



Fund Details

Investment Objective

The objective of the scheme is to target growth of capital by investing in equity/ equity related instruments of companies that are expected to benefit from the rising consumption patterns in India, which in turn is getting fuelled by high disposable incomes of the young generation (Generation Next). The scheme will invest in companies that have the following characteristics: 1. Companies that seek growth in revenues arising out of demand from the younger generation (GenNext) for their products or services. 2. They should be engaged in manufacturing of products or rendering of services that go directly to the consumer. 3. The products and services should have distinct brand identity, thereby enabling choice. The Scheme does not guarantee/indicate any returns. There is no assurance that the objective of the Scheme will be achieved.

Fund Manager

Mr. Chanchal Khandelwal & Mr. Dhaval Joshi

Date of Allotment

August 05, 2005

Benchmark

NIFTY India Consumption TRI

Managing Fund Since

August 26, 2015 & November 21, 2022

Fund Category

Sectoral/Thematic

Investment Style

Large Cap			
Mid Cap			
Small Cap			
	Growth	Value	Blend

Load Structure (as % of NAV) (Incl. for SIP)

Entry Load	Nil
Exit Load	For redemption/switch-out of units on or before 30 days from the date of allotment: 1% of applicable NAV. For redemption /switch-out of units after 30 days from the date of allotment: Nil.

AUM

Monthly Average AUM	₹	6236.88	Crores
AUM as on last day	₹	6239.43	Crores

Total Expense Ratio (TER)

Regular	1.83%
Direct	0.77%
Including additional expenses and goods and service tax on management fees.	

Experience in Managing the Fund

1.0 years & 2.9 Years



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Other Parameters

Standard Deviation	13.30%
Sharpe Ratio	0.78
Beta	0.88
Portfolio Turnover	0.14
Treynor Ratio	0.12
Average P/E	38.00
Average P/BV	6.31
Average Dividend Yield	0.78

Note: Standard Deviation, Sharpe Ratio & Beta are calculated on Annualised basis using 3 years history of monthly returns. Risk Free Rate assumed to be 5.54(FBIL Overnight MIBOR as on 31 July 2025) for calculating Sharpe Ratio

Application Amount for fresh subscription

₹ 1,000 (plus in multiples of ₹ 1)

Min. Addl. Investment

₹ 1,000 (plus in multiples of ₹ 1)

SIP

Daily/Weekly/Monthly: Minimum ₹ 100/-and in multiples of ₹ 1/- thereafter

PORTFOLIO

Issuer	% to Net Assets
Retailing	15.87%
Eternal Limited	4.86%
Trent Limited	2.71%
Avenue Supermarts Limited	2.63%
Info Edge (India) Limited	1.32%
Vishal Mega Mart Ltd	1.08%
FSN E-Commerce Ventures Limited	1.00%
Swiggy Ltd	0.78%
Aditya Birla Lifestyle Brands Ltd	0.54%
Go Fashion India Limited	0.49%
BrainBees Solutions Ltd	0.29%
Aditya Birla Fashion and Retail Limited	0.18%
Automobiles	12.31%
Mahindra & Mahindra Limited	3.34%
Maruti Suzuki India Limited	3.18%
TVS Motor Company Limited	2.23%
Tata Motors Limited	1.47%
Hero MotoCorp Limited	1.06%
Hyundai Motor India Ltd	1.03%
Banks	12.22%
ICICI Bank Limited	4.39%
HDFC Bank Limited	3.10%
Axis Bank Limited	1.82%
Kotak Mahindra Bank Limited	1.45%
AU Small Finance Bank Limited	1.00%
IndusInd Bank Limited	0.46%
Consumer Durables	10.48%
Titan Company Limited	2.03%
Whirlpool of India Limited	1.14%
Metro Brands Limited	1.13%
Voltas Limited	0.96%

Issuer	% to Net Assets
Eureka Forbes Ltd	0.84%
V-Guard Industries Limited	0.79%
Asian Paints Limited	0.72%
Cello World Ltd	0.66%
Havells India Limited	0.57%
Crompton Greaves Consumer Electricals Limited	0.49%
Bata India Limited	0.45%
Campus Activewear Limited	0.28%
VIP Industries Limited	0.25%
Akzo Nobel India Limited	0.16%
Diversified FMCG	7.10%
ITC Limited	4.35%
Hindustan Unilever Limited	2.75%
Beverages	6.18%
United Spirits Limited	1.91%
United Breweries Limited	1.72%
Varun Beverages Limited	1.33%
Radico Khaitan Limited	1.22%
Telecom - Services	5.34%
Bharti Airtel Limited	5.34%
Personal Products	4.49%
Godrej Consumer Products Limited	1.61%
Dabur India Limited	0.88%
Procter & Gamble Hygiene and Health Care Limited	0.86%
Gillette India Limited	0.63%
Emami Limited	0.51%
Pharmaceuticals & Biotechnology	4.10%
Sun Pharmaceutical Industries Limited	1.29%
Torrent Pharmaceuticals Limited	1.22%
Sanofi India Limited	0.70%
SANOFI CONSUMER HEALTHCARE	0.61%

