. Bongaigaon -783380. Amba Complex, Ground Floor, H S Road, Dibrugarh-786001. Singh Building, Ground Floor, C/O-Prabhdeep Singh Punjabi Gali, Opp. V-Mart, Gar Ali, PO & PS-Jorhat, Jorhat -785001 Utplendu Chakraborty, Amulapathy, V.B.Road, House No.315, Nagaon -782003. House No. 18B, 1st Floor, C/o. Lt. Satyabrata Purkayastha, Opposite to Shiv Mandir, Ambicapatty, Silchar -788004. Kanak Tower -1st Floor Opp. IDBI Bank/ ICICI Bank C.K. Das Road, Tezpur Sonitpur - 784001 **Bihar:** 301-B, Third Floor, Patna One Plaza, Near Dak Bungalow Chowk, Patna – 800001. Brahman Toli, Durgasthan Gola Road, Muzaffarpur - 842001. Ground Floor, Gurudwara Road, Near Old Vijaya Bank, Bhagalpur -812001. Ground Floor, Belbhadrapur, Near Sahara Office, Laheriasarai Tower Chowk, Laheriasarai, Darbhanga - 846001. Old NCC Office, Ground Floor, Club Road, Arrah-802301. R-C Palace, Amber Station Road, Opp Mamta Complex, Biharsharif – 803101. C/o Sri Vishwanath Kunj Ground Floor, Tilha Mahavir Asthan Gaya - 823001. C/C Muneshwar Prasad, Sibaji Colony, SBI Main Branch Road, Near - Mobile Tower, Purnea-854301. C/o Rice Education and IT Centre, Near Wireless Gali, Amla Tola, Katihar-854105. **Chattisgarh:** First Floor, Plot No. 3, Block No. 1, Priyadarshini Parisar West, Behind IDBI Bank Nehru Nagar, Bhilai - 490020. HIG, C-23 Sector - 1, Devendra Nagar, Raipur - 492004. Shop No. B - 104, First Floor, Narayan Plaza, Link Road, Bilaspur - 495001 **Goa:** Office no 103, 1st Floor, Unitech City Centre, M.G. Road, Panaji - 403 001. F4- Classic Heritage, near Axis Bank, Opp. BPS Club, Pajifond Margao - 403601. Office no. CF-8, 1st Floor, Business Point, Above Bicholim Urban Co-op Bank, Angod, Mapusa - 403507. No DU 8, Upper Ground Floor, Behind Techoclean Clinic, Suvridha Complex Near ICICI Bank, Vasco - 403802. 1st Floor, MIG-25, Blessed Villa, Lochan Nagar, Raigarh-496001. **Gujarat:** 111- 113, 1st Floor - Devpath Building, Off C G Road, Behind Lal Bungalow, Ellis Bridge, Ahmedabad - 380006. Shop No-G-5, International Commerce Center, Nr. Kadiwala School, Majura Gate, Ring Road, Surat – 395002. 103 Aries Complex, BPC Road, Off R.C.Dutt Road, Alkapuri, Vadodara - 390007. 101, A.P. Tower, B/H, Sardhar Gunj, Next to Nathwani Chambers, Anand - 388001.501 – 503 , Bhayani Skyline, Behind Joggers Park, Atabhai Road, Bhavnagar – 364001 .. 207, Manek Centre, P N Marg, Jamnagar - 361001. Office 207 - 210, Everest Building, Harihar Chowk, Opp Shastri Maidan, Limda Chowk, Rajkot - 360001. 3rd floor, Gita Nivas, Opp Head Post Office, Halar Cross Lane, Valsad - 396001. 214-215, 2nd floor, Shivani Park, Opp. Shankheswar Complex, Kaliawadi, Navsari –396445. Office No. 4-5, First Floor RTO, Relocation Commercial Complex –B Opp. Fire Station, Near RTO Circle, Bhuj -370001. "Aastha Plus", 202-A, 2nd Floor, Sardarbag Road, Near. Alkapuri, Opp. Zansi Rani Statue, Junagadh - 362001. Shop No - F

