

HDFC MF

Weekend Bytes

A weekly series from HDFC Mutual Fund

India's Modern-Day Vijayadashami: A Shift In Investor's Mindset



In Indian tradition, **the victory of good over evil**, as in Goddess Durga defeating Mahishasura or Lord Rama overcoming Ravana, is a timeless lesson. These stories can guide our financial decisions too, where the move from **unregulated schemes to regulated investments** reflects the triumph of safety, trust and discipline over greed, deception and unwarranted risk.



The Temptation of the Unregulated

The quest for higher returns often tempts investors into risky avenues. Historically, in India, unregulated entities lured savers with “guaranteed” returns, eroding the wealth of naïve investors. While offerings ranged from complex schemes to informal networks, the theme remained the same: guaranteed high returns with no risk disclosure. Today, new threats include pump-and-dump schemes, which exploit social media to inflate stock prices, and unregistered advisers that promote dubious products for hidden commissions. Greed and ignorance continue to fuel such exploitation.

What should be done then?

Rely on the Protective Shield of Regulation

To safeguard their wealth, investors must consciously choose regulated avenues overseen by SEBI, RBI or IRDAI. Products such as Mutual Funds, Exchange Traded Funds (ETFs), Insurance and Bank deposits offer transparency, disclosures and investor protection mechanisms. Consulting a SEBI-registered investment advisor helps ensure that advice is unbiased and aligned with one’s goals and risk profile. Unlike unregulated schemes that exploit trust, regulated products follow strict compliance and reporting standards.

What factors could investors take into account?



Understand your financial goals and risk appetite

Investors must consider their goals along with their investment horizon to make informed decisions pertaining to investment products. Risk appetite must be considered to aid the decision-making process.



Set Realistic Expectations

Building wealth is a gradual process. Stay focused on your long-term plan rather than being swayed by the hope of fast, unrealistic gains.



Consult a Registered Investment Advisor

A Financial Advisor registered with the regulatory authorities can be consulted to seek professional advice.



Consider to choose Mutual Funds for Diversification

Mutual Funds, regulated by SEBI, provide diversification across asset classes, sectors and securities thereby reducing the risk of concentration. They also come with transparent disclosures and strong governance frameworks

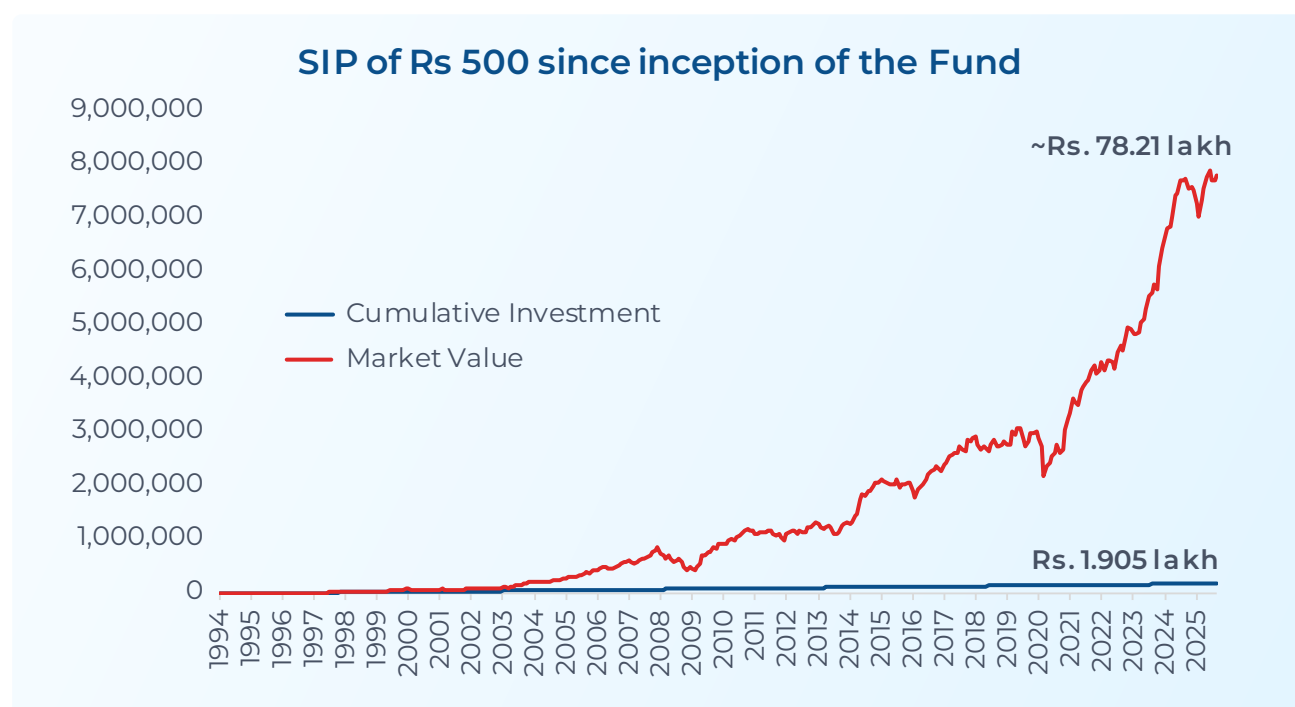




Use SIPs for Discipline and Compounding

Systematic Investment Plans (SIPs) instil saving discipline, help investors navigate market volatility, and unlock the power of compounding. Even small, consistent SIPs can help create significant long-term wealth. The illustration below highlights the power of compounding.

