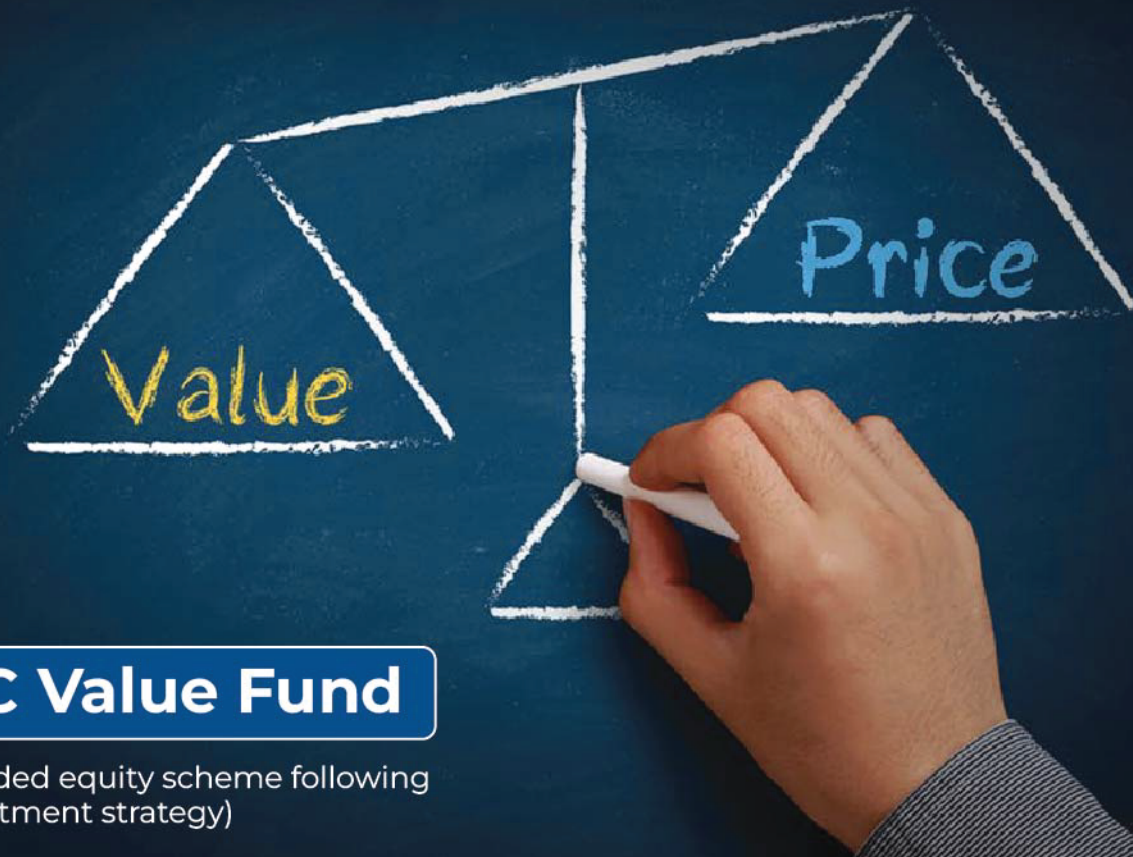


# Where Patience uncovers Potential Value



## HDFC Value Fund

(An open ended equity scheme following a value investment strategy)

Contact your MFD / RIA or give a missed call on **73974 12345**

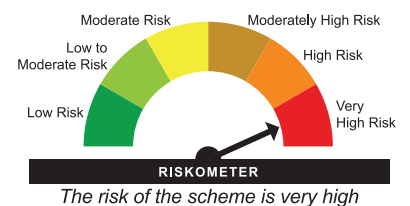
### This product is suitable for investors who are seeking\*:

- To generate long-term capital appreciation / income in the long term
- Investment primarily in undervalued stocks

\*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](http://www.hdfcfund.com)

Riskometer as on September 30, 2026.

### Riskometer#



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**

## GLOSSARY

### Sharpe Ratio

Sharpe Ratio is a risk to reward ratio, it measures portfolio returns generated in excess to the investment in risk-free asset, for per unit of total risk taken. While, positive Sharpe ratio indicates, portfolio compensating investors with excess returns (over risk-free rate) for the commensurate risk taken; negative Sharpe ratio indicates, investors are better off investing in risk-free assets.

### Beta

Beta ( $\beta$ ) of a portfolio is a number indicating the relation between portfolio returns with that of the market index i.e. it measure the volatility, or systematic risk, of a portfolio in comparison to the market as a whole.

### Standard Deviation

A statistical measure that defines expected volatility/risk associated with a portfolio. This explains the variation/deviation from the average returns delivered by the portfolio. A higher standard deviation means higher volatility (risk) and a lower standard deviation means lower volatility.

### Risk Free Return

The theoretical rate of return of an investment with safest (zero risk) investment in a country

### Total Expense Ratio

Total expense ratio (TER) means the ratio of total of all expenses charged to the investors of the scheme to the total asset under management of the scheme.

### Tracking Error

Tracking error indicates how closely the portfolio return is tracking the benchmark Index return. It measures the deviation between portfolio return and benchmark index return. A lower tracking error indicates portfolio closely tracking benchmark index and higher tracking error indicates portfolio returns with higher deviation from benchmark index returns.

### Residual Maturity

Weighted Residual Maturity of the securities in scheme.

### Portfolio Yield (Yield To Maturity)

Weighted average yield of the securities in scheme portfolio.

### Portfolio Turnover Ratio

Portfolio Turnover Ratio is the percentage of a fund's holdings that have changed in a given year. This ratio measures the fund's trading activity, which is computed by taking the lesser of purchases or sales and dividing by average monthly net assets.

### Modified Duration

A formula that expresses the measurable change in the value of a security in response to a change in interest rates. Modified duration of portfolio can be used to anticipate the change in market value of portfolio for every change in portfolio yield.

### Macaulay Duration (Duration)

Macaulay Duration (Duration) measures the price volatility of fixed income securities. It is often used in the comparison of interest rate risk between securities with different coupons and different maturities. It is defined as the weighted average time to cash flows of a bond where the weights are nothing but the present value of the cash flows themselves. It is expressed in years/days. The duration of a fixed income security is always shorter than its term to maturity, except in the case of zero-coupon securities where they are the same.

## HOW TO READ FACTSHEET

### Fund Manager

An employee of the asset management company such as a mutual fund or life insurer, who manages investments of the scheme. He is usually part of a larger team of fund managers and research analysts.

### Application Amount for Fresh Subscription

This is the minimum investment amount for a new investor in a mutual fund scheme.

### Minimum Additional Amount

This is the minimum investment amount for an existing investor in a mutual fund scheme.

### Yield to Maturity

The Yield to Maturity or the YTM is the rate of return anticipated on a bond if held until maturity. YTM is expressed as an annual rate. The YTM factors in the bond's current market price, par value, coupon interest rate and time to maturity.

### SIP

SIP or systematic investment plan works on the principle of making periodic investments of a fixed sum. It works similar to a recurring bank deposit. For instance, an investor may opt for an SIP that invests Rs 500 every 15th of the month in an equity fund for a period of three years.

### NAV

The NAV or the net asset value is the total asset value per unit of the mutual fund after deducting all related and permissible expenses. The NAV is calculated at the end of every business day. It is the value at which the investor enters or exits the mutual fund.

### Benchmark

A group of securities, usually a market index, whose performance is used as a standard or benchmark to measure investment performance of mutual funds, among other investments. Some typical benchmarks include the NIFTY, SENSEX, BSE200, BSE500, 10-Year Gsec.

### IDCW Option

In line with applicable SEBI guidelines, with effect from April 1, 2021, the name of "Dividend Option" under the Schemes stand revised as "Income Distribution cum Capital Withdrawal (IDCW) Option". IDCW Option may offer Payout and Reinvestment Sub-options / facilities.

**Investors may note that the amounts can be distributed out of investor's capital (Equalization Reserve), which is part of sale price that represents realized gains.**

### Dividend / IDCW

"Dividend" / "IDCW" means income distributed on Mutual Fund Units from the distributable surplus, which may include a portion of the investor's capital (i.e. part of Sale Price (viz. price paid by the investor for purchase of Units) representing retained realized gains (equalisation reserve) in the Scheme books).

### Exit Load

Exit load is charged at the time an investor redeems the units of a mutual fund. The exit load is reduced from the prevailing NAV at the time of redemption. The investor will receive redemption proceed at net value of NAV less Exit Load. For instance if the NAV is Rs. 100 and the exit load is 1%, the investor will receive Rs. 99.

### Modified Duration

Modified duration is the price sensitivity and the percentage change in price for a unit change in yield.

### Standard Deviation

Standard deviation is a statistical measure of the range of an investment's performance. When a mutual fund has a high standard deviation, it means its range of performance is wide, implying greater volatility.

### Sharpe Ratio

The Sharpe Ratio, named after its founder, the Nobel Laureate William Sharpe, is a measure of risk-adjusted returns. It is calculated using standard deviation and excess return to determine reward per unit of risk.

### Beta Ratio (Portfolio Beta)

Beta is a measure of an investment's volatility vis-a-vis the market. Beta of less than 1 means that the security will be less volatile than the market. A beta of greater than 1 implies that the security's price will be more volatile than the market.

### Average portfolio PE (Average P/E)

It is price to earnings ratio of the stocks calculated for the entire portfolio on a weighted average basis.

### Average portfolio price to book ratio (Average P/BV)

It is price to book value of the stocks calculated for the entire portfolio on a weighted average basis.

### Average portfolio dividend yield (Average Dividend Yield)

It is dividend yield of the stocks calculated for the entire portfolio on a weighted average basis.

### Net Equity

Net equity level is the net equity exposure percentage adjusted for any derivative positions in stocks or index for hedging or rebalancing purpose.

### R Squared

It is a statistical measure of how closely the portfolio returns are correlated with its benchmark.

### AUM

AUM or assets under management refers to the recent / updated cumulative market value of investments managed by a mutual fund or any investment firm.

### Holdings

The holdings or the portfolio is a mutual fund's latest or updated reported statement of investments/securities. These are usually displayed in terms of percentage to net assets or the rupee value or both. The objective is to give investors an idea of where their money is being invested by the fund manager.

### Nature of Scheme

The investment objective and underlying investments determine the nature of the mutual fund scheme. For instance, a mutual fund that aims at generating capital appreciation by investing in stock markets is an equity fund or growth fund. Likewise, a mutual fund that aims at capital preservation by investing in debt markets is a debt fund or income fund. Each of these categories may have sub-categories.

### Rating Profile

Mutual funds invest in securities after evaluating their creditworthiness as disclosed by the ratings. A depiction of the mutual fund in various investments based on their ratings becomes the rating profile of the fund. Typically, this is a feature of debt funds.

### Important Note:

Housing Development Finance Corporation Limited (HDFC Ltd) has merged with HDFC Bank Limited w.e.f. July 1, 2023, consequently HDFC Bank Limited is now the Sponsor of HDFC Mutual Fund

## Macroeconomic Update

The West Asia conflict entered its seventh month in September 2026 with no end in sight, pushing up crude oil prices and stoking fear of higher inflation. The bond yields rose further across the developed world with US 10-year G-sec yield crossing 5.3% during the month, its highest level since 2002. The repricing of US Fed rate outlook and strong growth led by AI is also pulling yields higher. El Nino conditions also strengthened further, raising concern on global food production along with disruption in fertilizer and other inputs. Growth in US continues to hold up well though September 2026 payrolls were lower than expected and unemployment rate inched up marginally. The Eurozone manufacturing PMI rose to its highest level since May 2022, led by German demand for capital goods linked to AI and defence. China's manufacturing PMI moved back into expansion for the first time since June 2026, driven by industrial exports, but weak domestic demand continue to affect the confidence and outlook of businesses and households.

Major central banks - Fed, BoJ and ECB raised policy rates by 25bps in line with expectation in September 2026 as inflation continue to remain above target. Markets expect central banks to raise rates further as inflation remains elevated in the face of elevated crude oil, commodities and food prices.

**Economic activity continues to hold up well:** The high frequency indicators for September 2026 suggest that economic activity continue to hold up well. Vehicle registrations and power demand recorded another month of strong growth, along with strong GST collections and pick up in Manufacturing and Services PMI. CMIE unemployment rate fell to 4% which is near to all-time low. This was mainly because of fall in labour force participation which fell more than 100bps in September 2026 rather than a significant improvement in employment conditions.

| Indicators                          | Units | Feb-26 | Mar-26 | Apr-26 | May-26 | Jun-26 | Jul-26 | Aug-26 | Sep-26 |
|-------------------------------------|-------|--------|--------|--------|--------|--------|--------|--------|--------|
| Retail registration- Auto@          |       |        |        |        |        |        |        |        |        |
| 2W                                  | YoY % | 25.5   | 28.6   | 13.7   | 8.5    | 22.2   | 29.1   | 20.5   | 32.9   |
| PV                                  |       | 29.2   | 27.6   | 14.2   | 28.0   | 33.2   | 22.8   | 19.9   | 31.8   |
| MHCV                                |       | 35.5   | 20.2   | 11.4   | 5.6    | 15.5   | 22.2   | 16.6   | 42.3   |
| LCV                                 |       | 32.4   | 20.7   | 19.8   | 16.5   | 30.8   | 28.4   | 21.1   | 39.1   |
| Tractors                            |       | 37.0   | 12.7   | 24.6   | 15.6   | 30.2   | 31.9   | 3.4    | 13.9   |
| Gross GST collection (ex of cess) * |       | 8.1    | 8.8    | 8.7    | 3.2    | 13.9   | 15.4   | 14.8   | 14.7   |
| Average E-Way bill generated        |       | 18.8   | 12.9   | 11.8   | 10.9   | 14.5   | 6.0    | 7.7    | 7.2    |
| Power demand                        |       | 4.9    | 0.7    | 4.4    | 11.0   | 10.9   | 11.1   | 12.4   | 11.2   |
| Digital Spending (UPI+IMPS)         |       | 20.6   | 17.4   | 19.5   | 16.8   | 18.5   | 17.8   | 19.6   | 18.0   |
| Railway Freight Tonnage             |       | 3.2    | 1.1    | -2.8   | 0.6    | 2.9    | 9.1    | 5.2    | 5.4    |
| Manufacturing PMI^                  | Index | 56.9   | 53.9   | 54.7   | 55.0   | 54.2   | 53.5   | 52.8   | 55.1   |
| Services PMI^                       | Index | 58.1   | 57.5   | 58.8   | 59.8   | 57.4   | 53.3   | 54.1   | 55.2   |
| Unemployment**                      | %     | 6.7    | 6.6    | 6.7    | 6.9    | 6.6    | 6.0    | 6.1    | 4.0    |

Source: www.gstn.org.in, www.icegate.gov.in, CMIE, PIB, RBI, www.vaahan.parivahan.gov.in, www.posoco.in

\*GST collections for the month is for economic activity in the previous month. ^Number >50 reflects expansions and number <50 reflects contraction compared to previous month. @ - figures are preliminary data and are subject to revision. \*\* based on CMIE survey.

Going forward, growth is likely to remain steady on the back of sustained demand momentum. However, El Nino conditions and its impact on food production, and continued geo-political tensions remain key risks for growth this year.

**Government has maintained capex growth:** Total Government expenditure has grown by 10.5% YoY in 5MFY27 driven by capex growth which is up 18% YoY. On tax collections front, while direct tax collections have been strong led by both corporate and income taxes, indirect tax collections have contracted due to reduction in GST and excise duty rates. Fiscal deficit (as % of budgeted) during the first 5 months of this fiscal has been ~42% compared to ~38% during the same period last year. Robust direct tax collections, and economic stabilisation fund reduces risk of fiscal slippage this year. There is also a likelihood of disinvestment/asset monetisation receipts exceeding budget estimates, which could be used to cover any shortfall in tax revenue.

| FY ending, in billion (Rs)     | 5MFY26        | 5MFY27        | YoY growth (%) |
|--------------------------------|---------------|---------------|----------------|
| Gross tax revenue              | 13,440        | 14,319        | 6.5            |
| Direct Tax Collections         | 6,703         | 7,600         | 13.4           |
| Indirect Tax collections       | 6,493         | 6,322         | -2.6           |
| Less: Share of states & others | 5,336         | 5,940         | 11.3           |
| Net Tax collections            | 8,104         | 8,379         | 3.4            |
| Non-tax revenues               | 4,403         | 4,545         | 3.2            |
| Total Revenue receipts         | 12,507        | 12,925        | 3.3            |
| Total Capital receipts         | 320           | 752           | 135.3          |
| <b>Total Receipts</b>          | <b>12,827</b> | <b>13,677</b> | <b>6.6</b>     |
| Total Revenue Expenditure      | 14,493        | 15,680        | 8.2            |
| Total Capital Expenditure      | 4,316         | 5,099         | 18.2           |
| <b>Total Expenditure</b>       | <b>18,809</b> | <b>20,780</b> | <b>10.5</b>    |
| Fiscal Deficit                 | 5,982         | 7,102         | 18.7           |
| Fiscal deficit (% of BE)       | 38.1%         | 41.9%         |                |
| Fiscal deficit (% of GDP)      | 1.7%          | 1.9%          |                |

Source: CMIE Note: YoY: Year on year growth

**CPI inflation rose further in Aug:** CPI inflation was recorded at 4.8% in Aug 2026, driven mainly by uptick in food and fuel inflation. Core-Core inflation (core inflation ex of precious metals) also rose 20bps to 2.5% but remains subdued.

| YoY,                             | Jul-26 (%) | Aug-26 (%) | Change in % |
|----------------------------------|------------|------------|-------------|
| CPI                              | 4.4        | 4.8        | 0.4         |
| Food & beverages                 | 5.2        | 5.7        | 0.5         |
| Electricity, gas and other fuels | 2.0        | 3.1        | 1.1         |
| House rent                       | 2.1        | 2.3        | 0.2         |
| Transportation                   | 4.4        | 4.6        | 0.2         |
| Core-Core CPI®                   | 2.3        | 2.5        | 0.2         |

Source: CMIE; ®-CPI excluding Food, Fuel & light, Food services, Petrol, Diesel, Gold and Silver.

Going forward, inflation is likely to inch up in FY27 on adverse base effect, higher oil prices and below normal rainfall but is likely to be within the RBI's tolerance band. The geo-political situation, El-Nino conditions and pass through of input price inflation remain key monitorable from an inflation perspective.

**Trade deficit narrowed in Aug 2026:** Trade deficit narrowed significantly in Aug 2026 due to exports rising much faster than imports. Merchandise exports have registered a growth of 19% YoY in 5MFY27 compared to growth of 2% YoY during same period last year. Exports are mainly drive by Engineering and electronic goods. Going forward, trade deficit is likely to remain contained on back of healthy merchandise exports growth. Moreover, healthy growth in services exports will help keep CAD within manageable levels.

| Amount in USD billion    | Jul-26 | Aug-26 | Change |
|--------------------------|--------|--------|--------|
| Trade Deficit/ (Surplus) | 32.0   | 26.9   | -5.1   |
| Net Oil Imports          | 11.4   | 9.9    | -1.5   |
| Net Gold Imports         | 3.8    | 2.4    | -1.3   |
| NONG net imports         | 16.8   | 14.5   | -2.3   |

Source: CMIE. NONG refers to Non-Oil Non-Gold

**Crude rebounded in Sept 2026:** Brent crude rose ~14% MoM to ~USD103/bbl in September as attacks on Saudi energy facilities revived supply fears. Gold and industrial metals on the other hand saw moderation as markets are pricing in a global rate hike cycle which could potentially affect global demand.

|                          | Market price (USD)* | Sep-26(%) ^ | FY27TD (%) * |
|--------------------------|---------------------|-------------|--------------|
| Brent Crude (per barrel) | 103                 | 14.4        | -12.5        |
| Gold (per ounce)         | 4,157               | -6.3        | -10.9        |
| Steel (per tonne)        | 492                 | -2.1        | 2.6          |
| Zinc (per tonne)         | 3,915               | -4.1        | 21.6         |
| Copper (per tonne)       | 14,487              | -0.3        | 19.1         |
| Aluminium (per tonne)    | 3,159               | -2.3        | -10.3        |
| Lead (per tonne)         | 1,856               | -1.3        | -1.3         |

Source: Bloomberg; \*Market prices as on September 30, 2026, ^MoM change, & Change in FY27TD

## Summary and Conclusion

The geo-political tensions in West Asia continued through the month of September with no end in sight. An elongation of the conflict is likely to have material implications for the global economy, driving up inflation and pushing down growth. On the other hand, rising bond yields across the developed world poses significant risks for emerging market economies like India. Growth in the US so far has held up well on the back of AI/tech related capex, strong Government spending, resilient labour markets and buoyant household wealth. Growth in China is following a two-speed path where domestic consumption, investments and property markets are in a slow lane, but exports and manufacturing are holding up well.

Contrary to expectations, growth in India held up remarkably well despite disruptions caused by West Asia crisis. High frequency indicators continue to hold up well with resilient rural demand and urban demand too showing signs of uptick. Inflation remains well anchored and though it's expected to rise from here due to adverse base effects, higher oil prices and deficient monsoon, it's unlikely to increase significantly. RBI has projected an average inflation of 5.2% in FY27 with risks evenly balanced.

Looking ahead, the medium-term outlook for the Indian economy seems optimistic, in our view. This optimism is driven by steps taken by RBI and Government, opportunities arising from shift in the global supply chain, momentum of private consumption sustaining due to tax relief and improving corporate profitability. However, elongation of geo-political conflicts and El Nino conditions persisting through next year remain key risks to growth this year.

## Debt Market Update

The 10-year G-sec yields rose consistently throughout the month ending ~24bps higher following global cues of hardening bond yields across the developed world, markets pricing in rate hikes and OMO sales of Government of India securities by the RBI. The yields also rose as conflict in West Asia persisted, pushing up crude oil prices by ~14% during the month and raising concern on inflation. Yield on 10-year AAA corporate bonds registered lower increase of ~20bps resulting in spread between 10-year G-sec and 10-year AAA compressing by ~4bps.

Other key events which influenced yields during the month were: (1) major central banks like Fed, BoJ and ECB raising policy rates by 25bps each, (2) strong growth data across geographies including India and, (3) El Nino conditions gaining further momentum and likely to persist through the middle of next year. The table below gives a summary view of the movement of key rates and liquidity:

|                                                                        | Aug-26 | Sep-26 | Change (in bps) |
|------------------------------------------------------------------------|--------|--------|-----------------|
| MIBOR Overnight Rate (%)                                               | 5.24   | 5.28   | 0.04            |
| 3M Gsec yield (%)                                                      | 5.26   | 5.52   | 0.26            |
| 10Yr Benchmark G-Sec Yield <sup>a</sup> (%)                            | 6.95   | 7.19   | 0.24            |
| AAA 10Year Corporate Bond Yields <sup>a,*</sup> (%)                    | 7.73   | 7.93   | 0.20            |
| AAA 10Y Corporate bond spread against 10Y benchmark <sup>a</sup> (bps) | 78     | 74     | -4              |
| Average net liquidity absorbed/infused by RBI* (INR billion)           | 3,654  | 7,766  | Missing bps     |

<sup>a</sup> bi-annual yield; # - annualised yield; & - Average yield of 10-year NABARD paper provided by independent valuation agencies has been taken. @ - Spreads calculated by subtracting non-annualised Gsec yields from annualised corporate bond yields.

\*Average net daily liquidity infused / absorbed through Liquidity Adjustment Facility, exports refinance, marginal standing facility and term repos/reverse repos.  
Source: Bloomberg, RBI

Average net liquidity surplus rose to INR ~7.8 trillion in September 2026 compared to surplus of ~INR 3.6 trillion in August 2026 driven mainly by robust Fx inflows under the measures announced by RBI.

In the debt market, FPIs ended the month with net selling of USD 1.7 billion in September 2026 (Aug 2026 net sell: USD 282 million).

## Outlook

### Fixed income market outlook

Since the August 2026 policy, the Indian 10-year benchmark yield has already risen by approximately 50 bps, effectively pricing in a significant portion of RBI's tightening as well as higher US yields. In its latest policy review RBI raised the policy rate by 25bps and changed the stance from *neutral* to *calibrated tightening*. MPC's decision was held in the backdrop of challenging global environment, volatile crude prices, elevated global yields, strong domestic growth momentum and rising inflation risks globally. While the change in monetary policy stance was perceived as hawkish, we believe stance change reflects the direction of the policy rate and not necessarily the magnitude. Hence, in our view, it was done to retain policy flexibility to react to evolving global / geopolitical events and not necessarily implies an aggressive rate hike cycle.

Source for various data points: Bloomberg, NSDL, CMIE, RBI, Kotak Institutional Research, World Bank, Daily valuation provided by ICRA/CRISIL.

Apart from the above, there are several factors which should help contain the upward pressure on the yields from hereon. Risk of fiscal slippage remains low, despite global uncertainties due to robust direct tax and expectation of disinvestment receipts exceeding budget estimates. Further, Balance of Payments (BoP) remains well positioned due to manageable current account deficit (CAD) and large inflows under FCNR (B) deposits which should support INR stability.

With the spread between the 1-year OIS and the 10-year G sec now near the long-term average of ~100 bps, a substantial amount of negative information is already reflected in valuations. Accordingly, we do not expect sustained sell-off from the current levels and remain constructive from a medium to long term perspective. Our view is subject to two key risks: crude oil prices remaining elevated for an extended period and US sovereign yields rising further from current levels.

In view of the above and given the substantial liquidity influx driven by FCNR(B) flows is likely to support selective segments, particularly corporate bonds. Investors may consider allocating to high-quality corporate bonds focussed funds with the duration of 2- to 4-year segment from a medium-term perspective. Further, given the elevated absolute yield levels at the longer end of the G-sec curve, one may also consider a staggered increase in exposure to long-duration funds in line with individual risk appetite.

## Equity Market Update

The month of September 2026 witnessed broad based correction for Indian equity markets. While Nifty 50/Sensex fell by 6.1%/5.8% respectively, small caps and midcaps indices declined by 3.4% and 7.6%. While Healthcare, Power and Metals outperformed during the month, Cap goods, Autos and IT underperformed.

Except for Japanese, US tech and Korean markets, global equity markets witnessed broad based correction during the month. Below are detailed tables outlining the performance of key domestic and global indices:

| % Change in Indices            | Sep-26 | FY27TD | % Change*             | Sep-26 | FY27TD |
|--------------------------------|--------|--------|-----------------------|--------|--------|
| BSE Capital Goods              | -2.9   | 19.8   | Nikkei 225            | 2.2    | 32.1   |
| BSE Metal                      | -3.2   | 7.6    | NASDAQ Composite      | 1.9    | 24.4   |
| BSE Healthcare                 | -3.4   | 10.1   | KOSPI                 | 1.1    | 51.3   |
| BSE Auto                       | -3.7   | 0.8    | S&P 500               | -0.5   | 17.2   |
| BSE Information Technology     | -4.0   | -2.6   | MSCI Emerging Markets | -0.8   | 22.0   |
| BSE Bankex                     | -5.3   | 9.1    | Shanghai Composite    | -3.4   | 1.5    |
| BSE Oil & Gas                  | -6.5   | 15.4   | Hang Seng             | -3.8   | -0.8   |
| BSE Power                      | -8.8   | 10.5   | FTSE 100              | -4.0   | 4.6    |
| BSE Fast Moving Consumer Goods | -10.1  | -4.3   | DAX                   | -6.3   | 9.2    |
| NIFTY Smallcap 100             | -3.4   | 26.6   | CAC 40                | -6.7   | 0.1    |
| NIFTY Midcap 100               | -7.6   | 12.7   |                       |        |        |
| NSE Nifty 50 Index             | -6.1   | 1.3    |                       |        |        |
| BSE Sensex                     | -5.8   | 0.7    |                       |        |        |

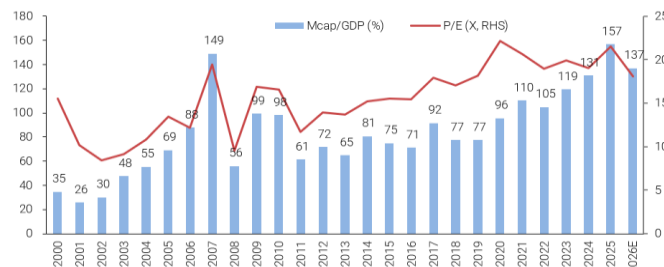
Source: Bloomberg. \*Returns in USD

FII's sold net equities worth USD 4.2 billion in Sep 2026 (Aug 2026: Net bought USD 2.4 billion) and have cumulatively sold equity worth USD 12.5 billion in 6MFY27 (6MFY26: Net sold USD 4 billion).

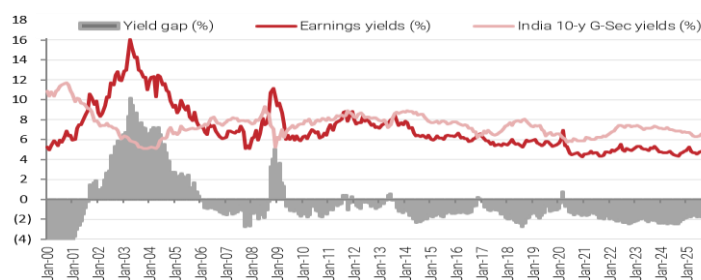
DII's bought net equity worth USD 8 billion in Sep 2026 (Aug 2026: USD 6.1 billion) and have cumulatively bought USD 40.9 billion in 6MFY27 (6MFY26: USD 45 billion). Net flows into Mutual funds were ~INR 33,082 crore in Aug 2026 (July 2026: ~INR 27,690 crore & Aug 2025: ~INR 38,607 crore) cumulatively amounted to ~INR 163,180 crore in 5MFY27 (5MFY26: ~INR 165,424 crore).

## Outlook

As on September 30, 2026, NIFTY 50 Index was trading at ~17x one year forward price to earnings multiple. Further, Market cap-to-GDP stood ~137% (based on CY26 GDP estimates) and the gap between 10Y G-sec yield and 1Y-Forward NIFTY 50 Index earnings yield has narrowed recently [*Earnings yield = 1 / (one year forward P/E)*].



Market Review continued on next page



Source: Kotak Institutional Equities; Market cap is as of Sep 30, 2026

As of September 30, 2026, the valuations of 7 out of 12 sectors are trading at a discount to 10-year historical average (refer to the table below for details):

|                        | 12 months forward Price To Earnings |      |                                 |
|------------------------|-------------------------------------|------|---------------------------------|
|                        | 30-Sep-2026 <sup>*</sup>            | LTAS | Discount / Premium <sup>^</sup> |
| Pharma                 | 29.8                                | 24.8 | 20.3                            |
| Industrials            | 32.9                                | 27.9 | 17.9                            |
| Utilities              | 13.4                                | 11.8 | 14.0                            |
| Cement                 | 34.6                                | 32.1 | 7.7                             |
| PSU banks@             | 1.2                                 | 1.1  | 3.7                             |
| Metals                 | 11.1                                | 11.2 | -1.1                            |
| Automobiles            | 20.3                                | 21.0 | -3.6                            |
| Energy                 | 12.5                                | 13.0 | -4.2                            |
| Consumer Discretionary | 63.9                                | 67.0 | -4.6                            |
| FMCG                   | 30.1                                | 36.7 | -17.9                           |
| Pvt banks@             | 1.8                                 | 2.5  | -29.0                           |
| Tech                   | 13.7                                | 21.1 | -35.0                           |

<sup>\*</sup>Source: Kotak Institutional Equities. Stocks are part of Kotak Institutional Equities universe. \$LTA = 10 Years average. Cells in green are sectors which are trading at premium. All figures are calculated based on 12 months forward estimates.

<sup>^</sup>to Long term (LT) average, @-Price to Book value.

Given the global uncertainties, the importance of stock selection increases even more. Over medium to long term, we remain optimistic on Indian equities considering key trade deals, attractive domestic growth outlook, healthy corporate profitability, and supportive pro-growth policies. However, near-term risks include elongation of geo-political conflicts and cyclical moderation in corporate earnings.

## Glossary

|        |                                                     |
|--------|-----------------------------------------------------|
| AE     | Advanced Economies                                  |
| BoE    | Bank of England                                     |
| BoJ    | Bank of Japan                                       |
| BoP    | Balance of Payment                                  |
| bps    | Basis points                                        |
| CAGR   | Compound Annual Growth Rate                         |
| CMIE   | Centre for Monitoring Indian Economy                |
| CPI    | Consumer Price Index                                |
| CRR    | Cash Reserve Ratio                                  |
| CV     | Commercial Vehicle                                  |
| DIIs   | Domestic Institutional Investors                    |
| EA     | Euro Area                                           |
| ECB    | European Central Bank                               |
| FOMC   | Federal Open Market Committee                       |
| FPI    | Foreign Portfolio Investment                        |
| GDP    | Gross Domestic Product                              |
| GFCE   | Government Final Consumption Expenditure            |
| GST    | Goods and Services Tax                              |
| GVA    | Gross Value Added                                   |
| IMD    | India Meteorological Department                     |
| INR    | Indian Rupee                                        |
| IMF    | International Monetary Fund                         |
| IMPS   | Immediate Payment System                            |
| JGB    | Japanese Government Bonds                           |
| LCV    | Light Commercial Vehicle                            |
| Mbpd   | Million Barrels Per Day                             |
| MHCV   | Medium and Heavy Commercial Vehicle                 |
| MIBOR  | Mumbai Interbank Offered Rate                       |
| M-o-M  | Month on Month                                      |
| MPC    | Monetary Policy Committee                           |
| MSP    | Minimum Support Prices                              |
| NABARD | National Bank for Agriculture and Rural Development |
| NBFC   | Non-banking Financial Company                       |
| NFP    | Non-farm Payroll                                    |
| NONG   | Non-Oil Non-Gold                                    |
| NSO    | National Statistical Organization                   |
| OMO    | Open Market Operation                               |
| PIB    | Press Information Bureau                            |
| PLI    | Production Linked Incentive                         |
| PMI    | Purchasing Managers' Index                          |
| PPI    | Producer Price Index                                |
| PSU    | Public Sector Undertaking                           |
| PV     | Passenger Vehicle                                   |
| RBI    | Reserve Bank of India                               |
| RE     | Revised Estimates                                   |
| RRR    | Reserve Ratio Requirement (for banks in China)      |
| SLR    | Statutory Liquidity Ratio                           |
| UPI    | Unified Payments Interface                          |
| US     | United States of America                            |
| USD    | United States dollar                                |
| UST    | US Treasuries                                       |
| YoY    | Year on Year                                        |

Source for various data points: Bloomberg, NSDL, CMIE, RBI, Kotak Institutional Research, World Bank, Daily valuation provided by ICRA/CRISIL.

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### GOAL BASED SOLUTIONS

|                            |                                                                                                                                                                                                               |
|----------------------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| <b>WEALTH CREATION</b>     | These schemes aim to increase wealth over the long term by investing predominantly in equity instruments and are suitable for investors with high risk appetite and relatively higher investment horizon.     |
| <b>TAX SAVINGS</b>         | This scheme is eligible to provide tax deduction under Section 80C and also aims to increase wealth over the long term. This is an ideal solution for investors who would like to create wealth and save tax. |
| <b>CHILDREN'S FUTURE</b>   | This scheme aims to help you achieve your specific financial goal of planning for child's future expenses like higher education, etc.                                                                         |
| <b>RETIREMENT PLANNING</b> | These schemes aim to help you achieve your specific financial goal of retirement planning.                                                                                                                    |
| <b>INCOME SOLUTIONS</b>    | These schemes aim to provide stable income and are ideal for investors with low to medium risk appetite who wish to receive regular income to meet their periodic expenses.                                   |

**Disclaimer:** Investors are requested to note that the above goal based solutions should not be construed as financial planning solution/recommendation by the Fund/ AMC. It does not in any manner, indicate or imply either the quality of any particular Scheme or guarantee any specific performance/returns. Such solutions must be tailored to investor's individual situation and objectives and therefore, investors should consult their financial advisors to ascertain whether a product is suitable for them.

# HDFC Flexi Cap Fund

An open ended dynamic equity scheme investing across large cap, mid cap & small cap stocks.

CATEGORY OF SCHEME  
FLEXI CAP FUND

**INVESTMENT OBJECTIVE:** To generate capital appreciation / income from a portfolio, predominantly invested in equity & equity related instruments. There is no assurance that the investment objective of the Scheme will be achieved.

| FUND MANAGER ₹                              |                   |               |
|---------------------------------------------|-------------------|---------------|
| Name                                        | Since             | Total Exp     |
| Amit Ganatra                                | February 01, 2026 | Over 19 years |
| Bhagyesh Kagalkar (Gold/Silver Instruments) | August 26, 2026   | Over 32 years |

| DATE OF ALLOTMENT/INCEPTION DATE |  |
|----------------------------------|--|
| January 01, 1995                 |  |

| NAV<br>(As On SEPTEMBER 30, 2026) | NAV PER UNIT(₹) |
|-----------------------------------|-----------------|
| Regular Plan - Growth Option      | 1,968.685       |
| Regular Plan - IDCW Option        | 71.140          |
| Direct Plan - Growth Option       | 2,169.071       |
| Direct Plan - IDCW Option         | 87.704          |

| ASSETS UNDER MANAGEMENT ₹            |                |
|--------------------------------------|----------------|
| As on September 30, 2026             | ₹108,546.98Cr. |
| Average for Month of September, 2026 | ₹111,285.67Cr. |

| QUANTITATIVE DATA                                                                                                                                                                                           |         |
|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|---------|
| <b>Portfolio Turnover</b>                                                                                                                                                                                   |         |
| Equity Turnover                                                                                                                                                                                             | 11.74%  |
| Total Turnover                                                                                                                                                                                              | 12.25%  |
| Total Turnover = Equity + Debt + Derivative                                                                                                                                                                 |         |
| <b>Risk Ratio</b>                                                                                                                                                                                           |         |
| • Standard Deviation                                                                                                                                                                                        | 13.537% |
| • Beta                                                                                                                                                                                                      | 0.804   |
| • Sharpe Ratio*                                                                                                                                                                                             | 0.638   |
| Computed for the 3-yr period ended September 30, 2026 Based on month-end NAV.* Risk free rate: 5.28% (Source: FIMMDA MIBOR) For schemes which have not completed 3 years, data is computed since inception. |         |

| EXPENSE RATIO<br>(As On September 30, 2026)                                                                                                          |               |
|------------------------------------------------------------------------------------------------------------------------------------------------------|---------------|
| Base expense Ratio Including statutory levies on expenses part of BER, excluding brokerage, transaction cost and execution related statutory levies^ |               |
| Regular: 1.27%                                                                                                                                       | Direct: 0.67% |

| #BENCHMARK INDEX        |  |
|-------------------------|--|
| NIFTY 50 Index (TRI)    |  |
| ##ADDL. BENCHMARK INDEX |  |
| Nifty 50 Index (TRI)    |  |

| EXIT LOADS\$                                                                                                                                                                                                                                                                                                                       |  |
|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|--|
| <ul style="list-style-type: none"> <li>In respect of each purchase / switch-in of Units, an Exit Load of 1.00% is payable if Units are redeemed / switched-out within 1 year from the date of allotment.</li> <li>No Exit Load is payable if Units are redeemed / switched-out after 1 year from the date of allotment.</li> </ul> |  |



## PORTFOLIO

| Company/Instrument                     | Industry+ /Rating               | % to NAV | Company/Instrument                                | Industry+ /Rating                                | % to NAV     |
|----------------------------------------|---------------------------------|----------|---------------------------------------------------|--------------------------------------------------|--------------|
| <b>EQUITY &amp; EQUITY RELATED</b>     |                                 |          | Kalpataru Projects International Ltd              | Construction                                     | 0.58         |
| • ICICI Bank Ltd.                      | Banks                           | 8.80     | Neuland Laboratories Limited                      | Pharmaceuticals & Biotechnology                  | 0.55         |
| • Axis Bank Ltd.                       | Banks                           | 6.11     | Nuvoco Vistas Corporation Ltd.                    | Cement & Cement Products                         | 0.55         |
| • HDFC Bank Ltd.₹                      | Banks                           | 6.03     | ADANI ENTERPRISES LIMITED                         | Metals & Minerals Trading                        | 0.54         |
| • State Bank of India                  | Banks                           | 3.94     | Craftsman Automation Ltd                          | Auto Components                                  | 0.54         |
| • Eternal Limited                      | Retailing                       | 3.46     | Hexaware Technologies Ltd.                        | IT - Software                                    | 0.54         |
| • Kotak Mahindra Bank Limited          | Banks                           | 3.40     | Vishal Mega Mart Limited                          | Retailing                                        | 0.54         |
| • SBI Life Insurance Company Ltd.      | Insurance                       | 3.25     | ICICI PRUDENTIAL ASSET MANAGEMENT COMPANY LIMITED | Capital Markets                                  | 0.50         |
| • Larsen and Toubro Ltd.               | Construction                    | 3.08     | Bajaj Auto Limited                                | Automobiles                                      | 0.48         |
| • InterGlobe Aviation Ltd.             | Transport Services              | 2.99     | Havells India Ltd.                                | Consumer Durables                                | 0.46         |
| • Bharti Airtel Ltd.                   | Telecom - Services              | 2.62     | Infosys Limited                                   | IT - Software                                    | 0.46         |
| Maruti Suzuki India Limited            | Automobiles                     | 2.57     | Nippon Life India Asset Management Limited        | Capital Markets                                  | 0.46         |
| Cipla Ltd.                             | Pharmaceuticals & Biotechnology | 2.47     | Prestige Estates Projects Ltd.                    | Realty                                           | 0.46         |
| HCL Technologies Ltd.                  | IT - Software                   | 2.44     | CORONA REMEDIES LIMITED                           | Pharmaceuticals & Biotechnology                  | 0.45         |
| Eicher Motors Ltd.                     | Automobiles                     | 2.30     | Ashok Leyland Ltd                                 | Agricultural, Commercial & Construction Vehicles | 0.42         |
| Power Grid Corporation of India Ltd.   | Power                           | 2.11     | SAPPHIRE FOODS INDIA LIMITED                      | Leisure Services                                 | 0.39         |
| Hyundai Motor India Limited            | Automobiles                     | 1.68     | SBI Funds Management Limited                      | Capital Markets                                  | 0.39         |
| Divis Laboratories Ltd.                | Pharmaceuticals & Biotechnology | 1.62     | CIE Automotive India Ltd                          | Auto Components                                  | 0.36         |
| Max Healthcare Institute Limited       | Healthcare Services             | 1.46     | Dixon Technologies (India) Ltd.                   | Consumer Durables                                | 0.32         |
| JSW Steel Ltd.                         | Ferrous Metals                  | 1.45     | Metropolis Healthcare Ltd.                        | Healthcare Services                              | 0.32         |
| Reliance Industries Ltd.               | Petroleum Products              | 1.40     | The Ramco Cements Ltd.                            | Cement & Cement Products                         | 0.31         |
| Piramal Pharma Limited                 | Pharmaceuticals & Biotechnology | 1.37     | ESCORTS KUBOTA LIMITED                            | Agricultural, Commercial & Construction Vehicles | 0.30         |
| Persistent Systems Limited             | IT - Software                   | 1.32     | Crompton Greaves Consumer Elec. Ltd.              | Consumer Durables                                | 0.28         |
| Bosch Limited                          | Auto Components                 | 1.30     | Life Insurance Corporation of India               | Insurance                                        | 0.28         |
| PB Fintech Limited                     | Financial Technology (Fintech)  | 1.12     | Molbio Diagnostics Limited                        | Healthcare Equipment & Supplies                  | 0.28         |
| TVS Motor Company Ltd.                 | Automobiles                     | 0.96     | Restaurant Brands Asia Limited                    | Leisure Services                                 | 0.28         |
| Varroc Engineering Limited             | Auto Components                 | 0.92     | Apar Industries Limited                           | Electrical Equipment                             | 0.27         |
| Lupin Ltd.                             | Pharmaceuticals & Biotechnology | 0.91     | Oil & Natural Gas Corporation Ltd.                | Oil                                              | 0.27         |
| Tata Steel Ltd.                        | Ferrous Metals                  | 0.88     | Ather Energy Limited                              | Automobiles                                      | 0.25         |
| UltraTech Cement Limited               | Cement & Cement Products        | 0.87     | Biocon Ltd.                                       | Pharmaceuticals & Biotechnology                  | 0.25         |
| LENSKART SOLUTIONS LIMITED             | Retailing                       | 0.85     | Swiggy Limited                                    | Retailing                                        | 0.25         |
| Apollo Hospitals Enterprise Ltd.       | Healthcare Services             | 0.79     | ABB India Ltd.                                    | Electrical Equipment                             | 0.24         |
| Aster DM Quality Care Limited          | Healthcare Services             | 0.79     | Diamond Power Infrastructure Limited              | Electrical Equipment                             | 0.23         |
| Dr. Lal Path Labs Ltd                  | Healthcare Services             | 0.76     | Hindustan Petroleum Corp. Ltd.                    | Petroleum Products                               | 0.23         |
| Fsn Ecommerce Ventures Limited (Nykaa) | Retailing                       | 0.72     | JK Lakshmi Cement Ltd                             | Cement & Cement Products                         | 0.23         |
| United Spirits Limited                 | Beverages                       | 0.72     | Rubicon Research Limited                          | Pharmaceuticals & Biotechnology                  | 0.20         |
| Britannia Industries Ltd.              | Food Products                   | 0.67     | Mphasis Limited.                                  | IT - Software                                    | 0.17         |
| Bombay Stock Exchange Limited (BSE)    | Capital Markets                 | 0.65     | TENNECO CLEAN AIR INDIA LIMITED                   | Auto Components                                  | 0.10         |
| ACME Solar Holdings Limited            | Power                           | 0.64     | <b>Sub Total</b>                                  |                                                  | <b>94.97</b> |
| Bharat Electronics Ltd.                | Aerospace & Defense             | 0.62     |                                                   |                                                  |              |
| JSW Infrastructure Limited             | Transport Infrastructure        | 0.61     |                                                   |                                                  |              |
| Anthem Biosciences Limited             | Pharmaceuticals & Biotechnology | 0.59     |                                                   |                                                  |              |

...Contd on next page

For Product label and Riskometers, refer page no: 124-139

# HDFC Flexi Cap Fund

An open ended dynamic equity scheme investing across large cap, mid cap & small cap stocks.

....Contd from previous page

CATEGORY OF SCHEME  
FLEXI CAP FUND



## PORTFOLIO

| Company/Instrument                                                 | Industry+ /Rating | % to NAV      |
|--------------------------------------------------------------------|-------------------|---------------|
| <b>UNITS ISSUED BY REIT</b>                                        |                   |               |
| <b>Units issued by ReIT (Equity &amp; other Equity Instrument)</b> |                   |               |
| Nexus Select Trust REIT                                            | Realty            | 1.70          |
| Embassy Office Parks REIT                                          | Realty            | 0.59          |
| <b>Sub Total</b>                                                   |                   | <b>2.29</b>   |
| <b>Total</b>                                                       |                   | <b>97.26</b>  |
| <b>DEBT &amp; DEBT RELATED</b>                                     |                   |               |
| <b>Government Securities (Central/State)</b>                       |                   |               |
| 7.38 GOI 2027                                                      | Sovereign         | 0.27          |
| 7.32 GOI 2030                                                      | Sovereign         | 0.10          |
| 7.37 GOI 2028                                                      | Sovereign         | 0.09          |
| <b>Sub Total</b>                                                   |                   | <b>0.46</b>   |
| Cash, Cash Equivalents and Net Current Assets                      |                   | 2.28          |
| <b>Grand Total</b>                                                 |                   | <b>100.00</b> |

• Top Ten Holdings, £ Sponsor

Face Value / Allotment NAV per Unit: ₹ 10, + Industry Classification as recommended by AMFI, Data is as of September 30, 2026 unless otherwise specified.

¥ Dedicated Fund Manager for Overseas Investments:

Mr. Gopal Agrawal (since September 01, 2026) (Total Experience: Over 22 years).

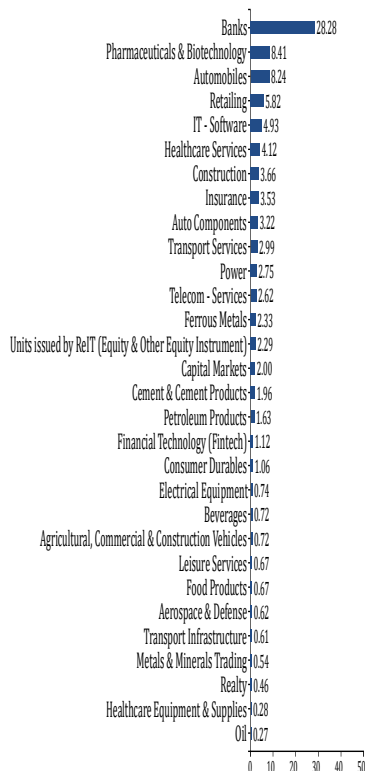
€ Includes investments made by the schemes of HDFC Mutual Fund aggregating to ₹ 1,762.17 Crores.

Please refer Minimum Application Amount, Plans & Options, on Page no. 104 to 106.

\$\$For further details, please refer to para 'Exit Load' on page no. 108.

^ For Total Expense Ratio including brokerage, transaction cost and statutory levies please refer our website.

## Industry Allocation of Equity Holding (% of Net Assets)



## SIP PERFORMANCE ^ - Regular Plan - Growth Option

|                                                    | Since Inception<br>SIP | 15 year<br>SIP | 10 year<br>SIP | 5 year<br>SIP | 3 year<br>SIP | 1 year<br>SIP |
|----------------------------------------------------|------------------------|----------------|----------------|---------------|---------------|---------------|
| Total Amount Invested (₹. in Lacs)                 | 38.10                  | 18.00          | 12.00          | 6.00          | 3.60          | 1.20          |
| Market Value as on September 30, 2026 (₹. in Lacs) | 2,160.46               | 63.00          | 27.36          | 8.27          | 3.91          | 1.17          |
| <b>Returns (%)</b>                                 | <b>19.99</b>           | <b>15.25</b>   | <b>15.74</b>   | <b>12.78</b>  | <b>5.45</b>   | <b>-4.38</b>  |
| Benchmark Returns (%)#                             | 14.23                  | 13.01          | 12.39          | 8.05          | 1.93          | -6.64         |
| Additional Benchmark Returns (%)# #                | 12.77                  | 11.22          | 10.21          | 4.59          | -1.44         | -13.60        |

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.



## PERFORMANCE ^ - Regular Plan - Growth Option

| Date       | Period          | Scheme<br>Returns (%) | Benchmark<br>Returns (%)# | Additional<br>Benchmark<br>Returns (%)<br>## | Value of ₹ 10,000 invested |                   |                                  |
|------------|-----------------|-----------------------|---------------------------|----------------------------------------------|----------------------------|-------------------|----------------------------------|
|            |                 |                       |                           |                                              | Scheme (₹)                 | Benchmark<br>(₹)# | Additional<br>Benchmark<br>(₹)## |
| Sep 30, 25 | Last 1 Year     | -1.71                 | -2.03                     | -7.09                                        | 9,829                      | 9,797             | 9,291                            |
| Sep 29, 23 | Last 3 Years    | 13.79                 | 9.50                      | 6.05                                         | 14,744                     | 13,135            | 11,931                           |
| Sep 30, 21 | Last 5 Years    | 14.92                 | 9.04                      | 6.37                                         | 20,048                     | 15,418            | 13,621                           |
| Sep 30, 16 | Last 10 Years   | 14.72                 | 12.76                     | 11.47                                        | 39,494                     | 33,254            | 29,635                           |
| Jan 01, 95 | Since Inception | 18.09                 | 11.89                     | 10.99                                        | 1,968,685                  | 355,059           | 274,831                          |

Returns greater than 1 year period are compounded annualized (CAGR) For performance of other schemes managed by Amit Ganatra & Bhagyesh Kagalkar, please refer page 107-108. 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. For Performance of Direct Plan, refer page 113 to 120. 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.

^Past performance may or may not be sustained in future and is not a guarantee of any future returns. Load is not taken into consideration for computation of performance.

# HDFC Multi Cap Fund

An open ended equity scheme investing across large cap, mid cap & small cap stocks

CATEGORY OF SCHEME  
MULTI CAP FUND

**INVESTMENT OBJECTIVE:** To generate long term capital appreciation by investing in equity and equity related securities of large cap, mid cap and small cap companies. There is no assurance that the investment objective of the Scheme will be achieved.

| FUND MANAGER ₹                              |                    |               |
|---------------------------------------------|--------------------|---------------|
| Name                                        | Since              | Total Exp     |
| Amar Kalkundrikar                           | September 01, 2025 | Over 24 years |
| Bhagyesh Kagalkar (Gold/Silver Instruments) | August 26, 2026    | Over 32 years |

| DATE OF ALLOTMENT/INCEPTION DATE |
|----------------------------------|
| December 10, 2021                |

| NAV (As On SEPTEMBER 30, 2026) | NAV PER UNIT (₹) |
|--------------------------------|------------------|
| Regular Plan - Growth Option   | 17.939           |
| Regular Plan - IDCW Option     | 16.252           |
| Direct Plan - Growth Option    | 18.955           |
| Direct Plan - IDCW Option      | 17.322           |

| ASSETS UNDER MANAGEMENT ₹            |               |
|--------------------------------------|---------------|
| As on September 30, 2026             | ₹19,490.00Cr. |
| Average for Month of September, 2026 | ₹20,116.55Cr. |

| QUANTITATIVE DATA                                                                                                                                                                                           |         |
|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|---------|
| <b>Portfolio Turnover</b>                                                                                                                                                                                   |         |
| Equity Turnover                                                                                                                                                                                             | 45.34%  |
| Total Turnover                                                                                                                                                                                              | 45.34%  |
| Total Turnover = Equity + Debt + Derivative                                                                                                                                                                 |         |
| <b>Risk Ratio</b>                                                                                                                                                                                           |         |
| • Standard Deviation                                                                                                                                                                                        | 16.514% |
| • Beta                                                                                                                                                                                                      | 0.947   |
| • Sharpe Ratio*                                                                                                                                                                                             | 0.310   |
| Computed for the 3-yr period ended September 30, 2026 Based on month-end NAV.* Risk free rate: 5.28% (Source: FIMMDA MIBOR) For schemes which have not completed 3 years, data is computed since inception. |         |

| EXPENSE RATIO (As On September 30, 2026)                                                                                                             |               |
|------------------------------------------------------------------------------------------------------------------------------------------------------|---------------|
| Base expense Ratio Including statutory levies on expenses part of BER, excluding brokerage, transaction cost and execution related statutory levies^ |               |
| Regular: 1.66%                                                                                                                                       | Direct: 0.83% |

| #BENCHMARK INDEX                 |
|----------------------------------|
| NIFTY500 Multicap 50:25:25 (TRI) |
| ##ADDL. BENCHMARK INDEX          |
| Nifty 50 Index (TRI)             |

| EXIT LOADS\$                                                                                                                                                        |
|---------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| • In respect of each purchase / switch-in of Units, an Exit Load of 1.00% is payable if Units are redeemed / switched-out within 1 year from the date of allotment. |
| • No Exit Load is payable if Units are redeemed / switched-out after 1 year from the date of allotment.                                                             |

## PORTFOLIO

| Company/Instrument                 | Industry+ /Rating               | % to NAV | Company/Instrument                          | Industry+ /Rating                                | % to NAV |
|------------------------------------|---------------------------------|----------|---------------------------------------------|--------------------------------------------------|----------|
| <b>EQUITY &amp; EQUITY RELATED</b> |                                 |          |                                             |                                                  |          |
| • HDFC Bank Ltd.₹                  | Banks                           | 3.93     | Aadhar Housing Finance Limited              | Finance                                          | 0.84     |
| • ICICI Bank Ltd.                  | Banks                           | 3.66     | Aster DM Quality Care Limited               | Healthcare Services                              | 0.84     |
| • Axis Bank Ltd.                   | Banks                           | 2.44     | Chalet Hotels Ltd.                          | Leisure Services                                 | 0.84     |
| • Reliance Industries Ltd.         | Petroleum Products              | 2.41     | Infosys Limited                             | IT - Software                                    | 0.82     |
| • Bharti Airtel Ltd.               | Telecom - Services              | 2.13     | Le Travenues Technology Limited             | Leisure Services                                 | 0.82     |
| • Eternal Limited                  | Retailing                       | 2.13     | Lupin Ltd.                                  | Pharmaceuticals & Biotechnology                  | 0.81     |
| • Britannia Industries Ltd.        | Food Products                   | 2.05     | ACME Solar Holdings Limited                 | Power                                            | 0.79     |
| • Kotak Mahindra Bank Limited      | Banks                           | 1.92     | Global Health Limited                       | Healthcare Services                              | 0.79     |
| • State Bank of India              | Banks                           | 1.77     | Gland Pharma Ltd.                           | Pharmaceuticals & Biotechnology                  | 0.77     |
| • NTPC Limited                     | Power                           | 1.72     | Supreme Industries Ltd.                     | Industrial Products                              | 0.77     |
| ICICI Lombard General Insurance Co | Insurance                       | 1.45     | Bandhan Bank Ltd.                           | Banks                                            | 0.76     |
| PNB Housing Finance Ltd.           | Finance                         | 1.38     | Cholamandalam Financial Holdings Ltd.       | Finance                                          | 0.76     |
| Mahindra & Mahindra Ltd.           | Automobiles                     | 1.32     | Devyani International Ltd                   | Leisure Services                                 | 0.76     |
| Sona Blw Precision Forgings        | Auto Components                 | 1.26     | Tata Motors Limited                         | Agricultural, Commercial & Construction Vehicles | 0.76     |
| Alkem Laboratories Ltd.            | Pharmaceuticals & Biotechnology | 1.19     | Blue Star Ltd.                              | Consumer Durables                                | 0.74     |
| Tata Communications Limited        | Telecom - Services              | 1.15     | Indian Hotels Company Ltd.                  | Leisure Services                                 | 0.74     |
| Maruti Suzuki India Limited        | Automobiles                     | 1.12     | Prudent Corporate Advisory Services Limited | Capital Markets                                  | 0.74     |
| Five-Star Business Finance Limited | Finance                         | 1.11     | Tube Investments of India Ltd.              | Auto Components                                  | 0.74     |
| Tata Steel Ltd.                    | Ferrous Metals                  | 1.09     | Havells India Ltd.                          | Consumer Durables                                | 0.70     |
| Coforge Limited                    | IT - Software                   | 1.08     | Max Financial Services Ltd.                 | Insurance                                        | 0.70     |
| HCL Technologies Ltd.              | IT - Software                   | 1.08     | Dixon Technologies (India) Ltd.             | Consumer Durables                                | 0.68     |
| Balkrishna Industries Ltd.         | Auto Components                 | 1.07     | Persistent Systems Limited                  | IT - Software                                    | 0.68     |
| InterGlobe Aviation Ltd.           | Transport Services              | 1.05     | HDFC Life Insurance Company Limited         | Insurance                                        | 0.67     |
| Hindustan Unilever Ltd.            | Diversified Fmcg                | 1.02     | Eicher Motors Ltd.                          | Automobiles                                      | 0.66     |
| Au Small Finance Bank Ltd.         | Banks                           | 1.01     | Ajanta Pharma Limited                       | Pharmaceuticals & Biotechnology                  | 0.65     |
| Bharat Electronics Ltd.            | Aerospace & Defense             | 1.00     | Delhivery Limited                           | Transport Services                               | 0.65     |
| Jubilant Foodworks Limited         | Leisure Services                | 1.00     | DOMS Industries Limited                     | Household Products                               | 0.65     |
| Timken India Ltd.                  | Industrial Products             | 1.00     | Gabriel India Ltd.                          | Auto Components                                  | 0.63     |
| Tata Capital Ltd.                  | Finance                         | 0.98     | Praj Industries Limited                     | Industrial Manufacturing                         | 0.63     |
| Max Healthcare Institute Limited   | Healthcare Services             | 0.95     | Vesuvius India Ltd.                         | Industrial Products                              | 0.63     |
| Prestige Estates Projects Ltd.     | Realty                          | 0.95     | Centum Electronics Ltd.                     | Aerospace & Defense                              | 0.62     |
| Shriram Finance Ltd.               | Finance                         | 0.95     | 360 ONE WAM LIMITED                         | Capital Markets                                  | 0.61     |
| Endurance Technologies Ltd.        | Auto Components                 | 0.93     | Honeywell Automation India Limited          | Industrial Manufacturing                         | 0.60     |
| PB Fintech Limited                 | Financial Technology (Fintech)  | 0.93     | Brigade Enterprises Limited.                | Realty                                           | 0.59     |
| Larsen and Toubro Ltd.             | Construction                    | 0.92     | Ipca Laboratories Ltd.                      | Pharmaceuticals & Biotechnology                  | 0.59     |
| JSW Dulux Limited                  | Consumer Durables               | 0.91     | Apollo Tyres Ltd.                           | Auto Components                                  | 0.55     |
| Power Finance Corporation Ltd.     | Finance                         | 0.91     | Jupiter Life Line Hospitals Limited         | Healthcare Services                              | 0.55     |
| ABB India Ltd.                     | Electrical Equipment            | 0.90     | CANARA HSBC LIFE INSURANCE COMPANY LIMITED  | Insurance                                        | 0.54     |
| Divis Laboratories Ltd.            | Pharmaceuticals & Biotechnology | 0.90     | Whirlpool of India Ltd.                     | Consumer Durables                                | 0.54     |
| UltraTech Cement Limited           | Cement & Cement Products        | 0.90     | Oil India Limited                           | Oil                                              | 0.53     |
| Mahanagar Gas Ltd.                 | Gas                             | 0.88     | Sai Life Sciences Limited                   | Pharmaceuticals & Biotechnology                  | 0.53     |
| Mphasis Limited.                   | IT - Software                   | 0.87     | Bharat Forge Ltd.                           | Auto Components                                  | 0.52     |
|                                    |                                 |          | Multi Commodity Exchange of India L         | Capital Markets                                  | 0.51     |
|                                    |                                 |          | Archean Chemical Industries Limited         | Chemicals & Petrochemicals                       | 0.45     |

...Contd on next page

For Product label and Riskometers, refer page no: 124-139

# HDFC Multi Cap Fund

An open ended equity scheme investing across large cap, mid cap & small cap stocks

....Contd from previous page

CATEGORY OF SCHEME  
MULTI CAP FUND



## PORTFOLIO

| Company/Instrument                  | Industry+ /Rating                                | % to NAV     |
|-------------------------------------|--------------------------------------------------|--------------|
| EIH Ltd.                            | Leisure Services                                 | 0.45         |
| Swiggy Limited                      | Retailing                                        | 0.45         |
| Vedanta Aluminium Metal Limited     | Non - Ferrous Metals                             | 0.44         |
| Apar Industries Limited             | Electrical Equipment                             | 0.42         |
| Birla Corporation Ltd.              | Cement & Cement Products                         | 0.42         |
| JK Tyre & Industries Limited        | Auto Components                                  | 0.42         |
| JSW Infrastructure Limited          | Transport Infrastructure                         | 0.42         |
| L&T Technology Services Ltd.        | IT - Services                                    | 0.42         |
| Carborundum Universal Ltd.          | Industrial Products                              | 0.41         |
| Eris Lifesciences Ltd               | Pharmaceuticals & Biotechnology                  | 0.41         |
| Vishal Mega Mart Limited            | Retailing                                        | 0.41         |
| Godrej Consumer Products Ltd.       | Personal Products                                | 0.40         |
| METRO BRANDS LIMITED                | Consumer Durables                                | 0.40         |
| Hindustan Petroleum Corp. Ltd.      | Petroleum Products                               | 0.38         |
| Jubilant Ingrevia Limited           | Chemicals & Petrochemicals                       | 0.37         |
| Rubicon Research Limited            | Pharmaceuticals & Biotechnology                  | 0.37         |
| BEML Limited                        | Agricultural, Commercial & Construction Vehicles | 0.32         |
| Bombay Stock Exchange Limited (BSE) | Capital Markets                                  | 0.32         |
| SBI Funds Management Limited        | Capital Markets                                  | 0.32         |
| Shiprocket Limited                  | Transport Services                               | 0.32         |
| Zensar Technologies Ltd.            | IT - Software                                    | 0.32         |
| HEG Advanced Materials Limited      | Industrial Products                              | 0.31         |
| LTM Limited                         | IT - Software                                    | 0.31         |
| Gulf Oil Lubricants India Ltd.      | Petroleum Products                               | 0.28         |
| TVS Motor Company Ltd.              | Automobiles                                      | 0.25         |
| Cummins India Ltd.                  | Industrial Products                              | 0.24         |
| Greenply Industries Ltd.            | Consumer Durables                                | 0.22         |
| INDO-MIM Limited                    | Industrial Manufacturing                         | 0.21         |
| LENSKART SOLUTIONS LIMITED          | Retailing                                        | 0.18         |
| Cera Sanitaryware Ltd               | Consumer Durables                                | 0.17         |
| Sonata Software Ltd.                | IT - Software                                    | 0.17         |
| Symphony Ltd.                       | Consumer Durables                                | 0.12         |
| Sagar Cements Ltd.                  | Cement & Cement Products                         | 0.10         |
| <b>Sub Total</b>                    |                                                  | <b>97.92</b> |

| Company/Instrument                                                 | Industry+ /Rating | % to NAV      |
|--------------------------------------------------------------------|-------------------|---------------|
| <b>UNITS ISSUED BY REIT</b>                                        |                   |               |
| <b>Units issued by ReIT (Equity &amp; other Equity Instrument)</b> |                   |               |
| Embassy Office Parks REIT                                          | Realty            | 0.50          |
| <b>Sub Total</b>                                                   |                   | <b>0.50</b>   |
| <b>Total</b>                                                       |                   | <b>98.42</b>  |
| <b>DEBT &amp; DEBT RELATED</b>                                     |                   |               |
| <b>Government Securities (Central/State)</b>                       |                   |               |
| 6.94 GOI 2036                                                      | Sovereign         | 0.25          |
| <b>Sub Total</b>                                                   |                   | <b>0.25</b>   |
| Cash, Cash Equivalents and Net Current Assets                      |                   | 1.33          |
| <b>Grand Total</b>                                                 |                   | <b>100.00</b> |

• Top Ten Holdings, £ Sponsor

Face Value / Allotment NAV per Unit: ₹ 10, + Industry Classification as recommended by AMFI, Data is as of September 30, 2026 unless otherwise specified.

¥ Dedicated Fund Manager for Overseas Investments:

Mr. Gopal Agrawal (since September 01, 2026) (Total Experience: Over 22 years).

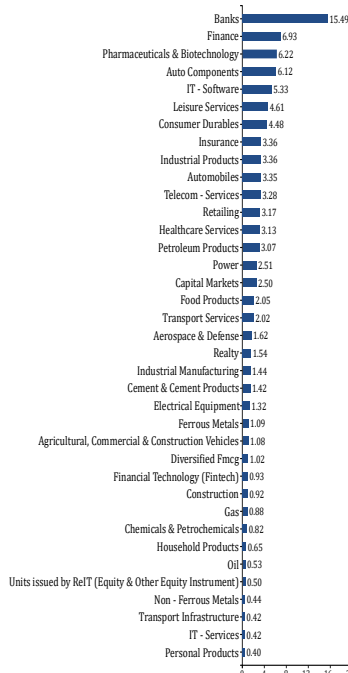
€ Includes investments made by the schemes of HDFC Mutual Fund aggregating to ₹ 230.59 Crores.

Please refer Minimum Application Amount, Plans & Options, on Page no. 104 to 106.

\$\$For further details, please refer to para 'Exit Load' on page no. 108.

^ For Total Expense Ratio including brokerage, transaction cost and statutory levies please refer our website.

Industry Allocation of Equity Holding  
(% of Net Assets)



## SIP PERFORMANCE ^ - Regular Plan - Growth Option

|                                                    | Since Inception SIP | 3 year SIP  | 1 year SIP   |
|----------------------------------------------------|---------------------|-------------|--------------|
| Total Amount Invested (₹. in Lacs)                 | 5.80                | 3.60        | 1.20         |
| Market Value as on September 30, 2026 (₹. in Lacs) | 7.34                | 3.66        | 1.16         |
| <b>Returns (%)</b>                                 | <b>9.67</b>         | <b>1.08</b> | <b>-6.31</b> |
| Benchmark Returns (%)#                             | 10.11               | 3.57        | -2.69        |
| Additional Benchmark Returns (%)##                 | 4.45                | -1.44       | -13.60       |

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.



## PERFORMANCE ^ - Regular Plan - Growth Option

| Date       | Period          | Scheme Returns (%) | Benchmark Returns (%)# | Additional Benchmark Returns (%)## | Value of ₹ 10,000 invested |                |                            |
|------------|-----------------|--------------------|------------------------|------------------------------------|----------------------------|----------------|----------------------------|
|            |                 |                    |                        |                                    | Scheme (₹)                 | Benchmark (₹)# | Additional Benchmark (₹)## |
| Sep 30, 25 | Last 1 Year     | -3.81              | 0.40                   | -7.09                              | 9,619                      | 10,040         | 9,291                      |
| Sep 29, 23 | Last 3 Years    | 9.43               | 10.95                  | 6.05                               | 13,111                     | 13,664         | 11,931                     |
| Dec 10, 21 | Since Inception | 12.92              | 10.95                  | 6.73                               | 17,939                     | 16,483         | 13,680                     |

Returns greater than 1 year period are compounded annualized (CAGR). For performance of other schemes managed by Amar Kalkundrikar & Bhagyesh Kagalkar, please refer page 107-108. 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. For Performance of Direct Plan, refer page 113 to 120.

^Past performance may or may not be sustained in future and is not a guarantee of any future returns. Load is not taken into consideration for computation of performance.

