

Outperformance* by HDFC MF's Equity-oriented Schemes

*~99% of our Equity-Oriented AUM has outperformed the Benchmark on 3Yrs and 5Yrs

| Scheme Name | AUM (Rs Cr) | Scheme 3y Returns % CAGR | Benchmark 3y Returns % CAGR | Outperforming the Benchmark Yes/No | Scheme 5y Returns % CAGR | Benchmark 5y Returns % CAGR | Outperforming the Benchmark Yes/No |
|---|-----------------|--------------------------|-----------------------------|------------------------------------|--------------------------|-----------------------------|------------------------------------|
| HDFC Balanced Advantage Fund | 1,07,215 | 17.69 | 10.40 | Yes | 21.62 | 11.24 | Yes |
| HDFC Flexi Cap Fund | 94,069 | 20.72 | 15.60 | Yes | 26.04 | 18.61 | Yes |
| HDFC Mid Cap Fund | 90,873 | 25.46 | 23.54 | Yes | 26.92 | 25.48 | Yes |
| HDFC Large Cap Fund | 40,088 | 15.16 | 13.44 | Yes | 19.25 | 16.66 | Yes |
| HDFC Small Cap Fund | 38,020 | 20.70 | 19.89 | Yes | 26.98 | 24.60 | Yes |
| HDFC Large and Mid Cap Fund | 28,663 | 19.55 | 18.53 | Yes | 23.70 | 21.12 | Yes |
| HDFC Focused Fund | 25,818 | 20.42 | 15.60 | Yes | 26.54 | 18.61 | Yes |
| HDFC Hybrid Equity Fund | 24,659 | 11.68 | 11.24 | Yes | 15.43 | 12.84 | Yes |
| HDFC Multi Cap Fund | 19,822 | 19.76 | 17.97 | Yes | NA | NA | NA |
| HDFC ELSS Tax Saver | 17,167 | 20.08 | 15.60 | Yes | 23.66 | 18.61 | Yes |
| HDFC Childrens Fund (Lock in) | 10,558 | 14.08 | 11.24 | Yes | 16.47 | 12.84 | Yes |
| HDFC Value Fund | 7,635 | 18.23 | 15.60 | Yes | 20.81 | 18.61 | Yes |
| HDFC Retirement Savings Fund - Equity Plan | 7,010 | 17.67 | 15.60 | Yes | 22.08 | 18.61 | Yes |
| HDFC Dividend Yield Fund | 6,243 | 17.32 | 15.60 | Yes | NA | NA | NA |
| HDFC Equity Savings Fund | 5,860 | 9.90 | 9.77 | Yes | 11.53 | 9.95 | Yes |
| HDFC Multi-Asset Allocation Fund [^] | 5,303 | 14.24 | 13.81 | Yes | 14.86 | 14.5 | Yes |
| HDFC Banking & Financial Services Fund | 4,447 | 16.05 | 14.07 | Yes | NA | NA | NA |
| HDFC Business Cycle Fund | 2,928 | 14.04 | 15.60 | No | NA | NA | NA |
| HDFC Infrastructure Fund - Growth | 2,514 | 25.70 | 26.61 | No | 31.21 | 32.39 | No |
| HDFC Retirement Savings Fund - Hybrid - Equity Plan | 1,738 | 14.09 | 11.24 | Yes | 15.96 | 12.84 | Yes |
| HDFC Housing Opportunities Fund | 1,309 | 16.70 | 12.76 | Yes | 19.89 | 18.58 | Yes |
| | 5,41,939 | | | | | | |

Open-ended Equity Oriented Schemes with a track record of at least 3 years as of 30-Nov-2025 considered
 Regular Plan Growth option considered

Past performance may or may not be sustained in future and is not a guarantee of any future returns. Returns are not assured or guaranteed. Investors should consider their risk appetite amongst other factors and seek appropriate professional advice before taking investment decisions.

[^]Name changed from HDFC Multi Asset Fund w.e.f. Dec 10, 2025

HDFC Balanced Advantage Fund

Performance - Regular Plan - Growth Option

NAV as on November 28, 2025 ₹535.599 (per unit)

| Period | Scheme Returns (%) ^{\$\$} | Benchmark Returns (%) [#] | Additional Benchmark Returns (%) ^{##} | Value of investment of (₹) 10,000 | | |
|------------------|------------------------------------|------------------------------------|--|-----------------------------------|----------------------------|--|
| | | | | Scheme (₹) ^{\$\$} | Benchmark (₹) [#] | Additional Benchmark (₹) ^{##} |
| Last 1 Year | 6.54 | 8.37 | 9.94 | 10,652 | 10,835 | 10,991 |
| Last 3 Years | 17.69 | 10.40 | 13.10 | 16,294 | 13,452 | 14,461 |
| Last 5 Years | 21.62 | 11.23 | 16.46 | 26,636 | 17,034 | 21,446 |
| Last 10 Years | 14.32 | 11.12 | 14.08 | 38,155 | 28,715 | 37,349 |
| Since Inception* | 18.07 | NA | 11.31 | 19,82,232 | NA | 3,03,169 |

Returns greater than 1 year period are compounded annualized (CAGR). **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. 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 November 28, 2025.

Note: Effective close of business hours of June 1, 2018, HDFC Prudence Fund merged with HDFC Growth Fund (HDFC Balanced Advantage Fund after changes in fundamental attributes). As the portfolio characteristics and the broad investment strategy of HDFC Balanced Advantage Fund is similar to that of erstwhile HDFC Prudence Fund, the track record (i.e. since inception date, dividend history, etc.) and past performance of erstwhile HDFC Prudence Fund has been considered, in line with SEBI circular on Performance disclosure post consolidation/ merger of scheme dated April 12, 2018.

HDFC Flexi Cap Fund

Performance - Regular Plan - Growth Option

NAV as on November 28, 2025 ₹2078.812 (per unit)

| Period | Scheme Returns (%) | Benchmark Returns (%) [#] | Additional Benchmark Returns (%) ^{##} | Value of investment of (₹) 10,000 | | |
|------------------|--------------------|------------------------------------|--|-----------------------------------|----------------------------|--|
| | | | | Scheme (₹) | Benchmark (₹) [#] | Additional Benchmark (₹) ^{##} |
| Last 1 Year | 10.36 | 6.56 | 9.94 | 11,033 | 10,654 | 10,991 |
| Last 3 Years | 20.72 | 15.60 | 13.10 | 17,583 | 15,441 | 14,461 |
| Last 5 Years | 26.04 | 18.61 | 16.46 | 31,843 | 23,499 | 21,446 |
| Last 10 Years | 16.41 | 14.87 | 14.08 | 45,719 | 40,013 | 37,349 |
| Since Inception* | 18.83 | 12.50 | 11.80 | 20,78,812 | 3,81,994 | 3,15,388 |

Past performance may or may not be sustained in future and is not a guarantee of any future returns. *Since Inception date:- January 1, 1995. [#]NIFTY 500 Index (TRI) ^{##}Nifty 50 Index (TRI). The scheme is managed by Ms. Roshi Jain since July 29, 2022. Returns greater than 1 year period are compounded annualized (CAGR). 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 January 1, 1995 to June 29, 1999 and TRI values since June 30, 1999. 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. Load is not taken into consideration for computation of performance. Returns as on November 28, 2025.