-56, First Floor, Omkar Complex, Opp Old Colony, Near Valia Char Rasta, GIDC, Ankleshwar - 393002. 1st Floor, Subhadra Complex, Urban Bank Road, Mehsana - 384002. 208, 2nd Floor, HEENA ARCADE, Opp. Tirupati Tower, Near G.I.D.C. Char Rasta, Vapi - 396195. F-108, A-111, First Floor, R K Casta, Behind Patel Super Market, Station Road, Bharuch -392001. F-142, First Floor, Ghantakarna Complex, Gunj Bazar, Nadiad - 387001. A/177, Kailash Complex, Opp. Khedut Decor Gondal - 360311. Shyam Sadan, First Floor, Plot No 120, Sector 1/A, Gandhidham - 370201. Unit No. 326, Third Floor, One World - 1, Block - A, Himmatnagar - 383001. Gopal Trade Center, Shop No. 13-14, 3rd Floor, Nr. BK Mercantile Bank, Opp. Old Gunj, Palanpur - 385001. Shop No. 12, M.D. Residency, Swastik Cross Road, Surendranagar - 363001. B 1, 1<sup>st</sup> Floor, Mira Arcade, Library Road, Opp SBS Bank, Amreli-365601. F-10, First Wings, Desai Market, Gandhi Road, Bardoli-394601. No.507, 5<sup>th</sup> Floor, Shree Ugati Corporate Park, Opp Pratik Mall, Nr Hdfc Bank, Kudasan, Gandhinagar-382421. 1<sup>st</sup> Floor, Prem Praksh Tower B/H B.N. Chambers, Ankleshwar, Mahadev Road, Godhra - 389001. **Haryana:** LG3, SCO 12 Sector 16, Behind Canara Bank, Faridabad - 121002. Unit No-115, First Floor Vipul Agora Building Sector -28, Mehrauli Gurgaon Road Chakkar Pur, Gurgaon - 122001. SCO 83-84, First Floor, Devi Lal Shopping Complex, Opp RBL Bank, G.T.Road, Panipat - 132103. SCO 06, Ground Floor, MR Complex, Near Sonipat Stand Delhi Road, Rohtak-124 001. 124-B/R, Model Town, Yamuna Nagar - 135001. 12, Opp. Bank of Baroda, Red Square Market, Hisar - 125001. Opposite Peer, Bal Bhawan Road, Ground Floor, Ambala - 134 003. M G Complex, Bhawna Marg, Beside Over Bridge, Sirsa - 125055. 29, Avtar Colony, Behind Vishal Mega Mart, Karnal - 132001. SCO-12, 1st Floor, Pawan Plaza, Atlas Road, Subhas Chowk, Sonapat-131001. **Himachal Pradesh:** I Floor, Opp. Panchayat Bhawan Main gate, Bus stand, Shimla -171001. 1st Floor, Above Sharma General Store, Near Sanki Rest house, The Mall, Solan - 173212. Collage Road, Kangra, Dis Kangra-176001. No.328/12, Ram Nagar, 1st Floor, Above Ram Traders, Mandi-175001. **Jammu & Kashmir:** JRDS Heights, Lane Opp. S&S Computers, Near RBI Building, Sector 14, Nanak Nagar Jammu - 180004. Guru Nanak Institute NH-1A, Udhampur - 182101. Near New ERA Public School, Rajbagh, Srinagar, Jammu & Kashmir - 190008. **Jharkhand:** 1st Floor, Plot No. HE-7 City Centre, Sector 4, Bokaro Steel City, Bokaro- 827004. Urmila Towers, Room No: 111 (1st Floor) Bank More, Dhanbad - 826001. Tee Kay Corporate Towers, 3rd Floor, S B Shop Area, Main Road, Bistupur, Jamshedpur. 4, HB Road No: 206, 2nd Floor Shri Lok Complex, H B Road, Near Firayalal, Ranchi - 834001. S S M Jalan Road, Ground floor, Opp. Hotel Ashoke, Caster Town, Deoghar - 814112. Municipal Market, Annanda Chowk, Hazaribag - 825301. AT; Gram-Gutusahi Under the Nimdih, Panchayat, PO Chaibasa, Thana: Muffasil, Dist-West Singhbhum, Jharkhand - 833201. **Karnataka:** Trade Centre, 1st Floor 45, Dikensen Road (Next to Manipal Centre), Bengaluru - 560042. 