# HDFC Large Cap Fund

An open ended equity scheme predominantly investing in large cap stocks

CATEGORY OF SCHEME  
LARGE CAP FUND

**INVESTMENT OBJECTIVE:** To provide long-term capital appreciation/income by investing predominantly in Large-Cap companies. There is no assurance that the investment objective of the Scheme will be achieved.

| FUND MANAGER <sup>*</sup>                   |                 |               |
|---------------------------------------------|-----------------|---------------|
| Name                                        | Since           | Total Exp     |
| Rahul Baijal                                | July 29, 2022   | Over 25 years |
| Bhagyesh Kagalkar (Gold/Silver Instruments) | August 26, 2026 | Over 32 years |

| DATE OF ALLOTMENT/INCEPTION DATE |  |
|----------------------------------|--|
| October 11, 1996                 |  |

| NAV<br>(As On SEPTEMBER 30, 2026) | NAV PER UNIT (₹) |
|-----------------------------------|------------------|
| Regular Plan - Growth Option      | 1,066.665        |
| Regular Plan - IDCW Option        | 48.849           |
| Direct Plan - Growth Option       | 1,161.706        |
| Direct Plan - IDCW Option         | 58.835           |

| ASSETS UNDER MANAGEMENT <sup>€</sup> |               |
|--------------------------------------|---------------|
| As on September 30, 2026             | ₹37,293.95Cr. |
| Average for Month of September, 2026 | ₹38,673.19Cr. |

| QUANTITATIVE DATA                                                                                                                                                                                           |         |
|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|---------|
| <b>Portfolio Turnover</b>                                                                                                                                                                                   |         |
| Equity Turnover                                                                                                                                                                                             | 15.73%  |
| Total Turnover                                                                                                                                                                                              | 15.73%  |
| Total Turnover = Equity + Debt + Derivative                                                                                                                                                                 |         |
| <b>Risk Ratio</b>                                                                                                                                                                                           |         |
| • Standard Deviation                                                                                                                                                                                        | 14.375% |
| • Beta                                                                                                                                                                                                      | 0.924   |
| • Sharpe Ratio*                                                                                                                                                                                             | 0.177   |
| Computed for the 3-yr period ended September 30, 2026 Based on month-end NAV.* Risk free rate: 5.28% (Source: FIMMDA MIBOR) For schemes which have not completed 3 years, data is computed since inception. |         |

| EXPENSE RATIO<br>(As On September 30, 2026)                                                                                                                      |               |
|------------------------------------------------------------------------------------------------------------------------------------------------------------------|---------------|
| Base expense Ratio Including statutory levies on expenses part of BER, excluding brokerage, transaction cost and execution related statutory levies <sup>^</sup> |               |
| Regular: 1.55%                                                                                                                                                   | Direct: 1.00% |

| #BENCHMARK INDEX                    |
|-------------------------------------|
| NIFTY 100 Total Returns Index (TRI) |
| ##ADDL. BENCHMARK INDEX             |
| BSE SENSEX Index (TRI)              |

| EXIT LOAD\$\$                                                                                                                                                       |
|---------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| • In respect of each purchase / switch-in of Units, an Exit Load of 1.00% is payable if Units are redeemed / switched-out within 1 year from the date of allotment. |
| • No Exit Load is payable if Units are redeemed / switched-out after 1 year from the date of allotment.                                                             |



## PORTFOLIO

| Company/Instrument                                | Industry+ /Rating                                | % to NAV | Company/Instrument                                                                                                                                        | Industry+ /Rating    | % to NAV      |
|---------------------------------------------------|--------------------------------------------------|----------|-----------------------------------------------------------------------------------------------------------------------------------------------------------|----------------------|---------------|
| EQUITY & EQUITY RELATED                           |                                                  |          |                                                                                                                                                           |                      |               |
| • ICICI Bank Ltd.                                 | Banks                                            | 9.79     | Tata Capital Ltd.                                                                                                                                         | Finance              | 0.72          |
| • HDFC Bank Ltd.£                                 | Banks                                            | 7.36     | Dabur India Ltd.                                                                                                                                          | Personal Products    | 0.70          |
| • Bharti Airtel Ltd.                              | Telecom - Services                               | 6.46     | SBI Funds Management Limited                                                                                                                              | Capital Markets      | 0.64          |
| • Kotak Mahindra Bank Limited                     | Banks                                            | 6.08     | CG Power and Industrial Solutions Ltd.                                                                                                                    | Electrical Equipment | 0.62          |
| • Titan Company Ltd.                              | Consumer Durables                                | 5.07     | Mahindra & Mahindra Ltd.                                                                                                                                  | Automobiles          | 0.62          |
| • Reliance Industries Ltd.                        | Petroleum Products                               | 4.76     | Bharat Electronics Ltd.                                                                                                                                   | Aerospace & Defense  | 0.47          |
| • Torrent Pharmaceuticals Ltd.                    | Pharmaceuticals & Biotechnology                  | 4.09     | Life Insurance Corporation of India                                                                                                                       | Insurance            | 0.41          |
| • Axis Bank Ltd.                                  | Banks                                            | 3.52     | Tata Motors Passenger Vehicles Limited                                                                                                                    | Automobiles          | 0.40          |
| • Bajaj Finserv Ltd.                              | Finance                                          | 3.05     | DLF LIMITED                                                                                                                                               | Realty               | 0.38          |
| • Bajaj Auto Limited                              | Automobiles                                      | 2.81     | Cummins India Ltd.                                                                                                                                        | Industrial Products  | 0.29          |
| Eternal Limited                                   | Retailing                                        | 2.60     | Billionbrains Garage Ventures Limited (Groww)                                                                                                             | Capital Markets      | 0.28          |
| Infosys Limited                                   | IT - Software                                    | 2.59     | National Stock Exchange of India Limited                                                                                                                  | Capital Markets      | 0.25          |
| Lupin Ltd.                                        | Pharmaceuticals & Biotechnology                  | 2.51     | Hindalco Industries Ltd.                                                                                                                                  | Non - Ferrous Metals | 0.23          |
| Cholamandalam Investment & Finance Co. Ltd.       | Finance                                          | 2.28     | <b>Sub Total</b>                                                                                                                                          |                      | <b>98.37</b>  |
| Ambuja Cements Ltd.                               | Cement & Cement Products                         | 2.24     | DEBT & DEBT RELATED                                                                                                                                       |                      |               |
| InterGlobe Aviation Ltd.                          | Transport Services                               | 2.00     | <b>Government Securities (Central/State)</b>                                                                                                              |                      |               |
| Larsen and Toubro Ltd.                            | Construction                                     | 1.98     | 6.68 GOI 2040                                                                                                                                             | Sovereign            | 0.51          |
| Tata Motors Limited                               | Agricultural, Commercial & Construction Vehicles | 1.94     | <b>Sub Total</b>                                                                                                                                          |                      | <b>0.51</b>   |
| NTPC Limited                                      | Power                                            | 1.93     | Cash, Cash Equivalents and Net Current Assets                                                                                                             |                      | 1.12          |
| MANKIND PHARMA LIMITED                            | Pharmaceuticals & Biotechnology                  | 1.84     | <b>Grand Total</b>                                                                                                                                        |                      | <b>100.00</b> |
| State Bank of India                               | Banks                                            | 1.83     | • Top Ten Holdings, £ Sponsor                                                                                                                             |                      |               |
| United Spirits Limited                            | Beverages                                        | 1.73     | Face Value / Allotment NAV per Unit: ₹ 10, + Industry Classification as recommended by AMFI, Data is as of September 30, 2026 unless otherwise specified. |                      |               |
| Max Healthcare Institute Limited                  | Healthcare Services                              | 1.65     | ¥ Dedicated Fund Manager for Overseas Investments: Mr. Gopal Agrawal (since September 01, 2026) (Total Experience: Over 22 years).                        |                      |               |
| ICICI PRUDENTIAL ASSET MANAGEMENT COMPANY LIMITED | Capital Markets                                  | 1.57     | € Includes investments made by the schemes of HDFC Mutual Fund aggregating to ₹ 2,018.98 Crores.                                                          |                      |               |
| Indusind Bank Ltd.                                | Banks                                            | 1.49     | Please refer Minimum Application Amount, Plans & Options, on Page no. 104 to 106.                                                                         |                      |               |
| Vishal Mega Mart Limited                          | Retailing                                        | 1.33     | \$\$For further details, please refer to para 'Exit Load' on page no. 108.                                                                                |                      |               |
| Tata Consumer Products Limited                    | Agricultural Food & Other Products               | 1.29     | ^ For Total Expense Ratio including brokerage, transaction cost and statutory levies please refer our website.                                            |                      |               |
| Swiggy Limited                                    | Retailing                                        | 1.24     |                                                                                                                                                           |                      |               |
| Hyundai Motor India Limited                       | Automobiles                                      | 1.19     |                                                                                                                                                           |                      |               |
| Havells India Ltd.                                | Consumer Durables                                | 1.18     |                                                                                                                                                           |                      |               |
| Adani Ports & Special Economic Zone               | Transport Infrastructure                         | 1.05     |                                                                                                                                                           |                      |               |
| Eicher Motors Ltd.                                | Automobiles                                      | 0.99     |                                                                                                                                                           |                      |               |
| SRF Ltd.                                          | Chemicals & Petrochemicals                       | 0.92     |                                                                                                                                                           |                      |               |

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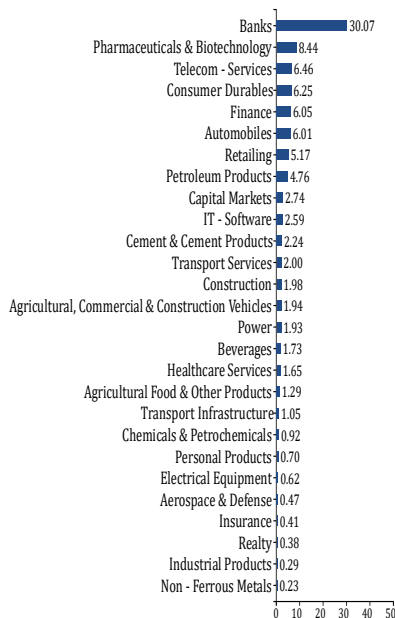
# HDFC Large Cap Fund

An open ended equity scheme predominantly investing in large cap stocks

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CATEGORY OF SCHEME  
LARGE CAP FUND

## Industry Allocation of Equity Holding (% of Net Assets)



### SIP PERFORMANCE ^ - Regular Plan - Growth Option

|                                                         | Since Inception | 15 year      | 10 year      | 5 year      | 3 year       | 1 year        |
|---------------------------------------------------------|-----------------|--------------|--------------|-------------|--------------|---------------|
|                                                         | SIP             | SIP          | SIP          | SIP         | SIP          | SIP           |
| Total Amount Invested (₹. in Lacs)                      | 36.00           | 18.00        | 12.00        | 6.00        | 3.60         | 1.20          |
| Market Value as on September 30, 2026 (₹. in Lacs) \$\$ | 846.39          | 46.51        | 21.13        | 7.08        | 3.56         | 1.13          |
| <b>Returns (%) \$\$</b>                                 | <b>16.99</b>    | <b>11.73</b> | <b>10.90</b> | <b>6.53</b> | <b>-0.76</b> | <b>-10.08</b> |
| Benchmark Returns (%)#                                  | N.A.            | 11.72        | 10.67        | 5.74        | -0.13        | -10.96        |
| Additional Benchmark Returns (%)##                      | 13.08           | 10.88        | 9.58         | 3.25        | -2.88        | -14.69        |

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.



### PERFORMANCE ^ - Regular Plan - Growth Option

| Date       | Period          | Scheme Returns (%) \$\$ | Benchmark Returns (%)# | Additional Benchmark Returns (%)## | Value of ₹ 10,000 invested |                |                            |
|------------|-----------------|-------------------------|------------------------|------------------------------------|----------------------------|----------------|----------------------------|
|            |                 |                         |                        |                                    | Scheme (₹) \$\$            | Benchmark (₹)# | Additional Benchmark (₹)## |
| Sep 30, 25 | Last 1 Year     | -5.02                   | -5.18                  | -8.74                              | 9,498                      | 9,482          | 9,126                      |
| Sep 29, 23 | Last 3 Years    | 7.01                    | 7.80                   | 4.46                               | 12,258                     | 12,532         | 11,403                     |
| Sep 30, 21 | Last 5 Years    | 9.03                    | 7.06                   | 5.43                               | 15,410                     | 14,068         | 13,027                     |
| Sep 30, 16 | Last 10 Years   | 11.28                   | 11.67                  | 11.35                              | 29,147                     | 30,183         | 29,309                     |
| Oct 11, 96 | Since Inception | 17.62                   | NA                     | 12.72                              | 1,300,593                  | NA             | 362,904                    |

Returns greater than 1 year period are compounded annualized (CAGR). N.A. Not Available. \$\$ 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). For performance of other schemes managed by Rahul Bajaj & Bhagyesh Kagalkar, please refer page 107-108. 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. For Performance of Direct Plan, refer page 113 to 120.

^Past performance may or may not be sustained in future and is not a guarantee of any future returns. Load is not taken into consideration for computation of performance.

# HDFC Mid Cap Fund

An open ended equity scheme predominantly investing in mid cap stocks

CATEGORY OF SCHEME  
MID CAP FUND

**INVESTMENT OBJECTIVE:** To provide long-term capital appreciation/income by investing predominantly in Mid-Cap companies. There is no assurance that the investment objective of the Scheme will be achieved.

## FUND MANAGER \*

| Name                                        | Since           | Total Exp     |
|---------------------------------------------|-----------------|---------------|
| Chirag Setalvad                             | June 25, 2007   | Over 29 years |
| Bhagyesh Kagalkar (Gold/Silver Instruments) | August 26, 2026 | Over 32 years |

## DATE OF ALLOTMENT/INCEPTION DATE

June 25, 2007

## NAV (As On SEPTEMBER 30, 2026) NAV PER UNIT (₹)

|                              |         |
|------------------------------|---------|
| Regular Plan - Growth Option | 198.849 |
| Regular Plan - IDCW Option   | 49.889  |
| Direct Plan - Growth Option  | 220.579 |
| Direct Plan - IDCW Option    | 78.324  |

## ASSETS UNDER MANAGEMENT €

|                                      |                |
|--------------------------------------|----------------|
| As on September 30, 2026             | ₹101,856.06Cr. |
| Average for Month of September, 2026 | ₹105,738.42Cr. |

## QUANTITATIVE DATA

|                                                                                                                                                                                                             |         |
|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|---------|
| <b>Portfolio Turnover</b>                                                                                                                                                                                   |         |
| Equity Turnover                                                                                                                                                                                             | 2.87%   |
| Total Turnover                                                                                                                                                                                              | 2.87%   |
| Total Turnover = Equity + Debt + Derivative                                                                                                                                                                 |         |
| <b>Risk Ratio</b>                                                                                                                                                                                           |         |
| • Standard Deviation                                                                                                                                                                                        | 16.118% |
| • Beta                                                                                                                                                                                                      | 0.824   |
| • Sharpe Ratio*                                                                                                                                                                                             | 0.604   |
| Computed for the 3-yr period ended September 30, 2026 Based on month-end NAV.* Risk free rate: 5.28% (Source: FIMMDA MIBOR) For schemes which have not completed 3 years, data is computed since inception. |         |

## EXPENSE RATIO (As On September 30, 2026)

|                                                                                                                                                      |               |
|------------------------------------------------------------------------------------------------------------------------------------------------------|---------------|
| Base expense Ratio Including statutory levies on expenses part of BER, excluding brokerage, transaction cost and execution related statutory levies^ |               |
| Regular: 1.26%                                                                                                                                       | Direct: 0.71% |

## #BENCHMARK INDEX

NIFTY MIDCAP 150 (TRI)

## ##ADDL. BENCHMARK INDEX

Nifty 50 Index (TRI)

## EXIT LOADS\$

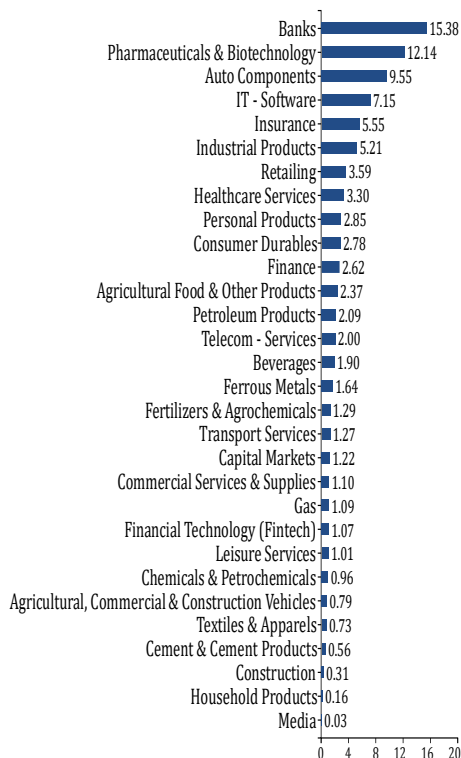
- In respect of each purchase / switch-in of Units, an Exit Load of 1.00% is payable if Units are redeemed / switched-out within 1 year from the date of allotment.
- No Exit Load is payable if Units are redeemed / switched-out after 1 year from the date of allotment

## PORTFOLIO

| Company                                      | Industry+                                        | % to NAV | Company                                                                                                                                                   | Industry+                   | % to NAV      |
|----------------------------------------------|--------------------------------------------------|----------|-----------------------------------------------------------------------------------------------------------------------------------------------------------|-----------------------------|---------------|
| <b>EQUITY &amp; EQUITY RELATED</b>           |                                                  |          | Hexaware Technologies Ltd.                                                                                                                                | IT - Software               | 0.78          |
| • The Federal Bank Ltd.                      | Banks                                            | 3.98     | City Union Bank Ltd.                                                                                                                                      | Banks                       | 0.74          |
| • Au Small Finance Bank Ltd.                 | Banks                                            | 3.94     | Indraprastha Gas Ltd.                                                                                                                                     | Gas                         | 0.73          |
| • Max Financial Services Ltd.                | Insurance                                        | 3.52     | Dixon Technologies (India) Ltd.                                                                                                                           | Consumer Durables           | 0.66          |
| • Ipca Laboratories Ltd.                     | Pharmaceuticals & Biotechnology                  | 3.43     | SKF India (Industrial) Limited                                                                                                                            | Industrial Products         | 0.64          |
| • Glenmark Pharmaceuticals Ltd.              | Pharmaceuticals & Biotechnology                  | 3.07     | GUJARAT FLUOROCEMICALS LIMITED                                                                                                                            | Chemicals & Petrochemicals  | 0.60          |
| • Balkrishna Industries Ltd.                 | Auto Components                                  | 2.98     | Timken India Ltd.                                                                                                                                         | Industrial Products         | 0.60          |
| • Indian Bank                                | Banks                                            | 2.92     | Crompton Greaves Consumer Elec. Ltd.                                                                                                                      | Consumer Durables           | 0.59          |
| • Coforge Limited                            | IT - Software                                    | 2.68     | ACC Ltd.                                                                                                                                                  | Cement & Cement Products    | 0.56          |
| • Fortis Healthcare Limited                  | Healthcare Services                              | 2.40     | Supreme Industries Ltd.                                                                                                                                   | Industrial Products         | 0.56          |
| • Marico Ltd.                                | Agricultural Food & Other Products               | 2.37     | Arvind Limited                                                                                                                                            | Textiles & Apparels         | 0.43          |
| Vishal Mega Mart Limited                     | Retailing                                        | 2.24     | Aarti Industries Ltd.                                                                                                                                     | Chemicals & Petrochemicals  | 0.36          |
| Aurobindo Pharma Ltd.                        | Pharmaceuticals & Biotechnology                  | 2.19     | Oracle Financial Ser Software Ltd.                                                                                                                        | IT - Software               | 0.36          |
| Mahindra & Mahindra Financial Services Ltd.  | Finance                                          | 2.11     | Petronet LNG Ltd.                                                                                                                                         | Gas                         | 0.36          |
| Hindustan Petroleum Corp. Ltd.               | Petroleum Products                               | 2.09     | SKF India Ltd.                                                                                                                                            | Auto Components             | 0.35          |
| United Spirits Limited                       | Beverages                                        | 1.90     | Cholamandalam Financial Holdings Ltd.                                                                                                                     | Finance                     | 0.31          |
| Cummins India Ltd.                           | Industrial Products                              | 1.82     | KEC International Ltd.                                                                                                                                    | Construction                | 0.30          |
| Tata Communications Limited                  | Telecom - Services                               | 1.81     | Vardhman Textiles Ltd.                                                                                                                                    | Textiles & Apparels         | 0.30          |
| Persistent Systems Limited                   | IT - Software                                    | 1.78     | Vesuvius India Ltd.                                                                                                                                       | Industrial Products         | 0.30          |
| Gland Pharma Ltd.                            | Pharmaceuticals & Biotechnology                  | 1.73     | CIE Automotive India Ltd                                                                                                                                  | Auto Components             | 0.27          |
| Alkem Laboratories Ltd.                      | Pharmaceuticals & Biotechnology                  | 1.72     | Symphony Ltd.                                                                                                                                             | Consumer Durables           | 0.21          |
| Apollo Tyres Ltd.                            | Auto Components                                  | 1.66     | Five-Star Business Finance Limited                                                                                                                        | Finance                     | 0.20          |
| Dabur India Ltd.                             | Personal Products                                | 1.66     | Bharti Hexacom Limited                                                                                                                                    | Telecom - Services          | 0.19          |
| Jindal Steel Limited.                        | Ferrous Metals                                   | 1.64     | Billionbrains Garage Ventures Limited (Groww)                                                                                                             | Capital Markets             | 0.18          |
| Mphasis Limited.                             | IT - Software                                    | 1.55     | Colgate-Palmolive (I) Ltd.                                                                                                                                | Personal Products           | 0.18          |
| Union Bank of India                          | Banks                                            | 1.51     | LG Electronics India Limited                                                                                                                              | Consumer Durables           | 0.17          |
| Bosch Limited                                | Auto Components                                  | 1.44     | Greenply Industries Ltd.                                                                                                                                  | Consumer Durables           | 0.16          |
| Eternal Limited                              | Retailing                                        | 1.35     | Navneet Education Ltd.                                                                                                                                    | Household Products          | 0.16          |
| AIA Engineering Ltd.                         | Industrial Products                              | 1.29     | Greenlam Industries Ltd.                                                                                                                                  | Consumer Durables           | 0.13          |
| Delhivery Limited                            | Transport Services                               | 1.27     | Dhanuka Agritech Ltd.                                                                                                                                     | Fertilizers & Agrochemicals | 0.10          |
| Karur Vysya Bank Ltd.                        | Banks                                            | 1.25     | Emami Ltd.                                                                                                                                                | Personal Products           | 0.03          |
| Bharat Forge Ltd.                            | Auto Components                                  | 1.22     | Jagran Prakashan Ltd.                                                                                                                                     | Media                       | 0.03          |
| Coromandel International Limited             | Fertilizers & Agrochemicals                      | 1.19     | Greenpanel Industries Limited                                                                                                                             | Consumer Durables           | 0.02          |
| Redington Ltd.                               | Commercial Services & Supplies                   | 1.10     | KNR Construction limited.                                                                                                                                 | Construction                | 0.01          |
| Star Health and Allied Insurance Company Ltd | Insurance                                        | 1.08     | <b>Sub Total</b>                                                                                                                                          |                             | <b>91.71</b>  |
| PB Fintech Limited                           | Financial Technology (Fintech)                   | 1.07     | Cash, Cash Equivalents and Net Current Assets                                                                                                             |                             | 8.29          |
| Indusind Bank Ltd.                           | Banks                                            | 1.04     | <b>Grand Total</b>                                                                                                                                        |                             | <b>100.00</b> |
| Nippon Life India Asset Management Limited   | Capital Markets                                  | 1.04     | • Top Ten Holdings                                                                                                                                        |                             |               |
| Indian Hotels Company Ltd.                   | Leisure Services                                 | 1.01     | Face Value / Allotment NAV per Unit: ₹ 10, + Industry Classification as recommended by AMFI, Data is as of September 30, 2026 unless otherwise specified. |                             |               |
| Godrej Consumer Products Ltd.                | Personal Products                                | 0.98     | ₹ Dedicated Fund Manager for Overseas Investments: Mr. Gopal Agrawal (since September 01, 2026) (Total Experience: Over 22 years).                        |                             |               |
| ICICI Lombard General Insurance Co           | Insurance                                        | 0.95     | € Includes investments made by the schemes of HDFC Mutual Fund aggregating to ₹ 129.05 Crores.                                                            |                             |               |
| Aster DM Quality Care Limited                | Healthcare Services                              | 0.90     | Please refer Minimum Application Amount, Plans & Options, on Page no. 104 to 106.                                                                         |                             |               |
| Havells India Ltd.                           | Consumer Durables                                | 0.84     | \$\$For further details, please refer to para 'Exit Load' on page no. 108.                                                                                |                             |               |
| Sona Blw Precision Forgings                  | Auto Components                                  | 0.82     | ^ For Total Expense Ratio including brokerage, transaction cost and statutory levies please refer our website.                                            |                             |               |
| Sundram Fasteners Ltd.                       | Auto Components                                  | 0.81     |                                                                                                                                                           |                             |               |
| ESCORTS KUBOTA LIMITED                       | Agricultural, Commercial & Construction Vehicles | 0.79     |                                                                                                                                                           |                             |               |

....Contd on next page

## Industry Allocation of Equity Holding (% of Net Assets)



### SIP PERFORMANCE ^ - Regular Plan - Growth Option

|                                                    | Since Inception | 15 year      | 10 year      | 5 year       | 3 year      | 1 year       |
|----------------------------------------------------|-----------------|--------------|--------------|--------------|-------------|--------------|
|                                                    | SIP             | SIP          | SIP          | SIP          | SIP         | SIP          |
| Total Amount Invested (₹. in Lacs)                 | 23.20           | 18.00        | 12.00        | 6.00         | 3.60        | 1.20         |
| Market Value as on September 30, 2026 (₹. in Lacs) | 181.90          | 83.21        | 30.74        | 8.85         | 4.00        | 1.19         |
| <b>Returns (%)</b>                                 | <b>18.47</b>    | <b>18.43</b> | <b>17.90</b> | <b>15.54</b> | <b>6.98</b> | <b>-1.60</b> |
| Benchmark Returns (%)#                             | 16.94           | 18.05        | 17.64        | 14.15        | 6.35        | -0.57        |
| Additional Benchmark Returns (%)# #                | 11.08           | 11.22        | 10.21        | 4.59         | -1.44       | -13.60       |

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.



### PERFORMANCE ^ - Regular Plan - Growth Option

| Date       | Period          | Scheme Returns (%) | Benchmark Returns (%)# | Additional Benchmark Returns (%)# # | Value of ₹ 10,000 invested |                |                             |
|------------|-----------------|--------------------|------------------------|-------------------------------------|----------------------------|----------------|-----------------------------|
|            |                 |                    |                        |                                     | Scheme (₹)                 | Benchmark (₹)# | Additional Benchmark (₹)# # |
| Sep 30, 25 | Last 1 Year     | 3.54               | 4.57                   | -7.09                               | 10,354                     | 10,457         | 9,291                       |
| Sep 29, 23 | Last 3 Years    | 14.60              | 13.67                  | 6.05                                | 15,062                     | 14,697         | 11,931                      |
| Sep 30, 21 | Last 5 Years    | 16.91              | 14.75                  | 6.37                                | 21,853                     | 19,905         | 13,621                      |
| Sep 30, 16 | Last 10 Years   | 15.91              | 16.55                  | 11.47                               | 43,794                     | 46,303         | 29,635                      |
| Jun 25, 07 | Since Inception | 16.78              | 14.58                  | 10.35                               | 198,849                    | 138,017        | 66,725                      |

Returns greater than 1 year period are compounded annualized (CAGR). For performance of other schemes managed by Chirag Setalvad & Bhagyesh Kagalkar, please refer page 107-108. 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. For Performance of Direct Plan, refer page 113 to 120.

**^Past performance may or may not be sustained in future and is not a guarantee of any future returns.** Load is not taken into consideration for computation of performance.

# HDFC Small Cap Fund

An open ended equity scheme predominantly investing in small cap stocks

CATEGORY OF SCHEME  
SMALL CAP FUND

**INVESTMENT OBJECTIVE:** To provide long-term capital appreciation /income by investing predominantly in Small-Cap companies. There is no assurance that the investment objective of the Scheme will be achieved.

| FUND MANAGER *                              |                 |               |
|---------------------------------------------|-----------------|---------------|
| Name                                        | Since           | Total Exp     |
| Chirag Setalvad                             | June 28, 2014   | Over 29 years |
| Bhagyesh Kagalkar (Gold/Silver Instruments) | August 26, 2026 | Over 32 years |

| DATE OF ALLOTMENT/INCEPTION DATE |  |
|----------------------------------|--|
| April 03, 2008                   |  |

| NAV<br>(As On SEPTEMBER 30, 2026) | NAV PER UNIT (₹) |
|-----------------------------------|------------------|
| Regular Plan - Growth Option      | 136.079          |
| Regular Plan - IDCW Option        | 39.489           |
| Direct Plan - Growth Option       | 156.267          |
| Direct Plan - IDCW Option         | 63.262           |

| ASSETS UNDER MANAGEMENT €            |               |
|--------------------------------------|---------------|
| As on September 30, 2026             | ₹40,800.81Cr. |
| Average for Month of September, 2026 | ₹41,627.13Cr. |

| QUANTITATIVE DATA                                                                                                                                                                                           |         |
|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|---------|
| <b>Portfolio Turnover</b>                                                                                                                                                                                   |         |
| Equity Turnover                                                                                                                                                                                             | 6.17%   |
| Total Turnover                                                                                                                                                                                              | 6.17%   |
| Total Turnover = Equity + Debt + Derivative                                                                                                                                                                 |         |
| <b>Risk Ratio</b>                                                                                                                                                                                           |         |
| • Standard Deviation                                                                                                                                                                                        | 17.597% |
| • Beta                                                                                                                                                                                                      | 0.757   |
| • Sharpe Ratio*                                                                                                                                                                                             | 0.280   |
| Computed for the 3-yr period ended September 30, 2026 Based on month-end NAV.* Risk free rate: 5.28% (Source: FIMMDA MIBOR) For schemes which have not completed 3 years, data is computed since inception. |         |

| EXPENSE RATIO<br>(As On September 30, 2026)                                                                                                          |               |
|------------------------------------------------------------------------------------------------------------------------------------------------------|---------------|
| Base expense Ratio Including statutory levies on expenses part of BER, excluding brokerage, transaction cost and execution related statutory levies^ |               |
| Regular: 1.52%                                                                                                                                       | Direct: 0.76% |

| #BENCHMARK INDEX             |  |
|------------------------------|--|
| BSE 250 Smallcap Index (TRI) |  |
| ##ADDL. BENCHMARK INDEX      |  |
| Nifty 50 Index (TRI)         |  |

| EXIT LOADS\$                                                                                                                                                        |  |
|---------------------------------------------------------------------------------------------------------------------------------------------------------------------|--|
| • In respect of each purchase / switch-in of Units, an Exit Load of 1.00% is payable if Units are redeemed / switched-out within 1 year from the date of allotment. |  |
| • No Exit Load is payable if Units are redeemed / switched-out after 1 year from the date of allotment                                                              |  |

## PORTFOLIO

| Company                                         | Industry+                       | % to NAV | Company                                               | Industry+                                        | % to NAV      |
|-------------------------------------------------|---------------------------------|----------|-------------------------------------------------------|--------------------------------------------------|---------------|
| <b>EQUITY &amp; EQUITY RELATED</b>              |                                 |          | VRL Logistics Ltd.                                    | Transport Services                               | 1.01          |
| • Firstsource Solutions Ltd.                    | Commercial Services & Supplies  | 3.68     | Sharda Cropchem Ltd.                                  | Fertilizers & Agrochemicals                      | 0.97          |
| • Aster DM Quality Care Limited                 | Healthcare Services             | 3.37     | Fortis Healthcare Limited                             | Healthcare Services                              | 0.94          |
| • Gabriel India Ltd.                            | Auto Components                 | 3.09     | Kirloskar Ferrous Industries Ltd.                     | Ferrous Metals                                   | 0.91          |
| • eClerx Services Limited                       | Commercial Services & Supplies  | 2.92     | Zensar Technologies Ltd.                              | IT - Software                                    | 0.90          |
| • Bank of Baroda                                | Banks                           | 2.65     | Chambal Fertilizers & Chemicals Ltd.                  | Fertilizers & Agrochemicals                      | 0.86          |
| • Krishna Institute Of Medical Sciences Limited | Healthcare Services             | 2.04     | Lumax Industries Ltd                                  | Auto Components                                  | 0.83          |
| • Apar Industries Limited                       | Electrical Equipment            | 1.92     | GMM Pfaudler Limited                                  | Industrial Manufacturing                         | 0.76          |
| • Indian Bank                                   | Banks                           | 1.91     | SKF India (Industrial) Limited                        | Industrial Products                              | 0.75          |
| • PEARL GLOBAL INDUSTRIES LIMITED               | Textiles & Apparels             | 1.90     | Aadhar Housing Finance Limited                        | Finance                                          | 0.72          |
| • Eris Lifesciences Ltd                         | Pharmaceuticals & Biotechnology | 1.89     | Tata Steel Ltd.                                       | Ferrous Metals                                   | 0.70          |
| Home First Finance Company India Ltd            | Finance                         | 1.76     | Unichem Laboratories Ltd.                             | Pharmaceuticals & Biotechnology                  | 0.66          |
| PVR LIMITED                                     | Entertainment                   | 1.75     | Redtape Limited                                       | Consumer Durables                                | 0.65          |
| Great Eastern Shipping Company Ltd.             | Transport Services              | 1.73     | Bajaj Consumer Care Ltd.                              | Personal Products                                | 0.62          |
| Sudarshan Chemical Industries Limited           | Chemicals & Petrochemicals      | 1.71     | Mastek Ltd.                                           | IT - Software                                    | 0.61          |
| Vijaya Diagnostic Centre Limited                | Healthcare Services             | 1.63     | The Anup Engineering Limited                          | Industrial Manufacturing                         | 0.58          |
| Chalet Hotels Ltd.                              | Leisure Services                | 1.62     | Usha Martin Ltd                                       | Industrial Products                              | 0.57          |
| The Federal Bank Ltd.                           | Banks                           | 1.61     | Wakefit Innovations Limited                           | Consumer Durables                                | 0.57          |
| Kalpataru Projects International Ltd            | Construction                    | 1.57     | Vedant Fashions Ltd                                   | Retailing                                        | 0.54          |
| City Union Bank Ltd.                            | Banks                           | 1.48     | GNA Axles Ltd.                                        | Auto Components                                  | 0.48          |
| Suprajit Engineering Ltd.                       | Auto Components                 | 1.40     | ION EXCHANGE (INDIA) LIMITED                          | Other Utilities                                  | 0.48          |
| Redington Ltd.                                  | Commercial Services & Supplies  | 1.35     | Bajaj Electricals Ltd.                                | Consumer Durables                                | 0.47          |
| Power Mech Projects Ltd.                        | Construction                    | 1.34     | KEC International Ltd.                                | Construction                                     | 0.46          |
| Timken India Ltd.                               | Industrial Products             | 1.34     | Gateway Distriparks Limited                           | Transport Services                               | 0.43          |
| JSW Dulux Limited                               | Consumer Durables               | 1.32     | PNC Infratech Ltd.                                    | Construction                                     | 0.43          |
| Aditya Vision Limited                           | Retailing                       | 1.28     | SKF India Ltd.                                        | Auto Components                                  | 0.41          |
| Sonata Software Ltd.                            | IT - Software                   | 1.28     | Vesuvius India Ltd.                                   | Industrial Products                              | 0.41          |
| Dodla Dairy Limited                             | Food Products                   | 1.24     | AWFIS SPACE SOLUTIONS LIMITED                         | Commercial Services & Supplies                   | 0.40          |
| Godrej Consumer Products Ltd.                   | Personal Products               | 1.23     | Insecticides (India) Ltd.                             | Fertilizers & Agrochemicals                      | 0.37          |
| Vardhman Textiles Ltd.                          | Textiles & Apparels             | 1.22     | Gujarat Pipavav Port Ltd.                             | Transport Infrastructure                         | 0.36          |
| TEGA INDUSTRIES LIMITED                         | Industrial Manufacturing        | 1.20     | La Opala RG Limited                                   | Consumer Durables                                | 0.35          |
| Blue Dart Express Ltd.                          | Transport Services              | 1.18     | KEI Industries Ltd.                                   | Industrial Products                              | 0.33          |
| LG Balakrishnan & Bros Ltd.                     | Auto Components                 | 1.18     | Emami Ltd.                                            | Personal Products                                | 0.31          |
| Equitas Small Finance Bank Ltd                  | Banks                           | 1.15     | Ifgl Refractories Limited (Erst Ifgl Exports Limited) | Industrial Products                              | 0.31          |
| NRB Bearing Ltd.                                | Auto Components                 | 1.12     | G R Infraprojects Limited                             | Construction                                     | 0.29          |
| FIEM INDUSTRIES LIMITED                         | Auto Components                 | 1.04     | Jupiter Life Line Hospitals Limited                   | Healthcare Services                              | 0.26          |
| CIE Automotive India Ltd                        | Auto Components                 | 1.03     | Goodyear India Ltd.                                   | Auto Components                                  | 0.22          |
| Indigo Paints Limited                           | Consumer Durables               | 1.03     | BEML Limited                                          | Agricultural, Commercial & Construction Vehicles | 0.20          |
| JK Tyre & Industries Limited                    | Auto Components                 | 1.03     | Carborundum Universal Ltd.                            | Industrial Products                              | 0.20          |
| Voltamp Transformers Ltd.                       | Electrical Equipment            | 1.03     | D B Corp Limited                                      | Media                                            | 0.20          |
| Shoppers Stop Ltd.                              | Retailing                       | 1.02     | SULA VINEYARDS LIMITED                                | Beverages                                        | 0.20          |
| Transport Corporation of India Ltd.             | Transport Services              | 1.02     | TCI Express Ltd.                                      | Transport Services                               | 0.06          |
| Vishal Mega Mart Limited                        | Retailing                       | 1.02     | <b>Sub Total</b>                                      |                                                  | <b>90.07</b>  |
| UTI Asset Management                            |                                 |          | Cash, Cash Equivalents and Net Current Assets         |                                                  | 9.93          |
|                                                 |                                 |          | <b>Grand Total</b>                                    |                                                  | <b>100.00</b> |
|                                                 |                                 |          | • Top Ten Holdings                                    |                                                  |               |

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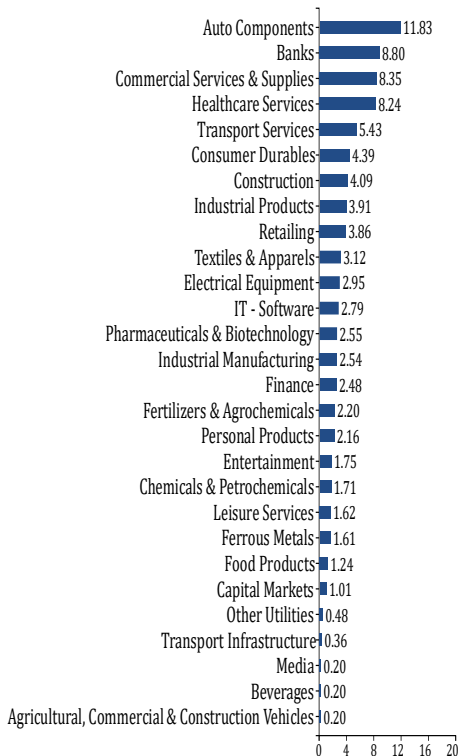
# HDFC Small Cap Fund

An open ended equity scheme predominantly investing in small cap stocks

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CATEGORY OF SCHEME  
SMALL CAP FUND

## Industry Allocation of Equity Holding (% of Net Assets)



## PORTFOLIO

Face Value / Allotment NAV per Unit: ₹ 10, + Industry Classification as recommended by AMFI, Data is as of September 30, 2026 unless otherwise specified.

¥ Dedicated Fund Manager for Overseas Investments:  
Mr. Gopal Agrawal (since September 01, 2026) (Total Experience: Over 22 years).

€ Includes investments made by the schemes of HDFC Mutual Fund aggregating to ₹ 675.78 Crores.

Please refer Minimum Application Amount, Plans & Options, on Page no. 104 to 106.

\$\$For further details, please refer to para 'Exit Load' on page no. 108.

^ For Total Expense Ratio including brokerage, transaction cost and statutory levies please refer our website.



## SIP PERFORMANCE ^ - Regular Plan - Growth Option

|                                                    | Since Inception | 15 year      | 10 year      | 5 year       | 3 year      | 1 year      |
|----------------------------------------------------|-----------------|--------------|--------------|--------------|-------------|-------------|
|                                                    | SIP             | SIP          | SIP          | SIP          | SIP         | SIP         |
| Total Amount Invested (₹. in Lacs)                 | 22.20           | 18.00        | 12.00        | 6.00         | 3.60        | 1.20        |
| Market Value as on September 30, 2026 (₹. in Lacs) | 127.26          | 73.29        | 28.46        | 7.98         | 3.78        | 1.20        |
| <b>Returns (%)</b>                                 | <b>16.62</b>    | <b>16.98</b> | <b>16.47</b> | <b>11.34</b> | <b>3.19</b> | <b>0.08</b> |
| Benchmark Returns (%)#                             | 14.02           | 15.29        | 16.42        | 13.45        | 6.34        | 10.61       |
| Additional Benchmark Returns (%)# #                | 11.29           | 11.22        | 10.21        | 4.59         | -1.44       | -13.60      |

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.



## PERFORMANCE ^ - Regular Plan - Growth Option

| Date       | Period          | Scheme Returns (%) | Benchmark Returns (%)# | Additional Benchmark Returns (%)# | Value of ₹ 10,000 invested |                |                            |
|------------|-----------------|--------------------|------------------------|-----------------------------------|----------------------------|----------------|----------------------------|
|            |                 |                    |                        |                                   | Scheme (₹)                 | Benchmark (₹)# | Additional Benchmark (₹)## |
| Sep 30, 25 | Last 1 Year     | -2.57              | 5.22                   | -7.09                             | 9,743                      | 10,522         | 9,291                      |
| Sep 29, 23 | Last 3 Years    | 9.03               | 12.31                  | 6.05                              | 12,967                     | 14,175         | 11,931                     |
| Sep 30, 21 | Last 5 Years    | 13.11              | 13.69                  | 6.37                              | 18,520                     | 19,001         | 13,621                     |
| Sep 30, 16 | Last 10 Years   | 16.10              | 14.46                  | 11.47                             | 44,539                     | 38,637         | 29,635                     |
| Apr 03, 08 | Since Inception | 15.15              | 10.69                  | 10.09                             | 136,079                    | 65,484         | 59,180                     |

Returns greater than 1 year period are compounded annualized (CAGR). For performance of other schemes managed by Chirag Setalvad & Bhagyesh Kagalkar, please refer page 107-108. 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. For Performance of Direct Plan, refer page 113 to 120.

^Past performance may or may not be sustained in future and is not a guarantee of any future returns. Load is not taken into consideration for computation of performance.

# HDFC Large & Mid Cap Fund

(Erstwhile HDFC Large and Mid Cap Fund scheme name changed w.e.f. August 26, 2026.) An open ended equity scheme investing in both large cap and mid cap stocks

CATEGORY OF SCHEME  
LARGE & MID CAP FUND

**INVESTMENT OBJECTIVE:** To generate long term capital appreciation/income from a portfolio, predominantly invested in equity and equity related instruments. There is no assurance that the investment objective of the Scheme will be achieved.

| FUND MANAGER ₹                              |                 |               |
|---------------------------------------------|-----------------|---------------|
| Name                                        | Since           | Total Exp     |
| Gopal Agrawal                               | July 16, 2020   | Over 22 years |
| Bhagyesh Kagalkar (Gold/Silver Instruments) | August 26, 2026 | Over 32 years |

| DATE OF ALLOTMENT/INCEPTION DATE |  |
|----------------------------------|--|
| February 18, 1994                |  |

| NAV<br>(As On SEPTEMBER 30, 2026) | NAV PER UNIT (₹) |
|-----------------------------------|------------------|
| Regular Plan - Growth Option      | 330.814          |
| Regular Plan - IDCW Option        | 34.001           |
| Direct Plan - Growth Option       | 351.056          |
| Direct Plan - IDCW Option         | 45.584           |

| ASSETS UNDER MANAGEMENT ₹            |               |
|--------------------------------------|---------------|
| As on September 30, 2026             | ₹28,542.70Cr. |
| Average for Month of September, 2026 | ₹29,507.52Cr. |

| QUANTITATIVE DATA                                                                                                                                                                                           |         |
|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|---------|
| <b>Portfolio Turnover</b>                                                                                                                                                                                   |         |
| Equity Turnover                                                                                                                                                                                             | 1.40%   |
| Total Turnover                                                                                                                                                                                              | 1.40%   |
| Total Turnover = Equity + Debt + Derivative                                                                                                                                                                 |         |
| <b>Risk Ratio</b>                                                                                                                                                                                           |         |
| • Standard Deviation                                                                                                                                                                                        | 16.627% |
| • Beta                                                                                                                                                                                                      | 0.980   |
| • Sharpe Ratio*                                                                                                                                                                                             | 0.377   |
| Computed for the 3-yr period ended September 30, 2026 Based on month-end NAV.* Risk free rate: 5.28% (Source: FIMMDA MIBOR) For schemes which have not completed 3 years, data is computed since inception. |         |

| EXPENSE RATIO<br>(As On September 30, 2026)                                                                                                          |               |
|------------------------------------------------------------------------------------------------------------------------------------------------------|---------------|
| Base expense Ratio Including statutory levies on expenses part of BER, excluding brokerage, transaction cost and execution related statutory levies^ |               |
| Regular: 1.60%                                                                                                                                       | Direct: 0.91% |

| #BENCHMARK INDEX                     |  |
|--------------------------------------|--|
| NIFTY LARGE - MIDCAP 250 Index (TRI) |  |
| ##ADDL. BENCHMARK INDEX              |  |
| BSE SENSEX Index (TRI)               |  |

| EXIT LOADS\$                                                                                                                                                        |  |
|---------------------------------------------------------------------------------------------------------------------------------------------------------------------|--|
| • In respect of each purchase / switch-in of Units, an Exit Load of 1.00% is payable if Units are redeemed / switched-out within 1 year from the date of allotment. |  |
| • No Exit Load is payable if Units are redeemed / switched-out after 1 year from the date of allotment.                                                             |  |

## PORTFOLIO

| Company                                     | Industry+                                        | % to NAV | Company                                | Industry+                                        | % to NAV |
|---------------------------------------------|--------------------------------------------------|----------|----------------------------------------|--------------------------------------------------|----------|
| EQUITY & EQUITY RELATED                     |                                                  |          |                                        |                                                  |          |
| • ICICI Bank Ltd.                           | Banks                                            | 3.66     | Adani Energy Solutions Limited         | Power                                            | 0.69     |
| • HDFC Bank Ltd.₹                           | Banks                                            | 3.64     | Au Small Finance Bank Ltd.             | Banks                                            | 0.69     |
| • Axis Bank Ltd.                            | Banks                                            | 1.95     | L&T Finance Ltd.                       | Finance                                          | 0.69     |
| • Bharti Airtel Ltd.                        | Telecom - Services                               | 1.79     | Bharat Electronics Ltd.                | Aerospace & Defense                              | 0.68     |
| • Gland Pharma Ltd.                         | Pharmaceuticals & Biotechnology                  | 1.42     | Ambuja Cements Ltd.                    | Cement & Cement Products                         | 0.65     |
| • Reliance Industries Ltd.                  | Petroleum Products                               | 1.42     | Hindustan Aeronautics Limited          | Aerospace & Defense                              | 0.65     |
| • State Bank of India                       | Banks                                            | 1.42     | Motilal Oswal Financial Services Ltd.  | Capital Markets                                  | 0.65     |
| • Prestige Estates Projects Ltd.            | Realty                                           | 1.30     | Fsn Ecommerce Ventures Limited (Nykaa) | Retailing                                        | 0.60     |
| • Fortis Healthcare Limited                 | Healthcare Services                              | 1.28     | IDFC First Bank Limited                | Banks                                            | 0.60     |
| • Aurobindo Pharma Ltd.                     | Pharmaceuticals & Biotechnology                  | 1.27     | Tata Consultancy Services Ltd.         | IT - Software                                    | 0.60     |
| Max Financial Services Ltd.                 | Insurance                                        | 1.25     | Bandhan Bank Ltd.                      | Banks                                            | 0.58     |
| Kotak Mahindra Bank Limited                 | Banks                                            | 1.23     | The Federal Bank Ltd.                  | Banks                                            | 0.57     |
| Maruti Suzuki India Limited                 | Automobiles                                      | 1.23     | Torrent Pharmaceuticals Ltd.           | Pharmaceuticals & Biotechnology                  | 0.57     |
| Indusind Bank Ltd.                          | Banks                                            | 1.19     | Redington Ltd.                         | Commercial Services & Supplies                   | 0.56     |
| Eternal Limited                             | Retailing                                        | 1.16     | SBI Life Insurance Company Ltd.        | Insurance                                        | 0.56     |
| Mphasis Limited.                            | IT - Software                                    | 1.16     | Tata Steel Ltd.                        | Ferrous Metals                                   | 0.56     |
| Ajanta Pharma Limited                       | Pharmaceuticals & Biotechnology                  | 1.14     | Aster DM Quality Care Limited          | Healthcare Services                              | 0.55     |
| Mahindra & Mahindra Financial Services Ltd. | Finance                                          | 1.12     | Indian Bank                            | Banks                                            | 0.55     |
| Shriram Finance Ltd.                        | Finance                                          | 1.11     | Steel Authority Of India Ltd.          | Ferrous Metals                                   | 0.55     |
| Infosys Limited                             | IT - Software                                    | 1.04     | Ashok Leyland Ltd                      | Agricultural, Commercial & Construction Vehicles | 0.54     |
| Lupin Ltd.                                  | Pharmaceuticals & Biotechnology                  | 1.00     | SRF Ltd.                               | Chemicals & Petrochemicals                       | 0.54     |
| Larsen and Toubro Ltd.                      | Construction                                     | 0.96     | STERLITE TECHNOLOGIES LIMITED          | Telecom - Equipment & Accessories                | 0.51     |
| Ipsa Laboratories Ltd.                      | Pharmaceuticals & Biotechnology                  | 0.95     | Aditya Birla Capital Ltd.              | Finance                                          | 0.50     |
| Bharat Forge Ltd.                           | Auto Components                                  | 0.91     | Bosch Limited                          | Auto Components                                  | 0.50     |
| Hindustan Petroleum Corp. Ltd.              | Petroleum Products                               | 0.90     | Trent Ltd.                             | Retailing                                        | 0.50     |
| Eicher Motors Ltd.                          | Automobiles                                      | 0.87     | Hindustan Unilever Ltd.                | Diversified Fmcg                                 | 0.49     |
| Bajaj Finance Ltd.                          | Finance                                          | 0.86     | Max Healthcare Institute Limited       | Healthcare Services                              | 0.49     |
| Glenmark Pharmaceuticals Ltd.               | Pharmaceuticals & Biotechnology                  | 0.86     | Paradeep Phosphates Limited            | Fertilizers & Agrochemicals                      | 0.49     |
| Coforge Limited                             | IT - Software                                    | 0.85     | PNB Housing Finance Ltd.               | Finance                                          | 0.49     |
| Indian Hotels Company Ltd.                  | Leisure Services                                 | 0.85     | Sona Blw Precision Forgings            | Auto Components                                  | 0.48     |
| InterGlobe Aviation Ltd.                    | Transport Services                               | 0.85     | Five-Star Business Finance Limited     | Finance                                          | 0.47     |
| HCL Technologies Ltd.                       | IT - Software                                    | 0.84     | Cipla Ltd.                             | Pharmaceuticals & Biotechnology                  | 0.45     |
| LIC Housing Finance Ltd.                    | Finance                                          | 0.84     | Blue Star Ltd.                         | Consumer Durables                                | 0.44     |
| Balkrishna Industries Ltd.                  | Auto Components                                  | 0.83     | Hero MotoCorp Ltd.                     | Automobiles                                      | 0.44     |
| Alkem Laboratories Ltd.                     | Pharmaceuticals & Biotechnology                  | 0.82     | Indraprastha Gas Ltd.                  | Gas                                              | 0.44     |
| Divis Laboratories Ltd.                     | Pharmaceuticals & Biotechnology                  | 0.79     | Timken India Ltd.                      | Industrial Products                              | 0.44     |
| ESCORTS KUBOTA LIMITED                      | Agricultural, Commercial & Construction Vehicles | 0.79     | Voltas Ltd.                            | Consumer Durables                                | 0.44     |
| Hindalco Industries Ltd.                    | Non - Ferrous Metals                             | 0.79     | Tata Communications Limited            | Telecom - Services                               | 0.43     |
| NTPC Limited                                | Power                                            | 0.79     | Tech Mahindra Ltd.                     | IT - Software                                    | 0.43     |
| Solar Industries India Ltd.                 | Chemicals & Petrochemicals                       | 0.77     | ICICI Lombard General Insurance Co     | Insurance                                        | 0.42     |
| Jindal Steel Limited.                       | Ferrous Metals                                   | 0.76     | Swiggy Limited                         | Retailing                                        | 0.42     |
| Persistent Systems Limited                  | IT - Software                                    | 0.73     | Tata Consumer Products Limited         | Agricultural Food & Other Products               | 0.41     |
| Avalon Technologies Limited                 | Electrical Equipment                             | 0.72     |                                        |                                                  |          |
| KAYNES TECHNOLOGY INDIA LIMITED             | Industrial Manufacturing                         | 0.72     |                                        |                                                  |          |
| Sun Pharmaceutical Industries Ltd.          | Pharmaceuticals & Biotechnology                  | 0.71     |                                        |                                                  |          |

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# HDFC Large & Mid Cap Fund

(Erstwhile HDFC Large and Mid Cap Fund scheme name changed w.e.f. August 26, 2026.) An open ended equity scheme investing in both large cap and mid cap stocks

...Contd from previous page  
CATEGORY OF SCHEME  
LARGE & MID CAP FUND



## PORTFOLIO

| Company                                      | Industry+                                        | % to NAV | Company                                      | Industry+                       | % to NAV |
|----------------------------------------------|--------------------------------------------------|----------|----------------------------------------------|---------------------------------|----------|
| Apollo Tyres Ltd.                            | Auto Components                                  | 0.40     | LTM Limited                                  | IT - Software                   | 0.18     |
| Bank of Baroda                               | Banks                                            | 0.40     | NLC India Ltd.                               | Power                           | 0.18     |
| Cholamandalam Investment & Finance Co. Ltd.  | Finance                                          | 0.40     | Aarti Industries Ltd.                        | Chemicals & Petrochemicals      | 0.17     |
| Navin Fluorine International Ltd.            | Chemicals & Petrochemicals                       | 0.40     | ACC Ltd.                                     | Cement & Cement Products        | 0.17     |
| Power Finance Corporation Ltd.               | Finance                                          | 0.40     | Bank of India                                | Banks                           | 0.17     |
| Biocon Ltd.                                  | Pharmaceuticals & Biotechnology                  | 0.39     | JSW Energy Ltd.                              | Power                           | 0.17     |
| Dilip Buildcon Ltd.                          | Construction                                     | 0.39     | TVS Motor Company Ltd.                       | Automobiles                     | 0.17     |
| Bharat Petroleum Corporation Ltd.            | Petroleum Products                               | 0.38     | UTI Asset Management Company Ltd             | Capital Markets                 | 0.17     |
| Hyundai Motor India Limited                  | Automobiles                                      | 0.38     | Whirlpool of India Ltd.                      | Consumer Durables               | 0.17     |
| Tata Motors Limited                          | Agricultural, Commercial & Construction Vehicles | 0.38     | Blue Dart Express Ltd.                       | Transport Services              | 0.16     |
| Endurance Technologies Ltd.                  | Auto Components                                  | 0.37     | Exide Industries Ltd.                        | Auto Components                 | 0.16     |
| Mahindra & Mahindra Ltd.                     | Automobiles                                      | 0.37     | Page Industries Ltd                          | Textiles & Apparels             | 0.16     |
| Coromandel International Limited             | Fertilizers & Agrochemicals                      | 0.36     | PI Industries Ltd.                           | Fertilizers & Agrochemicals     | 0.16     |
| Oracle Financial Ser Software Ltd.           | IT - Software                                    | 0.36     | Titagarh Wagons Limited                      | Industrial Manufacturing        | 0.16     |
| ITC LIMITED                                  | Diversified Fmcg                                 | 0.35     | Havells India Ltd.                           | Consumer Durables               | 0.15     |
| Power Grid Corporation of India Ltd.         | Power                                            | 0.35     | IIFL Finance Limited                         | Finance                         | 0.15     |
| The Phoenix Mills Limited                    | Realty                                           | 0.34     | Medi Assist Healthcare Services Limited      | Insurance                       | 0.15     |
| Vishal Mega Mart Limited                     | Retailing                                        | 0.34     | Nippon Life India Asset Management Limited   | Capital Markets                 | 0.15     |
| Delhivery Limited                            | Transport Services                               | 0.33     | Cholamandalam Financial Holdings Ltd.        | Finance                         | 0.14     |
| Creditaccess Grameen Limited                 | Finance                                          | 0.32     | DCX Systems Limited                          | Aerospace & Defense             | 0.14     |
| Bombay Stock Exchange Limited (BSE)          | Capital Markets                                  | 0.30     | Kajaria Ceramics Ltd.                        | Consumer Durables               | 0.14     |
| Dabur India Ltd.                             | Personal Products                                | 0.30     | POWERICA LIMITED                             | Electrical Equipment            | 0.14     |
| Godfrey Phillips India Ltd.                  | Cigarettes & Tobacco Products                    | 0.29     | REC Limited.                                 | Finance                         | 0.14     |
| Oberoi Realty Ltd.                           | Realty                                           | 0.29     | Tube Investments of India Ltd.               | Auto Components                 | 0.14     |
| Suzlon Energy Ltd                            | Electrical Equipment                             | 0.29     | Zee Entertainment Enterprises Ltd.           | Entertainment                   | 0.14     |
| Eris Lifesciences Ltd                        | Pharmaceuticals & Biotechnology                  | 0.28     | Zydus Lifesciences Limited                   | Pharmaceuticals & Biotechnology | 0.14     |
| GAIL (India) Ltd.                            | Gas                                              | 0.28     | 360 ONE WAM LIMITED                          | Capital Markets                 | 0.13     |
| Oil & Natural Gas Corporation Ltd.           | Oil                                              | 0.28     | Godrej Properties Ltd.                       | Realty                          | 0.13     |
| UltraTech Cement Limited                     | Cement & Cement Products                         | 0.28     | Nuvoco Vistas Corporation Ltd.               | Cement & Cement Products        | 0.13     |
| Avenue Supermarts Ltd.                       | Retailing                                        | 0.27     | One 97 Communications Limited                | Financial Technology (Fintech)  | 0.13     |
| Oil India Limited                            | Oil                                              | 0.27     | Canara Bank                                  | Banks                           | 0.12     |
| PB Fintech Limited                           | Financial Technology (Fintech)                   | 0.27     | Computer Age Management Services             | Capital Markets                 | 0.12     |
| Carborundum Universal Ltd.                   | Industrial Products                              | 0.26     | Lodha Developers Limited                     | Realty                          | 0.12     |
| GUJARAT FLUOROchemicals LIMITED              | Chemicals & Petrochemicals                       | 0.26     | PVR LIMITED                                  | Entertainment                   | 0.11     |
| NHPC Ltd.                                    | Power                                            | 0.26     | Star Health and Allied Insurance Company Ltd | Insurance                       | 0.11     |
| Tata Motors Passenger Vehicles Limited       | Automobiles                                      | 0.26     | GE Vernova T&D India Limited                 | Electrical Equipment            | 0.10     |
| UPL Ltd.                                     | Fertilizers & Agrochemicals                      | 0.26     | Container Corporation of India Ltd.          | Transport Services              | 0.09     |
| Asian Paints Limited                         | Consumer Durables                                | 0.25     | Deepak Nitrite Limited                       | Chemicals & Petrochemicals      | 0.09     |
| Rubicon Research Limited                     | Pharmaceuticals & Biotechnology                  | 0.25     | L&T Technology Services Ltd.                 | IT - Services                   | 0.09     |
| United Spirits Limited                       | Beverages                                        | 0.24     | OCCL Limited                                 | Chemicals & Petrochemicals      | 0.09     |
| VODAFONE IDEA LIMITED                        | Telecom - Services                               | 0.24     | Bata India Ltd.                              | Consumer Durables               | 0.08     |
| Wockhardt Ltd.                               | Pharmaceuticals & Biotechnology                  | 0.24     | Gujarat Energy Limited                       | Gas                             | 0.08     |
| AIA Engineering Ltd.                         | Industrial Products                              | 0.23     | Waaree Energies Limited                      | Electrical Equipment            | 0.08     |
| Sai Life Sciences Limited                    | Pharmaceuticals & Biotechnology                  | 0.23     | Archean Chemical Industries Limited          | Chemicals & Petrochemicals      | 0.07     |
| CIE Automotive India Ltd                     | Auto Components                                  | 0.22     | Brainbees Solutions Limited (FirstCry)       | Retailing                       | 0.07     |
| Crompton Greaves Consumer Elec. Ltd.         | Consumer Durables                                | 0.22     | eClerx Services Limited                      | Commercial Services & Supplies  | 0.07     |
| Dr Reddys Laboratories Ltd.                  | Pharmaceuticals & Biotechnology                  | 0.22     | JK Cement Limited                            | Cement & Cement Products        | 0.07     |
| HDFC Life Insurance Company Limited          | Insurance                                        | 0.22     | KEC International Ltd.                       | Construction                    | 0.07     |
| Emami Ltd.                                   | Personal Products                                | 0.21     | Life Insurance Corporation of India          | Insurance                       | 0.07     |
| Cohance Lifesciences Limited                 | Pharmaceuticals & Biotechnology                  | 0.20     | Sun TV Network Limited                       | Entertainment                   | 0.07     |
| Devyani International Ltd                    | Leisure Services                                 | 0.20     | Sundram Fasteners Ltd.                       | Auto Components                 | 0.07     |
| INFO EDGE (INDIA) LIMITED                    | Retailing                                        | 0.20     | Syngene International Limited                | Healthcare Services             | 0.07     |
| Jubilant Foodworks Limited                   | Leisure Services                                 | 0.20     | United Breweries Ltd.                        | Beverages                       | 0.07     |
| Union Bank of India                          | Banks                                            | 0.20     | Arvind Limited                               | Textiles & Apparels             | 0.06     |
| Diamond Power Infrastructure Limited         | Electrical Equipment                             | 0.19     | Bajaj Housing Finance Ltd.                   | Finance                         | 0.06     |
| Samvardhana Motherson International Ltd.     | Auto Components                                  | 0.19     | Brigade Enterprises Limited.                 | Realty                          | 0.06     |
| SBI CARDS AND PAYMENT SERVICES LIMITED       | Finance                                          | 0.19     | CG Power and Industrial Solutions Ltd.       | Electrical Equipment            | 0.06     |
| Supreme Industries Ltd.                      | Industrial Products                              | 0.19     | Hexaware Technologies Ltd.                   | IT - Software                   | 0.06     |
| Tata Chemicals Ltd.                          | Chemicals & Petrochemicals                       | 0.19     | KEI Industries Ltd.                          | Industrial Products             | 0.06     |
| Bharat Heavy Electricals Ltd.                | Electrical Equipment                             | 0.18     | STL NETWORKS LIMITED                         | Telecom - Services              | 0.06     |
| ICICI Prudential Life Insurance Company Ltd. | Insurance                                        | 0.18     | Craftsman Automation Ltd                     | Auto Components                 | 0.05     |
|                                              |                                                  |          | Dixon Technologies (India) Ltd.              | Consumer Durables               | 0.05     |

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# HDFC Large & Mid Cap Fund

(Erstwhile HDFC Large and Mid Cap Fund scheme name changed w.e.f. August 26, 2026.) An open ended equity scheme investing in both large cap and mid cap stocks

....Contd from previous page  
CATEGORY OF SCHEME  
LARGE & MID CAP FUND



## PORTFOLIO

| Company                                           | Industry+                       | % to NAV |
|---------------------------------------------------|---------------------------------|----------|
| IKIO Technologies Limited                         | Consumer Durables               | 0.05     |
| JSW Infrastructure Limited                        | Transport Infrastructure        | 0.05     |
| LG Balakrishnan & Bros Ltd.                       | Auto Components                 | 0.05     |
| Nazara Technologies Limited                       | Entertainment                   | 0.05     |
| NBCC (India) Limited                              | Construction                    | 0.05     |
| SAPPHIRE FOODS INDIA LIMITED                      | Leisure Services                | 0.05     |
| Sterling and Wilson Renewable Energy Ltd.         | Construction                    | 0.05     |
| Billionbrains Garage Ventures Limited (Groww)     | Capital Markets                 | 0.04     |
| Motherson Sumi Wiring India Limited               | Auto Components                 | 0.04     |
| SULA VINEYARDS LIMITED                            | Beverages                       | 0.04     |
| TENNECO CLEAN AIR INDIA LIMITED                   | Auto Components                 | 0.04     |
| Central Depository Services (India) Ltd.          | Capital Markets                 | 0.03     |
| Fusion Finance Limited                            | Finance                         | 0.03     |
| Titan Company Ltd.                                | Consumer Durables               | 0.03     |
| Aarti Pharmalabs Limited                          | Pharmaceuticals & Biotechnology | 0.02     |
| Delta Corp Ltd.                                   | Leisure Services                | 0.02     |
| GSPL Transmission Limited                         | Gas                             | 0.02     |
| ICICI PRUDENTIAL ASSET MANAGEMENT COMPANY LIMITED | Capital Markets                 | 0.02     |
| Indian Railway Catering And Tourism Corp Ltd      | Leisure Services                | 0.02     |
| Indigo Paints Limited                             | Consumer Durables               | 0.02     |
| ITC Hotels Limited                                | Leisure Services                | 0.02     |
| Lumino Industries Limited                         | Industrial Products             | 0.02     |
| AG Ventures Limited                               | Chemicals & Petrochemicals      | 0.01     |
| Cello World Limited                               | Consumer Durables               | 0.01     |
| Chemplast Sanmar Limited                          | Chemicals & Petrochemicals      | 0.01     |
| Clean Science & Technology Ltd                    | Chemicals & Petrochemicals      | 0.01     |
| Godrej Consumer Products Ltd.                     | Personal Products               | 0.01     |
| Kwality Wall's (India) Limited                    | Food Products                   | 0.01     |

| Company                                                            | Industry+                  | % to NAV      |
|--------------------------------------------------------------------|----------------------------|---------------|
| Atul Ltd.                                                          | Chemicals & Petrochemicals | @             |
| LATENT VIEW ANALYTICS LIMITED                                      | IT - Software              | @             |
| TCI Express Ltd.                                                   | Transport Services         | @             |
| <b>Sub Total</b>                                                   |                            | <b>98.95</b>  |
| <b>UNITS ISSUED BY REIT</b>                                        |                            |               |
| <b>Units issued by ReIT (Equity &amp; other Equity Instrument)</b> |                            |               |
| Embassy Office Parks REIT                                          | Realty                     | 0.35          |
| <b>Sub Total</b>                                                   |                            | <b>0.35</b>   |
| <b>Total</b>                                                       |                            | <b>99.30</b>  |
| <b>MUTUAL FUND UNITS</b>                                           |                            |               |
| <b>Mutual Fund Units</b>                                           |                            |               |
| HDFC BSE SENSEX ETF                                                |                            | 0.12          |
| <b>Sub Total</b>                                                   |                            | <b>0.12</b>   |
| Cash, Cash Equivalents and Net Current Assets                      |                            | 0.58          |
| <b>Grand Total</b>                                                 |                            | <b>100.00</b> |

• Top Ten Holdings, E Sponsor, @ Less than 0.01%

Face Value / Allotment NAV per Unit: ₹ 10, + Industry Classification as recommended by AMFI, Data is as of September 30, 2026 unless otherwise specified.

¥ Dedicated Fund Manager for Overseas Investments:

Mr. Gopal Agrawal (since September 01, 2026) (Total Experience: Over 22 years).

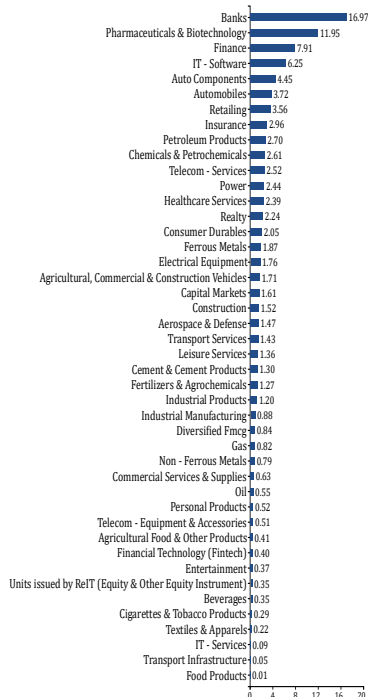
€ Includes investments made by the schemes of HDFC Mutual Fund aggregating to ₹ 543.51 Crores.

Please refer Minimum Application Amount, Plans & Options, on Page no. 104 to 106.

\$\$For further details, please refer to para 'Exit Load' on page no. 108.

^ For Total Expense Ratio including brokerage, transaction cost and statutory levies please refer our website.

Industry Allocation of Equity Holding  
(% of Net Assets)



## SIP PERFORMANCE ^ - Regular Plan - Growth Option

|                                                         | Since Inception SIP | 15 year SIP  | 10 year SIP  | 5 year SIP   | 3 year SIP  | 1 year SIP   |
|---------------------------------------------------------|---------------------|--------------|--------------|--------------|-------------|--------------|
| Total Amount Invested (₹. in Lacs)                      | 39.20               | 18.00        | 12.00        | 6.00         | 3.60        | 1.20         |
| Market Value as on September 30, 2026 (₹. in Lacs) \$\$ | 602.65              | 57.22        | 25.91        | 7.83         | 3.76        | 1.17         |
| <b>Returns (%) \$\$</b>                                 | <b>13.61</b>        | <b>14.14</b> | <b>14.72</b> | <b>10.57</b> | <b>2.89</b> | <b>-4.62</b> |
| Benchmark Returns (%)#                                  | N.A.                | 14.99        | 14.24        | 9.98         | 3.15        | -5.86        |
| Additional Benchmark Returns (%)##                      | 12.63               | 10.88        | 9.58         | 3.25         | -2.88       | -14.69       |

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.



