

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: 11 months (Managing since October 24, 2024)

Fund Manager: Ms. Fatema Pacha

Total Experience: 18 years

Experience in managing this fund: 4 years and 9 months (Managing since December 21, 2020)



Portfolio Stats

Portfolio Turnover Ratio (Last 1 year): 0.22

Standard Deviation: 13.48%

Beta: 0.87

Sharpe Ratio#: 0.68

Jenson's Alpha : -0.0284

#Risk-free rate assumed to be 5.74% (MIBOR as on 30-09-2025)

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 September 30, 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 September 30, 2025 (Rs. in Cr.): 546.92

Quarterly AAUM as on September 30, 2025 (Rs. in Cr.): 527.21

Monthly AUM as on September 30, 2025 (Rs. in Cr.): 540.44

Total Expense Ratio¹ Regular Plan: 2.36%

as on Sep 30, 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.



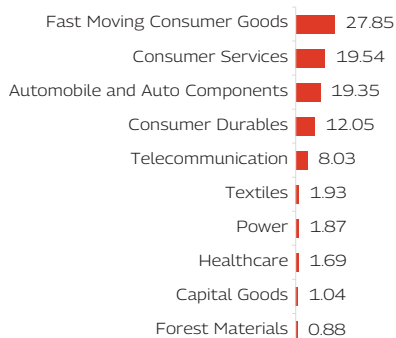
NAV as on Sep 30, 2025:

NAV/Unit	Regular Plan (In Rs.)	Direct Plan (In Rs.)
IDCW	17.2063	19.8389
Growth	22.8257	25.6739

PORTFOLIO (• Top Ten Holdings - Issuer wise) as on September 30, 2025

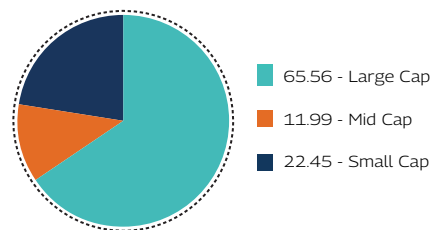
Company / Issuer	% of Net Assets	Company / Issuer	% of Net Assets
Automobile And Auto Components	19.37	Fast Moving Consumer Goods	27.85
• Mahindra & Mahindra Limited	5.16	• ITC Limited	6.40
• Maruti Suzuki India Limited	4.35	• Hindustan Unilever Limited	4.36
• Hero MotoCorp Limited	2.32	• Tata Consumer Products Limited	2.47
TVS Motor Company Limited	1.89	Britannia Industries Limited	1.83
Bajaj Auto Limited	1.38	Doms Industries Limited	1.76
Belrise Industries Ltd.	1.31	Godrej Consumer Products Limited	1.68
CEAT Limited	1.22	United Spirits Limited	1.32
Tata Motors Limited	1.01	Mrs. Bectors Food Specialities Limited	1.24
Amara Raja Energy & Mobility Ltd	0.73	Dabur India Limited	1.14
Capital Goods	1.04	Varun Beverages Limited	1.12
Polycab India Limited	1.04	Radico Khaitan Limited	1.07
Consumer Durables	12.05	Hindustan Foods Limited	1.07
• Titan Company Limited	2.36	Balrampur Chini Mills Limited	0.97
Blue Star Limited	1.70	Emami Limited	0.72
Asian Paints Limited	1.61	AWL Agri Business Limited	0.70
Havells India Limited	1.45	Forest Materials	0.88
Metro Brands Limited	1.17	Aditya Birla Real Estate Limited	0.88
Safari Industries (India) Limited	1.05	Healthcare	1.69
Greenply Industries Limited	0.91	Max Healthcare Institute Limited	1.69
Whirlpool of India Limited	0.91	Power	1.87
Senco Gold Limited	0.89	Tata Power Company Limited	1.87
Consumer Services	19.54	Telecommunication	8.03
• Eternal Limited	5.66	• Bharti Airtel Limited	6.81
• Avenue Supermarts Limited	2.36	Indus Towers Limited	1.22
Trent Limited	2.08	Textiles	1.93
Devyani International Limited	1.97	Page Industries Limited	1.04
Aditya Vision Ltd	1.73	Kewal Kiran Clothing Limited	0.89
Info Edge (India) Limited	1.72	Equity and Equity Related Total	94.25
Chalet Hotels Limited	1.22	Cash & Other Receivables	5.75
Vishal Mega Mart Limited	1.12	Grand Total	100.00
Aditya Birla Fashion and Retail Limited	1.03		
Restaurant Brands Asia Limited	0.65		

SECTOR ALLOCATION (%)



Data as on September 30, 2025

MARKET CAPITALIZATION (% of Equity Holdings)



Data as on September 30, 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.

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. 31 for Product labelling and Benchmark Riskometer