14-6-674/15(1), SHOP No - UG11-2, Maximus Complex, Light House Hill Road, Mangalore- 575001. Classic Complex, Block no 104, 1st Floor, Saraf Colony, Khanapur Road, Tilakwadi, Belgaum - 590 006. 13, 1st Floor, Akkamahadevi Samaj Complex, Church Road, P.J.Extension, Davangere - 577002. No.204 - 205, 1st Floor' B ' Block, Kundagol Complex, Opp. Court, Club Road, Hubli - 580029. No.1, 1st Floor, CH.26 7th Main, 5th Cross (Above Trishakthi Medicals), Saraswati Puram, Mysore - 570009. 18/47/A, Govind Nilaya, Ward No 20, Sangankal Moka Road, Gandhinagar, Bellary - 583102. No.65, 1st Floor, Kishnappa Compound, 1st Cross, Hosmane Extn, Shimoga - 577201. Pal Complex, 1st Floor, Opp. City Bus Stop, SuperMarket, Gulbarga - 585101. Shop No A2, Basement Floor, Academy Tower, Opp. Corporation Bank, Manipal - 576104. First Floor, 17/1, (272) 12th Cross Road, Wilson Garden, Bengaluru-560027. Shop No.02 1st Floor, Shreyas Complex, near Old Bus Stand Bagalkot - 587101. Padmasagar Complex, 1<sup>st</sup> floor, 2<sup>nd</sup> Gate, Ameer Talkies Road, Vijayapura (Bijapur) - 586101. 'PANKAJA' 2nd Floor, Near Hotel Palika, Race Course Road, Hassan-573201. PID No 88268, 2nd Floor, 2<sup>nd</sup> Cross, M G Road, Tumkur-572101 **Kerala:** Building Name: - Modayil Doorx No. :- 39/2638 DJ, 2nd Floor, 2A, M. G. Road, Cochin - 682 016, Door No.42/227-B, Chittoor Road, Opp. North Town Police Station, Kacheripadym, Cochin - 682018. 29/97G 2nd Floor, S A Arcade, Mavoor Road, Arayidathupalam, Calicut - 673016. 1307 B, Puthenparambil Building KSACS Road, Opp. ESIC office Behind Malayala Manorama Muttambalam P O, Kottayam 686501. Room No. 26 & 27, Dee Pee Plaza, Kokkalai, Trichur - 680001. TC NO: 22/902, 1st - Floor "Blossom" Bldg., Opp. NSS Karayogam Sasthamangalam Village P.O, Thiruvananthapura Trivandrum-695010 Uthram Chambers (Ground



Floor) Thamarakulam, Kollam - 691 006. Room No.PP.14/435, Casa Marina Shopping Centre, Talap, Kannur - 670004. Door No.18/507(3) Anugraha, Garden Street, College Road, Palakkad – 678 001. 1st Floor, Room No - 61(63) International Shopping Mall, Opp. St. Thomas Evangelical Church, Above Thomson Bakery, Manjady, Thiruvalla – 689105. Doctor's Tower Building, Door No. 14/2562, 1st floor, North of Iorn Bridge, Near Hotel Arcadia Regency, Alleppey - 688001. KMC XXv/88, I, 2nd Floor, Stylo Complex, Above Canara Bank, Bank Road, Kasaragod-671121. Kadakkadan Complex, Opp central school, Malappuram-676505. 2nd Floor, AFFAS Building, Kalpetta, Wayanad-673121. **Madhya Pradesh:** 101, Shalimar Corporate Centre8-B, South Tukogunj, Opp.Greenpark, Indore - 452001. Plot no 10, 2nd Floor, Alankar Complex, Near ICICI Bank, MP Nagar, Zone II, Bhopal - 462011. G-6 Global Apartment, Kailash Vihar Colony, Opp. Income Tax Office, City Centre, Gwalior - 474002. 8, Ground Floor, Datt Towers, Behind Commercial Automobiles, Napier Town, Jabalpur - 482001. 2nd Floor, Parasia Road, Near Surya Lodge, Sood Complex, Above Nagpur CT Scan, Chhindwara – 480001. 