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

July 2026

AUM

June 2026
INR 15,685.17 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 30th June, 2026)

Company	Industry*	% to NAV
ICICI Bank Ltd.	Banks	9.64
HDFC Bank Ltd.£	Banks	8.44
Axis Bank Ltd.	Banks	7.60
Maruti Suzuki India Limited	Automobiles	4.95
State Bank of India	Banks	4.58
Bharti Airtel Ltd.	Telecom - Services	4.47
Kotak Mahindra Bank Limited	Banks	4.38
SBI Life Insurance Company Ltd.	Insurance	3.36
Reliance Industries Ltd.	Petroleum Products	2.74
HCL Technologies Ltd.	IT - Software	2.44

* 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 30th June, 2026)

Industry	% to NAV					
	Jan 26	Feb 26	Mar 26	Apr 26	May 26	Jun 26
Financial Services	44.4	44.5	42.9	42.1	42.0	43.2
Automobile and Auto Components	13.2	13.3	12.7	12.0	12.3	12.3
Healthcare	5.2	5.9	6.9	6.9	7.7	7.8
Information Technology	8.2	6.8	7.6	7.1	7.2	6.4
Telecommunication	4.4	4.2	4.6	4.6	4.5	4.5
Fast Moving Consumer Goods	4.2	3.9	3.0	4.2	4.2	4.3
Consumer Services	2.4	2.6	3.2	3.5	3.4	3.9
Metals & Mining	3.4	3.4	3.5	3.7	3.7	3.4
Oil, Gas & Consumable Fuels	3.9	4.0	4.4	3.1	2.9	2.7
Services	1.7	1.8	1.7	1.8	1.8	2.1

Quantitative Data (Risk Ratios)

Standard Deviation	13.559%
Beta	0.828
Sharpe Ratio*	0.679

Computed for the 3 - year period ended June 30, 2026. Based on month end NAV.* Risk free Rate: 5.52% (Source: FIMMDA MIBOR)

Market Cap Segment wise Exposure

	Jan 2026	Feb 2026	Mar 2026	Apr 2026	May 2026	June 2026
Large Cap	81.0%	83.1%	82.3%	81.2%	79.1%	79.9%
Mid Cap	3.6%	6.7%	7.7%	8.7%	9.2%	9.2%
Small Cap	10.3%	9.1%	8.3%	8.4%	9.1%	9.5%

% of Net Assets (As per AMFI classification as on December 2025)

Portfolio Turnover Ratio

Equity Turnover 18.59%

Total Turnover 18.70%

Total Turnover = Equity + Debt + Derivative

HDFC Mutual Fund: SEBI Registration Number: MF/044/00/6

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FUND FACTS

HDFC MUTUAL FUND BHAROSA APNO KA

July 2026

Fund Facts

Category of Scheme	Equity Linked Savings Scheme
Fund Manager*	Mr. Amar Kalkundrikar, w.e.f. December 08, 2025
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

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

What's In What's Out (30th June 2026 vs 31st May 2026)

Entry	
Company Name	**Industry**
Hindustan Aeronautics Ltd.	Aerospace & Defense
Chalet Hotels Ltd.	Leisure Services

Exit	
Company Name	**Industry**
Nil	Nil

Increased Exposure	
Company Name	**Industry**
PB Fintech Ltd.	Financial Technology (Fintech)
Britannia Industries Ltd.	Food Products
United Spirits Ltd.	Beverages

Decreased Exposure	
Company Name	**Industry**
Bajaj Auto Ltd.	Automobiles
SBI Life Insurance Company Ltd.	Insurance
Bajaj Electricals Ltd.	Consumer Durables

Product labelling and Riskometer

HDFC ELSS Tax Saver

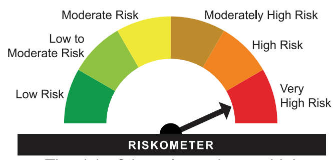
(An open ended equity linked savings scheme with a statutory lock in of 3 years and tax benefit)

This product is suitable for investors who are seeking*

- 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.

Riskometer#



The risk of the scheme is very high

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 June 30, 2026

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) No Exit load will be levied on bonus Units and on units allotted on Re-investment of Income Distribution cum Capital Withdrawal. (iii) No Exit load will be levied on Units allotted in the Target Scheme under the Transfer of Income Distribution cum Capital Withdrawal (IDCW) Plan Facility (TIP Facility). (iv) In case of Systematic Transactions such as Systematic Investment Plan (SIP), Flex Systematic Investment Plan (Flex SIP), Systematic Transfer Plan (STP), HDFC Flex Systematic Transfer Plan (Flex STP), HDFC Swing Systematic Transfer Plan (Swing STP), HDFC Flexindex Plan (Flexindex) etc., Exit Load, if any, prevailing on the date of registration / enrolment shall be levied.

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

Mission: To be the wealth creator for every Indian

Vision: To be the most respected asset manager in the world