

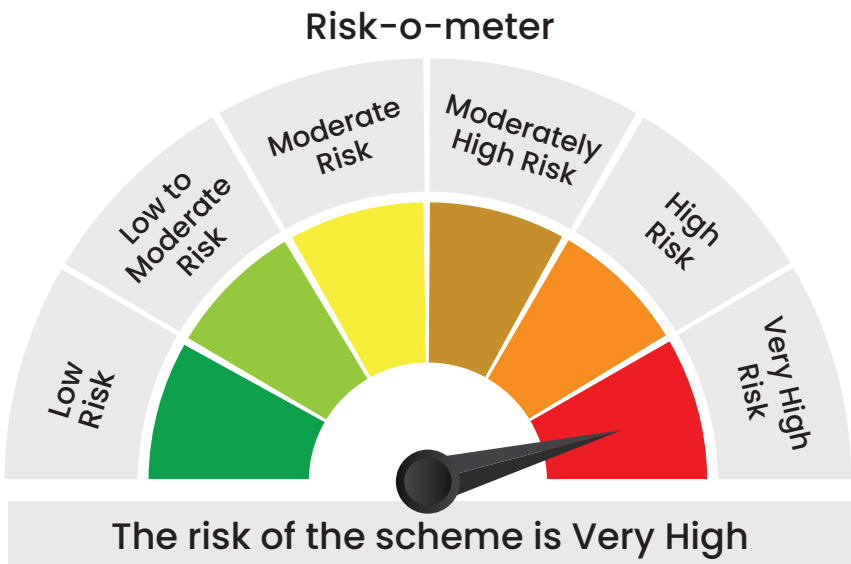
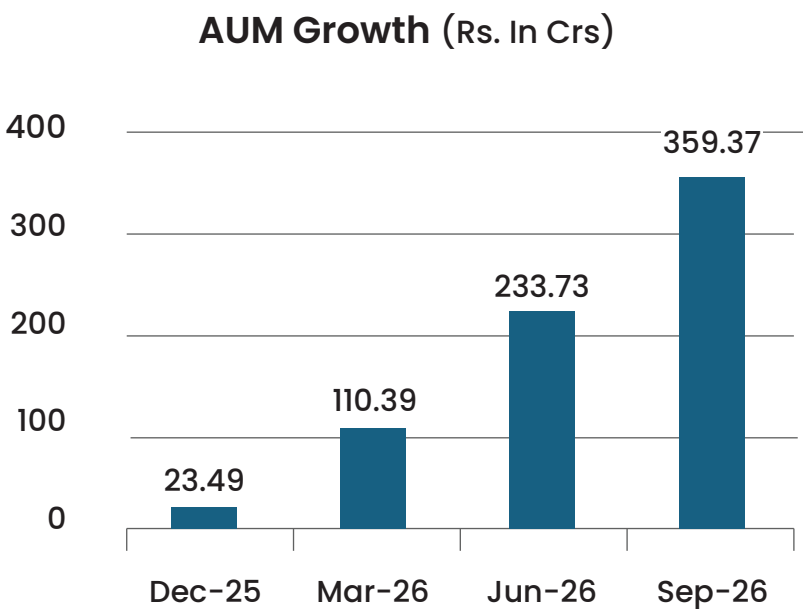
HDFC PF NPS

Equity Advantage Fund

Investment Objective: **A growth-oriented pension fund scheme** for investors with **high-risk appetite**. This scheme offers **up to 100% equity exposure** with potential for high growth and wealth accumulation.

Fund Manager	Mr Vishwas Katela Mr Harsh Kothari
Benchmark*	NPS Equity Index
Inception Date	3 rd October 2025

* Subject to Regulatory Approval



Total Expense Ratio: 0.30% p.a.

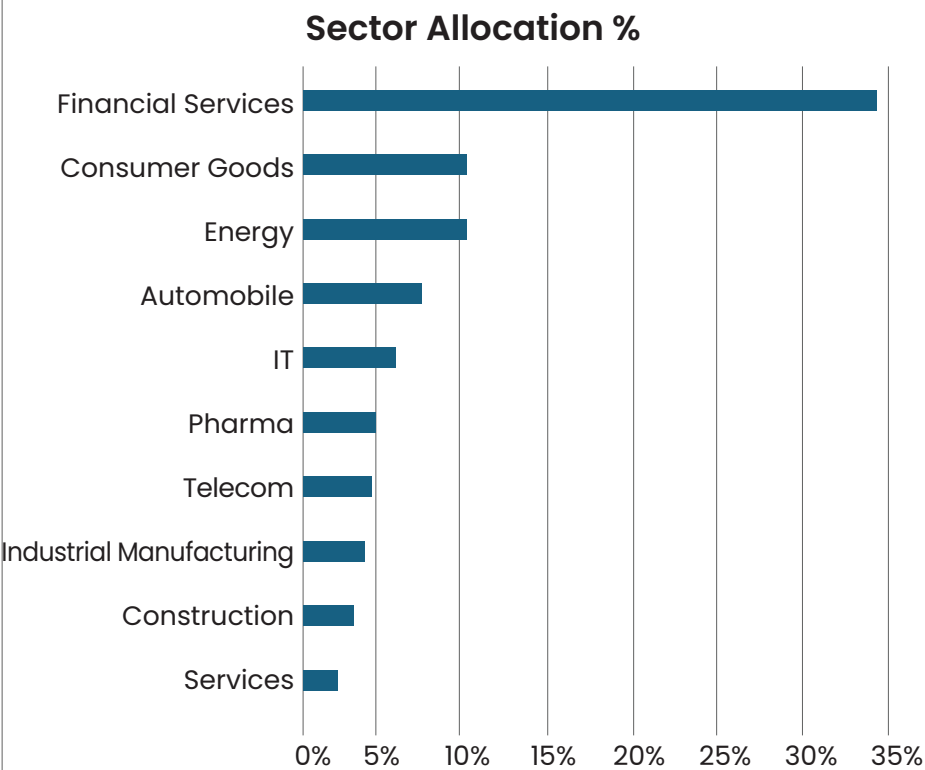
Risk Ratios:

Beta	0.86
Sharpe	-1.37
Treynor	-0.19
Information	-1.18

Top 10 Equity Holdings**

Company Name	% of Net Assets
ICICI Bank Ltd	6.9%
HDFC Bank Ltd	6.8%
Reliance Industries Ltd.	4.9%
Bharti Airtel Ltd.	4.6%
State Bank of India	4.4%
ITC Ltd	3.3%
Larsen & Toubro Ltd	3.2%
Axis Bank Ltd	3.0%
Sun Pharmaceuticals Industries Ltd	2.7%
Bharat Electronics Ltd.	2.5%

Asset Class	% of Net Assets
Equity	95.1%
Alternate Assets*	0.3%
Cash / Net Current Assets	4.6%
* Now part of the equity universe post the master circular dated 10 th Dec 2025	



Scheme Performance:	3 Month	Since Inception
HDFC Pension NPS Equity Advantage Fund	-5.4%	-9.5%
NPS Equity Index*	-4.2%	-4.8%

*Index - subject to approval from PFRDA

** As on 30th September 2026