1st Floor, Gurunanak Dharmakanta, Jabalpur Road, Bargawan, Katni - 483501. Dafria & Co, No.18, Ram Bagh, Near Scholar's School, Ratlam - 457001. Opp. Somani Automobile, S Bhagwanganj Sagar - 470002. 109, 1st Floor, Siddhi Vinayak Trade Center, Shahid Park, Ujjain – 456010. 11 Ram Nagar - 01st Floor, A. B. Road, Near Indian- Allahabad Bank, Dewas – 455001. 1st Floor, Shri Ram Market, Beside Hotel Pankaj, Satna-485001 **Maharashtra:** Rajabhadur Compound, Ground Floor, Opp Allahabad Bank, Behind ICICI Bank, 30, Mumbai Samachar Marg, Fort, Mumbai - 400023. 501 – Tiara, CTS 617, 617/1-4, Off Chandavarkar Lane, Maharashtra Nagar, Borivali – West, Mumbai – 400092. 145, Lendra, New Ramdaspath, Nagpur - 440010. Vartak Pride, 1st floor, Survay No 46, City Survay No 1477, Hingne Budruk, D. P Road, Behind Dinanath Mangeshkar Hospital, Karvenagar, Pune - 411 052. 81, Gulsham Tower, 2nd Floor 81, Gulsham Tower, 2nd Floor 81, Near Panchsheel Talkies, Amaravati - 444601. 2nd Floor, Block No. D-21-D-22, Motiwala Trade Center, Nirala Bazar, New Samarath Nagar, Opp. HDFC Bank, Aurangabad – 431001. Rustomji Infotech Services, 70, Navipeth, Opp. Old Bus Stand, Jalgaon - 425001. 2 B, 3rd Floor, Ayodhya Towers, Station Road, Kolhapur - 416001. 1st Floor, “Shraddha Niketan“, TilakWadi, Opp. Hotel City Pride, Sharanpur Road, Nasik - 422 002. Flat No 109, 1st Floor A Wing, Kalyani Tower, 126 Siddheshwar Peth, Near Pangal High School, Solapur - 413001. 117 / A / 3 / 22, Shukrawar Peth, Sargam Apartment, Satara - 415002. Opp. RLT Science College, Civil Lines, Akola - 444001. Dev Corpora, 1st floor, Office no. 102, Cadbury Junction, Eastern Express way, Thane (West) – 400 601. 351, Icon, 501, 5th floor, Western Express Highway, Andheri East, Mumbai - 400069. Jiveshwar Krupa Bldg, Shop. NO.2, Ground Floor, Tilak Chowk, Harbhat Road, Sangli - 416416. Shop No 6, Ground Floor, Anand Plaza Complex, Bharat Nagar, Shivaji Putla Road, Jalna - 431203. 3, Adelaide Apartment, Christain Mohala, Behind Gulshan-E-Iran Hotel, Amardeep Talkies Road, Bhusawal - 425201. Office no 3, 1st Floor, Shree Parvati, Plot no 1/175, Opp. Mauli Sabhagruh, Zopadi Canteen, Savedi, Ahmednagar - 414 003. House No 3140, Opp Liberty Furniture, Jamnalal Bajaj Road, Near Tower Garden, Dhule - 424001. Orchid Tower, Gr Floor, Gala No 06, S.V.No.301/Paiki 1/2, Nachane Munciple Aat, Arogya Mandir, Nachane Link Road, At, Post, Tal. Ratnagiri, Dist. Ratnagiri - 415612. Pushpam, Tilakwadi, Opp. Dr. Shrotri Hospital, Yavatmal - 445001. BSEL Tech Park, B-505, Plot no 39/5 & 39/5A, Sector 30A, Opp. Vashi Railway Station, Vashi, Navi Mumbai – 400705. Platinum Mall, Office No.307, 3rd floor, Jawahar Road, Ghatkopar East, February 22, 2018 Mumbai 400 077. Opp Mustafa décor, Behind Bangalore Bakery, Kasturba Road, Chandrapur – 442402. Shop No.8,9 Cellar "Raj Mohammed Complex" Main Road Shri Nagar, Nanded-431605. Opp. Raman Cycle Industries, Krishna Nagar, Wardha – 442001. Office No 413, 414, 415, 4th Floor, Seasons Business Centre, Opp. KDMC (Kalyan Dombivli Municipal Corporation) Shivaji