Issuer	% to Net Assets
Mankind Pharma Ltd	0.28%
Food Products	3.67%
Nestle India Limited	1.14%
Britannia Industries Limited	1.14%
Mrs Bectors Food Specialities Limited	0.85%
Bikaji Foods International Ltd	0.53%
Insurance	3.60%
SBI Life Insurance Company Limited	1.43%
ICICI Lombard General Insurance Company Limited	1.08%
Max Financial Services Limited	0.81%
Go Digit General Insurance Ltd	0.28%
Finance	2.91%
Bajaj Finserv Limited	1.43%
Cholamandalam Financial Holdings Limited	0.91%
Bajaj Finance Limited	0.50%
Aditya Birla Capital Limited	0.07%
Leisure Services	1.85%
Jubilant Foodworks Limited	0.94%
Devyani International Limited	0.91%
Agricultural Food & other Products	1.73%
Tata Consumer Products Limited	1.73%

Issuer	% to Net Assets
Healthcare Services	1.70%
Fortis Healthcare Limited	1.10%
Apollo Hospitals Enterprise Limited	0.60%
Transport Services	1.55%
InterGlobe Aviation Limited	1.55%
Cement & Cement Products	1.12%
UltraTech Cement Limited	1.12%
Auto Components	0.90%
MRF Limited	0.90%
Diversified	0.55%
3M India Limited	0.55%
Textiles & Apparels	0.54%
Page Industries Limited	0.54%
Realty	0.53%
Phoenix Mills Limited	0.53%
Industrial Products	0.46%
Astral Limited	0.46%
Miscellaneous	0.00%
Magnasound (I) Limited	0.00%
Cash & Current Assets	0.82%
Total Net Assets	100.00%

Investment Performance		NAV as on July 31, 2025: ₹ 215.5400			
Inception - Aug 05, 2005	Since Inception	5 Years	3 Years	1 Year	
Aditya Birla Sun Life Consumption Fund	16.59%	21.11%	15.92%	-0.57%	
Value of Std Investment of ₹ 10,000	215540	26069	15597	9943	
Benchmark - NIFTY India Consumption TRI	NA	20.21%	17.09%	0.47%	
Value of Std Investment of ₹ 10,000	NA	25112	16074	10047	
Additional Benchmark - BSE Sensex TRI	13.97%	18.05%	13.52%	0.54%	
Value of Std Investment of ₹ 10,000	136747	22934	14643	10054	

Past performance may or may not be sustained in future. The above performance is of Regular Plan - Growth Option. Kindly note that different plans have different expense structure. Load and Taxes are not considered for computation of returns. When scheme/additional benchmark returns are not available, they have not been shown. Total Schemes Co-Managed by Fund Managers is 3. Total Schemes managed by Mr. Chanchal Khandelwal is 6. Total Schemes managed by Mr. Dhaval Joshi is 37.

Note: The exit load (if any) rate levied at the time of redemption/switch-out of units will be the rate prevailing at the time of allotment of the corresponding units. Customers may request for a separate Exit Load Applicability Report by calling our toll free numbers 1800-270-7000 or from any of our Investor Service Centers

NAV of Plans / Options (₹)		
	Regular Plan	Direct Plan
Growth	215.5400	246.5600
IDCW²:	40.1900	50.9800

²Income Distribution cum capital withdrawal

SIP Performance - Regular Plan - Growth (assuming SIP of ₹ 10000 per month)				
Particulars	Since Inception	5 years	3 years	1 Year
Total Amount Invested (₹)	1500000	600000	360000	120000
Market Value of amount Invested	4893584	931098	457904	123520
Scheme Returns (CAGR)	17.55%	17.62%	16.28%	5.52%
NIFTY India Consumption TRI returns# (CAGR)	15.30%	18.02%	17.23%	5.51%
BSE Sensex TRI returns## (CAGR)	13.76%	13.36%	11.98%	4.72%

Past Performance may or may not be sustained in future. The fund's inception date is August 05, 2005, and the initial SIP installment is considered to have been made on that date. Subsequent installments occur on the first day of every following month.

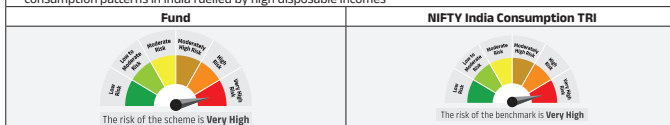
Scheme Benchmark, ## Additional Benchmark

For SIP calculations above, the data assumes the investment of ₹ 10000/- on 1st day of every month or the subsequent working day. Load & Taxes are not considered for computation of returns. Performance for IDCW option would assume reinvestment of tax free IDCW declared at the then prevailing NAV. CAGR returns are computed after accounting for the cash flow by using XIRR method (Investment internal rate of return).Where Benchmark returns are not available, they have not been shown. Past performance may or may not be sustained in future. Returns greater than 1 year period are compounded annualized. IDCW are assumed to be reinvested and bonus is adjusted. Load is not taken into consideration.

Product Labeling Disclosures

Aditya Birla Sun Life Consumption Fund
(An open ended equity scheme following Consumption theme)

- long term capital growth
- investments in equity and equity related securities of companies that are expected to benefit from the rising consumption patterns in India fuelled by high disposable incomes



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