FUND FACTS

HDFC Banking & Financial Services Fund

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

HDFC MUTUAL FUND BHAROSA APNO KA

October 2026

AUM

September 30, 2026
₹4,425.37Cr.

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.

Investment Strategy

- 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 September 30, 2026)

Company	Industry*	% to NAV
ICICI Bank Ltd.	Banks	13.85
HDFC Bank Ltd.£	Banks	12.89
Kotak Mahindra Bank Limited	Banks	8.61
Axis Bank Ltd.	Banks	7.76
State Bank of India	Banks	6.07
Shriram Finance Ltd.	Finance	4.22
Bajaj Finance Ltd.	Finance	3.96
SBI Life Insurance Company Ltd.	Insurance	3.72
Five-Star Business Finance Limited	Finance	2.67
Au Small Finance Bank Ltd.	Banks	2.40

* 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	16.678%
Beta	0.963
Sharpe Ratio*	0.337

Computed for the 3-yr period ended September 30, 2026 Based on month-end NAV.* Risk free rate: 5.28% (Source: FIMMDA MIBOR) For schemes which have not completed 3 years, data is computed since inception.

Portfolio Turnover Ratio

Equity Turnover	28.38%
Total Turnover	28.38%

Total Turnover = Equity + Debt + Derivative

Market Cap Segment-wise Exposure

	Apr 2026	May 2026	Jun 2026	Jul 2026	Aug 2026	Sep 2026
Large	66.3%	67.1%	67.4%	67.6%	69.8%	70.0%
Mid	13.5%	13.3%	13.7%	11.9%	12.1%	11.1%
Small	18.6%	18.9%	18.1%	19.6%	17.7%	18.4%

% of Net Assets (As per AMFI classification as on June 2026)

Fund Facts

Category of Scheme	SECTORAL FUND
Fund Manager*	Anand Laddha (since July 1, 2021), Bhagyesh Kagalkar (Gold/Silver Instruments) (since August 26,2026)
Inception Date	July 01, 2021
Benchmark	NIFTY Financial Services (TRI)
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/switched-out 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.

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What's In What's Out (31st August 2026 vs 30th September 2026)

Entry

Company Name	Industry
National Stock Exchange of India Limited	Capital Markets

Exit

Company Name	Industry
One 97 Communications Limited	Financial Technology (Fintech)
SBFC Finance Limited	Finance

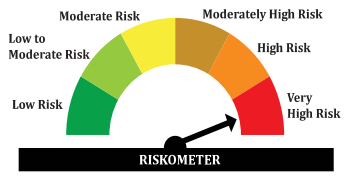
Increased Exposure

Company Name	Industry
Bombay Stock Exchange Limited (BSE)	Capital Markets

Decreased Exposure

Company Name	Industry
Home First Finance Company India Ltd	Finance

Product labelling and Riskometer

This product is suitable for investors who are seeking*	Riskometer#
• To generate long-term capital appreciation/income • Investment predominantly in equity & equity related instruments of banking and financial services companies	 *The risk of the scheme is very high*
*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 September 30, 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