

REimagineNATION

powered by Innovation

Invest in
**MAHINDRA MANULIFE
INNOVATION
OPPORTUNITIES FUND**

(An open-ended equity scheme following the innovation theme)

New Fund Offer

Opens on: **Jan 09, 2026**

Closes on: **Jan 23, 2026**

Scheme reopens for continuous sale and repurchase from: Feb 2, 2026

This product is suitable for investors who are seeking*

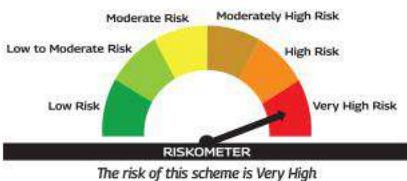
- Capital appreciation over long term;
- Investment predominantly in equity and equity related securities of companies following innovation theme.

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

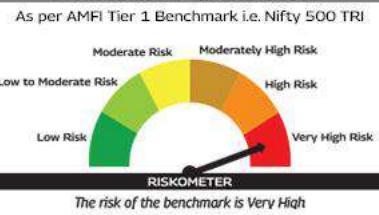
**The product labelling /risk level assigned for the Scheme during the New Fund Offer is based on internal assessment of the Scheme's characteristics or model portfolio and the same may vary post New Fund Offer when the actual investments are made.



Scheme Riskometer**

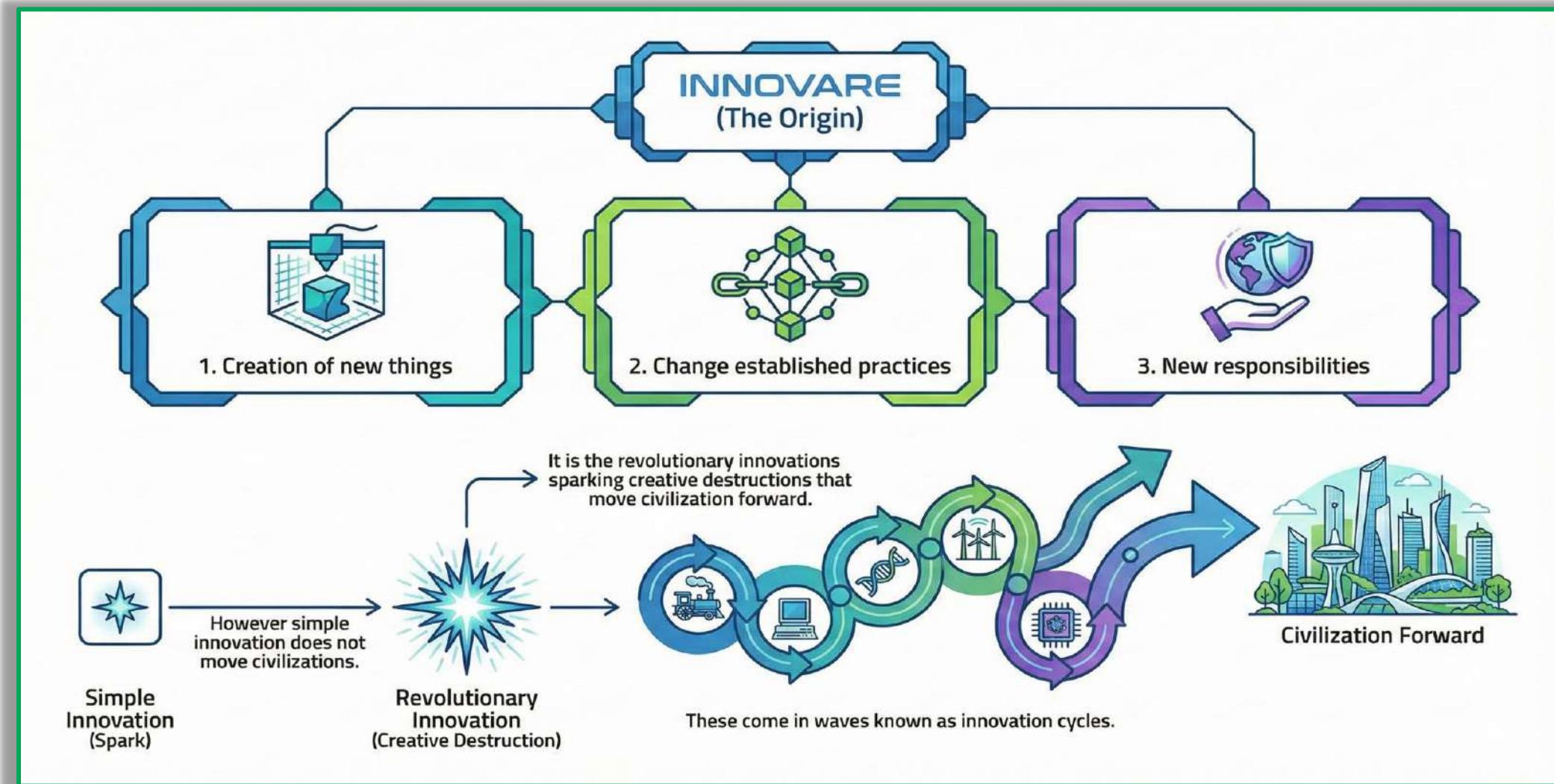


Benchmark Riskometer**



INNOVATION - RADICAL & DISRUPTIVE

RADICAL & DISRUPTIVE INNOVATION – MOVING CIVILIZATIONS FORWARD

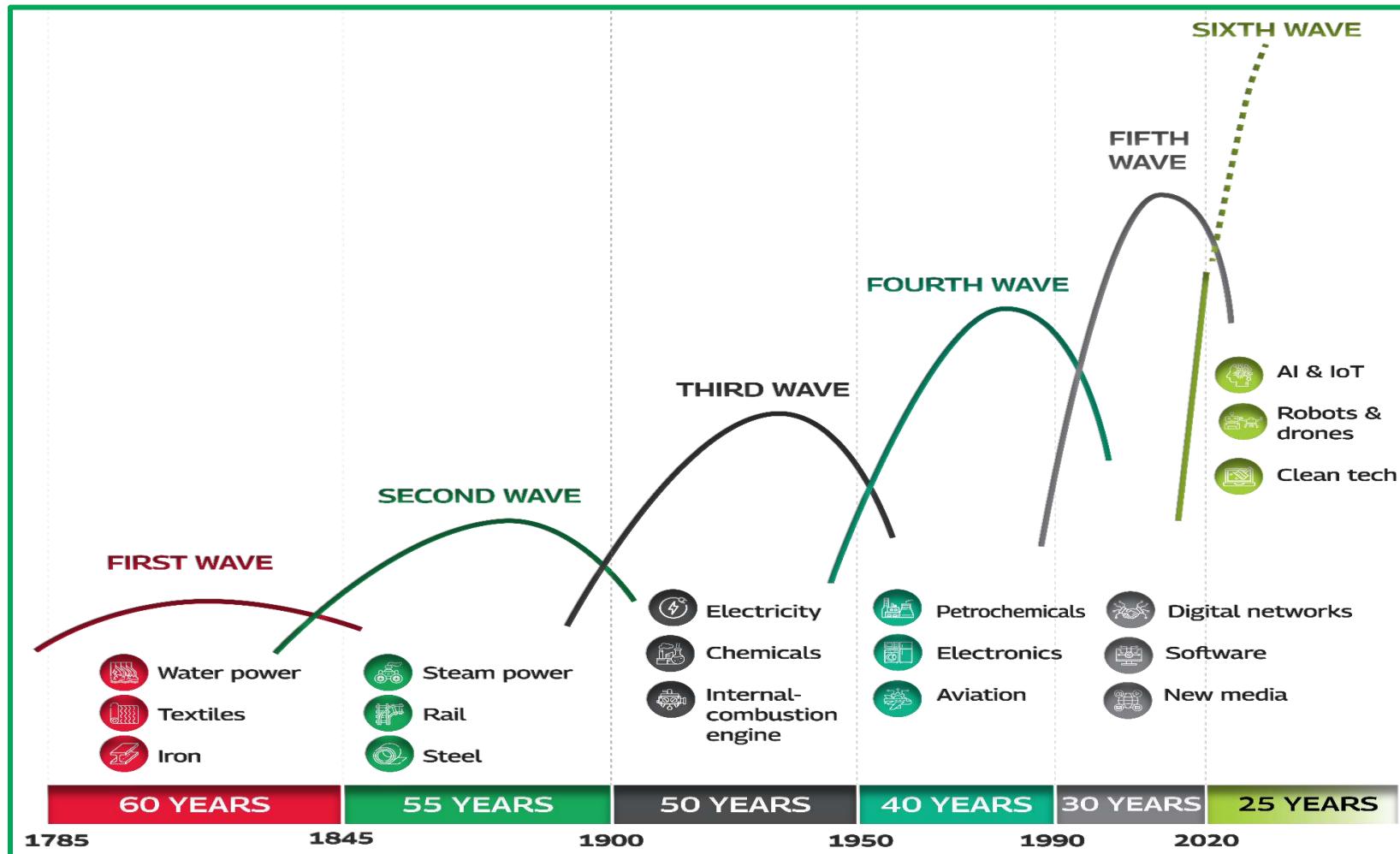


For more details, please refer Scheme Information Document available on our website www.mahindramanulife.com

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MUTUAL
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INNOVATION CYCLES



Source: Article by [Visual Capitalist](#)

