HDFC MUTUAL FUND
BHAROSA APNO KA

HDFC MF

Weekend Bytes

A weekly series from HDFC Mutual Fund

The ₹1000 Question: Can Small Investments Really Build Wealth?

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This content has been created with the assistance of Artificial Intelligence.

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₹1000 isn't much right?

A movie experience. A quick food delivery. A few impulse purchases.

But what if ₹1000 became the first step towards building a long-term investment habit?

What if you start with a ₹1000 monthly SIP, and as your confidence in the market increases, increase your sip every year?

This week, we explore why even an amount like ₹1000 a month can be meaningful when paired with consistency, discipline, and time.

Illustration:

Aditi: *I've been thinking about starting an investment. But honestly, ₹1000 a month doesn't sound like much.*

Kavya: *Why does investing suddenly need to start with five digits?*

Aditi: *Fair! But can such a small amount really matter?*

Kavya: *The point isn't to make a promise about what ₹1000 will become. It's about starting with an amount you're comfortable with and building a regular investing habit. I'll give you an example, 20 years ago, if you would have invested ₹1000 in HDFC Flexi Cap Fund* each month with a top up of 10% every year, your Investment Value would be Rs.26.5 Lakhs as on 31st Aug 2026**.*

Aditi: *It shows why you should track your investment's real progress, not only the amount you started with.*

Exactly! The lesson is much simpler: start with what works for you, stay consistent, and review your investment as your circumstances and goals evolve.

Kavya

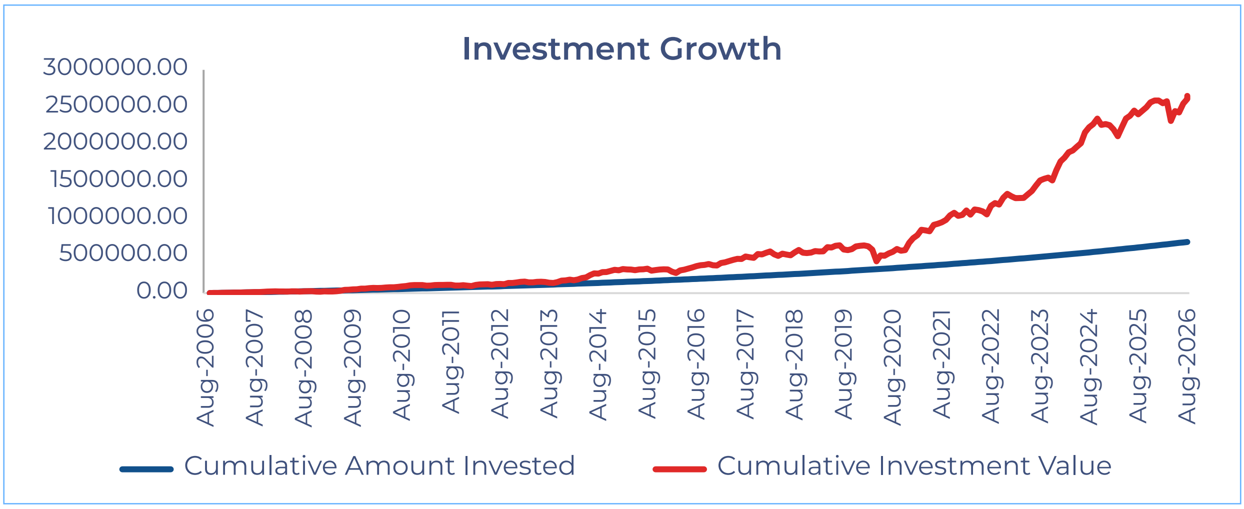
Aditi

So, ₹1000 isn't necessarily the destination, it's just the first step.

Now you're getting it.

Kavya

Total Amount Invested in HDFC Flexi Cap Fund* for 20 years	Rs.6.87 Lakhs
SIP Top-Up per year	10%
Value of Investment as of 31st August 2026**	Rs.26.50 Lakhs



Source: MFI360 Explorer. *Regular-Growth Plan was considered for HDFC Flexi Cap Fund.
**Assuming SIPs were executed on the 1st of every month from Sep 2006 to August 2026
Past performance may or may not be sustained in future and is not a guarantee of any future returns.

The lesson isn't that ₹1000 is enough forever. It is that ₹1000 can be enough to start.

Start small. Increase gradually. Stay invested.

Sometimes the biggest barrier to investing isn't the market, it's the belief that you need a large amount to begin. But wealth often starts with small, steady steps.

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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)	38.00	18.00	12.00	6.00	3.60	1.20
Market Value as on August 31, 2026 (₹ in lacs)	2,295.61	67.67	29.39	8.91	4.21	1.25
Returns (%)	20.34	16.07	17.07	15.81	10.47	7.76
Benchmark Returns (%)#	14.56	13.83	13.71	10.82	6.62	5.04
Additional Benchmark Returns (%)##	13.11	12.07	11.56	7.34	3.11	-3.01

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 at August 31, 2026. ₹2,091.928 (per unit)

Period	Scheme Returns (%)	Benchmark Returns (%)#	Additional Benchmark Returns (%)##	Value of investment of (₹) 10,000		
				Scheme (₹)	Benchmark (₹)#	Additional Benchmark (₹)##
Last 1 Year	6.15	5.31	-0.35	10,618	10,534	9,965
Last 3 Years	16.86	12.54	8.99	15,964	14,257	12,951
Last 5 Years	17.69	11.12	8.32	22,585	16,946	14,915
Last 10 Years	15.40	13.31	11.95	41,921	34,897	30,931
Since Inception*	18.37	12.14	11.24	2,091,928	377,120	292,481

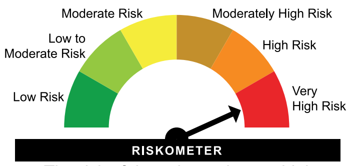
Common notes for the above table A & B: ^Past Performance may or may not be sustained in future and is not a guarantee of any future returns. *Inception Date: January 1, 1995. The scheme is managed by Mr. Amit Ganatra since February 01, 2026. # NIFTY 500 Index (TRI). ## Nifty 50 Index (TRI). The above 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. 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. Above returns are as on August 31, 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*:

- To generate long-term capital appreciation/ income
- Investment predominantly in equity & equity related instruments

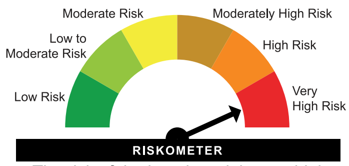
Riskometer #



The risk of the scheme is very high

Benchmark Riskometer#

NIFTY 500 Index (TRI)



The risk of the benchmark is very high

*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 August 31, 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