Note: Change in Fund Manager w.e.f. December 8, 2025 to Mr. Chirag Setalvad.

HDFC Mid Cap Fund

Performance - Regular Plan - Growth Option

NAV as on November 28, 2025 ₹204.809 (per unit)

| Period | Scheme Returns (%) | Benchmark Returns (%) [#] | Additional Benchmark Returns (%) ^{##} | Value of investment of (₹) 10,000 | | |
|------------------------------|--------------------|------------------------------------|--|-----------------------------------|----------------------------|--|
| | | | | Scheme (₹) | Benchmark (₹) [#] | Additional Benchmark (₹) ^{##} |
| Last 1 Year | 9.33 | 7.74 | 9.94 | 10,930 | 10,772 | 10,991 |
| Last 3 Years | 25.47 | 23.55 | 13.10 | 19,738 | 18,847 | 14,461 |
| Last 5 Years | 26.92 | 25.48 | 16.46 | 32,980 | 31,142 | 21,446 |
| Last 10 Years | 18.43 | 18.47 | 14.08 | 54,284 | 54,493 | 37,349 |
| Since Inception [*] | 17.79 | 15.41 | 11.67 | 2,04,809 | 1,40,626 | 76,571 |

Past performance may or may not be sustained in future and is not a guarantee of any future returns. The above returns are of Regular plan - Growth Option. Returns greater than 1 year period are compounded annualized (CAGR). Load is not taken into consideration for computation of performance. [#] Benchmark Index: NIFTY Midcap 150 Index (Total Returns Index). ^{##} Additional Benchmark Index : NIFTY 50 (Total Returns Index). 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. The Scheme is managed by Chirag Setalvad since June 25, 2007. ^{*}Inception Date : June 25, 2007. Since Inception Date = Date of First allotment in the Scheme / Plan. Returns as on November 28, 2025.

HDFC Large Cap Fund

Performance - Regular Plan - Growth Option

NAV as on November 28, 2025 ₹182.787 (per unit)

| Period | Scheme Returns (%) ^{\$\$} | Benchmark Returns (%) [#] | Additional Benchmark Returns (%) ^{##} | Value of investment of (₹) 10,000 | | |
|------------------------------|------------------------------------|------------------------------------|--|-----------------------------------|----------------------------|--|
| | | | | Scheme (₹) ^{\$\$} | Benchmark (₹) [#] | Additional Benchmark (₹) ^{##} |
| Last 1 Year | 5.96 | 7.99 | 8.69 | 10,595 | 10,797 | 10,867 |
| Last 3 Years | 15.16 | 13.45 | 12.15 | 15,266 | 14,595 | 14,101 |
| Last 5 Years | 19.25 | 16.65 | 15.56 | 24,140 | 21,621 | 20,627 |
| Last 10 Years | 13.59 | 14.11 | 14.00 | 35,775 | 37,439 | 37,098 |
| Since Inception [*] | 18.59 | NA | 13.73 | 14,42,181 | NA | 4,25,334 |

Past performance may or may not be sustained in future and is not a guarantee of any future returns. [#] NIFTY 100 Total Returns Index (TRI). ^{##} BSE SENSEX Index (TRI). ^{*}Inception Date: October 11, 1996. The Scheme is managed by Mr. Rahul Baijal (since July 29, 2022). ^{\$\$} 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). N.A. Not Available. The above returns are for Regular Plan - Growth Option. Load is not taken into consideration for computation of performance. Returns greater than 1 year period are compounded annualized (CAGR). 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. Returns as on November 28, 2025.

HDFC Small Cap Fund

Performance - Regular Plan - Growth Option

NAV as on November 28, 2025 ₹140.857 (per unit)

| Period | Scheme Returns (%) | Benchmark Returns (%) [#] | Additional Benchmark Returns (%) ^{##} | Value of investment of (₹) 10,000 | | |
|------------------------------|--------------------|------------------------------------|--|-----------------------------------|----------------------------|--|
| | | | | Scheme (₹) | Benchmark (₹) [#] | Additional Benchmark (₹) ^{##} |
| Last 1 Year | 0.66 | -4.90 | 9.94 | 10,066 | 9,511 | 10,991 |
| Last 3 Years | 20.70 | 19.89 | 13.10 | 17,577 | 17,224 | 14,461 |
| Last 5 Years | 26.98 | 24.60 | 16.46 | 33,053 | 30,071 | 21,446 |
| Last 10 Years | 18.02 | 15.03 | 14.08 | 52,455 | 40,562 | 37,349 |
| Since Inception [*] | 16.15 | 10.93 | 11.45 | 1,40,857 | 62,523 | 67,913 |

^{*}Inception Date: April 03, 2008. The Scheme is managed by Mr. Chirag Setalvad since June 28, 2014, [#] Benchmark Index: BSE 250 SmallCap Index (TRI) ^{##} Additional Benchmark Index: NIFTY 50 Index (TRI). **Past performance may or may not be sustained in future and is not a guarantee of any future returns.** TRI - Total Returns Index. 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. Returns greater than 1 year period are compounded annualized (CAGR). Load is not taken into consideration for computation of above performance(s). Returns as on November 28, 2025.

HDFC Large and Mid Cap Fund

Performance - Regular Plan - Growth Option

NAV as on November 28, 2025 ₹351.386 (per unit)

| Period | Scheme Returns (%) ^{\$\$} | Benchmark Returns (%) [#] | Additional Benchmark Returns (%) ^{##} | Value of investment of (₹) 10,000 | | |
|------------------------------|------------------------------------|------------------------------------|--|-----------------------------------|----------------------------|--|
| | | | | Scheme (₹) ^{\$\$} | Benchmark (₹) [#] | Additional Benchmark (₹) ^{##} |
| Last 1 Year | 6.12 | 8.00 | 8.69 | 10,610 | 10,798 | 10,867 |
| Last 3 Years | 19.55 | 18.54 | 12.15 | 17,077 | 16,648 | 14,101 |
| Last 5 Years | 23.70 | 21.12 | 15.56 | 28,992 | 26,093 | 20,627 |
| Last 10 Years | 15.07 | 16.41 | 14.00 | 40,730 | 45,721 | 37,098 |
| Since Inception [*] | 12.79 | NA | 11.76 | 4,59,381 | NA | 3,43,547 |

*Inception Date: February 18, 1994. The Scheme is managed by Mr. Gopal Agarwal since July 16, 2020. [#]NIFTY Large-Midcap 250 (Total Returns Index) ^{##}BSE SENSEX (Total Return Index). Returns greater than 1 year period are compounded annualized (CAGR). N.A. Not Available. The Scheme, formerly a large cap fund, has undergone change in Fundamental attributes w.e.f. May 23, 2018 and become a Large and Mid-cap Fund. Accordingly, the Scheme's benchmark has also changed. Hence, the past performance of the Scheme may not strictly be comparable with that of the new benchmark. As BSE SENSEX TRI data is not available since inception of the scheme, additional benchmark performance is calculated using composite CAGR of BSE SENSEX PRI values from February 18, 1994 to August 18, 1996 and TRI values since August 19, 1996. ^{\$\$} 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). 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. **Past performance may or may not be sustained in future and is not a guarantee of any future returns.** Returns as on November 28, 2025. Since Inception Date = Date of First allotment in the Scheme / Plan. Load is not taken into consideration for computation of performance.