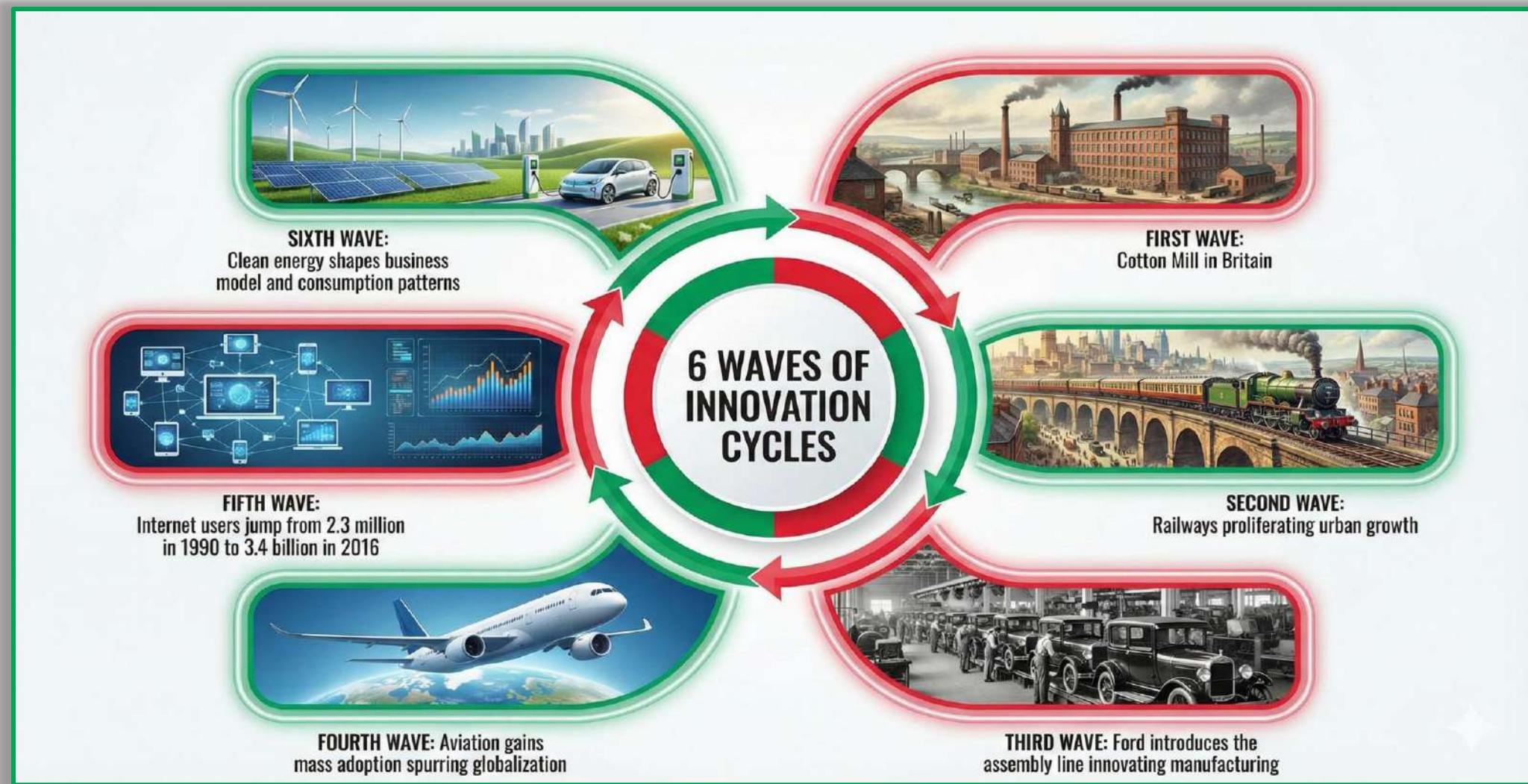
Joseph Schumpeter put out his theory of innovation cycles

He states that capitalism is inherently dynamic, propelled by waves of innovation introduced by entrepreneurs

Each wave will result in few breakthrough innovations propelling the next wave

Rapid pace of innovation shortens the time between successive waves

KEY BREAKTHROUGH IN EACH INNOVATION CYCLE



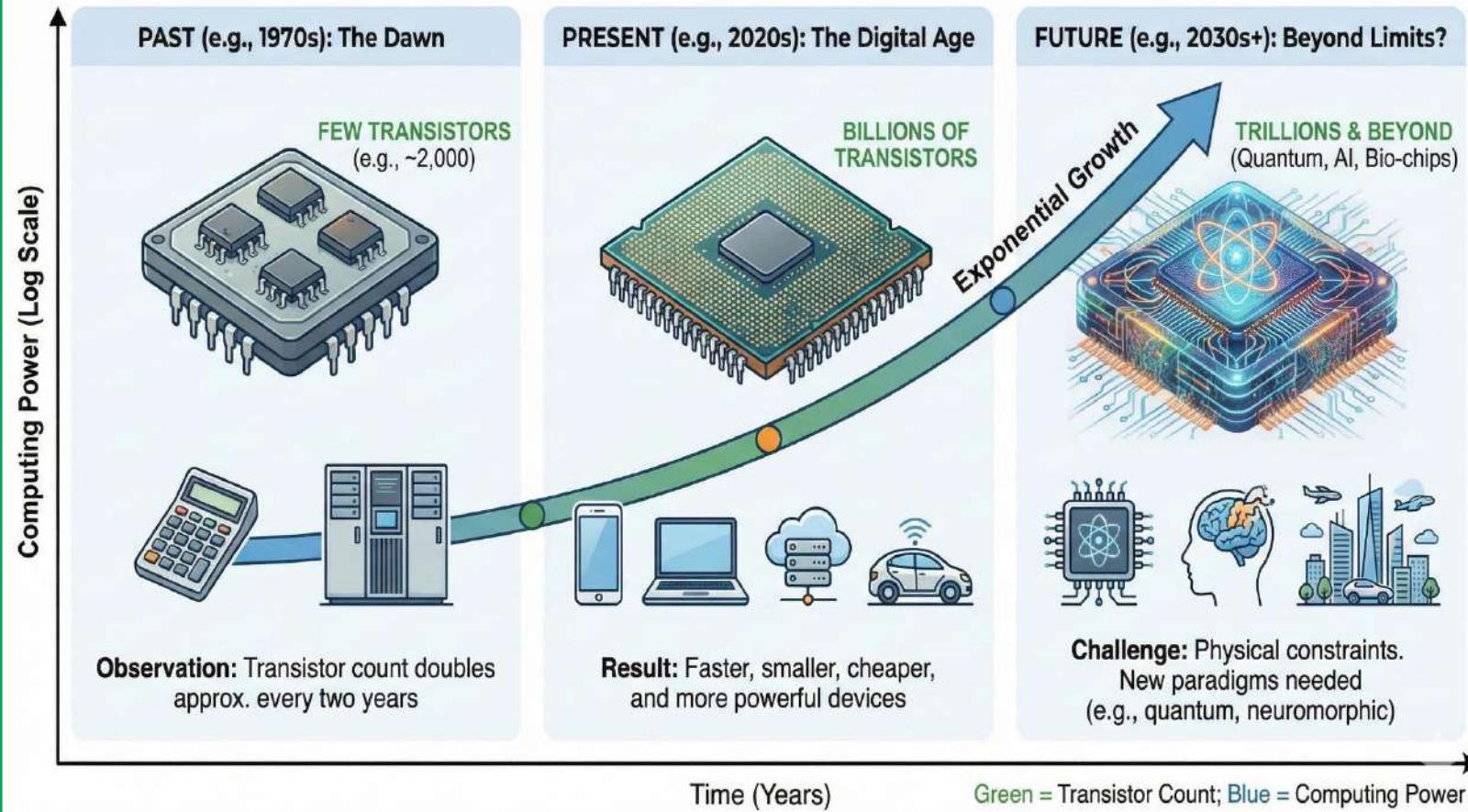
Source: Article by [Visual Capitalist](#)

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MOORE'S LAW - FUELING INNOVATION

MOORE'S LAW: DOUBLING TRANSISTORS, EXPONENTIAL POWER



Gordon Moore, Ex CEO of Intel observed that the number of transistors in an integrated circuit (IC) doubles every 2 years

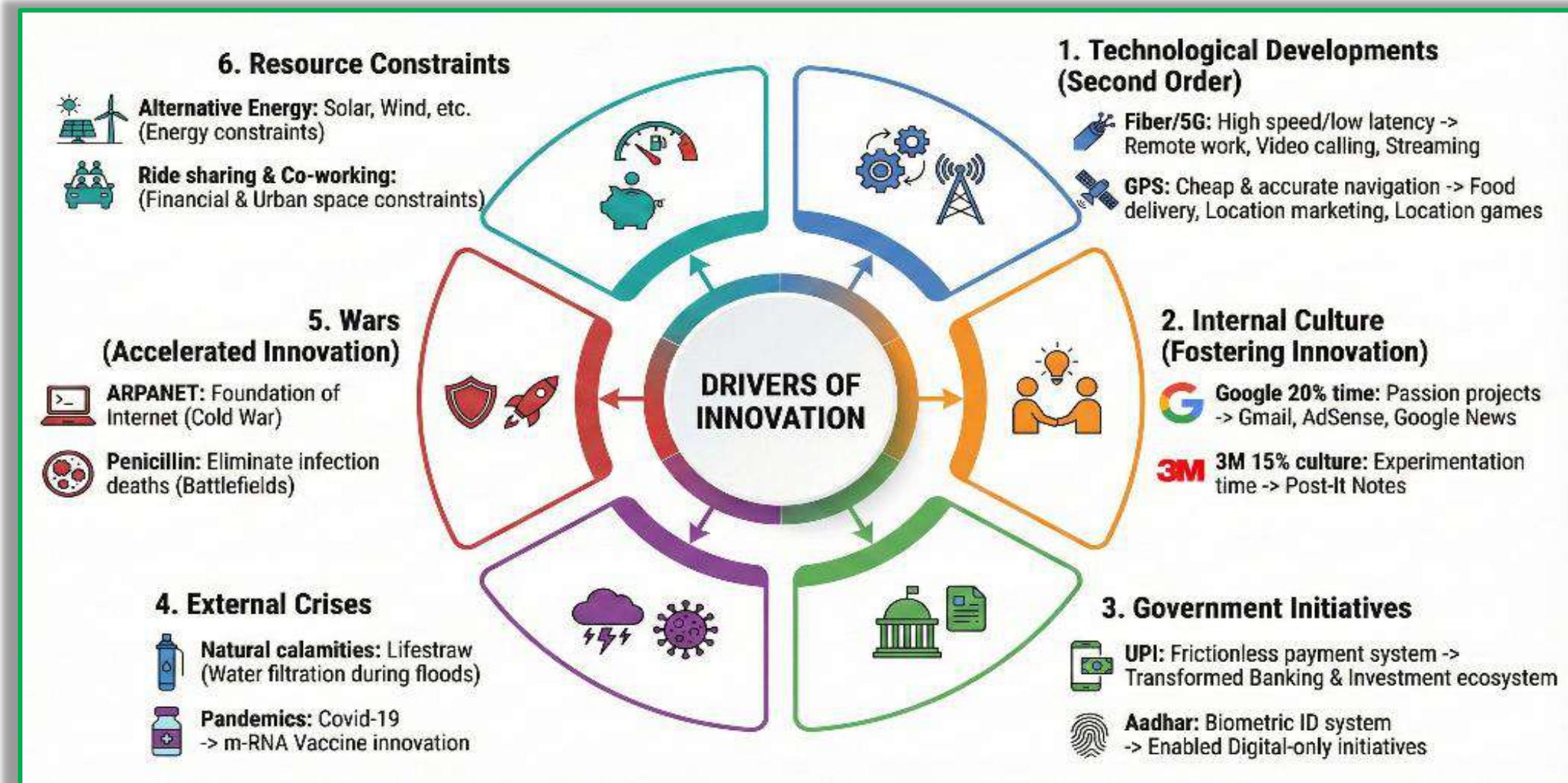
The prediction made in 1965 has since then continued to hold with billions of transistors on smaller IC

However physical limitations on size reduction have begun to emerge

Quantum computing is projected to continue Moore's law

Source: [Data camp](#)

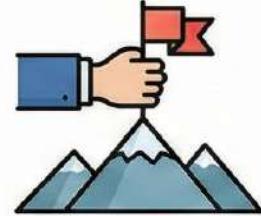
WHAT DRIVES INNOVATION?



