HDFC Banking & Financial Services Fund

(An open ended equity scheme investing in Banking and Financial Services Sector)

FUND FACTS

HDFC MUTUAL FUND BHAROSA APNO KA

August 2026

AUM

July 2026
INR 4,630.40 Cr.

Investment Objective

To provide long-term capital appreciation by investing predominantly in equity and equity related instruments of companies engaged in banking and financial services. There is no assurance that the investment objective of the Scheme will be achieved.

Why invest in HDFC Banking & Financial Services Fund?

- Invests in India's Banking and Financial Services space, which has outpaced GDP growth and is now on a digital accelerator.
- Opportunity to benefit from robust GDP growth, rising penetration, the sector's recovery after a decade of challenges, and a favourable portfolio positioning aligned with macro trends.
- Aims to invest in companies that are leaders or gaining market shares through superior execution, scalability, adoption of technology, etc.
- Seeks to achieve diversification and management of risks by investing across sub-segments of financial services sector.

Top 10 Equity Holdings (as on 31st July, 2026)

Company	Industry*	% to NAV
ICICI Bank Ltd.	Banks	14.37
HDFC Bank Ltd.£	Banks	13.01
Kotak Mahindra Bank Limited	Banks	7.70
Axis Bank Ltd.	Banks	7.43
State Bank of India	Banks	6.21
Bajaj Finance Ltd.	Finance	4.50
Shriram Finance Ltd.	Finance	4.29
SBI Life Insurance Company Ltd.	Insurance	3.94
Five-Star Business Finance Limited	Finance	2.70
Au Small Finance Bank Ltd.	Banks	2.37

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

Quantitative Data (Risk Ratios)

Standard Deviation	16.233%
Beta	0.957
Sharpe Ratio*	0.449

Computed for the 3 - year period ended July 31, 2026. Based on month end NAV.* Risk free Rate: 5.41% (Source: FIMMDA MIBOR)

Portfolio Turnover Ratio

Equity Turnover 31.32%

Total Turnover 31.32%

Total Turnover = Equity + Debt + Derivative

Market Cap Segment wise Exposure

	Feb 2026	Mar 2026	Apr 2026	May 2026	June 2026	July 2026
Large Cap	70.5%	70.3%	66.3%	67.1%	67.4%	67.6%
Mid Cap	11.6%	12.0%	13.5%	13.3%	13.7%	11.9%
Small Cap	16.1%	16.7%	18.6%	18.9%	18.1%	19.6%

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

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

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Fund Facts

Category of Scheme	Sectoral Fund
Fund Manager*	Mr. Anand Laddha (since July 1, 2021)
Inception Date	July 1, 2021
Benchmark	NIFTY Financial Services (Total Returns Index)
Investment Plans / Options	Regular Plan, Direct Plan. Under Each Plan: Growth & IDCW Option. The IDCW Option offers following Sub-Options: Payout of IDCW Option; and Reinvestment of IDCW Option
$$ Exit Load	• In respect of each purchase/switch-in of units, an Exit load of 1% is payable if units are redeemed/switchedout within 30 days from the date of allotment. • No Exit Load is payable if units are redeemed / switched-out after 30 days from the date of allotment.

Dedicated fund manager for overseas investments Mr. Dhruv Muchhal (since June 22, 2023 till August 31, 2026)
Note: With effect from September 1, 2026, Mr. Gopal Agrawal is the dedicated fund manager for overseas investments.

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

Entry	
Company Name	**Industry**
360 ONE WAM LTD.(Erstwhile IIFL WEALTH MANAGEMENT LIMITED)	Capital Markets
SBI Funds Management Ltd.	Capital Markets
CreditAccess Grameen Ltd.	Finance

Exit	
Company Name	**Industry**
Bajaj Finserv Ltd.	Finance
One 97 Communications Ltd.	Financial Technology (Fintech)

Increased Exposure	
Company Name	**Industry**
SBI Life Insurance Company Ltd.	Insurance
Repco Home Finance Ltd.	Finance
Kotak Mahindra Bank Ltd.	Banks
PB Fintech Ltd.	Financial Technology (Fintech)
Mahindra & Mahindra Financial Services Ltd.	Finance
SBFC Finance Ltd.	Finance

Decreased Exposure	
Company Name	**Industry**
HDFC Bank Ltd.	Banks
Shriram Finance Ltd.(Erstwhile Shriram Transport Finance Company Limited)	Finance
Onemi Technology Solutions Ltd.	Finance
Indusind Bank Ltd.	Banks
Medi Assist Healthcare Services Ltd.	Insurance
Axis Bank Ltd.	Banks
Karur Vysya Bank Ltd.	Banks
Au Small Finance Bank Ltd.	Banks
Can Fin Homes Ltd.	Finance
Home First Finance Company India Ltd.	Finance

Product labelling and Riskometer

HDFC Banking & Financial Services Fund

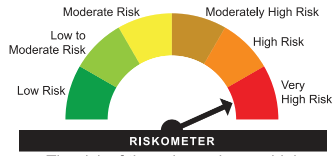
(An open ended equity scheme investing in Banking and Financial Services Sector)

This product is suitable for investors who are seeking*

- To generate long term capital appreciation/income
- Investment predominantly in equity & equity related instruments of banking and financial services companies

*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 July 31, 2026

The Scheme being sectoral in nature carries higher risks versus diversified equity mutual funds on account of concentration and sector specific risks.

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