FUND FACTS

HDFC Consumption Fund

(Erstwhile HDFC Non-Cyclical Consumer Fund scheme name changed w.e.f. March 11, 2026.) An open ended equity scheme investing in consumption theme

HDFC MUTUAL FUND BHAROSA APNO KA

October 2026

AUM

September 30, 2026
₹954.07Cr.

Investment Objective

To generate long-term capital appreciation by investing predominantly in equity and equity related securities of companies with a focus on consumption and consumption related sector or allied sectors theme. There is no assurance that the investment objective of the Scheme will be achieved.

Investment Strategy

- This fund invests in the Consumption theme, strategically positioned to capitalize on key fundamental drivers in India, including rising per capita income, Demographic Dividend, increased urbanization, premiumization, formalization and digitization.
- The Fund invests in stocks that represent the non-cyclical consumer theme – sectors such as FMCG, Consumer durables, Consumer Services (like retail, leisure) etc.
- Companies within this sector generally tend to demonstrate a stable earnings and return on equity (ROE) profile. They tend to exhibit relatively lower risk and volatility in earnings growth compared to other sectors due to factors such as limited government intervention, higher brand loyalty, and reduced exposure to global macroeconomic slowdown.
- This fund aims to invest in companies that are leaders or gaining market share through superior execution, scalability, technology adoption, and other advantageous factors.
- It actively pursues diversification across market capitalizations and various sub-segments within the consumption sector with an aim to effectively manage risks and enhance potential returns.

Top 10 Equity Holdings (as on September 30, 2026)

Company	Industry*	% to NAV
Eternal Limited	Retailing	9.56
Mahindra & Mahindra Ltd.	Automobiles	8.26
Hindustan Unilever Ltd.	Diversified FMCG	7.39
Bharti Airtel Ltd.	Telecom - Services	5.21
Vishal Mega Mart Limited	Retailing	3.99
Godrej Consumer Products Ltd.	Personal Products	3.70
Bajaj Auto Limited	Automobiles	3.64
Maruti Suzuki India Limited	Automobiles	3.62
Titan Company Ltd.	Consumer Durables	3.22
TVS Motor Company Ltd.	Automobiles	3.10

* Industry classification as recommended by AMFI. For complete portfolio details please refer to the website www.hdfcfund.com

Top 10 Sectoral Trend (as on September 30, 2026)

Industry*	% to NAV					
	Apr 26	May 26	Jun 26	Jul 26	Aug 26	Sep 26
Automobile and Auto Components	18.0	20.4	22.8	26.2	25.7	24.7
Fast Moving Consumer Goods	29.7	30.0	28.2	26.5	24.7	24.3
Consumer Services	26.4	26.7	26.5	25.6	25.4	23.0
Consumer Durables	10.6	8.7	8.7	8.6	9.3	9.3
Healthcare	4.2	4.7	3.8	3.9	5.2	6.2
Telecommunication	5.4	5.3	5.3	5.4	5.0	5.2
Services	1.1	1.2	1.4	1.3	1.4	2.6
Power	2.1	2.2	2.0	1.9	1.7	1.9
Metals & Mining	0.0	0.0	0.0	0.0	1.1	1.5

Market Cap Segment-wise Exposure

	Apr 2026	May 2026	Jun 2026	Jul 2026	Aug 2026	Sep 2026
Large	63.7%	66.0%	68.5%	69.8%	70.7%	69.6%
Mid	13.5%	13.3%	13.0%	14.2%	13.2%	11.7%
Small	20.2%	19.8%	17.1%	15.3%	15.6%	17.4%

% of Net Assets (As per AMFI classification as on June 2026)

Quantitative Data (Risk Ratios)

Standard Deviation	16.671%
Beta	0.888
Sharpe Ratio*	0.219

Computed for the 3-yr period ended September 30, 2026 Based on month-end NAV.* Risk free rate: 5.28% (Source: FIMMDA MIBOR) For schemes which have not completed 3 years, data is computed since inception.