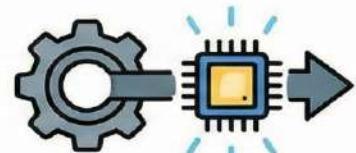
Source: Quartz - Google's 20% Time, 3M 15% Culture, Lifestraw, Scientific American - m-RNA Revolution, ARPANET, Penicillin - War Time Miracle Drug

INNOVATION STYLES: RADICAL & DISRUPTIVE

RADICAL INNOVATION



1. Pioneers in identifying new trends. (Early exploration)



2. Significant changes in existing technology, products, processes & services. (Major leaps)



3. For e.g. IC engine automobile manufacturers pivoting to Electric Vehicles. (Fundamental shift)

DISRUPTIVE INNOVATION



1. Significant change - Internal (Sectoral) or External (Regulatory, Global). (Driven by shifts)



2. Results in technologies that may challenge incumbents. (Market shaker)



3. For e.g. opening a bank account digitally due to Aadhar vs physical forms. (Accessibility revolution)

TYPES OF INNOVATION

TYPES OF INNOVATION - 3 MAJOR TYPES

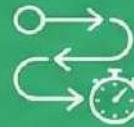


PRODUCT INNOVATION

Creation of a new or substantially novel product version.



Example:
Touch Screen
Smartphone



PROCESS INNOVATION

Implementation of a new process for faster production or quicker delivery.



Example:
Digital Bank
Account Opening
via Aadhar (vs.
Physical Forms)



SERVICE INNOVATION

New way of designing or delivering services to customers.



Example:
UPI Changing
Payment
Methods

PRODUCT INNOVATION: TOUCHSCREEN PHONE



1. The Initial Challenge (2007)

Launched into established market.

Sold **1.7M** units
(Year 1)

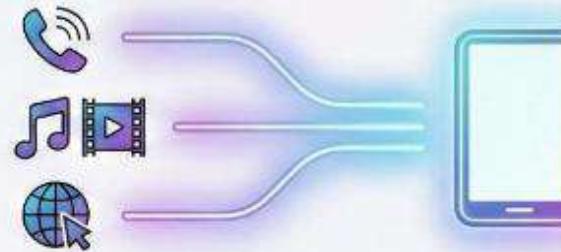


Competitor (Keypad):
7.4M units (1 Quarter)

3. Breakthrough Features

-  Multi-touch Interface & Gestures
-  Centralized App Ecosystem
-  Software-based Virtual Keyboard
-  Integrated Sensors (e.g., Accelerometer)

2. Core Innovation: Convergence

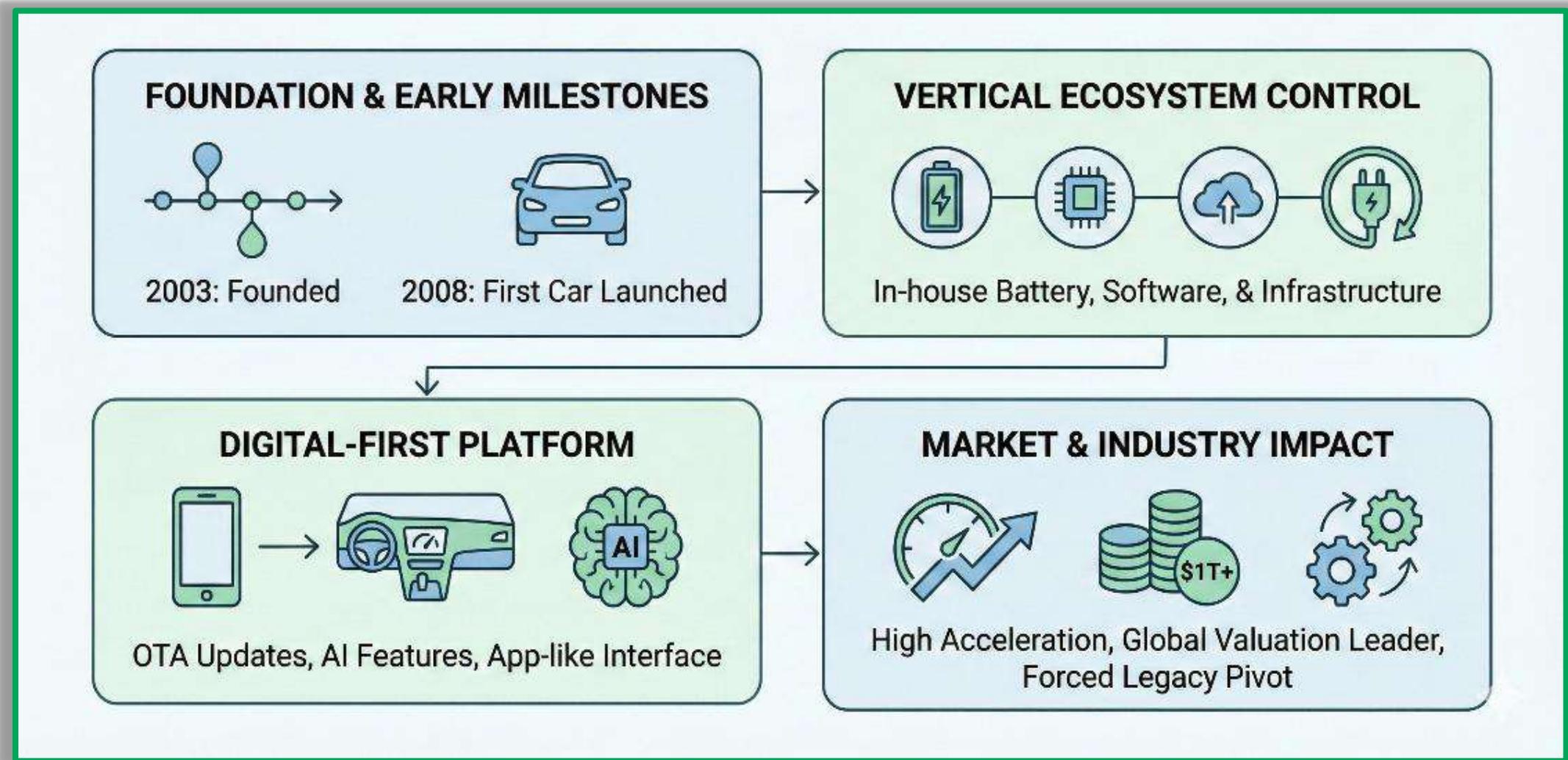


Integrated Phone (Calls/Msgs), Media (Music/Video), & Internet Access into ONE device.

4. Legacy of Success (2007-2025)

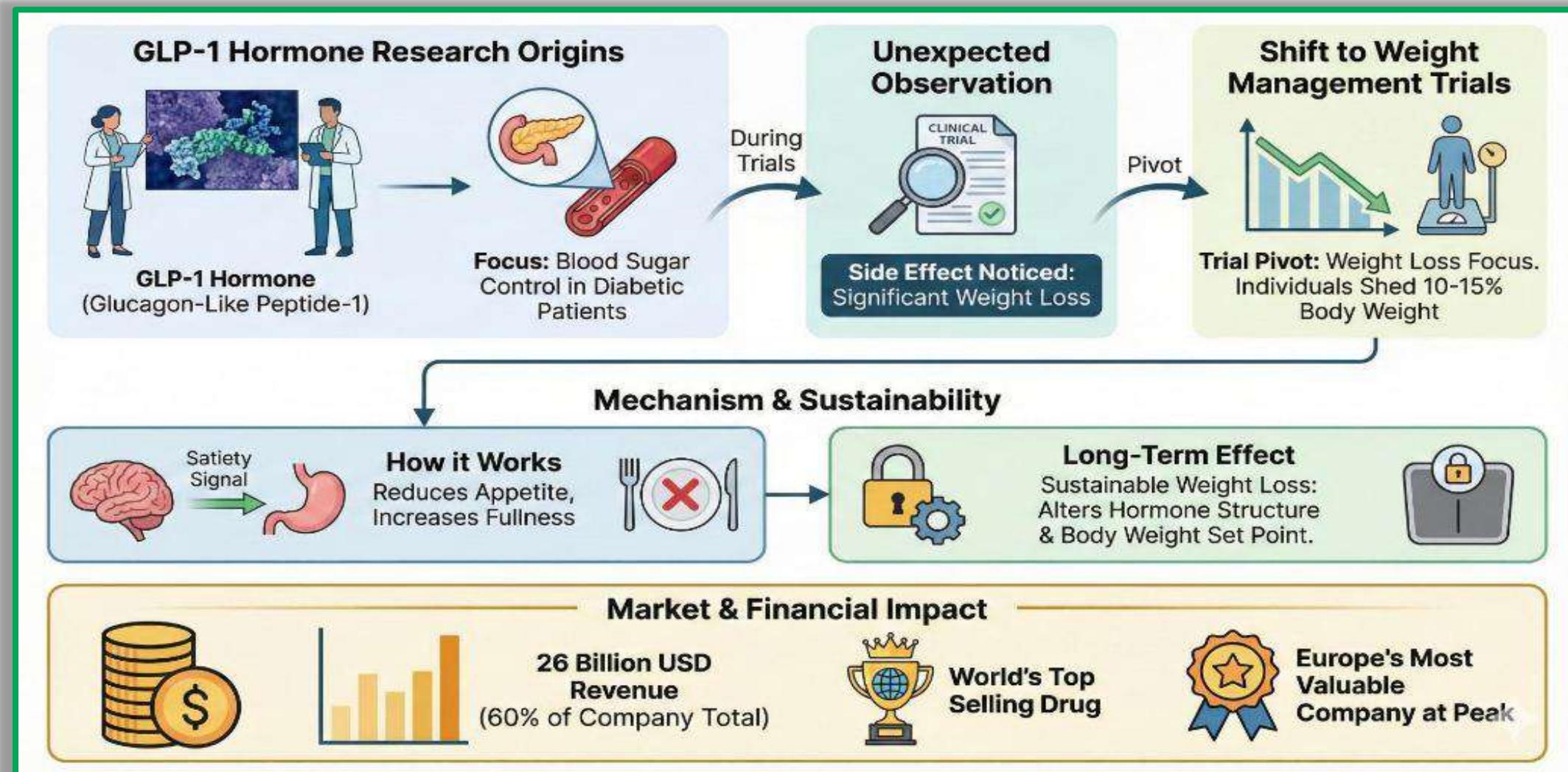


PRODUCT INNOVATION: ELECTRIC CAR



Source: Article published in [Digital Maven & Quartr](#)

