

# Mahindra Manulife Consumption Fund

(An open ended equity scheme following Consumption theme)



## Investment Objective

The investment objective of the Scheme is to generate long term capital appreciation by investing in a portfolio of companies that are likely to benefit from consumption led demand in India. However, there can be no assurance that the investment objective of the Scheme will be achieved.



## Fund Features

Invests in segments with strongest contribution potential to India's growing GDP  
Focuses on segments largely insulated from global volatility  
Participating in India's Consumption Growth Theme



## Fund Manager and Experience

**Fund Manager:** Mr. Navin Matta

**Total Experience:** 19 years

Experience in managing this fund: 1 year and 2 months (Managing since October 24, 2024)

**Fund Manager:** Ms. Fatema Pacha

**Total Experience:** 18 years

Experience in managing this fund: 5 years (Managing since December 21, 2020)



## Portfolio Stats

**Portfolio Turnover Ratio (Last 1 year):** 0.26

**Standard Deviation:** 13.26%

**Beta:** 0.90

**Sharpe Ratio#:** 0.78

**Jenson's Alpha:** -0.1048

#Risk-free rate assumed to be 5.67% (MIBOR as on 31-12-2025)

Source:www.mmda.org

Note: As per AMFI guidelines for factsheet, the ratios are calculated based on month rolling returns for last 3 years. Data as on December 31, 2025



## Scheme Details

**Date of allotment:** November 13, 2018

**Benchmark:** Nifty India Consumption TRI

**Option:** IDCW (IDCW Option will have IDCW Reinvestment (D) & IDCW Payout facility) and Growth (D) D-Default

**Minimum Application Amount:** Rs. 1,000 and in multiples of Re. 1/- thereafter

**Minimum Additional Purchase Amount:** Rs. 1,000 and in multiples of Re. 1/- thereafter

**Minimum Weekly & Monthly SIP Amount:** Rs 500 and in multiples of Re 1 thereafter

**Minimum Weekly & Monthly SIP installments:** 6

**Minimum Quarterly SIP Amount:** Rs 1,500 and in multiples of Re 1 thereafter

**Minimum Quarterly SIP installments:** 4

**Minimum Amount for Switch in:** Rs. 1,000/- and in multiples of Re. 0.01/- thereafter.

**Minimum Amount for Redemption / Switch-outs:** Rs. 1,000/- or 100 units or account balance, whichever is lower in respect of each Option.

**Monthly AAUM as on December 31, 2025 (Rs. in Cr.):** 558.29

**Quarterly AAUM as on December 31, 2025 (Rs. in Cr.):** 559.57

**Monthly AUM as on December 31, 2025 (Rs. in Cr.):** 559.43

**Total Expense Ratio<sup>1</sup>** Regular Plan: 2.35% as on Dec 31, 2025: Direct Plan: 0.63%

**Load Structure:**

**Entry Load:** N.A.

**Exit Load:** • An Exit Load of 1% is payable if Units are redeemed / switched-out upto 3 months from the date of allotment;

• Nil if Units are redeemed / switched-out after 3 months from the date of allotment.



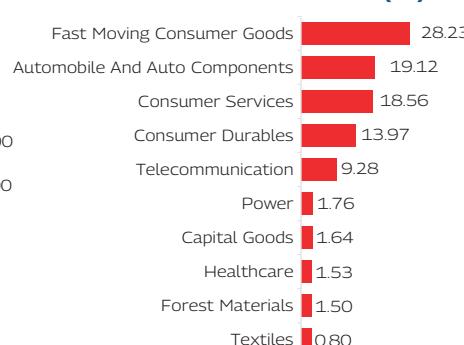
## NAV as on Dec 31, 2025:

NAV/Unit	Regular Plan (In Rs.)	Direct Plan (In Rs.)
IDCW	17.3138	20.0497
Growth	22.9684	25.9466