HDFC Focused Fund

Performance - Regular Plan - Growth Option

NAV as on November 28, 2025 ₹239.72 (per unit)

| Period | Scheme Returns (%) | Benchmark Returns (%) [#] | Additional Benchmark Returns (%) ^{##} | Value of investment of (₹) 10,000 | | |
|------------------------------|--------------------|------------------------------------|--|-----------------------------------|----------------------------|--|
| | | | | Scheme (₹) | Benchmark (₹) [#] | Additional Benchmark (₹) ^{##} |
| Last 1 Year | 9.56 | 6.56 | 8.69 | 10,954 | 10,654 | 10,867 |
| Last 3 Years | 20.43 | 15.60 | 12.15 | 17,456 | 15,441 | 14,101 |
| Last 5 Years | 26.54 | 18.61 | 15.56 | 32,482 | 23,499 | 20,627 |
| Last 10 Years | 14.41 | 14.87 | 14.00 | 38,426 | 40,013 | 37,098 |
| Since Inception [*] | 16.16 | 15.47 | 15.30 | 2,39,720 | 2,11,385 | 2,04,902 |

*Inception date September 17, 2004. The scheme is being managed by Ms. Roshi Jain since January 13, 2022. **Past performance may or may not be sustained in future and is not a guarantee of any future returns.** The above returns are of Regular Plan - Growth Option. Returns greater than 1 year period are compounded annualized (CAGR). Load is not taken into consideration for computation of performance. [#]NIFTY 500 Index (TRI). ^{##} BSE SENSEX Index (TRI). 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. *Returns as on November 28, 2025.

Note: Change in Fund Manager w.e.f. December 8, 2025 to Mr. Gopal Agrawal.

HDFC Hybrid Equity Fund

Performance - Regular Plan - Growth Option

NAV as on November 28, 2025 ₹121.1 (per unit)

| Period | Scheme Returns (%) | Benchmark Returns (%)# | Additional Benchmark Returns (%)## | Value of investment of (₹) 10,000 | | |
|------------------|--------------------|------------------------|------------------------------------|-----------------------------------|----------------|----------------------------|
| | | | | Scheme (₹) | Benchmark (₹)# | Additional Benchmark (₹)## |
| Last 1 Year | 5.39 | 8.86 | 9.94 | 10,537 | 10,883 | 10,991 |
| Last 3 Years | 11.68 | 11.24 | 13.10 | 13,924 | 13,760 | 14,461 |
| Last 5 Years | 15.43 | 12.82 | 16.46 | 20,510 | 18,290 | 21,446 |
| Last 10 Years | 12.36 | 12.09 | 14.08 | 32,073 | 31,326 | 37,349 |
| Since Inception* | 15.09 | NA | 13.66 | 3,46,793 | NA | 2,52,782 |

Scheme performance may not strictly be comparable with that of its Additional Benchmark in view of hybrid nature of the scheme where a portion of scheme's investments are made in debt instruments. *Inception Date: September 11, 2000. The Scheme is managed by Mr. Srinivasan Ramamurthy since July 1, 2025 and Mr. Anupam Joshi since October 6, 2022. # Benchmark Index: NIFTY 50 Hybrid Composite Debt 65:35 Index. ## Additional Benchmark Index: NIFTY 50 TRI. **Past performance may or may not be sustained in future and is not a guarantee of any future returns.** TRI - Total Returns Index. N.A. - Not Applicable. Returns as on November 28, 2025. 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. Returns greater than 1 year period are compounded annualized (CAGR). Load is not taken into consideration for computation of above performance(s).

HDFC Multi Cap Fund

Performance - Regular Plan - Growth Option

NAV as on November 28, 2025 ₹19.374 (per unit)

| Period | Scheme Returns (%) | Benchmark Returns (%)# | Additional Benchmark Returns (%)## | Value of investment of (₹) 10,000 | | |
|------------------|--------------------|------------------------|------------------------------------|-----------------------------------|----------------|----------------------------|
| | | | | Scheme (₹) | Benchmark (₹)# | Additional Benchmark (₹)## |
| Last 1 Year | 3.73 | 4.77 | 9.94 | 10,372 | 10,476 | 10,991 |
| Last 3 Years | 19.76 | 17.97 | 13.10 | 17,168 | 16,411 | 14,461 |
| Since Inception* | 18.13 | 14.61 | 12.03 | 19,374 | 17,181 | 15,698 |

Past performance may or may not be sustained in future and is not a guarantee of any future returns. *Inception Date: December 10, 2021. The Scheme is managed by Mr. Amar Kalkundrikar since September 01, 2025. #NIFTY500 MultiCap 50:25:25 (Total Returns Index). ##NIFTY50 (Total Returns Index). Returns greater than 1 year period are compounded annualized (CAGR). 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. Since Inception Date = Date of First allotment in the Scheme / Plan. Load is not taken into consideration for computation of performance. Returns as on November 28, 2025.

HDFC ELSS Tax saver

Performance - Regular Plan - Growth Option

NAV as on November 28, 2025 ₹1463.866 (per unit)

| Period | Scheme Returns (%) ^{\$\$} | Benchmark Returns (%) [#] | Additional Benchmark Returns (%) ^{##} | Value of investment of (₹) 10,000 | | |
|------------------|------------------------------------|------------------------------------|--|-----------------------------------|----------------------------|--|
| | | | | Scheme (₹) ^{\$\$} | Benchmark (₹) [#] | Additional Benchmark (₹) ^{##} |
| Last 1 Year | 9.10 | 6.56 | 9.94 | 10,908 | 10,654 | 10,991 |
| Last 3 Years | 20.09 | 15.60 | 13.10 | 17,308 | 15,441 | 14,461 |
| Last 5 Years | 23.66 | 18.61 | 16.46 | 28,945 | 23,499 | 21,446 |
| Last 10 Years | 14.29 | 14.87 | 14.08 | 38,041 | 40,013 | 37,349 |
| Since Inception* | 22.04 | 14.34 | 13.02 | 36,92,722 | 5,34,728 | 3,78,440 |

Past performance may or may not be sustained in future and is not a guarantee of any future returns. The above scheme is being managed by Ms. Roshi Jain from January 13, 2022. The above returns are of Regular Plan - Growth Option. *Inception Date: March 31, 1996. [#] NIFTY 500 Index (TRI) ^{##} NIFTY 50 Index (TRI). As TRI data is not available since inception of the scheme, additional benchmark performance is calculated using composite CAGR of NIFTY 50 PRI values from Mar 29, 96 (Data for March 31, 96 is not available) to Jun 29, 99 and TRI values since Jun 30, 99. As NIFTY 500 TRI data is not available for March 31, 96, benchmark performance is calculated from March 29, 96. ^{\$\$} 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). 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. Returns as on November 28, 2025.