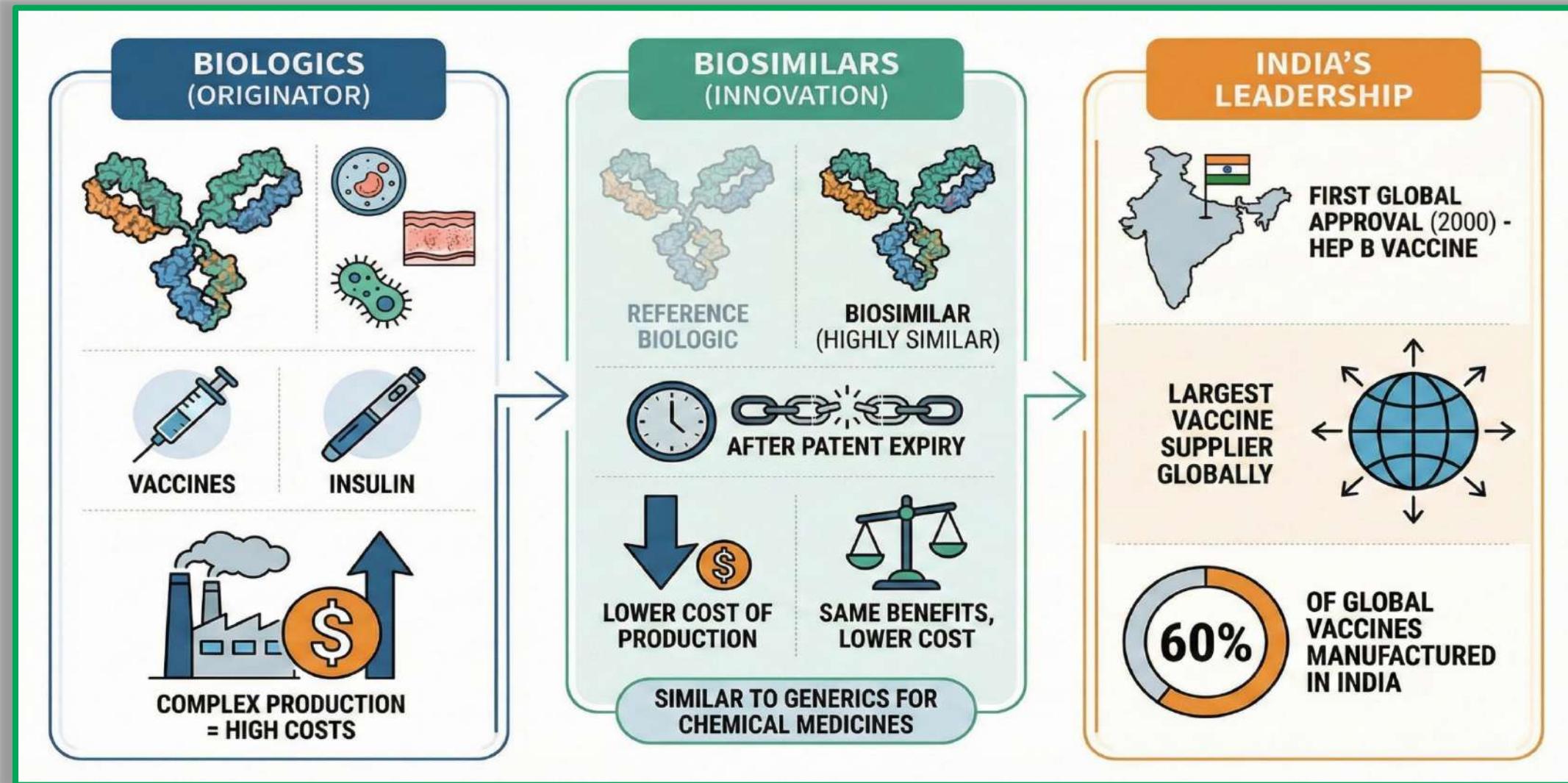
PRODUCT INNOVATION: WEIGHT LOSS PILL



Source: Articles published in [Wired](#), [Neumed](#), [Archive Market Research](#) and [Quartr](#)

Disclaimer: Please note that it is essential to use any drug under medical supervision to manage potential side effects and ensure it is appropriate for your health condition. Always consult with a healthcare professional before starting any new medication for weight management.

PRODUCT INNOVATION: BIOSIMILARS

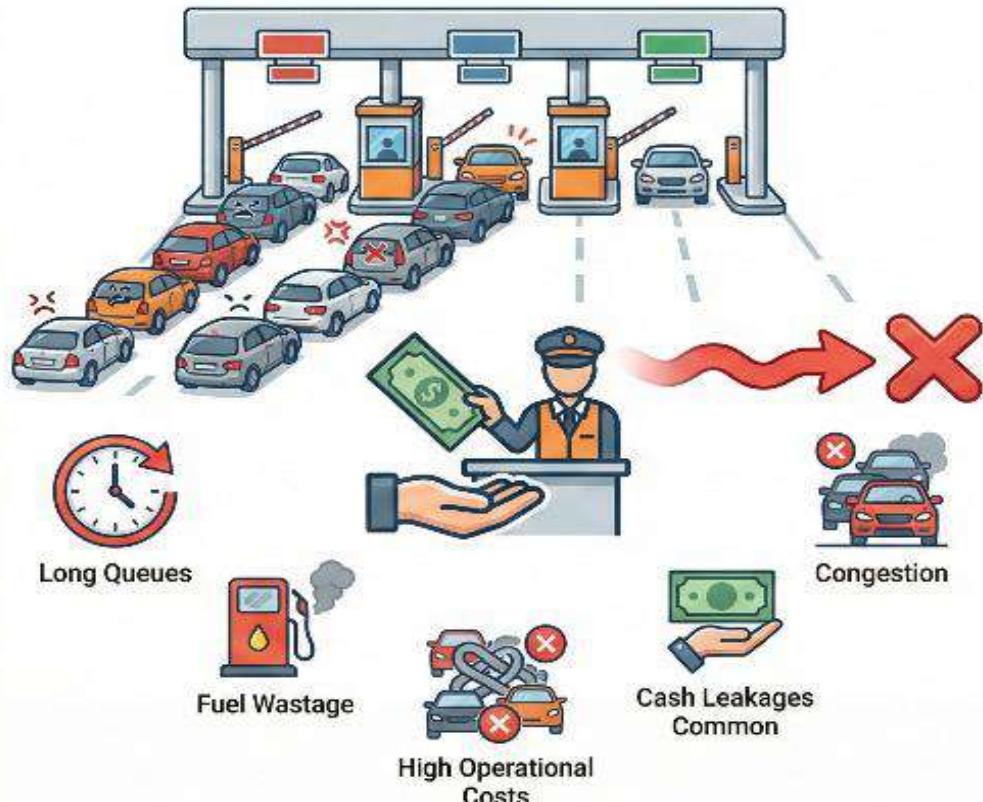


Source: Articles and webpages in [US FDA](#) [Cleveland Clinic](#), [US FDA Biosimilars](#), [Pharma-dept.gov.in](#), [The Print](#) and [IBEF](#)

