

HDFC MF

Weekend Bytes

A weekly series from HDFC Mutual Fund

Dad, Why I am
not growing?



A discussion between a father and the son on the virtue of patience.



Dad, why am I not growing? I've been checking my height every day, but it feels like I'm stuck at the same spot!

I understand your concern, son, but growth doesn't happen overnight. Checking daily won't show progress.



Then, how will I know if I'm growing?

The key is to be patient. Instead of measuring every day, try checking your height once every six months. That way, you'll notice the meaningful difference.

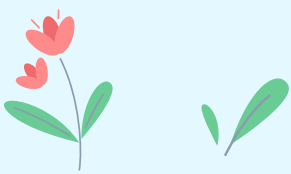


Hmm, I understand, but why does it seem like it's taking so long?

Growth takes time. Look at the bamboo—it spends five years building roots, then suddenly you will see growth. It's the same with investing. Remember when we invested the money Dada and Dadi gave you?



Yeah, you opened my bank account and invested it for me in and it grew over time





Exactly. Checking your investments daily also won't make them grow faster; it just adds stress. Like height, investments need time. One should focus on long-term growth. Do you know that **Re 1 invested in HDFC Children's Gift Fund would have grown over Rs 37[^] in 23 years[@].**



So, checking too often can actually be a bad thing?



Yes, whether it's your height or investments, patience is key. Over time, you'll see real growth. Think of it like this: if you start with one step and double it every day, you can reach the moon in just 30 days. It's the power of exponential growth.



Wow, really? That's amazing!

Yes, it is. Whether it's your height, your studies, or your investments, the key is to be patient and consistent. Over time, you'll see the results.



Got it. I'll try to be more patient with everything.

That's the spirit. Remember, true growth, whether physical, personal, or financial, is a journey. It's not about quick results; it's about steady progress over time.



Thanks, Dad. I'll try to focus on the long-term instead of worrying about the day-to-day.

This father-son dialogue highlights an important life lesson: growth should be measured over time, not in daily increments. Whether it's physical growth or financial investments, the journey is about progress, patience, and the wisdom to see the bigger picture.



HDFC Children's Gift Fund

A. SIP Performance - Regular Plan - Growth Option

SIP since inception* of ₹10,000 invested systematically on the first business day of every month (total investment ₹28.40 lakh) in HDFC Children's Gift Fund would have grown to ~ ₹2.77 crore by October 31, 2024 (refer below table).

SIP Investments	Since Inception*	15 year SIP	10 year SIP	5 year SIP	3 year SIP	1 year SIP
Total Amount Invested (₹ in Lacs)	28.40	18.00	12.00	6.00	3.60	1.20
Market Value as on October 31, 2024 (₹ in Lacs)\$	277.48	66.48	27.81	10.08	4.88	1.31
Returns (%)	16.30	15.86	16.04	20.87	20.80	18.80
Benchmark Returns (%)#	N.A.	12.18	12.83	14.53	13.95	12.86
Additional Benchmark Returns(%)##	15.12	14.01	15.24	18.66	17.23	14.70

CAGR returns are computed after accounting for the cash flow by using XIRR method (investment internal rate of return) for Regular Plan - Growth Option. The above investment simulation is for illustrative purposes only and should not be construed as a promise on minimum returns and safeguard of capital. Since Inception Date = Date of First allotment in the Scheme / Plan. SIP - Systematic Investment Plan.

B. Performance - Regular Plan - Growth Option

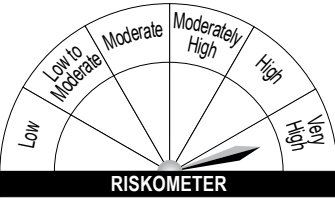

NAV as at October 31, 2024 ₹290.864 (per unit)

Period	Scheme Returns (%)	Benchmark Returns (%)#	Additional Benchmark Returns (%)##	Value of ₹ 10,000 invested		
				Scheme (₹)	Benchmark (₹)#	Additional Benchmark(₹)##
Last 1 year	28.77	21.60	28.30	12,886	12,167	12,839
Last 3 years	15.99	10.33	12.35	15,623	13,439	14,195
Last 5 years	18.82	13.72	16.61	23,706	19,030	21,582
Since inception*	16.58	N.A.	14.69	3,78,123	N.A.	2,56,940

Common notes for table A & B: Scheme performance may not strictly be comparable with that of its Additional Benchmark in view of balanced nature of the scheme where a portion of scheme's investments are made in debt instruments. The Scheme is co-managed by Mr. Chirag Setalvad (Equity Assets) (since April 2, 2007) and Mr. Anil Bamboli (Debt Assets) (since October 6, 2022). N.A. - Not Applicable. # Benchmark Index: NIFTY 50 Hybrid Composite Debt 65:35 Index. ## Additional Benchmark Index: NIFTY 50 (Total Returns Index). \$ Adjusted for Bonus units declared under the Scheme. *Inception Date: March 02, 2001.

Common notes for all the above tables: Past performance may or may not be sustained in future and is not a guarantee of any future returns. Returns greater than 1 year period are Compounded Annualised (CAGR). Load is not taken into consideration for computation of above performance(s). Different plans viz. Regular Plan and Direct Plan have different expense structure. The expenses of the Direct Plan under the scheme will be lower to the extent of the distribution expenses/commission charged in the Regular Plan. The above returns are of Regular Plan - Growth Option. Returns as on October 31, 2024.

For performance of other schemes managed by the Fund Managers, please [click here](#)

<p>HDFC Children's Gift Fund [An open ended fund for investment for children having a lock-in for atleast 5 years or till the child attains age of majority (whichever is earlier)] is suitable for investors who are seeking*:</p> <ul style="list-style-type: none"> • Capital appreciation over long term. • Investment in equity and equity related instruments as well as debt and money market instruments. 	<p>RISKOMETER#</p>  <p>RISKOMETER</p> <p>Investors understand that their principal will be at very high risk</p>	<p>Name of Benchmark and Riskometer#</p> <p>NIFTY 50 Hybrid Composite Debt 65:35 Index</p>  <p>RISKOMETER</p>
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(Ω) Eligibility (of Unit holder) : Children not attained the age of majority as on the date of investment by the Investor / Applicant are eligible as Unit holders in the Scheme.

*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

**MUTUAL FUND INVESTMENTS ARE SUBJECT TO MARKET RISKS,
READ ALL SCHEME RELATED DOCUMENTS CAREFULLY.**