

HDFC MF

Weekend Bytes

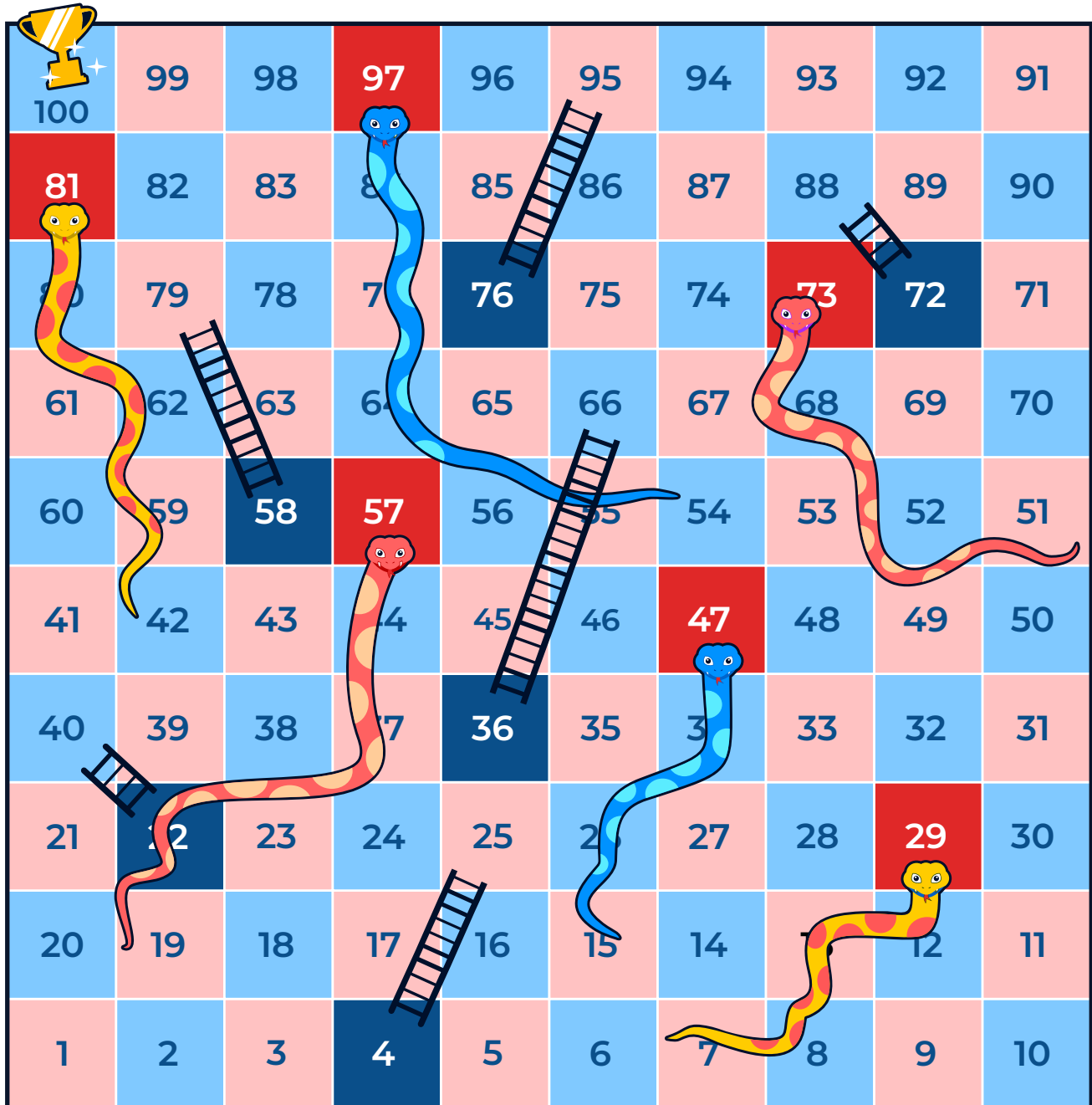
A weekly series from HDFC Mutual Fund

Little Savers, Big Dreams



Ladders of Learning, Snakes of Spending

A Fun Journey Towards Smart Money Habits
 Roll the dice, climb the good money habits, avoid the bad ones!



Ladder (Good money habits that help you to climb up!)

- 4** Save part of your pocket money
- 22** Ask parents or teachers how money works
- 36** Use a piggy bank or start a small investment
- 58** Choose to wait and buy something later
- 72** Help your family plan a monthly budget
- 74** Share what you have

Snakes (Bad money habits that pull you down!)

- 29** Lost your things and didn't care
- 47** Spent all your pocket money
- 57** Buying things you didn't need
- 73** Didn't check price of the toys
- 81** Forgot to return borrowed money
- 97** Broke your piggy bank too soon

*Little hands hold coins so bright,
Counting rupees left and right.
One for candy, one for toys,
Money brings such simple joys!*

*Save a little, spend a little,
Put some coins right in the middle
Of your piggy bank so round,
Watch your savings mound and mound!*



*But big dreams need a bigger plan,
That's where Dad/Mom steps in!
They say, "Your coins are great to start,
But mutual funds will play their part."*

*They opened one just in my name,
For college, dreams, or future aim.
Each rupee may grow, year after year,
Turning small steps into cheer!*

*So, I still save in my piggy jar,
and sometimes give to my Dad or Mom
Because their investments take me far.
Together they will help me see,
A future bright - secure, debt-free!*



Every rupee saved today can become the stepping stone to tomorrow's dream, whether it's education, ambition or financial independence.

With **HDFC Children's Fund**, parents can turn simple saving lessons into powerful life opportunities.

Let's help Little Savers chase their Big Dreams.



Example: _____

A SIP of Rs 10,000[@] invested in **HDFC Children's Fund** would be **Rs 2.85 crore** today[^]

[^]As on 31st October, 2025.

[@]Since inception - March 2, 2001. Assuming Rs 10,000 invested systematically since inception on the first Business Day of every month over a period of time.



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.

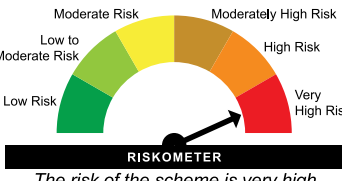
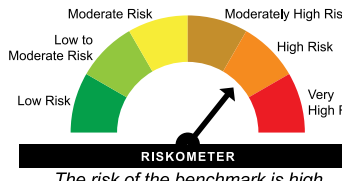
B. HDFC Children's Fund - Performance - Regular Plan - Growth Option

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](#).

HDFC Children's Fund [(An open ended fund for investment for children having a lock-in for at least 5 years or till the child attains age of majority (whichever is earlier)) is suitable for investors who are seeking*:	Riskometer #		Benchmark Riskometer#	
	 <p>The risk of the scheme is very high</p>		 <p>The risk of the benchmark is high</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 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