

HDFC PF NPS

Surakshit Income Fund Tier II

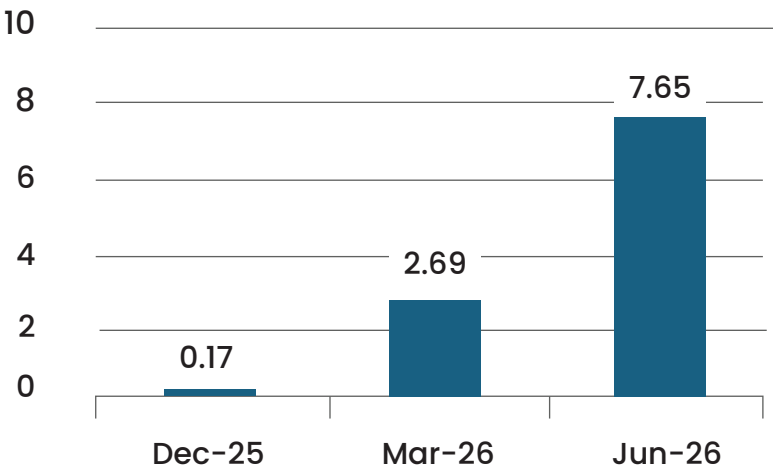
Investment Objective: The primary investment objective of the scheme is to **generate steady returns** with the potential for **moderate capital appreciation** over the medium to long term.

Fund Manager	Mr Vishwas Katela Mr Harsh Kothari Mr Ankur Shah
Benchmark*	Custom Composite: NPS Equity Index - 15% NPS Government Securities Index-25% NPS Corporate Bond Index-60%
Inception Date	3 rd October 2025

* Subject to Regulatory Approval



AUM Growth (Rs. In Cr)



Total Expense Ratio: 0.30% p.a.

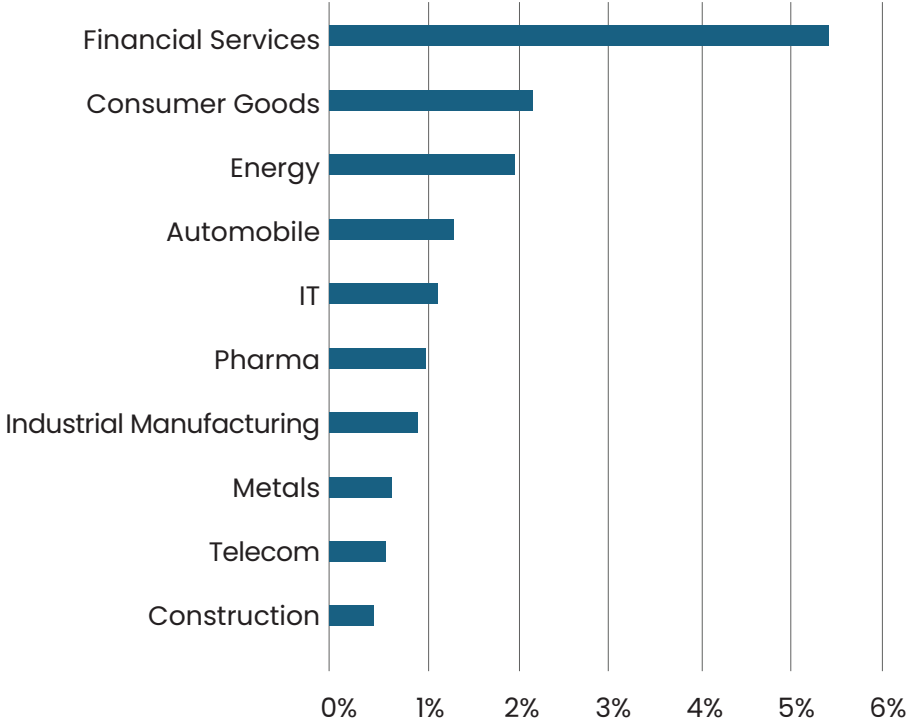
Risk Ratios:

Beta	0.81
Sharpe	-0.03
Treynor	-0.96
Information	-0.81

Top 10 Equity Holdings**

Company Name	% of Net Assets
HDFC Bank Ltd	1.7%
Reliance Industries Ltd.	1.5%
ICICI Bank Ltd	1.3%
Infosys Ltd	0.8%
ITC Ltd	0.8%
Mahindra & Mahindra Ltd	0.7%
Hindalco Industries Ltd	0.7%
Sun Pharmaceuticals Industries Ltd	0.7%
Bharti Airtel Ltd.	0.7%
Bharat Electronics Ltd.	0.7%

Sector Allocation %



Asset Class

% of Net Assets

Equity	16.6%
Gsec/SDL	21.7%
Corporate Bond	54.5%
Cash / Net Current Assets	7.2%

* Now part of the Equity/Corporate bond universe post the master circular dated 10th Dec 2025

Scheme Performance:

	3 Month	Since Inception
HDFC Pension NPS Surakshit Income Fund Tier II	4.37%	2.26%
Benchmark Composite*	4.73%	3.59%

*Index - subject to approval from PFRDA

** As on 30th June 2026