Consider a monthly SIP of ₹ 500 in **HDFC Balanced Advantage Fund**. Investment is assumed to be made at the start of each month. Investment period – Fund Inception (February 01, 1994) to October 01, 2025.



Source: MFI, Internal Calculations

The SIP investment has grown to a value of ~₹78.21** lakh for a cumulative investment amount of ₹1.905 lakhs.

Disclaimer: Past performance may or may not be sustained in the future and is not a guarantee of any future returns. HDFC AMC/Mutual Fund is not guaranteeing or promising or forecasting any returns. **As on October 01, 2025. The above returns are of regular plan - growth option. In view of the individual circumstances and risk profile, each investor is advised to consult his / her professional advisor before making a decision to invest in the Scheme. Historical performance indications and financial market scenarios are not reliable indicators of current or future performance. 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.

Conclusion:

Celebrating the Triumph of the Good

Wealth is built through discipline, patience and informed choices, not by shortcuts. By relying on SEBI-regulated investment products like Mutual Funds, investors could protect their hard-earned savings, harness the power of compounding, and aim for long-term growth.



Performance

A. HDFC Balanced Advantage Fund - SIP Performance - Regular Plan - Growth Option

	Since Inception*	15 year SIP	10 year SIP	5 year SIP	3 year SIP	1 year SIP
Total Amount Invested (₹ in lacs)	37.90	18.00	12.00	6.00	3.60	1.20
Market Value as on August 29, 2025 (₹ in lacs)	1,535.06	61.10	27.43	9.41	4.47	1.22
Returns (%)	18.57	14.90	15.79	18.10	14.64	2.49
Benchmark Returns (%)#	N.A.	10.79	10.92	9.93	9.55	4.32
Additional Benchmark Returns (%)###	13.46	13.25	14.03	13.04	11.52	3.29

Assuming ₹10,000 invested systematically on the first Business Day of every month over a period of time. 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. SIP - Systematic Investment Plan.

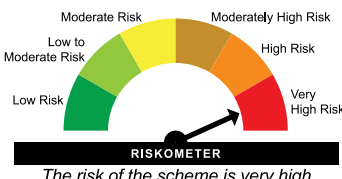
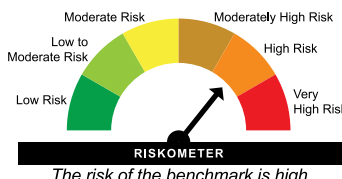
B. HDFC Balanced Advantage Fund - Performance - Regular Plan - Growth Option

NAV as on August 29, 2025 ₹508.240 (per unit)

Period	Scheme Returns (%) ^{\$\$}	Benchmark Returns (%)#	Additional Benchmark Returns (%)###	Value of investment of (₹) 10,000		
				Scheme (₹) ^{\$\$}	Benchmark (₹)#	Additional Benchmark (₹)###
Last 1 Year	-0.90	2.53	-2.01	9,910	10,252	9,800
Last 3 Years	17.90	10.05	12.49	16,387	13,327	14,236
Last 5 Years	22.49	12.12	17.92	27,562	17,716	22,786
Last 10 Years	14.02	10.74	13.23	37,167	27,748	34,668
Since Inception*	18.03	NA	11.15	1,880,977	NA	282,149

Common notes for above table A & B: Past performance may or may not be sustained in future and is not a guarantee of any future returns. *Inception Date: February 01, 1994. The scheme is managed by Gopal Agrawal, Srinivasan Ramamurthy (Equity Portfolio) & Anil Bamboli (Debt Portfolio) from July 29, 2022 & Arun Agarwal (Arbitrage Assets) from October 6, 2022 & Nandita Menezes (Arbitrage Assets) w.e.f. March 29, 2025. # NIFTY 50 Hybrid Composite debt 50:50 Index (Total Returns Index). ## NIFTY 50 Total Returns Index (TRI). \$\$ All Distributions declared prior to the splitting of the Scheme into IDCW & Growth Options are assumed to be reinvested in the units of the Scheme at the then prevailing NAV (ex-distribution NAV). As NIFTY 50 TRI data is not available since inception of the scheme, additional benchmark performance is calculated using composite CAGR of NIFTY 50 PRI values from February 1, 1994 to June 29, 1999 and TRI values since June 30, 1999. 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. Returns greater than 1 year period are compounded annualized (CAGR). Load is not taken into consideration for computation of performance. Different plans viz. Regular Plan and Direct Plan have a 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. N.A.: Not Available. Returns as on August 29, 2025.

For performance of other funds managed by fund manager, Please [click here](#).

HDFC Balanced Advantage Fund (An open ended balanced advantage fund) is suitable for investors who are seeking*: <ul style="list-style-type: none"> To generate long-term capital appreciation / income Investments in a mix of equity and debt instruments <p>*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 and Benchmark Riskometer as on August 31, 2025 .</p>	Riskometer #  <p>The risk of the scheme is very high</p>	Name of the Benchmark and Riskometer NIFTY 50 Hybrid Composite Debt 50:50 Index (Total Returns Index)  <p>The risk of the benchmark is high</p>
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Views expressed above are indicative and should not be construed as investment advice or as a substitute for financial planning. Due to the personal nature of investments, investors are advised to seek professional advice before investing.

**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