## PERFORMANCE ^ - Regular Plan - Growth Option

| Date       | Period          | Scheme Returns (%) \$\$ | Benchmark Returns (%)# | Additional Benchmark Returns (%)## | Value of ₹ 10,000 invested |                |                            |
|------------|-----------------|-------------------------|------------------------|------------------------------------|----------------------------|----------------|----------------------------|
|            |                 |                         |                        |                                    | Scheme (₹) \$              | Benchmark (₹)# | Additional Benchmark (₹)## |
| Sep 30, 25 | Last 1 Year     | -1.55                   | -0.37                  | -8.74                              | 9,845                      | 9,963          | 9,126                      |
| Sep 29, 23 | Last 3 Years    | 10.66                   | 10.78                  | 4.46                               | 13,558                     | 13,605         | 11,403                     |
| Sep 30, 21 | Last 5 Years    | 12.37                   | 10.95                  | 5.43                               | 17,918                     | 16,820         | 13,027                     |
| Sep 30, 16 | Last 10 Years   | 13.75                   | 14.21                  | 11.35                              | 36,301                     | 37,776         | 29,309                     |
| Feb 18, 94 | Since Inception | 12.24                   | NA                     | 10.91                              | 432,487                    | NA             | 293,122                    |

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. HDFC Growth Opportunities Fund has been renamed as HDFC Large and Mid Cap Fund w.e.f. June 28, 2021. 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). For performance of other schemes managed by Gopal Agrawal & Bhagyesh Kagalkar, please refer page 107-108. 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. For Performance of Direct Plan, refer page 113 to 120.

^Past performance may or may not be sustained in future and is not a guarantee of any future returns. Load is not taken into consideration for computation of performance.

# HDFC Value Fund

An open ended equity scheme following a value investment strategy

CATEGORY OF SCHEME  
VALUE FUND

**INVESTMENT OBJECTIVE:** To achieve capital appreciation/income in the long term by primarily investing in undervalued stocks. There is no assurance that the investment objective of the Scheme will be achieved.

| FUND MANAGER *                              |                   |               |
|---------------------------------------------|-------------------|---------------|
| Name                                        | Since             | Total Exp     |
| Anand Laddha                                | February 01, 2024 | Over 22 years |
| Bhagyesh Kagalkar (Gold/Silver Instruments) | August 26, 2026   | Over 32 years |

| DATE OF ALLOTMENT/INCEPTION DATE |  |
|----------------------------------|--|
| February 01, 1994                |  |

| NAV (As On SEPTEMBER 30, 2026) | NAV PER UNIT (₹) |
|--------------------------------|------------------|
| Regular Plan - Growth Option   | 764.661          |
| Regular Plan - IDCW Option     | 35.607           |
| Direct Plan - Growth Option    | 862.460          |
| Direct Plan - IDCW Option      | 44.615           |

| ASSETS UNDER MANAGEMENT              |              |
|--------------------------------------|--------------|
| As on September 30, 2026             | ₹8,038.57Cr. |
| Average for Month of September, 2026 | ₹8,152.22Cr. |

| QUANTITATIVE DATA                                                                                                                                                                                           |         |
|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|---------|
| <b>Portfolio Turnover</b>                                                                                                                                                                                   |         |
| Equity Turnover                                                                                                                                                                                             | 21.38%  |
| Total Turnover                                                                                                                                                                                              | 21.38%  |
| Total Turnover = Equity + Debt + Derivative                                                                                                                                                                 |         |
| <b>Risk Ratio</b>                                                                                                                                                                                           |         |
| * Standard Deviation                                                                                                                                                                                        | 15.760% |
| * Beta                                                                                                                                                                                                      | 0.960   |
| * Sharpe Ratio*                                                                                                                                                                                             | 0.582   |
| Computed for the 3-yr period ended September 30, 2026 Based on month-end NAV.* Risk free rate: 5.28% (Source: FIMMDA MIBOR) For schemes which have not completed 3 years, data is computed since inception. |         |

| EXPENSE RATIO (As On September 30, 2026)                                                                                                             |               |
|------------------------------------------------------------------------------------------------------------------------------------------------------|---------------|
| Base expense Ratio Including statutory levies on expenses part of BER, excluding brokerage, transaction cost and execution related statutory levies^ |               |
| Regular: 1.79%                                                                                                                                       | Direct: 1.02% |

| #BENCHMARK INDEX        |
|-------------------------|
| NIFTY 500 Index (TRI)   |
| ##ADDL. BENCHMARK INDEX |
| Nifty 50 Index (TRI)    |

| EXIT LOADS\$                                                                                                                                                        |
|---------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| • In respect of each purchase / switch-in of Units, an Exit Load of 1.00% is payable if Units are redeemed / switched-out within 1 year from the date of allotment. |
| • No Exit Load is payable if Units are redeemed / switched-out after 1 year from the date of allotment.                                                             |

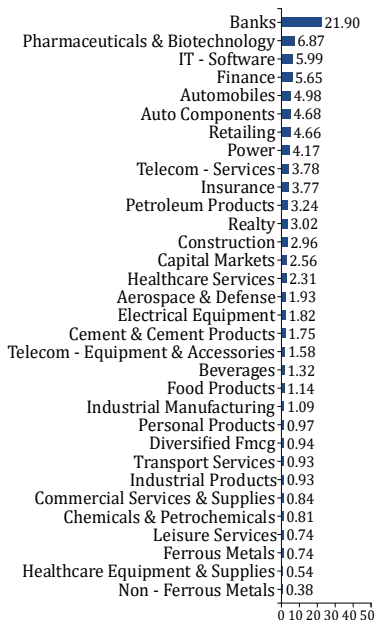
## PORTFOLIO

| Company                              | Industry+                         | % to NAV | Company                                                                                                                                                   | Industry+                       | % to NAV      |
|--------------------------------------|-----------------------------------|----------|-----------------------------------------------------------------------------------------------------------------------------------------------------------|---------------------------------|---------------|
| EQUITY & EQUITY RELATED              |                                   |          |                                                                                                                                                           |                                 |               |
| • ICICI Bank Ltd.                    | Banks                             | 6.17     | INFO EDGE (INDIA) LIMITED                                                                                                                                 | Retailing                       | 0.87          |
| • HDFC Bank Ltd.₹                    | Banks                             | 4.56     | Max Healthcare Institute Limited                                                                                                                          | Healthcare Services             | 0.85          |
| • Axis Bank Ltd.                     | Banks                             | 3.20     | Tube Investments of India Ltd.                                                                                                                            | Auto Components                 | 0.84          |
| • State Bank of India                | Banks                             | 3.16     | WeWork India Management Limited                                                                                                                           | Commercial Services & Supplies  | 0.84          |
| • Bharti Airtel Ltd.                 | Telecom - Services                | 2.84     | Jubilant Ingrevia Limited                                                                                                                                 | Chemicals & Petrochemicals      | 0.81          |
| • Larsen and Toubro Ltd.             | Construction                      | 2.46     | Aavas Financiers Ltd.                                                                                                                                     | Finance                         | 0.80          |
| • Sun Pharmaceutical Industries Ltd. | Pharmaceuticals & Biotechnology   | 2.20     | Ambuja Cements Ltd.                                                                                                                                       | Cement & Cement Products        | 0.79          |
| • Au Small Finance Bank Ltd.         | Banks                             | 2.19     | Hyundai Motor India Limited                                                                                                                               | Automobiles                     | 0.78          |
| • NTPC Limited                       | Power                             | 2.01     | Mahindra & Mahindra Financial Services Ltd.                                                                                                               | Finance                         | 0.78          |
| • Infosys Limited                    | IT - Software                     | 1.98     | Bharat Petroleum Corporation Ltd.                                                                                                                         | Petroleum Products              | 0.75          |
| Bharat Electronics Ltd.              | Aerospace & Defense               | 1.93     | Chalet Hotels Ltd.                                                                                                                                        | Leisure Services                | 0.74          |
| Reliance Industries Ltd.             | Petroleum Products                | 1.85     | Jindal Steel Limited.                                                                                                                                     | Ferrous Metals                  | 0.74          |
| SBI Life Insurance Company Ltd.      | Insurance                         | 1.85     | Indusind Bank Ltd.                                                                                                                                        | Banks                           | 0.70          |
| Eternal Limited                      | Retailing                         | 1.75     | Trent Ltd.                                                                                                                                                | Retailing                       | 0.69          |
| Bosch Limited                        | Auto Components                   | 1.70     | Balkrishna Industries Ltd.                                                                                                                                | Auto Components                 | 0.65          |
| ACME Solar Holdings Limited          | Power                             | 1.64     | Hindustan Petroleum Corp. Ltd.                                                                                                                            | Petroleum Products              | 0.64          |
| Divis Laboratories Ltd.              | Pharmaceuticals & Biotechnology   | 1.62     | ICICI PRUDENTIAL ASSET MANAGEMENT COMPANY LIMITED                                                                                                         | Capital Markets                 | 0.64          |
| Maruti Suzuki India Limited          | Automobiles                       | 1.61     | GMM Pfaudler Limited                                                                                                                                      | Industrial Manufacturing        | 0.55          |
| Tech Mahindra Ltd.                   | IT - Software                     | 1.61     | Technocraft Industries (India) Ltd                                                                                                                        | Industrial Products             | 0.55          |
| STERLITE TECHNOLOGIES LIMITED        | Telecom - Equipment & Accessories | 1.58     | Molbio Diagnostics Limited                                                                                                                                | Healthcare Equipment & Supplies | 0.54          |
| The Phoenix Mills Limited            | Realty                            | 1.56     | Mphasis Limited.                                                                                                                                          | IT - Software                   | 0.54          |
| Global Health Limited                | Healthcare Services               | 1.46     | Spectrum Electrical Industries Limited.                                                                                                                   | Industrial Manufacturing        | 0.54          |
| Prestige Estates Projects Ltd.       | Realty                            | 1.46     | CESC Ltd.                                                                                                                                                 | Power                           | 0.52          |
| Five-Star Business Finance Limited   | Finance                           | 1.43     | Indoco Remedies Ltd.                                                                                                                                      | Pharmaceuticals & Biotechnology | 0.50          |
| HCL Technologies Ltd.                | IT - Software                     | 1.38     | Techno Electric & Engin. Co. Ltd.                                                                                                                         | Construction                    | 0.50          |
| Apar Industries Limited              | Electrical Equipment              | 1.34     | Diamond Power Infrastructure Limited                                                                                                                      | Electrical Equipment            | 0.48          |
| Sona Blw Precision Forgings          | Auto Components                   | 1.34     | Zensar Technologies Ltd.                                                                                                                                  | IT - Software                   | 0.48          |
| Eicher Motors Ltd.                   | Automobiles                       | 1.33     | Baazar Style Retail Limited                                                                                                                               | Retailing                       | 0.47          |
| PNB Housing Finance Ltd.             | Finance                           | 1.33     | Rubicon Research Limited                                                                                                                                  | Pharmaceuticals & Biotechnology | 0.45          |
| United Spirits Limited               | Beverages                         | 1.32     | AUGMONT ENTERPRISES LIMITED                                                                                                                               | Non - Ferrous Metals            | 0.38          |
| Tata Capital Ltd.                    | Finance                           | 1.31     | Cummins India Ltd.                                                                                                                                        | Industrial Products             | 0.30          |
| Lupin Ltd.                           | Pharmaceuticals & Biotechnology   | 1.20     | UNIPARTS INDIA LIMITED                                                                                                                                    | Auto Components                 | 0.15          |
| Bajaj Auto Limited                   | Automobiles                       | 1.15     | Popular Vehicles and Services Limited                                                                                                                     | Automobiles                     | 0.11          |
| Britannia Industries Ltd.            | Food Products                     | 1.14     | Lumino Industries Limited                                                                                                                                 | Industrial Products             | 0.08          |
| Karur Vysya Bank Ltd.                | Banks                             | 1.05     | <b>Sub Total</b>                                                                                                                                          |                                 | <b>98.99</b>  |
| Multi Commodity Exchange of India L  | Capital Markets                   | 1.02     | Cash,Cash Equivalents and Net Current Assets                                                                                                              |                                 | 1.01          |
| Godrej Consumer Products Ltd.        | Personal Products                 | 0.97     | <b>Grand Total</b>                                                                                                                                        |                                 | <b>100.00</b> |
| HDFC Life Insurance Company Limited  | Insurance                         | 0.97     | • Top Ten Holdings, ₹ Sponsor                                                                                                                             |                                 |               |
| UltraTech Cement Limited             | Cement & Cement Products          | 0.96     | Face Value / Allotment NAV per Unit: ₹ 10, + Industry Classification as recommended by AMFI, Data is as of September 30, 2026 unless otherwise specified. |                                 |               |
| Max Financial Services Ltd.          | Insurance                         | 0.95     | ₹ Dedicated Fund Manager for Overseas Investments: Mr. Gopal Agrawal (since September 01, 2026) (Total Experience: Over 22 years).                        |                                 |               |
| Hindustan Unilever Ltd.              | Diversified Fmcg                  | 0.94     | Please refer Minimum Application Amount, Plans & Options, on Page no. 104 to 106.                                                                         |                                 |               |
| Tata Communications Limited          | Telecom - Services                | 0.94     | \$\$\$For further details, please refer to para 'Exit Load' on page no. 108.                                                                              |                                 |               |
| InterGlobe Aviation Ltd.             | Transport Services                | 0.93     | ^ For Total Expense Ratio including brokerage, transaction cost and statutory levies please refer our website.                                            |                                 |               |
| 360 ONE WAM LIMITED                  | Capital Markets                   | 0.90     |                                                                                                                                                           |                                 |               |
| Alkem Laboratories Ltd.              | Pharmaceuticals & Biotechnology   | 0.90     |                                                                                                                                                           |                                 |               |
| Electronics Mart India Ltd           | Retailing                         | 0.88     |                                                                                                                                                           |                                 |               |
| Equitas Small Finance Bank Ltd       | Banks                             | 0.87     |                                                                                                                                                           |                                 |               |

...Contd on next page

For Product label and Riskometers, refer page no: 124-139

## Industry Allocation of Equity Holding (% of Net Assets)



### SIP PERFORMANCE ^ - Regular Plan - Growth Option

|                                                    | Since Inception | 15 year      | 10 year      | 5 year       | 3 year      | 1 year      |
|----------------------------------------------------|-----------------|--------------|--------------|--------------|-------------|-------------|
|                                                    | SIP             | SIP          | SIP          | SIP          | SIP         | SIP         |
| Total Amount Invested (₹. in Lacs)                 | 39.20           | 18.00        | 12.00        | 6.00         | 3.60        | 1.20        |
| Market Value as on September 30, 2026 (₹. in Lacs) | 1,156.91        | 57.65        | 24.71        | 8.15         | 4.00        | 1.21        |
| <b>Returns (%)</b>                                 | <b>16.51</b>    | <b>14.23</b> | <b>13.84</b> | <b>12.21</b> | <b>6.93</b> | <b>2.23</b> |
| Benchmark Returns (%)#                             | N.A.            | 13.01        | 12.39        | 8.05         | 1.93        | -6.64       |
| Additional Benchmark Returns (%)# #                | 12.54           | 11.22        | 10.21        | 4.59         | -1.44       | -13.60      |

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.



### PERFORMANCE ^ - Regular Plan - Growth Option

| Date       | Period          | Scheme Returns (%) | Benchmark Returns (%)# | Additional Benchmark Returns (%)## | Value of ₹ 10,000 invested |                |                            |
|------------|-----------------|--------------------|------------------------|------------------------------------|----------------------------|----------------|----------------------------|
|            |                 |                    |                        |                                    | Scheme (₹)                 | Benchmark (₹)# | Additional Benchmark (₹)## |
| Sep 30, 25 | Last 1 Year     | 4.68               | -2.03                  | -7.09                              | 10,468                     | 9,797          | 9,291                      |
| Sep 29, 23 | Last 3 Years    | 14.04              | 9.50                   | 6.05                               | 14,842                     | 13,135         | 11,931                     |
| Sep 30, 21 | Last 5 Years    | 12.20              | 9.04                   | 6.37                               | 17,790                     | 15,418         | 13,621                     |
| Sep 30, 16 | Last 10 Years   | 13.07              | 12.76                  | 11.47                              | 34,186                     | 33,254         | 29,635                     |
| Feb 01, 94 | Since Inception | 14.19              | NA                     | 10.54                              | 764,661                    | NA             | 264,184                    |

Returns greater than 1 year period are compounded annualized (CAGR). N.A. Not Available. For performance of other schemes managed by Anand Laddha & Bhagyesh Kagalkar, please refer page 107-108. 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. For Performance of Direct Plan, refer page 113 to 120. 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.

**^Past performance may or may not be sustained in future and is not a guarantee of any future returns.** Load is not taken into consideration for computation of performance.

# HDFC Dividend Yield Fund

An open ended equity scheme predominantly investing in dividend yielding stocks

CATEGORY OF SCHEME  
DIVIDEND YIELD FUND

**INVESTMENT OBJECTIVE:** To provide capital appreciation and/or dividend distribution by predominantly investing in a well-diversified portfolio of equity and equity related instruments of dividend yielding companies. There is no assurance that the investment objective of the Scheme will be achieved.

| FUND MANAGER <sup>†</sup>                   |                   |               |
|---------------------------------------------|-------------------|---------------|
| Name                                        | Since             | Total Exp     |
| Gopal Agrawal                               | December 18, 2020 | Over 22 years |
| Bhagyesh Kagalkar (Gold/Silver Instruments) | August 26, 2026   | Over 32 years |
| DATE OF ALLOTMENT/INCEPTION DATE            |                   |               |
| December 18, 2020                           |                   |               |

| NAV<br>(As On SEPTEMBER 30, 2026) | NAV PER UNIT (₹) |
|-----------------------------------|------------------|
| Regular Plan - Growth Option      | 23.891           |
| Regular Plan - IDCW Option        | 19.039           |
| Direct Plan - Growth Option       | 25.837           |
| Direct Plan - IDCW Option         | 20.936           |

| ASSETS UNDER MANAGEMENT <sup>€</sup> |              |
|--------------------------------------|--------------|
| As on September 30, 2026             | ₹5,274.42Cr. |
| Average for Month of September, 2026 | ₹5,435.24Cr. |

| QUANTITATIVE DATA                                                                                                                                                                                           |         |
|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|---------|
| <b>Portfolio Turnover</b>                                                                                                                                                                                   |         |
| Equity Turnover                                                                                                                                                                                             | 1.36%   |
| Total Turnover                                                                                                                                                                                              | 1.36%   |
| Total Turnover = Equity + Debt + Derivative                                                                                                                                                                 |         |
| <b>Risk Ratio</b>                                                                                                                                                                                           |         |
| • Standard Deviation                                                                                                                                                                                        | 15.871% |
| • Beta                                                                                                                                                                                                      | 0.968   |
| • Sharpe Ratio*                                                                                                                                                                                             | 0.269   |
| Computed for the 3-yr period ended September 30, 2026 Based on month-end NAV.* Risk free rate: 5.28% (Source: FIMMDA MIBOR) For schemes which have not completed 3 years, data is computed since inception. |         |

| EXPENSE RATIO<br>(As On September 30, 2026)                                                                                                                      |               |
|------------------------------------------------------------------------------------------------------------------------------------------------------------------|---------------|
| Base expense Ratio Including statutory levies on expenses part of BER, excluding brokerage, transaction cost and execution related statutory levies <sup>^</sup> |               |
| Regular: 1.88%                                                                                                                                                   | Direct: 0.84% |

| #BENCHMARK INDEX        |
|-------------------------|
| NIFTY 500 Index (TRI)   |
| ##ADDL. BENCHMARK INDEX |
| Nifty 50 Index (TRI)    |

| EXIT LOADS <sup>§</sup>                                                                                                                                             |
|---------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| • In respect of each purchase / switch-in of Units, an Exit Load of 1.00% is payable if Units are redeemed / switched-out within 1 year from the date of allotment. |
| • No Exit Load is payable if Units are redeemed / switched-out after 1 year from the date of allotment.                                                             |

| PORTFOLIO                                    |                                                  |          |
|----------------------------------------------|--------------------------------------------------|----------|
| Company                                      | Industry+                                        | % to NAV |
| EQUITY & EQUITY RELATED                      |                                                  |          |
| • ICICI Bank Ltd.                            | Banks                                            | 5.38     |
| • HDFC Bank Ltd.E                            | Banks                                            | 4.97     |
| • Axis Bank Ltd.                             | Banks                                            | 3.72     |
| • Larsen and Toubro Ltd.                     | Construction                                     | 2.64     |
| • Bharti Airtel Ltd.                         | Telecom - Services                               | 2.62     |
| • Kotak Mahindra Bank Limited                | Banks                                            | 2.45     |
| • Reliance Industries Ltd.                   | Petroleum Products                               | 2.25     |
| • Tech Mahindra Ltd.                         | IT - Software                                    | 2.24     |
| • Maruti Suzuki India Limited                | Automobiles                                      | 2.20     |
| • Sun Pharmaceutical Industries Ltd.         | Pharmaceuticals & Biotechnology                  | 2.14     |
| State Bank of India                          | Banks                                            | 2.00     |
| Bajaj Auto Limited                           | Automobiles                                      | 1.96     |
| SBI Life Insurance Company Ltd.              | Insurance                                        | 1.93     |
| STERLITE TECHNOLOGIES LIMITED                | Telecom - Equipment & Accessories                | 1.81     |
| NTPC Limited                                 | Power                                            | 1.71     |
| HCL Technologies Ltd.                        | IT - Software                                    | 1.68     |
| INFO EDGE (INDIA) LIMITED                    | Retailing                                        | 1.67     |
| Eicher Motors Ltd.                           | Automobiles                                      | 1.57     |
| Indusind Bank Ltd.                           | Banks                                            | 1.45     |
| Infosys Limited                              | IT - Software                                    | 1.42     |
| Tata Steel Ltd.                              | Ferrous Metals                                   | 1.40     |
| Tata Consultancy Services Ltd.               | IT - Software                                    | 1.29     |
| Aster DM Quality Care Limited                | Healthcare Services                              | 1.23     |
| Coal India Ltd.                              | Consumable Fuels                                 | 1.17     |
| Cipla Ltd.                                   | Pharmaceuticals & Biotechnology                  | 1.11     |
| ITC LIMITED                                  | Diversified Fmcg                                 | 1.07     |
| Hindustan Unilever Ltd.                      | Diversified Fmcg                                 | 1.02     |
| Balrampur Chini Mills Ltd.                   | Agricultural Food & Other Products               | 0.98     |
| Hindustan Petroleum Corp. Ltd.               | Petroleum Products                               | 0.96     |
| Oil & Natural Gas Corporation Ltd.           | Oil                                              | 0.94     |
| Apollo Hospitals Enterprise Ltd.             | Healthcare Services                              | 0.93     |
| Ambuja Cements Ltd.                          | Cement & Cement Products                         | 0.92     |
| Nestle India Ltd.                            | Food Products                                    | 0.79     |
| Finolex Cables Ltd.                          | Industrial Products                              | 0.77     |
| UPL Ltd.                                     | Fertilizers & Agrochemicals                      | 0.77     |
| CESC Ltd.                                    | Power                                            | 0.76     |
| Cholamandalam Financial Holdings Ltd.        | Finance                                          | 0.75     |
| Hindustan Aeronautics Limited                | Aerospace & Defense                              | 0.75     |
| TD Power Systems Ltd.                        | Electrical Equipment                             | 0.75     |
| VRL Logistics Ltd.                           | Transport Services                               | 0.73     |
| Cummins India Ltd.                           | Industrial Products                              | 0.72     |
| Bosch Limited                                | Auto Components                                  | 0.71     |
| Siemens Ltd.                                 | Electrical Equipment                             | 0.71     |
| Divis Laboratories Ltd.                      | Pharmaceuticals & Biotechnology                  | 0.70     |
| RHI MAGNESITA INDIA Limited                  | Industrial Products                              | 0.70     |
| PNB Housing Finance Ltd.                     | Finance                                          | 0.68     |
| Power Finance Corporation Ltd.               | Finance                                          | 0.68     |
| AIA Engineering Ltd.                         | Industrial Products                              | 0.66     |
| Fusion Finance Limited                       | Finance                                          | 0.66     |
| GAIL (India) Ltd.                            | Gas                                              | 0.65     |
| Bharat Electronics Ltd.                      | Aerospace & Defense                              | 0.63     |
| Tata Communications Limited                  | Telecom - Services                               | 0.63     |
| Vardhman Textiles Ltd.                       | Textiles & Apparels                              | 0.62     |
| Apollo Tyres Ltd.                            | Auto Components                                  | 0.61     |
| RBL Bank Ltd.                                | Banks                                            | 0.61     |
| Siemens Energy India Limited                 | Electrical Equipment                             | 0.61     |
| KAYNES TECHNOLOGY INDIA LIMITED              | Industrial Manufacturing                         | 0.60     |
| Glenmark Pharmaceuticals Ltd.                | Pharmaceuticals & Biotechnology                  | 0.58     |
| HDFC Life Insurance Company Limited          | Insurance                                        | 0.58     |
| Blue Dart Express Ltd.                       | Transport Services                               | 0.57     |
| PVR LIMITED                                  | Entertainment                                    | 0.57     |
| REC Limited.                                 | Finance                                          | 0.57     |
| Tata Motors Limited                          | Agricultural, Commercial & Construction Vehicles | 0.56     |
| BEML Land Assets Limited                     | Finance                                          | 0.55     |
| UTI Asset Management Company Ltd             | Capital Markets                                  | 0.55     |
| NHPC Ltd.                                    | Power                                            | 0.54     |
| Biocon Ltd.                                  | Pharmaceuticals & Biotechnology                  | 0.52     |
| Sagility Limited                             | IT - Services                                    | 0.52     |
| Bajaj Finserv Ltd.                           | Finance                                          | 0.49     |
| SKF India (Industrial) Limited               | Industrial Products                              | 0.49     |
| Cyient Ltd.                                  | IT - Services                                    | 0.48     |
| Godrej Consumer Products Ltd.                | Personal Products                                | 0.48     |
| STL NETWORKS LIMITED                         | Telecom - Services                               | 0.47     |
| Bharti Hexacom Limited                       | Telecom - Services                               | 0.46     |
| Canara Bank                                  | Banks                                            | 0.45     |
| Indraprastha Gas Ltd.                        | Gas                                              | 0.45     |
| InterGlobe Aviation Ltd.                     | Transport Services                               | 0.45     |
| Whirlpool of India Ltd.                      | Consumer Durables                                | 0.45     |
| Asian Paints Limited                         | Consumer Durables                                | 0.43     |
| Dilip Buildcon Ltd.                          | Construction                                     | 0.39     |
| Mahindra & Mahindra Ltd.                     | Automobiles                                      | 0.39     |
| Emami Ltd.                                   | Personal Products                                | 0.36     |
| Lupin Ltd.                                   | Pharmaceuticals & Biotechnology                  | 0.35     |
| Electronics Mart India Ltd                   | Retailing                                        | 0.33     |
| Emcure Pharmaceuticals Limited               | Pharmaceuticals & Biotechnology                  | 0.33     |
| Mahindra Holidays & Resorts Ind Ltd.         | Leisure Services                                 | 0.33     |
| Tata Motors Passenger Vehicles Limited       | Automobiles                                      | 0.32     |
| Anthem Biosciences Limited                   | Pharmaceuticals & Biotechnology                  | 0.30     |
| Diffusion Engineers Limited                  | Industrial Products                              | 0.29     |
| Medi Assist Healthcare Services Limited      | Insurance                                        | 0.29     |
| Star Health and Allied Insurance Company Ltd | Insurance                                        | 0.29     |
| GHCL Limited                                 | Chemicals & Petrochemicals                       | 0.28     |
| Gland Pharma Ltd.                            | Pharmaceuticals & Biotechnology                  | 0.28     |
| Inox India Limited                           | Industrial Products                              | 0.28     |

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# HDFC Dividend Yield Fund

An open ended equity scheme predominantly investing in dividend yielding stocks

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CATEGORY OF SCHEME  
DIVIDEND YIELD FUND



## PORTFOLIO

| Company                                                            | Industry+                                        | % to NAV      |
|--------------------------------------------------------------------|--------------------------------------------------|---------------|
| WEST COAST PAPER MILLS LIMITED                                     | Paper, Forest & Jute Products                    | 0.28          |
| SKF India Ltd.                                                     | Auto Components                                  | 0.27          |
| Qess Corp Ltd.                                                     | Commercial Services & Supplies                   | 0.25          |
| Rubicon Research Limited                                           | Pharmaceuticals & Biotechnology                  | 0.25          |
| Castrol India Ltd.                                                 | Petroleum Products                               | 0.23          |
| Endurance Technologies Ltd.                                        | Auto Components                                  | 0.23          |
| KEC International Ltd.                                             | Construction                                     | 0.22          |
| PNC Infratech Ltd.                                                 | Construction                                     | 0.20          |
| Gujarat Pipavav Port Ltd.                                          | Transport Infrastructure                         | 0.19          |
| Voltamp Transformers Ltd.                                          | Electrical Equipment                             | 0.19          |
| Sun TV Network Limited                                             | Entertainment                                    | 0.18          |
| HEG Advanced Materials Limited                                     | Industrial Products                              | 0.16          |
| BEML Limited                                                       | Agricultural, Commercial & Construction Vehicles | 0.15          |
| Popular Vehicles and Services Limited                              | Automobiles                                      | 0.15          |
| Chambal Fertilizers & Chemicals Ltd.                               | Fertilizers & Agrochemicals                      | 0.14          |
| DAM Capital Advisors Limited                                       | Capital Markets                                  | 0.14          |
| GO FASHION (INDIA) LIMITED                                         | Retailing                                        | 0.14          |
| Techno Electric & Engin. Co. Ltd.                                  | Construction                                     | 0.14          |
| Birlasoft Limited                                                  | IT - Software                                    | 0.13          |
| DCX Systems Limited                                                | Aerospace & Defense                              | 0.13          |
| Afcons Infrastructure Limited                                      | Construction                                     | 0.12          |
| EPACK DURABLE LIMITED                                              | Consumer Durables                                | 0.12          |
| Jio Financial Services Limited                                     | Finance                                          | 0.12          |
| Bluspring Enterprises limited                                      | Commercial Services & Supplies                   | 0.11          |
| Stanley Lifestyles Limited                                         | Consumer Durables                                | 0.11          |
| GHCL Textiles Limited                                              | Textiles & Apparels                              | 0.10          |
| Timken India Ltd.                                                  | Industrial Products                              | 0.10          |
| ITC Hotels Limited                                                 | Leisure Services                                 | 0.07          |
| Sai Silks (Kalamandir) Limited                                     | Retailing                                        | 0.07          |
| Digitide Solutions Limited                                         | IT - Services                                    | 0.06          |
| Sonata Software Ltd.                                               | IT - Software                                    | 0.04          |
| Kwality Wall's (India) Limited                                     | Food Products                                    | 0.02          |
| LATENT VIEW ANALYTICS LIMITED                                      | IT - Software                                    | 0.02          |
| <b>Sub Total</b>                                                   |                                                  | <b>98.93</b>  |
| <b>UNITS ISSUED BY REIT</b>                                        |                                                  |               |
| <b>Units issued by ReIT (Equity &amp; other Equity Instrument)</b> |                                                  |               |
| Embassy Office Parks REIT                                          | Realty                                           | 0.83          |
| <b>Sub Total</b>                                                   |                                                  | <b>0.83</b>   |
| <b>Total</b>                                                       |                                                  | <b>99.76</b>  |
| <b>UNITS ISSUED BY INVIT</b>                                       |                                                  |               |
| <b>Units issued by InvIT</b>                                       |                                                  |               |
| Indus Infra Trust                                                  | Transport Infrastructure                         | 0.26          |
| <b>Sub Total</b>                                                   |                                                  | <b>0.26</b>   |
| Cash, Cash Equivalents and Net Current Assets                      |                                                  | -0.02         |
| <b>Grand Total</b>                                                 |                                                  | <b>100.00</b> |

• Top Ten Holdings, £ Sponsor

Face Value / Allotment NAV per Unit: ₹ 10, + Industry Classification as recommended by AMFI, Data is as of September 30, 2026 unless otherwise specified.

¥ Dedicated Fund Manager for Overseas Investments:

Mr. Gopal Agrawal (since September 01, 2026) (Total Experience: Over 22 years).

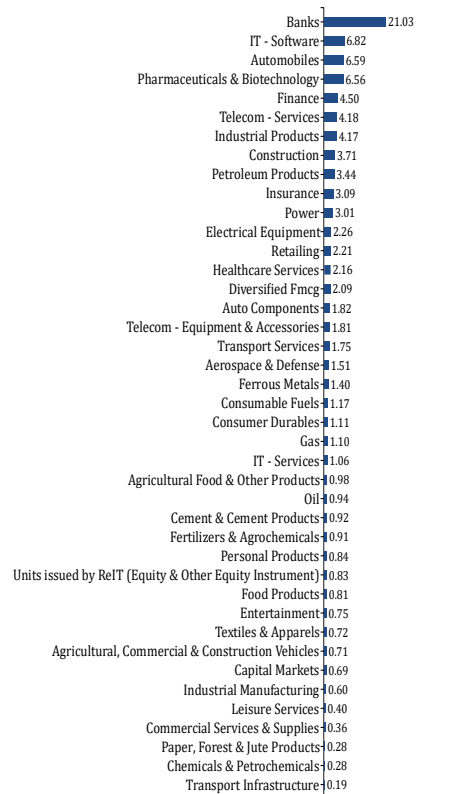
€ Includes investments made by the schemes of HDFC Mutual Fund aggregating to ₹ 72.26 Crores.

Please refer Minimum Application Amount, Plans & Options, on Page no. 104 to 106.

\$\$For further details, please refer to para 'Exit Load' on page no. 108.

^ For Total Expense Ratio including brokerage, transaction cost and statutory levies please refer our website.

### Industry Allocation of Equity Holding (% of Net Assets)



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# HDFC Dividend Yield Fund

An open ended equity scheme predominantly investing in dividend yielding stocks

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CATEGORY OF SCHEME  
DIVIDEND YIELD FUND



## SIP PERFORMANCE ^ - Regular Plan - Growth Option

|                                                    | Since Inception SIP | 5 year SIP  | 3 year SIP  | 1 year SIP   |
|----------------------------------------------------|---------------------|-------------|-------------|--------------|
| Total Amount Invested (₹. in Lacs)                 | 7.00                | 6.00        | 3.60        | 1.20         |
| Market Value as on September 30, 2026 (₹. in Lacs) | 9.62                | 7.50        | 3.66        | 1.17         |
| <b>Returns (%)</b>                                 | <b>10.81</b>        | <b>8.85</b> | <b>1.04</b> | <b>-5.24</b> |
| Benchmark Returns (%)#                             | 9.27                | 8.05        | 1.93        | -6.64        |
| Additional Benchmark Returns (%)# #                | 5.97                | 4.59        | -1.44       | -13.60       |

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.



## PERFORMANCE ^ - Regular Plan - Growth Option

| Date       | Period          | Scheme Returns (%) | Benchmark Returns (%)# | Additional Benchmark Returns (%)## | Value of ₹ 10,000 invested |                |                            |
|------------|-----------------|--------------------|------------------------|------------------------------------|----------------------------|----------------|----------------------------|
|            |                 |                    |                        |                                    | Scheme (₹)                 | Benchmark (₹)# | Additional Benchmark (₹)## |
| Sep 30, 25 | Last 1 Year     | -2.51              | -2.03                  | -7.09                              | 9,749                      | 9,797          | 9,291                      |
| Sep 29, 23 | Last 3 Years    | 8.63               | 9.50                   | 6.05                               | 12,823                     | 13,135         | 11,931                     |
| Sep 30, 21 | Last 5 Years    | 11.18              | 9.04                   | 6.37                               | 16,990                     | 15,418         | 13,621                     |
| Dec 18, 20 | Since Inception | 16.24              | 13.32                  | 10.27                              | 23,891                     | 20,615         | 17,609                     |

Returns greater than 1 year period are compounded annualized (CAGR). For performance of other schemes managed by Gopal Agrawal & Bhagyesh Kagalkar, please refer page 107-108. 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. For Performance of Direct Plan, refer page 113 to 120.

**^Past performance may or may not be sustained in future and is not a guarantee of any future returns.** Load is not taken into consideration for computation of performance.

# HDFC Focused Fund

An open ended equity scheme investing in maximum 30 stocks in large-cap, mid-cap and small-cap category (i.e. Multi-Cap)

CATEGORY OF SCHEME  
FOCUSED FUND

**INVESTMENT OBJECTIVE:** To generate long term capital appreciation/income by investing in equity & equity related instruments of up to 30 companies. There is no assurance that the investment objective of the Scheme will be achieved.

| FUND MANAGER ^                              |                   |               |
|---------------------------------------------|-------------------|---------------|
| Name                                        | Since             | Total Exp     |
| Amit Ganatra                                | February 01, 2026 | Over 19 years |
| Bhagyesh Kagalkar (Gold/Silver Instruments) | August 26, 2026   | Over 32 years |

| DATE OF ALLOTMENT/INCEPTION DATE |
|----------------------------------|
| September 17, 2004               |

| NAV (As On SEPTEMBER 30, 2026) | NAV PER UNIT (₹) |
|--------------------------------|------------------|
| Regular Plan - Growth Option   | 223.406          |
| Regular Plan - IDCW Option     | 22.714           |
| Direct Plan - Growth Option    | 256.258          |
| Direct Plan - IDCW Option      | 30.475           |

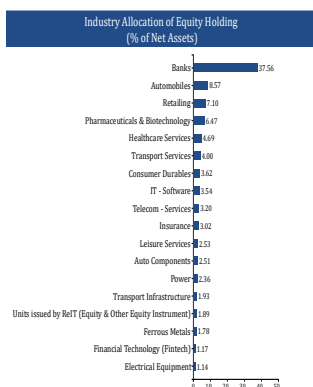
| ASSETS UNDER MANAGEMENT              |               |
|--------------------------------------|---------------|
| As on September 30, 2026             | ₹26,552.92Cr. |
| Average for Month of September, 2026 | ₹27,306.66Cr. |

| QUANTITATIVE DATA                                                                                                                                                                                           |         |
|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|---------|
| <b>Portfolio Turnover</b>                                                                                                                                                                                   |         |
| Equity Turnover                                                                                                                                                                                             | 17.39%  |
| Total Turnover                                                                                                                                                                                              | 17.49%  |
| Total Turnover = Equity + Debt + Derivative                                                                                                                                                                 |         |
| <b>Risk Ratio</b>                                                                                                                                                                                           |         |
| • Standard Deviation                                                                                                                                                                                        | 13.353% |
| • Beta                                                                                                                                                                                                      | 0.783   |
| • Sharpe Ratio*                                                                                                                                                                                             | 0.606   |
| Computed for the 3-yr period ended September 30, 2026 Based on month-end NAV.* Risk free rate: 5.28% (Source: FIMMDA MIBOR) For schemes which have not completed 3 years, data is computed since inception. |         |

| EXPENSE RATIO (As On September 30, 2026)                                                                                                             |               |
|------------------------------------------------------------------------------------------------------------------------------------------------------|---------------|
| Base expense Ratio Including statutory levies on expenses part of BER, excluding brokerage, transaction cost and execution related statutory levies^ |               |
| Regular: 1.62%                                                                                                                                       | Direct: 0.73% |

| #BENCHMARK INDEX       |
|------------------------|
| NIFTY 500 Index (TRI)  |
| #ADDL. BENCHMARK INDEX |
| BSE SENSEX Index (TRI) |

| EXIT LOADS\$                                                                                                                                                        |  |
|---------------------------------------------------------------------------------------------------------------------------------------------------------------------|--|
| • In respect of each purchase / switch-in of Units, an Exit Load of 1.00% is payable if Units are redeemed / switched-out within 1 year from the date of allotment. |  |
| • No Exit Load is payable if Units are redeemed / switched-out after 1 year from the date of allotment.                                                             |  |



## PORTFOLIO

| Company/Instrument                     | Industry+ /Rating               | % to NAV | Company/Instrument                                                                                                                                        | Industry+ /Rating    | % to NAV      |
|----------------------------------------|---------------------------------|----------|-----------------------------------------------------------------------------------------------------------------------------------------------------------|----------------------|---------------|
| <b>EQUITY &amp; EQUITY RELATED</b>     |                                 |          |                                                                                                                                                           |                      |               |
| • ICICI Bank Ltd.                      | Banks                           | 9.16     | CG Power and Industrial Solutions Ltd.                                                                                                                    | Electrical Equipment | 1.14          |
| • HDFC Bank Ltd.£                      | Banks                           | 7.83     | Restaurant Brands Asia Limited                                                                                                                            | Leisure Services     | 0.77          |
| • Kotak Mahindra Bank Limited          | Banks                           | 6.91     | <b>Sub Total</b>                                                                                                                                          |                      | <b>95.19</b>  |
| • Axis Bank Ltd.                       | Banks                           | 6.24     | <b>UNITS ISSUED BY REIT</b>                                                                                                                               |                      |               |
| • State Bank of India                  | Banks                           | 5.10     | <b>Units issued by ReIT (Equity &amp; other Equity Instrument)</b>                                                                                        |                      |               |
| • Eternal Limited                      | Retailing                       | 4.87     | Nexus Select Trust REIT                                                                                                                                   | Realty               | 1.89          |
| • Sun Pharmaceutical Industries Ltd.   | Pharmaceuticals & Biotechnology | 4.07     | <b>Sub Total</b>                                                                                                                                          |                      | <b>1.89</b>   |
| • InterGlobe Aviation Ltd.             | Transport Services              | 4.00     | <b>Total</b>                                                                                                                                              |                      | <b>97.08</b>  |
| • HCL Technologies Ltd.                | IT - Software                   | 3.54     | <b>DEBT &amp; DEBT RELATED</b>                                                                                                                            |                      |               |
| • Maruti Suzuki India Limited          | Automobiles                     | 3.40     | <b>Government Securities (Central/State)</b>                                                                                                              |                      |               |
| Aster DM Quality Care Limited          | Healthcare Services             | 3.30     | 7.38 GOI 2027                                                                                                                                             | Sovereign            | 0.19          |
| Eicher Motors Ltd.                     | Automobiles                     | 3.22     | <b>Sub Total</b>                                                                                                                                          |                      | <b>0.19</b>   |
| Bharti Airtel Ltd.                     | Telecom - Services              | 3.20     | Cash, Cash Equivalents and Net Current Assets                                                                                                             |                      | 2.73          |
| SBI Life Insurance Company Ltd.        | Insurance                       | 3.02     | <b>Grand Total</b>                                                                                                                                        |                      | <b>100.00</b> |
| Bosch Limited                          | Auto Components                 | 2.51     | • Top Ten Holdings, £ Sponsor                                                                                                                             |                      |               |
| Cipla Ltd.                             | Pharmaceuticals & Biotechnology | 2.40     | Face Value / Allotment NAV per Unit: ₹ 10, + Industry Classification as recommended by AMFI, Data is as of September 30, 2026 unless otherwise specified. |                      |               |
| Adani Green Energy Limited             | Power                           | 2.36     | ¥ Dedicated Fund Manager for Overseas Investments: Mr. Gopal Agrawal (since September 01, 2026) (Total Experience: Over 22 years).                        |                      |               |
| Havells India Ltd.                     | Consumer Durables               | 2.32     | Please refer Minimum Application Amount, Plans & Options, on Page no. 104 to 106.                                                                         |                      |               |
| Karur Vysya Bank Ltd.                  | Banks                           | 2.32     | \$\$For further details, please refer to para 'Exit Load' on page no. 108.                                                                                |                      |               |
| Fsn Ecommerce Ventures Limited (Nykaa) | Retailing                       | 2.23     | ^ For Total Expense Ratio including brokerage, transaction cost and statutory levies please refer our website.                                            |                      |               |
| Hyundai Motor India Limited            | Automobiles                     | 1.95     |                                                                                                                                                           |                      |               |
| JSW Infrastructure Limited             | Transport Infrastructure        | 1.93     |                                                                                                                                                           |                      |               |
| Tata Steel Ltd.                        | Ferrous Metals                  | 1.78     |                                                                                                                                                           |                      |               |
| Chalet Hotels Ltd.                     | Leisure Services                | 1.76     |                                                                                                                                                           |                      |               |
| Metropolis Healthcare Ltd.             | Healthcare Services             | 1.39     |                                                                                                                                                           |                      |               |
| Amber Enterprises India Ltd.           | Consumer Durables               | 1.30     |                                                                                                                                                           |                      |               |
| PB Fintech Limited                     | Financial Technology (Fintech)  | 1.17     |                                                                                                                                                           |                      |               |

## 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)                 | 26.50           | 18.00        | 12.00        | 6.00         | 3.60        | 1.20         |
| Market Value as on September 30, 2026 (₹. in Lacs) | 141.82          | 56.61        | 26.04        | 8.13         | 3.85        | 1.16         |
| <b>Returns (%)</b>                                 | <b>13.26</b>    | <b>14.01</b> | <b>14.82</b> | <b>12.10</b> | <b>4.37</b> | <b>-6.19</b> |
| Benchmark Returns (%)#                             | 12.65           | 13.01        | 12.39        | 8.05         | 1.93        | -6.64        |
| Additional Benchmark Returns (%)# #                | 11.43           | 10.88        | 9.58         | 3.25         | -2.88       | -14.69       |

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.

## PERFORMANCE ^ - Regular Plan - Growth Option

| Date       | Period          | Scheme Returns (%) | Benchmark Returns (%)# | Additional Benchmark Returns (%)# # | Value of ₹ 10,000 invested |                |                             |
|------------|-----------------|--------------------|------------------------|-------------------------------------|----------------------------|----------------|-----------------------------|
|            |                 |                    |                        |                                     | Scheme (₹)                 | Benchmark (₹)# | Additional Benchmark (₹)# # |
| Sep 30, 25 | Last 1 Year     | -3.42              | -2.03                  | -8.74                               | 9,658                      | 9,797          | 9,126                       |
| Sep 29, 23 | Last 3 Years    | 13.19              | 9.50                   | 4.46                                | 14,513                     | 13,135         | 11,403                      |
| Sep 30, 21 | Last 5 Years    | 15.83              | 9.04                   | 5.43                                | 20,857                     | 15,418         | 13,027                      |
| Sep 30, 16 | Last 10 Years   | 13.23              | 12.76                  | 11.35                               | 34,677                     | 33,254         | 29,309                      |
| Sep 17, 04 | Since Inception | 15.13              | 14.46                  | 13.86                               | 223,406                    | 196,480        | 174,827                     |

Returns greater than 1 year period are compounded annualized (CAGR) For performance of other schemes managed by Amit Ganatra & Bhagyesh Kagalkar, please refer page 107-108. 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. For Performance of Direct Plan, refer page 113 to 120.

^Past performance may or may not be sustained in future and is not a guarantee of any future returns. Load is not taken into consideration for computation of performance.

# HDFC Business Cycle Fund

An open ended equity scheme investing in business cycle theme

CATEGORY OF SCHEME  
THEMATIC FUND

**INVESTMENT OBJECTIVE:** To provide long-term capital appreciation by investing predominantly in equity and equity related securities with a focus on riding business cycles through dynamic allocation between various sectors and stocks at different stages of business cycles. There is no assurance that the investment objective of the Scheme will be achieved.

| FUND MANAGER <sup>†</sup>                   |                   |               |
|---------------------------------------------|-------------------|---------------|
| Name                                        | Since             | Total Exp     |
| Rahul Baijal                                | November 30, 2022 | Over 25 years |
| Bhagyesh Kagalkar (Gold/Silver Instruments) | August 26, 2026   | Over 32 years |

| DATE OF ALLOTMENT/INCEPTION DATE |
|----------------------------------|
| November 30, 2022                |

| NAV (As On SEPTEMBER 30, 2026) | NAV PER UNIT (₹) |
|--------------------------------|------------------|
| Regular Plan - Growth Option   | 14.846           |
| Regular Plan - IDCW Option     | 14.846           |
| Direct Plan - Growth Option    | 15.548           |
| Direct Plan - IDCW Option      | 15.548           |

| ASSETS UNDER MANAGEMENT              |              |
|--------------------------------------|--------------|
| As on September 30, 2026             | ₹2,645.86Cr. |
| Average for Month of September, 2026 | ₹2,729.14Cr. |

| QUANTITATIVE DATA                                                                                                                                                                                           |         |
|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|---------|
| <b>Portfolio Turnover</b>                                                                                                                                                                                   |         |
| Equity Turnover                                                                                                                                                                                             | 35.40%  |
| Total Turnover                                                                                                                                                                                              | 35.40%  |
| Total Turnover = Equity + Debt + Derivative                                                                                                                                                                 |         |
| <b>Risk Ratio</b>                                                                                                                                                                                           |         |
| • Standard Deviation                                                                                                                                                                                        | 15.423% |
| • Beta                                                                                                                                                                                                      | 0.908   |
| • Sharpe Ratio*                                                                                                                                                                                             | 0.318   |
| Computed for the 3-yr period ended September 30, 2026 Based on month-end NAV.* Risk free rate: 5.28% (Source: FIMMDA MIBOR) For schemes which have not completed 3 years, data is computed since inception. |         |

| EXPENSE RATIO (As On September 30, 2026)                                                                                                                         |               |
|------------------------------------------------------------------------------------------------------------------------------------------------------------------|---------------|
| Base expense Ratio Including statutory levies on expenses part of BER, excluding brokerage, transaction cost and execution related statutory levies <sup>^</sup> |               |
| Regular: 1.96%                                                                                                                                                   | Direct: 0.98% |

| #BENCHMARK INDEX        |
|-------------------------|
| NIFTY 500 Index (TRI)   |
| ##ADDL. BENCHMARK INDEX |
| Nifty 50 Index (TRI)    |

| EXIT LOADS\$                                                                                                                                                 |
|--------------------------------------------------------------------------------------------------------------------------------------------------------------|
| • In respect of each purchase/switch-in of units, an Exit load of 1% is payable if units are redeemed/switched-out within 1 year from the date of allotment. |
| • No Exit Load is payable if units are redeemed / switched-out after 1 year from the date of allotment.                                                      |



## PORTFOLIO

| Company/Instrument                                | Industry+ /Rating               | % to NAV | Company/Instrument                                                                                                                                        | Industry+ /Rating              | % to NAV      |
|---------------------------------------------------|---------------------------------|----------|-----------------------------------------------------------------------------------------------------------------------------------------------------------|--------------------------------|---------------|
| <b>EQUITY &amp; EQUITY RELATED</b>                |                                 |          |                                                                                                                                                           |                                |               |
| • Bharti Airtel Ltd.                              | Telecom - Services              | 5.69     | G R Infraprojects Limited                                                                                                                                 | Construction                   | 0.52          |
| • Kotak Mahindra Bank Limited                     | Banks                           | 5.31     | RHI MAGNESITA INDIA Limited                                                                                                                               | Industrial Products            | 0.51          |
| • ICICI Bank Ltd.                                 | Banks                           | 5.21     | WeWork India Management Limited                                                                                                                           | Commercial Services & Supplies | 0.50          |
| • Titan Company Ltd.                              | Consumer Durables               | 4.46     | Axis Bank Ltd.                                                                                                                                            | Banks                          | 0.46          |
| • Anthem Biosciences Limited                      | Pharmaceuticals & Biotechnology | 3.78     | Brainbees Solutions Limited (FirstCry)                                                                                                                    | Retailing                      | 0.39          |
| • PEARL GLOBAL INDUSTRIES LIMITED                 | Textiles & Apparels             | 3.28     | JSW Energy Ltd.                                                                                                                                           | Power                          | 0.39          |
| • HDFC Bank Ltd. E                                | Banks                           | 3.24     | Ola Electric Mobility Limited                                                                                                                             | Automobiles                    | 0.38          |
| • Eternal Limited                                 | Retailing                       | 2.86     | Rentomojo Limited                                                                                                                                         | Commercial Services & Supplies | 0.38          |
| • Vishal Mega Mart Limited                        | Retailing                       | 2.52     | AWFIS SPACE SOLUTIONS LIMITED                                                                                                                             | Commercial Services & Supplies | 0.30          |
| • Clean Max Enviro Energy Solutions Limited       | Power                           | 2.38     | Grindwell Norton Ltd.                                                                                                                                     | Industrial Products            | 0.27          |
| Cholamandalam Investment & Finance Co. Ltd.       | Finance                         | 2.28     | PNC Infratech Ltd.                                                                                                                                        | Construction                   | 0.26          |
| Indusind Bank Ltd.                                | Banks                           | 2.24     | Ceigall India Limited                                                                                                                                     | Construction                   | 0.25          |
| Bajaj Auto Limited                                | Automobiles                     | 2.23     | Lumino Industries Limited                                                                                                                                 | Industrial Products            | 0.25          |
| Home First Finance Company India Ltd              | Finance                         | 2.23     | INDO-MIM Limited                                                                                                                                          | Industrial Manufacturing       | 0.24          |
| Aadhar Housing Finance Limited                    | Finance                         | 2.17     | Shiprocket Limited                                                                                                                                        | Transport Services             | 0.23          |
| ACME Solar Holdings Limited                       | Power                           | 2.03     | Crompton Greaves Consumer Elec. Ltd.                                                                                                                      | Consumer Durables              | 0.21          |
| Aether Industries Ltd                             | Chemicals & Petrochemicals      | 1.94     | SULA VINEYARDS LIMITED                                                                                                                                    | Beverages                      | 0.20          |
| Swiggy Limited                                    | Retailing                       | 1.93     | Star Health and Allied Insurance Company Ltd                                                                                                              | Insurance                      | 0.15          |
| Aptus Value Housing Finance India Ltd             | Finance                         | 1.75     | Afcons Infrastructure Limited                                                                                                                             | Construction                   | 0.12          |
| Fortis Healthcare Limited                         | Healthcare Services             | 1.71     | Tempsens Instruments (India) Limited                                                                                                                      | Industrial Manufacturing       | 0.11          |
| Eris Lifesciences Ltd                             | Pharmaceuticals & Biotechnology | 1.69     | <b>Sub Total</b>                                                                                                                                          |                                | <b>86.92</b>  |
| MANKIND PHARMA LIMITED                            | Pharmaceuticals & Biotechnology | 1.37     | <b>UNITS ISSUED BY REIT</b>                                                                                                                               |                                |               |
| KSB Ltd                                           | Industrial Products             | 1.31     | <b>Units issued by ReIT (Equity &amp; other Equity Instrument)</b>                                                                                        |                                |               |
| Bharat Dynamics Limited                           | Aerospace & Defense             | 1.30     | Embassy Office Parks REIT                                                                                                                                 | Realty                         | 1.13          |
| ICICI PRUDENTIAL ASSET MANAGEMENT COMPANY LIMITED | Capital Markets                 | 1.27     | <b>Sub Total</b>                                                                                                                                          |                                | <b>1.13</b>   |
| GE Vernova T&D India Limited                      | Electrical Equipment            | 1.20     | <b>Total</b>                                                                                                                                              |                                | <b>88.05</b>  |
| Glass Wall Systems (India) Limited                | Other Construction Materials    | 1.17     | <b>DEBT &amp; DEBT RELATED</b>                                                                                                                            |                                |               |
| Le Travenues Technology Limited                   | Leisure Services                | 1.17     | <b>Government Securities (Central/State)</b>                                                                                                              |                                |               |
| Global Health Limited                             | Healthcare Services             | 1.16     | 6.68 GOI 2040                                                                                                                                             | Sovereign                      | 1.07          |
| InterGlobe Aviation Ltd.                          | Transport Services              | 1.16     | <b>Sub Total</b>                                                                                                                                          |                                | <b>1.07</b>   |
| Leela Palaces Hotels & Resorts Limited            | Leisure Services                | 1.03     | Cash, Cash Equivalents and Net Current Assets                                                                                                             |                                | 10.88         |
| SRF Ltd.                                          | Chemicals & Petrochemicals      | 1.01     | <b>Grand Total</b>                                                                                                                                        |                                | <b>100.00</b> |
| PB Fintech Limited                                | Financial Technology (Fintech)  | 0.98     | • Top Ten Holdings, E Sponsor                                                                                                                             |                                |               |
| Chalet Hotels Ltd.                                | Leisure Services                | 0.93     | Face Value / Allotment NAV per Unit: ₹ 10, + Industry Classification as recommended by AMFI, Data is as of September 30, 2026 unless otherwise specified. |                                |               |
| CG Power and Industrial Solutions Ltd.            | Electrical Equipment            | 0.88     | ¥ Dedicated Fund Manager for Overseas Investments: Mr. Gopal Agrawal (since September 01, 2026) (Total Experience: Over 22 years).                        |                                |               |
| Timken India Ltd.                                 | Industrial Products             | 0.85     | Please refer Minimum Application Amount, Plans & Options, on Page no. 104 to 106.                                                                         |                                |               |
| Adani Ports & Special Economic Zone               | Transport Infrastructure        | 0.81     | \$\$For further details, please refer to para 'Exit Load' on page no. 108.                                                                                |                                |               |
| Dhoot Transmission Limited                        | Auto Components                 | 0.65     | ^ For Total Expense Ratio including brokerage, transaction cost and statutory levies please refer our website.                                            |                                |               |
| Sona Blw Precision Forgings                       | Auto Components                 | 0.56     |                                                                                                                                                           |                                |               |
| Torrent Pharmaceuticals Ltd.                      | Pharmaceuticals & Biotechnology | 0.54     |                                                                                                                                                           |                                |               |
| Bosch Limited                                     | Auto Components                 | 0.52     |                                                                                                                                                           |                                |               |

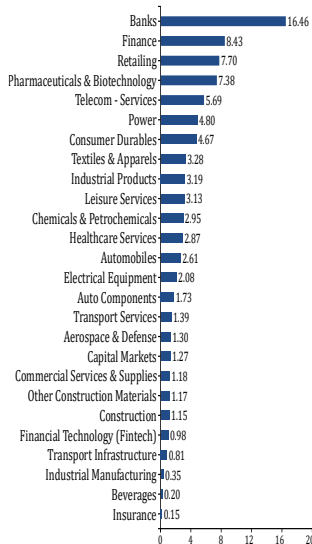
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# HDFC Business Cycle Fund

An open ended equity scheme investing in business cycle theme

....Contd from previous page  
CATEGORY OF SCHEME  
THEMATIC FUND

## Industry Allocation of Equity Holding (% of Net Assets)



## SIP PERFORMANCE ^ - Regular Plan - Growth Option

|                                                    | Since Inception SIP | 3 year SIP  | 1 year SIP  |
|----------------------------------------------------|---------------------|-------------|-------------|
| Total Amount Invested (₹. in Lacs)                 | 4.70                | 3.60        | 1.20        |
| Market Value as on September 30, 2026 (₹. in Lacs) | 5.47                | 3.87        | 1.23        |
| <b>Returns (%)</b>                                 | <b>7.69</b>         | <b>4.68</b> | <b>4.77</b> |
| Benchmark Returns (%)#                             | 6.16                | 1.93        | -6.64       |
| Additional Benchmark Returns (%)##                 | 2.37                | -1.44       | -13.60      |

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.



## PERFORMANCE ^ - Regular Plan - Growth Option

| Date       | Period          | Scheme Returns (%) | Benchmark Returns (%)# | Additional Benchmark Returns (%)## | Value of ₹ 10,000 invested |                |                            |
|------------|-----------------|--------------------|------------------------|------------------------------------|----------------------------|----------------|----------------------------|
|            |                 |                    |                        |                                    | Scheme (₹)                 | Benchmark (₹)# | Additional Benchmark (₹)## |
| Sep 30, 25 | Last 1 Year     | 1.51               | -2.03                  | -7.09                              | 10,151                     | 9,797          | 9,291                      |
| Sep 29, 23 | Last 3 Years    | 9.40               | 9.50                   | 6.05                               | 13,099                     | 13,135         | 11,931                     |
| Nov 30, 22 | Since Inception | 10.85              | 9.88                   | 6.21                               | 14,846                     | 14,352         | 12,601                     |

Returns greater than 1 year period are compounded annualized (CAGR). For performance of other schemes managed by Rahul Baijal & Bhagyesh Kagalkar, please refer page 107-108. 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. For Performance of Direct Plan, refer page 113 to 120.

**^Past performance may or may not be sustained in future and is not a guarantee of any future returns.** Load is not taken into consideration for computation of performance.

# HDFC Transportation and Logistics Fund

An open-ended equity scheme investing in Transportation and Logistics theme

CATEGORY OF SCHEME  
THEMATIC FUND

**INVESTMENT OBJECTIVE:** To provide long-term capital appreciation by investing predominantly in equity and equity related securities under Transportation and Logistics theme. There is no assurance that the investment objective of the Scheme will be achieved.

| FUND MANAGER *                              |                 |               |
|---------------------------------------------|-----------------|---------------|
| Name                                        | Since           | Total Exp     |
| Priya Ranjan                                | August 17, 2023 | Over 18 years |
| Bhagyesh Kagalkar (Gold/Silver Instruments) | August 26, 2026 | Over 32 years |

| DATE OF ALLOTMENT/INCEPTION DATE |
|----------------------------------|
| August 17, 2023                  |

| NAV (As On SEPTEMBER 30, 2026) | NAV PER UNIT (₹) |
|--------------------------------|------------------|
| Regular Plan - Growth Option   | 19.106           |
| Regular Plan - IDCW Option     | 19.106           |
| Direct Plan - Growth Option    | 19.819           |
| Direct Plan - IDCW Option      | 19.819           |

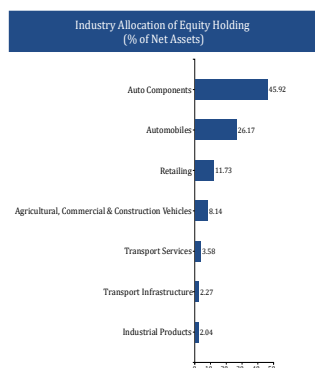
| ASSETS UNDER MANAGEMENT              |              |
|--------------------------------------|--------------|
| As on September 30, 2026             | ₹2,043.11Cr. |
| Average for Month of September, 2026 | ₹2,070.70Cr. |

| QUANTITATIVE DATA                                                                                                                                                                                           |         |
|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|---------|
| <b>Portfolio Turnover</b>                                                                                                                                                                                   |         |
| Equity Turnover                                                                                                                                                                                             | 28.06%  |
| Total Turnover                                                                                                                                                                                              | 28.06%  |
| Total Turnover = Equity + Debt + Derivative                                                                                                                                                                 |         |
| <b>Risk Ratio</b>                                                                                                                                                                                           |         |
| • Standard Deviation                                                                                                                                                                                        | 19.100% |
| • Beta                                                                                                                                                                                                      | 0.929   |
| • Sharpe Ratio*                                                                                                                                                                                             | 0.905   |
| Computed for the 3-yr period ended September 30, 2026 Based on month-end NAV.* Risk free rate: 5.28% (Source: FIMMDA MIBOR) For schemes which have not completed 3 years, data is computed since inception. |         |

| EXPENSE RATIO (As On September 30, 2026)                                                                                                             |               |
|------------------------------------------------------------------------------------------------------------------------------------------------------|---------------|
| Base expense Ratio Including statutory levies on expenses part of BER, excluding brokerage, transaction cost and execution related statutory levies^ |               |
| Regular: 2.01%                                                                                                                                       | Direct: 0.95% |

| #BENCHMARK INDEX                             |  |
|----------------------------------------------|--|
| NIFTY Transportation & Logistics Index (TRI) |  |
| ##ADDL. BENCHMARK INDEX                      |  |
| Nifty 50 Index (TRI)                         |  |

| EXIT LOADS\$                                                                                                                                                  |  |
|---------------------------------------------------------------------------------------------------------------------------------------------------------------|--|
| • In respect of each purchase/switch-in of units, an Exit load of 1% is payable if units are redeemed/switched-out within 30 days from the date of allotment. |  |
| • No Exit Load is payable if units are redeemed / switched-out after 30 days from the date of allotment.                                                      |  |



| PORTFOLIO                          |                                                  |          |                                                                                                                                                           |                    |               |
|------------------------------------|--------------------------------------------------|----------|-----------------------------------------------------------------------------------------------------------------------------------------------------------|--------------------|---------------|
| Company                            | Industry+                                        | % to NAV | Company                                                                                                                                                   | Industry+          | % to NAV      |
| <b>EQUITY &amp; EQUITY RELATED</b> |                                                  |          |                                                                                                                                                           |                    |               |
| • Eternal Limited                  | Retailing                                        | 9.40     | LG Balakrishnan & Bros Ltd.                                                                                                                               | Auto Components    | 0.85          |
| • Maruti Suzuki India Limited      | Automobiles                                      | 8.79     | Container Corporation of India Ltd.                                                                                                                       | Transport Services | 0.66          |
| • Eicher Motors Ltd.               | Automobiles                                      | 8.75     | JK Tyre & Industries Limited                                                                                                                              | Auto Components    | 0.63          |
| • Bosch Limited                    | Auto Components                                  | 7.91     | Studds Accessories Limited                                                                                                                                | Auto Components    | 0.49          |
| • Sona Blw Precision Forgings      | Auto Components                                  | 6.91     | TENNECO CLEAN AIR INDIA LIMITED                                                                                                                           | Auto Components    | 0.30          |
| • Tata Motors Limited              | Agricultural, Commercial & Construction Vehicles | 6.81     | VRL Logistics Ltd.                                                                                                                                        | Transport Services | 0.28          |
| • Hyundai Motor India Limited      | Automobiles                                      | 5.62     | SHARDA MOTOR INDUSTRIES LIMITED                                                                                                                           | Auto Components    | 0.23          |
| • Gabriel India Ltd.               | Auto Components                                  | 4.81     | Popular Vehicles and Services Limited                                                                                                                     | Automobiles        | 0.12          |
| • MRF Ltd.                         | Auto Components                                  | 3.00     | <b>Sub Total</b>                                                                                                                                          |                    | <b>99.85</b>  |
| • Sedemac Mechatronics Limited     | Auto Components                                  | 2.93     | Cash, Cash Equivalents and Net Current Assets                                                                                                             |                    | 0.15          |
| • Mahindra & Mahindra Ltd.         | Automobiles                                      | 2.89     | <b>Grand Total</b>                                                                                                                                        |                    | <b>100.00</b> |
| • Swiggy Limited                   | Retailing                                        | 2.33     | • Top Ten Holdings                                                                                                                                        |                    |               |
| • Varroc Engineering Limited       | Auto Components                                  | 2.31     | Face Value / Allotment NAV per Unit: ₹ 10, + Industry Classification as recommended by AMFI, Data is as of September 30, 2026 unless otherwise specified. |                    |               |
| • JSW Infrastructure Limited       | Transport Infrastructure                         | 2.27     | ₹ Dedicated Fund Manager for Overseas Investments: Mr. Gopal Agrawal (since September 01, 2026) (Total Experience: Over 22 years).                        |                    |               |
| • Dhoot Transmission Limited       | Auto Components                                  | 2.21     | Please refer Minimum Application Amount, Plans & Options, on Page no. 104 to 106.                                                                         |                    |               |
| • Apollo Tyres Ltd.                | Auto Components                                  | 2.18     | \$\$For further details, please refer to para 'Exit Load' on page no. 108.                                                                                |                    |               |
| • Balakrishna Industries Ltd.      | Auto Components                                  | 2.12     | ^ For Total Expense Ratio including brokerage, transaction cost and statutory levies please refer our website.                                            |                    |               |
| • Bharat Forge Ltd.                | Auto Components                                  | 2.12     |                                                                                                                                                           |                    |               |
| • SKF India (Industrial) Limited   | Industrial Products                              | 2.04     |                                                                                                                                                           |                    |               |
| • S.J.S. Enterprises Limited       | Auto Components                                  | 1.65     |                                                                                                                                                           |                    |               |
| • CIE Automotive India Ltd         | Auto Components                                  | 1.57     |                                                                                                                                                           |                    |               |
| • Shiprocket Limited               | Transport Services                               | 1.51     |                                                                                                                                                           |                    |               |
| • Suprajit Engineering Ltd.        | Auto Components                                  | 1.47     |                                                                                                                                                           |                    |               |
| • ESCORTS KUBOTA LIMITED           | Agricultural, Commercial & Construction Vehicles | 1.33     |                                                                                                                                                           |                    |               |
| • FIEM INDUSTRIES LIMITED          | Auto Components                                  | 1.15     |                                                                                                                                                           |                    |               |
| • Blue Dart Express Ltd.           | Transport Services                               | 1.13     |                                                                                                                                                           |                    |               |
| • SKF India Ltd.                   | Auto Components                                  | 1.08     |                                                                                                                                                           |                    |               |

| SIP PERFORMANCE ^ - Regular Plan - Growth Option   |                     |              |              |
|----------------------------------------------------|---------------------|--------------|--------------|
|                                                    | Since Inception SIP | 3 year SIP   | 1 year SIP   |
| Total Amount Invested (₹. in Lacs)                 | 3.80                | 3.60         | 1.20         |
| Market Value as on September 30, 2026 (₹. in Lacs) | 4.94                | 4.56         | 1.28         |
| <b>Returns (%)</b>                                 | <b>16.80</b>        | <b>15.96</b> | <b>13.00</b> |
| Benchmark Returns (%)#                             | 9.31                | 8.09         | -0.96        |
| Additional Benchmark Returns (%)##                 | -0.61               | -1.44        | -13.60       |

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.

| PERFORMANCE ^ - Regular Plan - Growth Option |                 |                    |                        |                                    |                            |                |                            |
|----------------------------------------------|-----------------|--------------------|------------------------|------------------------------------|----------------------------|----------------|----------------------------|
| Date                                         | Period          | Scheme Returns (%) | Benchmark Returns (%)# | Additional Benchmark Returns (%)## | Value of ₹ 10,000 invested |                |                            |
|                                              |                 |                    |                        |                                    | Scheme (₹)                 | Benchmark (₹)# | Additional Benchmark (₹)## |
| Sep 30, 25                                   | Last 1 Year     | 6.85               | -2.20                  | -7.09                              | 10,685                     | 9,780          | 9,291                      |
| Sep 29, 23                                   | Last 3 Years    | 22.78              | 17.82                  | 6.05                               | 18,530                     | 16,371         | 11,931                     |
| Aug 17, 23                                   | Since Inception | 23.03              | 18.80                  | 6.31                               | 19,106                     | 17,125         | 12,106                     |

Returns greater than 1 year period are compounded annualized (CAGR). For performance of other schemes managed by Priya Ranjan & Bhagyesh Kagalkar, please refer page 107-108. 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. For Performance of Direct Plan, refer page 113 to 120.