Portfolio Turnover Ratio

Equity Turnover	49.16%
Total Turnover	49.16%

Total Turnover = Equity + Debt + Derivative

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October 2026

Fund Facts

Category of Scheme	THEMATIC FUND
Fund Manager*	Amit Sinha (since July 12, 2023), Bhagyesh Kagalkar (Gold/Silver Instruments) (since August 26,2026)
Inception Date	July 12, 2023
Benchmark	NIFTY India Consumption Index (TRI)
Investment Plans / Options	Regular Plan, Direct Plan. Under Each Plan: Growth & IDCW Option. The IDCW Option offers following Sub-Options: Payout of IDCW Option; and Reinvestment of IDCW Option.
$$ Exit Load	• In respect of each purchase/switch-in of units, an Exit load of 1.00% is payable if units are redeemed/switched-out within 30 days from the date of allotment. • No Exit Load is payable if units are redeemed / switched-out after 30 days from the date of allotment.

*Dedicated fund manager for overseas investments: Mr. Gopal Agrawal (since September 01, 2026)

What's In What's Out (31st August 2026 vs 30th September 2026)

Entry

Company Name	Industry
Global Health Limited	Healthcare Services
Rentomojo Limited	Commercial Services & Supplies

Exit

Company Name	Industry
LENSKART SOLUTIONS LIMITED	Retailing

Increased Exposure

Company Name	Industry
Apollo Hospitals Enterprise Ltd.	Healthcare Services

Decreased Exposure

Company Name	Industry
Eternal Limited	Retailing
Godavari Biorefineries Limited	Diversified FMCG
Trent Ltd.	Retailing
United Spirits Limited	Beverages
Dhoot Transmission Limited	Auto Components

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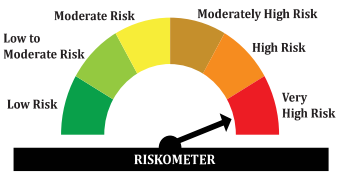
Product labelling and Riskometer

This product is suitable for investors who are seeking*	Riskometer#
• To generate long-term capital appreciation / income. • Investment in equity and equity related securities of companies with a focus on consumption and consumption related sector or allied sectors theme.	 *The risk of the scheme is very high*
*Investors should consult their financial advisers, if in doubt about whether the product is suitable for them	

For latest Riskometer, investors may refer to the Monthly Portfolios disclosed on the website of the Fund viz. www.hdfcfund.com
Scheme riskometer as of September 30, 2026

The Scheme being thematic in nature carries higher risks versus diversified equity mutual funds on account of concentration and theme specific risks.
Stocks/Sectors/Themes referred should not be construed as an investment advice or a recommendation by HDFC Mutual Fund ("the Fund") / HDFC AMC to buy or sell the stock or any other security covered under the respective sector/stocks/themes. The Fund may or may not have any present or future positions in these stocks/sectors/themes.

$$ Exit Load: (i) No Exit Load shall be levied for switching between Plans / Options within the Scheme. However, exit load will be applicable if the units are switched-out / redeemed from the Scheme within the exit load period from the initial date of purchase. (ii) No Exit load will be levied on bonus Units and on units allotted on Re-investment of Income Distribution cum Capital Withdrawal. (iii) No Exit load will be levied on Units allotted in the Target Scheme under the Transfer of Income Distribution cum Capital Withdrawal (IDCW) Plan Facility (TIP Facility). (iv) In case of Systematic Transactions such as Systematic Investment Plan (SIP), Flex Systematic Investment Plan (Flex SIP), Systematic Transfer Plan (STP), HDFC Flex Systematic Transfer Plan (Flex STP), HDFC Swing Systematic Transfer Plan (Swing STP), HDFC Flexindex Plan (Flexindex) etc., Exit Load, if any, prevailing on the date of registration / enrolment shall be levied.

MUTUAL FUND INVESTMENTS ARE SUBJECT TO MARKET RISKS, READ ALL SCHEME RELATED DOCUMENTS CAREFULLY.

Mission: To be the wealth creator for every Indian

Vision: To be the most respected asset manager in the world