Chowk, Kalyan (W) – 421 301. **Meghalaya:** 3rd Floor RPG Complex, Keating Road, Shillong - 793001 **Nagaland:** MM Apartment, House No.436(Ground Floor), Dr. Hokeshe Sema Road, Near Bharat Petroleum, Opp. T.K.Complex, Dimapur -797112. **New Delhi:** 401 to 404, 4th Floor, Kanchan Junga Building, Barakhamba Road, New Delhi 110001. Number G-8, Ground Floor, Plot No C-9, Pearls Best Height - II, Netaji Subhash Place, Pitampura, New Delhi – 110034. Office Number 112, 1st Floor, Mahatta Tower, B Block Community Centre, Janakpuri, New Delhi -110058 **Odisha:** Plot No- 501/1741/1846, Premises No-203, 2nd Floor, Kharvel Nagar, Unit-3, Bhubaneswar-751001. Ground Floor, Kalika Temple Street, Beside SBI Bazar Branch, Berhampur- 760 002. Near Indian

Overseas Bank, Cantonment Road, Mata Math, Cuttack - 753001. J B S Market Complex, 2nd Floor, Udit Nagar, Rourkela -769012. C/o Raj Tibrewal & Associates, Opp. Town High School, Sansarak Sambalpur - 768001. B C Sen Road, Balasore - 756001. Similipada, Near Sidhi Binayak +2 Science Collage, Angul-759122. Das & Das Complex, 1st Floor, Bypass Road, opposite to Vishal Mega Mart, Chhapulia, Bhadrak, Odisha. PIN-756100. **Pondicherry:** S-8, 100, Jawaharlal Nehru Street (New Complex, Opp. Indian Coffee House), Pondicherry - 605001. **Punjab:** Deepak Tower, SCO 154-155, 1st Floor-Sector 17, Chandigarh - 160017. U/GF, Prince Market, Green Field, Near Traffic Lights, Sarabha Nagar Pulli, Pakhowal Road, Ludhiana - 141002. 3rd Floor Bearing Unit no- 313,Mukut House,Amritsar – 143001. 144, Vijay Nagar, Near Capital Small Finance Bank, Football Chowk Jalandhar City – 144001.35 New Lal Bagh, Opposite Polo Ground, Patiala: 147001. 2907 GH, GT Road, Near Zila Parishad, Bhatinda - 151001. Near Archies Gallery, Shimla Pahari Chowk, Hoshiarpur - 146001.Street No 8-9 Center, Aarya Samaj Road, Near Ice Factory, Moga -142001. Opp Bank of Bikaner and Jaipur, Harchand Mill Road, Motia Khan,Mandi Gobindgarh -147301. 13 - A, Ist Floor, Gurjeet Market, Dhangu Road, Pathankot – 145001. Shop No.2, Model Town, Near Joshi Driving School, Phagwara-144401. **Rajasthan:** R-7, Yudhisthir Marg, C-Scheme, Behind Ashok Nagar Police Station, Jaipur - 302001. AMC No. 423/30 Near Church, Opp T B Hospital, Jaipur Road, Ajmer - 305001. 256A, Scheme No:1, Arya Nagar, Alwar - 301001. C/o Kodwani Associtates, Shop No 211-213, 2nd floor, Indra Prasth Tower, Syam Ki Sabji Mandi, Near Mukerjee Garden Bhilwara - 311001. 1/5, Nirmal Tower, 1st Chopasani Road, Jodhpur - 342003. B-33 'Kalyan Bhawan, Triangle Part, Vallabh Nagar, Kota - 324007. 32, Ahinsapuri, Fatehpura circle, Udaipur- 313001. Behind Rajasthan Patrika, in front of Vijaya Bank, 1404, Amar Singh Pura, Bikaner - 334001. 