PROCESS INNOVATION: FASTER TOLL COLLECTION

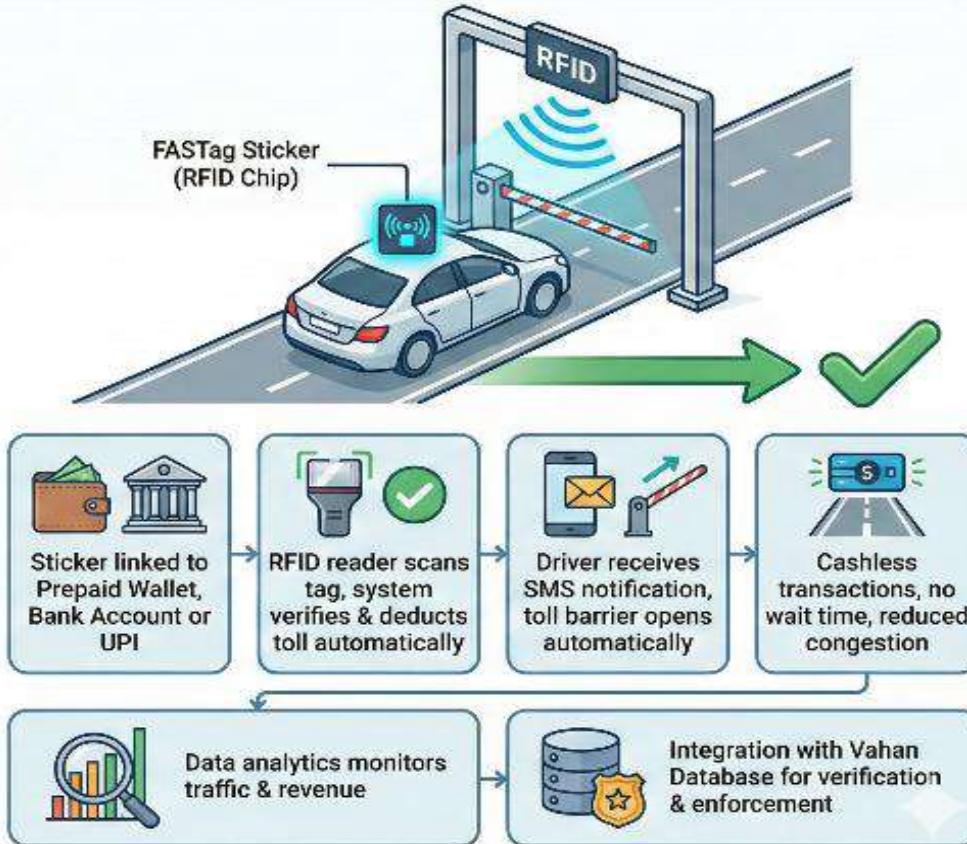
TRADITIONAL TOLL COLLECTION METHOD

Focus on cash - Long queues, fuel wastage & traffic congestion



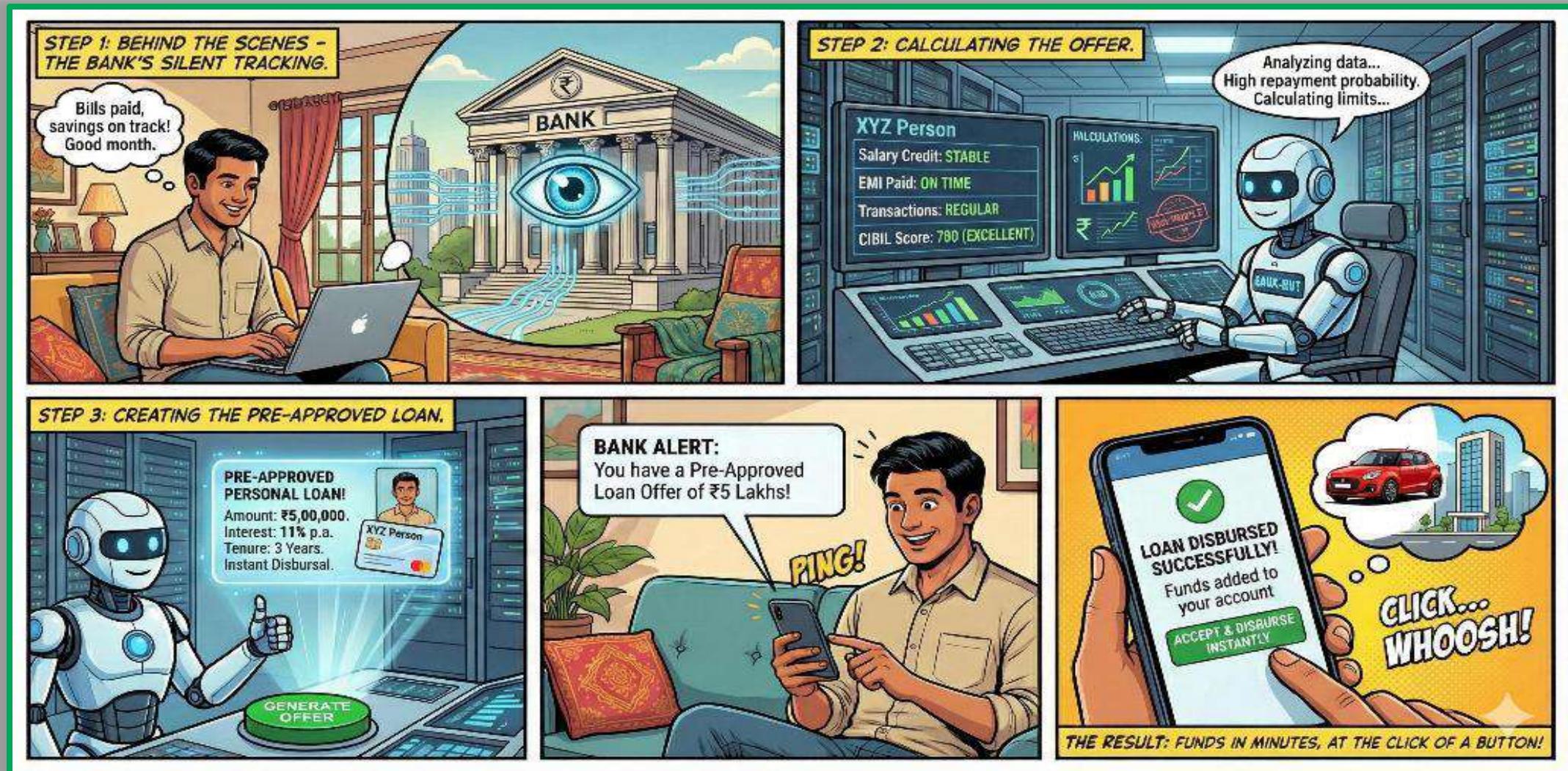
FASTAG PROCESS INNOVATION

Use Radio Frequency Identification (RFID) for electronic toll collection



Source: [Wikipedia](#) page on FASTag

PROCESS INNOVATION: PRE APPROVED LOANS

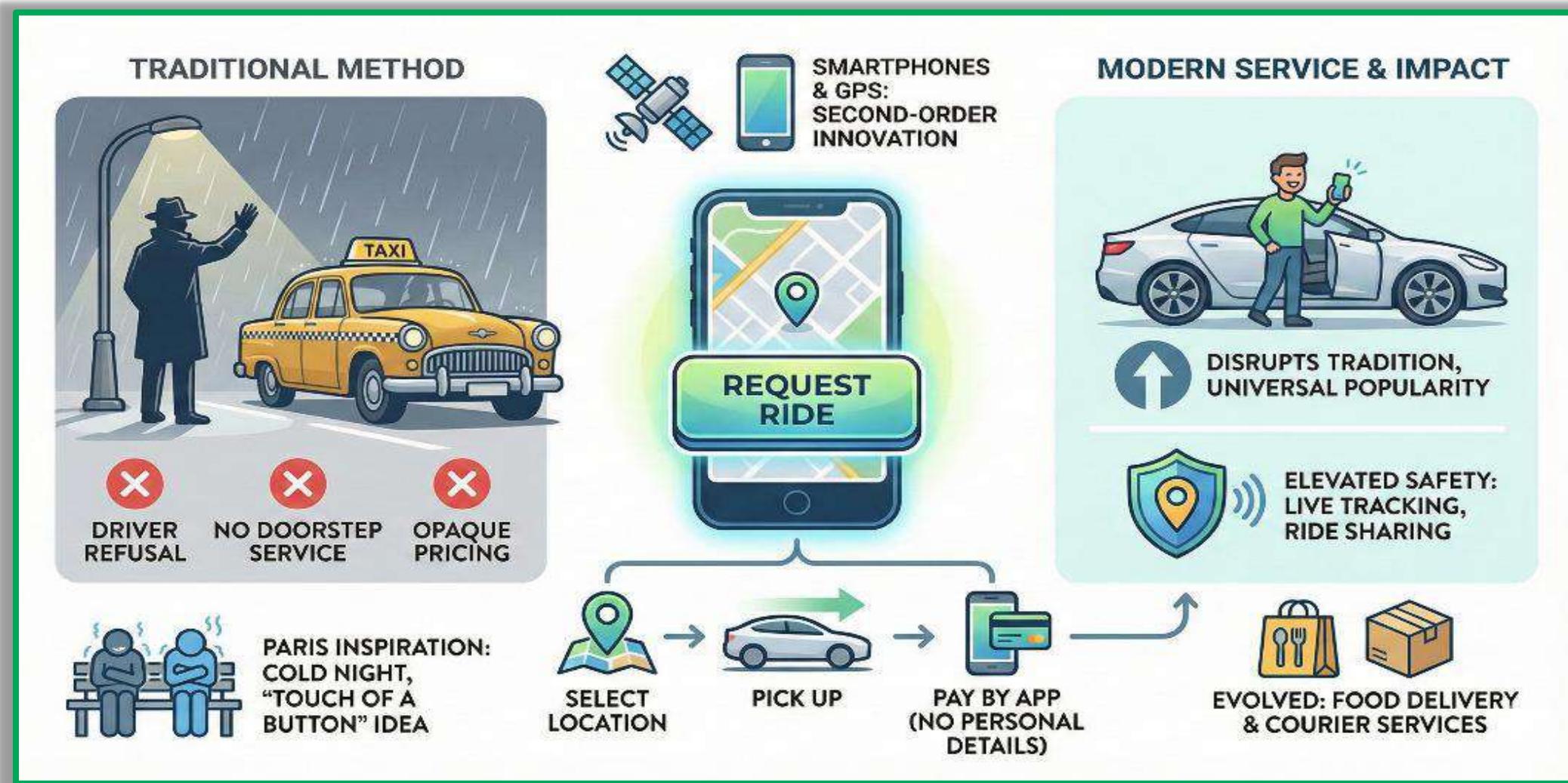


Source: Articles published in [Moneycontrol](#) and [Financial Express](#)

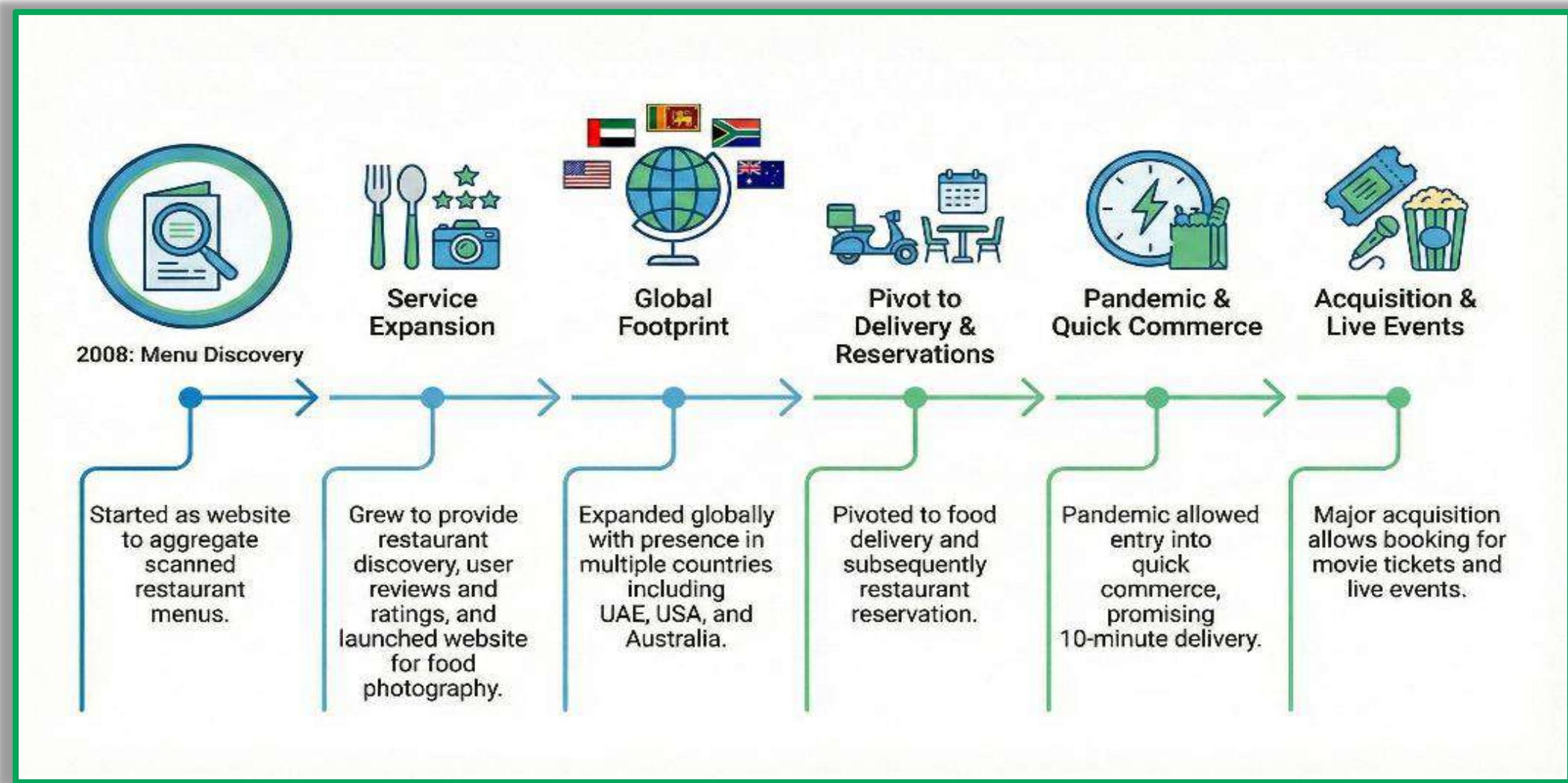
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SERVICE INNOVATION: RIDE HAILING