**^Past performance may or may not be sustained in future and is not a guarantee of any future returns.** Load is not taken into consideration for computation of performance.

For Product label and Riskometers, refer page no: 124-139

# HDFC Defence Fund

An open-ended equity scheme investing in Defence theme

CATEGORY OF SCHEME  
THEMATIC FUND

**INVESTMENT OBJECTIVE:** To provide long-term capital appreciation by investing predominantly in equity and equity related securities of Defence & allied sector companies. There is no assurance that the investment objective of the Scheme will be achieved.

| FUND MANAGER ₹                              |                 |               |
|---------------------------------------------|-----------------|---------------|
| Name                                        | Since           | Total Exp     |
| Priya Ranjan                                | April 18, 2025  | Over 18 years |
| Rahul Baijal                                | April 18, 2025  | Over 25 years |
| Bhagyesh Kagalkar (Gold/Silver Instruments) | August 26, 2026 | Over 32 years |

| DATE OF ALLOTMENT/INCEPTION DATE |  |
|----------------------------------|--|
| June 02, 2023                    |  |

| NAV (As On SEPTEMBER 30, 2026) | NAV PER UNIT (₹) |
|--------------------------------|------------------|
| Regular Plan - Growth Option   | 29.615           |
| Regular Plan - IDCW Option     | 29.615           |
| Direct Plan - Growth Option    | 30.720           |
| Direct Plan - IDCW Option      | 30.720           |

| ASSETS UNDER MANAGEMENT              |               |
|--------------------------------------|---------------|
| As on September 30, 2026             | ₹11,493.39Cr. |
| Average for Month of September, 2026 | ₹11,520.73Cr. |

| QUANTITATIVE DATA                                                                                                                                                                                           |         |
|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|---------|
| <b>Portfolio Turnover</b>                                                                                                                                                                                   |         |
| Equity Turnover                                                                                                                                                                                             | 8.22%   |
| Total Turnover                                                                                                                                                                                              | 8.22%   |
| Total Turnover = Equity + Debt + Derivative                                                                                                                                                                 |         |
| <b>Risk Ratio</b>                                                                                                                                                                                           |         |
| • Standard Deviation                                                                                                                                                                                        | 31.214% |
| • Beta                                                                                                                                                                                                      | 0.819   |
| • Sharpe Ratio*                                                                                                                                                                                             | 0.962   |
| Computed for the 3-yr period ended September 30, 2026 Based on month-end NAV.* Risk free rate: 5.28% (Source: FIMMDA MIBOR) For schemes which have not completed 3 years, data is computed since inception. |         |

| EXPENSE RATIO (As On September 30, 2026)                                                                                                             |               |
|------------------------------------------------------------------------------------------------------------------------------------------------------|---------------|
| Base expense Ratio Including statutory levies on expenses part of BER, excluding brokerage, transaction cost and execution related statutory levies^ |               |
| Regular: 1.72%                                                                                                                                       | Direct: 0.82% |

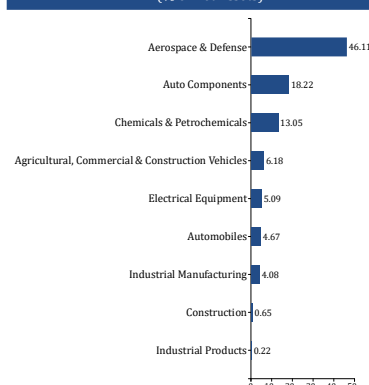
| #BENCHMARK INDEX                                    |  |
|-----------------------------------------------------|--|
| NIFTY India Defence Index TRI (Total Returns Index) |  |
| ##ADDL. BENCHMARK INDEX                             |  |
| Nifty 50 Index (TRI)                                |  |

| EXIT LOAD\$\$                                                                                                                                                |  |
|--------------------------------------------------------------------------------------------------------------------------------------------------------------|--|
| • In respect of each purchase/switch-in of units, an Exit load of 1% is payable if units are redeemed/switched-out within 1 year from the date of allotment. |  |
| • No Exit Load is payable if units are redeemed / switched-out after 1 year from the date of allotment                                                       |  |

## PORTFOLIO

| Company                         | Industry+                                        | % to NAV | Company                                                                                                                                                   | Industry+           | % to NAV      |
|---------------------------------|--------------------------------------------------|----------|-----------------------------------------------------------------------------------------------------------------------------------------------------------|---------------------|---------------|
| EQUITY & EQUITY RELATED         |                                                  |          | AEQUS LIMITED                                                                                                                                             | Aerospace & Defense | 0.12          |
| • Bharat Electronics Ltd.       | Aerospace & Defense                              | 14.87    | <b>Sub Total</b>                                                                                                                                          |                     | <b>98.27</b>  |
| • Bharat Forge Ltd.             | Auto Components                                  | 12.91    | Cash, Cash Equivalents and Net Current Assets                                                                                                             |                     | 1.73          |
| • Hindustan Aeronautics Limited | Aerospace & Defense                              | 12.61    | <b>Grand Total</b>                                                                                                                                        |                     | <b>100.00</b> |
| • Solar Industries India Ltd.   | Chemicals & Petrochemicals                       | 10.28    | • Top Ten Holdings                                                                                                                                        |                     |               |
| • Astra Microwave Products Ltd. | Aerospace & Defense                              | 6.44     | Face Value / Allotment NAV per Unit: ₹ 10, + Industry Classification as recommended by AMFI, Data is as of September 30, 2026 unless otherwise specified. |                     |               |
| • BEML Limited                  | Agricultural, Commercial & Construction Vehicles | 5.11     | ₹ Dedicated Fund Manager for Overseas Investments: Mr. Gopal Agrawal (since September 01, 2026) (Total Experience: Over 22 years).                        |                     |               |
| • MTAR Technologies Limited     | Electrical Equipment                             | 5.09     | Please refer Minimum Application Amount, Plans & Options, on Page no. 104 to 106.                                                                         |                     |               |
| • Eicher Motors Ltd.            | Automobiles                                      | 4.67     | \$\$For further details, please refer to para 'Exit Load' on page no. 108.                                                                                |                     |               |
| • Bosch Limited                 | Auto Components                                  | 4.10     | ^ For Total Expense Ratio including brokerage, transaction cost and statutory levies please refer our website.                                            |                     |               |
| • Bharat Dynamics Limited       | Aerospace & Defense                              | 3.19     |                                                                                                                                                           |                     |               |
| • Cyient DLM Limited            | Aerospace & Defense                              | 3.18     |                                                                                                                                                           |                     |               |
| • Mazagon Dock Shipbuilders Ltd | Industrial Manufacturing                         | 3.17     |                                                                                                                                                           |                     |               |
| • Centum Electronics Ltd.       | Aerospace & Defense                              | 2.95     |                                                                                                                                                           |                     |               |
| • Premier Explosives Ltd.       | Chemicals & Petrochemicals                       | 2.77     |                                                                                                                                                           |                     |               |
| • Data Patterns (India) Limited | Aerospace & Defense                              | 1.98     |                                                                                                                                                           |                     |               |
| • Sedemac Mechatronics Limited  | Auto Components                                  | 1.21     |                                                                                                                                                           |                     |               |
| • Tata Motors Limited           | Agricultural, Commercial & Construction Vehicles | 1.07     |                                                                                                                                                           |                     |               |
| • IDEAFORGE TECHNOLOGY LIMITED  | Aerospace & Defense                              | 0.77     |                                                                                                                                                           |                     |               |
| • Power Mech Projects Ltd.      | Construction                                     | 0.65     |                                                                                                                                                           |                     |               |
| • INDO-MIM Limited              | Industrial Manufacturing                         | 0.36     |                                                                                                                                                           |                     |               |
| • Cochin Shipyard Ltd.          | Industrial Manufacturing                         | 0.34     |                                                                                                                                                           |                     |               |
| • Diffusion Engineers Limited   | Industrial Products                              | 0.22     |                                                                                                                                                           |                     |               |
| • JNK India Limited             | Industrial Manufacturing                         | 0.21     |                                                                                                                                                           |                     |               |

Industry Allocation of Equity Holding (% of Net Assets)



## SIP PERFORMANCE ^ - Regular Plan - Growth Option

|                                                    | Since Inception SIP | 3 year SIP   | 1 year SIP    |
|----------------------------------------------------|---------------------|--------------|---------------|
| Total Amount Invested (₹. in Lacs)                 | 4.00                | 3.60         | 1.20          |
| Market Value as on September 30, 2026 (₹. in Lacs) | 6.30                | 5.20         | 1.39          |
| <b>Returns (%)</b>                                 | <b>28.34</b>        | <b>25.43</b> | <b>30.20</b>  |
| Benchmark Returns (%)#                             | <b>32.51</b>        | <b>27.66</b> | <b>19.50</b>  |
| Additional Benchmark Returns (%)# #                | <b>0.13</b>         | <b>-1.44</b> | <b>-13.60</b> |

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.

## PERFORMANCE ^ - Regular Plan - Growth Option

| Date       | Period          | Scheme Returns (%) | Benchmark Returns (%)# | Additional Benchmark Returns (%)# # | Value of ₹ 10,000 invested Scheme (₹) | Benchmark (₹)# | Additional Benchmark (₹)# # |
|------------|-----------------|--------------------|------------------------|-------------------------------------|---------------------------------------|----------------|-----------------------------|
| Sep 30, 25 | Last 1 Year     | 25.10              | 18.79                  | -7.09                               | 12,510                                | 11,879         | 9,291                       |
| Sep 29, 23 | Last 3 Years    | 35.36              | 42.26                  | 6.05                                | 24,843                                | 28,848         | 11,931                      |
| Jun 02, 23 | Since Inception | 38.53              | 50.08                  | 7.42                                | 29,615                                | 38,672         | 12,692                      |

Returns greater than 1 year period are compounded annualized (CAGR). For performance of other schemes managed by Priya Ranjan, Rahul Baijal & Bhagyesh Kagalkar, please refer page 107-108. 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. For Performance of Direct Plan, refer page 113 to 120.

^Past performance may or may not be sustained in future and is not a guarantee of any future returns. Load is not taken into consideration for computation of performance.

For Product label and Riskometers, refer page no: 124-139

# HDFC Banking & Financial Services Fund

An open ended equity scheme investing in Banking and Financial Services Sector

CATEGORY OF SCHEME  
SECTORAL FUND

**INVESTMENT OBJECTIVE:** To provide long-term capital appreciation by investing predominantly in equity and equity related instruments of companies engaged in banking and financial services. There is no assurance that the investment objective of the Scheme will be achieved.

| FUND MANAGER <sup>+</sup>                   |                 |               |
|---------------------------------------------|-----------------|---------------|
| Name                                        | Since           | Total Exp     |
| Anand Laddha                                | July 1, 2021    | Over 22 years |
| Bhagyesh Kagalkar (Gold/Silver Instruments) | August 26, 2026 | Over 32 years |

| DATE OF ALLOTMENT/INCEPTION DATE |
|----------------------------------|
| July 01, 2021                    |

| NAV (As On SEPTEMBER 30, 2026) | NAV PER UNIT (₹) |
|--------------------------------|------------------|
| Regular Plan - Growth Option   | 16.990           |
| Regular Plan - IDCW Option     | 14.914           |
| Direct Plan - Growth Option    | 18.266           |
| Direct Plan - IDCW Option      | 16.143           |

| ASSETS UNDER MANAGEMENT <sup>€</sup> |              |
|--------------------------------------|--------------|
| As on September 30, 2026             | ₹4,425.37Cr. |
| Average for Month of September, 2026 | ₹4,557.39Cr. |

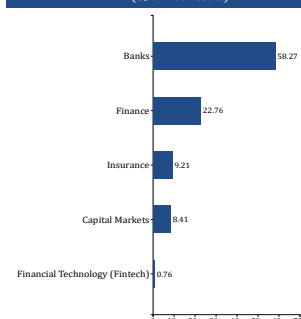
| QUANTITATIVE DATA                                                                                                                                                                                           |         |
|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|---------|
| <b>Portfolio Turnover</b>                                                                                                                                                                                   |         |
| Equity Turnover                                                                                                                                                                                             | 28.38%  |
| Total Turnover                                                                                                                                                                                              | 28.38%  |
| Total Turnover = Equity + Debt + Derivative                                                                                                                                                                 |         |
| <b>Risk Ratio</b>                                                                                                                                                                                           |         |
| • Standard Deviation                                                                                                                                                                                        | 16.678% |
| • Beta                                                                                                                                                                                                      | 0.963   |
| • Sharpe Ratio*                                                                                                                                                                                             | 0.337   |
| Computed for the 3-yr period ended September 30, 2026 Based on month-end NAV.* Risk free rate: 5.28% (Source: FIMMDA MIBOR) For schemes which have not completed 3 years, data is computed since inception. |         |

| EXPENSE RATIO (As On September 30, 2026)                                                                                                                         |               |
|------------------------------------------------------------------------------------------------------------------------------------------------------------------|---------------|
| Base expense Ratio Including statutory levies on expenses part of BER, excluding brokerage, transaction cost and execution related statutory levies <sup>^</sup> |               |
| Regular: 1.91%                                                                                                                                                   | Direct: 0.87% |

| #BENCHMARK INDEX               |
|--------------------------------|
| NIFTY Financial Services (TRI) |
| ##ADDL. BENCHMARK INDEX        |
| Nifty 50 Index (TRI)           |

| EXIT LOADS <sup>§</sup>                                                                                                                                       |
|---------------------------------------------------------------------------------------------------------------------------------------------------------------|
| • In respect of each purchase/switch-in of units, an Exit load of 1% is payable if units are redeemed/switched-out within 30 days from the date of allotment. |
| • No Exit Load is payable if units are redeemed / switched-out after 30 days from the date of allotment.                                                      |

Industry Allocation of Equity Holding (% of Net Assets)



## PORTFOLIO

| Company                                           | Industry+       | % to NAV | Company                                                                                                                                                   | Industry+                      | % to NAV      |
|---------------------------------------------------|-----------------|----------|-----------------------------------------------------------------------------------------------------------------------------------------------------------|--------------------------------|---------------|
| <b>EQUITY &amp; EQUITY RELATED</b>                |                 |          |                                                                                                                                                           |                                |               |
| • ICICI Bank Ltd.                                 | Banks           | 13.85    | Indusind Bank Ltd.                                                                                                                                        | Banks                          | 1.02          |
| • HDFC Bank Ltd.£                                 | Banks           | 12.89    | OnEMI Technology Solutions Limited                                                                                                                        | Finance                        | 1.01          |
| • Kotak Mahindra Bank Limited                     | Banks           | 8.61     | National Stock Exchange of India Limited                                                                                                                  | Capital Markets                | 0.99          |
| • Axis Bank Ltd.                                  | Banks           | 7.76     | Indian Bank                                                                                                                                               | Banks                          | 0.76          |
| • State Bank of India                             | Banks           | 6.07     | PB Fintech Limited                                                                                                                                        | Financial Technology (Fintech) | 0.76          |
| • Shriram Finance Ltd.                            | Finance         | 4.22     | Creditaccess Grameen Limited                                                                                                                              | Finance                        | 0.73          |
| • Bajaj Finance Ltd.                              | Finance         | 3.96     | Bombay Stock Exchange Limited (BSE)                                                                                                                       | Capital Markets                | 0.70          |
| • SBI Life Insurance Company Ltd.                 | Insurance       | 3.72     | HDFC Life Insurance Company Limited                                                                                                                       | Insurance                      | 0.59          |
| • Five-Star Business Finance Limited              | Finance         | 2.67     | Repcos Home Finance Ltd.                                                                                                                                  | Finance                        | 0.55          |
| • Au Small Finance Bank Ltd.                      | Banks           | 2.40     | <b>Sub Total</b>                                                                                                                                          |                                | <b>99.41</b>  |
| Karur Vysya Bank Ltd.                             | Banks           | 1.91     | Cash, Cash Equivalents and Net Current Assets                                                                                                             |                                | 0.59          |
| ICICI Lombard General Insurance Co                | Insurance       | 1.89     | <b>Grand Total</b>                                                                                                                                        |                                | <b>100.00</b> |
| Home First Finance Company India Ltd              | Finance         | 1.71     | • Top Ten Holdings, £ Sponsor                                                                                                                             |                                |               |
| Angel One Ltd.                                    | Capital Markets | 1.67     | Face Value / Allotment NAV per Unit: ₹ 10, + Industry Classification as recommended by AMFI, Data is as of September 30, 2026 unless otherwise specified. |                                |               |
| Billionbrains Garage Ventures Limited (Groww)     | Capital Markets | 1.66     | ¥ Dedicated Fund Manager for Overseas Investments: Mr. Gopal Agrawal (since September 01, 2026) (Total Experience: Over 22 years).                        |                                |               |
| Equitas Small Finance Bank Ltd                    | Banks           | 1.63     | € Includes investments made by the schemes of HDFC Mutual Fund aggregating to ₹ 214.02 Crores.                                                            |                                |               |
| Life Insurance Corporation of India               | Insurance       | 1.61     | Please refer Minimum Application Amount, Plans & Options, on Page no. 104 to 106.                                                                         |                                |               |
| PNB Housing Finance Ltd.                          | Finance         | 1.61     | \$\$\$For further details, please refer to para 'Exit Load' on page no. 108.                                                                              |                                |               |
| CanFin Homes Ltd.                                 | Finance         | 1.40     | ^ For Total Expense Ratio including brokerage, transaction cost and statutory levies please refer our website.                                            |                                |               |
| Max Financial Services Ltd.                       | Insurance       | 1.40     |                                                                                                                                                           |                                |               |
| Bandhan Bank Ltd.                                 | Banks           | 1.37     |                                                                                                                                                           |                                |               |
| Poonawalla Fincorp Ltd                            | Finance         | 1.35     |                                                                                                                                                           |                                |               |
| Tata Capital Ltd.                                 | Finance         | 1.26     |                                                                                                                                                           |                                |               |
| Mahindra & Mahindra Financial Services Ltd.       | Finance         | 1.17     |                                                                                                                                                           |                                |               |
| ICICI PRUDENTIAL ASSET MANAGEMENT COMPANY LIMITED | Capital Markets | 1.16     |                                                                                                                                                           |                                |               |
| SBI Funds Management Limited                      | Capital Markets | 1.16     |                                                                                                                                                           |                                |               |
| Fusion Finance Limited                            | Finance         | 1.12     |                                                                                                                                                           |                                |               |
| 360 ONE WAM LIMITED                               | Capital Markets | 1.07     |                                                                                                                                                           |                                |               |

## SIP PERFORMANCE <sup>^</sup> - Regular Plan - Growth Option

|                                                    | Since Inception SIP | 5 year SIP  | 3 year SIP  | 1 year SIP   |
|----------------------------------------------------|---------------------|-------------|-------------|--------------|
| Total Amount Invested (₹. in Lacs)                 | 6.30                | 6.00        | 3.60        | 1.20         |
| Market Value as on September 30, 2026 (₹. in Lacs) | 8.14                | 7.64        | 3.88        | 1.16         |
| <b>Returns (%)</b>                                 | <b>9.70</b>         | <b>9.61</b> | <b>4.85</b> | <b>-5.56</b> |
| Benchmark Returns (%)#                             | 7.13                | 6.96        | 2.74        | -11.43       |
| Additional Benchmark Returns (%)##                 | 4.95                | 4.59        | -1.44       | -13.60       |

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.

## PERFORMANCE <sup>^</sup> - Regular Plan - Growth Option

| Date       | Period          | Scheme Returns (%) | Benchmark Returns (%)# | Additional Benchmark Returns (%)## | Value of ₹ 10,000 invested |                |                            |
|------------|-----------------|--------------------|------------------------|------------------------------------|----------------------------|----------------|----------------------------|
|            |                 |                    |                        |                                    | Scheme (₹)                 | Benchmark (₹)# | Additional Benchmark (₹)## |
| Sep 30, 25 | Last 1 Year     | 2.36               | -4.42                  | -7.09                              | 10,236                     | 9,558          | 9,291                      |
| Sep 29, 23 | Last 3 Years    | 9.94               | 8.58                   | 6.05                               | 13,294                     | 12,808         | 11,931                     |
| Sep 30, 21 | Last 5 Years    | 9.79               | 7.13                   | 6.37                               | 15,958                     | 14,115         | 13,621                     |
| Jul 01, 21 | Since Inception | 10.62              | 9.09                   | 8.50                               | 16,990                     | 15,793         | 15,347                     |

Returns greater than 1 year period are compounded annualized (CAGR). For performance of other schemes managed by Anand Laddha & Bhagyesh Kagalkar, please refer page 107-108. 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. For Performance of Direct Plan, refer page 113 to 120.

<sup>^</sup>Past performance may or may not be sustained in future and is not a guarantee of any future returns. Load is not taken into consideration for computation of performance.

# HDFC Technology Fund

An open-ended equity scheme investing in Technology theme

CATEGORY OF SCHEME  
THEMATIC FUND

**INVESTMENT OBJECTIVE:** To provide long-term capital appreciation by investing predominantly in equity and equity related securities of Technology & technology related companies. There is no assurance that the investment objective of the Scheme will be achieved.

| FUND MANAGER <sup>+</sup>                   |                   |               |
|---------------------------------------------|-------------------|---------------|
| Name                                        | Since             | Total Exp     |
| Balakumar B                                 | September 8, 2023 | Over 16 years |
| Bhagyesh Kagalkar (Gold/Silver Instruments) | August 26, 2026   | Over 32 years |

| DATE OF ALLOTMENT/INCEPTION DATE |
|----------------------------------|
| September 8, 2023                |

| NAV (As On SEPTEMBER 30, 2026) | NAV PER UNIT (₹) |
|--------------------------------|------------------|
| Regular Plan - Growth Option   | 10.926           |
| Regular Plan - IDCW Option     | 10.926           |
| Direct Plan - Growth Option    | 11.330           |
| Direct Plan - IDCW Option      | 11.330           |

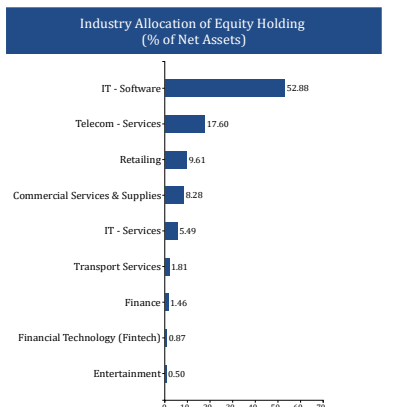
| ASSETS UNDER MANAGEMENT <sup>€</sup> |              |
|--------------------------------------|--------------|
| As on September 30, 2026             | ₹1,370.99Cr. |
| Average for Month of September, 2026 | ₹1,429.44Cr. |

| QUANTITATIVE DATA                                                                                                                                                                                           |         |
|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|---------|
| <b>Portfolio Turnover</b>                                                                                                                                                                                   |         |
| Equity Turnover                                                                                                                                                                                             | 11.68%  |
| Total Turnover                                                                                                                                                                                              | 11.68%  |
| Total Turnover = Equity + Debt + Derivative                                                                                                                                                                 |         |
| <b>Risk Ratio</b>                                                                                                                                                                                           |         |
| • Standard Deviation                                                                                                                                                                                        | 21.188% |
| • Beta                                                                                                                                                                                                      | 0.984   |
| • Sharpe Ratio*                                                                                                                                                                                             | 0.013   |
| Computed for the 3-yr period ended September 30, 2026 Based on month-end NAV.* Risk free rate: 5.28% (Source: FIMMDA MIBOR) For schemes which have not completed 3 years, data is computed since inception. |         |

| EXPENSE RATIO (As On September 30, 2026)                                                                                                                         |               |
|------------------------------------------------------------------------------------------------------------------------------------------------------------------|---------------|
| Base expense Ratio Including statutory levies on expenses part of BER, excluding brokerage, transaction cost and execution related statutory levies <sup>^</sup> |               |
| Regular: 2.12%                                                                                                                                                   | Direct: 1.04% |

| #BENCHMARK INDEX        |
|-------------------------|
| BSE Teck Index (TRI)    |
| ##ADDL. BENCHMARK INDEX |
| Nifty 50 Index (TRI)    |

| EXIT LOADS <sup>§</sup>                                                                                                                                       |
|---------------------------------------------------------------------------------------------------------------------------------------------------------------|
| • In respect of each purchase/switch-in of units, an Exit load of 1% is payable if units are redeemed/switched-out within 30 days from the date of allotment. |
| • No Exit Load is payable if units are redeemed / switched-out after 30 days from the date of allotment.                                                      |



## PORTFOLIO

| Company                                | Industry+                      | % to NAV | Company                                                                                                                                                   | Industry+                      | % to NAV      |
|----------------------------------------|--------------------------------|----------|-----------------------------------------------------------------------------------------------------------------------------------------------------------|--------------------------------|---------------|
| <b>EQUITY &amp; EQUITY RELATED</b>     |                                |          |                                                                                                                                                           |                                |               |
| • Bharti Airtel Ltd.                   | Telecom - Services             | 13.74    | Redington Ltd.                                                                                                                                            | Commercial Services & Supplies | 0.92          |
| • Infosys Limited                      | IT - Software                  | 11.14    | PB Fintech Limited                                                                                                                                        | Financial Technology (Fintech) | 0.87          |
| • Tata Consultancy Services Ltd.       | IT - Software                  | 9.16     | PVR LIMITED                                                                                                                                               | Entertainment                  | 0.50          |
| • HCL Technologies Ltd.                | IT - Software                  | 7.60     | Unicommerce                                                                                                                                               |                                |               |
| • Tech Mahindra Ltd.                   | IT - Software                  | 5.12     | eSolutions Limited                                                                                                                                        | IT - Services                  | 0.44          |
| • Mphasis Limited.                     | IT - Software                  | 5.03     | <b>Sub Total</b>                                                                                                                                          |                                | <b>98.50</b>  |
| • INFO EDGE (INDIA) LIMITED            | Retailing                      | 4.64     | Cash, Cash Equivalents and Net Current Assets                                                                                                             |                                | 1.50          |
| • Coforge Limited                      | IT - Software                  | 4.56     | <b>Grand Total</b>                                                                                                                                        |                                | <b>100.00</b> |
| • Firstsource Solutions Ltd.           | Commercial Services & Supplies | 4.30     | • Top Ten Holdings                                                                                                                                        |                                |               |
| • Eternal Limited                      | Retailing                      | 3.94     | Face Value / Allotment NAV per Unit: ₹ 10, + Industry Classification as recommended by AMFI, Data is as of September 30, 2026 unless otherwise specified. |                                |               |
| Hexaware Technologies Ltd.             | IT - Software                  | 3.54     | ₹ Dedicated Fund Manager for Overseas Investments: Mr. Gopal Agrawal (since September 01, 2026) (Total Experience: Over 22 years).                        |                                |               |
| Zensar Technologies Ltd.               | IT - Software                  | 3.12     | € Includes investments made by the schemes of HDFC Mutual Fund aggregating to ₹ 175.66 Crores.                                                            |                                |               |
| eClerx Services Limited                | Commercial Services & Supplies | 3.06     | Please refer Minimum Application Amount, Plans & Options, on Page no. 104 to 106.                                                                         |                                |               |
| Amagi Media Labs Limited               | IT - Services                  | 2.55     | \$\$\$For further details, please refer to para 'Exit Load' on page no. 108.                                                                              |                                |               |
| Sonata Software Ltd.                   | IT - Software                  | 2.54     | ^ For Total Expense Ratio including brokerage, transaction cost and statutory levies please refer our website.                                            |                                |               |
| Sagility Limited                       | IT - Services                  | 2.50     |                                                                                                                                                           |                                |               |
| Shiprocket Limited                     | Transport Services             | 1.81     |                                                                                                                                                           |                                |               |
| Moneyview Limited                      | Finance                        | 1.46     |                                                                                                                                                           |                                |               |
| Tata Communications Limited            | Telecom - Services             | 1.42     |                                                                                                                                                           |                                |               |
| Indus Towers Limited                   | Telecom - Services             | 1.32     |                                                                                                                                                           |                                |               |
| Bharti Hexacom Limited                 | Telecom - Services             | 1.12     |                                                                                                                                                           |                                |               |
| Persistent Systems Limited             | IT - Software                  | 1.07     |                                                                                                                                                           |                                |               |
| Brainbees Solutions Limited (FirstCry) | Retailing                      | 1.03     |                                                                                                                                                           |                                |               |

## SIP PERFORMANCE <sup>^</sup> - Regular Plan - Growth Option

|                                                    | Since Inception SIP | 3 year SIP   | 1 year SIP    |
|----------------------------------------------------|---------------------|--------------|---------------|
| Total Amount Invested (₹. in Lacs)                 | 3.70                | 3.60         | 1.20          |
| Market Value as on September 30, 2026 (₹. in Lacs) | 3.32                | 3.21         | 1.09          |
| <b>Returns (%)</b>                                 | <b>-6.78</b>        | <b>-7.34</b> | <b>-17.04</b> |
| Benchmark Returns (%)#                             | <b>-8.78</b>        | <b>-9.31</b> | <b>-20.86</b> |
| Additional Benchmark Returns (%)# #                | <b>-1.05</b>        | <b>-1.44</b> | <b>-13.60</b> |

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.

## PERFORMANCE <sup>^</sup> - Regular Plan - Growth Option

| Date       | Period          | Scheme Returns (%) | Benchmark Returns (%)# | Additional Benchmark Returns (%)# | Value of ₹ 10,000 invested |                |                            |
|------------|-----------------|--------------------|------------------------|-----------------------------------|----------------------------|----------------|----------------------------|
|            |                 |                    |                        |                                   | Scheme (₹)                 | Benchmark (₹)# | Additional Benchmark (₹)## |
| Sep 30, 25 | Last 1 Year     | -14.44             | -12.88                 | -7.09                             | 8,556                      | 8,712          | 9,291                      |
| Sep 29, 23 | Last 3 Years    | 3.42               | 0.99                   | 6.05                              | 11,062                     | 10,299         | 11,931                     |
| Sep 08, 23 | Since Inception | 2.93               | 0.77                   | 5.62                              | 10,926                     | 10,236         | 11,822                     |

Returns greater than 1 year period are compounded annualized (CAGR). For performance of other schemes managed by Balakumar B & Bhagyesh Kagalkar, please refer page 107-108. 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. For Performance of Direct Plan, refer page 113 to 120.

<sup>^</sup>Past performance may or may not be sustained in future and is not a guarantee of any future returns. Load is not taken into consideration for computation of performance.

# HDFC Pharma and Healthcare Fund

An open-ended equity scheme investing in Pharma and healthcare sector

CATEGORY OF SCHEME  
SECTORAL FUND

**INVESTMENT OBJECTIVE:** To provide long-term capital appreciation by investing predominantly in equity and equity related securities of Pharma and healthcare companies. There is no assurance that the investment objective of the Scheme will be achieved.

| FUND MANAGER <sup>+</sup>                   |                 |               |
|---------------------------------------------|-----------------|---------------|
| Name                                        | Since           | Total Exp     |
| Nikhil Mathur                               | October 4, 2023 | Over 16 years |
| Bhagyesh Kagalkar (Gold/Silver Instruments) | August 26, 2026 | Over 32 years |

| DATE OF ALLOTMENT/INCEPTION DATE |
|----------------------------------|
| October 4, 2023                  |

| NAV (As On SEPTEMBER 30, 2026) | NAV PER UNIT (₹) |
|--------------------------------|------------------|
| Regular Plan - Growth Option   | 21.181           |
| Regular Plan - IDCW Option     | 21.181           |
| Direct Plan - Growth Option    | 21.944           |
| Direct Plan - IDCW Option      | 21.944           |

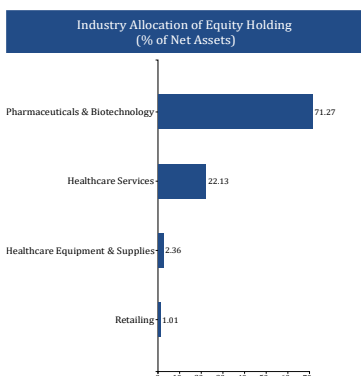
| ASSETS UNDER MANAGEMENT              |              |
|--------------------------------------|--------------|
| As on September 30, 2026             | ₹3,501.37Cr. |
| Average for Month of September, 2026 | ₹3,456.67Cr. |

| QUANTITATIVE DATA                                                                                                                                                                                           |         |
|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|---------|
| <b>Portfolio Turnover</b>                                                                                                                                                                                   |         |
| Equity Turnover                                                                                                                                                                                             | 35.64%  |
| Total Turnover                                                                                                                                                                                              | 35.64%  |
| Total Turnover = Equity + Debt + Derivative                                                                                                                                                                 |         |
| <b>Risk Ratio</b>                                                                                                                                                                                           |         |
| • Standard Deviation                                                                                                                                                                                        | 16.286% |
| • Beta                                                                                                                                                                                                      | 0.944   |
| • Sharpe Ratio*                                                                                                                                                                                             | 1.383   |
| Computed for the 3-yr period ended September 30, 2026 Based on month-end NAV.* Risk free rate: 5.28% (Source: FIMMDA MIBOR) For schemes which have not completed 3 years, data is computed since inception. |         |

| EXPENSE RATIO (As On September 30, 2026)                                                                                                                         |               |
|------------------------------------------------------------------------------------------------------------------------------------------------------------------|---------------|
| Base expense Ratio Including statutory levies on expenses part of BER, excluding brokerage, transaction cost and execution related statutory levies <sup>^</sup> |               |
| Regular: 1.90%                                                                                                                                                   | Direct: 0.82% |

| #BENCHMARK INDEX           |
|----------------------------|
| BSE Healthcare Index (TRI) |
| ##ADDL. BENCHMARK INDEX    |
| Nifty 50 Index (TRI)       |

| EXIT LOADS <sup>§</sup>                                                                                                                                       |
|---------------------------------------------------------------------------------------------------------------------------------------------------------------|
| • In respect of each purchase/switch-in of units, an Exit load of 1% is payable if units are redeemed/switched-out within 30 days from the date of allotment. |
| • No Exit Load is payable if units are redeemed / switched-out after 30 days from the date of allotment.                                                      |



| PORTFOLIO                                     |                                 |          |                                                                                                                                                           |
|-----------------------------------------------|---------------------------------|----------|-----------------------------------------------------------------------------------------------------------------------------------------------------------|
| Company                                       | Industry+                       | % to NAV |                                                                                                                                                           |
| EQUITY & EQUITY RELATED                       |                                 |          |                                                                                                                                                           |
| • Divis Laboratories Ltd.                     | Pharmaceuticals & Biotechnology | 9.39     | Jupiter Life Line Hospitals Limited                                                                                                                       |
| • Sun Pharmaceutical Industries Ltd.          | Pharmaceuticals & Biotechnology | 8.28     | Healthcare Services                                                                                                                                       |
| • Alkem Laboratories Ltd.                     | Pharmaceuticals & Biotechnology | 4.64     | Metropolis Healthcare Ltd.                                                                                                                                |
| • Cipla Ltd.                                  | Pharmaceuticals & Biotechnology | 4.15     | Healthcare Services                                                                                                                                       |
| • Apollo Hospitals Enterprise Ltd.            | Healthcare Services             | 3.69     | Sai Life Sciences Limited                                                                                                                                 |
| • Torrent Pharmaceuticals Ltd.                | Pharmaceuticals & Biotechnology | 3.65     | Pharmaceuticals & Biotechnology                                                                                                                           |
| • Max Healthcare Institute Limited            | Healthcare Services             | 3.61     | Biocon Ltd.                                                                                                                                               |
| • Aster DM Quality Care Limited               | Healthcare Services             | 3.56     | Pharmaceuticals & Biotechnology                                                                                                                           |
| • Lupin Ltd.                                  | Pharmaceuticals & Biotechnology | 3.55     | Pharmaceuticals & Biotechnology                                                                                                                           |
| • Neuland Laboratories Limited                | Pharmaceuticals & Biotechnology | 3.24     | SYMBIOTEC PHARMALAB LIMITED                                                                                                                               |
| Shilpa Medicare Ltd                           | Pharmaceuticals & Biotechnology | 3.23     | Pharmaceuticals & Biotechnology                                                                                                                           |
| Dr Reddys Laboratories Ltd.                   | Pharmaceuticals & Biotechnology | 3.19     | Thyrocare Technologies Ltd.                                                                                                                               |
| Acutaas Chemicals Limited                     | Pharmaceuticals & Biotechnology | 3.18     | Healthcare Services                                                                                                                                       |
| Anthem Biosciences Limited                    | Pharmaceuticals & Biotechnology | 3.17     | CORONA REMEDIES LIMITED                                                                                                                                   |
| Ipca Laboratories Ltd.                        | Pharmaceuticals & Biotechnology | 2.98     | Pharmaceuticals & Biotechnology                                                                                                                           |
| Global Health Limited                         | Healthcare Services             | 2.72     | Entero Healthcare Solutions Limited                                                                                                                       |
| Rubicon Research Limited                      | Pharmaceuticals & Biotechnology | 2.52     | Retailing                                                                                                                                                 |
| Krishna Institute Of Medical Sciences Limited | Healthcare Services             | 2.10     | Jubilant Pharmova Limited                                                                                                                                 |
| Glenmark Pharmaceuticals Ltd.                 | Pharmaceuticals & Biotechnology | 2.09     | Pharmaceuticals & Biotechnology                                                                                                                           |
| Molbio Diagnostics Limited                    | Healthcare Equipment & Supplies | 2.01     | Eris Lifesciences Ltd                                                                                                                                     |
| Vijaya Diagnostic Centre Limited              | Healthcare Services             | 2.00     | Pharmaceuticals & Biotechnology                                                                                                                           |
| Zydus Lifesciences Limited                    | Pharmaceuticals & Biotechnology | 1.82     | Novartis India Ltd.                                                                                                                                       |
| Gland Pharma Ltd.                             | Pharmaceuticals & Biotechnology | 1.78     | BAJAJ HEALTHCARE LIMITED                                                                                                                                  |
| Wockhardt Ltd.                                | Pharmaceuticals & Biotechnology | 1.71     | Pharmaceuticals & Biotechnology                                                                                                                           |
|                                               |                                 |          | Laxmi Dental Limited                                                                                                                                      |
|                                               |                                 |          | Healthcare Equipment & Supplies                                                                                                                           |
|                                               |                                 |          | Cohance Lifesciences Limited                                                                                                                              |
|                                               |                                 |          | Pharmaceuticals & Biotechnology                                                                                                                           |
|                                               |                                 |          | Sub Total                                                                                                                                                 |
|                                               |                                 |          | 96.77                                                                                                                                                     |
|                                               |                                 |          | Cash, Cash Equivalents and Net Current Assets                                                                                                             |
|                                               |                                 |          | 3.23                                                                                                                                                      |
|                                               |                                 |          | Grand Total                                                                                                                                               |
|                                               |                                 |          | 100.00                                                                                                                                                    |
|                                               |                                 |          | • Top Ten Holdings                                                                                                                                        |
|                                               |                                 |          | Face Value / Allotment NAV per Unit: ₹ 10, + Industry Classification as recommended by AMFI, Data is as of September 30, 2026 unless otherwise specified. |
|                                               |                                 |          | ₹ Dedicated Fund Manager for Overseas Investments: Mr. Gopal Agrawal (since September 01, 2026) (Total Experience: Over 22 years).                        |
|                                               |                                 |          | Please refer Minimum Application Amount, Plans & Options, on Page no. 104 to 106.                                                                         |
|                                               |                                 |          | \$\$\$ For further details, please refer to para 'Exit Load' on page no. 108.                                                                             |
|                                               |                                 |          | <sup>^</sup> For Total Expense Ratio including brokerage, transaction cost and statutory levies please refer our website.                                 |

| SIP PERFORMANCE <sup>^</sup> - Regular Plan - Growth Option |                     |            |  |
|-------------------------------------------------------------|---------------------|------------|--|
|                                                             | Since Inception SIP | 1 year SIP |  |
| Total Amount Invested (₹. in Lacs)                          | 3.60                | 1.20       |  |
| Market Value as on September 30, 2026 (₹. in Lacs)          | 5.06                | 1.39       |  |
| Returns (%)                                                 | 23.40               | 30.87      |  |
| Benchmark Returns (%)#                                      | 15.73               | 20.75      |  |
| Additional Benchmark Returns (%)##                          | -1.43               | -13.60     |  |

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.

| PERFORMANCE <sup>^</sup> - Regular Plan - Growth Option |                 |                            |                        |                                    |            |                |                            |
|---------------------------------------------------------|-----------------|----------------------------|------------------------|------------------------------------|------------|----------------|----------------------------|
|                                                         |                 | Value of ₹ 10,000 invested |                        |                                    |            |                |                            |
| Date                                                    | Period          | Scheme Returns (%)         | Benchmark Returns (%)# | Additional Benchmark Returns (%)## | Scheme (₹) | Benchmark (₹)# | Additional Benchmark (₹)## |
| Sep 30, 25                                              | Last 1 Year     | 26.37                      | 16.77                  | -7.09                              | 12,637     | 11,677         | 9,291                      |
| Oct 04, 23                                              | Since Inception | 28.51                      | 22.06                  | 6.45                               | 21,181     | 18,156         | 12,056                     |

Returns greater than 1 year period are compounded annualized (CAGR). For performance of other schemes managed by Nikhil Mathur & Bhagyesh Kagalkar, please refer page 107-108. 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. For Performance of Direct Plan, refer page 113 to 120.

<sup>^</sup>Past performance may or may not be sustained in future and is not a guarantee of any future returns. Load is not taken into consideration for computation of performance.

For Product label and Riskometers, refer page no: 124-139

# HDFC Housing Opportunities Fund

An open ended equity scheme investing in housing and allied activities theme

CATEGORY OF SCHEME  
THEMATIC FUND

**INVESTMENT OBJECTIVE:** To provide long-term capital appreciation by investing 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. There is no assurance that the investment objective of the Scheme will be achieved.

| FUND MANAGER <sup>†</sup>                   |                    |               |
|---------------------------------------------|--------------------|---------------|
| Name                                        | Since              | Total Exp     |
| Ashish Shah                                 | September 11, 2026 | Over 20 years |
| Bhagyesh Kagalkar (Gold/Silver Instruments) | August 26, 2026    | Over 32 years |

| DATE OF ALLOTMENT/INCEPTION DATE |
|----------------------------------|
| December 6, 2017                 |

| NAV<br>(As On SEPTEMBER 30, 2026) | NAV PER UNIT (₹) |
|-----------------------------------|------------------|
| Regular Plan - Growth Option      | 20.493           |
| Regular Plan - IDCW Option        | 14.691           |
| Direct Plan - Growth Option       | 22.401           |
| Direct Plan - IDCW Option         | 16.425           |

| ASSETS UNDER MANAGEMENT              |              |
|--------------------------------------|--------------|
| As on September 30, 2026             | ₹1,100.13Cr. |
| Average for Month of September, 2026 | ₹1,130.69Cr. |

| QUANTITATIVE DATA                                                                                                                                                                                           |         |
|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|---------|
| <b>Portfolio Turnover</b>                                                                                                                                                                                   |         |
| Equity Turnover                                                                                                                                                                                             | 7.34%   |
| Total Turnover                                                                                                                                                                                              | 7.34%   |
| Total Turnover = Equity + Debt + Derivative                                                                                                                                                                 |         |
| <b>Risk Ratio</b>                                                                                                                                                                                           |         |
| • Standard Deviation                                                                                                                                                                                        | 18.195% |
| • Beta                                                                                                                                                                                                      | 0.945   |
| • Sharpe Ratio*                                                                                                                                                                                             | 0.189   |
| Computed for the 3-yr period ended September 30, 2026 Based on month-end NAV.* Risk free rate: 5.28% (Source: FIMMDA MIBOR) For schemes which have not completed 3 years, data is computed since inception. |         |

| EXPENSE RATIO<br>(As On September 30, 2026)                                                                                                                      |               |
|------------------------------------------------------------------------------------------------------------------------------------------------------------------|---------------|
| Base expense Ratio Including statutory levies on expenses part of BER, excluding brokerage, transaction cost and execution related statutory levies <sup>^</sup> |               |
| Regular: 2.19%                                                                                                                                                   | Direct: 1.33% |

| #BENCHMARK INDEX          |
|---------------------------|
| Nifty Housing Index (TRI) |
| ##ADDL. BENCHMARK INDEX   |
| Nifty 50 Index (TRI)      |

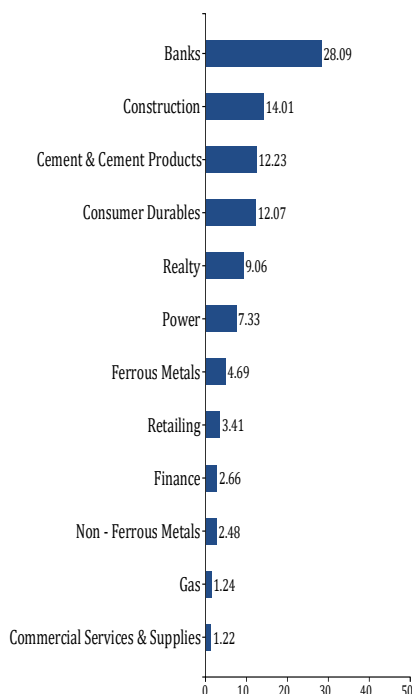
| EXIT LOAD\$\$                                                                                                                                                        |
|----------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| (Applicable only for units allotted after conversion of scheme into open-ended scheme i.e. on or after January 19, 2021)                                             |
| • In respect of each purchase / switch-in of Units, an Exit Load of 1.00% is payable if Units are redeemed / switched-out within 30 days from the date of allotment. |
| • No Exit Load is payable if Units are redeemed / switched-out after 30 days from the date of allotment.                                                             |
| Note: To clarify, Unitholders who acquired units on or before January 18, 2021, will not be charged exit load in respect of those units.                             |
| In respect of Systematic Transactions such as SIP, STPsetc., Exit Load, if any, prevailing on the date of registration / enrolment shall be levied.                  |

## PORTFOLIO

| Company                                | Industry+                      | % to NAV | Company                                                                                                                                                   | Industry+                | % to NAV      |
|----------------------------------------|--------------------------------|----------|-----------------------------------------------------------------------------------------------------------------------------------------------------------|--------------------------|---------------|
| <b>EQUITY &amp; EQUITY RELATED</b>     |                                |          |                                                                                                                                                           |                          |               |
| • Larsen and Toubro Ltd.               | Construction                   | 8.54     | Bajaj Electricals Ltd.                                                                                                                                    | Consumer Durables        | 0.51          |
| • ICICI Bank Ltd.                      | Banks                          | 8.11     | PNC Infratech Ltd.                                                                                                                                        | Construction             | 0.46          |
| • HDFC Bank Ltd.£                      | Banks                          | 8.05     | Greenply Industries Ltd.                                                                                                                                  | Consumer Durables        | 0.27          |
| • NTPC Limited                         | Power                          | 7.33     | Grasim Industries Ltd.                                                                                                                                    | Cement & Cement Products | 0.22          |
| • Ambuja Cements Ltd.                  | Cement & Cement Products       | 5.32     | GSPL Transmission Limited                                                                                                                                 | Gas                      | 0.10          |
| • State Bank of India                  | Banks                          | 5.06     | <b>Sub Total</b>                                                                                                                                          |                          | <b>98.49</b>  |
| • Kalpataru Projects International Ltd | Construction                   | 5.01     | Cash, Cash Equivalents and Net Current Assets                                                                                                             |                          | 1.51          |
| • UltraTech Cement Limited             | Cement & Cement Products       | 4.98     | <b>Grand Total</b>                                                                                                                                        |                          | <b>100.00</b> |
| • Tata Steel Ltd.                      | Ferrous Metals                 | 4.69     | • Top Ten Holdings, £ Sponsor                                                                                                                             |                          |               |
| • Prestige Estates Projects Ltd.       | Realty                         | 4.38     | Face Value / Allotment NAV per Unit: ₹ 10, + Industry Classification as recommended by AMFI, Data is as of September 30, 2026 unless otherwise specified. |                          |               |
| Electronics Mart India Ltd             | Retailing                      | 3.41     | ¥ Dedicated Fund Manager for Overseas Investments: Mr. Gopal Agrawal (since September 01, 2026) (Total Experience: Over 22 years).                        |                          |               |
| Axis Bank Ltd.                         | Banks                          | 3.34     | Please refer Minimum Application Amount, Plans & Options, on Page no. 104 to 106.                                                                         |                          |               |
| JSW Dulux Limited                      | Consumer Durables              | 2.52     | \$\$For further details, please refer to para 'Exit Load' on page no. 108.                                                                                |                          |               |
| Kotak Mahindra Bank Limited            | Banks                          | 2.27     | ^ For Total Expense Ratio including brokerage, transaction cost and statutory levies please refer our website.                                            |                          |               |
| Asian Paints Limited                   | Consumer Durables              | 1.97     |                                                                                                                                                           |                          |               |
| Kolte Patil Developers Limited         | Realty                         | 1.93     |                                                                                                                                                           |                          |               |
| Birla Corporation Ltd.                 | Cement & Cement Products       | 1.71     |                                                                                                                                                           |                          |               |
| Hindalco Industries Ltd.               | Non - Ferrous Metals           | 1.71     |                                                                                                                                                           |                          |               |
| Repco Home Finance Ltd.                | Finance                        | 1.68     |                                                                                                                                                           |                          |               |
| Havells India Ltd.                     | Consumer Durables              | 1.62     |                                                                                                                                                           |                          |               |
| Brigade Enterprises Limited.           | Realty                         | 1.41     |                                                                                                                                                           |                          |               |
| Whirlpool of India Ltd.                | Consumer Durables              | 1.38     |                                                                                                                                                           |                          |               |
| Lodha Developers Limited               | Realty                         | 1.34     |                                                                                                                                                           |                          |               |
| Bank of Baroda                         | Banks                          | 1.26     |                                                                                                                                                           |                          |               |
| Crompton Greaves Consumer Elec. Ltd.   | Consumer Durables              | 1.26     |                                                                                                                                                           |                          |               |
| Elevate Campuses Limited               | Commercial Services & Supplies | 1.22     |                                                                                                                                                           |                          |               |
| CanFin Homes Ltd.                      | Finance                        | 0.98     |                                                                                                                                                           |                          |               |
| LG Electronics India Limited           | Consumer Durables              | 0.94     |                                                                                                                                                           |                          |               |
| Symphony Ltd.                          | Consumer Durables              | 0.85     |                                                                                                                                                           |                          |               |
| National Aluminium Co. Ltd.            | Non - Ferrous Metals           | 0.77     |                                                                                                                                                           |                          |               |
| Orient Electric Ltd                    | Consumer Durables              | 0.75     |                                                                                                                                                           |                          |               |
| Indraprastha Gas Ltd.                  | Gas                            | 0.60     |                                                                                                                                                           |                          |               |
| Gujarat Energy Limited                 | Gas                            | 0.54     |                                                                                                                                                           |                          |               |

...Contd on next page

## Industry Allocation of Equity Holding (% of Net Assets)



## SIP PERFORMANCE ^ - Regular Plan - Growth Option

|                                                    | Since Inception SIP | 5 year SIP  | 3 year SIP   | 1 year SIP    |
|----------------------------------------------------|---------------------|-------------|--------------|---------------|
| Total Amount Invested (₹. in Lacs)                 | 10.60               | 6.00        | 3.60         | 1.20          |
| Market Value as on September 30, 2026 (₹. in Lacs) | 17.51               | 7.16        | 3.46         | 1.13          |
| <b>Returns (%)</b>                                 | <b>11.03</b>        | <b>7.03</b> | <b>-2.64</b> | <b>-10.96</b> |
| Benchmark Returns (%)#                             | 12.61               | 7.76        | 2.06         | -6.29         |
| Additional Benchmark Returns (%)# #                | 9.77                | 4.59        | -1.44        | -13.60        |

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.



## PERFORMANCE ^ - Regular Plan - Growth Option

| Date       | Period          | Scheme Returns (%) | Benchmark Returns (%)# | Additional Benchmark Returns (%)# # | Value of ₹ 10,000 invested |                |                             |
|------------|-----------------|--------------------|------------------------|-------------------------------------|----------------------------|----------------|-----------------------------|
|            |                 |                    |                        |                                     | Scheme (₹)                 | Benchmark (₹)# | Additional Benchmark (₹)# # |
| Sep 30, 25 | Last 1 Year     | -7.09              | -0.68                  | -7.09                               | 9,291                      | 9,932          | 9,291                       |
| Sep 29, 23 | Last 3 Years    | 7.32               | 8.96                   | 6.05                                | 12,366                     | 12,942         | 11,931                      |
| Sep 30, 21 | Last 5 Years    | 9.50               | 8.81                   | 6.37                                | 15,744                     | 15,256         | 13,621                      |
| Dec 06, 17 | Since Inception | 8.47               | 11.85                  | 10.97                               | 20,493                     | 26,855         | 25,057                      |

Returns greater than 1 year period are compounded annualized (CAGR). For performance of other schemes managed by Ashish Shah & Bhagyesh Kagalkar, please refer page 107-108. 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. For Performance of Direct Plan, refer page 113 to 120.

^Past performance may or may not be sustained in future and is not a guarantee of any future returns. Load is not taken into consideration for computation of performance.

# HDFC Infrastructure Fund

An open-ended equity scheme investing in infrastructure theme

CATEGORY OF SCHEME  
THEMATIC FUND

**INVESTMENT OBJECTIVE:** To seek long-term capital appreciation/income by investing predominantly in equity and equity related securities of companies engaged in or expected to benefit from the growth and development of infrastructure. There is no assurance that the investment objective of the Scheme will be achieved.

| FUND MANAGER <sup>†</sup>                   |                  |               |
|---------------------------------------------|------------------|---------------|
| Name                                        | Since            | Total Exp     |
| Ashish Shah                                 | November 1, 2025 | Over 20 years |
| Bhagyesh Kagalkar (Gold/Silver Instruments) | August 26, 2026  | Over 32 years |

| DATE OF ALLOTMENT/INCEPTION DATE |
|----------------------------------|
| March 10, 2008                   |

| NAV<br>(As On SEPTEMBER 30, 2026) | NAV PER UNIT (₹) |
|-----------------------------------|------------------|
| Regular Plan - Growth Option      | 45.442           |
| Regular Plan - IDCW Option        | 19.489           |
| Direct Plan - Growth Option       | 50.779           |
| Direct Plan - IDCW Option         | 31.074           |

| ASSETS UNDER MANAGEMENT <sup>€</sup> |              |
|--------------------------------------|--------------|
| As on September 30, 2026             | ₹2,250.53Cr. |
| Average for Month of September, 2026 | ₹2,303.84Cr. |

| QUANTITATIVE DATA                                                                                                                                                                                           |         |
|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|---------|
| <b>Portfolio Turnover</b>                                                                                                                                                                                   |         |
| Equity Turnover                                                                                                                                                                                             | 37.22%  |
| Total Turnover                                                                                                                                                                                              | 37.22%  |
| Total Turnover = Equity + Debt + Derivative                                                                                                                                                                 |         |
| <b>Risk Ratio</b>                                                                                                                                                                                           |         |
| • Standard Deviation                                                                                                                                                                                        | 17.841% |
| • Beta                                                                                                                                                                                                      | 0.616   |
| • Sharpe Ratio*                                                                                                                                                                                             | 0.445   |
| Computed for the 3-yr period ended September 30, 2026 Based on month-end NAV.* Risk free rate: 5.28% (Source: FIMMDA MIBOR) For schemes which have not completed 3 years, data is computed since inception. |         |

| EXPENSE RATIO<br>(As On September 30, 2026)                                                                                                                      |               |
|------------------------------------------------------------------------------------------------------------------------------------------------------------------|---------------|
| Base expense Ratio Including statutory levies on expenses part of BER, excluding brokerage, transaction cost and execution related statutory levies <sup>^</sup> |               |
| Regular: 2.01%                                                                                                                                                   | Direct: 1.14% |

| #BENCHMARK INDEX                     |
|--------------------------------------|
| BSE India Infrastructure Index (TRI) |
| ##ADDL. BENCHMARK INDEX              |
| Nifty 50 Index (TRI)                 |

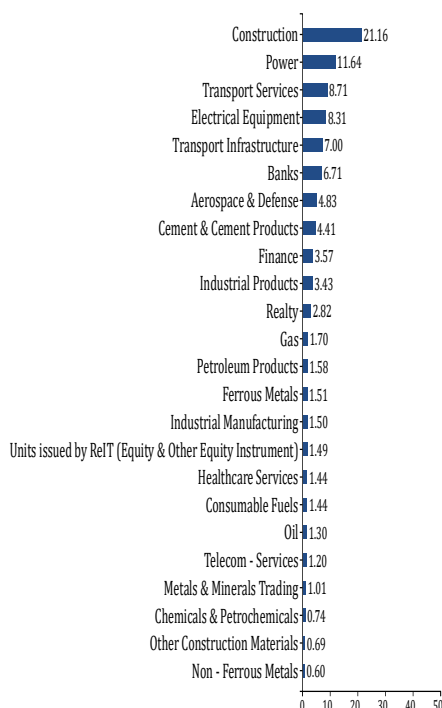
| EXIT LOADS\$                                                                                                                                                  |
|---------------------------------------------------------------------------------------------------------------------------------------------------------------|
| • In respect of each purchase/switch-in of units, an Exit load of 1% is payable if units are redeemed/switched-out within 30 days from the date of allotment. |
| • No Exit Load is payable if units are redeemed / switched-out after 30 days from the date of allotment.                                                      |

## PORTFOLIO

| Company                                   | Industry+                 | % to NAV | Company                                                                                                                                                   | Industry+                    | % to NAV      |
|-------------------------------------------|---------------------------|----------|-----------------------------------------------------------------------------------------------------------------------------------------------------------|------------------------------|---------------|
| EQUITY & EQUITY RELATED                   |                           |          |                                                                                                                                                           |                              |               |
| • Larsen and Toubro Ltd.                  | Construction              | 7.03     | POWERICA LIMITED                                                                                                                                          | Electrical Equipment         | 0.84          |
| • Kalpataru Projects International Ltd    | Construction              | 4.40     | Tata Steel Ltd.                                                                                                                                           | Ferrous Metals               | 0.84          |
| • InterGlobe Aviation Ltd.                | Transport Services        | 4.35     | Lumino Industries Limited                                                                                                                                 | Industrial Products          | 0.83          |
| • ICICI Bank Ltd.                         | Banks                     | 3.49     | UltraTech Cement Limited                                                                                                                                  | Cement & Cement Products     | 0.83          |
| • Adani Ports & Special Economic Zone     | Transport Infrastructure  | 3.44     | Ahluwalia Contracts (India) Limited                                                                                                                       | Construction                 | 0.80          |
| • NTPC Limited                            | Power                     | 3.23     | Premier Explosives Ltd.                                                                                                                                   | Chemicals & Petrochemicals   | 0.74          |
| • J.Kumar Infraprojects Ltd.              | Construction              | 2.88     | CanFin Homes Ltd.                                                                                                                                         | Finance                      | 0.73          |
| • TD Power Systems Ltd.                   | Electrical Equipment      | 2.51     | Elecon Engineering Comapny Ltd.                                                                                                                           | Electrical Equipment         | 0.71          |
| • Power Grid Corporation of India Ltd.    | Power                     | 2.12     | Timken India Ltd.                                                                                                                                         | Industrial Products          | 0.70          |
| • G R Infraprojects Limited               | Construction              | 1.99     | Glass Wall Systems (India) Limited                                                                                                                        | Other Construction Materials | 0.69          |
| Adani Power (Mundra) Limited              | Power                     | 1.88     | ACME Solar Holdings Limited                                                                                                                               | Power                        | 0.68          |
| Power Finance Corporation Ltd.            | Finance                   | 1.87     | JSW Steel Ltd.                                                                                                                                            | Ferrous Metals               | 0.67          |
| JSW Infrastructure Limited                | Transport Infrastructure  | 1.82     | Gateway Distriparks Limited                                                                                                                               | Transport Services           | 0.66          |
| HDFC Bank Ltd.E                           | Banks                     | 1.73     | Sterling and Wilson                                                                                                                                       | Construction                 | 0.62          |
| Centum Electronics Ltd.                   | Aerospace & Defense       | 1.65     | Renewable Energy Ltd.                                                                                                                                     | Non - Ferrous Metals         | 0.60          |
| Bharat Electronics Ltd.                   | Aerospace & Defense       | 1.62     | Hindalco Industries Ltd.                                                                                                                                  | Metals                       | 0.60          |
| Reliance Industries Ltd.                  | Petroleum Products        | 1.58     | JSW Energy Ltd.                                                                                                                                           | Power                        | 0.53          |
| Hindustan Aeronautics Limited             | Aerospace & Defense       | 1.56     | GMR Airports Limited                                                                                                                                      | Transport Infrastructure     | 0.51          |
| State Bank of India                       | Banks                     | 1.49     | The Anup Engineering Limited                                                                                                                              | Industrial Manufacturing     | 0.50          |
| Prestige Estates Projects Ltd.            | Realty                    | 1.48     | Indraprastha Gas Ltd.                                                                                                                                     | Gas                          | 0.48          |
| Voltamp Transformers Ltd.                 | Electrical Equipment      | 1.48     | Cummins India Ltd.                                                                                                                                        | Industrial Products          | 0.47          |
| Coal India Ltd.                           | Consumable Fuels          | 1.44     | Global Health Limited                                                                                                                                     | Healthcare Services          | 0.47          |
| Ambuja Cements Ltd.                       | Cement & Cement Products  | 1.41     | Oberoi Realty Ltd.                                                                                                                                        | Realty                       | 0.39          |
| Delhivery Limited                         | Transport Services        | 1.37     | HEG Advanced Materials Limited                                                                                                                            | Industrial Products          | 0.26          |
| NCC LTD.                                  | Construction              | 1.35     | GSPL Transmission Limited                                                                                                                                 | Gas                          | 0.12          |
| Container Corporation of India Ltd.       | Transport Services        | 1.30     | <b>Sub Total</b>                                                                                                                                          |                              | <b>97.30</b>  |
| Oil & Natural Gas Corporation Ltd.        | Oil                       | 1.30     | UNITS ISSUED BY REIT                                                                                                                                      |                              |               |
| Birla Corporation Ltd.                    | Cement & Cement Products  | 1.24     | Units issued by ReIT (Equity & other Equity Instrument)                                                                                                   |                              |               |
| Gujarat Pipavav Port Ltd.                 | Transport Infrastructure  | 1.23     | Nexus Select Trust REIT                                                                                                                                   | Realty                       | 1.49          |
| Bharti Airtel Ltd.                        | Telecom - Services        | 1.20     | <b>Sub Total</b>                                                                                                                                          |                              | <b>1.49</b>   |
| AIA Engineering Ltd.                      | Industrial Products       | 1.17     | <b>Total</b>                                                                                                                                              |                              | <b>98.79</b>  |
| The Tata Power Company Ltd.               | Power                     | 1.16     | Cash, Cash Equivalents and Net Current Assets                                                                                                             |                              | 1.21          |
| Ceigall India Limited                     | Construction              | 1.11     | <b>Grand Total</b>                                                                                                                                        |                              | <b>100.00</b> |
| GAIL (India) Ltd.                         | Gas                       | 1.10     | • Top Ten Holdings, ₹ Sponsor                                                                                                                             |                              |               |
| Clean Max Enviro Energy Solutions Limited | Power                     | 1.08     | Face Value / Allotment NAV per Unit: ₹ 10, + Industry Classification as recommended by AMFI, Data is as of September 30, 2026 unless otherwise specified. |                              |               |
| Blue Dart Express Ltd.                    | Transport Services        | 1.03     | ₹ Dedicated Fund Manager for Overseas Investments: Mr. Gopal Agrawal (since September 01, 2026) (Total Experience: Over 22 years).                        |                              |               |
| ADANI ENTERPRISES LIMITED                 | Metals & Minerals Trading | 1.01     | € Includes investments made by the schemes of HDFC Mutual Fund aggregating to ₹ 56.30 Crores.                                                             |                              |               |
| Titagarh Wagons Limited                   | Industrial Manufacturing  | 1.00     | Please refer Minimum Application Amount, Plans & Options, on Page no. 104 to 106.                                                                         |                              |               |
| Power Mech Projects Ltd.                  | Construction              | 0.98     | \$\$For further details, please refer to para 'Exit Load' on page no. 108.                                                                                |                              |               |
| Aavas Financiers Ltd.                     | Finance                   | 0.97     | ^ For Total Expense Ratio including brokerage, transaction cost and statutory levies please refer our website.                                            |                              |               |
| Diamond Power Infrastructure Limited      | Electrical Equipment      | 0.97     |                                                                                                                                                           |                              |               |
| Max Healthcare Institute Limited          | Healthcare Services       | 0.97     |                                                                                                                                                           |                              |               |
| ABB India Ltd.                            | Electrical Equipment      | 0.96     |                                                                                                                                                           |                              |               |
| Adani Green Energy Limited                | Power                     | 0.96     |                                                                                                                                                           |                              |               |
| Brigade Enterprises Limited.              | Realty                    | 0.95     |                                                                                                                                                           |                              |               |
| JSW Cement Limited                        | Cement & Cement Products  | 0.93     |                                                                                                                                                           |                              |               |
| GE Vernova T&D India Limited              | Electrical Equipment      | 0.84     |                                                                                                                                                           |                              |               |

...Contd on next page

## Industry Allocation of Equity Holding (% of Net Assets)



## SIP PERFORMANCE ^ - Regular Plan - Growth Option

|                                                    | Since Inception<br>SIP | 15 year<br>SIP | 10 year<br>SIP | 5 year<br>SIP | 3 year<br>SIP | 1 year<br>SIP |
|----------------------------------------------------|------------------------|----------------|----------------|---------------|---------------|---------------|
| Total Amount Invested (₹. in Lacs)                 | 22.30                  | 18.00          | 12.00          | 6.00          | 3.60          | 1.20          |
| Market Value as on September 30, 2026 (₹. in Lacs) | 71.27                  | 49.72          | 26.04          | 8.54          | 3.69          | 1.16          |
| <b>Returns (%)</b>                                 | <b>11.32</b>           | <b>12.51</b>   | <b>14.81</b>   | <b>14.08</b>  | <b>1.69</b>   | <b>-5.94</b>  |
| Benchmark Returns (%)#                             | 13.04                  | 14.81          | 16.86          | 13.79         | -0.88         | -10.65        |
| Additional Benchmark Returns (%)# #                | 11.27                  | 11.22          | 10.21          | 4.59          | -1.44         | -13.60        |

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.



## PERFORMANCE ^ - Regular Plan - Growth Option

| Date       | Period          | Scheme<br>Returns<br>(%) | Benchmark<br>Returns<br>(%)# | Additional<br>Benchmark<br>Returns (%)<br>## | Value of ₹ 10,000 invested |                   |                                  |
|------------|-----------------|--------------------------|------------------------------|----------------------------------------------|----------------------------|-------------------|----------------------------------|
|            |                 |                          |                              |                                              | Scheme (₹)                 | Benchmark<br>(₹)# | Additional<br>Benchmark<br>(₹)## |
| Sep 30, 25 | Last 1 Year     | -3.84                    | -5.05                        | -7.09                                        | 9,616                      | 9,495             | 9,291                            |
| Sep 29, 23 | Last 3 Years    | 12.29                    | 14.29                        | 6.05                                         | 14,169                     | 14,938            | 11,931                           |
| Sep 30, 21 | Last 5 Years    | 17.37                    | 17.56                        | 6.37                                         | 22,286                     | 22,465            | 13,621                           |
| Sep 30, 16 | Last 10 Years   | 10.72                    | 14.30                        | 11.47                                        | 27,707                     | 38,087            | 29,635                           |
| Mar 10, 08 | Since Inception | 8.49                     | 8.83                         | 10.01                                        | 45,442                     | 48,124            | 58,835                           |

Returns greater than 1 year period are compounded annualized (CAGR). For performance of other schemes managed by Ashish Shah & Bhagyesh Kagalkar, please refer page 107-108. 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. For Performance of Direct Plan, refer page 113 to 120.

**^Past performance may or may not be sustained in future and is not a guarantee of any future returns.** Load is not taken into consideration for computation of performance.