Note: Change in Fund Manager w.e.f. December 8, 2025 to Mr. Amar Kalkundrikar.

HDFC Children's Fund

Performance - Regular Plan - Growth Option

NAV as on November 28, 2025 ₹299.248 (per unit)

| Period | Scheme Returns (%) ^{\$} | Benchmark Returns (%) [#] | Additional Benchmark Returns (%) ^{##} | Value of investment of (₹) 10,000 | | |
|------------------|----------------------------------|------------------------------------|--|-----------------------------------|----------------------------|--|
| | | | | Scheme (₹) ^{\$} | Benchmark (₹) [#] | Additional Benchmark (₹) ^{##} |
| Last 1 Year | 2.47 | 8.86 | 9.94 | 10,247 | 10,883 | 10,991 |
| Last 3 Years | 14.08 | 11.24 | 13.10 | 14,842 | 13,760 | 14,461 |
| Last 5 Years | 16.47 | 12.82 | 16.46 | 21,447 | 18,290 | 21,446 |
| Last 10 Years | 13.66 | 12.09 | 14.08 | 35,993 | 31,326 | 37,349 |
| Since Inception* | 15.94 | NA | 14.44 | 3,89,022 | NA | 2,81,746 |

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 November 28, 2025.

HDFC Value Fund

Performance - Regular Plan - Growth Option

NAV as on November 28, 2025 ₹773.394 (per unit)

| Period | Scheme Returns (%) | Benchmark Returns (%)# | Additional Benchmark Returns (%)## | Value of investment of (₹) 10,000 | | |
|------------------|--------------------|------------------------|------------------------------------|-----------------------------------|----------------|----------------------------|
| | | | | Scheme (₹) | Benchmark (₹)# | Additional Benchmark (₹)## |
| Last 1 Year | 7.32 | 6.56 | 9.94 | 10,729 | 10,654 | 10,991 |
| Last 3 Years | 18.23 | 15.60 | 13.10 | 16,521 | 15,441 | 14,461 |
| Last 5 Years | 20.81 | 18.61 | 16.46 | 25,759 | 23,499 | 21,446 |
| Last 10 Years | 14.27 | 14.87 | 14.08 | 37,979 | 40,013 | 37,349 |
| Since Inception* | 14.63 | NA | 11.31 | 7,73,394 | NA | 3,03,169 |

Past performance may or may not be sustained in future and is not a guarantee of any future returns. *Inception date: February 01, 1994. # Nifty 500 TRI ## Nifty 50 TRI. Returns greater than 1 year period are compounded annualized (CAGR). N.A. Not Available. 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. 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. Since Inception Date = Date of First allotment in the Scheme / Plan. Load is not taken into consideration for computation of performance. The scheme is managed by Anand Laddha (since February 01, 2024). The above returns are for Regular Plan - Growth Option. Returns as on November 28, 2025.

HDFC Retirement Savings Fund - Equity Plan

Performance - Regular Plan - Growth Option

NAV as on November 28, 2025 ₹51.952 (per unit)

| Period | Scheme Returns (%) | Benchmark Returns (%)# | Additional Benchmark Returns (%)## | Value of investment of (₹) 10,000 | | |
|------------------|--------------------|------------------------|------------------------------------|-----------------------------------|----------------|----------------------------|
| | | | | Scheme (₹) | Benchmark (₹)# | Additional Benchmark (₹)## |
| Last 1 Year | 4.71 | 6.56 | 9.94 | 10,470 | 10,654 | 10,991 |
| Last 3 Years | 17.68 | 15.60 | 13.10 | 16,288 | 15,441 | 14,461 |
| Last 5 Years | 22.08 | 18.61 | 16.46 | 27,147 | 23,499 | 21,446 |
| Since Inception* | 18.38 | 16.90 | 15.97 | 51,952 | 45,948 | 42,493 |

Past performance may or may not be sustained in future and is not a guarantee of any future returns. # NIFTY 500 (Total Returns Index). ##Nifty 50 Index (TRI). *Inception Date: February 25, 2016. The above returns are of Regular plan - growth option. 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. The schemes are managed by Srinivasan Ramamurthy (Equity portfolio) since December 14, 2021 & Shobhit Mehrotra (Debt portfolio) since February 25, 2016. Scheme performance may not strictly be comparable with that of its Additional Benchmark in view of hybrid nature of the scheme where a portion of scheme's investments are made in debt instruments. Returns as on November 28, 2025.

HDFC Dividend Yield Fund

Performance - Regular Plan - Growth Option

NAV as on November 28, 2025 ₹25.406 (per unit)

| Period | Scheme Returns (%) | Benchmark Returns (%)# | Additional Benchmark Returns (%)## | Value of investment of (₹) 10,000 | | |
|------------------|--------------------|------------------------|------------------------------------|-----------------------------------|----------------|----------------------------|
| | | | | Scheme (₹) | Benchmark (₹)# | Additional Benchmark (₹)## |
| Last 1 Year | 2.35 | 6.56 | 9.94 | 10,234 | 10,654 | 10,991 |
| Last 3 Years | 17.32 | 15.60 | 13.10 | 16,140 | 15,441 | 14,461 |
| Since Inception* | 20.74 | 17.47 | 15.28 | 25,406 | 22,179 | 20,208 |

The above returns are for Regular Plan - Growth Option. *Inception Date: December 18, 2020. The Scheme is managed by Mr. Gopal Agrawal since inception. # NIFTY 500 (Total Returns Index) ##NIFTY 50 (Total Returns Index). Returns greater than 1 year period are compounded annualized (CAGR). 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. **Past performance may or may not be sustained in future and is not a guarantee of any future returns.** Since Inception Date = Date of First allotment in the Scheme / Plan. Load is not taken into consideration for computation of performance. Returns as on November 28, 2025.

HDFC Equity Savings Fund

Performance - Regular Plan - Growth Option

NAV as on November 28, 2025 ₹67.682 (per unit)

| Period | Scheme Returns (%) | Benchmark Returns (%)# | Additional Benchmark Returns (%)## | Value of investment of (₹) 10,000 | | |
|------------------|--------------------|------------------------|------------------------------------|-----------------------------------|----------------|----------------------------|
| | | | | Scheme (₹) | Benchmark (₹)# | Additional Benchmark (₹)## |
| Last 1 Year | 6.24 | 8.71 | 7.07 | 10,622 | 10,869 | 10,705 |
| Last 3 Years | 9.90 | 9.77 | 8.07 | 13,271 | 13,222 | 12,620 |
| Last 5 Years | 11.53 | 9.94 | 5.21 | 17,266 | 16,069 | 12,895 |
| Last 10 Years | 9.84 | 9.42 | 6.62 | 25,558 | 24,611 | 18,994 |
| Since Inception* | 9.43 | NA | 6.07 | 67,682 | NA | 34,869 |

*Inception Date: September 17, 2004. The scheme is co-managed by Mr. Srinivasan Ramamurthy (Equity Portfolio) (since December 14, 2021), Mr. Anil Bamboli (Debt Portfolio) (since September 17, 2004), Mr. Arun Agarwal (Arbitrage Portfolio) (since August 24, 2020) and Ms. Nandita Menezes (Arbitrage Portfolio) (w.e.f. March 29, 2025). Scheme performance may not strictly be comparable with that of its Additional Benchmark, since a portion of scheme's investments are made in debt instruments. The above returns are of Regular Plan - Growth Option. #NIFTY Equity Savings Index (TRI). ##CRISIL 10 Year Gilt Index. N.A. Not Available

Past performance may or may not be sustained in the future and is not a guarantee of any future returns. The above returns are for Regular Plan - Growth Option. Load is not taken into consideration for computation of performance. Returns greater than 1 year period are compounded annualized (CAGR). 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. Returns as on November 28, 2025.

