

HDFC MF

Weekend Bytes

A weekly series from HDFC Mutual Fund

Aim to invest in your financial freedom, this Women's Day!



Women's Day is often celebrated with flowers, messages and appreciation. While recognition is meaningful, true empowerment lies in financial independence.

Financial freedom goes far beyond earning an income – it means having the authority to make your own decisions by aiming to create long-term wealth and preserving your freedom to invest in yourself and your future. For women, investing is not optional; it is essential.



Women today are leaders, entrepreneurs, professionals, caregivers and so on. Yet, many still:

Delegate investment decisions to family members

Prioritise others' goals over their own

Delay investing due to perceived complexity

Common myths of women related to investing

“Investing is complicated.”

With Systematic Investment Plans (SIPs) and professional management of Mutual Funds, investing may be simple and disciplined.

“I don’t earn enough to invest.”

One does not require large sums to begin investing. Consistency matters more than investment size.

“My family members can handle investments better than me.”

Awareness and participation are essential in investment decision making. Women must aim to take centre-stage and participate in discussions around investments.



Smart Investment Practices

Following practices may be adopted when considering to invest.



Begin early: Starting early even with minimum investment amounts may allow one to appreciate the power of compounding.



Invest regularly: Consider opting for the SIP route as it encourages discipline and reduces the risk associated with timing the market.

For Example

You started a monthly SIP of ₹10,000 on the first business day of each month in **HDFC Flexi Cap Fund** since inception, your corpus would have grown to **~₹22.43 crore*** with an investment amount of **₹37.30 lakh***.

Scheme Inception Date: January 1, 1995. *Data as on January 30, 2026. **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. 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. For complete performance in SEBI prescribed format, please refer page 5.



Perform an annual review of your goals: Adjust your portfolio's investment across mutual funds as your goals, income and risk appetite changes.



Adopt a goal-based investment approach: Different goals require investments in different [Mutual Fund Schemes](#). Investors may consider the following schemes as per their goals:

- For long-term potential wealth creation: **HDFC Flexi Cap Fund** and **HDFC Balanced Advantage Fund**
- For tax saving: **HDFC ELSS Tax Saver**
- For an emergency corpus: **HDFC Ultra Short Term Fund**



Stay disciplined: Market volatility is temporary but wealth creation is long-term. Staying consistent with your investments may help you to have a rewarding financial journey.

A call to action this Women's Day

This Women's Day, let us aim to move from celebration to action. Encourage your mother, sister, wife, daughter and acquaintance to invest.

Financial independence is not about replacing anyone - it is about strengthening the household, the society and the economy at large.

Happy Women's Day!



HDFC Flexi Cap Fund

A. 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)	37.30	18.00	12.00	6.00	3.60	1.20
Market Value as on January 30, 2026 (₹ in lacs)	2,243.29	70.59	31.36	9.70	4.61	1.26
Returns (%)	20.73	16.55	18.27	19.31	16.67	9.42
Benchmark Returns (%)#	14.82	14.29	14.78	13.01	11.06	5.62
Additional Benchmark Returns (%)##	13.65	13.25	13.77	11.65	10.36	6.87

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.

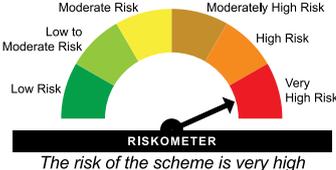
B. Performance - Regular Plan - Growth Option

NAV as on January 30, 2026. ₹2,044.911 (per unit)

Period	Scheme Returns (%)	Benchmark Returns (%)#	Additional Benchmark Returns (%)##	Value of investment of (₹) 10,000		
				Scheme (₹)	Benchmark (₹)#	Additional Benchmark (₹)##
Last 1 Year	12.71	7.98	8.97	11,267	10,796	10,895
Last 3 Years	21.65	16.72	14.08	18,002	15,902	14,848
Last 5 Years	23.23	16.52	14.52	28,444	21,493	19,714
Last 10 Years	17.53	15.05	14.23	50,362	40,702	37,878
Since Inception*	18.66	12.30	11.61	2,044,911	368,539	304,953

Common notes for the 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:- January 1, 1995. #NIFTY 500 Index (TRI) ##Nifty 50 Index (TRI). The scheme is managed by Mr. Amit Ganatra since February 01, 2026. 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 January 30, 2026.

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

HDFC Flexi Cap Fund (An open ended dynamic equity scheme investing across large cap, mid cap & small cap stocks.) is suitable for investors who are seeking*:	<p style="text-align: center;">Riskometer #</p>  <p style="text-align: center;">The risk of the scheme is very high</p>	<p style="text-align: center;">Name of the Benchmark and Riskometer</p> <p style="text-align: center;">NIFTY 500 Index (TRI)</p>  <p style="text-align: center;">The risk of the benchmark is very high</p>
<ul style="list-style-type: none"> To generate long-term capital appreciation / income Investment predominantly in equity & equity related 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 February 28, 2026.</p>		

Name of Scheme	This product is suitable for investors who are seeking*:	SCHEME 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><i>The risk of the scheme is very high</i></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><i>The risk of the scheme is moderate</i></p>	
HDFC Ultra Short Term Fund An open ended ultra-short term debt scheme investing in instruments such that the Macaulay Duration of the portfolio is between 3 months and 6 months. A Moderate Interest Rate Risk and Moderate Credit Risk	<ul style="list-style-type: none"> Income over short term Income/capital appreciation through investment in debt securities and money market instruments 	 <p><i>The risk of the scheme is moderate</i></p>	
Potential Risk Class (Maximum risk the Scheme can take)			
Credit Risk →	Relatively Low (Class A)	Moderate (Class B)	Relatively High (Class C)
Interest Rate Risk ↓			
Relatively Low (Class I)			
Moderate (Class II)		B-II	
Relatively High (Class III)			
B-II - A Scheme with Moderate Interest Rate Risk and Moderate Credit Risk.			
*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 Riskometer as on February 28, 2026.			

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