# HDFC MNC Fund

An open ended equity scheme investing in multinational company (MNC) theme

CATEGORY OF SCHEME  
THEMATIC FUND

**INVESTMENT OBJECTIVE:** To provide long-term capital appreciation by investing predominantly in equity and equity related instruments of multinational companies (MNCs). There is no assurance that the investment objective of the Scheme will be achieved.

| FUND MANAGER <sup>†</sup>                   |                 |               |
|---------------------------------------------|-----------------|---------------|
| Name                                        | Since           | Total Exp     |
| Nikhil Mathur                               | May 15, 2026    | Over 16 years |
| Bhagyesh Kagalkar (Gold/Silver Instruments) | August 26, 2026 | Over 32 years |

| DATE OF ALLOTMENT/INCEPTION DATE |  |
|----------------------------------|--|
| March 09, 2023                   |  |

| NAV<br>(As On SEPTEMBER 30, 2026) | NAV PER UNIT (₹) |
|-----------------------------------|------------------|
| Regular Plan - Growth Option      | 13.549           |
| Regular Plan - IDCW Option        | 13.549           |
| Direct Plan - Growth Option       | 14.127           |
| Direct Plan - IDCW Option         | 14.127           |

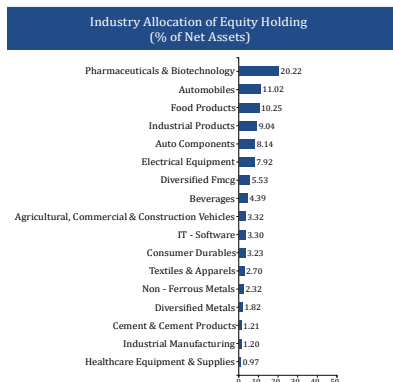
| ASSETS UNDER MANAGEMENT              |            |
|--------------------------------------|------------|
| As on September 30, 2026             | ₹534.17Cr. |
| Average for Month of September, 2026 | ₹548.83Cr. |

| QUANTITATIVE DATA                                                                                                                                                                                           |         |
|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|---------|
| <b>Portfolio Turnover</b>                                                                                                                                                                                   |         |
| Equity Turnover                                                                                                                                                                                             | 85.82%  |
| Total Turnover                                                                                                                                                                                              | 85.82%  |
| Total Turnover = Equity + Debt + Derivative                                                                                                                                                                 |         |
| <b>Risk Ratio</b>                                                                                                                                                                                           |         |
| • Standard Deviation                                                                                                                                                                                        | 16.537% |
| • Beta                                                                                                                                                                                                      | 0.859   |
| • Sharpe Ratio*                                                                                                                                                                                             | 0.098   |
| Computed for the 3-yr period ended September 30, 2026 Based on month-end NAV.* Risk free rate: 5.28% (Source: FIMMDA MIBOR) For schemes which have not completed 3 years, data is computed since inception. |         |

| EXPENSE RATIO<br>(As On September 30, 2026)                                                                                                                      |               |
|------------------------------------------------------------------------------------------------------------------------------------------------------------------|---------------|
| Base expense Ratio Including statutory levies on expenses part of BER, excluding brokerage, transaction cost and execution related statutory levies <sup>^</sup> |               |
| Regular: 2.38%                                                                                                                                                   | Direct: 1.36% |

| #BENCHMARK INDEX<br>NIFTY MNC (TRI)            |  |
|------------------------------------------------|--|
| #ADDL. BENCHMARK INDEX<br>Nifty 50 Index (TRI) |  |

| EXIT LOADS <sup>§</sup>                                                                                                                                                                                                                                                                                                     |  |
|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|--|
| <ul style="list-style-type: none"> <li>In respect of each purchase/switch-in of units, an Exit load of 1% is payable if units are redeemed/switched-out within 1 year from the date of allotment.</li> <li>No Exit Load is payable if units are redeemed / switched-out after 1 year from the date of allotment.</li> </ul> |  |



| PORTFOLIO                                                                                                                                                 |                                                  |               |
|-----------------------------------------------------------------------------------------------------------------------------------------------------------|--------------------------------------------------|---------------|
| Company                                                                                                                                                   | Industry+                                        | % to NAV      |
| <b>EQUITY &amp; EQUITY RELATED</b>                                                                                                                        |                                                  |               |
| • Maruti Suzuki India Limited                                                                                                                             | Automobiles                                      | 8.14          |
| • Britannia Industries Ltd.                                                                                                                               | Food Products                                    | 5.81          |
| • Hindustan Unilever Ltd.                                                                                                                                 | Diversified Fmcg                                 | 5.53          |
| • Cummins India Ltd.                                                                                                                                      | Industrial Products                              | 4.58          |
| • Nestle India Ltd.                                                                                                                                       | Food Products                                    | 4.44          |
| • United Spirits Limited                                                                                                                                  | Beverages                                        | 4.39          |
| • Bosch Limited                                                                                                                                           | Auto Components                                  | 3.93          |
| • Torrent Pharmaceuticals Ltd.                                                                                                                            | Pharmaceuticals & Biotechnology                  | 3.86          |
| • Timken India Ltd.                                                                                                                                       | Industrial Products                              | 3.25          |
| • LG Electronics India Limited                                                                                                                            | Consumer Durables                                | 3.23          |
| Gland Pharma Ltd.                                                                                                                                         | Pharmaceuticals & Biotechnology                  | 3.03          |
| Neuland Laboratories Limited                                                                                                                              | Pharmaceuticals & Biotechnology                  | 3.02          |
| Hyundai Motor India Limited                                                                                                                               | Automobiles                                      | 2.88          |
| PEARL GLOBAL INDUSTRIES LIMITED                                                                                                                           | Textiles & Apparel                               | 2.70          |
| Divis Laboratories Ltd.                                                                                                                                   | Pharmaceuticals & Biotechnology                  | 2.58          |
| Sun Pharmaceutical Industries Ltd.                                                                                                                        | Pharmaceuticals & Biotechnology                  | 2.47          |
| Ashok Leyland Ltd                                                                                                                                         | Agricultural, Commercial & Construction Vehicles | 2.40          |
| Vedanta Aluminium Metal Limited                                                                                                                           | Non - Ferrous Metals                             | 2.32          |
| ABB India Ltd.                                                                                                                                            | Electrical Equipment                             | 2.30          |
| Vedanta Ltd.                                                                                                                                              | Diversified Metals                               | 1.82          |
| TENNECO CLEAN AIR INDIA LIMITED                                                                                                                           | Auto Components                                  | 1.62          |
| Sona Blw Precision Forgings                                                                                                                               | Auto Components                                  | 1.55          |
| GE Vernova T&D India Limited                                                                                                                              | Electrical Equipment                             | 1.49          |
| Hitachi Energy India Ltd.                                                                                                                                 | Electrical Equipment                             | 1.36          |
| Ipsa Laboratories Ltd.                                                                                                                                    | Pharmaceuticals & Biotechnology                  | 1.33          |
| Oracle Financial Ser Software Ltd.                                                                                                                        | IT - Software                                    | 1.31          |
| Ambuja Cements Ltd.                                                                                                                                       | Cement & Cement Products                         | 1.21          |
| INDO-MIM Limited                                                                                                                                          | Industrial Manufacturing                         | 1.20          |
| Rubicon Research Limited                                                                                                                                  | Pharmaceuticals & Biotechnology                  | 1.18          |
| SYMBIOTEC PHARMALAB LIMITED                                                                                                                               | Pharmaceuticals & Biotechnology                  | 1.11          |
| Tech Mahindra Ltd.                                                                                                                                        | IT - Software                                    | 1.06          |
| Siemens Ltd.                                                                                                                                              | Electrical Equipment                             | 1.05          |
| Schaeffler India Ltd.                                                                                                                                     | Auto Components                                  | 1.04          |
| Graphite India Ltd.                                                                                                                                       | Industrial Products                              | 1.00          |
| Molbio Diagnostics Limited                                                                                                                                | Healthcare Equipment & Supplies                  | 0.97          |
| Mphasis Limited.                                                                                                                                          | IT - Software                                    | 0.93          |
| ESCORTS KUBOTA LIMITED                                                                                                                                    | Agricultural, Commercial & Construction Vehicles | 0.92          |
| Siemens Energy India Limited                                                                                                                              | Electrical Equipment                             | 0.87          |
| Lupin Ltd.                                                                                                                                                | Pharmaceuticals & Biotechnology                  | 0.64          |
| Wockhardt Ltd.                                                                                                                                            | Pharmaceuticals & Biotechnology                  | 0.56          |
| Novartis India Ltd.                                                                                                                                       | Pharmaceuticals & Biotechnology                  | 0.44          |
| Schneider Electric Infrastructure Limited                                                                                                                 | Electrical Equipment                             | 0.43          |
| HEG Graphite Limited                                                                                                                                      | Electrical Equipment                             | 0.42          |
| HEG Advanced Materials Limited                                                                                                                            | Industrial Products                              | 0.21          |
| <b>Sub Total</b>                                                                                                                                          |                                                  | <b>96.58</b>  |
| Cash, Cash Equivalents and Net Current Assets                                                                                                             |                                                  | 3.42          |
| <b>Grand Total</b>                                                                                                                                        |                                                  | <b>100.00</b> |
| • Top Ten Holdings                                                                                                                                        |                                                  |               |
| Face Value / Allotment NAV per Unit: ₹ 10, + Industry Classification as recommended by AMFI, Data is as of September 30, 2026 unless otherwise specified. |                                                  |               |
| † Dedicated Fund Manager for Overseas Investments: Mr. Gopal Agrawal (since September 01, 2026) (Total Experience: Over 22 years).                        |                                                  |               |
| Please refer Minimum Application Amount, Plans & Options, on Page no. 104 to 106.                                                                         |                                                  |               |
| §§ For further details, please refer to para 'Exit Load' on page no. 108.                                                                                 |                                                  |               |
| ^ For Total Expense Ratio including brokerage, transaction cost and statutory levies please refer our website.                                            |                                                  |               |

| SIP PERFORMANCE <sup>^</sup> - Regular Plan - Growth Option |                     |             |             |
|-------------------------------------------------------------|---------------------|-------------|-------------|
|                                                             | Since Inception SIP | 3 year SIP  | 1 year SIP  |
| Total Amount Invested (₹. in Lacs)                          | 4.30                | 3.60        | 1.20        |
| Market Value as on September 30, 2026 (₹. in Lacs)          | 4.60                | 3.71        | 1.21        |
| <b>Returns (%)</b>                                          | <b>3.66</b>         | <b>1.93</b> | <b>1.99</b> |
| Benchmark Returns (%)#                                      | 8.64                | 6.22        | -3.04       |
| Additional Benchmark Returns (%)##                          | 1.38                | -1.44       | -13.60      |

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.

| PERFORMANCE <sup>^</sup> - Regular Plan - Growth Option |                 |                    |                        |                                    |                                          |                            |
|---------------------------------------------------------|-----------------|--------------------|------------------------|------------------------------------|------------------------------------------|----------------------------|
| Date                                                    | Period          | Scheme Returns (%) | Benchmark Returns (%)# | Additional Benchmark Returns (%)## | Value of ₹ 10,000 invested<br>Scheme (₹) | Additional Benchmark (₹)## |
| Sep 30, 25                                              | Last 1 Year     | 0.83               | 2.98                   | -7.09                              | 10,083                                   | 9,291                      |
| Sep 29, 23                                              | Last 3 Years    | 5.68               | 12.67                  | 6.05                               | 11,805                                   | 11,931                     |
| Mar 09, 23                                              | Since Inception | 8.89               | 15.02                  | 8.62                               | 13,549                                   | 13,426                     |

Returns greater than 1 year period are compounded annualized (CAGR). For performance of other schemes managed by Nikhil Mathur & Bhagyesh Kagalkar, please refer page 107-108. 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. For Performance of Direct Plan, refer page 113 to 120.

^ Past performance may or may not be sustained in future and is not a guarantee of any future returns. Load is not taken into consideration for computation of performance.

# HDFC Consumption Fund

(Erstwhile HDFC Non-Cyclical Consumer Fund scheme name changed w.e.f. March 11, 2026.) An open ended equity scheme investing in consumption theme

CATEGORY OF SCHEME  
THEMATIC FUND

**INVESTMENT OBJECTIVE:** To generate long-term capital appreciation by investing predominantly in equity and equity related securities of companies with a focus on consumption and consumption related sector or allied sectors theme. There is no assurance that the investment objective of the Scheme will be achieved.

| FUND MANAGER <sup>v</sup>                   |                 |               |
|---------------------------------------------|-----------------|---------------|
| Name                                        | Since           | Total Exp     |
| Amit Sinha                                  | July 12, 2023   | Over 22 years |
| Bhagyesh Kagalkar (Gold/Silver Instruments) | August 26, 2026 | Over 32 years |

| DATE OF ALLOTMENT/INCEPTION DATE |  |
|----------------------------------|--|
| July 12, 2023                    |  |

| NAV (As On SEPTEMBER 30, 2026) | NAV PER UNIT (₹) |
|--------------------------------|------------------|
| Regular Plan - Growth Option   | 13.127           |
| Regular Plan - IDCW Option     | 13.127           |
| Direct Plan - Growth Option    | 13.644           |
| Direct Plan - IDCW Option      | 13.644           |

| ASSETS UNDER MANAGEMENT €            |            |
|--------------------------------------|------------|
| As on September 30, 2026             | ₹954.07Cr. |
| Average for Month of September, 2026 | ₹986.74Cr. |

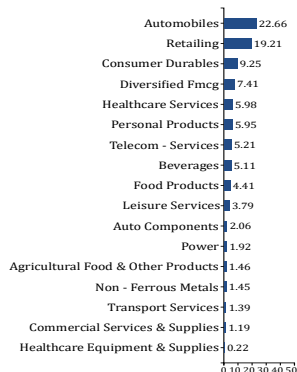
| QUANTITATIVE DATA                                                                                                                                                                                           |         |
|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|---------|
| <b>Portfolio Turnover</b>                                                                                                                                                                                   |         |
| Equity Turnover                                                                                                                                                                                             | 49.16%  |
| Total Turnover                                                                                                                                                                                              | 49.16%  |
| Total Turnover = Equity + Debt + Derivative                                                                                                                                                                 |         |
| <b>Risk Ratio</b>                                                                                                                                                                                           |         |
| • Standard Deviation                                                                                                                                                                                        | 16.671% |
| • Beta                                                                                                                                                                                                      | 0.888   |
| • Sharpe Ratio*                                                                                                                                                                                             | 0.219   |
| Computed for the 3-yr period ended September 30, 2026 Based on month-end NAV.* Risk free rate: 5.28% (Source: FIMMDA MIBOR) For schemes which have not completed 3 years, data is computed since inception. |         |

| EXPENSE RATIO (As On September 30, 2026)                                                                                                                         |               |
|------------------------------------------------------------------------------------------------------------------------------------------------------------------|---------------|
| Base expense Ratio Including statutory levies on expenses part of BER, excluding brokerage, transaction cost and execution related statutory levies <sup>^</sup> |               |
| Regular: 2.23%                                                                                                                                                   | Direct: 1.21% |

| #BENCHMARK INDEX                    |  |
|-------------------------------------|--|
| NIFTY India Consumption Index (TRI) |  |
| ##ADDL. BENCHMARK INDEX             |  |
| Nifty 50 Index (TRI)                |  |

| EXIT LOADS\$                                                                                                                                                     |  |
|------------------------------------------------------------------------------------------------------------------------------------------------------------------|--|
| • In respect of each purchase/switch-in of units, an Exit load of 1.00% is payable if units are redeemed/switched-out within 30 days from the date of allotment. |  |
| • No Exit Load is payable if units are redeemed / switched-out after 30 days from the date of allotment.                                                         |  |

Industry Allocation of Equity Holding (% of Net Assets)



## PORTFOLIO

| Company                                | Industry+                          | % to NAV | Company                                                                                                                                                   | Industry+                          | % to NAV      |
|----------------------------------------|------------------------------------|----------|-----------------------------------------------------------------------------------------------------------------------------------------------------------|------------------------------------|---------------|
| <b>EQUITY &amp; EQUITY RELATED</b>     |                                    |          | Devyani International Ltd                                                                                                                                 | Leisure Services                   | 0.65          |
| • Eternal Limited                      | Retailing                          | 9.56     | Vedant Fashions Ltd                                                                                                                                       | Retailing                          | 0.56          |
| • Mahindra & Mahindra Ltd.             | Automobiles                        | 8.26     | Colgate-Palmolive (I) Ltd.                                                                                                                                | Personal Products                  | 0.52          |
| • Hindustan Unilever Ltd.              | Diversified Fmcg                   | 7.39     | Studds Accessories Limited                                                                                                                                | Auto Components                    | 0.52          |
| • Bharti Airtel Ltd.                   | Telecom - Services                 | 5.21     | Marico Ltd.                                                                                                                                               | Agricultural Food & Other Products | 0.51          |
| • Vishal Mega Mart Limited             | Retailing                          | 3.99     | SAPPHIRE FOODS INDIA LIMITED                                                                                                                              | Leisure Services                   | 0.48          |
| • Godrej Consumer Products Ltd.        | Personal Products                  | 3.70     | TENNECO CLEAN AIR INDIA LIMITED                                                                                                                           | Auto Components                    | 0.43          |
| • Bajaj Auto Limited                   | Automobiles                        | 3.64     | SULA VINEYARDS LIMITED                                                                                                                                    | Beverages                          | 0.40          |
| • Maruti Suzuki India Limited          | Automobiles                        | 3.62     | Dhoot Transmission Limited                                                                                                                                | Auto Components                    | 0.36          |
| • Titan Company Ltd.                   | Consumer Durables                  | 3.22     | Emami Ltd.                                                                                                                                                | Personal Products                  | 0.34          |
| • TVS Motor Company Ltd.               | Automobiles                        | 3.10     | Global Health Limited                                                                                                                                     | Healthcare Services                | 0.27          |
| Asian Paints Limited                   | Consumer Durables                  | 3.05     | Laxmi Dental Limited                                                                                                                                      | Healthcare                         | 0.22          |
| Eicher Motors Ltd.                     | Automobiles                        | 2.85     | METRO BRANDS LIMITED                                                                                                                                      | Consumer Durables                  | 0.09          |
| Chalet Hotels Ltd.                     | Leisure Services                   | 2.66     | Godavari Biorefineries Limited                                                                                                                            | Diversified Fmcg                   | 0.02          |
| United Spirits Limited                 | Beverages                          | 2.65     | <b>Sub Total</b>                                                                                                                                          |                                    | <b>98.67</b>  |
| Britannia Industries Ltd.              | Food Products                      | 2.63     | Cash, Cash Equivalents and Net Current Assets                                                                                                             |                                    | 1.33          |
| Varun Beverages Ltd                    | Beverages                          | 2.06     | <b>Grand Total</b>                                                                                                                                        |                                    | <b>100.00</b> |
| Apollo Hospitals Enterprise Ltd.       | Healthcare Services                | 2.05     | • Top Ten Holdings                                                                                                                                        |                                    |               |
| Trent Ltd.                             | Retailing                          | 2.04     | Face Value / Allotment NAV per Unit: ₹ 10, + Industry Classification as recommended by AMFI, Data is as of September 30, 2026 unless otherwise specified. |                                    |               |
| Nestle India Ltd.                      | Food Products                      | 1.78     | ₹ Dedicated Fund Manager for Overseas Investments: Mr. Gopal Agrawal (since September 01, 2026) (Total Experience: Over 22 years).                        |                                    |               |
| Jupiter Life Line Hospitals Limited    | Healthcare Services                | 1.70     | € Includes investments made by the schemes of HDFC Mutual Fund aggregating to ₹ 92.67 Crores.                                                             |                                    |               |
| JSW Dulux Limited                      | Consumer Durables                  | 1.61     | Please refer Minimum Application Amount, Plans & Options, on Page no. 104 to 106.                                                                         |                                    |               |
| INFO EDGE (INDIA) LIMITED              | Retailing                          | 1.55     | \$\$For further details, please refer to para 'Exit Load' on page no. 108.                                                                                |                                    |               |
| AUGMONT ENTERPRISES LIMITED            | Non - Ferrous Metals               | 1.45     | ^ For Total Expense Ratio including brokerage, transaction cost and statutory levies please refer our website.                                            |                                    |               |
| Dabur India Ltd.                       | Personal Products                  | 1.39     |                                                                                                                                                           |                                    |               |
| InterGlobe Aviation Ltd.               | Transport Services                 | 1.39     |                                                                                                                                                           |                                    |               |
| Wakefit Innovations Limited            | Consumer Durables                  | 1.28     |                                                                                                                                                           |                                    |               |
| Hyundai Motor India Limited            | Automobiles                        | 1.19     |                                                                                                                                                           |                                    |               |
| Rentomojo Limited                      | Commercial Services & Supplies     | 1.19     |                                                                                                                                                           |                                    |               |
| Max Healthcare Institute Limited       | Healthcare Services                | 1.08     |                                                                                                                                                           |                                    |               |
| Adani Power (Mundra) Limited           | Power                              | 1.07     |                                                                                                                                                           |                                    |               |
| Tata Consumer Products Limited         | Agricultural Food & Other Products | 0.95     |                                                                                                                                                           |                                    |               |
| Vijaya Diagnostic Centre Limited       | Healthcare Services                | 0.88     |                                                                                                                                                           |                                    |               |
| The Tata Power Company Ltd.            | Power                              | 0.85     |                                                                                                                                                           |                                    |               |
| Brainbees Solutions Limited (FirstCry) | Retailing                          | 0.79     |                                                                                                                                                           |                                    |               |
| Sedemac Mechatronics Limited           | Auto Components                    | 0.75     |                                                                                                                                                           |                                    |               |
| Shoppers Stop Ltd.                     | Retailing                          | 0.72     |                                                                                                                                                           |                                    |               |

## SIP PERFORMANCE <sup>^</sup> - Regular Plan - Growth Option

|                                                    | Since Inception SIP | 3 year SIP   | 1 year SIP    |
|----------------------------------------------------|---------------------|--------------|---------------|
| Total Amount Invested (₹. in Lacs)                 | 3.90                | 3.60         | 1.20          |
| Market Value as on September 30, 2026 (₹. in Lacs) | 3.98                | 3.59         | 1.16          |
| <b>Returns (%)</b>                                 | <b>1.19</b>         | <b>-0.25</b> | <b>-6.90</b>  |
| Benchmark Returns (%)#                             | <b>2.88</b>         | <b>1.47</b>  | <b>-8.99</b>  |
| Additional Benchmark Returns (%)##                 | <b>-0.28</b>        | <b>-1.44</b> | <b>-13.60</b> |

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.

## PERFORMANCE <sup>^</sup> - Regular Plan - Growth Option

| Date       | Period          | Scheme Returns (%) | Benchmark Returns (%)# | Additional Benchmark Returns (%)## | Value of ₹ 10,000 invested |                |                            |
|------------|-----------------|--------------------|------------------------|------------------------------------|----------------------------|----------------|----------------------------|
|            |                 |                    |                        |                                    | Scheme (₹)                 | Benchmark (₹)# | Additional Benchmark (₹)## |
| Sep 30, 25 | Last 1 Year     | -8.61              | -7.49                  | -7.09                              | 9,139                      | 9,251          | 9,291                      |
| Sep 29, 23 | Last 3 Years    | 7.82               | 10.39                  | 6.05                               | 12,540                     | 13,461         | 11,931                     |
| Jul 12, 23 | Since Inception | 8.81               | 9.84                   | 6.16                               | 13,127                     | 13,530         | 12,125                     |

Returns greater than 1 year period are compounded annualized (CAGR). For performance of other schemes managed by Amit Sinha & Bhagyesh Kagalkar, please refer page 107-108. 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. For Performance of Direct Plan, refer page 113 to 120.

**^Past performance may or may not be sustained in future and is not a guarantee of any future returns.** Load is not taken into consideration for computation of performance.

# HDFC Manufacturing Fund

An open-ended equity scheme investing in manufacturing theme

CATEGORY OF SCHEME  
THEMATIC FUND

**INVESTMENT OBJECTIVE:** To provide long-term capital appreciation by investing predominantly in equity and equity related securities of companies engaged in the manufacturing activity. There is no assurance that the investment objective of the Scheme will be achieved.

| FUND MANAGER                                |                 |               |
|---------------------------------------------|-----------------|---------------|
| Name                                        | Since           | Total Exp     |
| Rakesh Sethia                               | May 16, 2024    | Over 18 years |
| Bhagyesk Kagalkar (Gold/Silver Instruments) | August 26, 2026 | Over 32 years |

| DATE OF ALLOTMENT/INCEPTION DATE |
|----------------------------------|
| May 16, 2024                     |

| NAV (As On SEPTEMBER 30, 2026) | NAV PER UNIT (₹) |
|--------------------------------|------------------|
| Regular Plan - Growth Option   | 11.604           |
| Regular Plan - IDCW Option     | 11.604           |
| Direct Plan - Growth Option    | 11.907           |
| Direct Plan - IDCW Option      | 11.907           |

| ASSETS UNDER MANAGEMENT              |               |
|--------------------------------------|---------------|
| As on September 30, 2026             | ₹10,280.27Cr. |
| Average for Month of September, 2026 | ₹10,523.40Cr. |

| QUANTITATIVE DATA                           |        |
|---------------------------------------------|--------|
| <b>Portfolio Turnover</b>                   |        |
| Equity Turnover                             | 20.66% |
| Total Turnover                              | 20.66% |
| Total Turnover = Equity + Debt + Derivative |        |

| EXPENSE RATIO (As On September 30, 2026)                                                                                                             |               |
|------------------------------------------------------------------------------------------------------------------------------------------------------|---------------|
| Base expense Ratio Including statutory levies on expenses part of BER, excluding brokerage, transaction cost and execution related statutory levies^ |               |
| Regular: 1.74%                                                                                                                                       | Direct: 0.85% |

| #BENCHMARK INDEX                      |
|---------------------------------------|
| NIFTY India Manufacturing Index (TRI) |
| ##ADDL. BENCHMARK INDEX               |
| Nifty 50 Index (TRI)                  |

| EXIT LOADS                                                                                                                                                  |
|-------------------------------------------------------------------------------------------------------------------------------------------------------------|
| In respect of each purchase/switch-in of units, an Exit load of 1% is payable if units are redeemed/switched-out within 1 month from the date of allotment. |
| No Exit Load is payable if units are redeemed / switched-out after 1 month from the date of allotment.                                                      |
| In respect of Systematic Transactions such as SIP, STPs etc.,                                                                                               |
| Exit Load, if any, prevailing on the date of registration / enrolment shall be levied.                                                                      |

| PORTFOLIO                                |                                                  |          |
|------------------------------------------|--------------------------------------------------|----------|
| Company                                  | Industry+                                        | % to NAV |
| EQUITY & EQUITY RELATED                  |                                                  |          |
| • Divis Laboratories Ltd.                | Pharmaceuticals & Biotechnology                  | 6.01     |
| • Reliance Industries Ltd.               | Petroleum Products                               | 4.50     |
| • Mahindra & Mahindra Ltd.               | Automobiles                                      | 3.50     |
| • Maruti Suzuki India Limited            | Automobiles                                      | 3.33     |
| • JSW Steel Ltd.                         | Ferrous Metals                                   | 3.29     |
| • Tata Motors Limited                    | Agricultural, Commercial & Construction Vehicles | 2.87     |
| • Bharat Electronics Ltd.                | Aerospace & Defense                              | 2.42     |
| • Hindustan Aeronautics Limited          | Aerospace & Defense                              | 2.38     |
| • Bajaj Auto Limited                     | Automobiles                                      | 2.22     |
| • Cummins India Ltd.                     | Industrial Products                              | 2.06     |
| Cyient DLM Limited                       | Aerospace & Defense                              | 2.02     |
| Tata Motors Passenger Vehicles Limited   | Automobiles                                      | 1.99     |
| Sun Pharmaceutical Industries Ltd.       | Pharmaceuticals & Biotechnology                  | 1.90     |
| Dixon Technologies (India) Ltd.          | Consumer Durables                                | 1.85     |
| Hindustan Petroleum Corp. Ltd.           | Petroleum Products                               | 1.83     |
| Ambuja Cements Ltd.                      | Cement & Cement Products                         | 1.78     |
| Lupin Ltd.                               | Pharmaceuticals & Biotechnology                  | 1.78     |
| Bharat Petroleum Corporation Ltd.        | Petroleum Products                               | 1.68     |
| Spectrum Electrical Industries Limited.  | Industrial Manufacturing                         | 1.68     |
| Hyundai Motor India Limited              | Automobiles                                      | 1.66     |
| Vedanta Aluminium Metal Limited          | Non - Ferrous Metals                             | 1.65     |
| CG Power and Industrial Solutions Ltd.   | Electrical Equipment                             | 1.58     |
| Bharat Forge Ltd.                        | Auto Components                                  | 1.57     |
| Gland Pharma Ltd.                        | Pharmaceuticals & Biotechnology                  | 1.44     |
| KAYNES TECHNOLOGY INDIA LIMITED          | Industrial Manufacturing                         | 1.40     |
| Archean Chemical Industries Limited      | Chemicals & Petrochemicals                       | 1.37     |
| PEARL GLOBAL INDUSTRIES LIMITED          | Textiles & Apparels                              | 1.37     |
| Godrej Consumer Products Ltd.            | Personal Products                                | 1.32     |
| Glenmark Pharmaceuticals Ltd.            | Pharmaceuticals & Biotechnology                  | 1.31     |
| Hindalco Industries Ltd.                 | Non - Ferrous Metals                             | 1.19     |
| Balkrishna Industries Ltd.               | Auto Components                                  | 1.07     |
| Centum Electronics Ltd.                  | Aerospace & Defense                              | 1.07     |
| Bansal Wire Industries Limited           | Industrial Products                              | 1.06     |
| ESCORTS KUBOTA LIMITED                   | Agricultural, Commercial & Construction Vehicles | 1.00     |
| Atlanta Electricals Limited              | Electrical Equipment                             | 0.99     |
| Sudeep Pharma Limited                    | Chemicals & Petrochemicals                       | 0.97     |
| HEG Advanced Materials Limited           | Industrial Products                              | 0.95     |
| Timken India Ltd.                        | Industrial Products                              | 0.92     |
| CIE Automotive India Ltd                 | Auto Components                                  | 0.91     |
| Craftsman Automation Ltd                 | Auto Components                                  | 0.91     |
| Crompton Greaves Consumer Elec. Ltd.     | Consumer Durables                                | 0.91     |
| BEM Limited                              | Agricultural, Commercial & Construction Vehicles | 0.87     |
| Havells India Ltd.                       | Consumer Durables                                | 0.86     |
| Saatvik Green Energy Limited             | Electrical Equipment                             | 0.86     |
| Bosch Limited                            | Auto Components                                  | 0.82     |
| KSH International Limited                | Industrial Products                              | 0.78     |
| Diamond Power Infrastructure Limited     | Electrical Equipment                             | 0.77     |
| Jubilant Ingrevia Limited                | Chemicals & Petrochemicals                       | 0.77     |
| Tata Steel Ltd.                          | Ferrous Metals                                   | 0.75     |
| Siemens Ltd.                             | Electrical Equipment                             | 0.72     |
| Carborundum Universal Ltd.               | Industrial Products                              | 0.65     |
| Birla Corporation Ltd.                   | Cement & Cement Products                         | 0.62     |
| Wockhardt Ltd.                           | Pharmaceuticals & Biotechnology                  | 0.62     |
| ABB India Ltd.                           | Electrical Equipment                             | 0.61     |
| Indraprastha Gas Ltd.                    | Gas                                              | 0.61     |
| Schaeffler India Ltd.                    | Auto Components                                  | 0.61     |
| Sona Blw Precision Forgings              | Auto Components                                  | 0.60     |
| Time Technoplast Limited                 | Industrial Products                              | 0.59     |
| Graphite India Ltd.                      | Industrial Products                              | 0.58     |
| Sedemac Mechatronics Limited             | Auto Components                                  | 0.58     |
| GMM Pfadler Limited                      | Industrial Manufacturing                         | 0.54     |
| Amber Enterprises India Ltd.             | Consumer Durables                                | 0.52     |
| Jubilant Pharmova Limited                | Pharmaceuticals & Biotechnology                  | 0.50     |
| AEQUS LIMITED                            | Aerospace & Defense                              | 0.48     |
| Piramal Pharma Limited                   | Pharmaceuticals & Biotechnology                  | 0.48     |
| SHARDA MOTOR INDUSTRIES LIMITED          | Auto Components                                  | 0.48     |
| Eris Lifesciences Ltd                    | Pharmaceuticals & Biotechnology                  | 0.44     |
| Premier Energies Limited                 | Electrical Equipment                             | 0.44     |
| Anthem Biosciences Limited               | Pharmaceuticals & Biotechnology                  | 0.42     |
| Arvind Limited                           | Textiles & Apparels                              | 0.42     |
| Godavari Biorefineries Limited           | Diversified Fmcg                                 | 0.41     |
| Biocon Ltd.                              | Pharmaceuticals & Biotechnology                  | 0.39     |
| Cohance Lifesciences Limited             | Pharmaceuticals & Biotechnology                  | 0.39     |
| Samvardhana Motherson International Ltd. | Auto Components                                  | 0.38     |
| Vedanta Power Limited                    | Power                                            | 0.38     |
| Blue Dart Express Ltd.                   | Transport Services                               | 0.36     |

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# HDFC Manufacturing Fund

An open-ended equity scheme investing in manufacturing theme

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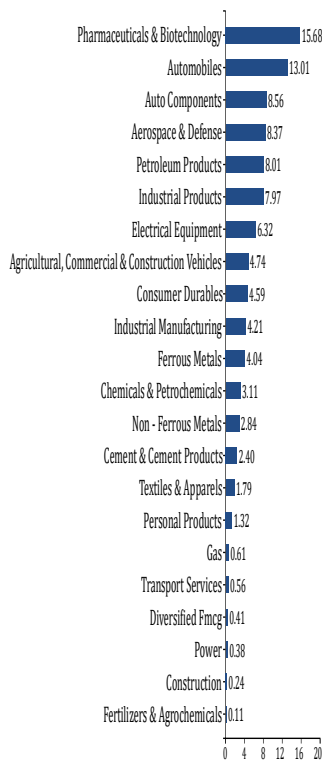
CATEGORY OF SCHEME  
THEMATIC FUND



## PORTFOLIO

| Company                              | Industry+                   | % to NAV | Company                                                                                                                                                   | Industry+           | % to NAV      |
|--------------------------------------|-----------------------------|----------|-----------------------------------------------------------------------------------------------------------------------------------------------------------|---------------------|---------------|
| Bajaj Electricals Ltd.               | Consumer Durables           | 0.35     | Lumino Industries Limited                                                                                                                                 | Industrial Products | 0.10          |
| HEG Graphite Limited                 | Electrical Equipment        | 0.35     | CMR Green Technologies Limited                                                                                                                            | Industrial Products | 0.04          |
| Dhoot Transmission Limited           | Auto Components             | 0.33     | <b>Sub Total</b>                                                                                                                                          |                     | <b>99.27</b>  |
| Ather Energy Limited                 | Automobiles                 | 0.31     | Cash, Cash Equivalents and Net Current Assets                                                                                                             |                     | 0.73          |
| TENNECO CLEAN AIR INDIA LIMITED      | Auto Components             | 0.30     | <b>Grand Total</b>                                                                                                                                        |                     | <b>100.00</b> |
| INDO-MIM Limited                     | Industrial Manufacturing    | 0.26     | • Top Ten Holdings                                                                                                                                        |                     |               |
| Laser Power and Infra Limited        | Industrial Products         | 0.24     | Face Value / Allotment NAV per Unit: ₹ 10, + Industry Classification as recommended by AMFI, Data is as of September 30, 2026 unless otherwise specified. |                     |               |
| M&B Engineering Limited              | Construction                | 0.24     | ₹ Dedicated Fund Manager for Overseas Investments:                                                                                                        |                     |               |
| JNK India Limited                    | Industrial Manufacturing    | 0.21     | Mr. Dhruv Muchhal (since May 16, 2024) (Total Experience: Over 10 years).                                                                                 |                     |               |
| TCI Express Ltd.                     | Transport Services          | 0.20     | Please refer Minimum Application Amount, Plans & Options, on Page no. 104 to 106.                                                                         |                     |               |
| Tempsens Instruments (India) Limited | Industrial Manufacturing    | 0.12     | \$\$\$For further details, please refer to para 'Exit Load' on page no. 108.                                                                              |                     |               |
| PI Industries Ltd.                   | Fertilizers & Agrochemicals | 0.11     | ^ For Total Expense Ratio including brokerage, transaction cost and statutory levies please refer our website.                                            |                     |               |
| Cello World Limited                  | Consumer Durables           | 0.10     |                                                                                                                                                           |                     |               |

## Industry Allocation of Equity Holding (% of Net Assets)



## SIP PERFORMANCE ^ - Regular Plan - Growth Option

|                                                    | Since Inception SIP | 1 year SIP  |
|----------------------------------------------------|---------------------|-------------|
| Total Amount Invested (₹. in Lacs)                 | 2.90                | 1.20        |
| Market Value as on September 30, 2026 (₹. in Lacs) | 3.15                | 1.25        |
| <b>Returns (%)</b>                                 | <b>6.70</b>         | <b>7.75</b> |
| Benchmark Returns (%)#                             | 5.58                | 0.80        |
| Additional Benchmark Returns (%)##                 | -4.52               | -13.60      |

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.



## PERFORMANCE ^ - Regular Plan - Growth Option

| Date       | Period          | Scheme Returns (%) | Benchmark Returns (%)# | Additional Benchmark Returns (%)## | Value of ₹ 10,000 invested |                |                            |
|------------|-----------------|--------------------|------------------------|------------------------------------|----------------------------|----------------|----------------------------|
|            |                 |                    |                        |                                    | Scheme (₹)                 | Benchmark (₹)# | Additional Benchmark (₹)## |
| Sep 30, 25 | Last 1 Year     | 6.36               | 5.48                   | -7.09                              | 10,636                     | 10,548         | 9,291                      |
| May 16, 24 | Since Inception | 6.46               | 7.10                   | 1.67                               | 11,604                     | 11,771         | 10,401                     |

Returns greater than 1 year period are compounded annualized (CAGR). For performance of other schemes managed by Rakesh Sethia & Bhagyesh Kagalkar, please refer page 107-108. 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. For Performance of Direct Plan, refer page 113 to 120.

**^Past performance may or may not be sustained in future and is not a guarantee of any future returns.** Load is not taken into consideration for computation of performance.

# HDFC Innovation Fund

An open-ended equity-oriented scheme investing in innovation theme

CATEGORY OF SCHEME  
THEMATIC FUND

**INVESTMENT OBJECTIVE:** To generate long-term capital appreciation / income by investing in companies that are adopting innovative themes and strategies. There is no assurance that the investment objective of the Scheme will be achieved.

| FUND MANAGER                                |                 |               |
|---------------------------------------------|-----------------|---------------|
| Name                                        | Since           | Total Exp     |
| Amit Sinha                                  | July 17, 2025   | Over 22 years |
| Bhagyesh Kagalkar (Gold/Silver Instruments) | August 26, 2026 | Over 32 years |

| DATE OF ALLOTMENT/INCEPTION DATE |
|----------------------------------|
| July 17, 2025                    |

| NAV<br>(As On SEPTEMBER 30, 2026) | NAV PER UNIT (₹) |
|-----------------------------------|------------------|
| Regular Plan - Growth Option      | 11.487           |
| Regular Plan - IDCW Option        | 11.487           |
| Direct Plan - Growth Option       | 11.656           |
| Direct Plan - IDCW Option         | 11.656           |

| ASSETS UNDER MANAGEMENT              |              |
|--------------------------------------|--------------|
| As on September 30, 2026             | ₹3,152.02Cr. |
| Average for Month of September, 2026 | ₹3,200.36Cr. |

| QUANTITATIVE DATA                           |        |
|---------------------------------------------|--------|
| <b>Portfolio Turnover</b>                   |        |
| Equity Turnover                             | 35.61% |
| Total Turnover                              | 35.61% |
| Total Turnover = Equity + Debt + Derivative |        |

| EXPENSE RATIO<br>(As On September 30, 2026)                                                                                                          |               |
|------------------------------------------------------------------------------------------------------------------------------------------------------|---------------|
| Base expense Ratio Including statutory levies on expenses part of BER, excluding brokerage, transaction cost and execution related statutory levies^ |               |
| Regular: 1.97%                                                                                                                                       | Direct: 0.90% |

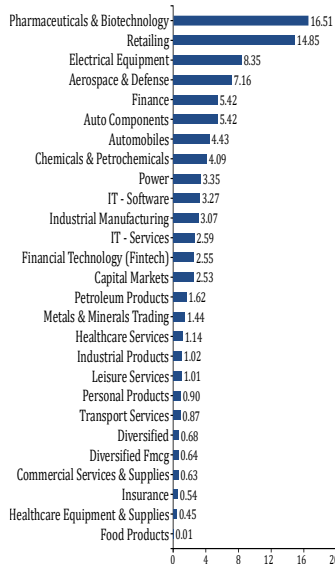
| #BENCHMARK INDEX        |
|-------------------------|
| NIFTY 500 Index (TRI)   |
| ##ADDL. BENCHMARK INDEX |
| Nifty 50 Index (TRI)    |

| EXIT LOADS\$                                                                                                                                                       |
|--------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| • In respect of each purchase / switch-in of Units, an Exit Load of 1.00% is payable if Units are redeemed/ switched-out within 1month from the date of allotment. |
| • No Exit Load is payable if Units are redeemed / switched-out after 1 month from the date of allotment.                                                           |

| PORTFOLIO                                         |                                 |               |
|---------------------------------------------------|---------------------------------|---------------|
| Company                                           | Industry+                       | % to NAV      |
| EQUITY & EQUITY RELATED                           |                                 |               |
| • Eternal Limited                                 | Retailing                       | 9.19          |
| • Bajaj Finance Ltd.                              | Finance                         | 4.02          |
| • Divis Laboratories Ltd.                         | Pharmaceuticals & Biotechnology | 3.32          |
| • Rubicon Research Limited                        | Pharmaceuticals & Biotechnology | 3.21          |
| • Bharat Electronics Ltd.                         | Aerospace & Defense             | 3.12          |
| • Mahindra & Mahindra Ltd.                        | Automobiles                     | 3.10          |
| • Hindustan Aeronautics Limited                   | Aerospace & Defense             | 2.72          |
| • Sun Pharmaceutical Industries Ltd.              | Pharmaceuticals & Biotechnology | 2.54          |
| • LENSART SOLUTIONS LIMITED                       | Retailing                       | 2.52          |
| • PB Fintech Limited                              | Financial Technology (Fintech)  | 2.41          |
| INFO EDGE (INDIA) LIMITED                         | Retailing                       | 2.34          |
| Navin Fluorine International Ltd.                 | Chemicals & Petrochemicals      | 2.30          |
| Torrent Pharmaceuticals Ltd.                      | Pharmaceuticals & Biotechnology | 2.25          |
| GE Vernova T&D India Limited                      | Electrical Equipment            | 2.12          |
| The Tata Power Company Ltd.                       | Power                           | 1.65          |
| Reliance Industries Ltd.                          | Petroleum Products              | 1.62          |
| Netweb Technologies India Limited                 | IT - Services                   | 1.51          |
| Karamtara Engineering Limited                     | Electrical Equipment            | 1.48          |
| Sona Blw Precision Forgings                       | Auto Components                 | 1.46          |
| ADANI ENTERPRISES LIMITED                         | Metals & Minerals Trading       | 1.44          |
| Emmvee Photovoltaic Power Limited                 | Electrical Equipment            | 1.44          |
| Spectrum Electrical Industries Limited.           | Industrial Manufacturing        | 1.37          |
| SRF Ltd.                                          | Chemicals & Petrochemicals      | 1.33          |
| ICICI PRUDENTIAL ASSET MANAGEMENT COMPANY LIMITED | Capital Markets                 | 1.30          |
| JSW Energy Ltd.                                   | Power                           | 1.23          |
| Thyrocare Technologies Ltd.                       | Healthcare Services             | 1.14          |
| Sai Life Sciences Limited                         | Pharmaceuticals & Biotechnology | 1.13          |
| Amagi Media Labs Limited                          | IT - Services                   | 1.08          |
| Samvardhana Motherson International Ltd.          | Auto Components                 | 1.08          |
| Billionbrains Garage Ventures Limited (Groww)     | Capital Markets                 | 1.06          |
| Biocon Ltd.                                       | Pharmaceuticals & Biotechnology | 1.02          |
| Ather Energy Limited                              | Automobiles                     | 1.00          |
| Laurus Labs Ltd.                                  | Pharmaceuticals & Biotechnology | 0.98          |
| INDO-MIM Limited                                  | Industrial Manufacturing        | 0.95          |
| Sedemac Mechatronics Limited                      | Auto Components                 | 0.93          |
| Lupin Ltd.                                        | Pharmaceuticals & Biotechnology | 0.91          |
| Godrej Consumer Products Ltd.                     | Personal Products               | 0.90          |
| ABB India Ltd.                                    | Electrical Equipment            | 0.85          |
| Bharat Forge Ltd.                                 | Auto Components                 | 0.85          |
| Cummins India Ltd.                                | Industrial Products             | 0.81          |
| Diamond Power Infrastructure Limited              | Electrical Equipment            | 0.78          |
| Coforge Limited                                   | IT - Software                   | 0.77          |
| OnEMI Technology Solutions Limited                | Finance                         | 0.77          |
| Saatvik Green Energy Limited                      | Electrical Equipment            | 0.71          |
| IDEAFORGE TECHNOLOGY LIMITED                      | Aerospace & Defense             | 0.69          |
| 3M India Ltd.                                     | Diversified                     | 0.68          |
| Siemens Ltd.                                      | Electrical Equipment            | 0.68          |
| Hindustan Unilever Ltd.                           | Diversified Fmcg                | 0.64          |
| AEQUS LIMITED                                     | Aerospace & Defense             | 0.63          |
| InterGlobe Aviation Ltd.                          | Transport Services              | 0.63          |
| Moneyview Limited                                 | Finance                         | 0.63          |
| Persistent Systems Limited                        | IT - Software                   | 0.63          |
| Zydus Lifesciences Limited                        | Pharmaceuticals & Biotechnology | 0.59          |
| TENNECO CLEAN AIR INDIA LIMITED                   | Auto Components                 | 0.58          |
| Le Travenues Technology Limited                   | Leisure Services                | 0.57          |
| Neuland Laboratories Limited                      | Pharmaceuticals & Biotechnology | 0.56          |
| SBI Life Insurance Company Ltd.                   | Insurance                       | 0.54          |
| Dhoot Transmission Limited                        | Auto Components                 | 0.52          |
| MphasIS Limited.                                  | IT - Software                   | 0.52          |
| URBAN COMPANY LIMITED                             | Retailing                       | 0.51          |
| Hexaware Technologies Ltd.                        | IT - Software                   | 0.49          |
| Torrent Power Ltd.                                | Power                           | 0.47          |
| Infosys Limited                                   | IT - Software                   | 0.46          |
| Sudeep Pharma Limited                             | Chemicals & Petrochemicals      | 0.46          |
| Molbio Diagnostics Limited                        | Healthcare Equipment & Supplies | 0.45          |
| TBO TEK LIMITED                                   | Leisure Services                | 0.44          |
| KAYNES TECHNOLOGY INDIA LIMITED                   | Industrial Manufacturing        | 0.40          |
| Sonata Software Ltd.                              | IT - Software                   | 0.40          |
| Tempsens Instruments (India) Limited              | Industrial Manufacturing        | 0.35          |
| Hyundai Motor India Limited                       | Automobiles                     | 0.33          |
| Rentomojo Limited                                 | Commercial Services & Supplies  | 0.32          |
| WeWork India Management Limited                   | Commercial Services & Supplies  | 0.31          |
| Atlanta Electricals Limited                       | Electrical Equipment            | 0.29          |
| Brainbees Solutions Limited (FirstCry)            | Retailing                       | 0.29          |
| Shiprocket Limited                                | Transport Services              | 0.24          |
| Lumino Industries Limited                         | Industrial Products             | 0.21          |
| SBI Funds Management Limited                      | Capital Markets                 | 0.17          |
| One 97 Communications Limited                     | Financial Technology (Fintech)  | 0.14          |
| Kwality Wall's (India) Limited                    | Food Products                   | 0.01          |
| <b>Sub Total</b>                                  |                                 | <b>94.54</b>  |
| Cash, Cash Equivalents and Net Current Assets     |                                 | 5.46          |
| <b>Grand Total</b>                                |                                 | <b>100.00</b> |
| • Top Ten Holdings                                |                                 |               |

....Contd on next page

## Industry Allocation of Equity Holding (% of Net Assets)



## PORTFOLIO

Face Value / Allotment NAV per Unit: ₹ 10, + Industry Classification as recommended by AMFI, Data is as of September 30, 2026 unless otherwise specified.

¥ Dedicated Fund Manager for Overseas Investments: Mr. Gopal Agrawal (since September 01, 2026) (Total Experience: Over 22 years).

Please refer Minimum Application Amount, Plans & Options, on Page no. 104 to 106.

\$\$\$For further details, please refer to para 'Exit Load' on page no. 108.

^ For Total Expense Ratio including brokerage, transaction cost and statutory levies please refer our website.



## SIP PERFORMANCE ^ - Regular Plan - Growth Option

|                                                    | Since Inception SIP | 1 year SIP   |
|----------------------------------------------------|---------------------|--------------|
| Total Amount Invested (₹. in Lacs)                 | 1.50                | 1.20         |
| Market Value as on September 30, 2026 (₹. in Lacs) | 1.67                | 1.33         |
| <b>Returns (%)</b>                                 | <b>17.83</b>        | <b>20.46</b> |
| Benchmark Returns (%)#                             | -5.17               | -6.64        |
| Additional Benchmark Returns (%)# #                | -11.23              | -13.60       |

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.



## PERFORMANCE ^ - Regular Plan - Growth Option

| Date       | Period          | Scheme Returns (%) | Benchmark Returns (%)# | Additional Benchmark Returns (%)# # | Value of ₹ 10,000 invested |                |                             |
|------------|-----------------|--------------------|------------------------|-------------------------------------|----------------------------|----------------|-----------------------------|
|            |                 |                    |                        |                                     | Scheme (₹)                 | Benchmark (₹)# | Additional Benchmark (₹)# # |
| Sep 30, 25 | Last 1 Year     | 14.58              | -2.03                  | -7.09                               | 11,458                     | 9,797          | 9,291                       |
| Jul 17, 25 | Since Inception | 12.19              | -3.85                  | -7.24                               | 11,487                     | 9,538          | 9,134                       |

Returns greater than 1 year period are compounded annualized (CAGR). For performance of other schemes managed by Amit Sinha & Bhagyesh Kagalkar, please refer page 107-108. 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. For Performance of Direct Plan, refer page 113 to 120.

^Past performance may or may not be sustained in future and is not a guarantee of any future returns. Load is not taken into consideration for computation of performance.

# HDFC Balanced Advantage Fund

An open ended dynamic asset allocation fund investing in debt and equity instruments only.

CATEGORY OF SCHEME  
BALANCED ADVANTAGE FUND

**INVESTMENT OBJECTIVE:** To provide long term capital appreciation / income from a dynamic mix of equity and debt investments. There is no assurance that the investment objective of the Scheme will be achieved.

| FUND MANAGER <sup>₹</sup>             |                       |                  |
|---------------------------------------|-----------------------|------------------|
| Name                                  | Since                 | Total Exp        |
| Gopal Agrawal<br>(Equity Portfolio)   | July 29,<br>2022      | Over 22<br>years |
| Ihab Dalwai<br>(Equity Portfolio)     | September<br>11, 2026 | Over 15<br>years |
| Arun Agarwal<br>(Arbitrage Assets)    | October 6,<br>2022    | Over 28<br>years |
| Nandita Menezes<br>(Arbitrage Assets) | March 29,<br>2025     | Over 4<br>years  |
| Anil Bamboli<br>(Debt Portfolio)      | July 29,<br>2022      | Over 31<br>years |

| DATE OF ALLOTMENT/INCEPTION DATE |  |
|----------------------------------|--|
| February 01, 1994@               |  |

| NAV<br>(As On SEPTEMBER 30, 2026) | NAV PER UNIT (₹) |
|-----------------------------------|------------------|
| Regular Plan - Growth Option      | 505.327          |
| Regular Plan - IDCW Option        | 34.560           |
| Direct Plan - Growth Option       | 549.919          |
| Direct Plan - IDCW Option         | 41.248           |

| ASSETS UNDER MANAGEMENT              |                |
|--------------------------------------|----------------|
| As on September 30, 2026             | ₹102,533.96Cr. |
| Average for Month of September, 2026 | ₹104,989.70Cr. |

| QUANTITATIVE DATA                                                                                                                                                                                           |            |
|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|------------|
| <b>Portfolio Turnover</b>                                                                                                                                                                                   | 11.25%     |
| Equity Turnover                                                                                                                                                                                             | 23.38%     |
| Total Turnover                                                                                                                                                                                              | 23.38%     |
| Total Turnover = Equity + Debt + Derivative                                                                                                                                                                 |            |
| <b>Risk Ratio</b>                                                                                                                                                                                           |            |
| • Standard Deviation                                                                                                                                                                                        | 10.825%    |
| • Beta                                                                                                                                                                                                      | 1.247      |
| • Sharpe Ratio*                                                                                                                                                                                             | 0.412      |
| Computed for the 3-yr period ended September 30, 2026 Based on month-end NAV.* Risk free rate: 5.28% (Source: FIMMDA MIBOR) For schemes which have not completed 3 years, data is computed since inception. |            |
| Residual Maturity *                                                                                                                                                                                         | 7.28 Years |
| Macaulay Duration *                                                                                                                                                                                         | 4.61 Years |
| Modified Duration *                                                                                                                                                                                         | 4.36 Years |
| Annualized Portfolio YTM#                                                                                                                                                                                   | 7.81%      |
| #semi annual YTM has been annualised.                                                                                                                                                                       |            |
| *Calculated on the amount invested in debt securities (including accrued interest), deployment of funds in TREPS and Reverse Repo and net receivable/ payable                                               |            |

| EXPENSE RATIO<br>(As On September 30, 2026)                                                                                                          |               |
|------------------------------------------------------------------------------------------------------------------------------------------------------|---------------|
| Base expense Ratio Including statutory levies on expenses part of BER, excluding brokerage, transaction cost and execution related statutory levies^ |               |
| Regular: 1.28%                                                                                                                                       | Direct: 0.75% |

| #BENCHMARK INDEX                                                 |  |
|------------------------------------------------------------------|--|
| NIFTY 50 Hybrid Composite Debt 50:50 Index (Total Returns Index) |  |
| ##ADDL. BENCHMARK INDEX                                          |  |
| Nifty 50 Index (TRI)                                             |  |

## PORTFOLIO

| Company/Instrument                         | Industry+ /Rating               | % to NAV | Company/Instrument                            | Industry+ /Rating                                | % to NAV |
|--------------------------------------------|---------------------------------|----------|-----------------------------------------------|--------------------------------------------------|----------|
| <b>EQUITY &amp; EQUITY RELATED</b>         |                                 |          |                                               |                                                  |          |
| • IICI Bank Ltd.                           | Banks                           | 5.06     | Cholamandalam Investment & Finance Co. Ltd.   | Finance                                          | 0.43     |
| • HDFC Bank Ltd.₹                          | Banks                           | 4.32     | BEML Limited                                  | Agricultural, Commercial & Construction Vehicles | 0.42     |
| • Reliance Industries Ltd.                 | Petroleum Products              | 3.64     | Techno Electric & Engin. Co. Ltd.             | Construction                                     | 0.42     |
| • State Bank of India                      | Banks                           | 3.28     | Bajaj Auto Limited                            | Automobiles                                      | 0.40     |
| • Bharti Airtel Ltd.                       | Telecom - Services              | 3.05     | KAYNES TECHNOLOGY INDIA LIMITED               | Industrial Manufacturing                         | 0.39     |
| • Axis Bank Ltd.                           | Banks                           | 2.65     | WeWork India                                  | Commercial Services & Supplies                   | 0.39     |
| • Larsen and Toubro Ltd.                   | Construction                    | 2.52     | Management Limited                            |                                                  |          |
| • NTPC Limited                             | Power                           | 2.00     | Britannia Industries Ltd.                     | Food Products                                    | 0.38     |
| Coal India Ltd.                            | Consumable Fuels                | 1.77     | Gujarat Pipavav Port Ltd.                     | Transport Infrastructure                         | 0.37     |
| Eternal Limited                            | Retailing                       | 1.68     | Vishal Mega Mart Limited                      | Retailing                                        | 0.37     |
| Kotak Mahindra Bank Limited                | Banks                           | 1.58     | Apollo Tyres Ltd.                             | Auto Components                                  | 0.36     |
| Sun Pharmaceutical Industries Ltd.         | Pharmaceuticals & Biotechnology | 1.55     | Bharat Forge Ltd.                             | Auto Components                                  | 0.35     |
| Infosys Limited                            | IT - Software                   | 1.45     | Bajaj Finserv Ltd.                            | Finance                                          | 0.34     |
| Maruti Suzuki India Limited                | Automobiles                     | 1.42     | Five-Star Business Finance Limited            | Finance                                          | 0.34     |
| HCL Technologies Ltd.                      | IT - Software                   | 1.21     | Titagarh Wagons Limited                       | Industrial Manufacturing                         | 0.34     |
| InterGlobe Aviation Ltd.                   | Transport Services              | 1.18     | Hindustan Unilever Ltd.                       | Diversified Fmcg                                 | 0.31     |
| Life Insurance Corporation of India        | Insurance                       | 1.17     | Savita Oil Technologies Ltd.                  | Petroleum Products                               | 0.31     |
| Lupin Ltd.                                 | Pharmaceuticals & Biotechnology | 1.13     | Ambuja Cements Ltd.                           | Cement & Cement Products                         | 0.30     |
| ITC LIMITED                                | Diversified Fmcg                | 1.10     | Bosch Limited                                 | Auto Components                                  | 0.30     |
| Tata Consultancy Services Ltd.             | IT - Software                   | 1.08     | Oil & Natural Gas Corporation Ltd.            | Oil                                              | 0.29     |
| SBI Life Insurance Company Ltd.            | Insurance                       | 0.88     | Alkem Laboratories Ltd.                       | Pharmaceuticals & Biotechnology                  | 0.28     |
| GAIL (India) Ltd.                          | Gas                             | 0.82     | Mishra Dhatu Nigam Ltd.                       | Aerospace & Defense                              | 0.28     |
| Mahindra & Mahindra Ltd.                   | Automobiles                     | 0.82     | Rubicon Research Limited                      | Pharmaceuticals & Biotechnology                  | 0.28     |
| Divis Laboratories Ltd.                    | Pharmaceuticals & Biotechnology | 0.81     | United Spirits Limited                        | Beverages                                        | 0.28     |
| Hyundai Motor India Limited                | Automobiles                     | 0.79     | Mphasis Limited.                              | IT - Software                                    | 0.27     |
| Tata Steel Ltd.                            | Ferrous Metals                  | 0.68     | Hexaware Technologies Ltd.                    | IT - Software                                    | 0.26     |
| Bank of Baroda                             | Banks                           | 0.67     | Kalpataru Projects International Ltd          | Construction                                     | 0.26     |
| Apar Industries Limited                    | Electrical Equipment            | 0.64     | TEGA INDUSTRIES LIMITED                       | Industrial Manufacturing                         | 0.25     |
| Bharat Petroleum Corporation Ltd.          | Petroleum Products              | 0.61     | Aavas Financiers Ltd.                         | Finance                                          | 0.24     |
| Hindustan Petroleum Corp. Ltd.             | Petroleum Products              | 0.60     | Bharat Dynamics Limited                       | Aerospace & Defense                              | 0.23     |
| JSW Infrastructure Limited                 | Transport Infrastructure        | 0.59     | LMW Limited                                   | Industrial Manufacturing                         | 0.23     |
| Power Finance Corporation Ltd.             | Finance                         | 0.59     | J.Kumar Infraprojects Ltd.                    | Construction                                     | 0.22     |
| Indusind Bank Ltd.                         | Banks                           | 0.57     | NHPC Ltd.                                     | Power                                            | 0.21     |
| UltraTech Cement Limited                   | Cement & Cement Products        | 0.56     | Time Technoplast Limited                      | Industrial Products                              | 0.21     |
| REC Limited.                               | Finance                         | 0.50     | Billionbrains Garage Ventures Limited (Groww) | Capital Markets                                  | 0.20     |
| Au Small Finance Bank Ltd.                 | Banks                           | 0.48     | Entero Healthcare Solutions Limited           | Retailing                                        | 0.20     |
| Ipca Laboratories Ltd.                     | Pharmaceuticals & Biotechnology | 0.47     | Glenmark Pharmaceuticals Ltd.                 | Pharmaceuticals & Biotechnology                  | 0.20     |
| Jindal Steel Limited.                      | Ferrous Metals                  | 0.47     | Godrej Properties Ltd.                        | Realty                                           | 0.20     |
| Dynamatic Technologies Ltd.                | Industrial Manufacturing        | 0.46     | PCBL Chemical Limited                         | Chemicals & Petrochemicals                       | 0.20     |
| Hindustan Aeronautics Limited              | Aerospace & Defense             | 0.45     | Trent Ltd.                                    | Retailing                                        | 0.20     |
| Aurobindo Pharma Ltd.                      | Pharmaceuticals & Biotechnology | 0.44     | Cohance Lifesciences Limited                  | Pharmaceuticals & Biotechnology                  | 0.18     |
| CANARA HSBC LIFE INSURANCE COMPANY LIMITED | Insurance                       | 0.43     |                                               |                                                  |          |

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For Product label and Riskometers, refer page no: 124-139

# HDFC Balanced Advantage Fund

An open ended dynamic asset allocation fund investing in debt and equity instruments only.

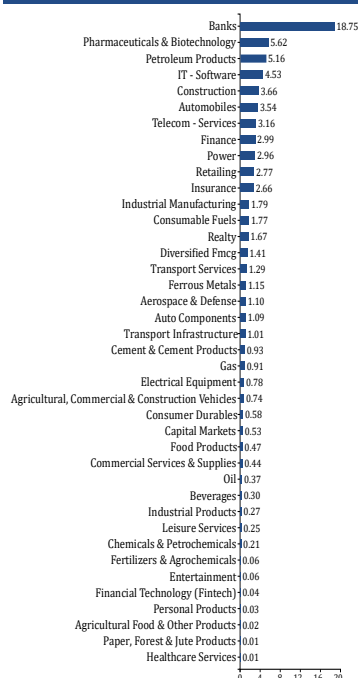
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CATEGORY OF SCHEME  
BALANCED ADVANTAGE FUND



## EXIT LOADS\$

- In respect of each purchase / switch-in of Units, upto 15% of the units may be redeemed without any exit load from the date of allotment.
- Any redemption in excess of the above limit shall be subject to the following exit load:
- Exit load of 1.00% is payable if Units are redeemed / switched-out within 1 year from the date of allotment of units.
- No Exit Load is payable if Units are redeemed / switched-out after 1 year from the date of allotment

Industry Allocation of Equity Holding  
(% of Net Assets)



## PORTFOLIO

| Company/Instrument                            | Industry+ /Rating                                | % to NAV | Company/Instrument                                | Industry+ /Rating                  | % to NAV |
|-----------------------------------------------|--------------------------------------------------|----------|---------------------------------------------------|------------------------------------|----------|
| Tech Mahindra Ltd.                            | IT - Software                                    | 0.18     | Bharti Hexacom Limited                            | Telecom - Services                 | 0.05     |
| Ashoka Buildcon Ltd.                          | Construction                                     | 0.17     | Elevate Campuses Limited                          | Commercial Services & Supplies     | 0.05     |
| CESC Ltd.                                     | Power                                            | 0.17     | Housing and Urban Development Corporation Ltd.    | Finance                            | 0.05     |
| Ashok Leyland Ltd                             | Agricultural, Commercial & Construction Vehicles | 0.16     | Persistent Systems Limited                        | IT - Software                      | 0.05     |
| Tata Motors Limited                           | Agricultural, Commercial & Construction Vehicles | 0.16     | Westlife Foodworld Limited                        | Leisure Services                   | 0.05     |
| Asian Paints Limited                          | Consumer Durables                                | 0.15     | Adani Ports & Special Economic Zone               | Transport Infrastructure           | 0.04     |
| Crompton Greaves Consumer Elec. Ltd.          | Consumer Durables                                | 0.15     | Devyani International Ltd                         | Leisure Services                   | 0.04     |
| CG Power and Industrial Solutions Ltd.        | Electrical Equipment                             | 0.14     | ICICI PRUDENTIAL ASSET MANAGEMENT COMPANY LIMITED | Capital Markets                    | 0.04     |
| Cipla Ltd.                                    | Pharmaceuticals & Biotechnology                  | 0.14     | PB Fintech Limited                                | Financial Technology (Fintech)     | 0.04     |
| Garden Reach Shipbuilders & Engineers Limited | Aerospace & Defense                              | 0.14     | RHI MAGNESITA INDIA Limited                       | Industrial Products                | 0.04     |
| HDFC Life Insurance Company Limited           | Insurance                                        | 0.14     | Voltas Ltd.                                       | Consumer Durables                  | 0.04     |
| Bandhan Bank Ltd.                             | Banks                                            | 0.13     | Colgate-Palmolive ( I ) Ltd.                      | Personal Products                  | 0.03     |
| DLF LIMITED                                   | Realty                                           | 0.13     | Medi Assist Healthcare Services Limited           | Insurance                          | 0.03     |
| Shriram Finance Ltd.                          | Finance                                          | 0.13     | Ramco Systems Ltd.                                | IT - Software                      | 0.03     |
| Aditya Birla Sun Life AMC Limited             | Capital Markets                                  | 0.12     | SBI Funds Management Limited                      | Capital Markets                    | 0.03     |
| Dr Reddys Laboratories Ltd.                   | Pharmaceuticals & Biotechnology                  | 0.12     | Aditya Infotech Limited                           | Industrial Manufacturing           | 0.02     |
| Whirlpool of India Ltd.                       | Consumer Durables                                | 0.12     | Bajaj Housing Finance Ltd.                        | Finance                            | 0.02     |
| Avenue Supermarts Ltd.                        | Retailing                                        | 0.11     | BEML Land Assets Limited                          | Finance                            | 0.02     |
| Gujarat Industries Power Co. Ltd.             | Power                                            | 0.11     | Chambal Fertilizers & Chemicals Ltd.              | Fertilizers & Agrochemicals        | 0.02     |
| INFO EDGE (INDIA) LIMITED                     | Retailing                                        | 0.11     | Coromandel International Limited                  | Fertilizers & Agrochemicals        | 0.02     |
| Jio Financial Services Limited                | Finance                                          | 0.11     | Emcure Pharmaceuticals Limited                    | Pharmaceuticals & Biotechnology    | 0.02     |
| LG Electronics India Limited                  | Consumer Durables                                | 0.11     | Fusion Finance Limited                            | Finance                            | 0.02     |
| SBI CARDS AND PAYMENT SERVICES LIMITED        | Finance                                          | 0.11     | HEG Advanced Materials Limited                    | Industrial Products                | 0.02     |
| Tata Motors Passenger Vehicles Limited        | Automobiles                                      | 0.11     | L&T Finance Ltd.                                  | Finance                            | 0.02     |
| Blue Dart Express Ltd.                        | Transport Services                               | 0.10     | TruAlt Bioenergy Limited                          | Agricultural Food & Other Products | 0.02     |
| JSW Energy Ltd.                               | Power                                            | 0.10     | Varun Beverages Ltd                               | Beverages                          | 0.02     |
| Swiggy Limited                                | Retailing                                        | 0.10     | Aster DM Quality Care Limited                     | Healthcare Services                | 0.01     |
| Indraprastha Gas Ltd.                         | Gas                                              | 0.09     | Campus Activewear Limited                         | Consumer Durables                  | 0.01     |
| Jubilant Foodworks Limited                    | Leisure Services                                 | 0.09     | JNK India Limited                                 | Industrial Manufacturing           | 0.01     |
| Milky Mist Dairy Food Limited                 | Food Products                                    | 0.09     | Paradeep Phosphates Limited                       | Fertilizers & Agrochemicals        | 0.01     |
| Texmaco Rail & Engineering Ltd.               | Industrial Manufacturing                         | 0.09     | BITES Limited                                     | Construction                       | 0.01     |
| UTI Asset Management Company Ltd              | Capital Markets                                  | 0.09     | Shiprocket Limited                                | Transport Services                 | 0.01     |
| Aegis Vopak Terminals Limited                 | Oil                                              | 0.08     | Star Health and Allied Insurance Company Ltd      | Insurance                          | 0.01     |
| TENNECO CLEAN AIR INDIA LIMITED               | Auto Components                                  | 0.08     | Tamilnadu Newsprint & Papers Ltd.                 | Paper, Forest & Jute Products      | 0.01     |
| Home First Finance Company India Ltd          | Finance                                          | 0.07     | Tata Chemicals Ltd.                               | Chemicals & Petrochemicals         | 0.01     |
| ITC Hotels Limited                            | Leisure Services                                 | 0.07     | Union Bank of India                               | Banks                              | 0.01     |
| Nuvoco Vistas Corporation Ltd.                | Cement & Cement Products                         | 0.07     | UPL Ltd.                                          | Fertilizers & Agrochemicals        | 0.01     |
| Ceigall India Limited                         | Construction                                     | 0.06     | AGS Transact Technologies Limited                 | Financial Technology (Fintech)     | @        |
| Torrent Power Ltd.                            | Power                                            | 0.06     | Blue Star Ltd.                                    | Consumer Durables                  | @        |
| VODAFONE IDEA LIMITED                         | Telecom - Services                               | 0.06     | CMR Green Technologies Limited                    | Industrial Products                | @        |
| Zee Entertainment Enterprises Ltd.            | Entertainment                                    | 0.06     | Indus Towers Limited                              | Telecom - Services                 | @        |
| 360 ONE WAM LIMITED                           | Capital Markets                                  | 0.05     | Kwality Wall's (India) Limited                    | Food Products                      | @        |
|                                               |                                                  |          | MEP Infrastructure Developers Ltd.                | Transport Infrastructure           | @        |
|                                               |                                                  |          | S Chand and Company Ltd.                          | Printing & Publication             | @        |

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# HDFC Balanced Advantage Fund

An open ended dynamic asset allocation fund investing in debt and equity instruments only.

