FUND FACTS

HDFC ELSS Tax saver

(An open ended equity linked savings scheme with a statutory lock in of 3 years and tax benefit)

(This is a simple and performing scheme which is eligible for distribution by new cadre of distributors)

HDFC MUTUAL FUND BHAROSA APNO KA

September 2025

AUM

August 2025
INR 16,525.28 Cr.

Investment Objective

To generate capital appreciation / income from a portfolio, comprising predominantly of equity & equity related instruments.
There is no assurance that the investment objective of the Scheme will be achieved.

HDFC ELSS Tax saver ("the fund") – Fund Positioning and Investment Strategy

- Focus on strong companies with growth drivers in medium to long term, especially those which are competitively placed in an industry with good prospects
- Emphasis on Strong Management with an ability to capitalize on opportunities while managing risks
- Shall consider track record of corporate governance, ESG sensitivity and transparency
- Can invest across market cap segments
- Focus on valuation to provide reasonable margin of safety, without relying solely on traditional parameters like P/E or P/B
- Considering the long term nature of investments in the Scheme, stock selection will be strategic and long term in nature, instead of tactical
- The Fund is suitable for investors who want to save tax, but also would like to invest in a diversified equity portfolio and participate in long term growth of quality companies

Top 10 Equity Holdings (as on 31st August, 2025)

Company	Industry*	% to NAV
HDFC Bank Ltd.£	Banks	9.56
ICICI Bank Ltd.	Banks	9.30
Axis Bank Ltd.	Banks	7.59
Cipla Ltd.	Pharmaceuticals & Biotechnology	5.19
Maruti Suzuki India Limited	Automobiles	4.92
SBI Life Insurance Company Ltd.	Insurance	4.92
Bharti Airtel Ltd.	Telecom - Services	4.23
Kotak Mahindra Bank Limited	Banks	4.15
State Bank of India	Banks	3.40
Hyundai Motor India Limited	Automobiles	2.98

* Industry classification as recommended by AMFI. For complete portfolio details please refer to the website www.hdfcfund.com £ Sponsor

Top 10 Sectoral Trend (as on 31st August, 2025)

Industry	% to NAV					
	Mar 25	Apr 25	May 25	Jun 25	Jul 25	Aug 25
Financial Services	43.2	42.3	41.8	41.3	42.5	41.1
Automobile and Auto Components	10.6	12.4	12.7	12.9	13.2	14.7
Healthcare	9.6	9.0	8.6	8.6	9.3	9.6
Information Technology	6.2	5.9	6.1	6.2	5.7	5.7
Telecommunication	4.2	4.3	4.2	4.4	4.3	4.2
Metals & Mining	3.5	3.2	3.3	3.6	3.7	3.7
Consumer Durables	1.6	2.0	2.4	2.5	2.4	2.3
Services	1.8	1.8	2.1	2.2	2.2	2.1
Power	1.9	1.9	1.8	1.8	1.8	1.7
Construction Materials	2.0	2.1	1.8	1.7	1.8	1.7

Quantitative Data (Risk Ratios)

Standard Deviation	11.492%
Beta	0.833
Sharpe Ratio*	1.245

Computed for the 3 - year period ended August 31, 2025. Based on month end NAV.* Risk free Rate: 5.54% (Source: FIMMDA MIBOR)

Market Cap Segment wise Exposure

	Mar 2025	Apr 2025	May 2025	June 2025	July 2025	Aug 2025
Large Cap	77.4%	77.4%	76.5%	77.2%	78.9%	78.9%
Mid Cap	6.0%	5.4%	4.7%	4.6%	3.7%	3.5%
Small Cap	9.1%	9.1%	10.1%	10.6%	11.3%	11.0%

% of Net Assets (As per AMFI classification as on December 2024)

Portfolio Turnover Ratio

Equity Turnover 18.89%

Total Turnover 19.90%

Total Turnover = Equity + Debt + Derivative

HDFC ELSS Tax saver

FUND FACTS

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HDFC MUTUAL FUND BHAROSA APNO KA

September 2025

Fund Facts

Category of Scheme	Equity Linked Savings Scheme
Fund Manager*	Roshi Jain(since January 13, 2022)
Inception Date	March 31, 1996
Benchmark	NIFTY 500 Index (Total Returns Index)
Investment Plans / Options	Regular Plan, Direct Plan. Under Each Plan: Growth & Income Distribution cum Capital Withdrawal (IDCW) Option. The IDCW Option offers Payout of Income Distribution cum Capital Withdrawal (IDCW) Option.
$$ Exit Load	Nil (i) No Exit Load shall be levied for switching between Plans / Options within the Scheme. However, exit load will be applicable if the units are switched-out / redeemed from the Scheme within the exit load period from the initial date of purchase. (ii) Switch of investments between Plans under a Scheme having separate portfolios, will be subject to applicable exit load. (iii) No exit load will be levied on Bonus Units and Units allotted on IDCW Re-investment. (iv) The exit load levied on redemption/switch-out will be the load prevailing 1. In case of lumpsum transactions, on the date of allotment of units 2. In case of Systematic Transactions such as SIP, STP etc., on the date of registration / enrolment.

*Dedicated fund manager for overseas investments : Mr. Dhruv Muchhal (since June 22, 2023)

What's In What's Out (31st August 2025 vs 31st July 2025)

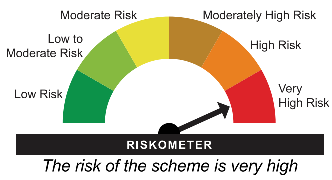
Entry	
Company Name	Industry
Nil	Nil

Exit	
Company Name	Industry
Prestige Estates Projects Ltd.	Realty

Increased Exposure	
Company Name	Industry
Westlife Foodworld Ltd.	Leisure Services

Decreased Exposure	
Company Name	Industry
Nil	Nil

Product labelling and Riskometer

This product is suitable for investors who are seeking*	Riskometer#
• To generate long-term capital appreciation / income • Investment predominantly of equity & equity related instruments *Investors should consult their financial advisers, if in doubt about whether the product is suitable for them.	

For latest Riskometer, investors may refer to the Monthly Portfolios disclosed on the website of the Fund viz. www.hdfcfund.com

Scheme riskometer as of August 31, 2025

Stocks/Sectors/Themes referred should not be construed as an investment advice or a recommendation by HDFC Mutual Fund ("the Fund") / HDFC AMC to buy or sell the stock or any other security covered under the respective sector/stocks/themes. The Fund may or may not have any present or future positions in these stocks/sectors/themes.

MUTUAL FUND INVESTMENTS ARE SUBJECT TO MARKET RISKS, READ ALL SCHEME RELATED DOCUMENTS CAREFULLY.