

## AUM

November 2025
INR 10,631.67 Cr.

## Investment Objective

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

## Why HDFC Children's Fund?

- A Goal-oriented offering meant for individuals to help in building a corpus for child education.
- The fund has a lock-in period of 5 years or till child attains age of majority (whichever is earlier)

## Top 10 Equity Holdings (as on 30th November, 2025)

Company	Industry*	% to NAV
HDFC Bank Ltd.₹	Banks	8.56
ICICI Bank Ltd.	Banks	6.77
Larsen and Toubro Ltd.	Construction	3.77
Reliance Industries Ltd.	Petroleum Products	3.66
eClerx Services Limited	Commercial Services & Supplies	3.20
State Bank of India	Banks	2.85
Infosys Limited	IT - Software	2.80
Kotak Mahindra Bank Limited	Banks	2.70
Aster DM Healthcare Limited	Healthcare Services	2.35
Tata Consultancy Services Ltd.	IT - Software	2.09

\* Industry classification as recommended by AMFI. For complete portfolio details please refer to the website [www.hdfcfund.com](http://www.hdfcfund.com) ₹ Sponsor

## Portfolio Classification by Rating Class (%)

Equity	65.49
Sovereign	17.13
AAA/AAA(SO)/A1+/A1+(SO) & Equivalent	12.38
Cash, Cash Equivalents and Net Current Assets	5.00

## Quantitative Data

Equity Turnover (Last 1 year)	15.44%
Total Turnover (Last 1 year)	15.44%
Residual Maturity*	7.56 Years
Macaulay Duration*	5.02 Years
Modified Duration*	4.80 Years
Annualized Portfolio YTM**	6.65%

#Semi annual YTM has been annualized.\*Calculated on amount invested in debt securities (including accrued interest), deployment of funds in TREPS and Reverse Repo and net receivable/payable.

Total Turnover = Equity + Debt + Derivative

(Ω) Eligibility (of Unit holder) : Children not attained the age of majority as on the date of investment by the Investor / Applicant are eligible as Unit holders in the Scheme.

## Market Cap Segment wise Exposure

	June 2025	July 2025	Aug 2025	Sep 2025	Oct 2025	Nov 2025
Large Cap	42.0%	42.3%	42.0%	41.9%	42.4%	43.4%
Mid Cap	1.0%	1.7%	1.6%	1.6%	1.5%	1.6%
Small Cap	23.3%	21.6%	21.1%	21.5%	21.7%	20.5%

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

## Fund Facts

Category of Scheme	CHILDREN'S FUND
Fund Manager*	Mr. Chirag Setalvad (Equity Portfolio) (since April 2, 2007) & Mr. Anil Bamboli (Debt Portfolio) (since October 6, 2022)
Inception Date	March 2, 2001
Benchmark	NIFTY 50 Hybrid Composite Debt 65:35 Index (Total Returns Index)
Investment Plans / Options	Regular Plan, Direct Plan.
\$\$ Exit Load	(i) For existing investments by investors including SIP / SWAP registrations, etc. (until May 22, 2018) In respect of units subject to lock-in period: Nil In respect of units not subject to lock-in period:- <ul style="list-style-type: none"> <li>In respect of each purchase/ Switch-in of units, an exit load of 3% is payable if units are redeemed / switched-out within 1 year from the date of allotment.</li> <li>In respect of each purchase/ Switch-in of units, an exit load of 2% is payable if units are redeemed / switched-out between 1st and 2nd year of the date of allotment.</li> <li>In respect of each purchase/ Switch-in of units, an exit load of 1% is payable if units are redeemed / switched-out between 2nd and 3rd year of the date of allotment.</li> <li>No exit load is payable, if units are redeemed / switched-out after 3rd year from the date of allotment.</li> </ul> (ii) Fresh investments by investors including SIP/ SWAP registrations, etc (effective May 23, 2018): NIL

\*Dedicated Fund Manager for Overseas Investments : Mr. Dhruv Muchhal (since June 22, 2023)

## What's In What's Out (30th November vs 31st October 2025)

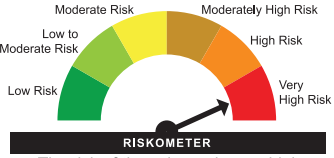
Entry		Exit	
Company Name	Industry	Company Name	Industry
Tenneco Clean Air India Ltd.	Auto Components	Mahindra Holidays & Resorts India Ltd.	Leisure Services
		Belrise Industries Ltd.	Auto Components
		National Securities Depository Ltd.	Capital Markets

Increased Exposure		Decreased Exposure	
Company Name	Industry	Company Name	Industry
Godrej Consumer Products Ltd.	Personal Products	Finolex Cables Ltd.	Industrial Products
The Anup Engineering Ltd.	Industrial Manufacturing	Wework India Management Ltd.	Commercial Services & Supplies
VST Industries Ltd.	Cigarettes & Tobacco Products		

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## Product Labelling and Riskometer

This product is suitable for investors who are seeking*	Riskometer#
<ul style="list-style-type: none"> <li>Capital appreciation over long term.</li> <li>Investment in equity and equity related instruments as well as debt and money market instruments.</li> </ul>	 <p><b>RISKOMETER</b></p> <p>The risk of the scheme is very high</p>

\*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](http://www.hdfcfund.com)  
Scheme riskometer as of November 30, 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.

**\$\$ Exit Load:** (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.