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CATEGORY OF SCHEME  
BALANCED ADVANTAGE FUND



## PORTFOLIO

| Company/Instrument                             | Industry+ /Rating                  | % to NAV     |
|------------------------------------------------|------------------------------------|--------------|
| Tata Consumer Products Limited                 | Agricultural Food & Other Products | @            |
| <b>Sub Total</b>                               |                                    | <b>73.43</b> |
| <b>DEBT &amp; DEBT RELATED</b>                 |                                    |              |
| <b>Government Securities (Central/State)</b>   |                                    |              |
| • 7.18 GOI 2033                                | Sovereign                          | 2.04         |
| 7.34 GOI 2064                                  | Sovereign                          | 0.74         |
| 6.9 GOI 2065                                   | Sovereign                          | 0.55         |
| 7.1 GOI 2034                                   | Sovereign                          | 0.48         |
| 7.18 GOI 2037                                  | Sovereign                          | 0.42         |
| 7.27% Gujarat SDL ISD 171225 MAT 171234        | Sovereign                          | 0.33         |
| 7.22% Madhya Pradesh SDL ISD 060825 Mat 060843 | Sovereign                          | 0.18         |
| 7.22% Madhya Pradesh ISD 060825 MAT 060848     | Sovereign                          | 0.15         |
| 7.09 GOI 2054                                  | Sovereign                          | 0.12         |
| 6.94 GOI 2036                                  | Sovereign                          | 0.10         |
| 7.63% Andhra Pradesh SDL ISD 030925 MAT 030937 | Sovereign                          | 0.10         |
| 6.99% Madhya Pradesh SDL Mat 171141            | Sovereign                          | 0.09         |
| 7.07% Gujarat SDL ISD 240925 MAT 261133        | Sovereign                          | 0.09         |
| 7.48% Madhya Pradesh MAT 011045                | Sovereign                          | 0.09         |
| 7.48% Andhra Pradesh SDL ISD 030925 MAT 030933 | Sovereign                          | 0.08         |
| 7.26 GOI 2032                                  | Sovereign                          | 0.07         |
| 7.29% Rajasthan SDL ISD 191125 Mat 191137      | Sovereign                          | 0.07         |
| 7.48% Andhra Pradesh SDL ISD 030925 MAT 030934 | Sovereign                          | 0.06         |
| 7.62% Andhra Pradesh SDL ISD 030925 MAT 030936 | Sovereign                          | 0.06         |
| 7.20% Maharashtra SDL MAT 231036               | Sovereign                          | 0.05         |
| 7.3 GOI 2053                                   | Sovereign                          | 0.05         |
| 7.39% TAMIL NADU SDL - Mat 150734              | Sovereign                          | 0.05         |
| 7.64% Gujarat SDL ISD 170124 MAT 170133        | Sovereign                          | 0.05         |
| 7.72% Bihar SDL - MAT 250241                   | Sovereign                          | 0.05         |
| 7.63% Gujarat SDL ISD 240124 Mat 240133        | Sovereign                          | 0.04         |
| 7.64% % Gujarat SDL ISD 170124 Mat 170134      | Sovereign                          | 0.04         |
| 7.67% Haryana SDL MAT 250241                   | Sovereign                          | 0.04         |
| 6.79 GOI 2034                                  | Sovereign                          | 0.03         |
| 7.48% Uttar Pradesh SDL ISD 200324 Mat 200336  | Sovereign                          | 0.03         |
| 7.63% Gujarat SDL - MAT 100637                 | Sovereign                          | 0.03         |
| 7.63% Gujarat SDL ISD 240124 Mat 240134        | Sovereign                          | 0.03         |
| 7.23 GOI 2039                                  | Sovereign                          | 0.02         |
| 7.45% Maharashtra ISD 220324 Mat 220339        | Sovereign                          | 0.02         |
| GOI STRIPS - Mat 170628                        | Sovereign                          | 0.02         |
| 7.63% Maharashtra SDL Mat 310135               | Sovereign                          | 0.01         |
| 6.67 GOI 2050                                  | Sovereign                          | @            |
| 6.99 GOI 2051                                  | Sovereign                          | @            |
| 7.17 GOI 2030                                  | Sovereign                          | @            |
| 7.25 GOI 2063                                  | Sovereign                          | @            |
| 7.26 GOI 2033                                  | Sovereign                          | @            |
| 7.47% Chhattisgarh SDL ISD 200324 MAT 200334   | Sovereign                          | @            |
| <b>Sub Total</b>                               |                                    | <b>6.38</b>  |
| <b>Credit Exposure (Non Perpetual)</b>         |                                    |              |
| • LIC Housing Finance Ltd.                     | CRISIL - AAA                       | 1.95         |
| Small Industries Development Bank              | CRISIL - AAA                       | 1.28         |

| Company/Instrument                                                 | Industry+ /Rating         | % to NAV      |
|--------------------------------------------------------------------|---------------------------|---------------|
| Indian Railways Finance Corp. Ltd.                                 | CRISIL - AAA              | 1.27          |
| State Bank of India                                                | CRISIL - AAA / ICRA - AAA | 1.26          |
| Bajaj Finance Ltd.                                                 | CRISIL - AAA              | 1.04          |
| National Bank for Agri & Rural Dev.                                | CRISIL - AAA / ICRA - AAA | 1.04          |
| HDFC Bank Ltd.£                                                    | CRISIL - AAA              | 0.84          |
| REC Limited.                                                       | CRISIL - AAA              | 0.76          |
| National Housing Bank                                              | CARE - AAA / CRISIL - AAA | 0.66          |
| Pipeline Infrastructure Pvt. Ltd.                                  | CRISIL - AAA              | 0.61          |
| Housing and Urban Development Corporation Ltd.                     | CARE - AAA / ICRA - AAA   | 0.60          |
| Bajaj Housing Finance Ltd.                                         | CRISIL - AAA              | 0.60          |
| Cholamandalam Investment & Finance Co. Ltd.                        | CARE - AA+ / ICRA - AA+   | 0.47          |
| Muthoot Finance Ltd.                                               | CRISIL - AA+              | 0.46          |
| Torrent Power Ltd.                                                 | CRISIL - AA+              | 0.42          |
| Jamnagar Utilities & Power Pvt. Limited                            | CRISIL - AAA              | 0.39          |
| Power Finance Corporation Ltd.                                     | CRISIL - AAA              | 0.37          |
| India Universal Trust AL2                                          | CRISIL - AAA(SO)          | 0.34          |
| Sundaram Finance Ltd.                                              | ICRA - AAA                | 0.32          |
| UltraTech Cement Limited                                           | CRISIL - AAA              | 0.29          |
| Bank of Baroda                                                     | CRISIL - AAA              | 0.24          |
| HDB Financial Services Ltd.                                        | CRISIL - AAA              | 0.24          |
| Punjab National Bank                                               | CRISIL - AAA              | 0.24          |
| Mahanagar Telephone Nigam Ltd.                                     | CARE - AAA(CE)            | 0.19          |
| Power Grid Corporation of India Ltd.                               | CRISIL - AAA              | 0.19          |
| TATA Capital Housing Finance Ltd.                                  | CRISIL - AAA              | 0.13          |
| Bharti Telecom Limited                                             | CRISIL - AAA              | 0.11          |
| Grasim Industries Ltd.                                             | CRISIL - AAA              | 0.10          |
| Kotak Mahindra Investments Ltd.                                    | CRISIL - AAA              | 0.10          |
| Tata Capital Ltd.                                                  | CRISIL - AAA              | 0.10          |
| L&T Metro Rail (Hyderabad) Ltd                                     | CRISIL - AAA(CE)          | 0.07          |
| Indian Oil Corporation Ltd.                                        | CRISIL - AAA              | 0.05          |
| Axis Finance Ltd.                                                  | CRISIL - AAA              | 0.02          |
| Sansar Trust July 2023 II                                          | CRISIL - AAA(SO)          | 0.02          |
| <b>Sub Total</b>                                                   |                           | <b>16.77</b>  |
| <b>Total</b>                                                       |                           | <b>23.15</b>  |
| <b>UNITS ISSUED BY REIT</b>                                        |                           |               |
| <b>Units issued by ReIT (Equity &amp; other Equity Instrument)</b> |                           |               |
| Embassy Office Parks REIT                                          | Realty                    | 0.83          |
| BROOKFIELD INDIA REAL ESTATE TRUST                                 | Realty                    | 0.51          |
| <b>Sub Total</b>                                                   |                           | <b>1.34</b>   |
| <b>UNITS ISSUED BY INVIT</b>                                       |                           |               |
| <b>Units issued by INVIT</b>                                       |                           |               |
| POWERGRID Infrastructure Investment Trust                          | Power                     | 0.31          |
| RAAJMARG INFRA INVESTMENT TRUST                                    | Transport Infrastructure  | 0.01          |
| <b>Sub Total</b>                                                   |                           | <b>0.32</b>   |
| <b>MONEY MARKET INSTRUMENTS</b>                                    |                           |               |
| <b>CD</b>                                                          |                           |               |
| Bank of Baroda                                                     | CARE - A1+                | 0.24          |
| Yes Bank Ltd.                                                      | CRISIL - A1+              | 0.14          |
| Union Bank of India                                                | ICRA - A1+                | 0.10          |
| <b>Sub Total</b>                                                   |                           | <b>0.48</b>   |
| Cash,Cash Equivalents and Net Current Assets                       |                           | 1.28          |
| <b>Grand Total</b>                                                 |                           | <b>100.00</b> |
| • Top Ten Holdings, £ Sponsor, @ Less than 0.01%                   |                           |               |

|                                                                    |              |        |
|--------------------------------------------------------------------|--------------|--------|
| Outstanding exposure in derivative instruments Interest Rate Swap. | (₹ in Crore) | 500.00 |
|--------------------------------------------------------------------|--------------|--------|

Face Value / Allotment NAV per Unit: ₹ 10, + Industry Classification as recommended by AMFI, Data is as of September 30, 2026 unless otherwise specified.

¥ Dedicated Fund Manager for Overseas Investments:  
Mr. Gopal Agrawal (since September 01, 2026) (Total Experience: Over 22 years).

Please refer Minimum Application Amount, Plans & Options, on Page no. 104 to 106.

\$\$For further details, please refer to para 'Exit Load' on page no. 108.

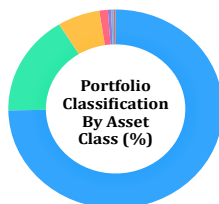
^ For Total Expense Ratio including brokerage, transaction cost and statutory levies please refer our website.

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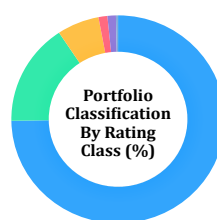
# HDFC Balanced Advantage Fund

An open ended dynamic asset allocation fund investing in debt and equity instruments only.

....Contd from previous page  
CATEGORY OF SCHEME  
BALANCED ADVANTAGE FUND



|                                               |       |
|-----------------------------------------------|-------|
| Equity                                        | 74.77 |
| Credit Exposure                               | 16.41 |
| G-Sec, G-Sec STRIPS, SDL                      | 6.38  |
| Cash, Cash Equivalents and Net Current Assets | 1.28  |
| CD                                            | 0.48  |
| Securitized Debt Instruments                  | 0.36  |
| Units issued by InvIT                         | 0.32  |



|                                               |       |
|-----------------------------------------------|-------|
| Equity                                        | 74.77 |
| AAA/AAA(SO)/A1+/A1+(SO) & Equivalent          | 15.90 |
| Sovereign                                     | 6.38  |
| AA+                                           | 1.35  |
| Cash, Cash Equivalents and Net Current Assets | 1.28  |
| Units issued by InvIT                         | 0.32  |

CD - Certificate of Deposit;

| SIP PERFORMANCE ^ - Regular Plan - Growth Option        |                 |         |         |        |        |        |  |
|---------------------------------------------------------|-----------------|---------|---------|--------|--------|--------|--|
|                                                         | Since Inception | 15 year | 10 year | 5 year | 3 year | 1 year |  |
|                                                         | SIP             | SIP     | SIP     | SIP    | SIP    | SIP    |  |
| Total Amount Invested (₹. in Lacs)                      | 39.20           | 18.00   | 12.00   | 6.00   | 3.60   | 1.20   |  |
| Market Value as on September 30, 2026 (₹. in Lacs) \$\$ | 1,527.53        | 53.77   | 23.76   | 7.67   | 3.73   | 1.16   |  |
| Returns (%) \$\$                                        | 17.73           | 13.42   | 13.10   | 9.74   | 2.27   | -5.49  |  |
| Benchmark Returns (%)#                                  | N.A.            | 9.37    | 8.42    | 5.02   | 1.41   | -6.41  |  |
| Additional Benchmark Returns (%)# #                     | 12.54           | 11.22   | 10.21   | 4.59   | -1.44  | -13.60 |  |

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.

| PERFORMANCE ^ - Regular Plan - Growth Option |                 |                            |                        |                                        |                                                  |                |                            |
|----------------------------------------------|-----------------|----------------------------|------------------------|----------------------------------------|--------------------------------------------------|----------------|----------------------------|
| Date                                         | Period          | Scheme Returns (%)<br>\$\$ | Benchmark Returns (%)# | Additional Benchmark Returns (%)<br>## | Value of ₹ 10,000 invested<br>Scheme (₹)<br>\$\$ | Benchmark (₹)# | Additional Benchmark (₹)## |
| Sep 30, 25                                   | Last 1 Year     | -1.99                      | -2.65                  | -7.09                                  | 9,801                                            | 9,735          | 9,291                      |
| Sep 29, 23                                   | Last 3 Years    | 9.55                       | 6.04                   | 6.05                                   | 13,154                                           | 11,928         | 11,931                     |
| Sep 30, 21                                   | Last 5 Years    | 12.61                      | 5.96                   | 6.37                                   | 18,113                                           | 13,358         | 13,621                     |
| Sep 30, 16                                   | Last 10 Years   | 12.59                      | 9.35                   | 11.47                                  | 32,756                                           | 24,458         | 29,635                     |
| Feb 01, 94                                   | Since Inception | 17.36                      | NA                     | 10.54                                  | 1,870,196                                        | NA             | 264,184                    |

Returns greater than 1 year period are compounded annualized (CAGR). N.A. Not Available. 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. \$\$ 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. For performance of other schemes managed by Gopal Agrawal, Ihab Dalwai, Arun Agarwal, Nandita Menezes & Anil Bamboli, please refer page 107-108. 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. For Performance of Direct Plan, refer page 113 to 120.

**^Past performance may or may not be sustained in future and is not a guarantee of any future returns.** Load is not taken into consideration for computation of performance.

**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.

This scheme has exposure to floating rate instruments and / or interest rate derivatives. The duration of these instruments is linked to the interest rate reset period. The interest rate risk in a floating rate instrument or in a fixed rate instrument hedged with derivatives is likely to be lesser than that in an equivalent maturity fixed rate instrument. Under some market circumstances the volatility may be of an order greater than what may ordinarily be expected considering only its duration. Hence investors are recommended to consider the unadjusted portfolio maturity of the scheme as well and exercise adequate due diligence when deciding to make their investments

# HDFC Aggressive Hybrid Fund

(Erstwhile HDFC Hybrid Equity Fund scheme name changed w.e.f. August 26, 2026.) An open ended hybrid scheme investing predominantly in equity and equity related instruments

CATEGORY OF SCHEME  
AGGRESSIVE HYBRID FUND

**INVESTMENT OBJECTIVE:** The investment objective of the Scheme is to generate capital appreciation / income from a portfolio, predominantly of equity & equity related instruments. The Scheme will also invest in debt and money market instruments. There is no assurance that the investment objective of the Scheme will be achieved.

| FUND MANAGER ₹                              |                    |               |
|---------------------------------------------|--------------------|---------------|
| Name                                        | Since              | Total Exp     |
| Ihab Dalwai (Equity Assets)                 | September 11, 2026 | Over 15 years |
| Anupam Joshi (Debt Portfolio)               | October 6, 2022    | Over 20 years |
| Bhagyesh Kagalkar (Gold/Silver Instruments) | August 26, 2026    | Over 32 years |

| DATE OF ALLOTMENT/INCEPTION DATE |  |
|----------------------------------|--|
| September 11, 2000@@             |  |

| NAV (As On SEPTEMBER 30, 2026) | NAV PER UNIT(₹) |
|--------------------------------|-----------------|
| Regular Plan - Growth Option   | 109.825         |
| Regular Plan - IDCW Option     | 14.377          |
| Direct Plan - Growth Option    | 119.972         |
| Direct Plan - IDCW Option      | 16.805          |

| ASSETS UNDER MANAGEMENT              |               |
|--------------------------------------|---------------|
| As on September 30, 2026             | ₹21,158.38Cr. |
| Average for Month of September, 2026 | ₹21,789.47Cr. |

| QUANTITATIVE DATA                                                                                                                                                                                           |            |
|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|------------|
| <b>Portfolio Turnover</b>                                                                                                                                                                                   |            |
| Equity Turnover                                                                                                                                                                                             | 29.32%     |
| Total Turnover                                                                                                                                                                                              | 29.27%     |
| Total Turnover = Equity + Debt + Derivative                                                                                                                                                                 |            |
| <b>Risk Ratio</b>                                                                                                                                                                                           |            |
| • Standard Deviation                                                                                                                                                                                        | 10.967%    |
| • Beta                                                                                                                                                                                                      | 1.061      |
| • Sharpe Ratio*                                                                                                                                                                                             | 0.015      |
| Computed for the 3-yr period ended September 30, 2026 Based on month-end NAV.* Risk free rate: 5.28% (Source: FIMMDA MIBOR) For schemes which have not completed 3 years, data is computed since inception. |            |
| Residual Maturity *                                                                                                                                                                                         | 9.71 Years |
| Macaulay Duration *                                                                                                                                                                                         | 5.37 Years |
| Modified Duration *                                                                                                                                                                                         | 5.06 Years |
| Annualized Portfolio YTM#*                                                                                                                                                                                  | 8.11%      |
| #semi annual YTM has been annualised.                                                                                                                                                                       |            |
| *Calculated on the amount invested in debt securities (including accrued interest), deployment of funds in TREPS and Reverse Repo and net receivable/ payable                                               |            |

| EXPENSE RATIO (As On September 30, 2026)                                                                                                             |               |
|------------------------------------------------------------------------------------------------------------------------------------------------------|---------------|
| Base expense Ratio Including statutory levies on expenses part of BER, excluding brokerage, transaction cost and execution related statutory levies^ |               |
| Regular: 1.65%                                                                                                                                       | Direct: 1.06% |

| #BENCHMARK INDEX                                                 |  |
|------------------------------------------------------------------|--|
| NIFTY 50 Hybrid Composite Debt 65:35 Index (Total Returns Index) |  |
| ##ADDL. BENCHMARK INDEX                                          |  |
| Nifty 50 Index (TRI)                                             |  |

| NET EQUITY EXPOSURE |  |
|---------------------|--|
| 72.57%              |  |

| EXIT LOADS\$                                                                                                                                                                                                                         |  |
|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|--|
| • In respect of each purchase / switch-in of Units, upto 15% of the units may be redeemed without any exit load from the date of allotment. However, please note that the Units will be redeemed on First In First Out (FIFO) basis. |  |
| • Any redemption in excess of the above limit shall be subject to the following exit load:                                                                                                                                           |  |
| • Exit load of 1.00% is payable if Units are redeemed / switched-out within 1 year from the date of allotment of units.                                                                                                              |  |
| • No Exit Load is payable if Units are redeemed / switched-out after 1 year from the date of allotment.                                                                                                                              |  |

| PORTFOLIO                                                          |                                                  |                              |
|--------------------------------------------------------------------|--------------------------------------------------|------------------------------|
| Company/Instrument                                                 | Industry+ /Rating                                | % to NAV (Hedged & Unhedged) |
| EQUITY & EQUITY RELATED                                            |                                                  |                              |
| • HDFC Bank Ltd.₹                                                  | Banks                                            | 7.01                         |
| • ICICI Bank Ltd.                                                  | Banks                                            | 6.87                         |
| • Reliance Industries Ltd.                                         | Petroleum Products                               | 4.15                         |
| • Kotak Mahindra Bank Limited                                      | Banks                                            | 3.45                         |
| • Axis Bank Ltd.                                                   | Banks                                            | 3.19                         |
| • State Bank of India                                              | Banks                                            | 2.86                         |
| Larsen and Toubro Ltd.                                             | Construction                                     | 2.14                         |
| Divis Laboratories Ltd.                                            | Pharmaceuticals & Biotechnology                  | 2.09                         |
| Maruti Suzuki India Limited                                        | Automobiles                                      | 2.03                         |
| Bharti Airtel Ltd.                                                 | Telecom - Services                               | 1.99                         |
| Infosys Limited                                                    | IT - Software                                    | 1.88                         |
| Eternal Limited                                                    | Retailing                                        | 1.77                         |
| Krishna Institute Of Medical Sciences Limited                      | Healthcare Services                              | 1.48                         |
| InterGlobe Aviation Ltd.                                           | Transport Services                               | 1.41                         |
| Eris Lifesciences Ltd                                              | Pharmaceuticals & Biotechnology                  | 1.39                         |
| NTPC Limited                                                       | Power                                            | 1.37                         |
| SKF India (Industrial) Limited                                     | Industrial Products                              | 1.23                         |
| Hyundai Motor India Limited                                        | Automobiles                                      | 1.20                         |
| ITC LIMITED                                                        | Diversified Fmcg                                 | 1.12                         |
| HDFC Life Insurance Company Limited                                | Insurance                                        | 1.10                         |
| Alkem Laboratories Ltd.                                            | Pharmaceuticals & Biotechnology                  | 1.07                         |
| Tata Consultancy Services Ltd.                                     | IT - Software                                    | 1.07                         |
| Zensar Technologies Ltd.                                           | IT - Software                                    | 0.97                         |
| Godrej Consumer Products Ltd.                                      | Personal Products                                | 0.96                         |
| Havells India Ltd.                                                 | Consumer Durables                                | 0.92                         |
| SBI Life Insurance Company Ltd.                                    | Insurance                                        | 0.88                         |
| United Spirits Limited                                             | Beverages                                        | 0.86                         |
| GMM Pfaudler Limited                                               | Industrial Manufacturing                         | 0.84                         |
| Bajaj Auto Limited                                                 | Automobiles                                      | 0.77                         |
| SKF India Ltd.                                                     | Auto Components                                  | 0.71                         |
| Cholamandalam Investment & Finance Co. Ltd.                        | Finance                                          | 0.68                         |
| JK Tyre & Industries Limited                                       | Auto Components                                  | 0.66                         |
| Balkrishna Industries Ltd.                                         | Auto Components                                  | 0.65                         |
| Kalpataru Projects International Ltd                               | Construction                                     | 0.65                         |
| Chalet Hotels Ltd.                                                 | Leisure Services                                 | 0.64                         |
| The Ramco Cements Ltd.                                             | Cement & Cement Products                         | 0.64                         |
| Metropolis Healthcare Ltd.                                         | Healthcare Services                              | 0.63                         |
| Sun Pharmaceutical Industries Ltd.                                 | Pharmaceuticals & Biotechnology                  | 0.60                         |
| Tata Motors Limited                                                | Agricultural, Commercial & Construction Vehicles | 0.60                         |
| Britannia Industries Ltd.                                          | Food Products                                    | 0.57                         |
| Blue Dart Express Ltd.                                             | Transport Services                               | 0.56                         |
| Dabur India Ltd.                                                   | Personal Products                                | 0.54                         |
| Jubilant Foodworks Limited                                         | Leisure Services                                 | 0.54                         |
| MM Forgings Ltd.                                                   | Auto Components                                  | 0.51                         |
| PNC Infratech Ltd.                                                 | Construction                                     | 0.46                         |
| Atul Ltd.                                                          | Chemicals & Petrochemicals                       | 0.45                         |
| JSW Dulux Limited                                                  | Consumer Durables                                | 0.44                         |
| Hindustan Petroleum Corp. Ltd.                                     | Petroleum Products                               | 0.41                         |
| Indiamart InterMesh Limited                                        | Retailing                                        | 0.38                         |
| Redington Ltd.                                                     | Commercial Services & Supplies                   | 0.34                         |
| Sharda Cropchem Ltd.                                               | Fertilizers & Agrochemicals                      | 0.34                         |
| CIE Automotive India Ltd                                           | Auto Components                                  | 0.33                         |
| KEC International Ltd.                                             | Construction                                     | 0.30                         |
| PB Fintech Limited                                                 | Financial Technology (Fintech)                   | 0.30                         |
| Mahindra Holidays & Resorts Ind Ltd.                               | Leisure Services                                 | 0.28                         |
| Vardhman Textiles Ltd.                                             | Textiles & Apparels                              | 0.27                         |
| INFO EDGE (INDIA) LIMITED                                          | Retailing                                        | 0.16                         |
| Jagran Prakashan Ltd.                                              | Media                                            | 0.07                         |
| <b>Sub Total</b>                                                   |                                                  | <b>71.78</b>                 |
| UNITS ISSUED BY REIT                                               |                                                  |                              |
| <b>Units issued by ReIT (Equity &amp; other Equity Instrument)</b> |                                                  |                              |
| BROOKFIELD INDIA REAL ESTATE TRUST                                 | Realty                                           | 0.79                         |
| <b>Sub Total</b>                                                   |                                                  | <b>0.79</b>                  |
| <b>Total</b>                                                       |                                                  | <b>72.57</b>                 |
| DEBT & DEBT RELATED                                                |                                                  |                              |
| <b>Government Securities (Central/State)</b>                       |                                                  |                              |
| • 7.34 GOI 2064                                                    | Sovereign                                        | 2.18                         |
| 6.9 GOI 2065                                                       | Sovereign                                        | 0.53                         |
| 6.98 GOI 2054                                                      | Sovereign                                        | 0.44                         |
| 7.64% Gujarat SDL ISD 170124 MAT 170133                            | Sovereign                                        | 0.40                         |
| 7.64% % Gujarat SDL ISD 170124 Mat 170134                          | Sovereign                                        | 0.33                         |
| 7.68% Jharkhand SDL ISD 240124 Mat 240132                          | Sovereign                                        | 0.33                         |
| 7.65% BIHAR SDL ISD 241225 Mat 241233                              | Sovereign                                        | 0.24                         |
| 7.67% Chhattisgarh SDL ISD 240124 Mat 240131                       | Sovereign                                        | 0.24                         |
| 7.68% Chattisgarh SDL ISD 170124 MAT 170132                        | Sovereign                                        | 0.24                         |
| 7.63% Gujarat SDL ISD 240124 Mat 240134                            | Sovereign                                        | 0.23                         |
| 7.62% Uttarakhand SDL ISD 170626 Mat 170635                        | Sovereign                                        | 0.12                         |
| 7.72% Bihar SDL - MAT 250241                                       | Sovereign                                        | 0.12                         |
| 6.88% Andhra Pradesh SDL ISD 040425 MAT 040440                     | Sovereign                                        | 0.11                         |
| 7.08% Maharashtra SDL ISD 250625 MAT 250639                        | Sovereign                                        | 0.11                         |

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For Product label and Riskometers, refer page no: 124-139

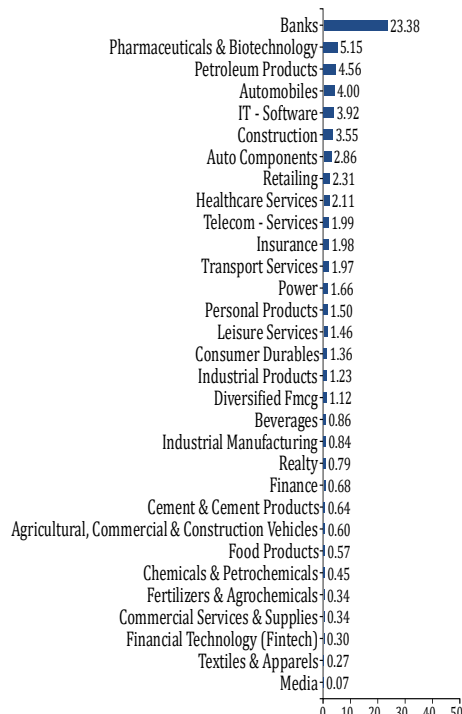
# HDFC Aggressive Hybrid Fund

(Erstwhile HDFC Hybrid Equity Fund scheme name changed w.e.f. August 26, 2026.) An open ended hybrid scheme investing predominantly in equity and equity related instruments

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CATEGORY OF SCHEME  
AGGRESSIVE HYBRID FUND

## Industry Allocation of Equity Holding (% of Net Assets)



## PORTFOLIO

| Company/Instrument                                         | Industry+<br>/Rating         | % to NAV<br>(Hedged &<br>Unhedged) |
|------------------------------------------------------------|------------------------------|------------------------------------|
| 7.09% Andhra Pradesh SDL ISD 260325 MAT 260335             | Sovereign                    | 0.11                               |
| 7.66% RAJASTHAN SDL ISD 240124 Mat 240131                  | Sovereign                    | 0.09                               |
| 7.67% Haryana SDL MAT 250241                               | Sovereign                    | 0.09                               |
| 7.1 GOI 2028                                               | Sovereign                    | 0.07                               |
| 7.71 GOI 2066                                              | Sovereign                    | 0.07                               |
| 8.13 GOI 2045                                              | Sovereign                    | 0.07                               |
| 7.63% Gujarat SDL ISD 240124 Mat 240133                    | Sovereign                    | 0.05                               |
| 7.72% Madhya Pradesh SDL ISD 180226 Mat 180245             | Sovereign                    | 0.05                               |
| 7.73% Haryana SDL MAT 180245                               | Sovereign                    | 0.05                               |
| <b>Sub Total</b>                                           |                              | <b>6.27</b>                        |
| <b>Credit Exposure (Non Perpetual)</b>                     |                              |                                    |
| • HDFC Bank Ltd.E                                          | CRISIL - AAA                 | 2.57                               |
| • Muthoot Finance Ltd.                                     | CRISIL - AA+                 | 2.39                               |
| • Bajaj Finance Ltd.                                       | CRISIL - AAA                 | 2.20                               |
| Indian Railways Finance Corp. Ltd.                         | CRISIL - AAA                 | 1.56                               |
| State Bank of India                                        | CRISIL - AAA<br>/ ICRA - AAA | 1.53                               |
| National Bank for Financing Infrastructure and Development | CRISIL - AAA                 | 1.03                               |
| 360 One Prime Limited                                      | ICRA - AA                    | 0.95                               |
| Power Grid Corporation of India Ltd.                       | CRISIL - AAA                 | 0.78                               |
| The Tata Power Company Ltd.                                | CARE - AA+                   | 0.73                               |
| L&T Finance Ltd.                                           | CRISIL - AAA                 | 0.58                               |
| Cholamandalam Investment & Finance Co. Ltd.                | ICRA - AA+                   | 0.47                               |
| Mahanagar Telephone Nigam Ltd.                             | CARE -<br>AAA(CE)            | 0.47                               |
| Motilal Oswal Financial Services Ltd.                      | CRISIL - AA+                 | 0.47                               |
| National Bank for Agri & Rural Dev.                        | CRISIL - AAA                 | 0.44                               |
| Torrent Power Ltd.                                         | CRISIL - AA+                 | 0.35                               |
| Power Finance Corporation Ltd.                             | CRISIL - AAA                 | 0.34                               |
| Small Industries Development Bank                          | CRISIL - AAA                 | 0.24                               |
| LIC Housing Finance Ltd.                                   | CRISIL - AAA                 | 0.18                               |
| HDB Financial Services Ltd.                                | CRISIL - AAA                 | 0.12                               |
| Indian Oil Corporation Ltd.                                | CRISIL - AAA                 | 0.12                               |
| Jio Credit Ltd                                             | CRISIL - AAA                 | 0.12                               |
| Nuclear Power Corporation of India Ltd.                    | ICRA - AAA                   | 0.12                               |
| Tata Capital Ltd.                                          | CRISIL - AAA                 | 0.12                               |
| REC Limited.                                               | CRISIL - AAA                 | 0.07                               |
| <b>Sub Total</b>                                           |                              | <b>17.95</b>                       |
| <b>Total</b>                                               |                              | <b>24.22</b>                       |
| <b>UNITS ISSUED BY INVIT</b>                               |                              |                                    |
| <b>Units issued by InvIT</b>                               |                              |                                    |
| POWERGRID Infrastructure Investment Trust                  | Power                        | 0.29                               |
| <b>Sub Total</b>                                           |                              | <b>0.29</b>                        |
| <b>MUTUAL FUND UNITS</b>                                   |                              |                                    |
| <b>Mutual Fund Units</b>                                   |                              |                                    |
| CPSE ETF                                                   | Finance                      | 1.07                               |
| HDFC NIFTY 50 ETF                                          |                              | 0.69                               |
| <b>Sub Total</b>                                           |                              | <b>1.76</b>                        |
| Cash,Cash Equivalents and Net Current Assets               |                              | 1.16                               |
| <b>Grand Total</b>                                         |                              | <b>100.00</b>                      |

• Top Ten Holdings, ₹ Sponsor

|                                                        |              |      |
|--------------------------------------------------------|--------------|------|
| Outstanding exposure in derivative instruments         | (₹ in Crore) | 3.04 |
| Hedged position in Equity & Equity related instruments |              |      |
| (% age)                                                |              | 0.01 |

Face Value / Allotment NAV per Unit: ₹ 10, + Industry Classification as recommended by AMFI, Data is as of September 30, 2026 unless otherwise specified.

¥ Dedicated Fund Manager for Overseas Investments:

Mr. Gopal Agrawal (since September 01, 2026) (Total Experience: Over 22 years).

Please refer Minimum Application Amount, Plans & Options, on Page no. 104 to 106.

\$\$\$For further details, please refer to para 'Exit Load' on page no. 108.

^ For Total Expense Ratio including brokerage, transaction cost and statutory levies please refer our website.

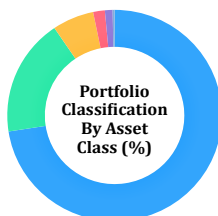
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# HDFC Aggressive Hybrid Fund

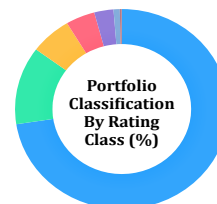
(Erstwhile HDFC Hybrid Equity Fund scheme name changed w.e.f. August 26, 2026.) An open ended hybrid scheme investing predominantly in equity and equity related instruments

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CATEGORY OF SCHEME  
AGGRESSIVE HYBRID FUND



|                                               |       |
|-----------------------------------------------|-------|
| Equity                                        | 72.57 |
| Credit Exposure                               | 17.95 |
| G-Sec, SDL                                    | 6.27  |
| Mutual Fund Units                             | 1.76  |
| Cash, Cash Equivalents and Net Current Assets | 1.16  |
| Units issued by InvIT                         | 0.29  |



|                                               |       |
|-----------------------------------------------|-------|
| Equity                                        | 72.57 |
| AAA/AAA(SO)/A1+/A1+(SO) & Equivalent          | 12.59 |
| Sovereign                                     | 6.27  |
| AA+                                           | 4.41  |
| Cash, Cash Equivalents and Net Current Assets | 2.92  |
| AA/AA-                                        | 0.95  |
| Units issued by InvIT                         | 0.29  |

| SIP PERFORMANCE ^ - Regular Plan - Growth Option   |                 |              |             |             |              |              |  |
|----------------------------------------------------|-----------------|--------------|-------------|-------------|--------------|--------------|--|
|                                                    | Since Inception | 15 year      | 10 year     | 5 year      | 3 year       | 1 year       |  |
|                                                    | SIP             | SIP          | SIP         | SIP         | SIP          | SIP          |  |
| Total Amount Invested (₹. in Lacs)                 | 31.30           | 18.00        | 12.00       | 6.00        | 3.60         | 1.20         |  |
| Market Value as on September 30, 2026 (₹. in Lacs) | 267.08          | 44.30        | 19.34       | 6.73        | 3.56         | 1.14         |  |
| <b>Returns (%)</b>                                 | <b>13.89</b>    | <b>11.16</b> | <b>9.23</b> | <b>4.57</b> | <b>-0.79</b> | <b>-8.82</b> |  |
| Benchmark Returns (%)#                             | N.A.            | 10.00        | 9.02        | 4.92        | 0.59         | -8.58        |  |
| Additional Benchmark Returns (%)# #                | 13.22           | 11.22        | 10.21       | 4.59        | -1.44        | -13.60       |  |

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.

| PERFORMANCE ^ - Regular Plan - Growth Option |                 |                    |                        |                                     |                            |                |                             |
|----------------------------------------------|-----------------|--------------------|------------------------|-------------------------------------|----------------------------|----------------|-----------------------------|
| Date                                         | Period          | Scheme Returns (%) | Benchmark Returns (%)# | Additional Benchmark Returns (%)# # | Value of ₹ 10,000 invested |                |                             |
|                                              |                 |                    |                        |                                     | Scheme (₹)                 | Benchmark (₹)# | Additional Benchmark (₹)# # |
| Sep 30, 25                                   | Last 1 Year     | -6.28              | -3.96                  | -7.09                               | 9,372                      | 9,604          | 9,291                       |
| Sep 29, 23                                   | Last 3 Years    | 4.95               | 6.09                   | 6.05                                | 11,563                     | 11,943         | 11,931                      |
| Sep 30, 21                                   | Last 5 Years    | 6.95               | 6.12                   | 6.37                                | 13,993                     | 13,462         | 13,621                      |
| Sep 30, 16                                   | Last 10 Years   | 9.94               | 10.07                  | 11.47                               | 25,817                     | 26,120         | 29,635                      |
| Sep 11, 00                                   | Since Inception | 14.14              | NA                     | 12.59                               | 314,505                    | NA             | 220,276                     |

Returns greater than 1 year period are compounded annualized (CAGR). N.A. Not Available. 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. For performance of other schemes managed by Ihab Dalwai, Anupam Joshi & Bhagyesh Kagalkar, please refer page 107-108. 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. For Performance of Direct Plan, refer page 113 to 120.

^Past performance may or may not be sustained in future and is not a guarantee of any future returns. Load is not taken into consideration for computation of performance.

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

This scheme has exposure to floating rate instruments and / or interest rate derivatives. The duration of these instruments is linked to the interest rate reset period. The interest rate risk in a floating rate instrument or in a fixed rate instrument hedged with derivatives is likely to be lesser than that in an equivalent maturity fixed rate instrument. Under some market circumstances the volatility may be of an order greater than what may ordinarily be expected considering only its duration. Hence investors are recommended to consider the unadjusted portfolio maturity of the scheme as well and exercise adequate due diligence when deciding to make their investments

# HDFC Multi Asset Allocation Fund

(Erstwhile HDFC Multi-Asset Allocation Fund scheme name changed w.e.f. August 26, 2026.) 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.

CATEGORY OF SCHEME  
MULTI ASSET ALLOCATION FUND

**INVESTMENT OBJECTIVE:** The objective of the Scheme is to generate long term capital appreciation / income by investing in a diversified portfolio of equity & equity related instruments, debt & money market instruments, Commodities ETFs such as Gold/Silver/ other Commodities ETFs as permitted and Exchange Traded Commodity Derivatives. There is no assurance that the investment objective of the Scheme will be achieved.

| FUND MANAGER <sup>₹</sup>                   |                    |               |
|---------------------------------------------|--------------------|---------------|
| Name                                        | Since              | Total Exp     |
| Ihab Dalwai (Equity Assets)                 | September 11, 2026 | Over 15 years |
| Arun Agarwal (Arbitrage Assets)             | August 24, 2020    | Over 28 years |
| Anil Bamboli (Debt Portfolio)               | August 17, 2005    | Over 31 years |
| Nandita Menezes (Arbitrage Assets)          | March 29, 2025     | Over 4 years  |
| Bhagyesh Kagalkar (Gold/Silver Instruments) | February 02, 2022  | Over 32 years |

| DATE OF ALLOTMENT/INCEPTION DATE |
|----------------------------------|
| August 17, 2005                  |

| NAV (As On SEPTEMBER 30, 2026) | NAV PER UNIT (₹) |
|--------------------------------|------------------|
| Regular Plan - Growth Option   | 72.772           |
| Regular Plan - IDCW Option     | 16.562           |
| Direct Plan - Growth Option    | 82.230           |
| Direct Plan - IDCW Option      | 20.953           |

| ASSETS UNDER MANAGEMENT              |              |
|--------------------------------------|--------------|
| As on September 30, 2026             | ₹5,781.82Cr. |
| Average for Month of September, 2026 | ₹5,911.99Cr. |

| QUANTITATIVE DATA                                                                                                                                                                                           |            |
|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|------------|
| <b>Portfolio Turnover</b>                                                                                                                                                                                   |            |
| Equity Turnover                                                                                                                                                                                             | 25.99%     |
| Total Turnover                                                                                                                                                                                              | 189.02%    |
| Total Turnover = Equity + Debt + Derivative                                                                                                                                                                 |            |
| <b>Risk Ratio</b>                                                                                                                                                                                           |            |
| • Standard Deviation                                                                                                                                                                                        | 8.097%     |
| • Beta                                                                                                                                                                                                      | 0.772      |
| • Sharpe Ratio*                                                                                                                                                                                             | 0.575      |
| Computed for the 3-yr period ended September 30, 2026 Based on month-end NAV.* Risk free rate: 5.28% (Source: FIMMDA MIBOR) For schemes which have not completed 3 years, data is computed since inception. |            |
| Residual Maturity *                                                                                                                                                                                         | 3.10 Years |
| Macaulay Duration *                                                                                                                                                                                         | 2.74 Years |
| Modified Duration *                                                                                                                                                                                         | 2.59 Years |
| Annualized Portfolio YTM#                                                                                                                                                                                   | 7.50%      |
| #semi annual YTM has been annualised.                                                                                                                                                                       |            |
| *Calculated on the amount invested in debt securities (including accrued interest), deployment of funds in TREPS and Reverse Repo and net receivable/ payable                                               |            |

| EXPENSE RATIO (As On September 30, 2026)                                                                                                             |               |
|------------------------------------------------------------------------------------------------------------------------------------------------------|---------------|
| Base expense Ratio Including statutory levies on expenses part of BFR, excluding brokerage, transaction cost and execution related statutory levies* |               |
| Regular: 1.86%                                                                                                                                       | Direct: 0.86% |

| #BENCHMARK INDEX                                                                                                |
|-----------------------------------------------------------------------------------------------------------------|
| 65% Nifty 50 TRI + 22.5% Nifty Composite Debt Index +10% Domestic Price of Gold + 2.5% Domestic Price of Silver |
| ##ADDL. BENCHMARK INDEX                                                                                         |
| Nifty 50 Index (TRI)                                                                                            |

| NET EQUITY EXPOSURE |
|---------------------|
| 67.33%              |

## PORTFOLIO

| Company/<br>Instrument               | Industry+<br>/Rating            | % to NAV<br>(Hedged &<br>Unhedged) | %<br>exposure<br>of<br>Derivative | Company/<br>Instrument                                             | Industry+<br>/Rating                             | % to NAV<br>(Hedged &<br>Unhedged) | %<br>exposure<br>of<br>Derivative |
|--------------------------------------|---------------------------------|------------------------------------|-----------------------------------|--------------------------------------------------------------------|--------------------------------------------------|------------------------------------|-----------------------------------|
| <b>EQUITY &amp; EQUITY RELATED</b>   |                                 |                                    |                                   | Tech Mahindra Ltd.                                                 | IT - Software                                    | 0.53                               | 0.00                              |
| • HDFC Bank Ltd.E                    | Banks                           | 6.86                               | 0.00                              | Bharat Petroleum Corporation Ltd.                                  | Petroleum Products                               | 0.52                               | 0.00                              |
| • Reliance Industries Ltd.           | Petroleum Products              | 4.86                               | -1.22                             | Tata Motors Limited                                                | Agricultural, Commercial & Construction Vehicles | 0.51                               | 0.00                              |
| • ICICI Bank Ltd.                    | Banks                           | 4.74                               | -0.05                             | Creditaccess Grameen Limited                                       | Finance                                          | 0.44                               | 0.00                              |
| • Bharti Airtel Ltd.                 | Telecom - Services              | 2.89                               | -1.13                             | Bajaj Finance Ltd.                                                 | Finance                                          | 0.43                               | -0.43                             |
| • Kotak Mahindra Bank Limited        | Banks                           | 2.60                               | -0.01                             | Ambuja Cements Ltd.                                                | Cement & Cement Products                         | 0.40                               | -0.01                             |
| • Axis Bank Ltd.                     | Banks                           | 2.54                               | 0.00                              | Aptus Value Housing Finance India Ltd                              | Finance                                          | 0.40                               | 0.00                              |
| • Maruti Suzuki India Limited        | Automobiles                     | 1.94                               | 0.00                              | Balkrishna Industries Ltd.                                         | Auto Components                                  | 0.40                               | 0.00                              |
| • NTPC Limited                       | Power                           | 1.87                               | -0.75                             | Paradeep Phosphates Limited                                        | Fertilizers & Agrochemicals                      | 0.40                               | 0.00                              |
| • Sun Pharmaceutical Industries Ltd. | Pharmaceuticals & Biotechnology | 1.72                               | -0.14                             | Jindal Steel Limited.                                              | Ferrous Metals                                   | 0.39                               | 0.00                              |
| Divis Laboratories Ltd.              | Pharmaceuticals & Biotechnology | 1.61                               | 0.00                              | Delhivery Limited                                                  | Transport Services                               | 0.35                               | 0.00                              |
| Infosys Limited                      | IT - Software                   | 1.29                               | 0.00                              | Whirlpool of India Ltd.                                            | Consumer Durables                                | 0.34                               | 0.00                              |
| InterGlobe Aviation Ltd.             | Transport Services              | 1.29                               | 0.00                              | Hindalco Industries Ltd.                                           | Non - Ferrous Metals                             | 0.33                               | -0.33                             |
| State Bank of India                  | Banks                           | 1.24                               | 0.00                              | Blue Dart Express Ltd.                                             | Transport Services                               | 0.32                               | 0.00                              |
| Tata Consultancy Services Ltd.       | IT - Software                   | 1.24                               | 0.00                              | Suprajit Engineering Ltd.                                          | Auto Components                                  | 0.29                               | 0.00                              |
| Tata Steel Ltd.                      | Ferrous Metals                  | 1.21                               | 0.00                              | Titan Company Ltd.                                                 | Consumer Durables                                | 0.27                               | -0.27                             |
| Larsen and Toubro Ltd.               | Construction                    | 1.17                               | 0.00                              | Bayer Cropsience Ltd                                               | Fertilizers & Agrochemicals                      | 0.25                               | 0.00                              |
| ICICI Lombard General Insurance Co   | Insurance                       | 1.15                               | 0.00                              | Mahindra & Mahindra Ltd.                                           | Automobiles                                      | 0.25                               | -0.09                             |
| Bajaj Finserv Ltd.                   | Finance                         | 1.07                               | -0.21                             | Orient Electric Ltd                                                | Consumer Durables                                | 0.25                               | 0.00                              |
| Havells India Ltd.                   | Consumer Durables               | 1.05                               | 0.00                              | Gateway Distriparks Limited                                        | Transport Services                               | 0.23                               | 0.00                              |
| Power Grid Corporation of India Ltd. | Power                           | 1.02                               | -0.03                             | Great Eastern Shipping Company Ltd.                                | Transport Services                               | 0.23                               | 0.00                              |
| HDFC Life Insurance Company Limited  | Insurance                       | 1.01                               | 0.00                              | PI Industries Ltd.                                                 | Fertilizers & Agrochemicals                      | 0.23                               | 0.00                              |
| Oil & Natural Gas Corporation Ltd.   | Oil                             | 0.98                               | 0.00                              | Star Health and Allied Insurance Company Ltd                       | Insurance                                        | 0.23                               | 0.00                              |
| Dr. Lal Path Labs Ltd                | Healthcare Services             | 0.96                               | 0.00                              | Prestige Estates Projects Ltd.                                     | Realty                                           | 0.22                               | 0.00                              |
| Godrej Consumer Products Ltd.        | Personal Products               | 0.95                               | 0.00                              | Sonata Software Ltd.                                               | IT - Software                                    | 0.22                               | 0.00                              |
| Hindustan Unilever Ltd.              | Diversified Fmcg                | 0.93                               | 0.00                              | Transport Corporation of India Ltd.                                | Transport Services                               | 0.21                               | 0.00                              |
| Hero MotoCorp Ltd.                   | Automobiles                     | 0.91                               | 0.00                              | CIE Automotive India Ltd                                           | Auto Components                                  | 0.20                               | 0.00                              |
| Motherhood Sumi                      | Auto                            | 0.91                               | 0.00                              | Indraprastha Gas Ltd.                                              | Gas                                              | 0.18                               | 0.00                              |
| Wiring India Limited                 | Components                      | 0.91                               | 0.00                              | UTI Asset Management Company Ltd                                   | Capital Markets                                  | 0.15                               | 0.00                              |
| Eternal Limited                      | Retailing                       | 0.89                               | 0.00                              | Biocon Ltd.                                                        | Pharmaceuticals & Biotechnology                  | 0.14                               | -0.14                             |
| SBI Life Insurance Company Ltd.      | Insurance                       | 0.88                               | 0.00                              | G R Infraprojects Limited                                          | Construction                                     | 0.13                               | 0.00                              |
| Hyundai Motor India Limited          | Automobiles                     | 0.87                               | 0.19                              | Nifty 50 Index                                                     | Index Futures                                    |                                    | 1.53                              |
| HCL Technologies Ltd.                | IT - Software                   | 0.85                               | 0.00                              | <b>Sub Total</b>                                                   |                                                  | <b>69.09</b>                       | <b>-3.40</b>                      |
| ITC LIMITED                          | Diversified Fmcg                | 0.68                               | 0.00                              | <b>UNITS ISSUED BY REIT</b>                                        |                                                  |                                    |                                   |
| Apollo Hospitals Enterprise Ltd.     | Healthcare Services             | 0.66                               | -0.17                             | <b>Units issued by ReIT (Equity &amp; other Equity Instrument)</b> |                                                  |                                    |                                   |
| Bajaj Auto Limited                   | Automobiles                     | 0.66                               | 0.00                              | Embassy Office Parks REIT                                          | Realty                                           | 0.68                               | 0.00                              |
| Eicher Motors Ltd.                   | Automobiles                     | 0.65                               | 0.00                              | BROOKFIELD INDIA REAL ESTATE TRUST                                 | Realty                                           | 0.58                               | 0.00                              |
| Indus Towers Limited                 | Telecom - Services              | 0.65                               | 0.00                              |                                                                    |                                                  |                                    |                                   |
| Jubilant Foodworks Limited           | Leisure Services                | 0.63                               | 0.00                              |                                                                    |                                                  |                                    |                                   |
| Lupin Ltd.                           | Pharmaceuticals & Biotechnology | 0.61                               | 0.00                              |                                                                    |                                                  |                                    |                                   |
| Cipla Ltd.                           | Pharmaceuticals & Biotechnology | 0.54                               | -0.07                             |                                                                    |                                                  |                                    |                                   |
| United Spirits Limited               | Beverages                       | 0.54                               | -0.07                             |                                                                    |                                                  |                                    |                                   |
| TCPL PACKAGING LIMITED               | Industrial Products             | 0.53                               | 0.00                              |                                                                    |                                                  |                                    |                                   |

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For Product label and Riskometers, refer page no: 124-139

# HDFC Multi Asset Allocation Fund

(Erstwhile HDFC Multi-Asset Allocation Fund scheme name changed w.e.f. August 26, 2026.) 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.

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CATEGORY OF SCHEME  
MULTI ASSET ALLOCATION FUND

## EXIT LOADS

In respect of each purchase / switch-in of Units, upto 15% of the units "the limit" may be redeemed without any exit load from the date of allotment.

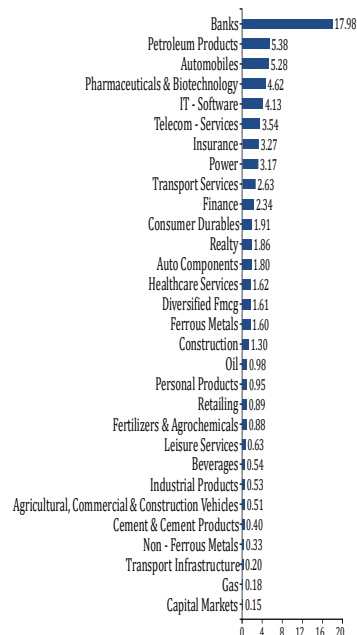
However, please note that the Units will be redeemed on First In First Out (FIFO) basis. Any redemption in excess of the above limit shall be subject to the following exit load:

- Exit load of 1.00% is payable if Units are redeemed / switched-out within 12 months from the date of allotment of units.

No Exit Load is payable if Units are redeemed / switched-out after 12 months from the date of allotment.

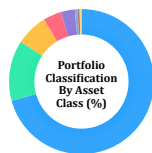
In respect of Systematic Transactions such as SIP, STPs etc., Exit Load, if any, prevailing on the date of registration / enrolment shall be levied.

## Industry Allocation of Equity Holding (% of Net Assets)

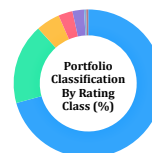


## PORTFOLIO

| Company/<br>Instrument                            | Industry+<br>/Rating         | % to NAV<br>(Hedged &<br>Unhedged) | %<br>exposure<br>of<br>Derivative | Company/<br>Instrument                                                                                                                                          | Industry+<br>/Rating        | % to NAV<br>(Hedged &<br>Unhedged) | %<br>exposure<br>of<br>Derivative |
|---------------------------------------------------|------------------------------|------------------------------------|-----------------------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------|-----------------------------|------------------------------------|-----------------------------------|
| Nexus Select Trust<br>REIT                        | Realty                       | 0.38                               | 0.00                              | <b>UNITS ISSUED BY INVIT</b>                                                                                                                                    |                             |                                    |                                   |
| <b>Sub Total</b>                                  |                              | <b>1.64</b>                        | <b>0.00</b>                       | <b>Units issued by INVIT</b>                                                                                                                                    |                             |                                    |                                   |
| <b>Total</b>                                      |                              | <b>70.73</b>                       | <b>-3.40</b>                      | POWERGRID<br>Infrastructure<br>Investment Trust                                                                                                                 | Power                       | 0.28                               | 0.00                              |
| <b>DEBT &amp; DEBT RELATED</b>                    |                              |                                    |                                   | Cube Highways Trust                                                                                                                                             | Transport<br>Infrastructure | 0.17                               | 0.00                              |
| <b>Government Securities (Central/State)</b>      |                              |                                    |                                   | RAAJMARG INFRA<br>INVESTMENT TRUST                                                                                                                              | Transport<br>Infrastructure | 0.03                               | 0.00                              |
| 7.18 GOI 2033                                     | Sovereign                    | 1.20                               | 0.00                              | <b>Sub Total</b>                                                                                                                                                |                             | <b>0.48</b>                        | <b>0.00</b>                       |
| 7.1 GOI 2029                                      | Sovereign                    | 0.61                               | 0.00                              | <b>MONEY MARKET INSTRUMENTS</b>                                                                                                                                 |                             |                                    |                                   |
| 7.1 GOI 2034                                      | Sovereign                    | 0.26                               | 0.00                              | <b>CD</b>                                                                                                                                                       |                             |                                    |                                   |
| 7.17 GOI 2030                                     | Sovereign                    | 0.26                               | 0.00                              | Punjab National Bank                                                                                                                                            | CARE - A1+                  | 0.42                               | 0.00                              |
| 7.23 GOI 2039                                     | Sovereign                    | 0.26                               | 0.00                              | Bank of Baroda                                                                                                                                                  | CARE - A1+                  | 0.17                               | 0.00                              |
| 6.94 GOI 2036                                     | Sovereign                    | 0.17                               | 0.00                              | <b>Sub Total</b>                                                                                                                                                |                             | <b>0.59</b>                        | <b>0.00</b>                       |
| 7.06 GOI 2028                                     | Sovereign                    | 0.17                               | 0.00                              | <b>MUTUAL FUND UNITS</b>                                                                                                                                        |                             |                                    |                                   |
| 6.54 GOI 2032                                     | Sovereign                    | 0.08                               | 0.00                              | <b>Mutual Fund Units</b>                                                                                                                                        |                             |                                    |                                   |
| 7.34 GOI 2064                                     | Sovereign                    | 0.08                               | 0.00                              | HDFC Gold ETF                                                                                                                                                   |                             | 11.71                              | 0.00                              |
| <b>Sub Total</b>                                  |                              | <b>3.09</b>                        | <b>0.00</b>                       | HDFC Silver ETF                                                                                                                                                 |                             | 1.81                               | 0.00                              |
| <b>Credit Exposure (Non Perpetual)</b>            |                              |                                    |                                   | <b>Sub Total</b>                                                                                                                                                |                             | <b>13.52</b>                       | <b>0.00</b>                       |
| • Muthoot Finance Ltd.                            | CRISIL - AA+                 | 2.15                               | 0.00                              | Cash, Cash Equivalents and Net Current<br>Assets                                                                                                                |                             | 4.06                               | 0.00                              |
| LIC Housing Finance<br>Ltd.                       | CRISIL - AAA                 | 0.86                               | 0.00                              | <b>Grand Total</b>                                                                                                                                              |                             | <b>100.00</b>                      | <b>-3.40</b>                      |
| Mahindra &<br>Mahindra Financial<br>Services Ltd. | CRISIL - AAA                 | 0.86                               | 0.00                              | <b>• Top Ten Holdings, E Sponsor</b>                                                                                                                            |                             |                                    |                                   |
| State Bank of India                               | CRISIL - AAA                 | 0.58                               | 0.00                              | Outstanding exposure in<br>derivative instruments                                                                                                               |                             | (₹ in<br>Crore)                    | 198.22                            |
| Small Industries<br>Development Bank              | CRISIL - AAA                 | 0.43                               | 0.00                              | Hedged position in Equity & Equity related instruments<br>(% age)                                                                                               |                             |                                    | 3.43                              |
| 360 One Prime<br>Limited                          | ICRA - AA                    | 0.43                               | 0.00                              | Face Value / Allotment NAV per Unit: ₹ 10, + Industry<br>Classification as recommended by AMFI, Data is as of<br>September 30, 2026 unless otherwise specified. |                             |                                    |                                   |
| SMFG India Credit<br>Company Ltd                  | CARE - AAA                   | 0.43                               | 0.00                              | ₹ Dedicated Fund Manager for Overseas Investments:<br>Mr. Gopal Agrawal (since September 01, 2026)<br>(Total Experience: Over 22 years).                        |                             |                                    |                                   |
| National Bank for<br>Agri & Rural Dev.            | CRISIL - AAA /<br>ICRA - AAA | 0.42                               | 0.00                              | Please refer Minimum Application Amount, Plans & Options,<br>on Page no. 104 to 106.                                                                            |                             |                                    |                                   |
| Siddhivinayak<br>Securitisation Trust             | CRISIL - AAA(SO)             | 0.41                               | 0.00                              | \$\$\$For further details, please refer to para 'Exit Load' on page<br>no. 108.                                                                                 |                             |                                    |                                   |
| Cholamandalam<br>Investment & Finance<br>Co. Ltd. | ICRA - AA+                   | 0.35                               | 0.00                              | ^ For Total Expense Ratio including brokerage, transaction<br>cost and statutory levies please refer our website.                                               |                             |                                    |                                   |
| HDFC Bank Ltd.E                                   | CRISIL - AAA                 | 0.18                               | 0.00                              |                                                                                                                                                                 |                             |                                    |                                   |
| Power Finance<br>Corporation Ltd.                 | CRISIL - AAA                 | 0.17                               | 0.00                              |                                                                                                                                                                 |                             |                                    |                                   |
| Pipeline<br>Infrastructure Pvt.<br>Ltd.           | CRISIL - AAA                 | 0.10                               | 0.00                              |                                                                                                                                                                 |                             |                                    |                                   |
| Bank of Baroda                                    | CRISIL - AAA                 | 0.08                               | 0.00                              |                                                                                                                                                                 |                             |                                    |                                   |
| REC Limited.                                      | CRISIL - AAA                 | 0.08                               | 0.00                              |                                                                                                                                                                 |                             |                                    |                                   |
| <b>Sub Total</b>                                  |                              | <b>7.53</b>                        | <b>0.00</b>                       |                                                                                                                                                                 |                             |                                    |                                   |
| <b>Total</b>                                      |                              | <b>10.62</b>                       | <b>0.00</b>                       |                                                                                                                                                                 |                             |                                    |                                   |



|                                               |       |
|-----------------------------------------------|-------|
| Equity                                        | 70.73 |
| Mutual Fund Units                             | 13.52 |
| Credit Exposure                               | 7.12  |
| Cash, Cash Equivalents and Net Current Assets | 4.06  |
| G-Sec                                         | 3.09  |
| CD                                            | 0.59  |
| Units issued by InvIT                         | 0.48  |
| Securitized Debt Instruments                  | 0.41  |



|                                               |       |
|-----------------------------------------------|-------|
| Equity                                        | 70.73 |
| Cash, Cash Equivalents and Net Current Assets | 17.58 |
| AAA/AAA(SO)/A1+/A1+(SO) & Equivalent          | 5.19  |
| Sovereign                                     | 3.09  |
| AA+                                           | 2.50  |
| Units issued by InvIT                         | 0.48  |
| AA/AA-                                        | 0.43  |

Cash and Cash Equivalents include overnight deployment of Cash in Tri-Party Repos

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# HDFC Multi Asset Allocation Fund

(Erstwhile HDFC Multi-Asset Allocation Fund scheme name changed w.e.f. August 26, 2026.) 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.

....Contd from previous page  
CATEGORY OF SCHEME  
MULTI ASSET ALLOCATION FUND

| SIP PERFORMANCE ^ - Regular Plan - Growth Option   |                     |              |              |             |             |              |
|----------------------------------------------------|---------------------|--------------|--------------|-------------|-------------|--------------|
|                                                    | Since Inception SIP | 15 year SIP  | 10 year SIP  | 5 year SIP  | 3 year SIP  | 1 year SIP   |
| Total Amount Invested (₹. in Lacs)                 | 25.40               | 18.00        | 12.00        | 6.00        | 3.60        | 1.20         |
| Market Value as on September 30, 2026 (₹. in Lacs) | 84.52               | 41.51        | 20.92        | 7.44        | 3.88        | 1.17         |
| <b>Returns (%)</b>                                 | <b>10.20</b>        | <b>10.39</b> | <b>10.71</b> | <b>8.55</b> | <b>4.91</b> | <b>-4.42</b> |
| Benchmark Returns (%)#                             | 9.80                | 10.35        | 10.37        | 7.69        | 3.95        | -7.58        |
| Additional Benchmark Returns (%)# #                | 11.19               | 11.22        | 10.21        | 4.59        | -1.44       | -13.60       |

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.

| PERFORMANCE ^ - Regular Plan - Growth Option |                 |                    |                        |                                     |                            |                |                             |
|----------------------------------------------|-----------------|--------------------|------------------------|-------------------------------------|----------------------------|----------------|-----------------------------|
| Date                                         | Period@#        | Scheme Returns (%) | Benchmark Returns (%)# | Additional Benchmark Returns (%)# # | Value of ₹ 10,000 invested |                |                             |
|                                              |                 |                    |                        |                                     | Scheme (₹)                 | Benchmark (₹)# | Additional Benchmark (₹)# # |
| Sep 30, 25                                   | Last 1 Year     | 0.15               | -0.63                  | -7.09                               | 10,015                     | 9,937          | 9,291                       |
| Sep 29, 23                                   | Last 3 Years    | 10.03              | 9.34                   | 6.05                                | 13,328                     | 13,077         | 11,931                      |
| Sep 30, 21                                   | Last 5 Years    | 9.23               | 8.34                   | 6.37                                | 15,551                     | 14,927         | 13,621                      |
| Sep 30, 16                                   | Last 10 Years   | 10.09              | 10.26                  | 11.47                               | 26,159                     | 26,566         | 29,635                      |
| Aug 17, 05                                   | Since Inception | 9.85               | 9.32                   | 12.55                               | 72,772                     | 65,805         | 121,769                     |

Returns greater than 1 year period are compounded annualized (CAGR). 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. For performance of other schemes managed by Ihab Dalwai, Anil Bamboli, Bhagyesh Kagalkar, Arun Agarwal & Nandita Menezes, please refer page 107-108. 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. For Performance of Direct Plan, refer page 113 to 120.

**^Past performance may or may not be sustained in future and is not a guarantee of any future returns.** Load is not taken into consideration for computation of performance.

The Scheme formerly, a debt oriented hybrid fund, has undergone change in Fundamental attributes and become a multi asset fund investing in equities, debt and gold related instruments. Accordingly, the Scheme's benchmark and additional benchmarks have also changed. Hence, the past performance of the Scheme since 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.

Performance has been computed using values of the concerned benchmarks. From inception till December 31, 2017, the benchmark was CRISIL MIP Blended Index. It was then revised to CRISIL Hybrid 85+15 Conservative Index from January 1, 2018 to March 27, 2018, and to NIFTY 50 Hybrid Composite Debt 15:85 Index from March 28, 2018 to May 22, 2018. Between May 23, 2018 and July 25, 2023, the benchmark comprised 90% NIFTY 50 Hybrid Composite Debt 65:35 Index + 10% Domestic Price of Gold. From July 26, 2023 to December 9, 2025, it was 65% NIFTY 50 TRI + 25% NIFTY Composite Debt Index + 10% Domestic Price of Gold. Effective December 10, 2025, the benchmark is 65% NIFTY 50 TRI + 22.5% NIFTY Composite Debt Index + 10% Domestic Price of Gold + 2.5% Domestic Price of Silver.