SERVICE INNOVATION: MENUS TO MOVIES

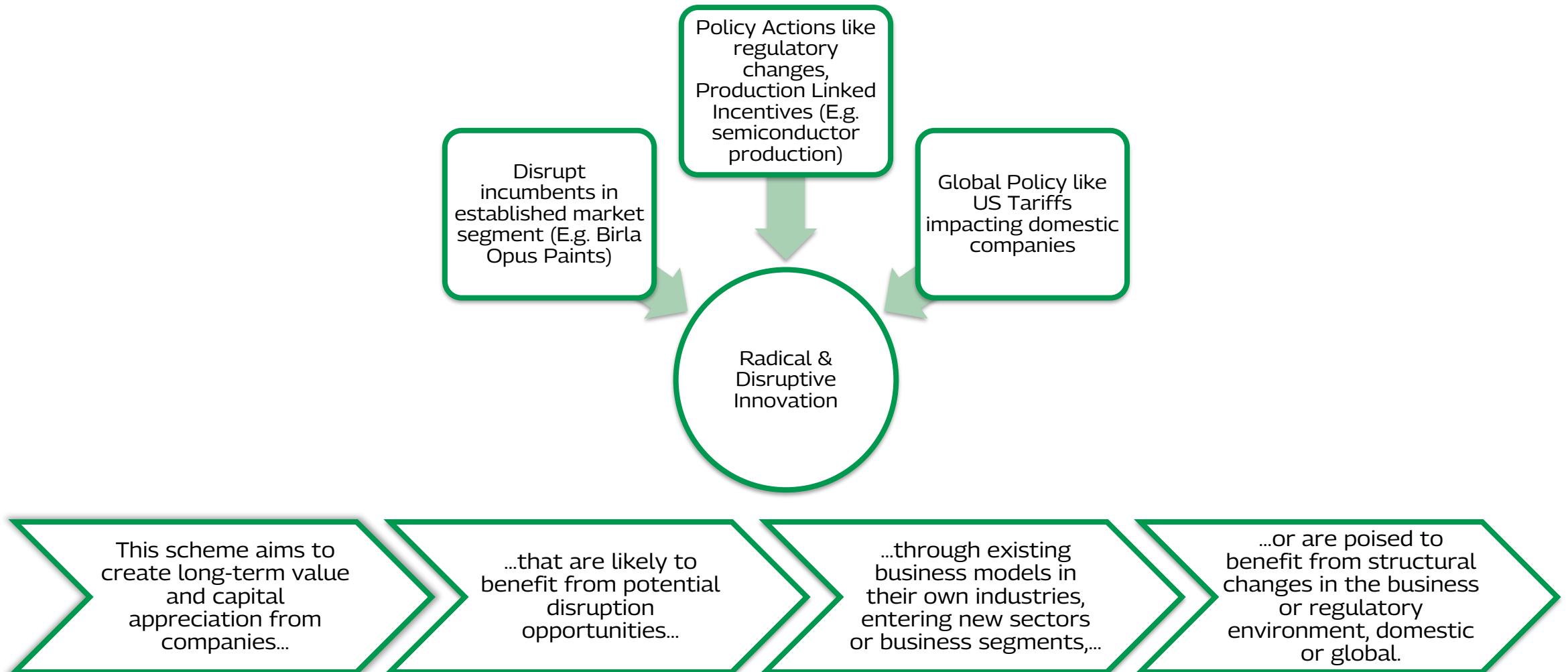


Source: [Wikipedia](#) page on the company

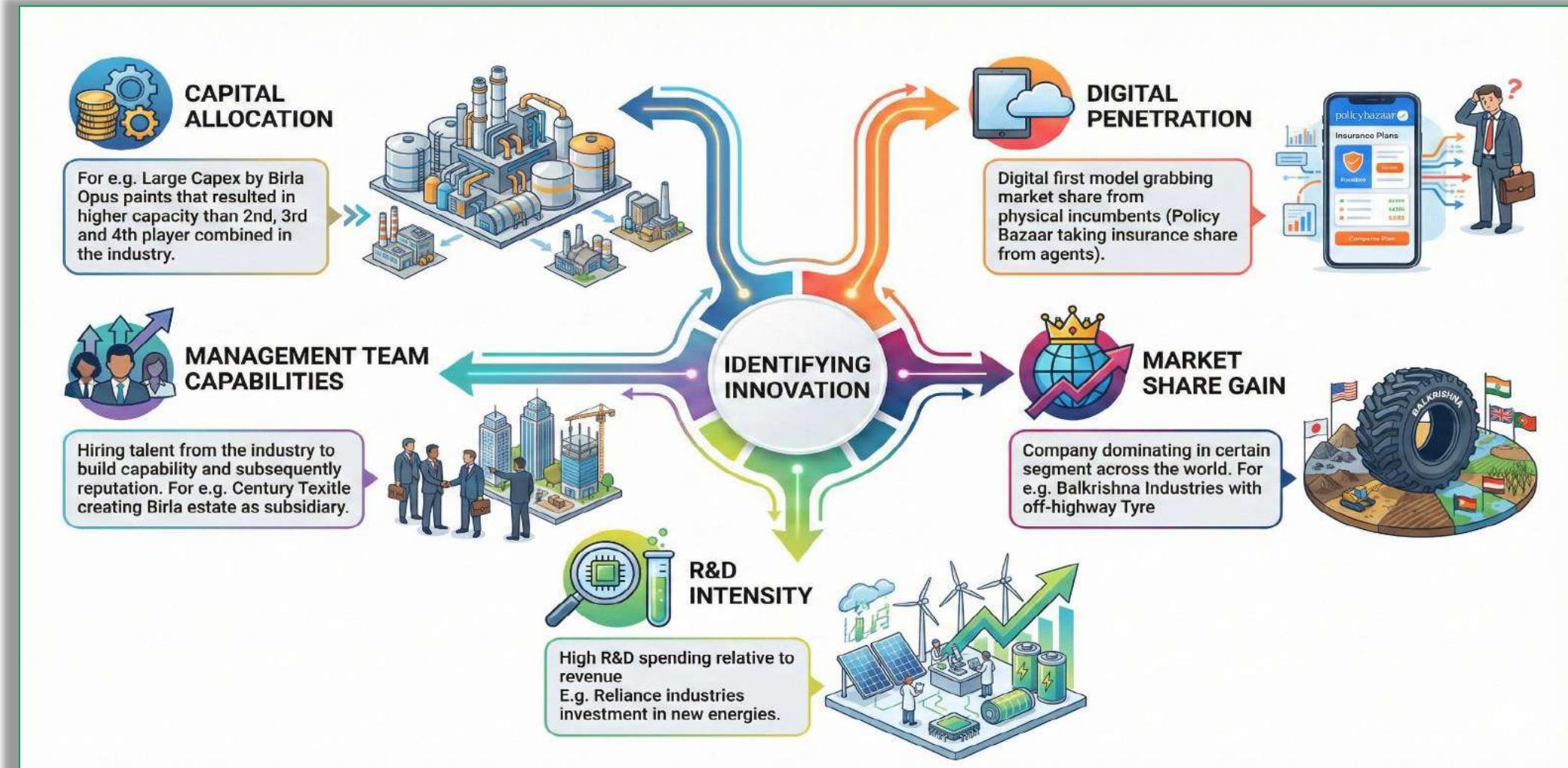
PRESENTING MAHINDRA MANULIFE INNOVATION OPPORTUNITIES FUND

(An open-ended equity scheme following
the innovation theme)

RADICAL AND DISRUPTIVE INNOVATION IN FOCUS



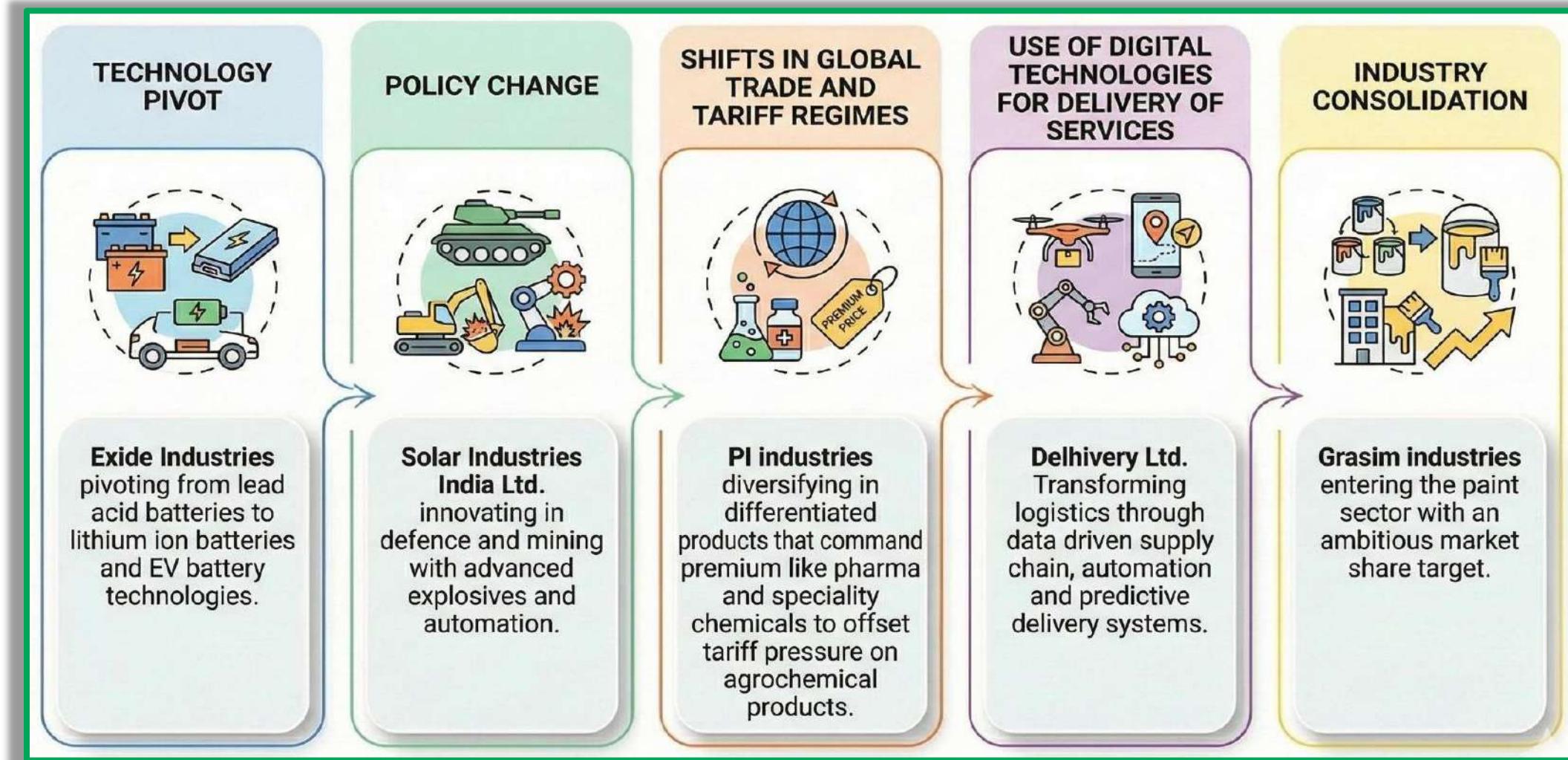
IDENTIFYING RADICAL/DISRUPTIVE INNOVATION



Source: Press Release in [Birla Opus](#), Articles in [Business Standard](#), Website of [Balkrishna Tires](#)

Note: The companies mentioned above are only for illustrative purposes and should not be construed as a recommendation from Mahindra Manulife Mutual Fund (MMMF) / Mahindra Manulife Investment Management Private Limited (MMIMPL). MMMF may or may not have any present or future position in these Companies