HDFC Multi-Asset Allocation Fund[^]

Performance - Regular Plan - Growth Option

NAV as on November 28, 2025 ₹75.207 (per unit)

| Period | Scheme Returns (%) | Benchmark Returns (%) [#] | Additional Benchmark Returns (%) ^{##} | Value of investment of (₹) 10,000 | | |
|------------------------------|--------------------|------------------------------------|--|-----------------------------------|----------------------------|--|
| | | | | Scheme (₹) | Benchmark (₹) [#] | Additional Benchmark (₹) ^{##} |
| Last 1 Year | 11.73 | 13.96 | 9.94 | 11,169 | 11,392 | 10,991 |
| Last 3 Years | 14.24 | 13.81 | 13.10 | 14,904 | 14,737 | 14,461 |
| Last 5 Years | 14.86 | 14.50 | 16.46 | 20,006 | 19,694 | 21,446 |
| Last 10 Years | 11.40 | 13.15 | 14.08 | 29,440 | 34,405 | 37,349 |
| Since Inception [*] | 10.45 | NA | 13.88 | 75,207 | NA | 1,39,739 |

^{*}Inception Date: August 17, 2005. The Scheme formerly, a debt oriented hybrid fund, has undergone change in Fundamental attributes w.e.f. May 23, 2018 and become a multi asset fund investing in equities, debt and gold related instruments. Accordingly, the Scheme's benchmark has also changed. Hence, the performance of the Scheme from inception till May 22, 2018 may not strictly be comparable with those of the new benchmark and the additional benchmark. Scheme performance may not strictly be comparable with that of its Additional Benchmark in view of hybrid nature of the scheme where a portion of scheme's investments are made in debt instruments and gold related instruments. The Scheme is co-managed by Mr. Srinivasan Ramamurthy (Equity Assets) (since January 13, 2022), Mr. Anil Bamboli (Debt Assets) (since August 17, 2005) Mr. Bhagyesh Kagalkar (Dedicated Fund Manager for commodities related investments viz. Gold) (since February 02, 2022), Mr. Arun Agarwal (Arbitrage Assets) (since August 24, 2020), Ms. Nandita Menezes (Arbitrage Assets) (W.e.f 29th march 2025). Returns greater than 1 year period are compounded annualised (CAGR). [#] 65% Nifty 50 TRI + 22.5% Nifty Composite Debt Index + 10% Domestic Price of Gold + 2.5% Domestic Price of Silver. ^{##} NIFTY 50 TRI. TRI: Total Returns Index. **Past performance may or may not be sustained in future and is not a guarantee of any future returns.** The above returns are for Regular Plan - Growth Option. Load is not taken into consideration for computation of performance. N.A.: Not Available. 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. [^]Name changed from HDFC Multi Asset Fund w.e.f. Dec 10, 2025. Returns as on November 28, 2025.

HDFC Banking & Financial Services Fund

Performance - Regular Plan - Growth Option

NAV as on November 28, 2025 ₹18.094 (per unit)

| Period | Scheme Returns (%) | Benchmark Returns (%) [#] | Additional Benchmark Returns (%) ^{##} | Value of investment of (₹) 10,000 | | |
|------------------------------|--------------------|------------------------------------|--|-----------------------------------|----------------------------|--|
| | | | | Scheme (₹) | Benchmark (₹) [#] | Additional Benchmark (₹) ^{##} |
| Last 1 Year | 15.58 | 17.31 | 9.94 | 11,553 | 11,726 | 10,991 |
| Last 3 Years | 16.05 | 14.07 | 13.10 | 15,623 | 14,838 | 14,461 |
| Since Inception [*] | 14.38 | 13.83 | 13.68 | 18,094 | 17,715 | 17,612 |

^{*}Inception Date: July 1, 2021. [#]NIFTY Financial Services (TRI). ^{##}Nifty 50 Index (TRI). **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 annualized (CAGR). 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. Load is not taken into consideration for computation of performance. Returns as on November 28, 2025.

HDFC Business Cycle Fund

Performance - Regular Plan - Growth Option

NAV as on November 28, 2025 ₹14.824 (per unit)

| Period | Scheme Returns (%) | Benchmark Returns (%)# | Additional Benchmark Returns (%)## | Value of investment of (₹) 10,000 | | |
|------------------|--------------------|------------------------|------------------------------------|-----------------------------------|----------------|----------------------------|
| | | | | Scheme (₹) | Benchmark (₹)# | Additional Benchmark (₹)## |
| Last 1 Year | 2.49 | 6.56 | 9.94 | 10,248 | 10,654 | 10,991 |
| Last 3 Years | 14.04 | 15.60 | 13.10 | 14,824 | 15,441 | 14,461 |
| Since Inception* | 14.04 | 15.60 | 13.10 | 14,824 | 15,441 | 14,461 |

Past performance may or may not be sustained in future and is not a guarantee of any future returns. # NIFTY 500 Index (TRI) ## Nifty 50 Index (TRI). Returns greater than 1 year period are compounded annualized (CAGR). 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 Load is not taken into consideration for computation of performance. The scheme is managed by Mr. Rahul Baijal (since November 30, 2022). The above returns are for Regular plan - Growth option. Returns as on November 28, 2025.

HDFC Infrastructure Fund

Performance - Regular Plan - Growth Option

NAV as on November 28, 2025 ₹48.104 (per unit)

| Period | Scheme Returns (%) | Benchmark Returns (%)# | Additional Benchmark Returns (%)## | Value of investment of (₹) 10,000 | | |
|------------------|--------------------|------------------------|------------------------------------|-----------------------------------|----------------|----------------------------|
| | | | | Scheme (₹) | Benchmark (₹)# | Additional Benchmark (₹)## |
| Last 1 Year | 1.89 | -4.56 | 9.94 | 10,189 | 9,545 | 10,991 |
| Last 3 Years | 25.70 | 26.61 | 13.10 | 19,850 | 20,283 | 14,461 |
| Last 5 Years | 31.21 | 32.39 | 16.46 | 38,951 | 40,728 | 21,446 |
| Last 10 Years | 11.42 | 16.43 | 14.08 | 29,506 | 45,812 | 37,349 |
| Since Inception* | 9.26 | 9.64 | 11.37 | 48,104 | 51,113 | 67,518 |

Past performance may or may not be sustained in future and is not a guarantee of any future returns. # BSE India Infrastructure TRI ## Nifty 50 TRI. Returns greater than 1 year period are compounded annualized (CAGR). 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 Load is not taken into consideration for computation of performance. The scheme is managed by Srinivasan Ramamurthy (since January 12, 2014). The above returns are for Regular plan - Growth option. Returns as on November 28, 2025.