This scheme has exposure to floating rate instruments and / or interest rate derivatives. The duration of these instruments is linked to the interest rate reset period. The interest rate risk in a floating rate instrument or in a fixed rate instrument hedged with derivatives is likely to be lesser than that in an equivalent maturity fixed rate instrument. Under some market circumstances the volatility may be of an order greater than what may ordinarily be expected considering only its duration. Hence investors are recommended to consider the unadjusted portfolio maturity of the scheme as well and exercise adequate due diligence when deciding to make their investments

# HDFC Equity Savings Fund

An open ended scheme investing in equity, arbitrage and debt

CATEGORY OF SCHEME  
EQUITY SAVINGS FUND

**INVESTMENT OBJECTIVE:** To provide capital appreciation by investing in Equity & equity related instruments, Arbitrage opportunities, and Debt & money market instruments. There is no assurance that the investment objective of the Scheme will be achieved.

| FUND MANAGER <sup>₹</sup>                   |                    |               |
|---------------------------------------------|--------------------|---------------|
| Name                                        | Since              | Total Exp     |
| Anand Laddha (Equity Assets)                | September 11, 2026 | Over 22 years |
| Anil Bamboli (Debt Portfolio)               | September 17, 2004 | Over 31 years |
| Arun Agarwal (Arbitrage Assets)             | August 24, 2020    | Over 28 years |
| Nandita Menezes (Arbitrage Assets)          | March 29, 2025     | Over 4 years  |
| Bhagyesh Kagalkar (Gold/Silver Instruments) | August 26, 2026    | Over 32 years |

| DATE OF ALLOTMENT/INCEPTION DATE |  |
|----------------------------------|--|
| September 17, 2004               |  |

| NAV (As On SEPTEMBER 30, 2026) | NAV PER UNIT (₹) |
|--------------------------------|------------------|
| Regular Plan - Growth Option   | 66.714           |
| Regular Plan - IDCW Option     | 11.962           |
| Direct Plan - Growth Option    | 75.522           |
| Direct Plan - IDCW Option      | 14.651           |

| ASSETS UNDER MANAGEMENT              |              |
|--------------------------------------|--------------|
| As on September 30, 2026             | ₹5,532.50Cr. |
| Average for Month of September, 2026 | ₹5,651.78Cr. |

| QUANTITATIVE DATA                                                                                                                                                                                           |            |
|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|------------|
| <b>Portfolio Turnover</b>                                                                                                                                                                                   |            |
| Equity Turnover                                                                                                                                                                                             | 31.63%     |
| Total Turnover                                                                                                                                                                                              | 381.23%    |
| Total Turnover = Equity + Debt + Derivative                                                                                                                                                                 |            |
| <b>Risk Ratio</b>                                                                                                                                                                                           |            |
| • Standard Deviation                                                                                                                                                                                        | 5.425%     |
| • Beta                                                                                                                                                                                                      | 0.989      |
| • Sharpe Ratio*                                                                                                                                                                                             | 0.281      |
| Computed for the 3-yr period ended September 30, 2026 Based on month-end NAV.* Risk free rate: 5.28% (Source: FIMMDA MIBOR) For schemes which have not completed 3 years, data is computed since inception. |            |
| Residual Maturity *                                                                                                                                                                                         | 3.25 Years |
| Macaulay Duration *                                                                                                                                                                                         | 2.70 Years |
| Modified Duration *                                                                                                                                                                                         | 2.55 Years |
| Annualized Portfolio YTM#*                                                                                                                                                                                  | 7.42%      |
| #semi annual YTM has been annualised.                                                                                                                                                                       |            |
| *Calculated on the amount invested in debt securities (including accrued interest), deployment of funds in TREPS and Reverse Repo and net receivable/ payable                                               |            |

| EXPENSE RATIO (As On September 30, 2026)                                                                                                                         |               |
|------------------------------------------------------------------------------------------------------------------------------------------------------------------|---------------|
| Base expense Ratio Including statutory levies on expenses part of BER, excluding brokerage, transaction cost and execution related statutory levies <sup>^</sup> |               |
| Regular: 1.88%                                                                                                                                                   | Direct: 0.98% |

| #BENCHMARK INDEX                                 |  |
|--------------------------------------------------|--|
| NIFTY Equity Savings Index (Total Returns Index) |  |
| ##ADDL. BENCHMARK INDEX                          |  |
| CRISIL 10 Year Gilt Index                        |  |

| NET EQUITY EXPOSURE |  |
|---------------------|--|
| 38.86%              |  |

## PORTFOLIO

| Company/<br>Instrument               | Industry+<br>/Rating            | % to NAV<br>(Hedged &<br>Unhedged) | %<br>exposure<br>of<br>Derivative | Company/<br>Instrument                       | Industry+<br>/Rating               | % to NAV<br>(Hedged &<br>Unhedged) | %<br>exposure<br>of<br>Derivative |
|--------------------------------------|---------------------------------|------------------------------------|-----------------------------------|----------------------------------------------|------------------------------------|------------------------------------|-----------------------------------|
| <b>EQUITY &amp; EQUITY RELATED</b>   |                                 |                                    |                                   |                                              |                                    |                                    |                                   |
| • HDFC Bank Ltd.E                    | Banks                           | 6.96                               | -4.24                             | Ipca Laboratories Ltd.                       | Pharmaceuticals & Biotechnology    | 0.39                               | 0.00                              |
| • Reliance Industries Ltd.           | Petroleum Products              | 5.23                               | -2.99                             | Coal India Ltd.                              | Consumable Fuels                   | 0.38                               | 0.00                              |
| • NTPC Limited                       | Power                           | 3.55                               | -2.58                             | PVR LIMITED                                  | Entertainment                      | 0.38                               | 0.00                              |
| • Titan Company Ltd.                 | Consumer Durables               | 3.20                               | -3.23                             | United Spirits Limited                       | Beverages                          | 0.38                               | 0.00                              |
| • Larsen and Toubro Ltd.             | Construction                    | 2.97                               | -1.78                             | Gland Pharma Ltd.                            | Pharmaceuticals & Biotechnology    | 0.37                               | 0.00                              |
| • Sun Pharmaceutical Industries Ltd. | Pharmaceuticals & Biotechnology | 2.89                               | -2.24                             | Gujarat Pipavav Port Ltd.                    | Transport Infrastructure           | 0.36                               | 0.00                              |
| • ICICI Bank Ltd.                    | Banks                           | 2.87                               | 0.00                              | Hindalco Industries Ltd.                     | Non - Ferrous Metals               | 0.34                               | -0.34                             |
| • Bharti Airtel Ltd.                 | Telecom - Services              | 2.38                               | -1.11                             | Paradeep Phosphates Limited                  | Fertilizers & Agrochemicals        | 0.33                               | 0.00                              |
| Maruti Suzuki India Limited          | Automobiles                     | 2.05                               | -0.97                             | Bajaj Finserv Ltd.                           | Finance                            | 0.31                               | 0.00                              |
| Bajaj Finance Ltd.                   | Finance                         | 2.00                               | -2.02                             | Brigade Enterprises Limited.                 | Realty                             | 0.31                               | 0.00                              |
| Kotak Mahindra Bank Limited          | Banks                           | 1.74                               | 0.00                              | Aptus Value Housing Finance India Ltd        | Finance                            | 0.29                               | 0.00                              |
| Axis Bank Ltd.                       | Banks                           | 1.61                               | -0.06                             | JK Paper Ltd.                                | Paper, Forest & Jute Products      | 0.28                               | 0.00                              |
| State Bank of India                  | Banks                           | 1.56                               | 0.00                              | Suprajit Engineering Ltd.                    | Auto Components                    | 0.26                               | 0.00                              |
| Mahindra & Mahindra Ltd.             | Automobiles                     | 1.12                               | -1.12                             | Hindustan Aeronautics Limited                | Aerospace & Defense                | 0.25                               | -0.26                             |
| Hyundai Motor India Limited          | Automobiles                     | 1.10                               | 0.00                              | Hindustan Petroleum Corp. Ltd.               | Petroleum Products                 | 0.25                               | 0.00                              |
| Infosys Limited                      | IT - Software                   | 1.08                               | -0.18                             | Star Health and Allied Insurance Company Ltd | Insurance                          | 0.24                               | 0.00                              |
| Divis Laboratories Ltd.              | Pharmaceuticals & Biotechnology | 1.03                               | -0.02                             | CIE Automotive India Ltd                     | Auto Components                    | 0.21                               | 0.00                              |
| Hindustan Unilever Ltd.              | Diversified Fmcs                | 0.93                               | -0.51                             | Bayer Cropsience Ltd                         | Fertilizers & Agrochemicals        | 0.20                               | 0.00                              |
| Tata Consultancy Services Ltd.       | IT - Software                   | 0.93                               | 0.00                              | Avenue Supermarts Ltd.                       | Retailing                          | 0.19                               | -0.20                             |
| InterGlobe Aviation Ltd.             | Transport Services              | 0.83                               | -0.07                             | Tata Capital Ltd.                            | Finance                            | 0.18                               | 0.00                              |
| Muthoot Finance Ltd.                 | Finance                         | 0.82                               | 0.00                              | Finolex Industries Ltd.                      | Industrial Products                | 0.16                               | 0.00                              |
| Bajaj Auto Limited                   | Automobiles                     | 0.81                               | -0.42                             | G R Infraprojects Limited                    | Construction                       | 0.14                               | 0.00                              |
| Adani Ports & Special Economic Zone  | Transport Infrastructure        | 0.80                               | -0.79                             | Gujarat Energy Limited                       | Gas                                | 0.13                               | 0.00                              |
| Apollo Hospitals Enterprise Ltd.     | Healthcare Services             | 0.80                               | 0.00                              | Goodyear India Ltd.                          | Auto Components                    | 0.11                               | 0.00                              |
| HCL Technologies Ltd.                | IT - Software                   | 0.78                               | 0.00                              | Symphony Ltd.                                | Consumer Durables                  | 0.11                               | 0.00                              |
| Hero MotoCorp Ltd.                   | Automobiles                     | 0.70                               | -0.13                             | TVS Motor Company Ltd.                       | Automobiles                        | 0.07                               | -0.07                             |
| Power Grid Corporation of India Ltd. | Power                           | 0.69                               | -0.08                             | GAIL (India) Ltd.                            | Gas                                | 0.06                               | -0.06                             |
| HDFC Life Insurance Company Limited  | Insurance                       | 0.67                               | -0.08                             | Trent Ltd.                                   | Retailing                          | 0.05                               | -0.05                             |
| Eicher Motors Ltd.                   | Automobiles                     | 0.65                               | 0.00                              | Biocon Ltd.                                  | Pharmaceuticals & Biotechnology    | 0.03                               | -0.03                             |
| Eternal Limited                      | Retailing                       | 0.62                               | -0.04                             | GSPL Transmission Limited                    | Gas                                | 0.03                               | 0.00                              |
| SBI Life Insurance Company Ltd.      | Insurance                       | 0.61                               | 0.00                              | Tata Motors Passenger Vehicles Limited       | Automobiles                        | 0.03                               | -0.03                             |
| ITC LIMITED                          | Diversified Fmcs                | 0.54                               | 0.00                              | IDFC First Bank Limited                      | Banks                              | 0.02                               | -0.02                             |
| Cummins India Ltd.                   | Industrial Products             | 0.52                               | 0.00                              | Life Insurance Corporation of India          | Insurance                          | 0.02                               | -0.02                             |
| One 97 Communications Limited        | Financial Technology (Fintech)  | 0.52                               | -0.53                             | Tata Consumer Products Limited               | Agricultural Food & Other Products | 0.02                               | -0.02                             |
| Max Financial Services Ltd.          | Insurance                       | 0.50                               | 0.00                              | Marico Ltd.                                  | Agricultural Food & Other Products | 0.01                               | -0.01                             |
| Cipla Ltd.                           | Pharmaceuticals & Biotechnology | 0.49                               | 0.00                              | PG Electroplast Limited                      | Consumer Durables                  | 0.01                               | -0.01                             |
| UltraTech Cement Limited             | Cement & Cement Products        | 0.44                               | -0.44                             | Power Finance Corporation Ltd.               | Finance                            | 0.01                               | -0.01                             |
| Tata Steel Ltd.                      | Ferrous Metals                  | 0.43                               | 0.00                              | Zydus Lifesciences Limited                   | Pharmaceuticals & Biotechnology    | 0.01                               | -0.01                             |
| 360 ONE WAM LIMITED                  | Capital Markets                 | 0.42                               | 0.00                              |                                              |                                    |                                    |                                   |
| Ambuja Cements Ltd.                  | Cement & Cement Products        | 0.42                               | -0.08                             |                                              |                                    |                                    |                                   |
| Tech Mahindra Ltd.                   | IT - Software                   | 0.41                               | 0.00                              |                                              |                                    |                                    |                                   |

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For Product label and Riskometers, refer page no: 124-139

# HDFC Equity Savings Fund

An open ended scheme investing in equity, arbitrage and debt

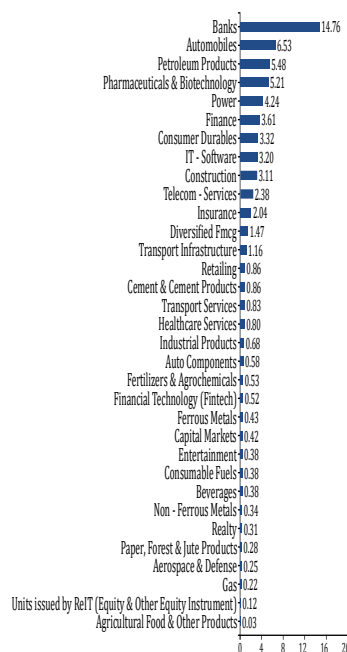
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CATEGORY OF SCHEME  
EQUITY SAVINGS FUND



## EXIT LOADS

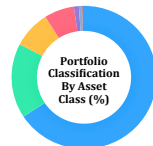
- In respect of each purchase / switch-in of Units, upto 15% of the units may be redeemed without any exit load from the date of allotment. However, please note that the Units will be redeemed on First In First Out (FIFO) basis.
- Any redemption in excess of the above limit shall be subject to the following exit load:
  - Exit load of 1.00% is payable if Units are redeemed / switched-out within 1 month from the date of allotment of units.
  - No Exit Load is payable if Units are redeemed / switched-out after 1 month from the date of allotment

## Industry Allocation of Equity Holding (% of Net Assets)

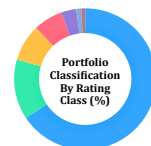


## PORTFOLIO

| Company/<br>Instrument                                  | Industry+<br>/Rating            | % to NAV<br>(Hedged &<br>Unhedged) | %<br>exposure<br>of<br>Derivative | Company/<br>Instrument                                                                                                                                                                                         | Industry+<br>/Rating     | % to NAV<br>(Hedged &<br>Unhedged) | %<br>exposure<br>of<br>Derivative |              |          |
|---------------------------------------------------------|---------------------------------|------------------------------------|-----------------------------------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|--------------------------|------------------------------------|-----------------------------------|--------------|----------|
| Alkem Laboratories Ltd.                                 | Pharmaceuticals & Biotechnology | @                                  | 0.00                              | Pipeline Infrastructure Pvt. Ltd.                                                                                                                                                                              | CRISIL - AAA             | 0.54                               | 0.00                              |              |          |
| Astral Limited                                          | Industrial Products             | @                                  | 0.00                              | HDFC ERGO General Insurance Co. Ltd.                                                                                                                                                                           | CRISIL - AAA             | 0.44                               | 0.00                              |              |          |
| Colgate-Palmolive (1) Ltd.                              | Personal Products               | @                                  | 0.00                              | Siddhivinayak Securitisation Trust                                                                                                                                                                             | CRISIL - AAA(SO)         | 0.43                               | 0.00                              |              |          |
| Lupin Ltd.                                              | Pharmaceuticals & Biotechnology | @                                  | 0.00                              | REC Limited.                                                                                                                                                                                                   | CRISIL - AAA             | 0.24                               | 0.00                              |              |          |
|                                                         |                                 |                                    |                                   | Bank of Baroda                                                                                                                                                                                                 | CRISIL - AAA             | 0.09                               | 0.00                              |              |          |
|                                                         |                                 |                                    |                                   | Indian Railways Finance Corp. Ltd.                                                                                                                                                                             | CRISIL - AAA             | 0.09                               | 0.00                              |              |          |
| Sub Total                                               |                                 | 65.59                              | -26.85                            | Sub Total                                                                                                                                                                                                      |                          | 17.36                              | 0.00                              |              |          |
| UNITS ISSUED BY REIT                                    |                                 |                                    |                                   | Total                                                                                                                                                                                                          |                          |                                    |                                   | 25.77        | 0.00     |
| Units issued by ReIT (Equity & other Equity Instrument) |                                 |                                    |                                   | UNITS ISSUED BY INVIT                                                                                                                                                                                          |                          |                                    |                                   |              |          |
| BROOKFIELD INDIA REAL ESTATE TRUST                      |                                 |                                    |                                   | Units issued by InvIT                                                                                                                                                                                          |                          |                                    |                                   |              |          |
| Realty                                                  |                                 | 0.12                               | 0.00                              | POWERGRID Infrastructure Investment Trust                                                                                                                                                                      | Power                    | 0.84                               | 0.00                              |              |          |
| Sub Total                                               |                                 | 0.12                               | 0.00                              | Cube Highways Trust                                                                                                                                                                                            | Transport Infrastructure | 0.21                               | 0.00                              |              |          |
| Total                                                   |                                 | 65.71                              | -26.85                            | RAAJMARG INFRA INVESTMENT TRUST                                                                                                                                                                                | Transport Infrastructure | 0.06                               | 0.00                              |              |          |
| DEBT & DEBT RELATED                                     |                                 |                                    |                                   | Sub Total                                                                                                                                                                                                      |                          |                                    |                                   | 1.11         | 0.00     |
| Government Securities (Central/State)                   |                                 |                                    |                                   | MONEY MARKET INSTRUMENTS                                                                                                                                                                                       |                          |                                    |                                   |              |          |
| • 7.18 GOI 2033                                         |                                 |                                    |                                   | CD                                                                                                                                                                                                             |                          |                                    |                                   |              |          |
| Sovereign                                               |                                 | 2.38                               | 0.00                              | Union Bank of India                                                                                                                                                                                            | ICRA - A1+               | 0.44                               | 0.00                              |              |          |
| 7.1 GOI 2029                                            | Sovereign                       | 2.01                               | 0.00                              | Bank of Baroda                                                                                                                                                                                                 | CARE - A1+               | 0.27                               | 0.00                              |              |          |
| 7.17 GOI 2030                                           | Sovereign                       | 1.09                               | 0.00                              | Sub Total                                                                                                                                                                                                      |                          | 0.71                               | 0.00                              |              |          |
| 7.38 GOI 2027                                           | Sovereign                       | 0.96                               | 0.00                              | Cash,Cash Equivalents and Net Current Assets                                                                                                                                                                   |                          |                                    |                                   | 6.70         | 0.00     |
| 7.23 GOI 2039                                           | Sovereign                       | 0.81                               | 0.00                              | Grand Total                                                                                                                                                                                                    |                          | 100.00                             | -26.85                            |              |          |
| 7.1 GOI 2034                                            | Sovereign                       | 0.54                               | 0.00                              | • Top Ten Holdings, £ Sponsor, @ Less than 0.01%                                                                                                                                                               |                          |                                    |                                   |              |          |
| 6.94 GOI 2036                                           | Sovereign                       | 0.18                               | 0.00                              | Outstanding exposure in derivative instruments                                                                                                                                                                 |                          |                                    |                                   | (₹ in Crore) | 1,486.83 |
| 7.06 GOI 2028                                           | Sovereign                       | 0.18                               | 0.00                              | Hedged position in Equity & Equity related instruments (% age)                                                                                                                                                 |                          |                                    |                                   |              | 26.87    |
| 7.34 GOI 2064                                           | Sovereign                       | 0.17                               | 0.00                              | Face Value / Allotment NAV per Unit: ₹ 10, + Industry Classification as recommended by AMFI, CD - Certificate of Deposit; CP - Commercial Papers. Data is as of September 30, 2026 unless otherwise specified. |                          |                                    |                                   |              |          |
| 6.54 GOI 2032                                           | Sovereign                       | 0.09                               | 0.00                              | ¥ Dedicated Fund Manager for Overseas Investments: Mr. Gopal Agrawal (since September 01, 2026) (Total Experience: Over 22 years).                                                                             |                          |                                    |                                   |              |          |
| Sub Total                                               |                                 | 8.41                               | 0.00                              | Please refer Minimum Application Amount, Plans & Options, on Page no. 104 to 106.                                                                                                                              |                          |                                    |                                   |              |          |
| Credit Exposure (Non Perpetual)                         |                                 |                                    |                                   | \$\$\$For further details, please refer to para 'Exit Load' on page no. 108.                                                                                                                                   |                          |                                    |                                   |              |          |
| • Muthoot Finance Ltd.                                  |                                 |                                    |                                   | ^ For Total Expense Ratio including brokerage, transaction cost and statutory levies please refer our website.                                                                                                 |                          |                                    |                                   |              |          |
| CRISIL - AA+                                            |                                 | 2.79                               | 0.00                              |                                                                                                                                                                                                                |                          |                                    |                                   |              |          |
| National Bank for Agri & Rural Dev.                     | CRISIL - AAA / ICRA - AAA       | 2.06                               | 0.00                              |                                                                                                                                                                                                                |                          |                                    |                                   |              |          |
| LIC Housing Finance Ltd.                                | CRISIL - AAA                    | 1.80                               | 0.00                              |                                                                                                                                                                                                                |                          |                                    |                                   |              |          |
| Power Finance Corporation Ltd.                          | CRISIL - AAA                    | 1.52                               | 0.00                              |                                                                                                                                                                                                                |                          |                                    |                                   |              |          |
| State Bank of India                                     | CRISIL - AAA                    | 1.22                               | 0.00                              |                                                                                                                                                                                                                |                          |                                    |                                   |              |          |
| Bharti Telecom Limited                                  | CRISIL - AAA                    | 0.99                               | 0.00                              |                                                                                                                                                                                                                |                          |                                    |                                   |              |          |
| 360 One Prime Limited                                   | ICRA - AA                       | 0.91                               | 0.00                              |                                                                                                                                                                                                                |                          |                                    |                                   |              |          |
| SMFG India Credit Company Ltd                           | CARE - AAA                      | 0.91                               | 0.00                              |                                                                                                                                                                                                                |                          |                                    |                                   |              |          |
| Mahindra & Mahindra Financial Services Ltd.             | CRISIL - AAA                    | 0.90                               | 0.00                              |                                                                                                                                                                                                                |                          |                                    |                                   |              |          |
| Small Industries Development Bank                       | CRISIL - AAA                    | 0.90                               | 0.00                              |                                                                                                                                                                                                                |                          |                                    |                                   |              |          |
| Sundaram Finance Ltd.                                   | ICRA - AAA                      | 0.89                               | 0.00                              |                                                                                                                                                                                                                |                          |                                    |                                   |              |          |
| Cholamandalam Investment & Finance Co. Ltd.             | ICRA - AA+                      | 0.64                               | 0.00                              |                                                                                                                                                                                                                |                          |                                    |                                   |              |          |



|                                               |       |
|-----------------------------------------------|-------|
| Equity                                        | 65.71 |
| Credit Exposure                               | 16.93 |
| G-Sec                                         | 8.41  |
| Cash, Cash Equivalents and Net Current Assets | 6.70  |
| Units issued by InvIT                         | 1.11  |
| CD                                            | 0.71  |
| Securitized Debt Instruments                  | 0.43  |



|                                               |       |
|-----------------------------------------------|-------|
| Equity                                        | 65.71 |
| AAA/AAA(SO)/A1+/A1+(SO) & Equivalent          | 13.73 |
| Sovereign                                     | 8.41  |
| Cash, Cash Equivalents and Net Current Assets | 6.70  |
| AA+                                           | 3.43  |
| Units issued by InvIT                         | 1.11  |
| AA/AA-                                        | 0.91  |

CD - Certificate of Deposit;

....Contd on next page

| SIP PERFORMANCE ^ - Regular Plan - Growth Option   |                        |                |                |               |               |               |
|----------------------------------------------------|------------------------|----------------|----------------|---------------|---------------|---------------|
|                                                    | Since Inception<br>SIP | 15 year<br>SIP | 10 year<br>SIP | 5 year<br>SIP | 3 year<br>SIP | 1 year<br>SIP |
| Total Amount Invested (₹. in Lacs)                 | 26.50                  | 18.00          | 12.00          | 6.00          | 3.60          | 1.20          |
| Market Value as on September 30, 2026 (₹. in Lacs) | 78.48                  | 35.63          | 18.15          | 7.01          | 3.79          | 1.19          |
| <b>Returns (%)</b>                                 | <b>8.88</b>            | <b>8.57</b>    | <b>8.02</b>    | <b>6.18</b>   | <b>3.37</b>   | <b>-1.32</b>  |
| Benchmark Returns (%)#                             | N.A.                   | 8.51           | 7.99           | 6.30          | 4.08          | -1.21         |
| Additional Benchmark Returns (%)# #                | 6.15                   | 6.03           | 5.44           | 5.39          | 4.24          | 0.80          |

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.

| PERFORMANCE ^ - Regular Plan - Growth Option |                 |                       |                           |                                              |                            |                   |                                  |
|----------------------------------------------|-----------------|-----------------------|---------------------------|----------------------------------------------|----------------------------|-------------------|----------------------------------|
| Date                                         | Period@         | Scheme<br>Returns (%) | Benchmark<br>Returns (%)# | Additional<br>Benchmark<br>Returns (%)<br>## | Value of ₹ 10,000 invested |                   |                                  |
|                                              |                 |                       |                           |                                              | Scheme (₹)                 | Benchmark<br>(₹)# | Additional<br>Benchmark<br>(₹)## |
| Sep 30, 25                                   | Last 1 Year     | 0.88                  | 1.54                      | 1.33                                         | 10,088                     | 10,154            | 10,133                           |
| Sep 29, 23                                   | Last 3 Years    | 6.86                  | 7.05                      | 6.17                                         | 12,205                     | 12,273            | 11,972                           |
| Sep 30, 21                                   | Last 5 Years    | 6.96                  | 6.62                      | 4.88                                         | 14,001                     | 13,782            | 12,694                           |
| Sep 30, 16                                   | Last 10 Years   | 8.30                  | 8.43                      | 5.52                                         | 22,207                     | 22,477            | 17,125                           |
| Sep 17, 04                                   | Since Inception | 8.99                  | NA                        | 5.85                                         | 66,714                     | NA                | 35,062                           |

Returns greater than 1 year period are compounded annualized (CAGR). N.A. Not Available. 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. For performance of other schemes managed by Anand Laddha, Anil Bamboli, Arun Agarwal, Nandita Menezes & Bhagyesh Kagalkar, please refer page 107-108. 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. For Performance of Direct Plan, refer page 113 to 120. @Effective December 16, 2015, certain changes, including changes to fundamental attributes, were effected in the erstwhile HDFC Multiple Yield Fund, (an open ended income scheme) which was renamed as HDFC Equity Savings Fund, an open ended equity scheme. On account of these changes, the performance during the period(s) from September 17, 2004 to December 15, 2015 is not comparable.

**^Past performance may or may not be sustained in future and is not a guarantee of any future returns.** Load is not taken into consideration for computation of performance.

This scheme has exposure to floating rate instruments and / or interest rate derivatives. The duration of these instruments is linked to the interest rate reset period. The interest rate risk in a floating rate instrument or in a fixed rate instrument hedged with derivatives is likely to be lesser than that in an equivalent maturity fixed rate instrument. Under some market circumstances the volatility may be of an order greater than what may ordinarily be expected considering only its duration. Hence investors are recommended to consider the unadjusted portfolio maturity of the scheme as well and exercise adequate due diligence when deciding to make their investments

# HDFC Conservative Hybrid Fund

(Erstwhile HDFC Hybrid Debt Fund scheme name changed w.e.f. August 26, 2026.) An open ended hybrid scheme investing predominantly in debt instruments

CATEGORY OF SCHEME  
CONSERVATIVE HYBRID FUND

**INVESTMENT OBJECTIVE:** To generate income / capital appreciation by investing primarily in debt securities, money market instruments and moderate exposure to equities. There is no assurance that the investment objective of the Scheme will be achieved.

| FUND MANAGER <sup>v</sup>                   |                    |               |
|---------------------------------------------|--------------------|---------------|
| Name                                        | Since              | Total Exp     |
| Anand Laddha (Equity Assets)                | September 11, 2026 | Over 22 years |
| Anupam Joshi (Debt Assets)                  | March 07, 2026     | Over 20 years |
| Bhagyesh Kagalkar (Gold/Silver Instruments) | August 26, 2026    | Over 32 years |

| DATE OF ALLOTMENT/INCEPTION DATE |  |
|----------------------------------|--|
| December 26, 2003                |  |

| NAV (As On SEPTEMBER 30, 2026)       | NAV PER UNIT (₹) |
|--------------------------------------|------------------|
| Regular Plan - Growth Option         | 82.6108          |
| Regular Plan - Monthly IDCW Option   | 12.9795          |
| Regular Plan - Quarterly IDCW Option | 13.6660          |
| Direct Plan - Growth Option          | 88.4746          |
| Direct Plan - Monthly IDCW Option    | 14.7059          |
| Direct Plan - Quarterly IDCW Option  | 15.4873          |

| ASSETS UNDER MANAGEMENT              |              |
|--------------------------------------|--------------|
| As on September 30, 2026             | ₹3,108.02Cr. |
| Average for Month of September, 2026 | ₹3,163.12Cr. |

| QUANTITATIVE DATA                                                                                                                                                                                           |             |
|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-------------|
| <b>Risk Ratio</b>                                                                                                                                                                                           |             |
| • Standard Deviation                                                                                                                                                                                        | 4.752%      |
| • Beta                                                                                                                                                                                                      | 1.186       |
| • Sharpe Ratio*                                                                                                                                                                                             | 0.217       |
| Computed for the 3-yr period ended September 30, 2026 Based on month-end NAV.* Risk free rate: 5.28% (Source: FIMMDA MIBOR) For schemes which have not completed 3 years, data is computed since inception. |             |
| Residual Maturity *                                                                                                                                                                                         | 10.62 Years |
| Macaulay Duration *                                                                                                                                                                                         | 5.44 Years  |
| Modified Duration *                                                                                                                                                                                         | 5.19 Years  |
| Annualized Portfolio YTM#*                                                                                                                                                                                  | 7.88%       |
| #semi annual YTM has been annualised.                                                                                                                                                                       |             |
| *Calculated on the amount invested in debt securities (including accrued interest), deployment of funds in TREPS and Reverse Repo and net receivable/ payable                                               |             |

| EXPENSE RATIO (As On September 30, 2026)                                                                                                             |               |
|------------------------------------------------------------------------------------------------------------------------------------------------------|---------------|
| Base expense Ratio Including statutory levies on expenses part of BER, excluding brokerage, transaction cost and execution related statutory levies^ |               |
| Regular: 1.68%                                                                                                                                       | Direct: 1.17% |

| #BENCHMARK INDEX                                                 |  |
|------------------------------------------------------------------|--|
| NIFTY 50 Hybrid Composite Debt 15:85 Index (Total Returns Index) |  |
| ##ADDL. BENCHMARK INDEX                                          |  |
| CRISIL 10 Year Gilt Index                                        |  |

| EXIT LOADS\$                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                          |  |
|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|--|
| <ul style="list-style-type: none"> <li>In respect of each purchase / switch-in of Units, upto 15% of the units may be redeemed without any exit load from the date of allotment.</li> <li>Any redemption in excess of the above limit shall be subject to the following exit load: <ul style="list-style-type: none"> <li>Exit load of 1.00% is payable if Units are redeemed / switched-out within 1 year from the date of allotment of units.</li> <li>No Exit Load is payable if Units are redeemed / switched-out after 1 year from the date of allotment.</li> </ul> </li> </ul> |  |

| PORTFOLIO                                                          |                                                  |              |                                                  |                          |              |
|--------------------------------------------------------------------|--------------------------------------------------|--------------|--------------------------------------------------|--------------------------|--------------|
| Company/Instrument                                                 | Industry+ /Rating                                | % to NAV     | Company/Instrument                               | Industry+ /Rating        | % to NAV     |
| <b>EQUITY &amp; EQUITY RELATED</b>                                 |                                                  |              |                                                  |                          |              |
| ICICI Bank Ltd.                                                    | Banks                                            | 2.13         | 7.34 GOI 2064                                    | Sovereign                | 2.91         |
| HDFC Bank Ltd.E                                                    | Banks                                            | 1.60         | GOI 2034                                         | Sovereign                | 2.48         |
| State Bank of India                                                | Banks                                            | 1.39         | 7.3 GOI 2053                                     | Sovereign                | 2.32         |
| Axis Bank Ltd.                                                     | Banks                                            | 1.29         | 6.9 GOI 2065                                     | Sovereign                | 2.16         |
| Reliance Industries Ltd.                                           | Petroleum Products                               | 0.95         | 6.68 GOI 2031                                    | Sovereign                | 1.59         |
| Larsen and Toubro Ltd.                                             | Construction                                     | 0.85         | 7.24 GOI 2055                                    | Sovereign                | 1.53         |
| Kotak Mahindra Bank Limited                                        | Banks                                            | 0.81         | 7.09 GOI 2074                                    | Sovereign                | 1.18         |
| Sun Pharmaceutical Industries Ltd.                                 | Pharmaceuticals & Biotechnology                  | 0.73         | 7.1 GOI 2034                                     | Sovereign                | 1.12         |
| Bharti Airtel Ltd.                                                 | Telecom - Services                               | 0.68         | 7.36 GOI 2052                                    | Sovereign                | 1.09         |
| NTPC Limited                                                       | Power                                            | 0.62         | 7.26 GOI 2033                                    | Sovereign                | 0.97         |
| Tata Consultancy Services Ltd.                                     | IT - Software                                    | 0.56         | 6.79 GOI 2034                                    | Sovereign                | 0.94         |
| Infosys Limited                                                    | IT - Software                                    | 0.52         | 7.62% Uttarakhand SDL ISD 170626                 | Sovereign                | 0.79         |
| Power Grid Corporation of India Ltd.                               | Power                                            | 0.50         | Mat 170635                                       | Sovereign                | 0.79         |
| HCL Technologies Ltd.                                              | IT - Software                                    | 0.47         | 6.95 GOI 2061                                    | Sovereign                | 0.73         |
| Oil & Natural Gas Corporation Ltd.                                 | Oil                                              | 0.44         | 6.67 GOI 2050                                    | Sovereign                | 0.72         |
| Hero MotoCorp Ltd.                                                 | Automobiles                                      | 0.42         | GOI STRIPS - Mat 190327                          | Sovereign                | 0.65         |
| Hindustan Unilever Ltd.                                            | Diversified Fmcg                                 | 0.42         | 7.18 GOI 2033                                    | Sovereign                | 0.48         |
| SBI Life Insurance Company Ltd.                                    | Insurance                                        | 0.41         | 7.71 GOI 2066                                    | Sovereign                | 0.48         |
| Lupin Ltd.                                                         | Pharmaceuticals & Biotechnology                  | 0.39         | 6.67 GOI 2035                                    | Sovereign                | 0.39         |
| Cipla Ltd.                                                         | Pharmaceuticals & Biotechnology                  | 0.35         | 6.19 GOI 2034                                    | Sovereign                | 0.38         |
| Bajaj Auto Limited                                                 | Automobiles                                      | 0.28         | 6.99 GOI 2051                                    | Sovereign                | 0.15         |
| NHPC Ltd.                                                          | Power                                            | 0.28         | 7.60% Tamil Nadu SDL Mat 310131                  | Sovereign                | 0.13         |
| Union Bank of India                                                | Banks                                            | 0.28         | 7.64% Andhra Pradesh SDL ISD 170124 MAT 170131   | Sovereign                | 0.03         |
| Coal India Ltd.                                                    | Consumable Fuels                                 | 0.27         | 8.15 GOI 2026                                    | Sovereign                | 0.01         |
| Bharat Petroleum Corporation Ltd.                                  | Petroleum Products                               | 0.24         | <b>Sub Total</b>                                 |                          | <b>29.45</b> |
| Indus Towers Limited                                               | Telecom - Services                               | 0.24         | <b>Credit Exposure (Non Perpetual)</b>           |                          |              |
| Hindustan Petroleum Corp. Ltd.                                     | Petroleum Products                               | 0.23         | • Indian Railways Finance Corp. Ltd.             | CRISIL - AAA             | 7.33         |
| Power Finance Corporation Ltd.                                     | Finance                                          | 0.23         | • Muthoot Finance Ltd.                           | CRISIL - AA+             | 4.78         |
| Great Eastern Shipping Company Ltd.                                | Transport Services                               | 0.20         | • Housing and Urban Development Corporation Ltd. | CARE - AAA               | 3.97         |
| JK Paper Ltd.                                                      | Paper, Forest & Jute Products                    | 0.20         | • REC Limited.                                   | CRISIL - AAA             | 3.48         |
| ESCORTS KUBOTA LIMITED                                             | Agricultural, Commercial & Construction Vehicles | 0.17         | • Power Finance Corporation Ltd.                 | CRISIL - AAA             | 2.55         |
| Gateway Distriparks Limited                                        | Transport Services                               | 0.17         | • Torrent Power Ltd.                             | CRISIL - AA+             | 2.40         |
| CIE Automotive India Ltd                                           | Auto Components                                  | 0.15         | National Bank for Agri & Rural Dev.              | CRISIL - AAA             | 1.75         |
| Goodyear India Ltd.                                                | Auto Components                                  | 0.15         | Altius Telecom Infrastructure Trust              | CRISIL - AAA             | 1.72         |
| REC Limited.                                                       | Finance                                          | 0.14         | National Highways Authority of India             | CRISIL - AAA             | 1.64         |
| <b>Sub Total</b>                                                   |                                                  | <b>18.76</b> | 360 One Prime Limited                            | ICRA - AA                | 1.62         |
| <b>UNITS ISSUED BY REIT</b>                                        |                                                  |              | Pipeline Infrastructure Pvt. Ltd.                | CRISIL - AAA             | 1.62         |
| <b>Units issued by REIT (Equity &amp; other Equity Instrument)</b> |                                                  |              | Bajaj Housing Finance Ltd.                       | CRISIL - AAA             | 1.60         |
| Embassy Office Parks REIT                                          | Realty                                           | 0.70         | NTPC Limited                                     | CRISIL - AAA             | 1.53         |
| <b>Sub Total</b>                                                   |                                                  | <b>0.70</b>  | Small Industries Development Bank                | CRISIL - AAA             | 1.27         |
| <b>Total</b>                                                       |                                                  | <b>19.46</b> | Siddhivinayak Securitisation Trust               | CRISIL - AAA(SO)         | 1.08         |
| <b>DEBT &amp; DEBT RELATED</b>                                     |                                                  |              | The Tata Power Company Ltd.                      | CARE - AA+               | 0.83         |
| <b>Government Securities (Central/State)</b>                       |                                                  |              | TVS Credit Services Ltd                          | ICRA - AA+               | 0.82         |
| • 7.23 GOI 2039                                                    | Sovereign                                        | 3.21         | Cholamandalam Investment & Finance Co. Ltd.      | ICRA - AA+               | 0.81         |
| • 7.09 GOI 2054                                                    | Sovereign                                        | 3.01         | Export - Import Bank of India                    | CRISIL - AAA             | 0.80         |
| • 7.34 GOI 2064                                                    | Sovereign                                        | 2.91         | Grasim Industries Ltd.                           | CRISIL - AAA             | 0.80         |
|                                                                    |                                                  |              | LIC Housing Finance Ltd.                         | CRISIL - AAA             | 0.80         |
|                                                                    |                                                  |              | HDFC ERGO General Insurance Co. Ltd.             | CRISIL - AAA             | 0.79         |
|                                                                    |                                                  |              | Bajaj Finance Ltd.                               | CRISIL - AAA             | 0.77         |
|                                                                    |                                                  |              | HDFC Bank Ltd.E                                  | CRISIL - AAA             | 0.77         |
|                                                                    |                                                  |              | State Bank of India                              | CRISIL - AAA             | 0.77         |
|                                                                    |                                                  |              | Mahindra Rural Housing Finance Ltd               | CRISIL - AAA             | 0.32         |
|                                                                    |                                                  |              | Vajra 006 Trust                                  | ICRA - AAA(SO)           | 0.04         |
|                                                                    |                                                  |              | <b>Sub Total</b>                                 |                          | <b>46.66</b> |
|                                                                    |                                                  |              | <b>Total</b>                                     |                          | <b>76.11</b> |
|                                                                    |                                                  |              | <b>UNITS ISSUED BY INVIT</b>                     |                          |              |
|                                                                    |                                                  |              | <b>Units issued by InvIT</b>                     |                          |              |
|                                                                    |                                                  |              | Indus Infra Trust                                | Transport Infrastructure | 0.11         |
|                                                                    |                                                  |              | <b>Sub Total</b>                                 |                          | <b>0.11</b>  |

...Contd on next page

For Product label and Riskometers, refer page no: 124-139

# HDFC Conservative Hybrid Fund

(Erstwhile HDFC Hybrid Debt Fund scheme name changed w.e.f. August 26, 2026.) An open ended hybrid scheme investing predominantly in debt instruments

....Contd from previous page

CATEGORY OF SCHEME  
CONSERVATIVE HYBRID FUND



## PORTFOLIO

| Company/Instrument                            | Industry+ /Rating | % to NAV      |
|-----------------------------------------------|-------------------|---------------|
| <b>Alternative Investment Fund Units</b>      |                   |               |
| Corporate Debt Market Development Fund        |                   | 0.33          |
| <b>Sub Total</b>                              |                   | <b>0.33</b>   |
| Cash, Cash Equivalents and Net Current Assets |                   | 3.99          |
| <b>Grand Total</b>                            |                   | <b>100.00</b> |

• Top Ten Holdings, E Sponsor

|                                                |              |        |
|------------------------------------------------|--------------|--------|
| Outstanding exposure in derivative instruments | (₹ in Crore) | 100.00 |
| Interest Rate Swap.                            |              |        |

Face Value / Allotment NAV per Unit: ₹ 10, + Industry Classification as recommended by AMFI, CD - Certificate of Deposit; CP - Commercial Papers. Data is as of September 30, 2026 unless otherwise specified.

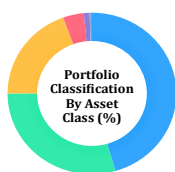
₹ Dedicated Fund Manager for Overseas Investments:

Mr. Gopal Agrawal (since September 01, 2026) (Total Experience: Over 22 years).

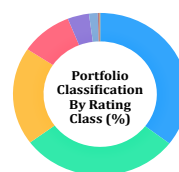
Please refer Minimum Application Amount, Plans & Options, on Page no. 104 to 106.

\$\$\$For further details, please refer to para 'Exit Load' on page no. 108.

^ For Total Expense Ratio including brokerage, transaction cost and statutory levies please refer our website.

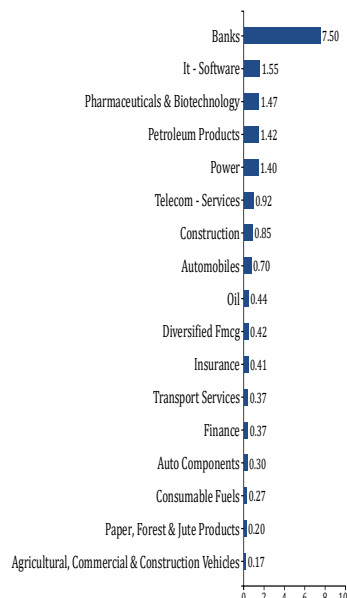


|                                               |       |
|-----------------------------------------------|-------|
| Credit Exposure                               | 45.54 |
| G-Sec, G-Sec STRIPS, SDL                      | 29.45 |
| Equity                                        | 19.46 |
| Cash, Cash Equivalents and Net Current Assets | 3.99  |
| Securitized Debt Instruments                  | 1.12  |
| Alternative Investment Fund Units             | 0.33  |
| Units issued by InvIT                         | 0.11  |



|                                               |       |
|-----------------------------------------------|-------|
| AAA/AAA(SO)/A1+/A1+(SO) & Equivalent          | 35.40 |
| Sovereign                                     | 29.45 |
| Equity                                        | 19.46 |
| AA+                                           | 9.64  |
| Cash, Cash Equivalents and Net Current Assets | 3.99  |
| AA/AA-                                        | 1.62  |
| Alternative Investment Fund Units             | 0.33  |
| Units issued by InvIT                         | 0.11  |

## Industry Allocation of Equity Holding (% of Net Assets)



## SIP PERFORMANCE ^ - Regular Plan - Growth Option

|                                                    | Inception SIP | 15 year SIP | 10 year SIP | 5 year SIP  | 3 year SIP  | 1 year SIP   |
|----------------------------------------------------|---------------|-------------|-------------|-------------|-------------|--------------|
| Total Amount Invested (₹. in Lacs)                 | 27.40         | 18.00       | 12.00       | 6.00        | 3.60        | 1.20         |
| Market Value as on September 30, 2026 (₹. in Lacs) | 86.81         | 34.88       | 17.83       | 6.98        | 3.77        | 1.19         |
| <b>Returns (%)</b>                                 | <b>9.06</b>   | <b>8.32</b> | <b>7.69</b> | <b>6.01</b> | <b>3.09</b> | <b>-0.91</b> |
| Benchmark Returns (%)#                             | 8.06          | 7.67        | 6.82        | 5.12        | 3.22        | -1.32        |
| Additional Benchmark Returns (%)##                 | 6.11          | 6.03        | 5.44        | 5.39        | 4.24        | 0.80         |

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.



## PERFORMANCE ^ - Regular Plan - Growth Option

| Date       | Period          | Scheme Returns (%) | Benchmark Returns (%)# | Additional Benchmark Returns (%)## | Value of ₹ 10,000 invested |                |                            |
|------------|-----------------|--------------------|------------------------|------------------------------------|----------------------------|----------------|----------------------------|
|            |                 |                    |                        |                                    | Scheme (₹)                 | Benchmark (₹)# | Additional Benchmark (₹)## |
| Sep 30, 25 | Last 1 Year     | 0.83               | 0.29                   | 1.33                               | 10,083                     | 10,029         | 10,133                     |
| Sep 29, 23 | Last 3 Years    | 6.37               | 5.80                   | 6.17                               | 12,040                     | 11,845         | 11,972                     |
| Sep 30, 21 | Last 5 Years    | 6.92               | 5.44                   | 4.88                               | 13,976                     | 13,036         | 12,694                     |
| Sep 30, 16 | Last 10 Years   | 7.61               | 7.41                   | 5.52                               | 20,839                     | 20,444         | 17,125                     |
| Dec 26, 03 | Since Inception | 9.71               | 7.96                   | 5.58                               | 82,611                     | 57,206         | 34,445                     |

Returns greater than 1 year period are compounded annualized (CAGR). 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. For performance of other schemes managed by Anand Laddha, Anupam Joshi & Bhagyesh Kagalkar, please refer page 107-108. 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. For Performance of Direct Plan, refer page 113 to 120.

**Note:** Effective close of business hours of May 25, 2018, HDFC MF Monthly Income Plan - Long Term Plan (MIP-LTP) underwent changes in Fundamental Attributes and was renamed as HDFC Hybrid Debt Fund (HHDF) and HDFC MF Monthly Income Plan - Short Term Plan was merged therein. As the portfolio structuring of HHDF closely resembles the erstwhile MIP-LTP, the past performance of MIP-LTP is provided, in line with SEBI circular on Performance disclosure post consolidation/ merger of scheme dated April 12, 2018.

**^Past performance may or may not be sustained in future and is not a guarantee of any future returns.** Load is not taken into consideration for computation of performance.

This scheme has exposure to floating rate instruments and / or interest rate derivatives. The duration of these instruments is linked to the interest rate reset period. The interest rate risk in a floating rate instrument or in a fixed rate instrument hedged with derivatives is likely to be lesser than that in an equivalent maturity fixed rate instrument. Under some market circumstances the volatility may be of an order greater than what may ordinarily be expected considering only its duration. Hence investors are recommended to consider the unadjusted portfolio maturity of the scheme as well and exercise adequate due diligence when deciding to make their investments

# HDFC Multi-Asset Active FOF

An open ended Fund of Funds scheme investing in equity oriented, debt oriented and gold ETFs schemes

CATEGORY OF FOF  
Hybrid FOF

**INVESTMENT OBJECTIVE:** To seek capital appreciation by managing the asset allocation between equity oriented, debt oriented and gold ETF schemes. There is no assurance that the investment objective of the Scheme will be achieved.

| FUND MANAGER                         |                    |               |
|--------------------------------------|--------------------|---------------|
| Name                                 | Since              | Total Exp     |
| Ihab Dalwai (Equity Assets)          | September 11, 2026 | Over 15 years |
| Anil Bamboli (Debt Portfolio)        | May 05, 2021       | Over 31 years |
| Bhagyesh Kagalkar (Gold ETF Schemes) | February 02, 2022  | Over 32 years |

| DATE OF ALLOTMENT/INCEPTION DATE |
|----------------------------------|
| May 05, 2021                     |

| NAV (As On SEPTEMBER 30, 2026) | NAV PER UNIT (₹) |
|--------------------------------|------------------|
| Regular Plan - Growth Option   | 18.991           |
| Regular Plan - IDCW Option     | 18.991           |
| Direct Plan - Growth Option    | 20.198           |
| Direct Plan - IDCW Option      | 20.198           |

| ASSETS UNDER MANAGEMENT              |              |
|--------------------------------------|--------------|
| As on September 30, 2026             | ₹5,956.23Cr. |
| Average for Month of September, 2026 | ₹6,093.22Cr. |

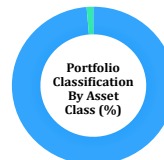
| EXPENSE RATIO (As On September 30, 2026)                                                                                                                                                                 |               |
|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|---------------|
| Base expense Ratio Including statutory levies on expenses part of BER, excluding brokerage, transaction cost and execution related statutory levies^                                                     |               |
| Regular: 1.12%                                                                                                                                                                                           | Direct: 0.14% |
| Investors in the Scheme shall bear the recurring expenses of the Scheme in addition to the expenses of other schemes in which this Fund of Funds scheme makes investment (subject to regulatory limits). |               |

| #BENCHMARK INDEX                                                                             |
|----------------------------------------------------------------------------------------------|
| 50% NIFTY 50 TRI + 40% NIFTY Composite Debt Index + 10% Gold derived as per regulatory norms |
| ##ADDL. BENCHMARK INDEX                                                                      |
| Nifty 50 Index (TRI)                                                                         |

| EXIT LOADS\$                                                                                                                                                                                                                                                 |
|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| In respect of each purchase / switch-in of Units, upto 15% of the units may be redeemed without any exit load from the date of allotment. Any redemption in excess of the above limit shall be subject to the following exit load:                           |
| • In respect of each purchase / switch-in of Units, an Exit Load of 1.00% is payable if Units are redeemed / switched-out within 1 year from the date of allotment. However, please note that the Units will be redeemed on First In First Out (FIFO) basis. |
| • No Exit Load is payable if Units are redeemed switched-out after 1 year from the date of allotment.                                                                                                                                                        |
| In respect of Systematic Transactions such as SIP, STPs etc., Exit Load, if any, prevailing on the date of registration / enrolment shall be levied                                                                                                          |

## PORTFOLIO

| Instrument                                                             | % to NAV     | Instrument                                                                                                     | % to NAV      |
|------------------------------------------------------------------------|--------------|----------------------------------------------------------------------------------------------------------------|---------------|
| MUTUAL FUND UNITS                                                      |              | • HDFC Medium Term Fund - Growth Option - Direct Plan                                                          | 4.07          |
| Mutual Fund Units - Equity                                             |              | HDFC Ultra Short to Short Term Fund - Direct Plan - Growth Option                                              | 2.81          |
| • HDFC Large Cap Fund - Direct Plan - Growth Option                    | 19.20        | HDFC Medium to Long Term Fund - Direct Plan - Growth Option                                                    | 2.60          |
| • HDFC Flexi Cap Fund - Direct Plan- Growth Option                     | 17.52        | HDFC Gilt Fund - Growth Option - Direct Plan                                                                   | 1.52          |
| • HDFC Small Cap Fund - Direct Plan- Growth Option                     | 6.01         | HDFC Long Term Fund - Direct Plan - Growth Option                                                              | 0.59          |
| • HDFC Banking & Financial Services Fund - Direct Plan - Growth Option | 3.59         | <b>Sub Total</b>                                                                                               | <b>28.52</b>  |
| • HDFC Large & Mid Cap Fund - Direct Plan- Growth Option               | 3.04         | <b>Total</b>                                                                                                   | <b>98.68</b>  |
| • HDFC Technology Fund - Direct Plan - Growth Option                   | 2.95         | Cash, Cash Equivalents and Net Current Assets                                                                  | 1.32          |
| HDFC Mid Cap Fund - Direct Plan - Growth Option                        | 2.17         | <b>Grand Total</b>                                                                                             | <b>100.00</b> |
| HDFC Consumption Fund - Direct Plan - Growth Option                    | 1.56         | • Top Ten Holdings                                                                                             |               |
| HDFC Dividend Yield Fund - Direct Plan - Growth Option                 | 1.21         | Face Value / Allotment NAV per Unit: ₹ 10, Data is as of September 30, 2026 unless otherwise specified.        |               |
| HDFC Infrastructure Fund - Direct Plan- Growth Option                  | 0.95         | Please refer Minimum Application Amount, Plans & Options, on Page no. 104 to 106.                              |               |
| <b>Sub Total</b>                                                       | <b>58.20</b> | \$\$\$For further details, please refer to para 'Exit Load' on page no. 108.                                   |               |
| Mutual Fund Units - Gold                                               |              | ^ For Total Expense Ratio including brokerage, transaction cost and statutory levies please refer our website. |               |
| • HDFC Gold ETF                                                        | 11.96        |                                                                                                                |               |
| <b>Sub Total</b>                                                       | <b>11.96</b> |                                                                                                                |               |
| Mutual Fund Units - Debt                                               |              |                                                                                                                |               |
| • HDFC Short Term Fund - Growth Option - Direct Plan                   | 9.05         |                                                                                                                |               |
| • HDFC Corporate Bond Fund - Growth Option - Direct Plan               | 7.88         |                                                                                                                |               |



■ Mutual Fund Units 98.68  
■ Cash, Cash Equivalents and Net Current Assets 1.32

| SIP PERFORMANCE ^ - Regular Plan - Growth Option   |                     |              |             |              |
|----------------------------------------------------|---------------------|--------------|-------------|--------------|
|                                                    | Since Inception SIP | 5 year SIP   | 3 year SIP  | 1 year SIP   |
| Total Amount Invested (₹. in Lacs)                 | 6.50                | 6.00         | 3.60        | 1.20         |
| Market Value as on September 30, 2026 (₹. in Lacs) | 8.69                | 7.80         | 3.98        | 1.19         |
| <b>Returns (%)</b>                                 | <b>10.65</b>        | <b>10.42</b> | <b>6.66</b> | <b>-1.48</b> |
| Benchmark Returns (%)#                             | 7.83                | 7.60         | 4.43        | -5.50        |
| Additional Benchmark Returns (%)# #                | 5.25                | 4.59         | -1.44       | -13.60       |

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.

| PERFORMANCE ^ - Regular Plan - Growth Option |                 |                    |                        |                                     |                            |                |                             |
|----------------------------------------------|-----------------|--------------------|------------------------|-------------------------------------|----------------------------|----------------|-----------------------------|
| Date                                         | Period          | Scheme Returns (%) | Benchmark Returns (%)# | Additional Benchmark Returns (%)# # | Value of ₹ 10,000 invested |                |                             |
|                                              |                 |                    |                        |                                     | Scheme (₹)                 | Benchmark (₹)# | Additional Benchmark (₹)# # |
| Sep 30, 25                                   | Last 1 Year     | 2.47               | -0.04                  | -7.09                               | 10,247                     | 9,996          | 9,291                       |
| Sep 29, 23                                   | Last 3 Years    | 11.32              | 9.02                   | 6.05                                | 13,802                     | 12,963         | 11,931                      |
| Sep 30, 21                                   | Last 5 Years    | 11.09              | 8.11                   | 6.37                                | 16,926                     | 14,771         | 13,621                      |
| May 05, 21                                   | Since Inception | 12.59              | 9.60                   | 9.74                                | 18,991                     | 16,417         | 16,531                      |

Returns greater than 1 year period are compounded annualized (CAGR). For performance of other schemes managed by Ihab Dalwai, Anil Bamboli & Bhagyesh Kagalkar, please refer page 107-108. 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. For Performance of Direct Plan, refer page 113 to 120.

^Past performance may or may not be sustained in future and is not a guarantee of any future returns. Load is not taken into consideration for computation of performance.

# HDFC Diversified Equity All Cap Active FOF

An open-ended Fund of Fund Scheme investing in units of domestic equity-oriented schemes based on varied market caps.

CATEGORY OF SCHEME  
Equity Oriented FOF

**INVESTMENT OBJECTIVE:** To generate long-term capital appreciation / income by investing in units of domestic equity-oriented schemes based on varied market caps. There is no assurance that the investment objective of the Scheme will be achieved

| FUND MANAGER |                    |               |
|--------------|--------------------|---------------|
| Name         | Since              | Total Exp     |
| Ihab Dalwai  | September 11, 2026 | Over 15 years |

| DATE OF ALLOTMENT/INCEPTION DATE |  |
|----------------------------------|--|
| September 29, 2025               |  |

| NAV<br>(As On SEPTEMBER 30, 2026) | NAV PER UNIT (₹) |
|-----------------------------------|------------------|
| Regular Plan - Growth Option      | 9.6531           |
| Regular Plan - IDCW Option        | 9.6531           |
| Direct Plan - Growth Option       | 9.7511           |
| Direct Plan - IDCW Option         | 9.7511           |

| ASSETS UNDER MANAGEMENT              |              |
|--------------------------------------|--------------|
| As on September 30, 2026             | ₹2,582.64Cr. |
| Average for Month of September, 2026 | ₹2,649.73Cr. |

| EXPENSE RATIO<br>(As On September 30, 2026)                                                                                                          |               |
|------------------------------------------------------------------------------------------------------------------------------------------------------|---------------|
| Base expense Ratio Including statutory levies on expenses part of BER, excluding brokerage, transaction cost and execution related statutory levies^ |               |
| Regular: 1.25%                                                                                                                                       | Direct: 0.30% |

| #BENCHMARK INDEX        |
|-------------------------|
| NIFTY 500 (TRI)         |
| ##ADDL. BENCHMARK INDEX |
| NIFTY 50 (TRI)          |

| EXIT LOAD\$\$                                                                                                                                                                                                                                                                                                                                                                                                                                                                                |
|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| <ul style="list-style-type: none"> <li>In respect of each purchase / switch-in of Units, an Exit Load of 1% is payable if Units are redeemed/ switched-out within 1 year from the date of allotment.</li> <li>No Exit Load is payable if Units are redeemed / switched-out after 1 Year from the date of allotment.</li> <li>In respect of Systematic Transactions such as SIP, STPs etc., Exit Load, if any, prevailing on the date of registration / enrolment shall be levied.</li> </ul> |

## PORTFOLIO

| Instrument                                               | % to NAV      |
|----------------------------------------------------------|---------------|
| MUTUAL FUND UNITS                                        |               |
| Mutual Fund Units                                        |               |
| • HDFC Flexi Cap Fund - Direct Plan- Growth Option       | 27.83         |
| • HDFC Large & Mid Cap Fund - Direct Plan- Growth Option | 14.03         |
| • HDFC Large Cap Fund - Direct Plan - Growth Option      | 33.90         |
| • HDFC Multi Cap Fund - Direct Plan - Growth Option      | 8.93          |
| • HDFC Small Cap Fund - Direct Plan- Growth Option       | 12.30         |
| <b>Sub Total</b>                                         | <b>96.99</b>  |
| Cash, Cash Equivalents and Net Current Assets            | 3.01          |
| <b>Grand Total</b>                                       | <b>100.00</b> |

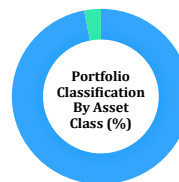
Face Value / Allotment NAV per Unit: ₹ 10, + Industry Classification as recommended by AMFI, Data is as of September 30, 2026 unless otherwise specified.

Please refer Minimum Application Amount, Plans & Options, on Page no. 104 to 106.

\$\$\$For further details, please refer to para 'Exit Load' on page no. 108.

^ For Total Expense Ratio including brokerage, transaction cost and statutory levies please refer our website.

• Top Ten Holdings



|                                               |       |
|-----------------------------------------------|-------|
| Mutual Fund Units                             | 96.99 |
| Cash, Cash Equivalents and Net Current Assets | 3.01  |

## SIP PERFORMANCE ^ - Regular Plan - Growth Option

|                                                    | Since Inception SIP | 1 year SIP   |
|----------------------------------------------------|---------------------|--------------|
| Total Amount Invested (₹. in Lacs)                 | 1.30                | 1.20         |
| Market Value as on September 30, 2026 (₹. in Lacs) | 1.26                | 1.16         |
| <b>Returns (%)</b>                                 | <b>-5.70</b>        | <b>-6.04</b> |
| Benchmark Returns (%)#                             | -6.03               | -6.64        |

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.

## PERFORMANCE ^ - Regular Plan - Growth Option

| Date       | Period          | Scheme Returns (%) | Benchmark Returns (%)# | Additional Benchmark Returns (%)## | Value of ₹ 10,000 invested |                |                            |
|------------|-----------------|--------------------|------------------------|------------------------------------|----------------------------|----------------|----------------------------|
|            |                 |                    |                        |                                    | Scheme (₹)                 | Benchmark (₹)# | Additional Benchmark (₹)## |
| Sep 30, 25 | Last 1 Year     | -3.58              | -2.03                  | -7.09                              | 9,642                      | 9,797          | 9,291                      |
| Sep 29, 25 | Since Inception | -3.46              | -2.04                  | -7.16                              | 9,653                      | 9,795          | 9,282                      |

Returns greater than 1 year period are compounded annualized (CAGR). For performance of other schemes managed by Ihab Dalwai, please refer page 107-108. 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. For Performance of Direct Plan, refer page 113 to 120.

^Past performance may or may not be sustained in future and is not a guarantee of any future returns. Load is not taken into consideration for computation of performance.

# HDFC Gold ETF Fund of Fund

An open ended Fund of Fund scheme investing in HDFC Gold ETF

CATEGORY OF SCHEME  
FUND OF FUND (DOMESTIC)

**INVESTMENT OBJECTIVE:** To seek capital appreciation by investing in units of HDFC Gold ETF(HGETF). There is no assurance that the investment objective of the Scheme will be achieved.

| FUND MANAGER    |                   |               |
|-----------------|-------------------|---------------|
| Name            | Since             | Total Exp     |
| Nandita Menezes | March 29, 2025    | Over 4 years  |
| Arun Agarwal    | February 15, 2023 | Over 28 years |

| DATE OF ALLOTMENT/INCEPTION DATE |
|----------------------------------|
| November 01, 2011                |

| NAV<br>(As On SEPTEMBER 30, 2026) | NAV PER UNIT(₹) |
|-----------------------------------|-----------------|
| Regular Plan - Growth Option      | 43.6658         |
| Direct Plan - Growth Option       | 45.8842         |

| ASSETS UNDER MANAGEMENT              |               |
|--------------------------------------|---------------|
| As on September 30, 2026             | ₹12,013.27Cr. |
| Average for Month of September, 2026 | ₹12,237.32Cr. |

| EXPENSE RATIO<br>(As On September 30, 2026)                                                                                                                                                             |               |
|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|---------------|
| Base expense Ratio Including statutory levies on expenses part of BER, excluding brokerage, transaction cost and execution related statutory levies^                                                    |               |
| Regular: 0.47%                                                                                                                                                                                          | Direct: 0.20% |
| Investors in the Scheme shall bear the recurring expenses of the Scheme in addition to the expenses of other schemes in which this Fund of Fund scheme makes investment (subject to regulatory limits). |               |

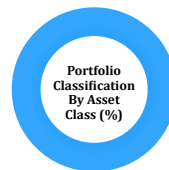
| #BENCHMARK INDEX                |
|---------------------------------|
| Domestic Price of Physical Gold |

| EXIT LOAD\$\$                                                                                                  |
|----------------------------------------------------------------------------------------------------------------|
| In respect of each purchase/switch-in of units                                                                 |
| • an Exit Load of 1% is payable if Units are redeemed/ switched-out within 15 days from the date of allotment. |
| • No Exit Load is payable if Units are redeemed/ switched-out on or after 15 days from the date of allotment   |



## PORTFOLIO

| Instrument                                    | % to NAV      | Face Value / Allotment NAV per Unit: ₹ 10, Data is as of September 30, 2026 unless otherwise specified. N.A. Not Available |
|-----------------------------------------------|---------------|----------------------------------------------------------------------------------------------------------------------------|
| MUTUAL FUND UNITS                             |               |                                                                                                                            |
| Mutual Fund Units                             |               |                                                                                                                            |
| • HDFC Gold ETF                               | 100.12        | Please refer Minimum Application Amount, Plans & Options, on Page no. 104 to 106.                                          |
| <b>Sub Total</b>                              | <b>100.12</b> | For further details, please refer to para 'Exit Load' on page no. 108.                                                     |
| Cash, Cash Equivalents and Net Current Assets | -0.12         |                                                                                                                            |
| <b>Grand Total</b>                            | <b>100.00</b> | ^ For Total Expense Ratio including brokerage, transaction cost and statutory levies please refer our website.             |
| • Top Ten Holdings                            |               |                                                                                                                            |



|                                               |        |
|-----------------------------------------------|--------|
| Mutual Fund Units                             | 100.12 |
| Cash, Cash Equivalents and Net Current Assets | -0.12  |



## SIP PERFORMANCE ^ - Regular Plan - Growth Option

|                                                    | Since Inception SIP | 10 year SIP  | 5 year SIP   | 3 year SIP   | 1 year SIP  |
|----------------------------------------------------|---------------------|--------------|--------------|--------------|-------------|
| Total Amount Invested (₹. in Lacs)                 | 17.90               | 12.00        | 6.00         | 3.60         | 1.20        |
| Market Value as on September 30, 2026 (₹. in Lacs) | 60.95               | 34.96        | 12.19        | 5.84         | 1.26        |
| <b>Returns (%)</b>                                 | <b>15.02</b>        | <b>20.29</b> | <b>28.83</b> | <b>34.19</b> | <b>9.19</b> |
| Benchmark Returns (%)#                             | <b>16.43</b>        | <b>21.76</b> | <b>30.64</b> | <b>36.42</b> | <b>9.90</b> |

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.



## PERFORMANCE ^ - Regular Plan - Growth Option

| Date       | Period          | Scheme Returns (%) | Benchmark Returns (%)# | Value of ₹ 10,000 invested Scheme (₹) | Benchmark (₹)# |
|------------|-----------------|--------------------|------------------------|---------------------------------------|----------------|
| Sep 30, 25 | Last 1 Year     | 26.08              | 28.62                  | 12,608                                | 12,862         |
| Sep 29, 23 | Last 3 Years    | 34.64              | 36.82                  | 24,445                                | 25,658         |
| Sep 30, 21 | Last 5 Years    | 24.66              | 26.35                  | 30,125                                | 32,218         |
| Sep 30, 16 | Last 10 Years   | 15.21              | 16.73                  | 41,233                                | 46,999         |
| Nov 01, 11 | Since Inception | 10.38              | 12.03                  | 43,666                                | 54,461         |

Returns greater than 1 year are compounded annualized (CAGR). For performance of other schemes managed by Nandita Menezes & Arun Agarwal, please refer page 107-108. 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. For Performance of Direct Plan, refer page 113 to 120.

^Past performance may or may not be sustained in future and is not a guarantee of any future returns. Load is not taken into consideration for computation of performance.

# HDFC Silver ETF Fund of Fund

An open ended Fund of Fund scheme investing in HDFC Silver ETF

CATEGORY OF SCHEME  
FUND OF FUND (DOMESTIC)

**INVESTMENT OBJECTIVE:** To seek capital appreciation by investing in units of HDFC Silver ETF (HSETF). There is no assurance that the investment objective of the Scheme will be achieved.

| FUND MANAGER    |                   |               |
|-----------------|-------------------|---------------|
| Name            | Since             | Total Exp     |
| Nandita Menezes | March 29, 2025    | Over 4 years  |
| Arun Agarwal    | February 15, 2023 | Over 28 years |

| DATE OF ALLOTMENT/INCEPTION DATE |
|----------------------------------|
| October 28, 2022                 |

| NAV<br>(As On SEPTEMBER 30, 2026) | NAV PER UNIT (₹) |
|-----------------------------------|------------------|
| Regular Plan - Growth Option      | 35.6647          |
| Direct Plan - Growth Option       | 36.1875          |

| ASSETS UNDER MANAGEMENT              |              |
|--------------------------------------|--------------|
| As on September 30, 2026             | ₹4,497.00Cr. |
| Average for Month of September, 2026 | ₹4,662.03Cr. |

| EXPENSE RATIO<br>(As On September 30, 2026)                                                                                                                                                             |               |
|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|---------------|
| Base expense Ratio Including statutory levies on expenses part of BER, excluding brokerage, transaction cost and execution related statutory levies <sup>^</sup>                                        |               |
| Regular: 0.55%                                                                                                                                                                                          | Direct: 0.21% |
| Investors in the Scheme shall bear the recurring expenses of the Scheme in addition to the expenses of other schemes in which this Fund of Fund scheme makes investment (subject to regulatory limits). |               |

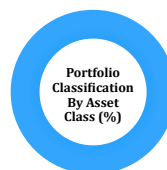
| #BENCHMARK INDEX                                                        |
|-------------------------------------------------------------------------|
| Domestic Prices of physical Silver<br>(derived as per regulatory norms) |

| EXIT LOADS                                                                                                     |
|----------------------------------------------------------------------------------------------------------------|
| In respect of each purchase/switch-in of units                                                                 |
| • an Exit Load of 1% is payable if Units are redeemed/ switched-out within 15 days from the date of allotment. |
| • No Exit Load is payable if Units are redeemed/ switched-out on or after 15 days from the date of allotment   |



## PORTFOLIO

| Instrument                                    | % to NAV      | Face Value / Allotment NAV per Unit: ₹ 10, Data is as of September 30, 2026 unless otherwise specified. N.A. Not Available |
|-----------------------------------------------|---------------|----------------------------------------------------------------------------------------------------------------------------|
| MUTUAL FUND UNITS                             |               |                                                                                                                            |
| <b>Mutual Fund Units</b>                      |               | Please refer Minimum Application Amount, Plans & Options, on Page no. 104 to 106.                                          |
| • HDFC Silver ETF                             | 100.32        |                                                                                                                            |
| <b>Sub Total</b>                              | <b>100.32</b> |                                                                                                                            |
| Cash, Cash Equivalents and Net Current Assets | -0.32         | \$\$\$For further details, please refer to para 'Exit Load' on page no. 108.                                               |
| <b>Grand Total</b>                            | <b>100.00</b> |                                                                                                                            |
| • Top Ten Holdings                            |               | <sup>^</sup> For Total Expense Ratio including brokerage, transaction cost and statutory levies please refer our website.  |



|                                               |        |
|-----------------------------------------------|--------|
| Mutual Fund Units                             | 100.32 |
| Cash, Cash Equivalents and Net Current Assets | -0.32  |



## SIP PERFORMANCE <sup>^</sup> - Regular Plan - Growth Option

|                                                    | Since Inception SIP | 3 year SIP   | 1 year SIP  |
|----------------------------------------------------|---------------------|--------------|-------------|
| Total Amount Invested (₹. in Lacs)                 | 4.80                | 3.60         | 1.20        |
| Market Value as on September 30, 2026 (₹. in Lacs) | 10.80               | 7.13         | 1.25        |
| <b>Returns (%)</b>                                 | <b>42.95</b>        | <b>49.93</b> | <b>8.06</b> |
| Benchmark Returns (%)#                             | <b>45.99</b>        | <b>53.74</b> | <b>8.42</b> |

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.



## PERFORMANCE <sup>^</sup> - Regular Plan - Growth Option

| Date       | Period          | Scheme Returns (%) | Benchmark Returns (%)# | Value of ₹ 10,000 invested Scheme (₹) | Benchmark (₹)# |
|------------|-----------------|--------------------|------------------------|---------------------------------------|----------------|
| Sep 30, 25 | Last 1 Year     | 51.44              | 55.81                  | 15,144                                | 15,581         |
| Sep 29, 23 | Last 3 Years    | 42.64              | 46.04                  | 29,076                                | 31,212         |
| Oct 28, 22 | Since Inception | 38.25              | 41.07                  | 35,665                                | 38,607         |

Returns greater than 1 year are compounded annualized (CAGR). For performance of other schemes managed by Nandita Menezes & Arun Agarwal, please refer page 107-108. 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. For Performance of Direct Plan, refer page 113 to 120.

<sup>^</sup>Past performance may or may not be sustained in future and is not a guarantee of any future returns. Load is not taken into consideration for computation of performance.