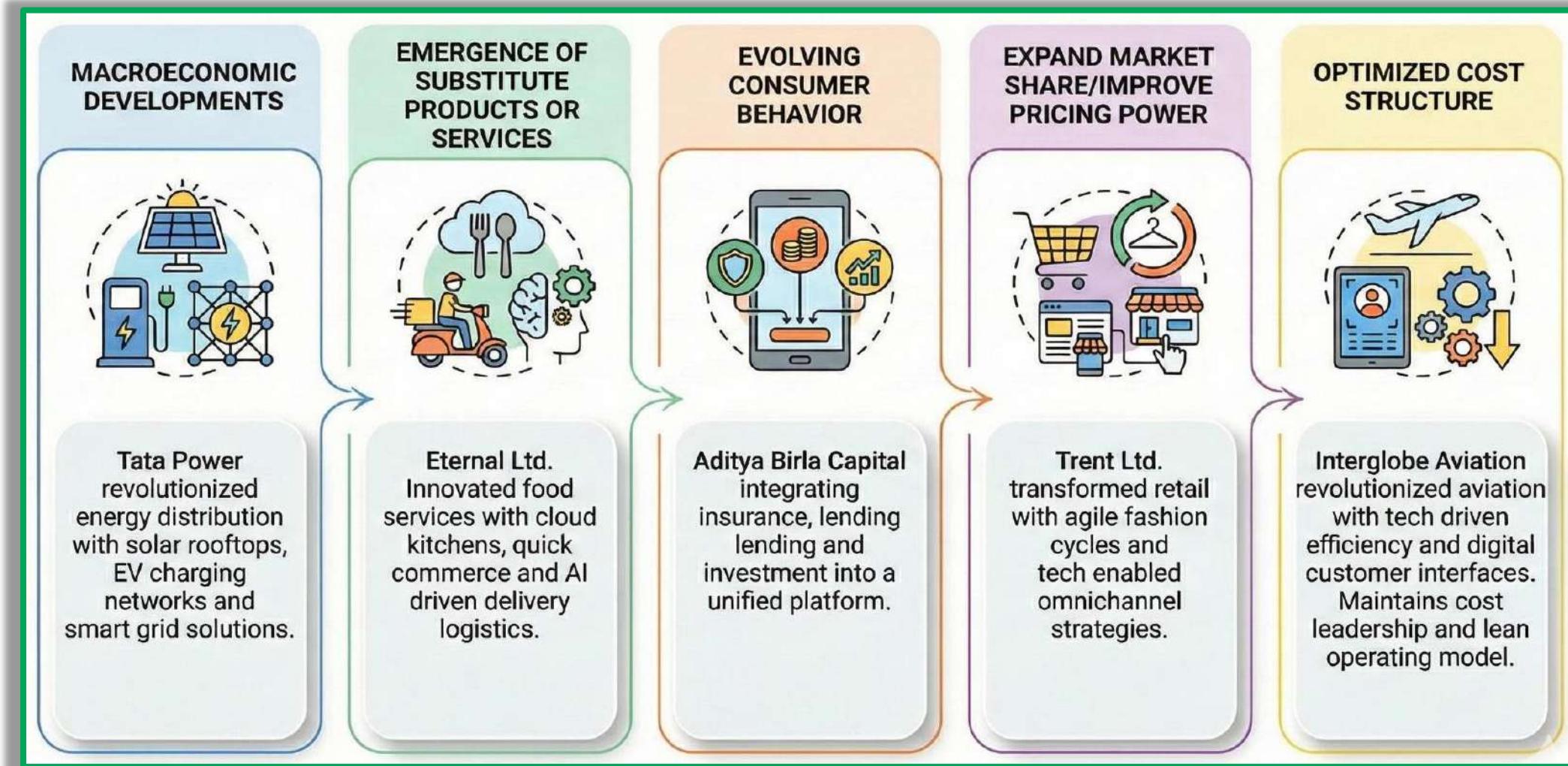
AVENUES OF RADICAL/DISRUPTIVE INNOVATION...



Source: Internal Research

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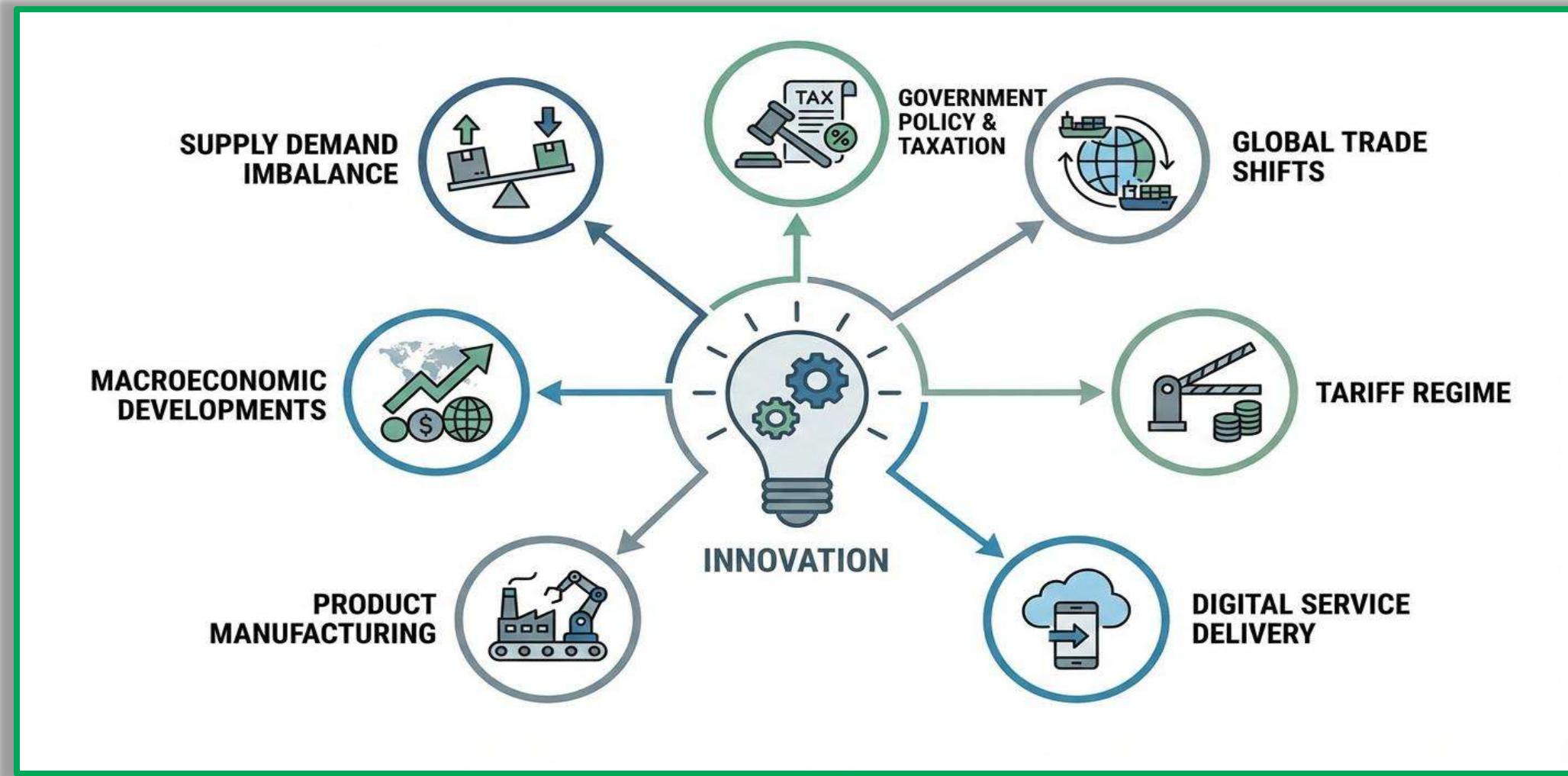
...AVENUES OF RADICAL/DISRUPTIVE INNOVATION



Source: Internal Research

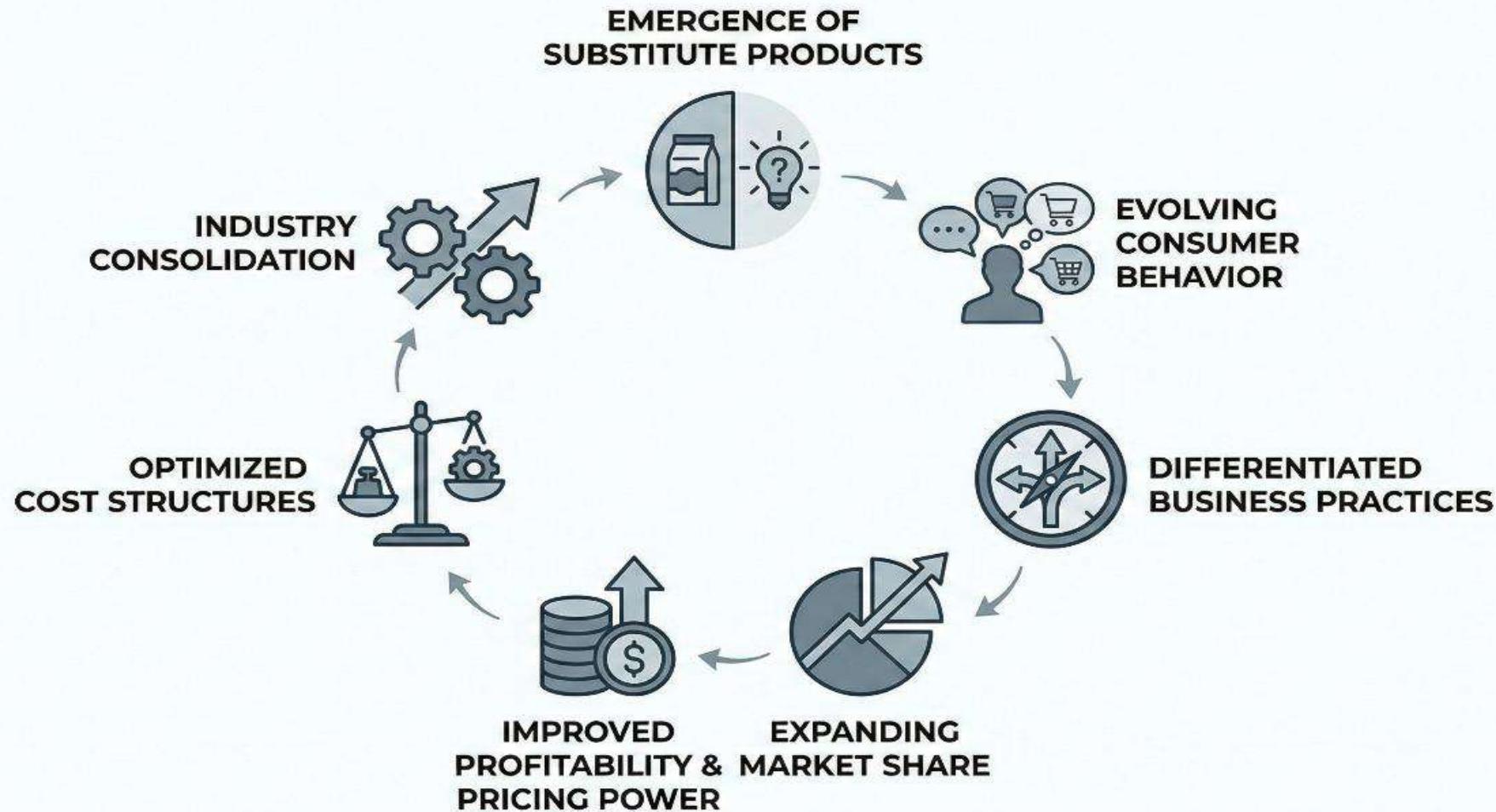
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EXTERNAL FACTORS AFFECTING RADICAL/DISRUPTIVE INNOVATION



