

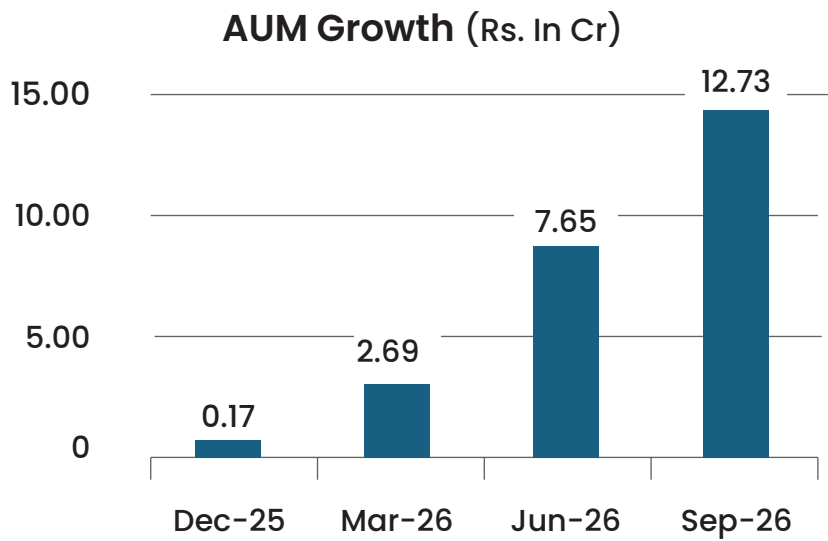
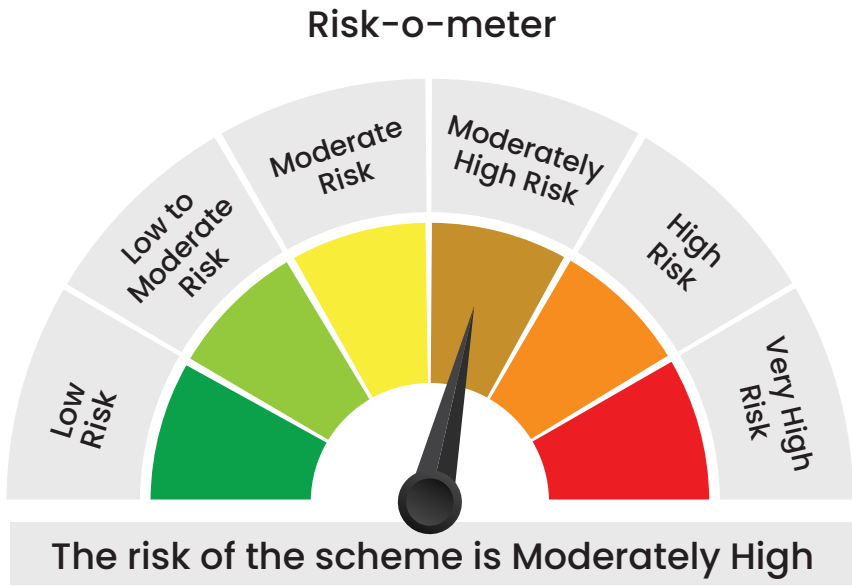
HDFC PF NPS

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



Total Expense Ratio: 0.30% p.a.

Risk Ratios:

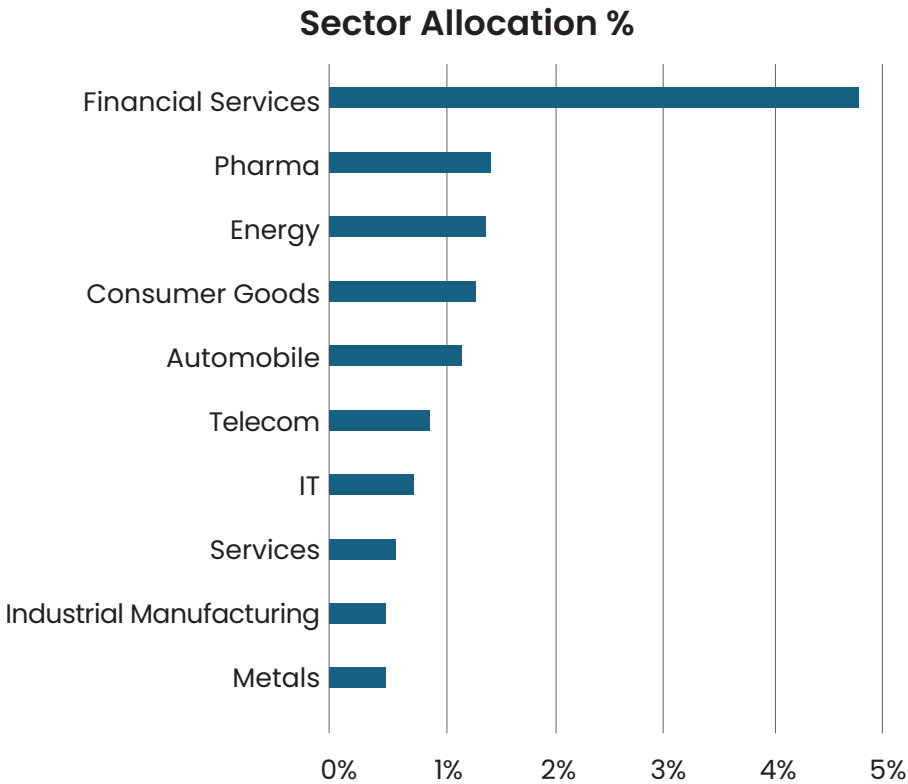
Beta	0.82
Sharpe	-1.88
Treynor	-0.07
Information	-0.65

Top 10 Equity Holdings**

Company Name	% of Net Assets
ICICI Bank Ltd	1.2%
HDFC Bank Ltd	1.1%
Reliance Industries Ltd.	0.8%
Bharti Airtel Ltd.	0.8%
State Bank of India	0.7%
Infosys Ltd	0.6%
Shriram Finance Limited	0.5%
Dr Reddy's Laboratories Ltd	0.5%
ITC Ltd	0.5%
Hindalco Industries Ltd	0.5%

Asset Class	% of Net Assets
Equity	13.9%
Gsec/SDL	19.3%
Corporate Bond	59.9%
Cash / Net Current Assets	6.9%

* 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	-1.0%	1.2%
Benchmark Composite*	-1.2%	2.4%

*Index - subject to approval from PFRDA

** As on 30th September 2026

