

HDFC MF

Weekend Bytes

A weekly series from HDFC Mutual Fund

Build a Better Future for Your Child
with **HDFC Children's Fund**



As a parent, your most important goal is simple yet profound: to secure your child's future. Whether it's higher education, a dream career, or a life filled with opportunities, the foundation for that future begins today - with smart financial planning.

That's where a child-focused investment like the **HDFC Children's Fund** comes in, a thoughtfully designed solution-oriented mutual fund that could help you build a future-ready corpus for your child.



The Rising Cost of Dreams

Education costs have been rising steadily. Consider this:

Course	Cost in 2010	Cost in 2025
 MBA	₹6.34 lakh	₹26.5 lakh
 Engineering	₹2.05 lakh	₹8.59 lakh
 Medical	₹16.97 lakh	₹70.89 lakh

Source: Costs depicted based on the education costs for the Post Graduate Programme in Management at Indian Institute of Management – Ahmedabad, B. Tech 4-year programme at IIT – Bombay (Fees extrapolated for 4-year course) & MBBS program at Manipal University – Mangalore. 2010 figures based on inflation assumed at 10% p.a.

This sharp rise is a reminder that **inflation doesn't wait** - and neither should your investments.

Time is on Your Side - Add Discipline and Patience

When it comes to investing for your child's future, **time is your greatest ally**. But time alone isn't enough. You need to pair it with **discipline** - investing regularly without fail and **patience** - allowing your investments to grow undisturbed over the years.

Together, these three elements form the foundation of successful long-term investing.

For example

You started a monthly SIP of **₹10,000** on the first business day of every month in **HDFC Children's Fund** since inception, your corpus would have grown to **~Rs 2.85 crore*** with an investment amount of **~Rs 29.60 lakh***

Scheme Inception Date: March 02, 2001. *Data as on October 31, 2025. Returns are of Regular Plan Growth Option. Past performance may or may not be sustained in future and is not a guarantee of any future returns. HDFC AMC/ HDFC MF is not guaranteeing any returns on investment in the schemes. For complete performance in SEBI prescribed format, please refer page 5.

SIP – Systematic Investment Plan

This amount could help you to fund your child's higher education, global aspirations, or even seed capital for a start-up.



Why HDFC Children's Fund?

This fund is designed with your child's future in mind:



Hybrid Allocation: Combines equity and debt for balanced growth and stability (~65.7% Equity and ~ 34.3% Debt* as on 31st Oct, 2025)



A **Goal-oriented** offering meant for individuals to help in building a corpus for child education.



Lock-in Period: The fund has a lock-in period of 5 years or till child attains age of majority (whichever is earlier) - encouraging long-term discipline



Minimum SIP: Rs. 100 and any amount thereafter



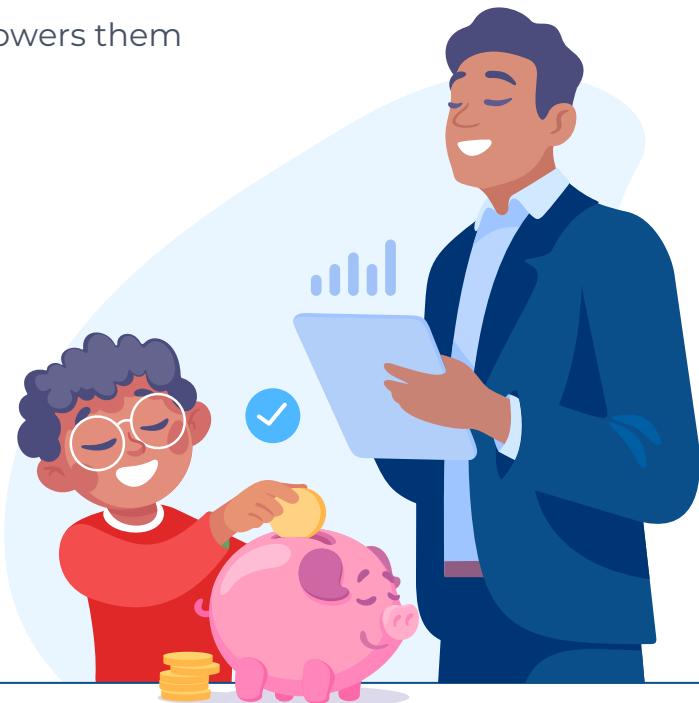
AUM: ₹10,535 Cr (Month end AUM as of October 2025)

*Debt includes Cash, Cash Equivalents and Net Current Assets.

