

HDFC MF

Weekend Bytes

A weekly series from HDFC Mutual Fund

Building Retirement Wealth, One Step at a Time!



Retirement planning often feels like a marathon – distant, daunting, and tempting to be delayed. But with the right strategy and tools, you can turn that long journey into manageable strides.

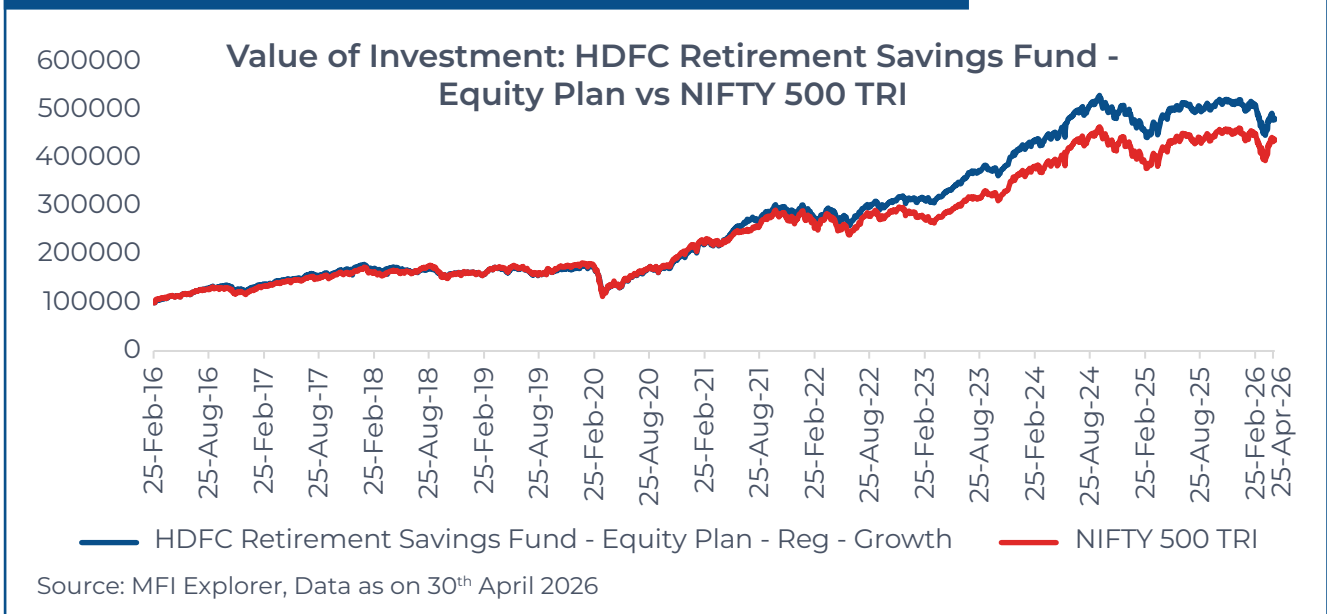
It isn't just accumulating a number, it's about building a corpus that keeps pace with the rising costs because the purchasing power of let's say Rs.1 Crore today may feel significantly lower 25 years from now.

Therefore, it is very important to plan early to build a significant retirement corpus.

This is where **HDFC Retirement Savings Fund** may help you. Since retirement is usually long-term, a disciplined, structured investment approach across asset classes gives your money the potential to grow steadily over time. The longer you stay invested, the more compounding works in your favour.



HDFC Retirement Savings Fund over the years!



The above graph shows the growth of Rs. 1 Lakh in the HDFC Retirement Savings Fund – Equity Plan and the Nifty 500 TRI since the Fund's inception.

As on 30th April 2026, the HDFC Retirement Savings Fund – Equity Plan has grown to 4.79 Lakhs while its benchmark has grown to 4.36 Lakhs, which highlights the importance of staying invested with a long-term perspective.

Time in the market, not timing the market, is what truly builds retirement wealth.

Past Performance may or may not be sustained in future and is not a guarantee of any future returns.

Illustration

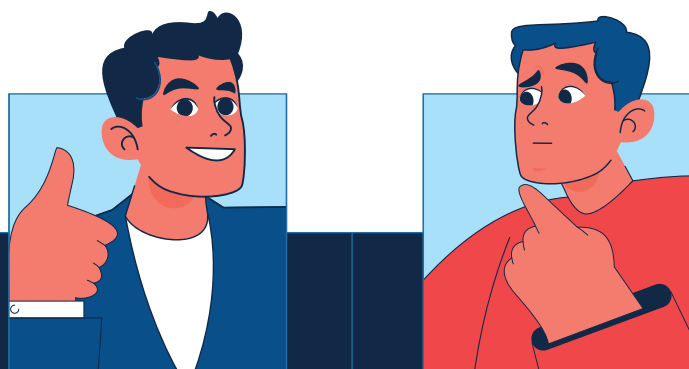
When Ramesh and Suresh were both 25 years old, they started thinking about their retirement plans. Ramesh chose to begin immediately, understanding the advantage of starting early. Suresh, however, felt it was too soon and postponed his planning, believing that he could make up for lost time later by investing a larger SIP amount.

