FUND FACTS

HDFC Retirement Fund - Equity Plan

(Erstwhile HDFC Retirement Savings Fund - Equity Plan scheme name changed w.e.f. August 26, 2026.)A notified Tax Savings Cum Pension Scheme An open ended retirement solution oriented scheme having a lock-in of 5 years or till retirement age (whichever is earlier)

HDFC MUTUAL FUND BHAROSA APNO KA

October 2026

AUM

September 30, 2026
₹6,644.77Cr.

Investment Objective

The investment objective of the Investment Plans under the Scheme is to provide long-term capital appreciation / income by investing in a mix of equity and debt instruments to help investors meet their retirement goals. There is no assurance that the investment objective of the Scheme will be achieved.

Investment Strategy

- A Goal-oriented offering meant for individuals to help in building a retirement corpus over a period of time
- Three plans to consider adding - based on age and risk appetite – Equity Plan, Hybrid Equity Plan and Hybrid Debt Plan.
- The fund has a lock-in period of 5 years or till retirement age (whichever is earlier)
- The Fund is a notified tax saving pension scheme and investments in the scheme shall be eligible for tax benefits* under section 80C of the income-tax act which make them an even more attractive proposition

*As per provisions of the Income Tax Act, 1961. In view of individual nature of tax consequences, each unit holder is advised to consult their own professional tax advisors

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

Company	Industry*	% to NAV
ICICI Bank Ltd.	Banks	7.36
HDFC Bank Ltd.£	Banks	6.93
Reliance Industries Ltd.	Petroleum Products	4.64
Axis Bank Ltd.	Banks	4.43
Kotak Mahindra Bank Limited	Banks	4.39
State Bank of India	Banks	2.89
Maruti Suzuki India Limited	Automobiles	2.85
Bharti Airtel Ltd.	Telecom - Services	2.64
Larsen and Toubro Ltd.	Construction	2.26
Infosys Limited	IT - Software	2.24

* 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	31.7	32.3	33.9	32.7	33.7	33.5
Automobile and Auto Components	8.1	8.0	7.8	8.2	8.1	7.8
Healthcare	6.7	7.2	7.1	7.3	7.4	7.6
Services	6.0	6.0	6.4	6.8	6.5	7.1
Information Technology	7.8	7.5	6.5	7.4	7.2	6.8
Oil, Gas & Consumable Fuels	6.9	6.7	6.3	6.2	6.1	6.0
Construction	3.6	3.5	3.6	3.3	3.3	3.3
Fast Moving Consumer Goods	3.3	3.2	3.2	3.2	3.0	3.2
Power	3.6	3.4	3.2	3.1	2.9	3.0
Consumer Durables	3.4	3.2	3.2	3.0	2.9	2.8

Portfolio Turnover Ratio

Equity Turnover	11.98%
Total Turnover	11.98%

Total Turnover = Equity + Debt + Derivative

Market Cap Segment-wise Exposure

	Apr 2026	May 2026	Jun 2026	Jul 2026	Aug 2026	Sep 2026
Large	62.2%	61.8%	61.9%	63.4%	63.2%	62.6%
Mid	12.6%	12.5%	12.3%	10.4%	10.7%	10.5%
Small	20.3%	20.2%	20.2%	20.9%	20.2%	20.9%

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

FUND FACTS

HDFC Retirement Fund - Equity Plan

(Erstwhile HDFC Retirement Savings Fund - Equity Plan scheme name changed w.e.f. August 26, 2026.)A notified Tax Savings Cum Pension Scheme An open ended retirement solution oriented scheme having a lock-in of 5 years or till retirement age (whichever is earlier)

HDFC MUTUAL FUND BHAROSA APNO KA

October 2026

Fund Facts

Category of Scheme	RETIREMENT FUND
Fund Manager*	Anupam Joshi (Debt Assets) (since March 07, 2026), Arun Agarwal (Arbitrage Assets) (since April 1, 2025), Nandita Menezes (Arbitrage Assets) (since April 1, 2025), Chirag Setalvad (Equity Assets) (since September 01, 2026)
Inception Date	February 25, 2016
Benchmark	NIFTY 500 (Total Returns Index)
Investment Plans / Options	Regular Plan, Direct Plan. Under Each Plan offers Growth Option only.
$$ Exit Load	**Existing investments by investors including SIP / STP registrations, etc (until June 1, 2018): Exit Load** (Upon completion of lock-in period of 5 years) In respect of each purchase/switch-in of units offered under the respective Investment Plan(s):- • An Exit Load of 1% is payable if Units are redeemed/ switched-out before completion of 60 years of age • No Exit Load is payable if Units are redeemed / switched-out on or after attainment of 60 years of age. Fresh investments by investors including SIP / STP registrations, etc (effective June 2, 2018): Exit Load (Upon completion of lock-in period) Nil Note: No Exit Load shall be imposed for switching between Investment Plan(s) and Plans/Options within the Investment Plan(s), subject to completion of lock-in period. Investors are requested to note that Switch is treated as redemption and entails tax consequences.

*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
Elevate Campuses Limited	Commercial Services & Supplies
Moneyview Limited**	Finance

Exit

Company Name	Industry
The Ramco Cements Ltd.	Cement & Cement Products

Increased Exposure

Company Name	Industry
Chalet Hotels Ltd.	Leisure Services
JSW Dulux Limited	Consumer Durables
United Spirits Limited	Beverages

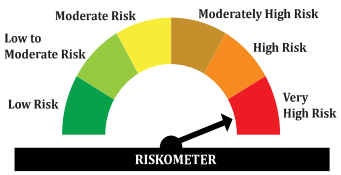
Decreased Exposure

Company Name	Industry
Finolex Industries Ltd.	Industrial Products
PVR LIMITED	Entertainment
GSPL Transmission Limited	Gas

HDFC Retirement Fund - Equity Plan

(Erstwhile HDFC Retirement Savings Fund - Equity Plan scheme name changed w.e.f. August 26, 2026.)A notified Tax Savings Cum Pension Scheme An open ended retirement solution oriented scheme having a lock-in of 5 years or till retirement age (whichever is earlier)

Product labelling and Riskometer

This product is suitable for investors who are seeking*	Riskometer#
• A corpus to provide for pension in the form of income to the extent of the redemption value of their holding after the age of 60 years. • Investment predominantly in equity and 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