## PORTFOLIO (• Top Ten Holdings - Issuer wise) as on December 31, 2025

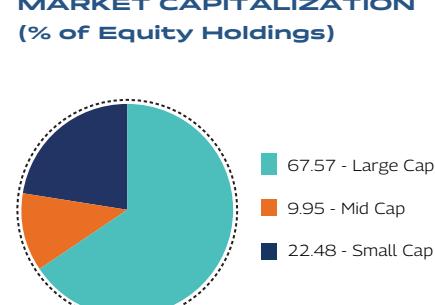
Company / Issuer	% of Net Assets	Company / Issuer	% of Net Assets
<b>Automobile And Auto Components</b>	<b>19.12</b>	Vishal Mega Mart Limited	0.99
• Mahindra & Mahindra Limited	5.40	Aditya Birla Fashion and Retail Limited	0.90
• Maruti Suzuki India Limited	4.38	<b>Fast Moving Consumer Goods</b>	<b>28.23</b>
• Bajaj Auto Limited	3.08	• ITC Limited	5.96
TVS Motor Company Limited	1.97	• Hindustan Unilever Limited	3.88
Belrise Industries Ltd.	1.49	• Tata Consumer Products Limited	2.52
CEAT Limited	1.33	Varun Beverages Limited	2.03
Amara Raja Energy & Mobility Ltd	0.94	Doms Industries Limited	1.78
Tata Motors Passenger Vehicles Limited	0.53	Britannia Industries Limited	1.78
<b>Capital Goods</b>	<b>1.64</b>	Godrej Consumer Products Limited	1.70
Polycab India Limited	1.05	Emami Limited	1.49
Tata Motors Ltd	0.59	United Spirits Limited	1.39
<b>Consumer Durables</b>	<b>13.97</b>	Mrs. Bectors Food Specialities Limited	1.38
• Titan Company Limited	4.36	Radico Khaitan Limited	1.18
Asian Paints Limited	1.83	Dabur India Limited	1.13
Blue Star Limited	1.51	Hindustan Foods Limited	1.03
LG Electronics India Ltd	1.47	Balrampur Chini Mills Limited	0.91
Havells India Limited	1.32	Kwality Walls (India) Limited	0.07
Metro Brands Limited	1.06	<b>Forest Materials</b>	<b>1.50</b>
Wakefit Innovations Limited	0.97	Aditya Birla Real Estate Limited	1.50
Greenply Industries Limited	0.78	<b>Healthcare</b>	<b>1.53</b>
Whirlpool of India Limited	0.67	Max Healthcare Institute Limited	1.53
<b>Consumer Services</b>	<b>18.56</b>	<b>Power</b>	<b>1.76</b>
• Eternal Limited	4.35	Tata Power Company Limited	1.76
Avenue Supermarkets Limited	1.93	<b>Telecommunication</b>	<b>9.28</b>
Trent Limited	1.83	• Bharti Airtel Limited	7.10
Info Edge (India) Limited	1.69	• Indus Towers Limited	2.18
Devyani International Limited	1.68	<b>Textiles</b>	<b>0.80</b>
Swiggy Limited	1.51	Kewal Kiran Clothing Limited	0.80
Aditya Vision Ltd	1.45	<b>Equity and Equity Related Total</b>	<b>96.39</b>
Jubilant Foodworks Limited	1.15	<b>Cash &amp; Other Receivables</b>	<b>3.61</b>
Chalet Hotels Limited	1.08	<b>Grand Total</b>	<b>100.00</b>

## SECTOR ALLOCATION (%)



Data as on December 31, 2025

## MARKET CAPITALIZATION (% of Equity Holdings)



Data as on December 31, 2025

As per the latest Market Capitalisation data provided by AMFI (In line with the applicable SEBI guidelines)

## IDCW HISTORY

Record Date	Plan(s) / Option(s)	IDCW (Rs. per unit)	Face Value (Rs. per unit)	Cum-IDCW NAV (Rs. per unit)
27-Feb-23	Regular IDCW	1.00	10	13.3749
27-Feb-23	Direct IDCW	1.00	10	14.4631
14-Mar-24	Regular IDCW	1.00	10	16.9634
14-Mar-24	Direct IDCW	1.00	10	18.7727
13-Mar-25	Regular IDCW	1.00	10	16.2211
13-Mar-25	Direct IDCW	1.00	10	18.3753

Pursuant to payment of IDCW, the NAV of the IDCW Option(s) of the Scheme/Plan(s) falls to the extent of payout and statutory levy, if any. Past performance may or may not be sustained in future and should not be used as a basis for comparison with other investments.

For complete list of IDCWs, visit [www.mahindramanulife.com](http://www.mahindramanulife.com).

<sup>1</sup>Includes additional expenses charged in terms of Regulation 52(6A)(b) and 52(6A)(c) of SEBI (Mutual Funds) Regulations, 1996 and Goods and Services Tax.

IDCW: Income Distribution cum Capital Withdrawal

Please refer Page no. 32 for Product labelling and Benchmark Riskometer