Ramesh began investing in the HDFC Retirement Savings Fund – Equity Plan through a monthly SIP of Rs.10,000 starting on 1st March 2016. By 30th April 2026, his investment grew to Rs.27.05 lakhs.

Suresh also invested in the same plan, beginning his SIP on 1st March 2020. Since he started later, he chose to invest Rs.20,000 per month. By the same date, his corpus accumulated to Rs.23.57 lakhs.

Over the years, Ramesh invested a total of Rs.12.2 lakhs, while Suresh invested Rs.14.8 lakhs. Despite investing more per month and more in total, Suresh still ended up with a lesser corpus.

This highlights how starting early is far more impactful than investing larger amounts later, especially when planning for retirement.



Ramesh




Suresh

	Ramesh	Suresh
SIP Amount	Rs.10,000	Rs.20,000
SIP Start Date	1 st March 2016	1 st March 2020
Total Amount Invested	Rs. 12.2 Lakhs	Rs. 14.8 Lakhs
Value of Investment (As of 30 th Apr 2026)	Rs. 27.05 Lakhs	Rs. 23.57 Lakhs

Source:MFI Explorer; Data as on 30th April 2026

Three Plans, One Destination: Retirement!

The HDFC Retirement Savings Fund offers three different investment plans tailored to various age groups and risk profiles.

	Equity Plan	Hybrid Equity Plan	Hybrid Debt Plan
	Suitable for younger investors or investors with a high-risk appetite	Suitable for middle aged investors with a moderate risk appetite	Suitable for investors nearing retirement or those with a lower risk appetite
	Accumulation phase of investment. Primary goal is to grow the capital	Consolidation phase of investment. Balance between growing and protecting wealth	Distribution phase of investment. Primary goal is to look for income strategies to sustain lifestyle
	Equity exposure ranges from 80% to 100%	Equity exposure is between 65% to 80% with debt securities and money market instruments having exposure ranging from 20% to 35%	Debt securities and money market instruments make up 55% to 90% of the portfolio with equity exposure ranging between 10% to 45%



Conclusion

More than a decade since inception, **HDFC Retirement Savings Fund** reflects the importance of building meaningful retirement wealth over time. With the right asset allocation and disciplined investing, you could build a corpus that would help to truly support your future lifestyle.

Start early, stay consistent and let compounding do the heavy lifting



SIP Performance

HDFC Retirement Savings Fund - Equity Plan - SIP Performance - Regular Plan - Growth Option

	Since Inception*	10 year SIP	5 year SIP	3 year SIP	1 year SIP
Total Amount Invested (₹ in lacs)	12.30	12.00	6.00	3.60	1.20
Market Value as on April 30, 2026 (₹ in lacs)	27.54	26.16	7.85	3.84	1.15
Returns (%)	15.01	14.90	10.70	4.22	-7.69
Benchmark Returns (%)#	13.91	13.81	10.97	7.17	-1.01
Additional Benchmark Returns (%)##	12.26	12.14	8.34	4.60	-6.15

HDFC Retirement Savings Fund - Hybrid Equity Plan - SIP Performance - Regular Plan - Growth Option

	Since Inception*	10 year SIP	5 year SIP	3 year SIP	1 year SIP
Total Amount Invested (₹ in lacs)	12.30	12.00	6.00	3.60	1.20
Market Value as on April 30, 2026 (₹ in lacs)	22.78	21.71	7.35	3.78	1.15
Returns (%)	11.55	11.42	8.07	3.26	-7.05
Benchmark Returns (%)@	10.51	10.42	7.51	4.85	-3.74
Additional Benchmark Returns (%)@@	12.26	12.14	8.34	4.60	-6.15

HDFC Retirement Savings Fund - Hybrid Debt Plan - SIP Performance - Regular Plan - Growth Option

	Since Inception*	10 year SIP	5 year SIP	3 year SIP	1 year SIP
Total Amount Invested (₹ in lacs)	12.30	12.00	6.00	3.60	1.20
Market Value as on April 30, 2026 (₹ in lacs)	17.75	17.12	6.97	3.84	1.19
Returns (%)	6.96	6.91	5.95	4.19	-1.10
Benchmark Returns (%)\$	7.46	7.40	6.05	4.90	-0.71
Additional Benchmark Returns (%)\$\$	5.68	5.65	5.65	5.12	-0.52

#NIFTY 500 (Total Returns Index) ##Nifty 50 Index (TRI), @NIFTY 50 Hybrid Composite Debt 65:35 Index (Total Returns Index) @@Nifty 50 Index (TRI), \$NIFTY 50 Hybrid Composite Debt 15:85 Index (Total Returns Index) \$\$CRISIL 10 Year Gilt Index

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.

