

HDFC PF NPS

Surakshit Income Fund Tier I

Investment Objective: A fund designed for growth-seeking investors, offering diversification across equity, debt, and alternate assets. The fund balances **growth potential through equity** by combining **capital stability through high-quality debt** with **long-term wealth creation opportunities** across multiple asset classes.

Fund Manager	Mr Vishwas Katela Mr Harsh Kothari Mr Ankur Shah
Benchmark*	Custom Composite: NPS Equity Index - 65% NPS Government Securities Index - 25% NPS Corporate Bond Index - 10%
Inception Date	3 rd October 2025

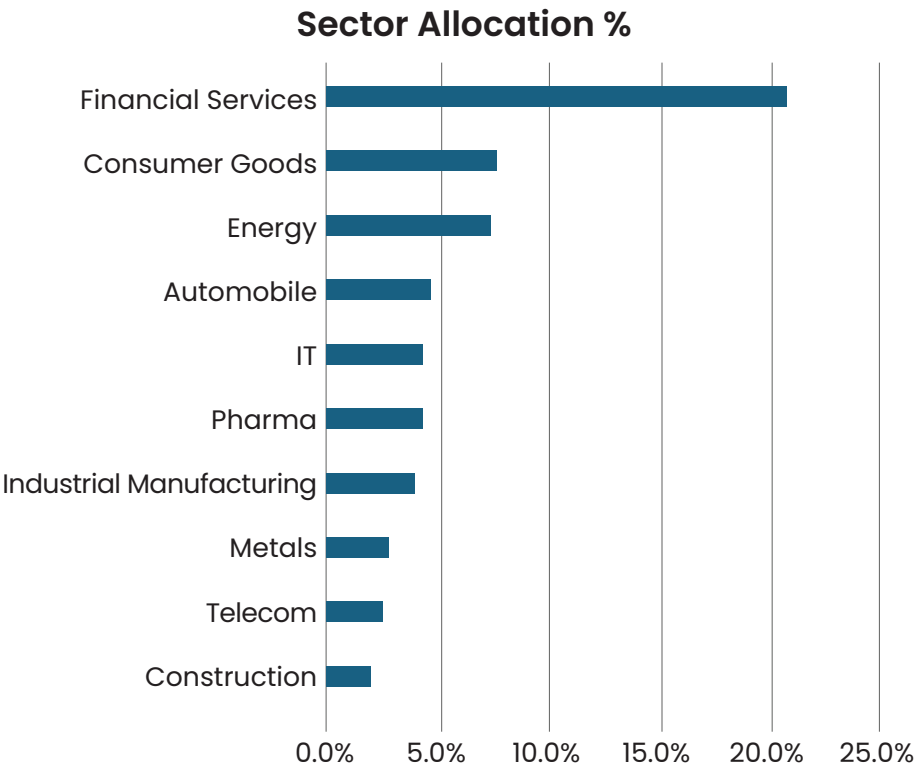
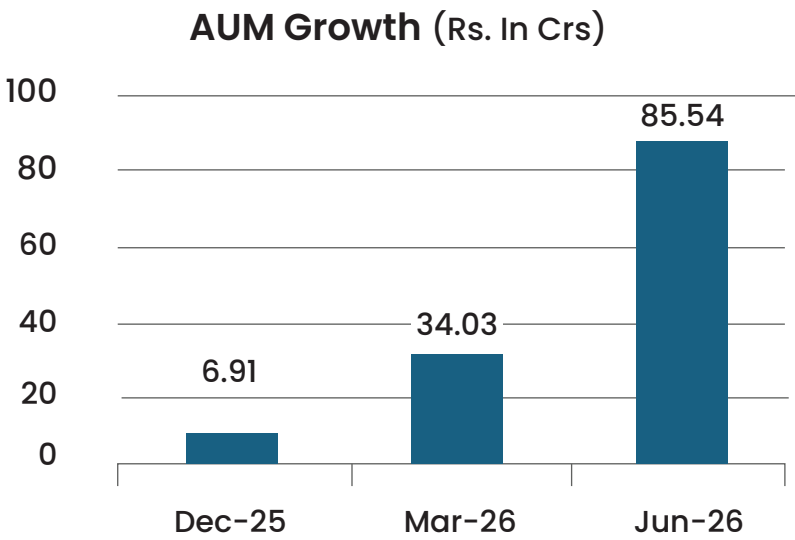
* Subject to Regulatory Approval



Total Expense Ratio: 0.30% p.a.	
Risk Ratios:	
Beta	0.86
Sharpe	-0.09
Treynor	-1.00
Information	-1.35

Top 10 Equity Holdings**	
Company Name	% of Net Assets
HDFC Bank Ltd	6.3%
Reliance Industries Ltd.	5.2%
ICICI Bank Ltd	5.1%
Infosys Ltd	3.2%
ITC Ltd	3.1%
Hindalco Industries Ltd	2.7%
Mahindra & Mahindra Ltd	2.7%
Bharti Airtel Ltd.	2.7%
Sun Pharmaceuticals Industries Ltd	2.6%
Bharat Electronics Ltd.	2.5%

Asset Class	% of Net Assets
Equity	62.9%
Gsec/SDL	23.4%
Corp Bond	8.7%
Alternate Assets*	0.3%
Cash / Net Current Assets	4.7%
* Now part of the Equity/Corporate bond universe post the master circular dated 10 th Dec 2025	



Scheme Performance:	3 Month	Since Inception
HDFC Pension NPS Surakshit Income Fund Tier I	5.68%	-2.70%
Benchmark Composite*	8.26%	0.96%

*Index - subject to approval from PFRDA

** As on 30th June 2026

