

HDFC PF

NPS Surakshit Income Fund

A unique NPS scheme for Investors seeking capital stability, growth and flexibility

Today

Tomorrow



Under the new Multiple Scheme Framework (MSF) introduced by **PFRDA**, **HDFC PF** proudly launches the **HDFC PF NPS Surakshit Income Fund** — a scheme to meet the needs of India's growing digital economy workforce, self employed individuals and other investors.



Scheme Features

Feature	Tier I	Tier II
Equity (E)	55–75%	Upto 25%
Corporate Bond (C)	Upto 30%	50–100%
Government Bond (G)	Upto 45%	Upto 50%
Alternate Investments (A)	Upto 5%	Upto 5%
Cash & Cash Equivalents/ Money Market	Upto 10%	Upto 10%
Vesting Period	15 years/Retirement (Whichever is earlier)	Nil
Exit Rules	As per PFRDA exit regulations	No lock-in
Investment Objective	To generate high returns for growth-seeking investors through equity & high quality debt	To minimize volatility through measured exposure to equity & high quality corporate bond with low duration
Benchmark Index	Custom Composite: <ul style="list-style-type: none">• BSE 200 TRI (65%)• NPS Government Securities Index (25%)• NPS Corporate Bond Index (10%)	Custom Composite: <ul style="list-style-type: none">• BSE 200 TRI (15%)• NPS Government Securities Index (25%)• NPS Corporate Bond Index (60%)



Fund Managers

- Vishwas Katela – 22 years
- Harsh Kothari – 14 years
- Ankur Shah – 13 years

(As on March 31, 2025)



Charges

- Total charges capped at 0.30% of AUM p.a.
- CRA, Custodian, and NPS Trust charges as per PFRDA norms (over & above 0.3% of AUM)



Switching Options

Tier I:

- Switch to common schemes allowed
- On completion of vesting period switching to another MSF scheme is allowed

Tier II:

- Flexible switching to common scheme and MSF schemes



Exit & Withdrawal Options

Tier I:

- Exit allowed after a 15 years vesting period or at age 60/retirement (whichever is earlier), as per PFRDA regulations.
- Post vesting period, a portion of corpus can be withdrawn as Lumpsum/SLW (Systematic Lumpsum Withdrawal) and balance to be invested in Annuity
- Partial Withdrawal and Pre Mature Exit options available as per PFRDA guidelines

Tier II:

- No Lock-in, subscribers can withdraw anytime, as per PFRDA guidelines.



Tax Benefits

As per Income Tax Act, 1961 and applicable amendments in tax laws from time to time.



Why choose this?

- ✓ Tier-I plan is ideal for subscribers seeking diversification across multiple asset classes and long-term wealth creation opportunities
- ✓ Tier-II plan is ideal for subscribers who want full liquidity with measured equity exposure
- ✓ Regular income options post vesting



How does it work? (Tier-I)



Investment during working years

₹

₹

₹

₹

₹

Receive upto 60% corpus as lumpsum or in systematic intervals as per choice with SLW (Systematic lumpsum withdrawal)



Invest the rest in Annuity plan



Start getting fixed pension for lifetime



On Death
Entire corpus goes to the nominee/legal heir of the subscriber

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Returns under NPS are subject to market risk and fluctuations based on the state of the financial market. Tax Laws are subject to change.

HDFC Pension Fund Management Limited (formerly known as HDFC Pension Management Company Ltd)

Registered Office Address: 1st Floor, Lodha Excelus, Apollo Mills Compound, N.M. Joshi Marg, Mahalaxmi, Mumbai – 400011.
CIN:U66020MH2011PLC218824.

Telephone No.: +91 22 6751 7777. Fax No.:+91 22 6751 6737. Email id: contactus@hdfcpension.com. Website: www.hdfcpension.com.

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