

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

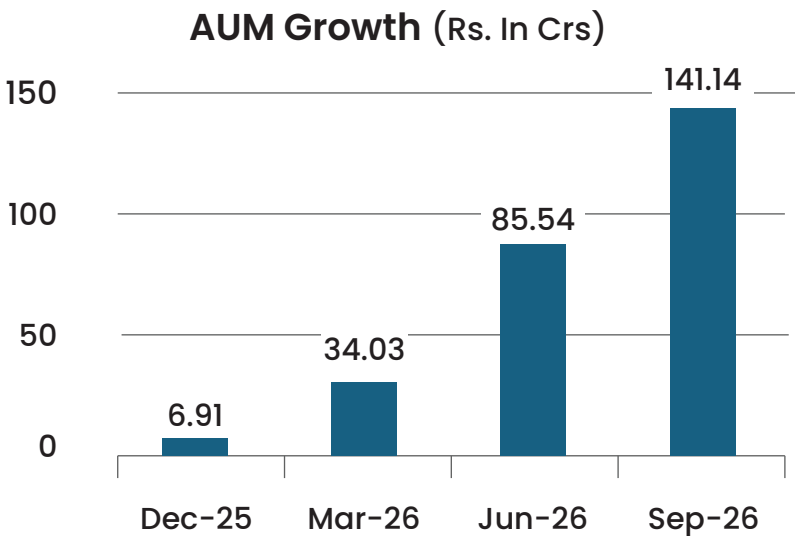
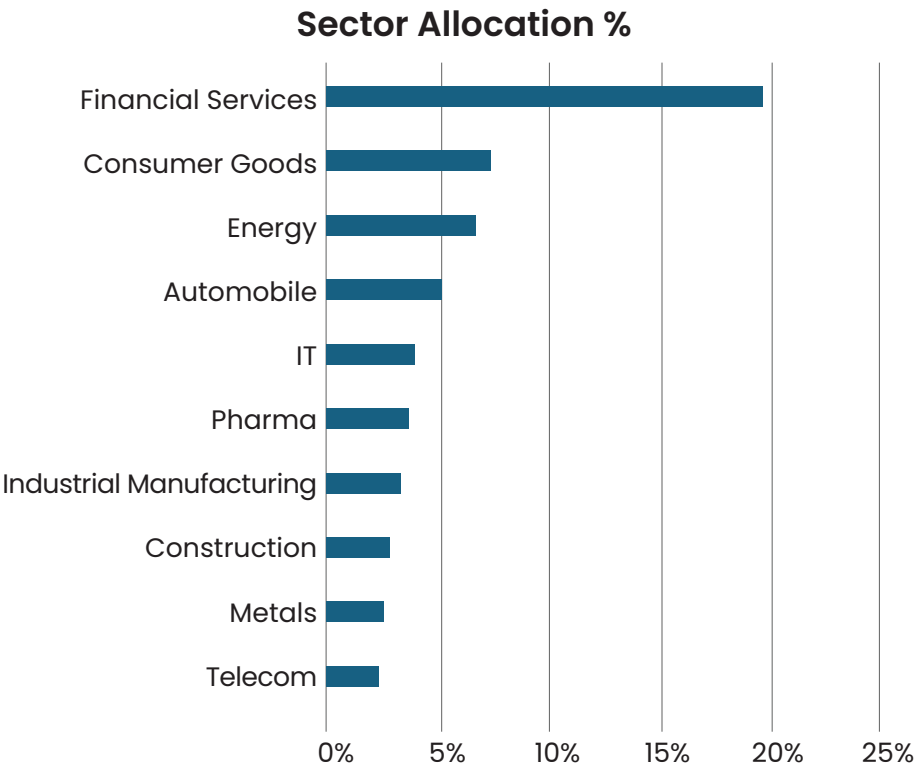
* Subject to Regulatory Approval



Total Expense Ratio: 0.30% p.a.	
Risk Ratios:	
Beta	0.87
Sharpe	-1.61
Treynor	-0.16
Information	-1.50

Top 10 Equity Holdings**	
Company Name	% of Net Assets
ICICI Bank Ltd	4.6%
HDFC Bank Ltd	4.5%
Reliance Industries Ltd.	3.3%
Larsen & Toubro Ltd	3.0%
State Bank of India	2.6%
Bharti Airtel Ltd.	2.6%
Infosys Ltd	2.2%
ITC Ltd	1.9%
Mahindra & Mahindra Ltd	1.8%
Hindalco Industries Ltd	1.7%

Asset Class	% of Net Assets
Equity	60.9%
Gsec/SDL	26.2%
Corp Bond	5.2%
Alternate Assets*	0.2%
Cash / Net Current Assets	7.5%
* 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	-3.8%	-6.4%
Benchmark Composite*	-3.1%	-2.1%

*Index – subject to approval from PFRDA

** As on 30th September 2026