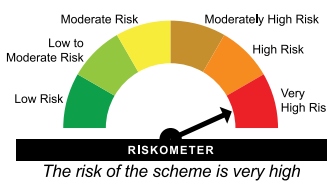
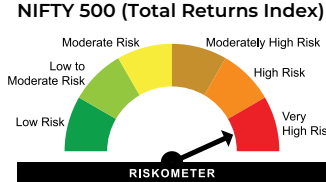
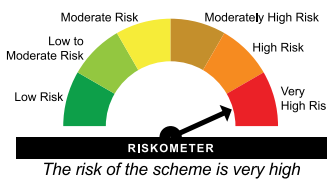
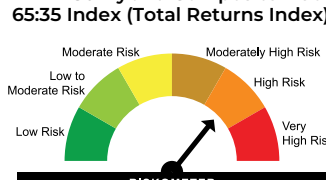
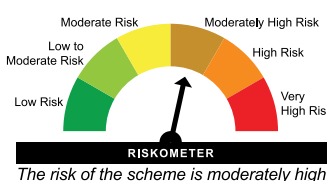
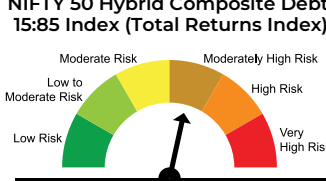
Performance - Growth Option

						NAV as on April 30, 2026	
						₹47.955	
						₹36.859	
						₹21.5104	
Plan	Period	Scheme Returns (%)	Benchmark Returns (%)#	Additional Benchmark Returns (%)##	Value of ₹10,000 invested		
					Scheme (₹)	Benchmark (₹)#	Additional Benchmark (₹)##
Equity Plan	Last 1 year	-1.51	3.96	-0.28	9,849	10,396	9,972
	Last 3 years	13.60	15.28	11.18	14,676	15,339	13,753
	Last 5 years	15.97	14.03	11.69	20,981	19,289	17,382
	Last 10 years	15.51	14.40	13.18	42,341	38,435	34,537
	Since Inception	16.64	15.56	14.29	47,955	43,623	38,971
Hybrid Equity Plan [^]	Last 1 year	-1.29	0.40	-0.28	9,871	10,040	9,972
	Last 3 years	10.75	9.54	11.18	13,596	13,152	13,753
	Last 5 years	11.27	9.67	11.69	17,060	15,872	17,382
	Last 10 years	12.76	11.35	13.18	33,275	29,331	34,537
	Since Inception	13.67	12.16	14.29	36,859	32,179	38,971

Hybrid Debt Plan*	Last 1 year	1.00	0.99	0.59	10,100	10,099	10,059
	Last 3 years	7.01	6.89	6.35	12,260	12,221	12,035
	Last 5 years	6.78	6.51	4.78	13,887	13,710	12,628
	Last 10 years	7.53	8.09	6.03	20,685	21,775	17,971
	Since Inception	7.81	8.46	6.30	21,510	22,860	18,631

Plan	Inception Date	Benchmark#	Additional Benchmark##
Equity plan	25-Feb-2016	NIFTY 500 (Total Returns Index)	Nifty 50 Index (TRI)
Hybrid Equity plan	25-Feb-2016	NIFTY 50 Hybrid Composite Debt 65:35 Index (Total Returns Index)	Nifty 50 Index (TRI)
Hybrid Debt plan	26-Feb-2016	NIFTY 50 Hybrid Composite Debt 15:85 Index (Total Returns Index)	CRISIL 10 Year Gilt Index

Past performance may or may not be sustained in future and is not a guarantee of any future returns. *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 equity 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. Returns as on April 30, 2026. The schemes are managed by Mr. Anupam Joshi (Debt Assets) since March 07, 2026, Mr. Arun Agarwal (Arbitrage Assets) since April 1, 2025, Mr. Srinivasan Ramamurthy (Equity Assets) since December 14, 2021 & Nandita Menezes (Arbitrage Assets) since April 1, 2025. ##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.

Name of Scheme / Investment Plan	This product is suitable for investors who are seeking*	RISKOMETER# OF THE SCHEME(S)	NAME AND RISKOMETER# OF BENCHMARK#
HDFC Retirement Savings Fund – Equity Plan	<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 Retirement Savings Fund – Hybrid Equity Plan	<ul style="list-style-type: none"> A corpus to provide 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>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 Retirement Savings Fund – Hybrid Debt Plan	<ul style="list-style-type: none"> A corpus to provide 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 debt and money market instruments & balance in equity and equity related instruments 	 <p>The risk of the scheme is moderately high</p>	NIFTY 50 Hybrid Composite Debt 15:85 Index (Total Returns Index)  <p>The risk of the benchmark is moderately 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 April 30, 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