

Be a part of the
Consumption Boom
that's shaping the future.



Invest in
**Aditya Birla Sun Life
Consumption Fund**

(An open ended equity scheme following consumption theme)

**Aditya Birla Sun Life
Mutual Fund**



**ADITYA BIRLA
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India's consumption story – The surge has begun

India's consumption growth is powered by its people. Now the world's most populous country and among the youngest, with nearly two-thirds of the population under 35¹, India is witnessing a major shift in aspirations, lifestyles, and spending habits.

Private consumption has grown at an estimated 7.2% CAGR from 2013 to 2024², outpacing United States, China, and Germany, and even India's own GDP growth over the same period. With private consumption expected to double by 2034, the upward trend appears well positioned to continue³.



Key drivers behind the surge



Rising disposable incomes

India's per capita income crossed USD 2,000 in FY25 and is projected to exceed USD 4,000 by 2030. Historical patterns, such as those seen in the U.S., suggest that rising incomes lead to substantial increases in consumption. India appears to be on a similar path⁴



Supportive government policies

Tax reforms and improved credit access have supported consumer activity, while recent interest rate cuts may further boost borrowing and drive consumption growth



Shifting consumer preferences

Demand is shifting toward discretionary and premium products, evident in a 72% surge in durable goods spending and 12% growth in multi-brand outlets in FY25, reflecting lifestyle upgrades and brand preference⁵

Sources:

¹<https://www.marketbrew.in/weekly-insights/young-to-ageing-indian-population>

²<https://www.ibef.org/news/india-s-private-consumption-almost-doubles-to-us-2-1-trillion-in-2024-report#:~:text=India's%20private%20consumption%20has%20nearly,Retailers%20Association%20of%20India%20report.>

³<https://www.newindianexpress.com/business/2024/Oct/04/indias-per-capita-income-to-increase-by-2000-usd-over-next-5-years-fm-sitharaman>

⁴<https://www.ndtv.com/india-news/india-set-to-become-worlds-consumption-capital-report-7992287>

⁵<https://www.linkedin.com/pulse/indias-shifting-consumption-landscape-growing-bjpcc/>

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Fund Positioning

A thematic equity fund designed to participate in India's evolving consumption story. It invests in companies benefiting from rising incomes and shifting consumer behavior, aiming to build long-term wealth through a focused yet diversified portfolio.

Investable Universe

The fund primarily invests in companies that:

Generate at least 50% of their revenue from consumer-facing businesses



Have strong brand recognition, consumer loyalty, and broad market presence

Investment Approach

Diverse sector exposure

The fund invests across a broad set of consumption-linked sectors, including:

Automobiles; Hospitality; Travel and tourism; Pharmaceutical and Health Care; Utilities companies like telecom, power distribution etc.; Retail chains; Consumer Goods; Consumer Durables; Financial services and banks; Housing Finance Companies

Disciplined stock selection

A bottom-up investment process is followed, with an emphasis on:

Strong corporate governance



Established market presence & brand equity



Scalable business models



Reasonable valuations and long-term growth outlook



Balanced portfolio construction

Diversification is maintained to manage risk, avoiding excessive concentration while ensuring meaningful exposure to key themes within the consumption space.

Why invest in Aditya Birla Sun Life Consumption Fund?

Exposure to India's consumption-driven sectors

The fund seeks to invest in companies that may benefit from rising incomes, shifting demographics, and evolving consumer trends.



Focus on long-term capital appreciation

The investment process emphasizes businesses with sound financials and the potential for sustained growth.



Diversification

Gain exposure to multiple consumption-oriented sectors through a single investment, helping manage risk while capturing opportunities.



Accessible entry point

Start investing in India's consumption story with Systematic Investment Plan (SIP) starting at just ₹100.



Suitability

This fund may be suitable for investors who:



Are looking for long term equity exposure



Have an investment horizon of 5 years or more



Are looking to benefit from structural shifts in India's consumption economy

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Scheme:	This product is suitable for investors who are seeking*:	Risk-O-Meter	Benchmark Risk-O-Meter NIFTY India Consumption TRI
Aditya Birla Sun Life Consumption Fund (An open ended equity scheme following consumption theme)	<ul style="list-style-type: none"> 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 <p>*Investors should consult their financial advisors if in doubt whether the product is suitable for them.</p>	<p>The risk of the scheme is Very High</p>	<p>The risk of the benchmark is Very High</p>

Data as on July 31, 2025 | B: Benchmark | AB: Additional Benchmark

Aditya Birla Sun Life AMC Limited /Aditya Birla Sun Life Mutual Fund is not guaranteeing/offering/communicating any indicative yield/returns on investments.

Past performance of any product does not indicate its future performance.

SIP does not assure a profit or guarantee protection against loss in a declining market. The illustration mentioned above is not based on any judgements of the future return.

Information gathered and material used in the above illustration is believed to be from reliable sources. ABSLAMC however does not warrant the accuracy, reasonableness and / or completeness of any such information. The illustration do not purport to represent the performance of any security or investments.

Mutual Fund investments are subject to market risks, read all scheme related documents carefully.