

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 month (Managing since October 24, 2024)

Fund Manager: Ms. Fatema Pacha
Total Experience: 18 years
 Experience in managing this fund: 3 years and 11 months (Managing since December 21, 2020)



Portfolio Stats

Portfolio Turnover Ratio (Last 1 year): 0.49
Standard Deviation: 13.17%
Beta: 0.82
Sharpe Ratio#: 0.92
Jenson's Alpha : 0.1787
 #Risk-free rate assumed to be 6.76% (MIBOR as on 29-11-24)
 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 November 29, 2024



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 November 30, 2024 (Rs. in Cr.): 404.57
Monthly AUM as on November 30, 2024 (Rs. in Cr.): 423.34

Total Expense Ratio¹ as on Nov 30, 2024: Regular Plan: 2.37%
 Direct Plan: 0.64%

Load Structure:
Entry Load: NA.
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.



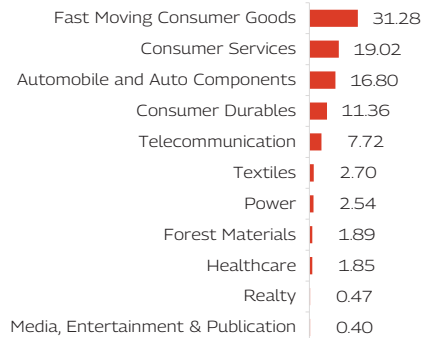
NAV as on Nov 29, 2024:

NAV/Unit	Regular Plan (In Rs.)	Direct Plan (In Rs.)
IDCW	18.4551	20.8091
Growth	22.9500	25.4447

PORTFOLIO (• Top Ten Holdings - Issuer wise) as on November 30, 2024

Company / Issuer	% of Net Assets	Company / Issuer	% of Net Assets
Automobile and Auto Components	16.80	• Varun Beverages Ltd.	2.38
• Mahindra & Mahindra Ltd.	6.03	Doms Industries Ltd.	2.05
Maruti Suzuki India Ltd.	2.35	Godrej Consumer Products Ltd.	1.99
Hero MotoCorp Ltd.	2.31	Britannia Industries Ltd.	1.93
TVS Motor Company Ltd.	1.97	Balrampur Chini Mills Ltd.	1.59
Tata Motors Ltd.	1.49	Mrs. Bectors Food Specialities Ltd.	1.36
CEAT Ltd.	1.45	Dabur India Ltd.	1.23
Amara Raja Energy & Mobility Ltd	1.21	Emami Ltd.	1.16
Consumer Durables	11.36	Jyothy Labs Ltd.	1.10
• Havells India Ltd.	2.43	Gillette India Ltd.	0.96
Blue Star Ltd.	2.13	Nestle India Ltd.	0.63
Safari Industries (India) Ltd.	1.57	Tata Consumer Products Ltd.	0.55
Bata India Ltd.	1.50	Forest Materials	1.89
Metro Brands Ltd.	1.33	Aditya Birla Real Estate Ltd.	1.89
Greenply Industries Ltd.	1.20	Healthcare	1.85
Asian Paints Ltd.	1.19	Max Healthcare Institute Ltd.	1.85
Consumer Services	19.02	Media, Entertainment & Publication	0.40
• Trent Ltd.	4.11	D.B.Corp Ltd.	0.40
• Zomato Ltd.	2.49	Power	2.54
Swiggy Ltd.	2.15	• Tata Power Company Ltd.	2.54
Aditya Vision Ltd	1.80	Realty	0.47
Chalet Hotels Ltd.	1.39	DLF Ltd.	0.47
FSN E-Commerce Ventures Ltd.	1.26	Telecommunication	7.72
Devyani International Ltd.	1.17	• Bharti Airtel Ltd.	5.42
Aditya Birla Fashion and Retail Ltd.	1.11	Bharti Hexacom Ltd.	1.30
Info Edge (India) Ltd.	1.05	Indus Towers Ltd.	1.00
Restaurant Brands Asia Ltd.	0.93	Textiles	2.70
Avenue Supermarts Ltd.	0.81	Page Industries Ltd.	1.90
Thomas Cook (India) Ltd.	0.74	Kewal Kiran Clothing Ltd.	0.81
Fast Moving Consumer Goods	31.28	Equity and Equity Related Total	96.04
• ITC Ltd.	5.88	Cash & Other Receivables	3.96
• Hindustan Unilever Ltd.	5.53	Grand Total	100.00
• United Spirits Ltd.	2.94		

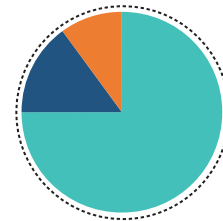
SECTOR ALLOCATION (%)



Data as on November 30, 2024

THEME BASED SECTOR ALLOCATION*

(% of Equity Holdings)



■ 74.99 - Consumption
 ■ 14.94 - Auxiliary Rural and Consumption Sectors
 ■ 10.07 - Rural Infrastructure

*Investible sector as per SID

Data as on November 30, 2024

IDCW HISTORY

Record Date	Plan(s) / Option(s)	IDCW	Face Value	Cum-IDCW NAV
		(Rs. per unit)	(Rs. per unit)	(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

Note: As November 30, 2024 was a non business days, the NAV disclosed above is as on November 29, 2024.

Please refer Page no. 29 for Product labelling and Benchmark Riskometer