FUND FACTS

HDFC ELSS - Tax Saver Fund

(Erstwhile HDFC ELSS Tax Saver scheme name changed w.e.f. August 26, 2026.) An open ended scheme with attributes in accordance with Equity Linked Saving Scheme, 2005 notified by Ministry of Finance

HDFC MUTUAL FUND BHAROSA APNO KA

October 2026

AUM

September 30, 2026
₹14,948.74Cr.

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.

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 September 30, 2026)

Company	Industry*	% to NAV
ICICI Bank Ltd.	Banks	9.06
HDFC Bank Ltd.£	Banks	7.87
Axis Bank Ltd.	Banks	6.56
Kotak Mahindra Bank Limited	Banks	4.88
State Bank of India	Banks	4.49
Bharti Airtel Ltd.	Telecom - Services	4.45
Maruti Suzuki India Limited	Automobiles	4.40
SBI Life Insurance Company Ltd.	Insurance	3.21
HCL Technologies Ltd.	IT - Software	2.94
Hyundai Motor India Limited	Automobiles	2.72

* 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 September 30, 2026)

Industry*	% to NAV					
	Apr 26	May 26	Jun 26	Jul 26	Aug 26	Sep 26
Financial Services	42.1	42.0	43.2	41.4	42.7	42.8
Automobile and Auto Components	12.0	12.3	12.3	12.5	12.7	12.3
Healthcare	6.9	7.7	7.8	8.1	8.2	8.2
Information Technology	7.1	7.2	6.4	7.1	6.6	6.4
Consumer Services	3.5	3.4	3.9	4.3	4.9	5.0
Telecommunication	4.6	4.5	4.5	4.6	4.3	4.5
Fast Moving Consumer Goods	4.2	4.2	4.3	4.5	4.3	4.2
Metals & Mining	3.7	3.7	3.4	3.2	3.2	3.4
Oil, Gas & Consumable Fuels	3.1	2.9	2.7	2.7	2.7	2.6
Capital Goods	1.0	1.1	1.6	2.2	1.8	2.6

Market Cap Segment-wise Exposure

	Apr 2026	May 2026	Jun 2026	Jul 2026	Aug 2026	Sep 2026
Large	78.9%	79.1%	79.9%	77.8%	77.4%	78.5%
Mid	8.9%	9.2%	9.2%	10.0%	10.8%	10.1%
Small	8.8%	9.1%	9.5%	10.8%	10.5%	10.6%

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

Quantitative Data (Risk Ratios)

Standard Deviation	14.167%
Beta	0.844
Sharpe Ratio*	0.434

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	23.71%
Total Turnover	23.83%

Total Turnover = Equity + Debt + Derivative

FUND FACTS

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HDFC MUTUAL FUND BHAROSA APNO KA

October 2026

Fund Facts

Category of Scheme	ELSS - TAX SAVER FUND
Fund Manager*	Amar Kalkundrikar (since December 08, 2025)
Inception Date	March 31,1996
Benchmark	NIFTY 500 Index (TRI)
Investment Plans / Options	Regular Plan, Direct Plan. Under Each Plan: Growth & IDCW Option. The IDCW Option offers Payout of IDCW Option.
$$ Exit Load	Nil

*Dedicated fund manager for overseas investments: Mr. Gopal Agrawal (since September 01, 2026)

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

Entry

Company Name	Industry
Cummins India Ltd.	Industrial Products

Exit

Company Name	Industry
ESCORTS KUBOTA LIMITED	Agricultural, Commercial & Construction Vehicles
Medi Assist Healthcare Services Limited	Insurance

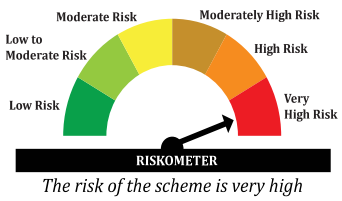
Increased Exposure

Company Name	Industry
360 ONE WAM LIMITED	Capital Markets
Bharat Electronics Ltd.	Aerospace & Defense
JSW Energy Ltd.	Power
PB Fintech Limited	Financial Technology (Fintech)

Decreased Exposure

Company Name	Industry
Anthem Biosciences Limited	Pharmaceuticals & Biotechnology
Bajaj Electricals Ltd.	Consumer Durables
Infosys Limited	IT - Software
SBI Life Insurance Company Ltd.	Insurance

Product labelling and Riskometer

This product is suitable for investors who are seeking*	Riskometer#
• To generate long-term capital appreciation / income • Investment predominantly of equity & equity related instruments	 *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

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