3, Ashok Nagar, Near Heera Vatika, Chittorgarh - 312001. C/O Gopal Sharma & Company, Third Floor, Sukhshine Complex, Near Geetanjali Book depot, Tapadia Bagichi, Sikar 332001. **Sikkim:** Hotel Haritage Sikkim,Ground Floor, Diesel Power House Road (D.P.H.Road), Near Janta Bhawan, P.O & P.S.Gangtok, Dist East - 737101 **Tamilnadu:** Ground Floor No.178/10, Kodambakkam High Road, Opp. Hotel Palmgrove, Nungambakkam-Chennai - 600034. No 1334; Thadagam Road, Thirumoorthy Layout, R.S.Puram, Behind Venkteswara Bakery, Coimbatore – 641002. Shop No 3, 2nd Floor, Suriya Towers 272/273 – Goodshed Street, Madurai - 625001. 197, Seshaiyer Complex, Agraharam Street, Erode - 638001. No. 2, I Floor Vivekananda Street, New Fairlands, Salem - 636016. 1(1), Binny Compound, II Street, Kumaran Road, Tirupur, - 641601.No. F4, Magnem Suraksaa Apartments Tiruvananthapuram Road Tirunelveli-627 002. No 8, 1st Floor, 8th Cross West Extn, Thillainagar, Trichy - 620018. DOOR NO 86, BA Complex,1st Floor Shop No 3, Anna Salai (Officer Line) Tollgate, Vellore - 632 001. No.28/8, 1st Floor, Balakrishna Colony Pachaiappa Street, Near VPV Lodge, Kumbakonam – 612001. 126 G, V.P.Towers, Kovai Road, Basement of Axis Bank, Karur - 639002. 16A/63A, Pidamaneri Road, Near Indoor Stadium, Dharmapuri - 636701. Survey No.25/204, Attibele Road, HCF Post, Mathigiri, Above Time Kids School, Opposite to Kuttys Frozen Foods, Hosur - 635 110. 156A / 1, First Floor, Lakshmi Vilas Building, Opp. District Registrar Office, Trichy Road, Namakkal - 637001. No 59 A/1, Railway Feeder Road (Near Railway Station) Rajapalayam - 626117. 4B/A16, Mangal Mall Complex, Ground Floor, Mani Nagar, Tuticorin - 628003. No.158, Rayala Tower-1, Anna salai, Chennai - 600002.III Floor, B R Complex, No.66, Door No. 11A, Ramakrishna Iyer Street,Opp. National Cinema Theatre ,West Tambaram, Chennai – 600 045. Shop No 1&2 Saradaram complex door no 6-7Theradi kadai street, Chidambaram – 608001. IV Floor, Kalluveettill Shyras Center, 47,Court Road, Nagercoil - 629001. **Telangana:** HNo.7-1-257, Upstairs S B H Mangammathota, Karimnagar - 505001. Shop No: 11 - 2 - 31/3, 1st floor, Philips Complex, Balajinagar, Wyra Road, Near Baburao Petrol Bunk, Khammam - 507001. 208, II FloorJade Arcade Paradise Circle, Hyderabad - 500003. Hno. 2-4-641, F-7, 1st Floor, A.B.K Mall, Old Bus Depot Road, Ramnagar, Hanamkonda, Warangal - 506001. No. 15-31-2M-1/41st Floor, 14-A, MIG KPHB Colony, Kukatpally, Hyderabad – 500072. H. No.: 14-3-178/1B/A/1, Near Hanuman Temple, Balaji Nagar, Boothpur Road, Mahabubnagar - 509001. No-6-4-80, 1st Floor, Above Allahabad Bank, Opp. Police Auditorium, V T Road, Nalgonda-508001. 5-6-208, Saraswathi nagar, Opposite Dr. Bharathi Rani Nursing Home, Nizamabad – 503001. 3-407/40-4, Basement floor, Royal Enfield Show Room Building, Bellampally Road, Mancherial – 504302. **Tripura:**Nibedita 1st floor, JB Road Palace Compound Agartala, Near Babuana Tea and Snacks,

