FUND FACTS

# HDFC Pharma and Healthcare Fund

(An open-ended equity scheme investing in Pharma and healthcare companies)

HDFC MUTUAL FUND
BHAROSA APNO KA

**August 2026**

## AUM

| July 2026 |
|---|
| INR 2,939.98 Cr. |

## Investment Objective

To provide long-term capital appreciation by investing predominantly in equity and equity related securities of Pharma and healthcare companies. There is no assurance that the investment objective of the Scheme will be achieved.

## Why Invest in HDFC Pharma and Healthcare Fund?

- Domestic healthcare spends to increase due to rising longevity, low penetration and growing elderly population
- Rising chronic diseases to result in repeated buying and higher margins for pharma companies
- Growing share of Indian companies in US generics, improved pricing erosion environment and large chunk of drugs going off-patent over the next few years provides a big opportunity for Indian pharma companies
- Biosimilars - an untapped long-term growth lever for Indian pharma companies
- Indian pharma companies are now playing pivotal role in driving global innovation through the CDMO* route
- Manufacturing Leadership - India has the second highest share of USFDA approved facilities; the manufacturing competitiveness has improved further with introduction of PLI scheme and low labour cost.

*CDMO - Contract Development and Manufacturing Organization. Source: USFDA - United States Food and Drug Administration.

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

| Company | Industry* | % to NAV |
|---|---|---|
| Sun Pharmaceutical Industries Ltd. | Pharmaceuticals & Biotechnology | 9.66 |
| Divis Laboratories Ltd. | Pharmaceuticals & Biotechnology | 9.14 |
| Max Healthcare Institute Limited | Healthcare Services | 4.82 |
| Aster DM Quality Care Limited | Healthcare Services | 4.70 |
| Lupin Ltd. | Pharmaceuticals & Biotechnology | 4.67 |
| Cipla Ltd. | Pharmaceuticals & Biotechnology | 4.64 |
| Alkem Laboratories Ltd. | Pharmaceuticals & Biotechnology | 3.67 |
| Acutaas Chemicals Limited | Pharmaceuticals & Biotechnology | 3.58 |
| Anthem Biosciences Limited | Pharmaceuticals & Biotechnology | 3.56 |
| Neuland Laboratories Limited | Pharmaceuticals & Biotechnology | 3.40 |

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

## Quantitative Data (Risk Ratios)

| | |
|---|---|
| Standard Deviation | 16.434% |
| Beta | 0.939 |
| Sharpe Ratio* | 1.451 |

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 36.76%

Total Turnover 36.76%

Total Turnover = Equity + Debt + Derivative

## Market Cap Segment wise Exposure

| | Feb 2026 | Mar 2026 | Apr 2026 | May 2026 | June 2026 | July 2026 |
|---|---|---|---|---|---|---|
| Large Cap | 28.6% | 26.9% | 26.7% | 27.4% | 28.9% | 27.3% |
| Mid Cap | 36.6% | 37.3% | 37.0% | 34.2% | 29.3% | 37.3% |
| Small Cap | 32.2% | 34.1% | 34.8% | 37.0% | 39.1% | 34.9% |

% 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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HDFC MUTUAL FUND BHAROSA APNO KA

**August 2026**

## Fund Facts

| | |
|---|---|
| Category of Scheme | Sectoral Fund |
| Fund Manager* | Nikhil Mathur (since October 4, 2023) |
| Inception Date | October 4, 2023 |
| Benchmark | BSE Healthcare Index (Total Return Index) |
| Investment Plans / Options | Regular Plan, Direct Plan. Under Each Plan: Growth & IDCW Option.<br>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/switched-out within 30 days from the date of allotment.<br>• 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 October 4, 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 |
| Torrent Pharmaceuticals Ltd. | Pharmaceuticals & Biotechnology |
| Apollo Hospitals Enterprise Ltd. | Healthcare Services |

| Exit | |
|---|---|
| Company Name | Industry |
| Nil | Nil |

| Increased Exposure | |
|---|---|
| Company Name | Industry |
| Jupiter Life Line Hospitals Ltd. | Healthcare Services |
| Dr Reddys Laboratories Ltd. | Pharmaceuticals & Biotechnology |
| Divi Laboratories Ltd. | Pharmaceuticals & Biotechnology |
| Biocon Ltd. | Pharmaceuticals & Biotechnology |
| Neuland Laboratories Ltd. | Pharmaceuticals & Biotechnology |
| Sun Pharmaceutical Industries Ltd. | Pharmaceuticals & Biotechnology |
| Global Health Ltd. | Healthcare Services |

| Decreased Exposure | |
|---|---|
| Company Name | Industry |
| Nil | Nil |

## Product Labelling and Riskometer

### HDFC Pharma and Healthcare Fund

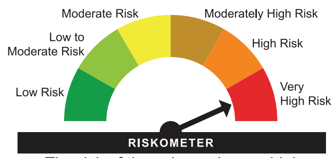
(An open-ended equity scheme investing in Pharma and healthcare companies)

**This product is suitable for investors who are seeking***

- To generate long-term capital appreciation
- Investment predominantly in equity & equity related instruments of Pharma and healthcare 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.**