FUND FACTS

HDFC Housing Opportunities Fund

An open ended equity scheme investing in housing and allied activities theme

HDFC MUTUAL FUND BHAROSA APNO KA

October 2026

AUM

September 30, 2026
₹1,100.13Cr.

Investment Objective

To provide long-term capital appreciation by investing predominantly in equity and equity related instruments of entities engaged in and/or expected to benefit from the growth in housing and its allied business activities. There is no assurance that the investment objective of the Scheme will be achieved.

Investment Strategy

- Invests across the housing ecosystem, including real estate developers, housing finance providers, and allied sectors expected to benefit from the growth of housing demand, such as construction and cement.
- Positive long-term growth drivers include favourable demographics, the shift towards nuclear families, and increasing urbanisation.
- Suitable for investors seeking long-term opportunities with an aim to participate in the growth story of the housing and allied sectors.

Top 10 Equity Holdings (as on September 30, 2026)

Company	Industry*	% to NAV
Larsen and Toubro Ltd.	Construction	8.54
ICICI Bank Ltd.	Banks	8.11
HDFC Bank Ltd.£	Banks	8.05
NTPC Limited	Power	7.33
Ambuja Cements Ltd.	Cement & Cement Products	5.32
State Bank of India	Banks	5.06
Kalpataru Projects International Ltd	Construction	5.01
UltraTech Cement Limited	Cement & Cement Products	4.98
Tata Steel Ltd.	Ferrous Metals	4.69
Prestige Estates Projects Ltd.	Realty	4.38

* 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	32.2	31.1	33.0	32.6	32.9	30.8
Construction	13.6	13.9	14.0	13.6	14.1	14.0
Construction Materials	11.9	12.3	12.2	12.7	12.1	12.2
Consumer Durables	11.2	11.2	11.0	11.1	11.0	12.1
Realty	6.8	6.3	7.6	8.6	9.0	9.1
Power	8.3	8.1	7.5	7.4	7.0	7.3
Metals & Mining	7.5	7.7	6.7	6.9	7.0	7.2
Consumer Services	1.9	1.8	1.9	2.0	2.8	3.4
Oil, Gas & Consumable Fuels	1.4	1.5	1.3	1.2	1.2	1.2
Services	0.0	0.0	0.0	0.0	0.0	1.2

Market Cap Segment-wise Exposure

	Apr 2026	May 2026	Jun 2026	Jul 2026	Aug 2026	Sep 2026
Large	65.5%	65.2%	65.6%	64.9%	64.5%	62.9%
Mid	6.4%	6.4%	6.7%	8.5%	8.6%	9.0%
Small	24.1%	22.6%	23.0%	22.9%	24.1%	26.6%

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

Quantitative Data (Risk Ratios)

Standard Deviation	18.195%
Beta	0.945
Sharpe Ratio*	0.189

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	7.34%
Total Turnover	7.34%

Total Turnover = Equity + Debt + Derivative

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Fund Facts

Category of Scheme	THEMATIC FUND
Fund Manager*	Ashish Shah (since September 11, 2026), Bhagyesh Kagalkar (Gold/Silver Instruments) (since August 26,2026)
Inception Date	December 6, 2017
Benchmark	Nifty Housing Index (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	(Applicable only for units allotted after conversion of scheme into open-ended scheme i.e. on or after January 19, 2021) • In respect of each purchase / switch-in of Units, an Exit Load of 1.00% 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. Note: To clarify, Unitholders who acquired units on or before January 18, 2021, will not be charged exit load in respect of those units. In respect of Systematic Transactions such as SIP, STPsetc., Exit Load, if any, prevailing on the date of registration / enrolment shall be levied.

*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
Grasim Industries Ltd.	Cement & Cement Products
Greenply Industries Ltd.	Consumer Durables
LG Electronics India Limited	Consumer Durables
Elevate Campuses Limited	Commercial Services & Supplies

Exit

Company Name	Industry
Nil	Nil

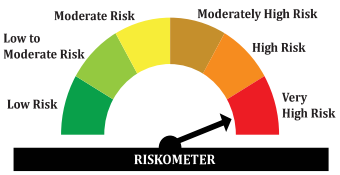
Increased Exposure

Company Name	Industry
Brigade Enterprises Limited.	Realty

Decreased Exposure

Company Name	Industry
Ambuja Cements Ltd.	Cement & Cement Products
Axis Bank Ltd.	Banks
Kalpataru Projects International Ltd	Construction
State Bank of India	Banks
GSPL Transmission Limited	Gas

Product labelling and Riskometer

This product is suitable for investors who are seeking*	Riskometer#
• Capital appreciation over long term • Investment predominantly in equity and equity related instruments of entities engaged in and/ or expected to benefit from the growth in housing and its allied business activities	 *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 thematic in nature carries higher risks versus diversified equity mutual funds on account of concentration and theme 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