Note: Change in Fund Manager w.e.f. November 01, 2025 to Mr. Ashish Shah.

HDFC Retirement Savings Fund - Hybrid Equity Plan

Performance - Regular Plan - Growth Option

NAV as on November 28, 2025 ₹39.583 (per unit)

| Period | Scheme Returns (%) | Benchmark Returns (%)# | Additional Benchmark Returns (%)## | Value of investment of (₹) 10,000 | | |
|------------------|--------------------|------------------------|------------------------------------|-----------------------------------|----------------|----------------------------|
| | | | | Scheme (₹) | Benchmark (₹)# | Additional Benchmark (₹)## |
| Last 1 Year | 4.33 | 8.86 | 9.94 | 10,431 | 10,883 | 10,991 |
| Last 3 Years | 14.09 | 11.24 | 13.10 | 14,846 | 13,760 | 14,461 |
| Last 5 Years | 15.96 | 12.82 | 16.46 | 20,988 | 18,290 | 21,446 |
| Since Inception* | 15.13 | 13.37 | 15.97 | 39,583 | 34,061 | 42,493 |

Past performance may or may not be sustained in future and is not a guarantee of any future returns. # NIFTY 50 Hybrid Composite Debt 65:35 Index (Total Returns Index). ##Nifty 50 Index (TRI). *Inception Date: February 25, 2016. Scheme performance may not strictly be comparable with that of its Additional Benchmark in view of hybrid nature of the scheme where a portion of scheme's investments are made in debt instruments. The above returns are of Regular plan - growth option. 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. The schemes are managed by Shobhit Mehrotra (Debt Portfolio) February 25, 2016 ,Arun Agarwal (Arbitrage Assets) April 1, 2025, Srinivasan Ramamurthy (Equity Portfolio) December 14, 2021 ,Nandita Menezes (Arbitrage Assets) April 1, 2025. Returns as on November 28, 2025.

HDFC Housing Opportunities Fund

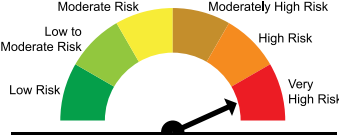
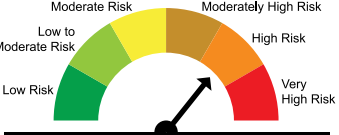
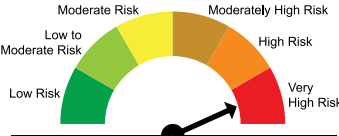
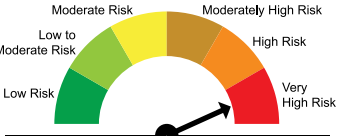
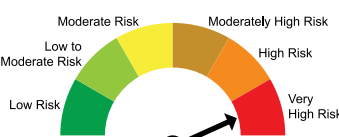
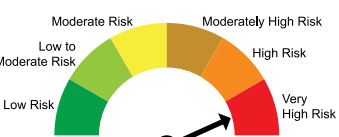
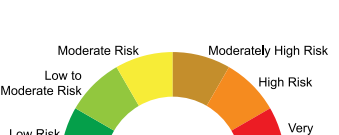
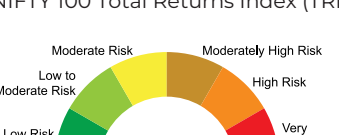

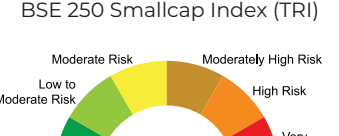
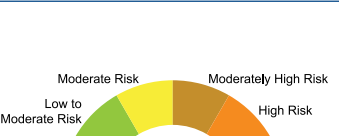
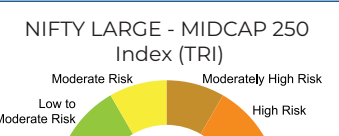
Performance - Regular Plan - Growth Option

NAV as on November 28, 2025 ₹22.518 (per unit)

| Period | Scheme Returns (%) | Benchmark Returns (%)# | Additional Benchmark Returns (%)## | Value of investment of (₹) 10,000 | | |
|------------------|--------------------|------------------------|------------------------------------|-----------------------------------|----------------|----------------------------|
| | | | | Scheme (₹) | Benchmark (₹)# | Additional Benchmark (₹)## |
| Last 1 Year | -0.20 | 5.16 | 9.94 | 9,981 | 10,514 | 10,991 |
| Last 3 Years | 16.70 | 12.77 | 13.10 | 15,887 | 14,335 | 14,461 |
| Last 5 Years | 19.89 | 18.58 | 16.46 | 24,794 | 23,467 | 21,446 |
| Since Inception* | 10.70 | 13.72 | 14.14 | 22,518 | 27,917 | 28,755 |

The scheme has been managed by Rakesh Vyas since June 1, 2019. **Past performance may or may not be sustained in future and is not a guarantee of any future returns.** The above returns are of Regular Plan - Growth Option. Returns greater than 1 year period are compounded annualized (CAGR). Load is not taken into consideration for computation of performance. #Nifty Housing Index (TRI) ##Nifty 50 Index (TRI) . 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. *Inception date December 6, 2017. Since Inception Date = Date of First allotment in the Scheme/Plan. Returns as on November 28, 2025.

