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

November 2026

## AUM

October 31, 2026
₹6,711.09Cr.

## 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 October 31, 2026)

| Company | Industry* | % to NAV |
|---|---|---|
| ICICI Bank Ltd. | Banks | 7.71 |
| HDFC Bank Ltd.£ | Banks | 6.71 |
| Kotak Mahindra Bank Limited | Banks | 4.81 |
| Reliance Industries Ltd. | Petroleum Products | 4.51 |
| Axis Bank Ltd. | Banks | 4.35 |
| Bharti Airtel Ltd. | Telecom - Services | 2.94 |
| State Bank of India | Banks | 2.87 |
| Maruti Suzuki India Limited | Automobiles | 2.69 |
| Infosys Limited | IT - Software | 2.65 |
| Tata Consultancy Services Ltd. | IT - Software | 2.61 |

* 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 October 31, 2026)

| Industry* | % to NAV | | | | | |
|---|---|---|---|---|---|---|
| | May 26 | Jun 26 | Jul 26 | Aug 26 | Sep 26 | Oct 26 |
| Financial Services | 32.3 | 33.9 | 32.7 | 33.7 | 33.5 | 33.5 |
| Information Technology | 7.5 | 6.5 | 7.4 | 7.2 | 6.8 | 8.0 |
| Healthcare | 7.2 | 7.1 | 7.3 | 7.4 | 7.6 | 7.6 |
| Automobile and Auto Components | 8.0 | 7.8 | 8.2 | 8.1 | 7.8 | 7.4 |
| Services | 6.0 | 6.4 | 6.8 | 6.5 | 7.1 | 6.4 |
| Oil, Gas & Consumable Fuels | 6.7 | 6.3 | 6.3 | 6.1 | 6.0 | 5.7 |
| Telecommunication | 2.8 | 2.7 | 2.8 | 2.6 | 2.6 | 3.4 |
| Construction | 3.5 | 3.6 | 3.3 | 3.3 | 3.3 | 3.3 |
| Fast Moving Consumer Goods | 3.2 | 3.2 | 3.2 | 3.0 | 3.2 | 3.2 |
| Power | 3.4 | 3.2 | 3.1 | 2.9 | 3.0 | 3.0 |

### Portfolio Turnover Ratio

| | |
|---|---|
| Equity Turnover | 11.69% |
| Total Turnover | 11.69% |

Total Turnover = Equity + Debt + Derivative

## Market Cap Segment-wise Exposure

| | May 2026 | Jun 2026 | Jul 2026 | Aug 2026 | Sep 2026 | Oct 2026 |
|---|---|---|---|---|---|---|
| Large | 61.8% | 61.9% | 63.4% | 63.19% | 62.62% | 64.00% |
| Mid | 12.5% | 12.3% | 10.4% | 10.73% | 10.46% | 10.05% |
| Small | 20.2% | 20.2% | 20.9% | 20.22% | 20.85% | 19.87% |

% of Net Assets (As per AMFI classification as on December 2025)

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HDFC MUTUAL FUND BHAROSA APNO KA

November 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)<br>In respect of each purchase/switch-in of units offered under the respective Investment Plan(s):-<br>• An Exit Load of 1% is payable if Units are redeemed/ switched-out before completion of 60 years of age<br>• No Exit Load is payable if Units are redeemed / switched-out on or after attainment of 60 years of age.<br>Fresh investments by investors including SIP / STP registrations, etc (effective June 2, 2018): Exit Load (Upon completion of lock-in period) Nil<br>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 (30th September 2026 vs 31st October 2026)

**Entry**

| Company Name | Industry |
|---|---|
| JIO PLATFORMS LIMITED | Telecom - Services |

**Exit**

| Company Name | Industry |
|---|---|
| GSPL Transmission Limited | Gas |

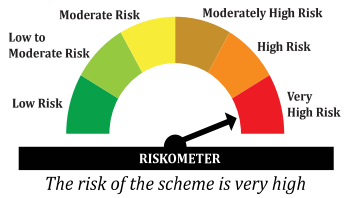
**Increased Exposure**

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

**Decreased Exposure**

| Company Name | Industry |
|---|---|
| Transport Corporation of India Ltd. | Transport Services |

## 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.<br>• Investment predominantly in equity and equity related instruments. | <br>*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 October 31, 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