Tripura west - 799001. **Uttarakhand:** 204/121 Nari Shilp Mandir Marg, Old Connaught Place, Dehradun - 248001. 22, Civil Lines, Ground Floor, Hotel Krish Residency, Roorkee - 247667. Dev Bazar, Bazpur Road, Kashipur-244713. **Uttar Pradesh:** 1st Floor 106 to 108, City Centre Phase II, 63/2, The Mall, Kanpur -208001. First Floor C-10 RDC Rajnagar, Opp Kacheri Gate No.2, Ghaziabad - 201002. Office no,107,1st floor , Vaishali Arcade Building, Plot no 11, 6 Park Road, Lucknow-226001. No. 8, 2nd Floor, Maruti Tower Sanjay Place, Agra - 282002. 30/2, A&B, Civil Lines Station, Besides Vishal Mega Mart, Strachey Road, Allahabad - 211001. Shop No. 5 & 6, 3rd Floor, Cross Road The Mall, A D Tiraha, Bank Road, Gorakhpur – 273001. 108 1st Floor, Shivam Plaza, Opp Eves Cinema, Hapur Road, Meerut - 250002. H 21-22, 1st Floor, Ram Ganga Vihar Shopping Complex, Opposite Sale Tax Office, Moradabad - 244001. Office no 1, Second floor, Bhawani Market, Building No. D-58/2-A1, Rathyatra Beside Kuber Complex, Varanasi - 221010. Opp SBI Credit Branch, Babu Lal Kharkana Compound, Gwalior Road, Jhansi - 284001. City Enclave, Opp. Kumar Nursing Home, Ramghat Road, Aligarh - 202001. F-62 - 63, Second Floor, Butler Plaza, Civil Lines, Bareilly- 243001 . 1st Floor, Krishna Complex, Opp. Hathi Gate, Court Road, Saharanpur - 247001. Commercial Shop No. GF 10 & GF 38, Ground Floor, Ansal Fortune Arcad Plot No. K-82, Sector -18, Noida – 201301. Near JCB Office, Noida - 201301. CAMS C/O Rajesh Mahadev & Co, Shop No 3, Jamia Comlex Station Road, Basti - 272002. 9/1/51, Rishi Tola, Fatehganj, Ayodhya, Faizabad - 224001. Durga City Centre, Nainital Road, Haldwani - 263139. Gopal katra, 1st Floor, Fort Road, Jaunpur-222001. 159/160 Vikas Bazar Mathura - 281001. 17, Anand Nagar Complex, Opposite Moti Lal Nehru Stadium, SAI Hostel, Jail Road, Rae Bareilly - 229001. Bijlipura, Near Old Distt Hospital, Jail Road , Shahjahanpur - 242001. Arya Nagar, Near Arya Kanya School, Sitapur - 261001. 967, Civil Lines, Near Pant Stadium, Sultanpur - 228001. 53, 1st Floor, Shastri Market, Sadar Bazar, Firozabad, Uttarpradesh-283203. F-3, Hotel Shaurya, New Model Colony, Haridwar-249 408. Ground Floor, Canara Bank Building, Dhundhi Katra, Mirzapur - 231001. F26/27-Kamadhenu Market, Opp. LIC Building, Ansari Road, Muzaffarnagar – 251001. Opp Dutta Traders Near Durga Mandir Balipur Pratapgarh – 230001. **West Bengal:** Plot No. 3601, Nazrul Sarani, City Centre, Durgapur - 713216. Kankaria Centre, 2/1, Russell Street, (2nd Floor), Kolkata - 700071. Block – G 1st Floor, P C Chatterjee Market Complex, Rambandhu Talab PO, Ushagram, Asansol - 713303. 399 G T Road, Basement, Building Name :- Talk of the Town., Burdwan-713101. 78 , Haren Mukherjee Road, 1st floor, Beside SBI Hakimpara, Siliguri 734001. A – 1/50, Block A, Kalyani - 741235. “Silver Palace”, OT Road, Inda- Kharagpur, G.P-Barakola, P.S - Kharagpur Local - 721305, Dist-West Midnapore. 3/1, R.N. Mukherjee Road, 3rd Floor, Office space -3C, “Shreeram Chambers” Kolkata -700 001. Mouza-Basudevpur, J. L. NO.126, Haldia Municipality, Ward No 10, Durgachak, Haldia - 721602. Daxhinapan Abasan, Opp Lane of Hotel, Kalinga, SM Pally, Malda – 732101. 