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

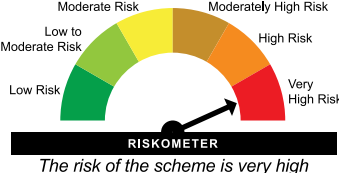
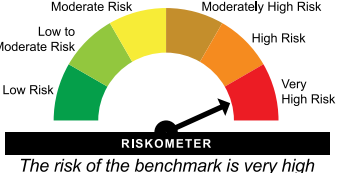
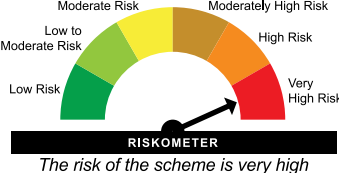
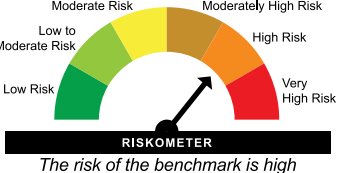
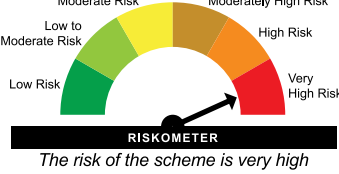
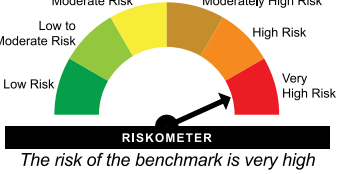
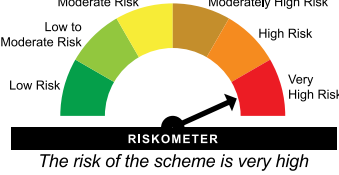
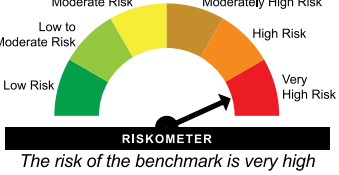
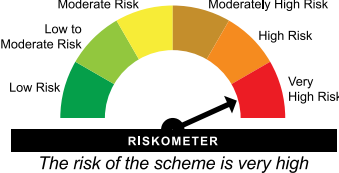
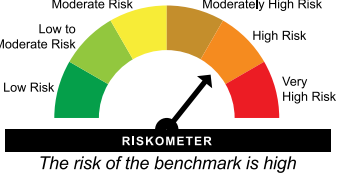
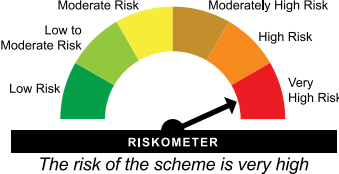
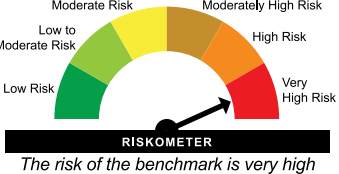
| Name of Scheme / Investment Plan | This product is suitable for investors who are seeking*: | SCHEME RISKOMETER# | Benchmark Riskometer# |
|---|--|--|--|
| HDFC Balanced Advantage Fund (An open ended balanced advantage fund) | <ul style="list-style-type: none"> To generate long-term capital appreciation / income Investments in a mix of equity and debt instruments |  <p>RISKOMETER</p> <p>The risk of the scheme is very high</p> | NIFTY 50 Hybrid Composite Debt 50:50 Index (TRI)  <p>RISKOMETER</p> <p>The risk of the benchmark is high</p> |
| HDFC Flexi Cap Fund (An open ended dynamic equity scheme investing across large cap, mid cap & small cap stocks) | <ul style="list-style-type: none"> To generate long-term capital appreciation / income Investment predominantly in equity & equity related instruments |  <p>RISKOMETER</p> <p>The risk of the scheme is very high</p> | NIFTY 500 Index (TRI)  <p>RISKOMETER</p> <p>The risk of the benchmark is very high</p> |
| HDFC Mid Cap Fund (Name changed from HDFC Mid-Cap Opportunities Fund w.e.f. June 27, 2025) An open ended equity scheme predominantly investing in mid cap stocks | <ul style="list-style-type: none"> To generate long-term capital appreciation / income Investment predominantly in Mid-cap companies |  <p>RISKOMETER</p> <p>The risk of the scheme is very high</p> | NIFTY MIDCAP 150 (TRI)  <p>RISKOMETER</p> <p>The risk of the benchmark is very high</p> |
| HDFC Large Cap Fund (An open ended equity scheme predominantly investing in large cap stocks) | <ul style="list-style-type: none"> To generate long-term capital appreciation / income Investment predominantly in Large-cap companies |  <p>RISKOMETER</p> <p>The risk of the scheme is very high</p> | NIFTY 100 Total Returns Index (TRI)  <p>RISKOMETER</p> <p>The risk of the benchmark is very high</p> |
| HDFC Small Cap Fund An open ended equity scheme predominantly investing in small cap stocks | <ul style="list-style-type: none"> To generate long-term capital appreciation / income Investment predominantly in Small-cap companies |  <p>RISKOMETER</p> <p>The risk of the scheme is very high</p> | BSE 250 Smallcap Index (TRI)  <p>RISKOMETER</p> <p>The risk of the benchmark is very high</p> |
| HDFC Large and Mid Cap Fund An open ended equity scheme investing in both large cap and mid cap stocks | <ul style="list-style-type: none"> To generate long-term capital appreciation/income Investment predominantly in Large Cap and Mid Cap companies |  <p>RISKOMETER</p> <p>The risk of the scheme is very high</p> | NIFTY LARGE - MIDCAP 250 Index (TRI)  <p>RISKOMETER</p> <p>The risk of the benchmark is very 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 November 30, 2025

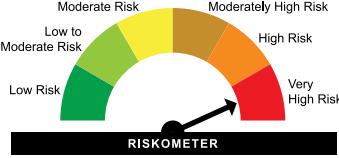
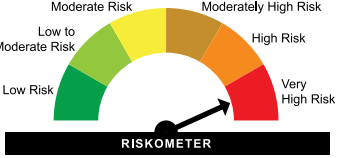
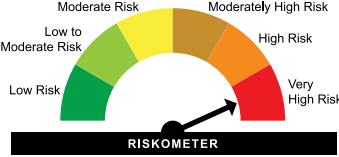
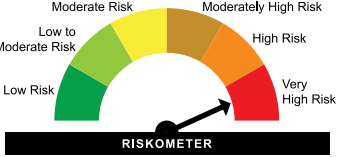
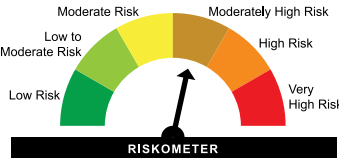
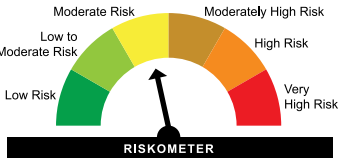
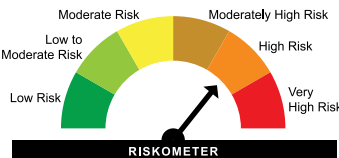
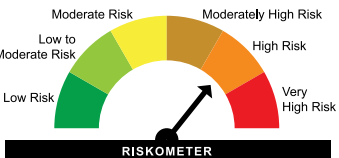
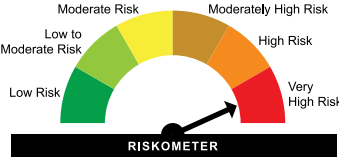
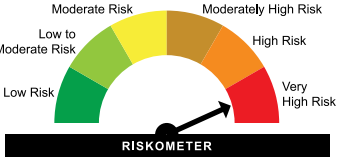
| Name of Scheme / Investment Plan | This product is suitable for investors who are seeking*: | SCHEME RISKOMETER# | Benchmark Riskometer# |
|--|---|---|--|
| HDFC Focused Fund (Name changed from HDFC Focused 30 Fund w.e.f. June 27, 2025) An open ended equity scheme investing in maximum 30 stocks in large-cap, mid-cap and small-cap category (i.e. Multi-Cap) | <ul style="list-style-type: none"> To generate long-term capital appreciation / income Investments in equity & equity related instruments of up to 30 companies |  <p>The risk of the scheme is very high</p> | NIFTY 500 Index (TRI)  <p>The risk of the benchmark is very high</p> |
| HDFC Hybrid Equity Fund An open ended hybrid scheme investing predominantly in equity and equity related instruments | <ul style="list-style-type: none"> To generate long-term capital appreciation / income. Investments predominantly in equity & equity related instruments. The Scheme will also invest in debt and money market instruments. |  <p>The risk of the scheme is very high</p> | NIFTY 50 Hybrid Composite Debt 65:35 Index (Total Returns Index)  <p>The risk of the benchmark is high</p> |
| HDFC Multi Cap Fund (An open ended equity scheme investing across large cap, mid cap & small cap stocks) | <ul style="list-style-type: none"> To generate long-term capital appreciation/ income Investments predominantly in equity and equity related securities of large cap, mid cap and small cap companies. |  <p>The risk of the scheme is very high</p> | NIFTY500 Multicap 50:25:25 (TRI)  <p>The risk of the benchmark is very high</p> |
| HDFC ELSS Tax saver (An open ended equity linked savings scheme with a statutory lock in of 3 years and tax benefit) | <ul style="list-style-type: none"> To generate long-term capital appreciation / income Investment predominantly of equity & equity related instruments |  <p>The risk of the scheme is very high</p> | NIFTY 500 Index (TRI)  <p>The risk of the benchmark is very high</p> |
| 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). | <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>The risk of the scheme is very high</p> | NIFTY 50 Hybrid Composite Debt 65:35 Index (Total Returns Index)  <p>The risk of the benchmark is high</p> |
| HDFC Value Fund An open ended equity scheme following a value investment strategy | <ul style="list-style-type: none"> To generate long-term capital appreciation / income in the long term Investment primarily in undervalued stocks |  <p>The risk of the scheme is very high</p> | NIFTY 500 Index (TRI)  <p>The risk of the benchmark is very 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 November 30, 2025