For more details, please refer Scheme Information Document available on our website www.mahindramanulife.com

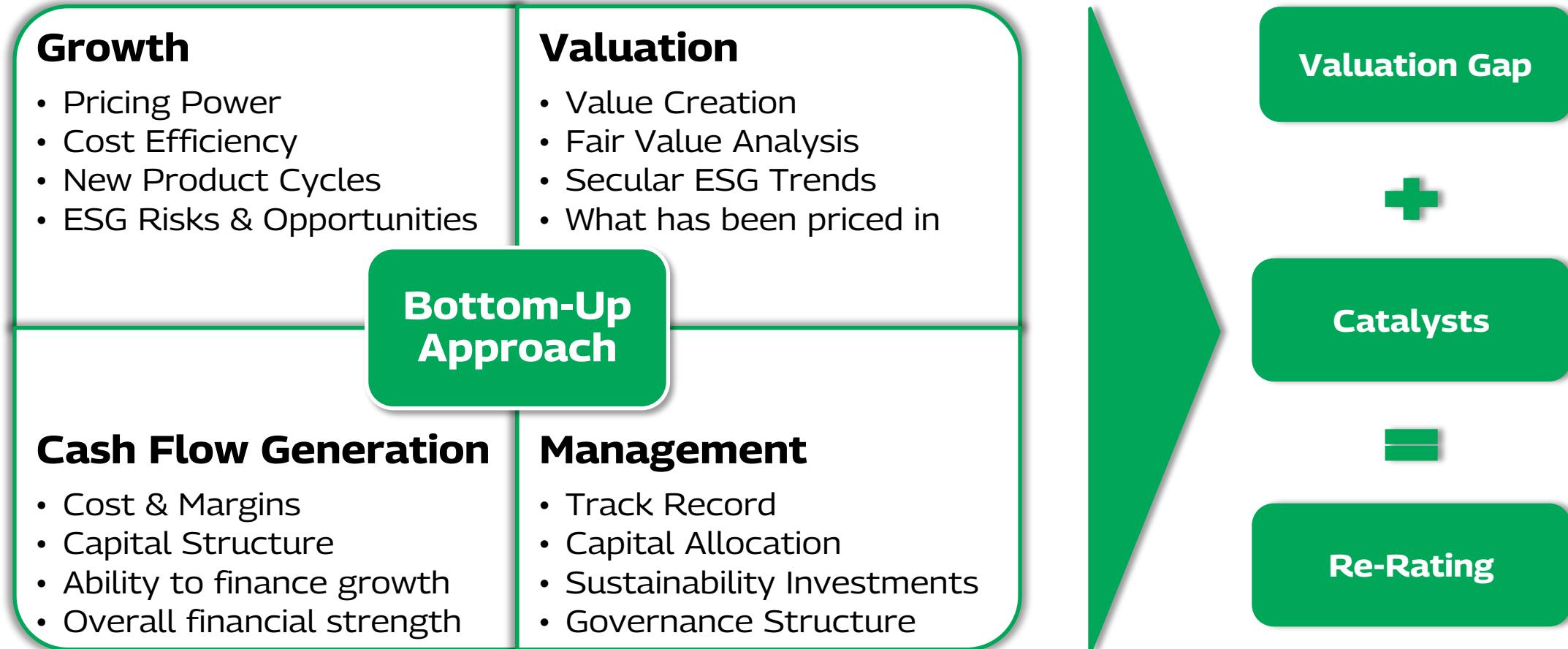
INTERNAL FACTORS AFFECTING RADICAL/ DISRUPTIVE INNOVATION



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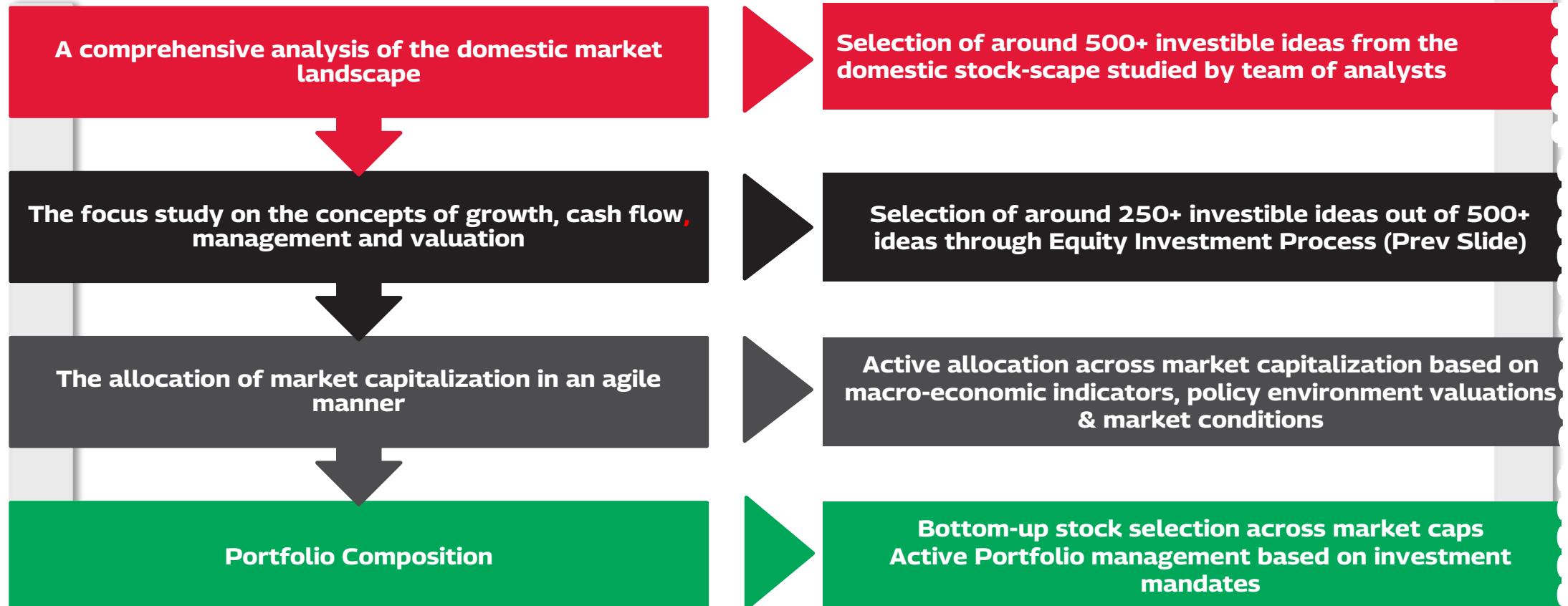
EQUITY INVESTMENT PROCESS

The below is an internal investment framework used for determining fair valuation of stocks which further helps in estimating valuation gaps (fair valuation vis a vis market price), if any. Opportunities are identified based on the identification of Catalysts that helps in bridging the valuation gaps by re-rating of the stocks.



FRAMEWORK FOR IDENTIFYING OPPORTUNITIES

Various parameters and economic indicators are considered while selecting stocks across market capitalizations for portfolio composition



For illustrative purposes only. The process stated above may change from time to time and shall be in accordance with the investment objective and strategy stated in the SID of the Scheme

KEY FACTS - MAHINDRA MANULIFE INNOVATION OPPORTUNITIES FUND

FUND CATEGORY	THEMATIC
NFO PERIOD	January 09, 2026 to January 23, 2026
BENCHMARK	Nifty 500 TRI
FUND MANAGER	Ms. Kirti Dalvi & Mr. Renjith Sivaram
MINIMUM APPLICATION AMOUNT:	<ul style="list-style-type: none"> ➤ Rs. 1,000 and in multiples of Re. 1/- thereafter
EXIT LOAD	<ul style="list-style-type: none"> ➤ Exit Load of 0.5% payable if units are redeemed/switched out up to 3 months from the date of allotment. ➤ Nil if units are redeemed/switched out after 3 months from the date of allotment. <p>Redemption /Switch-Out of Units would be done on First in First Out Basis (FIFO).</p>
PLANS	<ul style="list-style-type: none"> ➤ The Scheme Offers Regular and Direct Plans
OPTIONS	<ul style="list-style-type: none"> ➤ The Scheme Offers Growth Option and Income Distribution cum Capital Withdrawal Option (IDCW) ➤ IDCW Option will have IDCW Reinvestment (D) & IDCW Payout facility

FUND MANAGER



Ms. Kirti Dalvi

Fund Manager - Equity

20+ years of experience in Equity Research, Investment Management, Capital Market & Financial Analysis. Instrumental in identifying & adopting emerging trends to achieve organizational objectives and profitability norms. Distinction in undertaking qualitative/quantitative forecasting analysis of companies under consideration for investment and in-depth strategic reviews to determine potential opportunities. Demonstrated excellence by using investment skills and economic acumen to understand performance trends and provide investment advice to a firm. Adroit in examining stocks to create & generate revenue for business. Possess excellent communication skills with excellent interpersonal & analytical skills.



Mr. Renjith Sivaram

Fund Manager & Analyst

Mr. Renjith Sivaram Radhakrishnan is an experienced Fund Manager and Equity Research Analyst with over 15 years of expertise in financial markets. He holds an MBA in Finance and a B.Tech in Mechanical Engineering. Renjith has a strong track record in equity research, fund management, and sector analysis, particularly in capital goods, engineering, and consumer durables. His career spans leading roles at MMIMPL, ICCI Securities, and Antique Stock Broking, where he delivered actionable insights and managed portfolios to achieve consistent returns. Renjith combines deep analytical skills with strategic investment acumen, making him a valuable contributor to institutional investment decisions.

PRODUCT LABELING



This product is suitable for investors who are seeking##

- Capital appreciation over long term.
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For detailed asset allocation, investment strategy, scheme specific risk factors and more details, please read the Scheme Information Document and Key Information Memorandums of **MAHINDRA MANULIFE INNOVATION OPPORTUNITIES FUND** of Mahindra Manulife Mutual Fund available at ISCs of MMIMPL and Computer Age Management Services Limited and also available on www.mahindramanulife.com Past performance may or may not be sustained in the future and should not be used as a basis for comparison with other investments.

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Mutual Fund investments are subject to market risks, read all scheme related documents carefully.

GET IN TOUCH



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