

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: 3 months (Managing since October 24, 2024)

Fund Manager: Ms. Fatema Pacha

Total Experience: 18 years

Experience in managing this fund: 4 years and 1 month (Managing since December 21, 2020)



Portfolio Stats

Portfolio Turnover Ratio (Last 1 year): 0.36

Standard Deviation: 13.85%

Beta: 0.85

Sharpe Ratio#: 0.67

Jenson's Alpha : -0.0584

#Risk-free rate assumed to be 6.65% (MIBOR as on 31-01-2025)

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 January 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 January 31, 2025 (Rs. in Cr.): 436.01

Monthly AUM as on January 31, 2025 (Rs. in Cr.): 434.80

Total Expense Ratio¹ Regular Plan: 2.37%
as on Jan 31, 2025: Direct Plan: 0.64%

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.



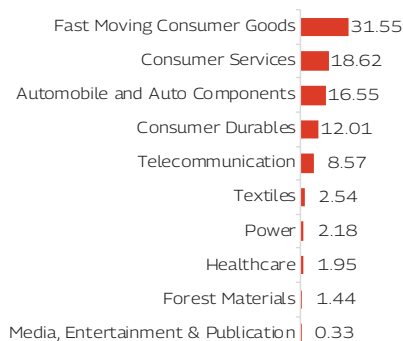
NAV as on Jan 31, 2025:

NAV/Unit	Regular Plan (In Rs.)	Direct Plan (In Rs.)
IDCW	17.2332	19.4895
Growth	21.4305	23.8312

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

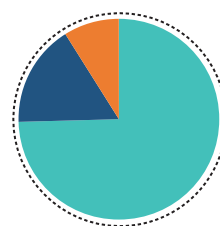
Company / Issuer	% of Net Assets	Company / Issuer	% of Net Assets
Automobile and Auto Components		• Doms Industries Ltd.	
• Mahindra & Mahindra Ltd.	5.91	Godrej Consumer Products Ltd.	2.01
• Maruti Suzuki India Ltd.	3.23	United Spirits Ltd.	2.00
Hero MotoCorp Ltd.	2.05	Varun Beverages Ltd.	2.00
TVS Motor Company Ltd.	1.66	Britannia Industries Ltd.	1.95
CEAT Ltd.	1.43	Mrs. Bectors Food Specialities Ltd.	1.38
Tata Motors Ltd.	1.32	Balrampur Chini Mills Ltd.	1.29
Amara Raja Energy & Mobility Ltd	0.95	Dabur India Ltd.	1.20
Consumer Durables		Jyothy Labs Ltd.	1.02
• Havells India Ltd.	2.16	Radico Khaitan Ltd.	1.00
Blue Star Ltd.	2.04	Emami Ltd.	0.98
Senco Gold Ltd.	1.52	Adani Wilmar Ltd.	0.89
Metro Brands Ltd.	1.49	Gillette India Ltd.	0.82
Safari Industries (India) Ltd.	1.43	Nestle India Ltd.	0.64
Bata India Ltd.	1.34	Tata Consumer Products Ltd.	0.57
Asian Paints Ltd.	1.08	Forest Materials	
Greenply Industries Ltd.	0.97	Aditya Birla Real Estate Ltd.	1.44
Consumer Services		Healthcare	
• Trent Ltd.	3.90	Max Healthcare Institute Ltd.	1.95
• Zomato Ltd.	3.42	Media, Entertainment & Publication	
Devyani International Ltd.	1.63	D.B.Corp Ltd.	0.33
Aditya Vision Ltd	1.55	Power	
Chalet Hotels Ltd.	1.31	• Tata Power Company Ltd.	2.18
FSN E-Commerce Ventures Ltd.	1.20	Telecommunication	
Vishal Mega Mart Ltd.	1.19	• Bharti Airtel Ltd.	5.27
Info Edge (India) Ltd.	0.96	Indus Towers Ltd.	1.85
Aditya Birla Fashion and Retail Ltd.	0.94	Bharti Hexacom Ltd.	1.45
Avenue Supermarts Ltd.	0.78	Textiles	
Restaurant Brands Asia Ltd.	0.76	Page Industries Ltd.	1.85
Swiggy Ltd.	0.74	Kewal Kiran Clothing Ltd.	0.69
ITC Hotels Ltd.	0.23	Equity and Equity Related Total	
Fast Moving Consumer Goods		Cash & Other Receivables	
• ITC Ltd.	6.30	Grand Total	
• Hindustan Unilever Ltd.	5.33		

SECTOR ALLOCATION (%)



Data as on January 31, 2025

THEME BASED SECTOR ALLOCATION* (% of Equity Holdings)



*Investible sector as per SID

Data as on January 31, 2025

IDCW HISTORY

Record Date	Plan(s) / Option(s)	IDCW (Rs. per unit)	Face Value (Rs. per unit)	Cum-IDCW NAV (Rs. per unit)
17-Mar-22	Regular IDCW	1.00	10	13.1211
17-Mar-22	Direct IDCW	1.00	10	13.9060
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

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.

¹Includes 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. 29 for Product labelling and Benchmark Riskometer