Your child's future is one of your most important goal. With time, discipline, and patience, you can build a financial foundation that empowers them to dream big and achieve more.

Start your SIP in HDFC Children's Fund today!

Because the best gift you can give your child is a future without financial limits.



A. HDFC Children's 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)	29.60	18.00	12.00	6.00	3.60	1.20
Market Value as on October 31, 2025 (₹ in lacs)	284.94	58.98	25.39	8.50	4.30	1.25
Returns (%)	15.50	14.48	14.34	13.92	11.90	7.51
Benchmark Returns (%)#	N.A.	11.88	12.30	11.48	11.48	11.32
Additional Benchmark Returns (%)##	14.69	13.68	14.62	13.89	13.55	14.42

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. Since Inception Date = Date of First allotment in the Scheme / Plan. SIP - Systematic Investment Plan.

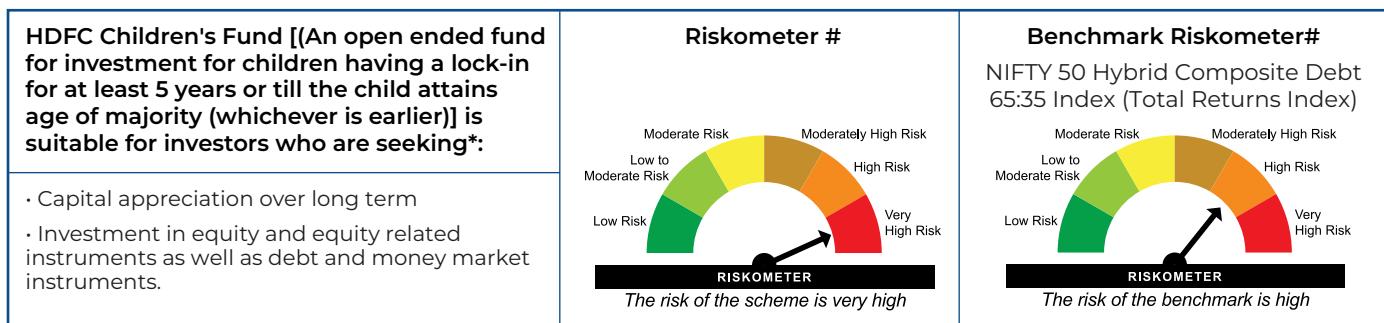
B. HDFC Children's Fund - Performance - Regular Plan - Growth Option

NAV as on October 31, 2025 ₹297.356 (per unit)

Period	Scheme Returns (%)\$	Benchmark Returns (%)#	Additional Benchmark Returns (%)##	Value of investment of (₹) 10,000		
				Scheme (₹)\$	Benchmark (₹) #	Additional Benchmark (₹)##
Last 1 Year	2.23	7.40	7.59	10,223	10,740	10,759
Last 3 Years	14.95	11.88	13.90	15,194	14,009	14,781
Last 5 Years	18.46	14.21	18.56	23,344	19,443	23,449
Last 10 Years	13.50	11.82	13.67	35,532	30,605	36,060
Since Inception*	15.96	N.A.	14.39	386,563	N.A.	276,437

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 Portfolio) (since April 2, 2007) and Mr. Anil Bamboli (Debt Portfolio) (since October 6, 2022). N.A. - Not Applicable. # NIFTY 50 Hybrid Composite Debt 65:35 Index (Total Returns Index). ## NIFTY 50 Index (TRI). \$ Adjusted for Bonus units declared under the Scheme. *Inception Date: March 02, 2001. **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, 2025.

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



*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 October 31, 2025.

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 in any scheme. The above is not a recommendation or investment advice, investors are advised to invest as per their investment objective and risk appetite or seek professional advice before investing in any scheme.

**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