

## Mahindra Top 250 Nivesh Yojana

Name of the Scheme	Mahindra Top 250 Nivesh Yojana
Fund Manager	Mr. V. Balasubramanian
NFO Period	06 <sup>th</sup> Dec 2019 to 20 <sup>th</sup> Dec 2019
Entry and Exit Load	1% of the applicable NAV, if redeemed or switched out within 1 year
Type of Fund	An Open Ended Equity Scheme investing predominantly in large & mid cap stocks
Expense Ratio	Maximum 2.25% of daily net assets p.a.
Face Value	Rs. 10
Minimum Application – Lumpsum	On Initial application - Rs. 1,000 and in multiples of Rs. 1 thereafter On additional application - Rs. 1,000 and in multiples of Rs. 1 thereafter
Minimum Application - SIP	Monthly SIP - 6 installments of Rs. 500 each and in multiples of Re. 1 thereafter Quarterly SIP - 4 installments of Rs. 1,500 each and in multiples of Re. 1 thereafter
Benchmark	NIFTY Large Midcap 250 TRI Index
Riskometer	Moderately High

**Investment Objective:** To provide capital appreciation by investing in equity and equity related securities of both large cap and mid cap stocks.

### Type of Options:

Growth (cumulative) Option, Dividend Option (with Dividend Payout and Dividend Reinvestment facilities).

### Who can Apply?

- Resident adult individual either singly or jointly (not exceeding three), Sole proprietorship
- Non-Resident Indians (NRIs)/Persons of Indian Origin (PIO) on full repatriation basis or on non-repatriation basis
- Minor through parent/lawful guardian
- Hindu Undivided Family (HUF) through karta
- Partnership Firms, LLP
- Companies, Bodies Corporate, Public Sector Undertakings, association of persons or bodies of individuals and societies registered under the Societies Registration Act, 1860
- Foreign Portfolio Investors (FPI) registered with SEBI on repatriation basis, Qualified Foreign Investors (subject to and in compliance with the extant regulations)
- Banks, Public Financial Institutions, Insurance Company
- Army, Air Force, Navy and other para-military funds
- Scientific and Industrial Research Organizations, Religious and Charitable Trusts, Wakfs or endowments of private trusts
- Mutual fund Schemes, the trustee, AMC or Sponsor or their associates
- Provident/Pension/Gratuity and such other Funds as and when permitted to invest;
- International Multilateral Agencies approved by the Government of India/RBI;
- Such other individuals/institutions/body corporate etc., as may be decided by the AMC from time to time, so long as wherever applicable they are in conformity with SEBI (MF) Regulations/ RBI etc.

### Who cannot Apply?

- Any individual who is a foreign national or any other entity that is not an Indian resident under the Foreign Exchange Management Act, 1999, except where registered with SEBI as a FPI.
- Overseas Corporate Bodies (OCBs)
- Non-Resident Indians residing in the Financial Action Task Force (FATF) Non-Compliant Countries and Territories (NCCTs).
- “U.S. Person” under the U.S. Securities Act of 1933 and corporations or other entities organized under the laws of U.S.
- Residents of Canada or any Canadian jurisdiction under the applicable securities laws.

### Rationale behind investing in Large & Mid fund:

- A well-diversified portfolio of leaders and emerging leaders of India
- Large caps which are usually characterized by stable returns and lower volatility in long term tend to tide over phases of economic downturn relatively better than mid-caps. However, during phase of economic recoveries and mega bull runs largecaps generally underperform their mid-cap counterparts.
- In times when economy is grappled with structural slowdown and weak global sentiments; it makes sense to be invested with a basic theme which works in almost all cycles of markets: investing in large & mid cap schemes.
- The very structure of a large & mid scheme which allows an investor to get the upside from the midcap space while maintaining the stability through its largecap exposure.

### Investment Style of Mahindra Top 250 Nivesh Yojana:

- Stock selection driven by both Top-down and bottom-up analysis
- Good Quality businesses with a mix of growth & value buying forms their basis
- Strong risk adjusted returns with highest focus on quality of business and good management track record.
- Employ tactical allocations under changing market cycles.

### This fund is suitable for investors:

- Moderate - Aggressive risk profile over long time horizon;
- Investment in predominantly in Large & Mid cap companies



The Nifty LargeMidcap 250, being blend of large and midcap stocks, witnessed returns that are in-between the large and mid-caps. Staying Invested in this space over longer time horizon could help beat the market benchmark.

**Asset Allocation:**

Instruments	Indicative allocations (% of total assets)		Risk Profile
	Minimum	Maximum	High/ Medium/ Low
Indian equities and equity related securities	80	100	Medium to High
A) Large Cap Companies (1 <sup>st</sup> – 100 <sup>th</sup> company in terms of full Market Capitalization)	35	65	Medium to High
B) Mid Cap Companies (101 <sup>st</sup> – 250 <sup>th</sup> company in terms of full Market Capitalization)	35	65	Medium to High
C) Other than Large Cap and Mid Cap Companies	0	30	Medium to High
Debt and Money Market Securities (including TREPS (Tri-Party Repo), Reverse Repo)	0	20	Low to Medium
Units issued by REITs & InvITs	0	10	Medium to High

**Performance of other schemes managed by the fund manager:**

Scheme Name	Trailing Returns			Rolling Returns	
	6 Months Absolute	1 Year CAGR	2 Years CAGR	1 Year CAGR	2 Years CAGR
Mahindra MF Kar Bachat Yojana - Regular (G)	0.76	6.26	-2.05	-3.18	0.45
Mahindra Rural Bharat & Consumption Yojana (G)	-1.48	0.87	-	0.99	-
<i>Benchmark: Nifty 200 TRI</i>	2.14	10.22	5.98	3.52	9.23
Mahindra Unnati Emerging Business Yojana (G)	3.86	7.70	-	-3.23	-
<i>Benchmark: S&amp;P BSE Mid-Cap TRI</i>	1.34	1.89	-4.89	-8.55	1.50

Source: NAVIndia, returns as on Nov 30, 2019. Rolling returns are for last one year on daily periodicity.

**Standard Risk Factors:**

- Investment in Mutual Funds 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(s) may go up or down.
- Mutual Funds and securities investments are subject to market risks and there can be no assurance and no guarantee that the Scheme(s) will achieve its objective.
- As with any investment in stocks, shares and securities, the NAV of the Units under this Scheme(s) can go up or down, depending on the factors and forces affecting the capital markets.
- Past performance of the previous Scheme(s), the Sponsors or its Group / Affiliates / AMC / Mutual Fund is not indicative of and does not guarantee the future performance of the Scheme(s).
- The sponsors are not responsible or liable for any loss resulting from the operations of the scheme beyond the initial contribution of Rs. 1 lakh made by them towards setting up of the mutual fund.
- The name of the scheme does not in any manner indicate either the quality of the schemes, its future prospects or the returns. Investors therefore are urged to study the terms of the Offer carefully and consult their tax and Investment Advisor before they invest in the Scheme.
- As with all equity investing, there is a risk that companies in that specific sector / theme will not achieve its expected earnings results, or that an unexpected change in the market or within the company will occur, both of which may adversely affect investment results.

- The scheme is not guaranteed or assured return scheme.

Source: (SID, Presentation, NAVIndia)

**Disclosure:**

HDFC Securities Limited (HSL) is a SEBI Registered Research Analyst having registration no. INH000002475.

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