1st Floor, Central Bank Building Machantala, PO Bankura, Dist Bankura, West Bengal - 722101, 47/5/1, Raja Rammohan Roy Sarani PO. Mallickpara, Dist. Hoogly Seerampore -712203. Mukherjee Building, First Floor, Beside MP Jewellers, Next to Mannapuram, Ward No. 5, Link Road, Arambagh, Hooghly – 712601. RBC Road, Ground Floor, Near Barasat Kalikrishna girls High School, Barasat-700124. No.107/1, A C Road, Ground Floor, Bohorompur, Murshidabad, -742103. Bhubandanga, Opposite Shiv, Shambhu Rice Mill, 1st Floor, Bolpur 731204. Nipendra Narayan Road (N.N Road) Opposite Udichi Market Near – Banik Decorators PO & Dist , Cooch Behar – 736101. Babu Para, Beside Meenaar Apartment ,Ward No VIII, Kotwali Police Station – 735101. KH. No. 183/2G, opposite Hotel Blue Diamond, T.P. Nagar, Korba, – 495677 . R.N Tagore Road, In front of Kotawali P.S. Krishnanagar Nadia-741101. Rabindra Pally Beside of Gitanjali Cinema Hall P O & P S Raiganj, Dist North Dijajpur Raiganj – 733134. Police Line, Ramakrishnapally, Near Suri Bus Stand, Suri – 731101. Apurba Market, Ground Floor, Vill Mirjapur, Opp: Basirhat College, PO: Basirhat College, Dist: 24PGS (north), Basirhat, Pin- 743412. Anand Plaza, Shop No. 06 2nd Floor, Sarbananda Sarkar Street, Munsifdanga, Purulia 723101. Holding No-58, 1st Floor, Padumbasan Ward No 10, Tamluk Maniktala More, Beside HDFC Bank, Tamluk, Purba Medinipur, Tamluk- 721636.

#### **OFFICIAL POINT OF ACCEPTANCE FOR TRANSACTIONS IN ELECTRONIC FORM**

Investors can undertake any transaction, including purchase / redemption / switch and avail any such online services as may be provided by the AMC from time to time through the online facility available

on its official website - [www.mahindramanulife.com](http://www.mahindramanulife.com) which is the official point of acceptance for electronic transactions. Further, secured internet sites operated by CAMS will be the official point of acceptance for electronic transactions received from specified banks, financial institutions, distributors, channels etc. with whom the AMC has entered or may enter into specific arrangements. The servers of the AMC and CAMS will be the official point of acceptance for all such online / electronic transaction facilities offered by the AMC.

**POINT OF SERVICE LOCATIONS (“POS”) OF MF UTILITIES INDIA PVT. LTD. (“MFUI”)**

The online transaction platform of MF Utility (“MFU”) i.e. [www.mfuonline.com](http://www.mfuonline.com) and the POS locations of MFU as designated / updated from time to time, shall be the Official Points of Acceptance (OPA) for transactions in the Scheme(s) of Mahindra Manulife Mutual Fund. For updated list of authorised POS of MFU, please visit the website of MFUI at [www.mfuindia.com](http://www.mfuindia.com)

In addition to above, Eligible Trading Members/ Depository Participants / Mutual Fund Distributors/SEBI Registered Advisors will be considered as the Official Point of Acceptance for the transactions through NSE MFSS, NMF II and BSE StAR platform.

**OFFICIAL POINT OF ACCEPTANCE THROUGH MF CENTRAL**

MF Central has been designated as Official Point of Acceptance from September 22, 2021. MFCentral may be accessed using <https://mfcentral.com/>.