

Secure your retirement with assured income.

NEW HDFC PF NPS Surakshit Income Fund-Tier I



Under the new Multiple Scheme Framework (MSF) introduced by [PFRDA](#), [HDFC PF](#) proudly launches the [HDFC PF NPS Surakshit Income Fund - Tier I](#) a scheme to meet the needs of India's growing digital economy workforce, self employed individuals and other investors.



Scheme Features

| Feature | Tier I |
|--|--|
| Equity (E) | 55–75% |
| Corporate Bond (C) | Upto 30% |
| Government Bond (G) | Upto 45% |
| Alternate Investments (A) | Upto 5% |
| Cash & Cash Equivalents/ Money Market | Upto 10% |
| Vesting Period | 15 years/Retirement (Whichever is earlier) |
| Exit Rules | As per PFRDA exit regulations |
| Investment Objective | To generate high returns for growth-seeking investors through equity & high quality debt |
| Benchmark Index | Custom Composite: <ul style="list-style-type: none">• BSE 200 TRI (65%)• NPS Government Securities Index (25%)• NPS Corporate Bond Index (10%) |



Fund Managers

- Vishwas Katela – 22 years
- Harsh Kothari – 14 years
- Ankur Shah – 13 years

(As on March 31, 2025)



Charges

- Total charges capped at 0.30% of AUM p.a.
- CRA, Custodian, and NPS Trust charges as per PFRDA norms (over & above 0.3% of AUM)



Switching Options

- Switch to common schemes allowed
- On completion of vesting period switching to another MSF scheme is allowed



Exit & Withdrawal Options

- Exit allowed after a 15 years vesting period or at age 60/retirement (whichever is earlier), as per PFRDA regulations.
- Post vesting period, a portion of corpus can be withdrawn as Lumpsum/SLW (Systematic Lumpsum Withdrawal) and balance to be invested in Annuity
- Partial Withdrawal and Pre Mature Exit options available as per PFRDA guidelines



Tax Benefits

As per Income Tax Act, 1961 and applicable amendments in tax laws from time to time.

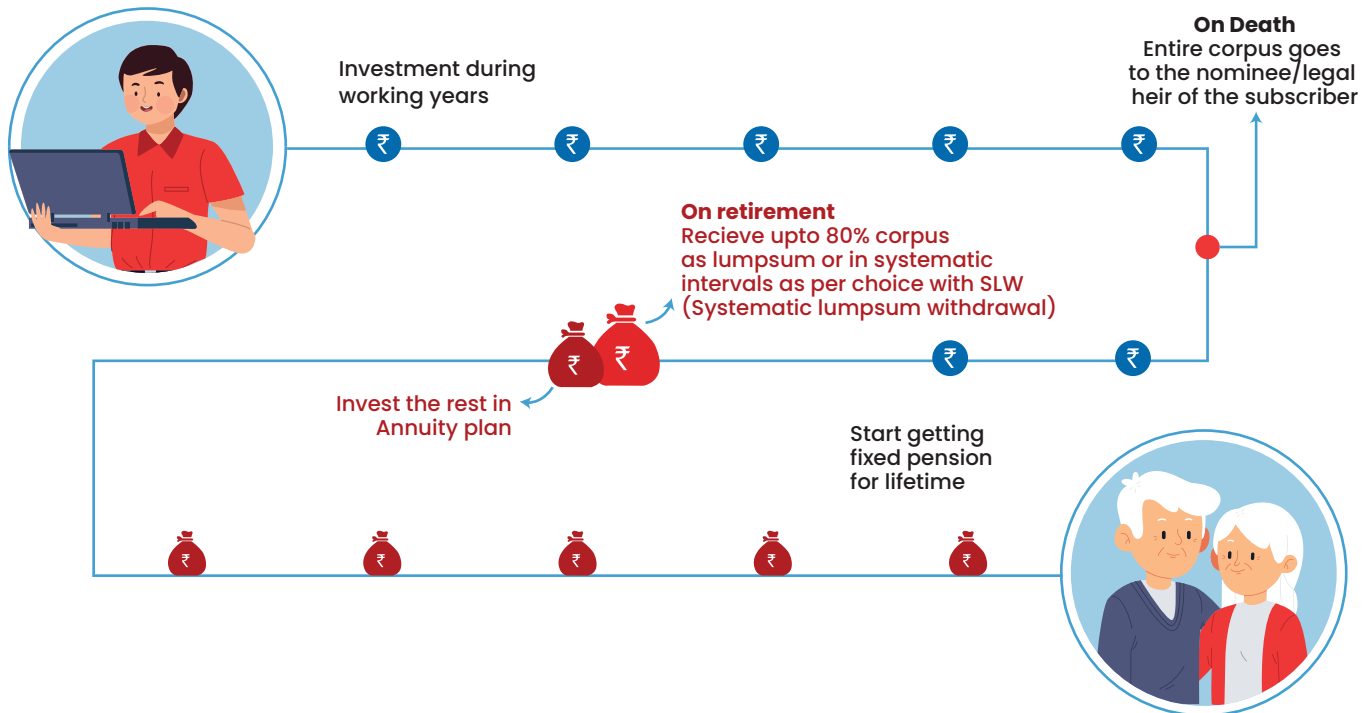


Why choose this?

- ✓ Tier-I plan is ideal for subscribers seeking diversification across multiple asset classes and long-term wealth creation opportunities
- ✓ Regular income options post vesting



How does it work?



www.hdfcpension.com

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**HDFC
PENSION**

Returns under NPS are subject to market risk and fluctuations based on the state of the financial market. Tax Laws are subject to change.

HDFC Pension Fund Management Limited (formerly known as HDFC Pension Management Company Ltd)

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