| Name of Scheme / Investment Plan | This product is suitable for investors who are seeking*: | SCHEME RISKOMETER# | Benchmark Riskometer# |
|--|--|---|--|
| HDFC Retirement Savings Fund - Equity Plan A notified Tax Savings Cum Pension Scheme An open ended retirement solution oriented scheme having a lock-in of 5 years or till retirement age (whichever is earlier) | <ul style="list-style-type: none"> A corpus to provide for pension in the form of income to the extent of the redemption value of their holding after the age of 60 years. Investment predominantly in equity and equity related instruments. |  <p>The risk of the scheme is very high</p> | NIFTY 500 (Total Returns Index)  <p>The risk of the benchmark is very high</p> |
| HDFC Dividend Yield Fund An open ended equity scheme predominantly investing in dividend yielding stocks | <ul style="list-style-type: none"> Capital appreciation over long term/regular income Investment predominantly in equity and equity related Instruments of dividend yielding companies |  <p>The risk of the scheme is very high</p> | NIFTY 500 Index (TRI)  <p>The risk of the benchmark is very high</p> |
| HDFC Equity Savings Fund (An open ended scheme investing in equity, arbitrage and debt) | <ul style="list-style-type: none"> Capital appreciation while generating income over medium to long term. Provide capital appreciation and income distribution to the investors by using equity and equity related instruments, arbitrage opportunities, and investments in debt and money market instruments. |  <p>The risk of the scheme is moderately high</p> | NIFTY Equity Savings Index (Total Returns Index)  <p>The risk of the benchmark is moderate</p> |
| HDFC Multi-Asset Allocation Fund[^] An open ended scheme investing in Equity and Equity related instruments, Debt & Money Market Instruments, Gold/Silver/other permitted Commodities ETFs and Exchange Traded Commodity Derivatives. | <ul style="list-style-type: none"> To generate long-term capital appreciation/income Investments in a diversified portfolio of equity & equity related instruments, debt & money market instruments and Commodities ETFs such as Gold/Silver/other Commodity ETFs as permitted and ETCD |  <p>The risk of the scheme is high</p> | 65% Nifty 50 TRI + 22.5% Nifty Composite Debt Index + 10% Domestic Price of Gold + 2.5% Domestic Price of Silver  <p>The risk of the benchmark is high</p> |
| HDFC Banking & Financial Services Fund An open ended equity scheme investing in Banking and Financial Services Sector | <ul style="list-style-type: none"> To generate long-term capital appreciation/income Investment predominantly in equity & equity related instruments of banking and financial services companies |  <p>The risk of the scheme is very high</p> | NIFTY Financial Services (TRI)  <p>The risk of the benchmark is very high</p> |

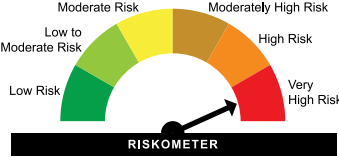
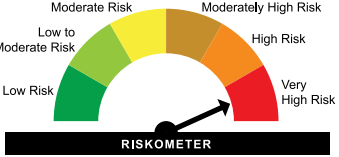

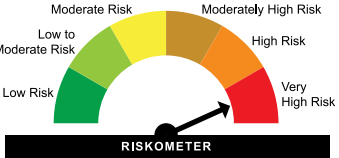

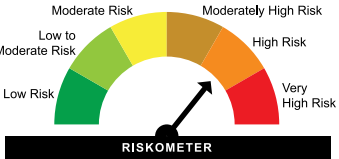
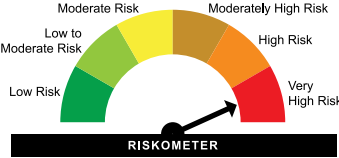
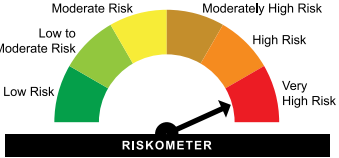
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[^]Name changed from HDFC Multi Asset Fund w.e.f. Dec 10, 2025

Scheme and Benchmark Riskometer as on November 30, 2025

| Name of Scheme / Investment Plan | This product is suitable for investors who are seeking*: | SCHEME RISKOMETER# | Benchmark Riskometer# |
|--|---|---|---|
| HDFC Business Cycle Fund An open ended equity scheme following business cycle based investing theme | <ul style="list-style-type: none"> to generate long-term capital appreciation/ income Investment predominantly in equity & equity related instruments of business cycle based theme |  <p>RISKOMETER The risk of the scheme is very high</p> | NIFTY 500 Index (TRI)  <p>RISKOMETER The risk of the benchmark is very high</p> |
| HDFC Infrastructure Fund An open ended equity scheme following infrastructure theme | <ul style="list-style-type: none"> To generate long-term capital appreciation / income Investment predominantly in equity and equity related securities of companies engaged in or expected to benefit from the growth and development of infrastructure |  <p>RISKOMETER The risk of the scheme is very high</p> | BSE India Infrastructure Index (TRI)  <p>RISKOMETER The risk of the benchmark is very high</p> |
| HDFC Retirement Savings Fund - Hybrid Equity Plan A notified Tax Savings Cum Pension Scheme An open ended retirement solution oriented scheme having a lock-in of 5 years or till retirement age (whichever is earlier) | <ul style="list-style-type: none"> A corpus to provide for pension in the form of income to the extent of the redemption value of their holding after the age of 60 years Investment predominantly in equity and equity related instruments & balance in debt and money market instruments. |  <p>RISKOMETER The risk of the scheme is very high</p> | NIFTY 50 Hybrid Composite Debt 65:35 Index (Total Returns Index)  <p>RISKOMETER The risk of the benchmark is high</p> |
| HDFC Housing Opportunities Fund An open ended equity scheme following housing and allied activities theme | <ul style="list-style-type: none"> Capital appreciation over long term Investment predominantly in equity and equity related instruments of entities engaged in and/ or expected to benefit from the growth in housing and its allied business activities |  <p>RISKOMETER The risk of the scheme is very high</p> | Nifty Housing Index (TRI)  <p>RISKOMETER The risk of the benchmark is very 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 November 30, 2025 | | | |

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