# HDFC ELSS - Tax Saver Fund

(Erstwhile HDFC ELSS Tax Saver scheme name changed w.e.f. August 26, 2026.) An open ended scheme with attributes in accordance with Equity Linked Saving Scheme, 2005 notified by Ministry of Finance

CATEGORY OF SCHEME  
ELSS - TAX SAVER FUND

**INVESTMENT OBJECTIVE:** To generate capital appreciation / income from a portfolio, comprising predominantly of equity & equity related instruments. There is no assurance that the investment objective of the Scheme will be achieved.

| FUND MANAGER *    |                   |               |
|-------------------|-------------------|---------------|
| Name              | Since             | Total Exp     |
| Amar Kalkundrikar | December 08, 2025 | Over 24 years |

| DATE OF ALLOTMENT/INCEPTION DATE |  |
|----------------------------------|--|
| March 31, 1996                   |  |

| NAV<br>(As On SEPTEMBER 30, 2026) | NAV PER UNIT (₹) |
|-----------------------------------|------------------|
| Regular Plan                      | 63.224           |
| Regular Plan                      | 1,302.688        |
| Direct Plan                       | 88.565           |
| Direct Plan                       | 1,416.896        |

| ASSETS UNDER MANAGEMENT              |               |
|--------------------------------------|---------------|
| As on September 30, 2026             | ₹14,948.74Cr. |
| Average for Month of September, 2026 | ₹15,456.76Cr. |

| QUANTITATIVE DATA                                                                                                                                                                                           |         |
|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|---------|
| <b>Portfolio Turnover</b>                                                                                                                                                                                   |         |
| Equity Turnover                                                                                                                                                                                             | 23.71%  |
| Total Turnover                                                                                                                                                                                              | 23.83%  |
| Total Turnover = Equity + Debt + Derivative                                                                                                                                                                 |         |
| <b>Risk Ratio</b>                                                                                                                                                                                           |         |
| * Standard Deviation                                                                                                                                                                                        | 14.167% |
| * Beta                                                                                                                                                                                                      | 0.844   |
| * Sharpe Ratio*                                                                                                                                                                                             | 0.434   |
| Computed for the 3-yr period ended September 30, 2026 Based on month-end NAV.* Risk free rate: 5.28% (Source: FIMMDA MIBOR) For schemes which have not completed 3 years, data is computed since inception. |         |

| EXPENSE RATIO<br>(As On September 30, 2026)                                                                                                          |               |
|------------------------------------------------------------------------------------------------------------------------------------------------------|---------------|
| Base expense Ratio Including statutory levies on expenses part of BER, excluding brokerage, transaction cost and execution related statutory levies^ |               |
| Regular: 1.70%                                                                                                                                       | Direct: 1.13% |

| #BENCHMARK INDEX<br>NIFTY 50 Index (TRI)        |  |
|-------------------------------------------------|--|
| ##ADDL. BENCHMARK INDEX<br>Nifty 50 Index (TRI) |  |

| LOCK-IN PERIOD                                             |  |
|------------------------------------------------------------|--|
| 3 years from the date of allotment of the respective Units |  |

| EXIT LOADS\$ |  |
|--------------|--|
| Nil          |  |



## PORTFOLIO

| Company/Instrument                                | Industry+ /Rating               | % to NAV | Company/Instrument                                                                                                                                        | Industry+ /Rating                                | % to NAV      |
|---------------------------------------------------|---------------------------------|----------|-----------------------------------------------------------------------------------------------------------------------------------------------------------|--------------------------------------------------|---------------|
| <b>EQUITY &amp; EQUITY RELATED</b>                |                                 |          |                                                                                                                                                           |                                                  |               |
| • ICICI Bank Ltd.                                 | Banks                           | 9.06     | Cummins India Ltd.                                                                                                                                        | Industrial Products                              | 0.68          |
| • HDFC Bank Ltd.₹                                 | Banks                           | 7.87     | Westlife Foodworld Limited                                                                                                                                | Leisure Services                                 | 0.59          |
| • Axis Bank Ltd.                                  | Banks                           | 6.56     | Bharat Electronics Ltd.                                                                                                                                   | Aerospace & Defense                              | 0.56          |
| • Kotak Mahindra Bank Limited                     | Banks                           | 4.88     | Birla Corporation Ltd.                                                                                                                                    | Cement & Cement Products                         | 0.56          |
| • State Bank of India                             | Banks                           | 4.49     | Life Insurance Corporation of India                                                                                                                       | Insurance                                        | 0.53          |
| • Bharti Airtel Ltd.                              | Telecom - Services              | 4.45     | The Ramco Cements Ltd.                                                                                                                                    | Cement & Cement Products                         | 0.45          |
| • Maruti Suzuki India Limited                     | Automobiles                     | 4.40     | Cyient Ltd.                                                                                                                                               | IT - Services                                    | 0.44          |
| • SBI Life Insurance Company Ltd.                 | Insurance                       | 3.21     | Cohance Lifesciences Limited                                                                                                                              | Pharmaceuticals & Biotechnology                  | 0.42          |
| • HCL Technologies Ltd.                           | IT - Software                   | 2.94     | Popular Vehicles and Services Limited                                                                                                                     | Automobiles                                      | 0.31          |
| • Hyundai Motor India Limited                     | Automobiles                     | 2.72     | Teamlease Services Ltd.                                                                                                                                   | Commercial Services & Supplies                   | 0.31          |
| Reliance Industries Ltd.                          | Petroleum Products              | 2.64     | Rubicon Research Limited                                                                                                                                  | Pharmaceuticals & Biotechnology                  | 0.24          |
| Eternal Limited                                   | Retailing                       | 2.41     | Tata Motors Limited                                                                                                                                       | Agricultural, Commercial & Construction Vehicles | 0.17          |
| Bajaj Auto Limited                                | Automobiles                     | 1.88     | JK Lakshmi Cement Ltd                                                                                                                                     | Cement & Cement Products                         | 0.13          |
| Tata Steel Ltd.                                   | Ferrous Metals                  | 1.85     | Bajaj Electricals Ltd.                                                                                                                                    | Consumer Durables                                | 0.12          |
| Britannia Industries Ltd.                         | Food Products                   | 1.69     | Anthem Biosciences Limited                                                                                                                                | Pharmaceuticals & Biotechnology                  | 0.07          |
| Larsen and Toubro Ltd.                            | Construction                    | 1.59     | SBI Funds Management Limited                                                                                                                              | Capital Markets                                  | 0.05          |
| JSW Steel Ltd.                                    | Ferrous Metals                  | 1.55     | <b>Sub Total</b>                                                                                                                                          |                                                  | <b>99.25</b>  |
| Dr. Lal Path Labs Ltd                             | Healthcare Services             | 1.52     | <b>DEBT &amp; DEBT RELATED</b>                                                                                                                            |                                                  |               |
| Apollo Hospitals Enterprise Ltd.                  | Healthcare Services             | 1.50     | <b>Government Securities (Central/State)</b>                                                                                                              |                                                  |               |
| Bosch Limited                                     | Auto Components                 | 1.42     | 7.38 GOI 2027                                                                                                                                             | Sovereign                                        | 0.34          |
| InterGlobe Aviation Ltd.                          | Transport Services              | 1.37     | <b>Sub Total</b>                                                                                                                                          |                                                  | <b>0.34</b>   |
| Karur Vysya Bank Ltd.                             | Banks                           | 1.30     | Cash, Cash Equivalents and Net Current Assets                                                                                                             |                                                  | 0.41          |
| Alkem Laboratories Ltd.                           | Pharmaceuticals & Biotechnology | 1.21     | <b>Grand Total</b>                                                                                                                                        |                                                  | <b>100.00</b> |
| Jubilant Foodworks Limited                        | Leisure Services                | 1.21     | • Top Ten Holdings, E Sponsor                                                                                                                             |                                                  |               |
| Hindustan Aeronautics Limited                     | Aerospace & Defense             | 1.17     | Face Value / Allotment NAV per Unit: ₹ 10, + Industry Classification as recommended by AMFI, Data is as of September 30, 2026 unless otherwise specified. |                                                  |               |
| Metropolis Healthcare Ltd.                        | Healthcare Services             | 1.16     | ¥ Dedicated Fund Manager for Overseas Investments: Mr. Gopal Agrawal (since September 01, 2026) (Total Experience: Over 22 years).                        |                                                  |               |
| Cipla Ltd.                                        | Pharmaceuticals & Biotechnology | 1.11     | Please refer Minimum Application Amount, Plans & Options, on Page no. 104 to 106.                                                                         |                                                  |               |
| ICICI Lombard General Insurance Co                | Insurance                       | 1.10     | \$For further details, please refer to para 'Exit Load' on page no. 108.                                                                                  |                                                  |               |
| Power Grid Corporation of India Ltd.              | Power                           | 1.09     | ^ For Total Expense Ratio including brokerage, transaction cost and statutory levies please refer our website.                                            |                                                  |               |
| Star Health and Allied Insurance Company Ltd      | Insurance                       | 1.07     |                                                                                                                                                           |                                                  |               |
| ICICI PRUDENTIAL ASSET MANAGEMENT COMPANY LIMITED | Capital Markets                 | 1.05     |                                                                                                                                                           |                                                  |               |
| United Spirits Limited                            | Beverages                       | 1.03     |                                                                                                                                                           |                                                  |               |
| Tech Mahindra Ltd.                                | IT - Software                   | 1.02     |                                                                                                                                                           |                                                  |               |
| Mphasis Limited.                                  | IT - Software                   | 1.01     |                                                                                                                                                           |                                                  |               |
| JSW Energy Ltd.                                   | Power                           | 0.97     |                                                                                                                                                           |                                                  |               |
| Infosys Limited                                   | IT - Software                   | 0.96     |                                                                                                                                                           |                                                  |               |
| Lupin Ltd.                                        | Pharmaceuticals & Biotechnology | 0.95     |                                                                                                                                                           |                                                  |               |
| Eicher Motors Ltd.                                | Automobiles                     | 0.86     |                                                                                                                                                           |                                                  |               |
| PB Fintech Limited                                | Financial Technology (Fintech)  | 0.84     |                                                                                                                                                           |                                                  |               |
| Chalet Hotels Ltd.                                | Leisure Services                | 0.81     |                                                                                                                                                           |                                                  |               |
| 360 ONE WAM LIMITED                               | Capital Markets                 | 0.79     |                                                                                                                                                           |                                                  |               |
| Hindustan Unilever Ltd.                           | Diversified Fmcg                | 0.75     |                                                                                                                                                           |                                                  |               |
| Godrej Consumer Products Ltd.                     | Personal Products               | 0.74     |                                                                                                                                                           |                                                  |               |
| Havells India Ltd.                                | Consumer Durables               | 0.73     |                                                                                                                                                           |                                                  |               |
| Mahindra & Mahindra Ltd.                          | Automobiles                     | 0.69     |                                                                                                                                                           |                                                  |               |

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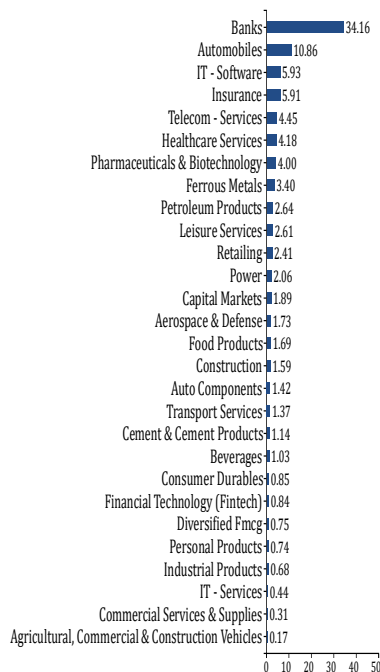
For Product label and Riskometers, refer page no: 124-139

# HDFC ELSS - Tax Saver Fund

(Erstwhile HDFC ELSS Tax Saver scheme name changed w.e.f. August 26, 2026.) An open ended scheme with attributes in accordance with Equity Linked Saving Scheme, 2005 notified by Ministry of Finance

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CATEGORY OF SCHEME  
ELSS - TAX SAVER FUND

## Industry Allocation of Equity Holding (% of Net Assets)



### SIP PERFORMANCE ^ - Regular Plan - Growth Option

|                                                         | Since Inception SIP | 15 year SIP  | 10 year SIP  | 5 year SIP  | 3 year SIP  | 1 year SIP    |
|---------------------------------------------------------|---------------------|--------------|--------------|-------------|-------------|---------------|
| Total Amount Invested (₹. in Lacs)                      | 36.60               | 18.00        | 12.00        | 6.00        | 3.60        | 1.20          |
| Market Value as on September 30, 2026 (₹. in Lacs) \$\$ | 1,668.28            | 51.35        | 23.37        | 7.63        | 3.65        | 1.13          |
| <b>Returns (%) \$\$</b>                                 | <b>19.85</b>        | <b>12.88</b> | <b>12.80</b> | <b>9.58</b> | <b>0.89</b> | <b>-11.38</b> |
| Benchmark Returns (%)#                                  | 14.45               | 13.01        | 12.39        | 8.05        | 1.93        | -6.64         |
| Additional Benchmark Returns (%)# #                     | 12.95               | 11.22        | 10.21        | 4.59        | -1.44       | -13.60        |

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.



### PERFORMANCE ^ - Regular Plan - Growth Option

| Date       | Period          | Scheme Returns (%) \$\$ | Benchmark Returns (%)# | Additional Benchmark Returns (%)# # | Value of ₹ 10,000 invested |                |                             |
|------------|-----------------|-------------------------|------------------------|-------------------------------------|----------------------------|----------------|-----------------------------|
|            |                 |                         |                        |                                     | Scheme (₹) \$\$            | Benchmark (₹)# | Additional Benchmark (₹)# # |
| Sep 30, 25 | Last 1 Year     | -7.57                   | -2.03                  | -7.09                               | 9,243                      | 9,797          | 9,291                       |
| Sep 29, 23 | Last 3 Years    | 10.93                   | 9.50                   | 6.05                                | 13,659                     | 13,135         | 11,931                      |
| Sep 30, 21 | Last 5 Years    | 12.42                   | 9.04                   | 6.37                                | 17,961                     | 15,418         | 13,621                      |
| Sep 30, 16 | Last 10 Years   | 12.13                   | 12.76                  | 11.47                               | 31,447                     | 33,254         | 29,635                      |
| Mar 31, 96 | Since Inception | 20.91                   | 13.65                  | 12.13                               | 3,286,138                  | 497,023        | 329,775                     |

Returns greater than 1 year period are compounded annualized (CAGR) \$\$ 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). For performance of other schemes managed by Amar Kalkundrikar, please refer page 107-108. 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. For Performance of Direct Plan, refer page 113 to 120. 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.

^Past performance may or may not be sustained in future and is not a guarantee of any future returns. Load is not taken into consideration for computation of performance.

# HDFC Children's Fund

An open ended fund for investment for children having a lock-in for atleast 5 years or till the child attains age of majority (whichever is earlier) ☐

CATEGORY OF SCHEME  
CHILDREN'S FUND

**INVESTMENT OBJECTIVE:** To generate capital appreciation / income from a portfolio of equity & equity related instruments and debt and money market instruments. There is no assurance that the investment objective of the Scheme will be achieved.

| FUND MANAGER *                     |                 |               |
|------------------------------------|-----------------|---------------|
| Name                               | Since           | Total Exp     |
| Chirag Setalvad (Equity Portfolio) | April 2, 2007   | Over 29 years |
| Anil Bamboli (Debt Portfolio)      | October 6, 2022 | Over 31 years |

| DATE OF ALLOTMENT/INCEPTION DATE |  |
|----------------------------------|--|
| March 02, 2001                   |  |

| NAV<br>(As On SEPTEMBER 30, 2026) | NAV PER UNIT (₹) |
|-----------------------------------|------------------|
| Regular Plan - Growth Option      | 282.921          |
| Direct Plan - Growth Option       | 316.811          |

| ASSETS UNDER MANAGEMENT              |               |
|--------------------------------------|---------------|
| As on September 30, 2026             | ₹10,338.68Cr. |
| Average for Month of September, 2026 | ₹10,532.21Cr. |

| QUANTITATIVE DATA                                                                                                                                             |            |
|---------------------------------------------------------------------------------------------------------------------------------------------------------------|------------|
| <b>Portfolio Turnover</b>                                                                                                                                     |            |
| Equity Turnover                                                                                                                                               | 9.61%      |
| Total Turnover                                                                                                                                                | 9.61%      |
| Total Turnover = Equity + Debt + Derivative                                                                                                                   |            |
| Residual Maturity *                                                                                                                                           | 7.19 Years |
| Macaulay Duration *                                                                                                                                           | 4.84 Years |
| Modified Duration *                                                                                                                                           | 4.60 Years |
| Annualized Portfolio YTM#                                                                                                                                     | 7.43%      |
| #semi annual YTM has been annualised.                                                                                                                         |            |
| *Calculated on the amount invested in debt securities (including accrued interest), deployment of funds in TREPS and Reverse Repo and net receivable/ payable |            |

| EXPENSE RATIO<br>(As On September 30, 2026)                                                                                                          |               |
|------------------------------------------------------------------------------------------------------------------------------------------------------|---------------|
| Base expense Ratio Including statutory levies on expenses part of BER, excluding brokerage, transaction cost and execution related statutory levies^ |               |
| Regular: 1.77%                                                                                                                                       | Direct: 0.99% |

| #BENCHMARK INDEX                                                 |  |
|------------------------------------------------------------------|--|
| NIFTY 50 Hybrid Composite Debt 65:35 Index (Total Returns Index) |  |
| ##ADDL. BENCHMARK INDEX                                          |  |
| Nifty 50 Index (TRI)                                             |  |

| LOCK-IN PERIOD                                                                                                                                                                 |  |
|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|--|
| <b>For Fresh investments by investors including SIP/STP registrations, etc (effective May 23, 2018):</b> Lock-in period will be compulsory. Lock-in period shall be earlier of |  |
| • 5 Years from the date of allotment; or                                                                                                                                       |  |
| • Until the Unit holder (being the beneficiary child) attains the age of majority                                                                                              |  |

## PORTFOLIO

| Company/Instrument                    | Industry+ /Rating               | % to NAV | Company/Instrument                             | Industry+ /Rating              | % to NAV     |
|---------------------------------------|---------------------------------|----------|------------------------------------------------|--------------------------------|--------------|
| EQUITY & EQUITY RELATED               |                                 |          |                                                |                                |              |
| • ICICI Bank Ltd.                     | Banks                           | 6.62     | Wakefit Innovations Limited                    | Consumer Durables              | 0.44         |
| • HDFC Bank Ltd.₹                     | Banks                           | 6.19     | Equitas Small Finance Bank Ltd                 | Banks                          | 0.42         |
| • Larsen and Toubro Ltd.              | Construction                    | 3.58     | TENNECO CLEAN AIR INDIA LIMITED                | Auto Components                | 0.42         |
| • State Bank of India                 | Banks                           | 3.25     | Rolex Rings Limited                            | Auto Components                | 0.41         |
| • Kotak Mahindra Bank Limited         | Banks                           | 3.00     | FIEM INDUSTRIES LIMITED                        | Auto Components                | 0.37         |
| • Reliance Industries Ltd.            | Petroleum Products              | 2.85     | VST Industries Ltd.                            | Cigarettes & Tobacco Products  | 0.37         |
| • eClerx Services Limited             | Commercial Services & Supplies  | 2.55     | CMS Info Systems Limited                       | Commercial Services & Supplies | 0.36         |
| • Aster DM Quality Care Limited       | Healthcare Services             | 2.53     | INDO-MIM Limited                               | Industrial Manufacturing       | 0.33         |
| Finolex Cables Ltd.                   | Industrial Products             | 2.24     | Vishal Mega Mart Limited                       | Retailing                      | 0.31         |
| Axis Bank Ltd.                        | Banks                           | 1.81     | The Anup Engineering Limited                   | Industrial Manufacturing       | 0.24         |
| Voltamp Transformers Ltd.             | Electrical Equipment            | 1.77     | Shoppers Stop Ltd.                             | Retailing                      | 0.19         |
| Eternal Limited                       | Retailing                       | 1.70     | Landmark Cars Limited                          | Automobiles                    | 0.17         |
| Bharti Airtel Ltd.                    | Telecom - Services              | 1.67     | PNC Infratech Ltd.                             | Construction                   | 0.17         |
| Infosys Limited                       | IT - Software                   | 1.63     | Lumax Industries Ltd                           | Auto Components                | 0.16         |
| S.J.S. Enterprises Limited            | Auto Components                 | 1.58     | <b>Sub Total</b>                               |                                | <b>70.45</b> |
| United Spirits Limited                | Beverages                       | 1.57     | DEBT & DEBT RELATED                            |                                |              |
| Ipcal Laboratories Ltd.               | Pharmaceuticals & Biotechnology | 1.39     | <b>Government Securities (Central/State)</b>   |                                |              |
| JSW Dulux Limited                     | Consumer Durables               | 1.38     | • 7.18 GOI 2033                                | Sovereign                      | 3.74         |
| Kirloskar Pneumatic Ltd.              | Industrial Products             | 1.26     | • 7.1 GOI 2034                                 | Sovereign                      | 2.99         |
| Godrej Consumer Products Ltd.         | Personal Products               | 1.15     | 7.1 GOI 2029                                   | Sovereign                      | 2.20         |
| ITC LIMITED                           | Diversified Fmcg                | 0.99     | 6.9 GOI 2065                                   | Sovereign                      | 1.08         |
| Bajaj Finance Ltd.                    | Finance                         | 0.93     | 7.18 GOI 2037                                  | Sovereign                      | 0.82         |
| TEGA INDUSTRIES LIMITED               | Industrial Manufacturing        | 0.93     | 6.79 GOI 2034                                  | Sovereign                      | 0.66         |
| Transport Corporation of India Ltd.   | Transport Services              | 0.90     | 7.17 GOI 2030                                  | Sovereign                      | 0.54         |
| Vedant Fashions Ltd                   | Retailing                       | 0.83     | 7.64% Gujarat SDL ISD 170124 MAT 170133        | Sovereign                      | 0.43         |
| Carborundum Universal Ltd.            | Industrial Products             | 0.75     | 8.32 GOI 2032                                  | Sovereign                      | 0.31         |
| Sonata Software Ltd.                  | IT - Software                   | 0.75     | 7.23 GOI 2039                                  | Sovereign                      | 0.29         |
| Lupin Ltd.                            | Pharmaceuticals & Biotechnology | 0.74     | 7.64% Gujarat SDL ISD 170124 Mat 170134        | Sovereign                      | 0.29         |
| Hyundai Motor India Limited           | Automobiles                     | 0.72     | 6.94 GOI 2036                                  | Sovereign                      | 0.24         |
| GARWARE TECHNICAL FIBRES LIMITED      | Textiles & Apparels             | 0.69     | 7.26 GOI 2032                                  | Sovereign                      | 0.24         |
| Vijaya Diagnostic Centre Limited      | Healthcare Services             | 0.69     | 7.63% Gujarat SDL ISD 240124 Mat 240133        | Sovereign                      | 0.24         |
| PVR LIMITED                           | Entertainment                   | 0.65     | 6.67 GOI 2035                                  | Sovereign                      | 0.23         |
| Sagility Limited                      | IT - Services                   | 0.61     | 7.63% Gujarat SDL ISD 240124 Mat 240134        | Sovereign                      | 0.19         |
| PEARL GLOBAL INDUSTRIES LIMITED       | Textiles & Apparels             | 0.60     | 7.29% Rajasthan SDL ISD 191125 Mat 191137      | Sovereign                      | 0.14         |
| Bharat Petroleum Corporation Ltd.     | Petroleum Products              | 0.59     | 7.3 GOI 2053                                   | Sovereign                      | 0.09         |
| CMR Green Technologies Limited        | Industrial Products             | 0.54     | 7.63% Gujarat SDL - MAT 100637                 | Sovereign                      | 0.09         |
| Usha Martin Ltd                       | Industrial Products             | 0.53     | 7.32 GOI 2030                                  | Sovereign                      | 0.05         |
| Zensar Technologies Ltd.              | IT - Software                   | 0.53     | 7.34 GOI 2064                                  | Sovereign                      | 0.05         |
| Aditya Vision Limited                 | Retailing                       | 0.52     | 8.6 GOI 2028                                   | Sovereign                      | 0.05         |
| Chalet Hotels Ltd.                    | Leisure Services                | 0.51     | <b>Sub Total</b>                               |                                | <b>14.96</b> |
| GMM Pfaunder Limited                  | Industrial Manufacturing        | 0.50     | <b>Credit Exposure (Non Perpetual)</b>         |                                |              |
| Technocraft Industries (India) Ltd    | Industrial Products             | 0.50     | Bajaj Finance Ltd.                             | CRISIL - AAA                   | 1.67         |
| CIE Automotive India Ltd              | Auto Components                 | 0.47     | National Bank for Agri & Rural Dev.            | CRISIL - AAA / ICRA - AAA      | 1.43         |
| Firstsource Solutions Ltd.            | Commercial Services & Supplies  | 0.46     | State Bank of India                            | CRISIL - AAA                   | 1.40         |
| Cholamandalam Financial Holdings Ltd. | Finance                         | 0.44     | Small Industries Development Bank              | CRISIL - AAA                   | 1.25         |
|                                       |                                 |          | Punjab National Bank                           | CRISIL - AAA                   | 0.93         |
|                                       |                                 |          | Housing and Urban Development Corporation Ltd. | CARE - AAA / ICRA - AAA        | 0.70         |
|                                       |                                 |          | L&T Metro Rail (Hyderabad) Ltd                 | CRISIL - AAA(CE)               | 0.70         |
|                                       |                                 |          | HDFC Bank Ltd.₹                                | CRISIL - AAA                   | 0.58         |
|                                       |                                 |          | Power Finance Corporation Ltd.                 | CRISIL - AAA                   | 0.50         |
|                                       |                                 |          | Muthoot Finance Ltd.                           | CRISIL - AA+                   | 0.48         |

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# HDFC Children's Fund

An open ended fund for investment for children having a lock-in for atleast 5 years or till the child attains age of majority (whichever is earlier)  $\Omega$

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CATEGORY OF SCHEME  
CHILDREN'S FUND



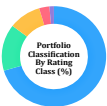
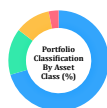
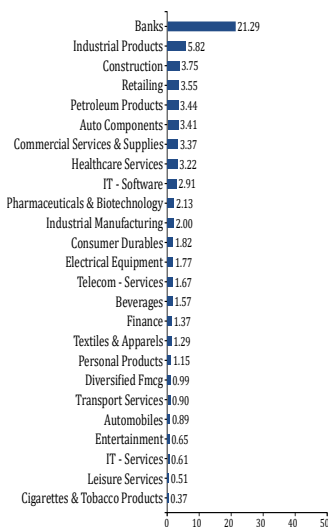
## EXIT LOADS

(i) For existing investments by investors including SIP / SWAP (SWP) registrations, etc. (until May 22, 2018) In respect of units subject to lock-in period: Nil In respect of units not subject to lock-in period:-

- In respect of each purchase/ Switch-in of units, an exit load of 3% is payable if units are redeemed / switched-out within 1 year from the date of allotment.
- In respect of each purchase/ Switch-in of units, an exit load of 2% is payable if units are redeemed / switched-out between 1st and 2nd year of the date of allotment.
- In respect of each purchase/ Switch-in of units, an exit load of 1% is payable if units are redeemed / switched-out between 2nd and 3rd year of the date of allotment.
- No exit load is payable, if units are redeemed / switched-out after 3rd year from the date of allotment.

(ii) Fresh investments by investors including SIP / SWAP (SWP) registrations, etc (effective May 23, 2018): NIL

## Industry Allocation of Equity Holding (% of Net Assets)



## PORTFOLIO

| Company/Instrument                            | Industry+ /Rating | % to NAV      |
|-----------------------------------------------|-------------------|---------------|
| Torrent Power Ltd.                            | CRISIL - AA+      | 0.48          |
| Cholamandalam Investment & Finance Co. Ltd.   | CARE - AA+        | 0.43          |
| REC Limited.                                  | CRISIL - AAA      | 0.33          |
| National Housing Bank                         | CARE - AAA        | 0.24          |
| Bank of Baroda                                | CRISIL - AAA      | 0.14          |
| Indian Railways Finance Corp. Ltd.            | CRISIL - AAA      | 0.09          |
| LIC Housing Finance Ltd.                      | CRISIL - AAA      | 0.05          |
| <b>Sub Total</b>                              |                   | <b>11.40</b>  |
| <b>Total</b>                                  |                   | <b>26.36</b>  |
| Cash, Cash Equivalents and Net Current Assets |                   | 3.19          |
| <b>Grand Total</b>                            |                   | <b>100.00</b> |

• Top Ten Holdings,  $\mathcal{E}$  Sponsor

|                                                                    |                           |       |
|--------------------------------------------------------------------|---------------------------|-------|
| Outstanding exposure in derivative instruments Interest Rate Swap. | ( $\mathcal{E}$ in Crore) | 50.00 |
|--------------------------------------------------------------------|---------------------------|-------|

Face Value / Allotment NAV per Unit:  $\mathcal{E}$  10, + Industry Classification as recommended by AMFI, Data is as of September 30, 2026 unless otherwise specified.

$\mathcal{Y}$  Dedicated Fund Manager for Overseas Investments:

Mr. Gopal Agrawal (since September 01, 2026) (Total Experience: Over 22 years). ( $\Omega$ ) Eligibility (of Unit holder) : Children not attained the age of majority as on the date of investment by the Investor / Applicant are eligible as Unit holders in the Scheme.

Please refer Minimum Application Amount, Plans & Options, on Page no. 104 to 106.

$\mathcal{S}\mathcal{S}$ For further details, please refer to para 'Exit Load' on page no. 108.

$\wedge$  For Total Expense Ratio including brokerage, transaction cost and statutory levies please refer our website.



## SIP PERFORMANCE $\wedge$ - Regular Plan - Growth Option

|                                                                                | Since Inception | 15 year      | 10 year      | 5 year      | 3 year      | 1 year       |
|--------------------------------------------------------------------------------|-----------------|--------------|--------------|-------------|-------------|--------------|
|                                                                                | SIP             | SIP          | SIP          | SIP         | SIP         | SIP          |
| Total Amount Invested ( $\mathcal{E}$ . in Lacs)                               | 30.70           | 18.00        | 12.00        | 6.00        | 3.60        | 1.20         |
| Market Value as on September 30, 2026 ( $\mathcal{E}$ . in Lacs) $\mathcal{S}$ | 272.19          | 49.92        | 21.55        | 7.17        | 3.67        | 1.18         |
| <b>Returns (%) <math>\mathcal{S}</math></b>                                    | <b>14.41</b>    | <b>12.55</b> | <b>11.27</b> | <b>7.06</b> | <b>1.32</b> | <b>-3.45</b> |
| Benchmark Returns (%)#                                                         | N.A.            | 10.00        | 9.02         | 4.92        | 0.59        | -8.58        |
| Additional Benchmark Returns (%)# #                                            | 13.23           | 11.22        | 10.21        | 4.59        | -1.44       | -13.60       |

Assuming  $\mathcal{E}$  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.



## PERFORMANCE $\wedge$ - Regular Plan - Growth Option

| Date       | Period          | Scheme Returns (%) $\mathcal{S}$ | Benchmark Returns (%)# | Additional Benchmark Returns (%)## | Value of $\mathcal{E}$ 10,000 invested |                              |                                          |
|------------|-----------------|----------------------------------|------------------------|------------------------------------|----------------------------------------|------------------------------|------------------------------------------|
|            |                 |                                  |                        |                                    | Scheme ( $\mathcal{E}$ ) $\mathcal{S}$ | Benchmark ( $\mathcal{E}$ )# | Additional Benchmark ( $\mathcal{E}$ )## |
| Sep 30, 25 | Last 1 Year     | -1.84                            | -3.96                  | -7.09                              | 9,816                                  | 9,604                        | 9,291                                    |
| Sep 29, 23 | Last 3 Years    | 7.25                             | 6.09                   | 6.05                               | 12,340                                 | 11,943                       | 11,931                                   |
| Sep 30, 21 | Last 5 Years    | 8.97                             | 6.12                   | 6.37                               | 15,368                                 | 13,462                       | 13,621                                   |
| Sep 30, 16 | Last 10 Years   | 11.67                            | 10.07                  | 11.47                              | 30,170                                 | 26,120                       | 29,635                                   |
| Mar 02, 01 | Since Inception | 15.12                            | NA                     | 13.32                              | 367,797                                | NA                           | 245,515                                  |

Returns greater than 1 year period are compounded annualized (CAGR). N.A. Not Available. 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.  $\mathcal{S}$  Adjusted for Bonus units declared under the Scheme. For performance of other schemes managed by Chirag Setalvad & Anil Bamboli, please refer page 107-108. 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. For Performance of Direct Plan, refer page 113 to 120.

$\wedge$ Past performance may or may not be sustained in future and is not a guarantee of any future returns. Load is not taken into consideration for computation of performance.

This scheme has exposure to floating rate instruments and / or interest rate derivatives. The duration of these instruments is linked to the interest rate reset period. The interest rate risk in a floating rate instrument or in a fixed rate instrument hedged with derivatives is likely to be lesser than that in an equivalent maturity fixed rate instrument. Under some market circumstances the volatility may be of an order greater than what may ordinarily be expected considering only its duration. Hence investors are recommended to consider the unadjusted portfolio maturity of the scheme as well and exercise adequate due diligence when deciding to make their investments

# HDFC Retirement Fund - Equity Plan

(Erstwhile HDFC Retirement Savings Fund - Equity Plan scheme name changed w.e.f. August 26, 2026.)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)

CATEGORY OF SCHEME  
RETIREMENT FUND

**INVESTMENT OBJECTIVE:** The investment objective of the Investment Plans under the Scheme is to provide long-term capital appreciation / income by investing in a mix of equity and debt instruments to help investors meet their retirement goals. There is no assurance that the investment objective of the Scheme will be achieved.

| FUND MANAGER *                     |                    |               |
|------------------------------------|--------------------|---------------|
| Name                               | Since              | Total Exp     |
| Anupam Joshi (Debt Assets)         | March 07, 2026     | Over 20 years |
| Arun Agarwal (Arbitrage Assets)    | April 1, 2025      | Over 28 years |
| Nandita Menezes (Arbitrage Assets) | April 1, 2025      | Over 4 years  |
| Chirag Setalvad (Equity Assets)    | September 01, 2026 | Over 29 years |

| DATE OF ALLOTMENT/INCEPTION DATE |  |
|----------------------------------|--|
| February 25, 2016                |  |

| NAV (As On SEPTEMBER 30, 2026) | NAV PER UNIT (₹) |
|--------------------------------|------------------|
| Regular Plan                   | 46.474           |
| Direct Plan                    | 53.269           |

| ASSETS UNDER MANAGEMENT              |              |
|--------------------------------------|--------------|
| As on September 30, 2026             | ₹6,644.77Cr. |
| Average for Month of September, 2026 | ₹6,820.18Cr. |

| QUANTITATIVE DATA                           |        |
|---------------------------------------------|--------|
| <b>Portfolio Turnover</b>                   |        |
| Equity Turnover                             | 11.98% |
| Total Turnover                              | 11.98% |
| Total Turnover = Equity + Debt + Derivative |        |

| EXPENSE RATIO (As On September 30, 2026)                                                                                                             |               |
|------------------------------------------------------------------------------------------------------------------------------------------------------|---------------|
| Base expense Ratio Including statutory levies on expenses part of BER, excluding brokerage, transaction cost and execution related statutory levies^ |               |
| Regular: 1.83%                                                                                                                                       | Direct: 0.87% |

| #BENCHMARK INDEX                |  |
|---------------------------------|--|
| NIFTY 500 (Total Returns Index) |  |
| ##ADDL. BENCHMARK INDEX         |  |
| Nifty 50 Index (TRI)            |  |

| LOCK-IN PERIOD                                                                                                                                                                                                                                                                                                                                                         |  |
|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|--|
| <b>Existing investments by investors including SIP / STP registrations, etc (until June 1, 2018):</b> Units purchased cannot be assigned / transferred / pledged / redeemed / switched out until completion of 5 years from the date of allotment of Units under the Scheme. (Note: Exit Load may apply. Please refer Page 104 to 113 for details.                     |  |
| <b>Fresh investments by investors including SIP / STP registrations, etc (effective June 2, 2018):</b> Units purchased cannot be assigned / transferred / pledged / redeemed / switched out until completion of 5 years from the date of allotment of Units or Retirement Age of Unit holder (i.e. completion of 60 years), whichever is earlier. (Note: No exit load) |  |



## PORTFOLIO

| Company                              | Industry+                       | % to NAV | Company                                                                                                                                                   | Industry+                       | % to NAV      |
|--------------------------------------|---------------------------------|----------|-----------------------------------------------------------------------------------------------------------------------------------------------------------|---------------------------------|---------------|
| EQUITY & EQUITY RELATED              |                                 |          |                                                                                                                                                           |                                 |               |
| • ICICI Bank Ltd.                    | Banks                           | 7.36     | Godrej Consumer Products Ltd.                                                                                                                             | Personal Products               | 0.70          |
| • HDFC Bank Ltd.₹                    | Banks                           | 6.93     | Lupin Ltd.                                                                                                                                                | Pharmaceuticals & Biotechnology | 0.69          |
| • Reliance Industries Ltd.           | Petroleum Products              | 4.64     | Prestige Estates Projects Ltd.                                                                                                                            | Realty                          | 0.67          |
| • Axis Bank Ltd.                     | Banks                           | 4.43     | GNA Axles Ltd.                                                                                                                                            | Auto Components                 | 0.61          |
| • Kotak Mahindra Bank Limited        | Banks                           | 4.39     | Star Health and Allied Insurance Company Ltd                                                                                                              | Insurance                       | 0.60          |
| • State Bank of India                | Banks                           | 2.89     | Timken India Ltd.                                                                                                                                         | Industrial Products             | 0.57          |
| • Maruti Suzuki India Limited        | Automobiles                     | 2.85     | Gateway Distriparks Limited                                                                                                                               | Transport Services              | 0.55          |
| • Bharti Airtel Ltd.                 | Telecom - Services              | 2.64     | Chambal Fertilizers & Chemicals Ltd.                                                                                                                      | Fertilizers & Agrochemicals     | 0.52          |
| • Larsen and Toubro Ltd.             | Construction                    | 2.26     | Zensar Technologies Ltd.                                                                                                                                  | IT - Software                   | 0.51          |
| • Infosys Limited                    | IT - Software                   | 2.24     | VRL Logistics Ltd.                                                                                                                                        | Transport Services              | 0.48          |
| Tata Consultancy Services Ltd.       | IT - Software                   | 2.16     | SKF India (Industrial) Limited                                                                                                                            | Industrial Products             | 0.47          |
| Dr. Lal Path Labs Ltd                | Healthcare Services             | 2.09     | Greenply Industries Ltd.                                                                                                                                  | Consumer Durables               | 0.45          |
| InterGlobe Aviation Ltd.             | Transport Services              | 1.88     | Equitas Small Finance Bank Ltd                                                                                                                            | Banks                           | 0.41          |
| HCL Technologies Ltd.                | IT - Software                   | 1.85     | Gujarat Energy Limited                                                                                                                                    | Gas                             | 0.41          |
| Power Grid Corporation of India Ltd. | Power                           | 1.76     | Finolex Industries Ltd.                                                                                                                                   | Industrial Products             | 0.40          |
| ICICI Lombard General Insurance Co   | Insurance                       | 1.68     | The Anup Engineering Limited                                                                                                                              | Industrial Manufacturing        | 0.38          |
| Eicher Motors Ltd.                   | Automobiles                     | 1.61     | PB Fintech Limited                                                                                                                                        | Financial Technology (Fintech)  | 0.36          |
| Eternal Limited                      | Retailing                       | 1.44     | Tamilnadu Newsprint & Papers Ltd.                                                                                                                         | Paper, Forest & Jute Products   | 0.36          |
| ITC LIMITED                          | Diversified Fmcg                | 1.30     | Elevate Campuses Limited                                                                                                                                  | Commercial Services & Supplies  | 0.34          |
| Alkem Laboratories Ltd.              | Pharmaceuticals & Biotechnology | 1.24     | Great Eastern Shipping Company Ltd.                                                                                                                       | Transport Services              | 0.32          |
| Max Financial Services Ltd.          | Insurance                       | 1.24     | Bajaj Electricals Ltd.                                                                                                                                    | Consumer Durables               | 0.29          |
| United Spirits Limited               | Beverages                       | 1.22     | Symphony Ltd.                                                                                                                                             | Consumer Durables               | 0.24          |
| NTPC Limited                         | Power                           | 1.21     | PNC Infratech Ltd.                                                                                                                                        | Construction                    | 0.16          |
| Jindal Steel Limited.                | Ferrous Metals                  | 1.20     | Moneyview Limited                                                                                                                                         | Finance                         | 0.15          |
| HDFC Life Insurance Company Limited  | Insurance                       | 1.18     | GSPL Transmission Limited                                                                                                                                 | Gas                             | 0.08          |
| Divis Laboratories Ltd.              | Pharmaceuticals & Biotechnology | 1.12     | <b>Sub Total</b>                                                                                                                                          |                                 | <b>93.31</b>  |
| Havells India Ltd.                   | Consumer Durables               | 1.07     | UNITS ISSUED BY REIT                                                                                                                                      |                                 |               |
| Creditaccess Grameen Limited         | Finance                         | 1.05     | <b>Units issued by ReIT (Equity &amp; other Equity Instrument)</b>                                                                                        |                                 |               |
| Chalet Hotels Ltd.                   | Leisure Services                | 1.02     | Embassy Office Parks REIT Realty                                                                                                                          |                                 | 0.60          |
| Delhivery Limited                    | Transport Services              | 0.99     | <b>Sub Total</b>                                                                                                                                          |                                 | <b>0.60</b>   |
| Bajaj Auto Limited                   | Automobiles                     | 0.98     | <b>Total</b>                                                                                                                                              |                                 | <b>93.91</b>  |
| Tata Steel Ltd.                      | Ferrous Metals                  | 0.97     | MUTUAL FUND UNITS                                                                                                                                         |                                 |               |
| Apollo Hospitals Enterprise Ltd.     | Healthcare Services             | 0.92     | <b>Mutual Fund Units</b>                                                                                                                                  |                                 |               |
| Hyundai Motor India Limited          | Automobiles                     | 0.92     | HDFC NIFTY 50 ETF                                                                                                                                         |                                 | 0.93          |
| PVR LIMITED                          | Entertainment                   | 0.92     | <b>Sub Total</b>                                                                                                                                          |                                 | <b>0.93</b>   |
| Redington Ltd.                       | Commercial Services & Supplies  | 0.92     | Cash,Cash Equivalents and Net Current Assets                                                                                                              |                                 | 5.16          |
| Hindustan Petroleum Corp. Ltd.       | Petroleum Products              | 0.90     | <b>Grand Total</b>                                                                                                                                        |                                 | <b>100.00</b> |
| Transport Corporation of India Ltd.  | Transport Services              | 0.89     | • Top Ten Holdings, ₹ Sponsor                                                                                                                             |                                 |               |
| Crisil Limited                       | Finance                         | 0.87     | Face Value / Allotment NAV per Unit: ₹ 10, + Industry Classification as recommended by AMFI, Data is as of September 30, 2026 unless otherwise specified. |                                 |               |
| Kalpataru Projects International Ltd | Construction                    | 0.83     | ₹ Dedicated Fund Manager for Overseas Investments: Mr. Gopal Agrawal (since September 01, 2026) (Total Experience: Over 22 years).                        |                                 |               |
| Balkrishna Industries Ltd.           | Auto Components                 | 0.80     | Please refer Minimum Application Amount, Plans & Options, on Page no. 104 to 106.                                                                         |                                 |               |
| Voltamp Transformers Ltd.            | Electrical Equipment            | 0.79     | \$\$For further details, please refer to para 'Exit Load' on page no. 108.                                                                                |                                 |               |
| Cipla Ltd.                           | Pharmaceuticals & Biotechnology | 0.76     | ^ For Total Expense Ratio including brokerage, transaction cost and statutory levies please refer our website.                                            |                                 |               |
| Gland Pharma Ltd.                    | Pharmaceuticals & Biotechnology | 0.76     |                                                                                                                                                           |                                 |               |
| JSW Dulux Limited                    | Consumer Durables               | 0.72     |                                                                                                                                                           |                                 |               |
| Blue Dart Express Ltd.               | Transport Services              | 0.70     |                                                                                                                                                           |                                 |               |

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For Product label and Riskometers, refer page no: 124-139

# HDFC Retirement Fund - Equity Plan

(Erstwhile HDFC Retirement Savings Fund - Equity Plan scheme name changed w.e.f. August 26, 2026.)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)

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CATEGORY OF SCHEME  
RETIREMENT FUND



## EXIT LOADS

**Existing investments by investors including SIP / STP registrations, etc (until June 1, 2018): Exit Load** (Upon completion of lock-in period of 5 years)

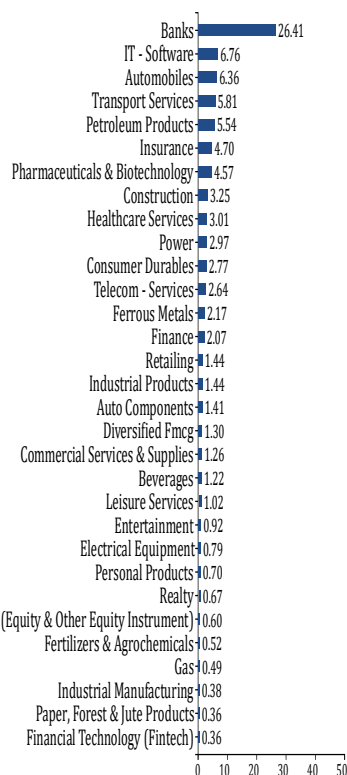
In respect of each purchase/switch-in of units offered under the respective Investment Plan(s):-

- An Exit Load of 1% is payable if Units are redeemed/ switched-out before completion of 60 years of age
- No Exit Load is payable if Units are redeemed / switched-out on or after attainment of 60 years of age.

Fresh investments by investors including SIP / STP registrations, etc (effective June 2, 2018): Exit Load (Upon completion of lock-in period) Nil

Note: No Exit Load shall be imposed for switching between Investment Plan(s) and Plans/Options within the Investment Plan(s), subject to completion of lock-in period. Investors are requested to note that Switch is treated as redemption and entails tax consequences.

## Industry Allocation of Equity Holding (% of Net Assets)



## SIP PERFORMANCE ^ - Regular Plan - Growth Option

|                                                    | Since Inception<br>SIP | 10 year<br>SIP | 5 year<br>SIP | 3 year<br>SIP | 1 year<br>SIP |
|----------------------------------------------------|------------------------|----------------|---------------|---------------|---------------|
| Total Amount Invested (₹. in Lacs)                 | 12.80                  | 12.00          | 6.00          | 3.60          | 1.20          |
| Market Value as on September 30, 2026 (₹. in Lacs) | 27.17                  | 23.92          | 7.18          | 3.54          | 1.13          |
| <b>Returns (%)</b>                                 | <b>13.45</b>           | <b>13.23</b>   | <b>7.14</b>   | <b>-1.05</b>  | <b>-10.88</b> |
| Benchmark Returns (%)#                             | <b>12.59</b>           | <b>12.39</b>   | <b>8.05</b>   | <b>1.93</b>   | <b>-6.64</b>  |
| Additional Benchmark Returns (%)#                  | <b>10.53</b>           | <b>10.21</b>   | <b>4.59</b>   | <b>-1.44</b>  | <b>-13.60</b> |

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.



## PERFORMANCE ^ - Regular Plan - Growth Option

| Date       | Period          | Scheme Returns (%) | Benchmark Returns (%)# | Additional Benchmark Returns (%)## | Value of ₹ 10,000 invested |                |                            |
|------------|-----------------|--------------------|------------------------|------------------------------------|----------------------------|----------------|----------------------------|
|            |                 |                    |                        |                                    | Scheme (₹)                 | Benchmark (₹)# | Additional Benchmark (₹)## |
| Sep 30, 25 | Last 1 Year     | -7.06              | -2.03                  | -7.09                              | 9,294                      | 9,797          | 9,291                      |
| Sep 29, 23 | Last 3 Years    | 7.21               | 9.50                   | 6.05                               | 12,327                     | 13,135         | 11,931                     |
| Sep 30, 21 | Last 5 Years    | 10.08              | 9.04                   | 6.37                               | 16,168                     | 15,418         | 13,621                     |
| Sep 30, 16 | Last 10 Years   | 13.47              | 12.76                  | 11.47                              | 35,422                     | 33,254         | 29,635                     |
| Feb 25, 16 | Since Inception | 15.59              | 14.67                  | 13.14                              | 46,474                     | 42,708         | 37,029                     |

Returns greater than 1 year period are compounded annualized (CAGR). For performance of other schemes managed by Chirag Setalvad, Anupam Joshi, Nandita Menezes and Arun Agarwal, please refer page 107-108. 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. For Performance of Direct Plan, refer page 113 to 120.

**\*Past performance may or may not be sustained in future and is not a guarantee of any future returns.** Load is not taken into consideration for computation of performance.

# HDFC Retirement Fund - Hybrid Equity Plan

(Erstwhile HDFC Retirement Savings Fund - Hybrid- Equity Plan scheme name changed w.e.f. August 26, 2026.)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)

CATEGORY OF SCHEME  
RETIREMENT FUND

**INVESTMENT OBJECTIVE:** The investment objective of the Investment Plans under the Scheme is to provide long-term capital appreciation / income by investing in a mix of equity and debt instruments to help investors meet their retirement goals. There is no assurance that the investment objective of the Scheme will be achieved.

| FUND MANAGER *                     |                    |               |
|------------------------------------|--------------------|---------------|
| Name                               | Since              | Total Exp     |
| Anupam Joshi (Debt Assets)         | March 07, 2026     | Over 20 years |
| Arun Agarwal (Arbitrage Assets)    | April 1, 2025      | Over 28 years |
| Nandita Menezes (Arbitrage Assets) | April 1, 2025      | Over 4 years  |
| Chirag Setalvad (Equity Assets)    | September 01, 2026 | Over 29 years |

| DATE OF ALLOTMENT/INCEPTION DATE |
|----------------------------------|
| February 25, 2016                |

| NAV (As On SEPTEMBER 30, 2026) | NAV PER UNIT (₹) |
|--------------------------------|------------------|
| Regular Plan                   | 35.766           |
| Direct Plan                    | 41.129           |

| ASSETS UNDER MANAGEMENT              |              |
|--------------------------------------|--------------|
| As on September 30, 2026             | ₹1,529.61Cr. |
| Average for Month of September, 2026 | ₹1,564.10Cr. |

| QUANTITATIVE DATA                                                                                                                                             |            |
|---------------------------------------------------------------------------------------------------------------------------------------------------------------|------------|
| <b>Portfolio Turnover</b>                                                                                                                                     |            |
| Equity Turnover                                                                                                                                               | 12.99%     |
| Total Turnover                                                                                                                                                | 12.99%     |
| Total Turnover = Equity + Debt + Derivative                                                                                                                   |            |
| Residual Maturity *                                                                                                                                           | 4.78 Years |
| Macaulay Duration *                                                                                                                                           | 3.54 Years |
| Modified Duration *                                                                                                                                           | 3.36 Years |
| Annualized Portfolio YTM#                                                                                                                                     | 6.69%      |
| #semi annual YTM has been annualised.                                                                                                                         |            |
| *Calculated on the amount invested in debt securities (including accrued interest), deployment of funds in TREPS and Reverse Repo and net receivable/ payable |            |

| EXPENSE RATIO (As On September 30, 2026)                                                                                                             |               |
|------------------------------------------------------------------------------------------------------------------------------------------------------|---------------|
| Base expense Ratio Including statutory levies on expenses part of BER, excluding brokerage, transaction cost and execution related statutory levies^ |               |
| Regular: 2.06%                                                                                                                                       | Direct: 1.05% |

| #BENCHMARK INDEX                                                 |
|------------------------------------------------------------------|
| NIFTY 50 Hybrid Composite Debt 65:35 Index (Total Returns Index) |
| ##ADDL. BENCHMARK INDEX                                          |
| Nifty 50 Index (TRI)                                             |

| LOCK-IN PERIOD                                                                                                                                                                                                                                                                                                                                                         |
|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| <b>Existing investments by investors including SIP / STP registrations, etc (until June 1, 2018):</b> Units purchased cannot be assigned / transferred / pledged / redeemed / switched out until completion of 5 years from the date of allotment of Units under the Scheme. (Note: Exit Load may apply. Please refer Page 104 to 113 for details.                     |
| <b>Fresh investments by investors including SIP / STP registrations, etc (effective June 2, 2018):</b> Units purchased cannot be assigned / transferred / pledged / redeemed / switched out until completion of 5 years from the date of allotment of Units or Retirement Age of Unit holder (i.e. completion of 60 years), whichever is earlier. (Note: No exit load) |

| PORTFOLIO                            |                                 |          |                                                                                                                                                           |                                                  |               |
|--------------------------------------|---------------------------------|----------|-----------------------------------------------------------------------------------------------------------------------------------------------------------|--------------------------------------------------|---------------|
| Company/Instrument                   | Industry+ /Rating               | % to NAV | Company/Instrument                                                                                                                                        | Industry+ /Rating                                | % to NAV      |
| <b>EQUITY &amp; EQUITY RELATED</b>   |                                 |          | CIE Automotive India Ltd                                                                                                                                  | Auto Components                                  | 0.51          |
| • ICICI Bank Ltd.                    | Banks                           | 6.05     | UTI Asset Management Company Ltd                                                                                                                          | Capital Markets                                  | 0.46          |
| • HDFC Bank Ltd.₹                    | Banks                           | 5.56     | ESCORTS KUBOTA LIMITED                                                                                                                                    | Agricultural, Commercial & Construction Vehicles | 0.44          |
| • Kotak Mahindra Bank Limited        | Banks                           | 3.54     | WEST COAST PAPER MILLS LIMITED                                                                                                                            | Paper, Forest & Jute Products                    | 0.44          |
| • Reliance Industries Ltd.           | Petroleum Products              | 3.49     | Zensar Technologies Ltd.                                                                                                                                  | IT - Software                                    | 0.41          |
| • Axis Bank Ltd.                     | Banks                           | 3.21     | SKF India (Industrial) Limited                                                                                                                            | Industrial Products                              | 0.40          |
| • State Bank of India                | Banks                           | 3.14     | Eris Lifesciences Ltd                                                                                                                                     | Pharmaceuticals & Biotechnology                  | 0.39          |
| • Maruti Suzuki India Limited        | Automobiles                     | 2.35     | Sonata Software Ltd.                                                                                                                                      | IT - Software                                    | 0.38          |
| • Bharti Airtel Ltd.                 | Telecom - Services              | 2.30     | Bayer Cropsience Ltd                                                                                                                                      | Fertilizers & Agrochemicals                      | 0.36          |
| Infosys Limited                      | IT - Software                   | 1.95     | Goodyear India Ltd.                                                                                                                                       | Auto Components                                  | 0.36          |
| Larsen and Toubro Ltd.               | Construction                    | 1.84     | The Anup Engineering Limited                                                                                                                              | Industrial Manufacturing                         | 0.31          |
| Power Grid Corporation of India Ltd. | Power                           | 1.70     | Tamilnadu Newsprint & Papers Ltd.                                                                                                                         | Paper, Forest & Jute Products                    | 0.25          |
| Dr. Lal Path Labs Ltd                | Healthcare Services             | 1.69     | Alembic Pharmaceuticals Limited                                                                                                                           | Pharmaceuticals & Biotechnology                  | 0.21          |
| HCL Technologies Ltd.                | IT - Software                   | 1.61     | GSPL Transmission Limited                                                                                                                                 | Gas                                              | 0.07          |
| City Union Bank Ltd.                 | Banks                           | 1.38     | <b>Sub Total</b>                                                                                                                                          |                                                  | <b>69.97</b>  |
| ITC LIMITED                          | Diversified Fmcg                | 1.20     | <b>UNITS ISSUED BY REIT</b>                                                                                                                               |                                                  |               |
| Sun Pharmaceutical Industries Ltd.   | Pharmaceuticals & Biotechnology | 1.19     | <b>Units issued by ReIT (Equity &amp; other Equity Instrument)</b>                                                                                        |                                                  |               |
| SBI Life Insurance Company Ltd.      | Insurance                       | 1.11     | Embassy Office Parks REIT                                                                                                                                 | Realty                                           | 0.99          |
| ICICI Lombard General Insurance Co   | Insurance                       | 1.04     | <b>Sub Total</b>                                                                                                                                          |                                                  | <b>0.99</b>   |
| Max Financial Services Ltd.          | Insurance                       | 1.03     | <b>Total</b>                                                                                                                                              |                                                  | <b>70.96</b>  |
| Alkem Laboratories Ltd.              | Pharmaceuticals & Biotechnology | 1.01     | <b>DEBT &amp; DEBT RELATED</b>                                                                                                                            |                                                  |               |
| Gland Pharma Ltd.                    | Pharmaceuticals & Biotechnology | 0.95     | <b>Government Securities (Central/State)</b>                                                                                                              |                                                  |               |
| Suprajit Engineering Ltd.            | Auto Components                 | 0.93     | • 7.26 GOI 2032                                                                                                                                           | Sovereign                                        | 1.98          |
| Vedant Fashions Ltd                  | Retailing                       | 0.90     | 6.1 GOI 2031                                                                                                                                              | Sovereign                                        | 1.96          |
| Cipla Ltd.                           | Pharmaceuticals & Biotechnology | 0.88     | 7.18 GOI 2033                                                                                                                                             | Sovereign                                        | 1.64          |
| Havells India Ltd.                   | Consumer Durables               | 0.86     | 7.18 GOI 2037                                                                                                                                             | Sovereign                                        | 1.63          |
| Bajaj Auto Limited                   | Automobiles                     | 0.85     | 7.26 GOI 2033                                                                                                                                             | Sovereign                                        | 1.32          |
| Tata Steel Ltd.                      | Ferrous Metals                  | 0.84     | 7.57 GOI 2033                                                                                                                                             | Sovereign                                        | 0.84          |
| Creditaccess Grameen Limited         | Finance                         | 0.83     | 6.67 GOI 2050                                                                                                                                             | Sovereign                                        | 0.58          |
| Vesuvius India Ltd.                  | Industrial Products             | 0.83     | 6.68 GOI 2040                                                                                                                                             | Sovereign                                        | 0.31          |
| United Spirits Limited               | Beverages                       | 0.80     | <b>Sub Total</b>                                                                                                                                          |                                                  | <b>10.26</b>  |
| NTPC Limited                         | Power                           | 0.74     | <b>Credit Exposure (Non Perpetual)</b>                                                                                                                    |                                                  |               |
| PVR LIMITED                          | Entertainment                   | 0.71     | • Bajaj Finance Ltd.                                                                                                                                      | CRISIL - AAA                                     | 4.46          |
| Balkrishna Industries Ltd.           | Auto Components                 | 0.69     | Bajaj Housing Finance Ltd.                                                                                                                                | CRISIL - AAA                                     | 1.55          |
| SKF India Ltd.                       | Auto Components                 | 0.69     | Mahindra Rural Housing Finance Ltd                                                                                                                        | CRISIL - AAA                                     | 0.98          |
| HDFC Life Insurance Company Limited  | Insurance                       | 0.68     | Power Grid Corporation of India Ltd.                                                                                                                      | CRISIL - AAA                                     | 0.33          |
| Kalpitaru Projects International Ltd | Construction                    | 0.67     | <b>Sub Total</b>                                                                                                                                          |                                                  | <b>7.32</b>   |
| GNA Axles Ltd.                       | Auto Components                 | 0.63     | <b>Total</b>                                                                                                                                              |                                                  | <b>17.58</b>  |
| Transport Corporation of India Ltd.  | Transport Services              | 0.63     | Cash,Cash Equivalents and Net Current Assets                                                                                                              |                                                  | 11.46         |
| Blue Dart Express Ltd.               | Transport Services              | 0.61     | <b>Grand Total</b>                                                                                                                                        |                                                  | <b>100.00</b> |
| Huhtamaki India Limited              | Industrial Products             | 0.59     | • Top Ten Holdings, E Sponsor                                                                                                                             |                                                  |               |
| Hindustan Petroleum Corp. Ltd.       | Petroleum Products              | 0.57     | Face Value / Allotment NAV per Unit: ₹ 10, + Industry Classification as recommended by AMFI, Data is as of September 30, 2026 unless otherwise specified. |                                                  |               |
| Godrej Consumer Products Ltd.        | Personal Products               | 0.56     | ₹ Dedicated Fund Manager for Overseas Investments: Mr. Gopal Agrawal (since September 01, 2026) (Total Experience: Over 22 years).                        |                                                  |               |
| Voltamp Transformers Ltd.            | Electrical Equipment            | 0.55     | Please refer Minimum Application Amount, Plans & Options, on Page no. 104 to 106.                                                                         |                                                  |               |
| Delhivery Limited                    | Transport Services              | 0.54     | \$\$\$For further details, please refer to para 'Exit Load' on page no. 108.                                                                              |                                                  |               |
| GARWARE TECHNICAL FIBRES LIMITED     | Textiles & Apparels             | 0.54     | ^ For Total Expense Ratio including brokerage, transaction cost and statutory levies please refer our website.                                            |                                                  |               |
| Equitas Small Finance Bank Ltd       | Banks                           | 0.52     |                                                                                                                                                           |                                                  |               |

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For Product label and Riskometers, refer page no: 124-139

# HDFC Retirement Fund - Hybrid Equity Plan

(Erstwhile HDFC Retirement Savings Fund - Hybrid- Equity Plan scheme name changed w.e.f. August 26, 2026.)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)

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CATEGORY OF SCHEME  
RETIREMENT FUND



## EXIT LOADS

**Existing investments by investors including SIP / STP registrations, etc (until June 1, 2018): Exit Load** (Upon completion of lock-in period of 5 years)

In respect of each purchase/switch-in of units offered under the respective Investment Plan(s):-

- An Exit Load of 1% is payable if Units are redeemed/ switched-out before completion of 60 years of age
- No Exit Load is payable if Units are redeemed / switched-out on or after attainment of 60 years of age.

Fresh investments by investors including SIP / STP registrations, etc (effective June 2, 2018): Exit Load (Upon completion of lock-in period) Nil

Note: No Exit Load shall be imposed for switching between Investment Plan(s) and Plans/Options within the Investment Plan(s), subject to completion of lock-in period. Investors are requested to note that Switch is treated as redemption and entails tax consequences.

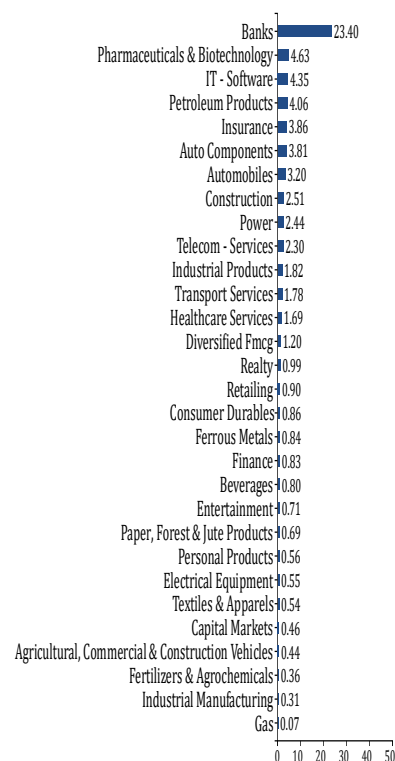


|                                               |       |
|-----------------------------------------------|-------|
| Equity                                        | 70.96 |
| Cash, Cash Equivalents and Net Current Assets | 11.46 |
| G-Sec                                         | 10.26 |
| Credit Exposure                               | 7.32  |



|                                               |       |
|-----------------------------------------------|-------|
| Equity                                        | 70.96 |
| Cash, Cash Equivalents and Net Current Assets | 11.46 |
| Sovereign                                     | 10.26 |
| AAA/AAA(SO)/A1+/A1+(SO) & Equivalent          | 7.32  |

## Industry Allocation of Equity Holding (% of Net Assets)



## SIP PERFORMANCE ^ - Regular Plan - Growth Option

|                                                    | Since Inception<br>SIP | 10 year<br>SIP | 5 year<br>SIP | 3 year<br>SIP | 1 year<br>SIP |
|----------------------------------------------------|------------------------|----------------|---------------|---------------|---------------|
| Total Amount Invested (₹. in Lacs)                 | 12.80                  | 12.00          | 6.00          | 3.60          | 1.20          |
| Market Value as on September 30, 2026 (₹. in Lacs) | 22.59                  | 20.04          | 6.85          | 3.54          | 1.13          |
| <b>Returns (%)</b>                                 | <b>10.23</b>           | <b>9.90</b>    | <b>5.23</b>   | <b>-1.17</b>  | <b>-9.99</b>  |
| Benchmark Returns (%)#                             | 9.28                   | 9.02           | 4.92          | 0.59          | -8.58         |
| Additional Benchmark Returns (%)# #                | 10.53                  | 10.21          | 4.59          | -1.44         | -13.60        |

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.



## PERFORMANCE ^ - Regular Plan - Growth Option

| Date       | Period          | Scheme Returns (%) | Benchmark Returns (%)# | Additional Benchmark Returns (%)## | Value of ₹ 10,000 invested |                |                            |
|------------|-----------------|--------------------|------------------------|------------------------------------|----------------------------|----------------|----------------------------|
|            |                 |                    |                        |                                    | Scheme (₹)                 | Benchmark (₹)# | Additional Benchmark (₹)## |
| Sep 30, 25 | Last 1 Year     | -6.68              | -3.96                  | -7.09                              | 9,332                      | 9,604          | 9,291                      |
| Sep 29, 23 | Last 3 Years    | 5.54               | 6.09                   | 6.05                               | 11,760                     | 11,943         | 11,931                     |
| Sep 30, 21 | Last 5 Years    | 7.40               | 6.12                   | 6.37                               | 14,289                     | 13,462         | 13,621                     |
| Sep 30, 16 | Last 10 Years   | 10.85              | 10.07                  | 11.47                              | 28,039                     | 26,120         | 29,635                     |
| Feb 25, 16 | Since Inception | 12.77              | 11.35                  | 13.14                              | 35,766                     | 31,268         | 37,029                     |

Returns greater than 1 year period are compounded annualized (CAGR). 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. For performance of other schemes managed by Chirag Setalvad, Anupam Joshi, Nandita Menezes and Arun Agarwal, please refer page 107-108. 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. For Performance of Direct Plan, refer page 113 to 120.

^Past performance may or may not be sustained in future and is not a guarantee of any future returns. Load is not taken into consideration for computation of performance.

# HDFC Retirement Fund - Hybrid Debt Plan

(Erstwhile HDFC Retirement Savings Fund - Hybrid-Debt Plan scheme name changed w.e.f. August 26, 2026.) 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)]

CATEGORY OF SCHEME  
RETIREMENT FUND

**INVESTMENT OBJECTIVE:** The investment objective of the Scheme is to provide long term capital appreciation/income by investing in a mix of equity and debt instruments to help investors meet their retirement goals. There is no assurance that the investment objective of the Scheme will be achieved.

| FUND MANAGER ₹                     |                    |               |
|------------------------------------|--------------------|---------------|
| Name                               | Since              | Total Exp     |
| Anupam Joshi (Debt Assets)         | March 07, 2026     | Over 20 years |
| Arun Agarwal (Arbitrage Assets)    | April 1, 2025      | Over 28 years |
| Nandita Menezes (Arbitrage Assets) | April 1, 2025      | Over 4 years  |
| Chirag Setalvad (Equity Assets)    | September 01, 2026 | Over 29 years |

| DATE OF ALLOTMENT/INCEPTION DATE |
|----------------------------------|
| February 26, 2016                |

| NAV (As On SEPTEMBER 30, 2026) | NAV PER UNIT (₹) |
|--------------------------------|------------------|
| Regular Plan                   | 21.4617          |
| Direct Plan                    | 24.5172          |

| ASSETS UNDER MANAGEMENT              |            |
|--------------------------------------|------------|
| As on September 30, 2026             | ₹142.62Cr. |
| Average for Month of September, 2026 | ₹144.52Cr. |

| QUANTITATIVE DATA                                                                                                                                             |            |
|---------------------------------------------------------------------------------------------------------------------------------------------------------------|------------|
| Residual Maturity *                                                                                                                                           | 8.31 Years |
| Macaulay Duration *                                                                                                                                           | 5.28 Years |
| Modified Duration *                                                                                                                                           | 5.06 Years |
| Annualized Portfolio YTM#*                                                                                                                                    | 7.10%      |
| #semi annual YTM has been annualised.                                                                                                                         |            |
| *Calculated on the amount invested in debt securities (including accrued interest), deployment of funds in TREPS and Reverse Repo and net receivable/ payable |            |

| EXPENSE RATIO (As On September 30, 2026)                                                                                                             |               |
|------------------------------------------------------------------------------------------------------------------------------------------------------|---------------|
| Base expense Ratio Including statutory levies on expenses part of BER, excluding brokerage, transaction cost and execution related statutory levies^ |               |
| Regular: 2.11%                                                                                                                                       | Direct: 1.13% |

| #BENCHMARK INDEX                                                 |
|------------------------------------------------------------------|
| NIFTY 50 Hybrid Composite Debt 15:85 Index (Total Returns Index) |
| ##ADDL. BENCHMARK INDEX                                          |
| CRISIL 10 Year Gilt Index                                        |

| NET EQUITY EXPOSURE |
|---------------------|
| 25.16%              |

| LOCK-IN PERIOD                                                                                                                                                                                                                                                                                                                                                         |
|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| <b>Existing investments by investors including SIP / STP registrations, etc (until June 1, 2018):</b> Units purchased cannot be assigned / transferred / pledged / redeemed / switched out until completion of 5 years from the date of allotment of Units under the Scheme. (Note: Exit Load may apply. Please refer Page 104 to 113 for details.                     |
| <b>Fresh investments by investors including SIP / STP registrations, etc (effective June 2, 2018):</b> Units purchased cannot be assigned / transferred / pledged / redeemed / switched out until completion of 5 years from the date of allotment of Units or Retirement Age of Unit holder (i.e. completion of 60 years), whichever is earlier. (Note: No exit load) |

## PORTFOLIO

| Company/<br>Instrument                     | Industry+<br>/Rating                 | % to NAV<br>(Hedged &<br>Unhedged) | %<br>exposure<br>of<br>Derivative | Company/<br>Instrument                                                                                                                                          | Industry+<br>/Rating           | % to NAV<br>(Hedged &<br>Unhedged) | %<br>exposure<br>of<br>Derivative |
|--------------------------------------------|--------------------------------------|------------------------------------|-----------------------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------|--------------------------------|------------------------------------|-----------------------------------|
| EQUITY & EQUITY RELATED                    |                                      |                                    |                                   | Voltamp                                                                                                                                                         | Electrical                     |                                    |                                   |
| • IICI Bank Ltd.                           | Banks                                | 7.90                               | -5.61                             | Transformers Ltd.                                                                                                                                               | Equipment                      | 0.29                               | 0.00                              |
| • Larsen and<br>Toubro Ltd.                | Construction                         | 7.43                               | -6.65                             | Bayer Cropsience<br>Ltd                                                                                                                                         | Fertilizers &<br>Agrochemicals | 0.28                               | 0.00                              |
| • Reliance<br>Industries Ltd.              | Petroleum<br>Products                | 5.53                               | -4.55                             | Hindustan<br>Petroleum Corp.<br>Ltd.                                                                                                                            | Petroleum<br>Products          | 0.25                               | 0.00                              |
| HDFC Bank Ltd.&<br>State Bank of<br>India  | Banks                                | 2.18                               | 0.00                              | Huhtamaki India<br>Limited                                                                                                                                      | Industrial<br>Products         | 0.25                               | 0.00                              |
| Axis Bank Ltd.                             | Banks                                | 1.31                               | 0.00                              | Finolex Cables Ltd.                                                                                                                                             | Industrial<br>Products         | 0.23                               | 0.00                              |
| Bharti Airtel Ltd.                         | Telecom -<br>Services                | 1.12                               | 0.00                              | SKF India Ltd.                                                                                                                                                  | Auto<br>Components             | 0.21                               | 0.00                              |
| Maruti Suzuki<br>India Limited             | Automobiles                          | 0.99                               | 0.00                              | GSPL                                                                                                                                                            |                                |                                    |                                   |
| Firstsource<br>Solutions Ltd.              | Commercial<br>Services &<br>Supplies | 0.84                               | 0.00                              | Transmission<br>Limited                                                                                                                                         | Gas                            | 0.05                               | 0.00                              |
|                                            |                                      | 0.72                               | 0.00                              | Sub Total                                                                                                                                                       |                                | 41.97                              | -16.81                            |
| Vedant Fashions<br>Ltd                     | Retailing                            | 0.71                               | 0.00                              | DEBT & DEBT RELATED                                                                                                                                             |                                |                                    |                                   |
| Infosys Limited                            | IT - Software                        | 0.70                               | 0.00                              | Government Securities (Central/State)                                                                                                                           |                                |                                    |                                   |
| Suprajit                                   | Auto                                 |                                    |                                   | • 6.67 GOI 2050                                                                                                                                                 | Sovereign                      | 9.37                               | 0.00                              |
| Engineering Ltd.                           | Components                           | 0.67                               | 0.00                              | • 6.48 GOI 2035                                                                                                                                                 | Sovereign                      | 6.70                               | 0.00                              |
| United Spirits<br>Limited                  | Beverages                            | 0.66                               | 0.00                              | • 6.19 GOI 2034                                                                                                                                                 | Sovereign                      | 6.60                               | 0.00                              |
| Vishal Mega Mart<br>Limited                | Retailing                            | 0.64                               | 0.00                              | • 7.57 GOI 2033                                                                                                                                                 | Sovereign                      | 5.38                               | 0.00                              |
| City Union Bank<br>Ltd.                    | Banks                                | 0.63                               | 0.00                              | • 8.97 GOI 2030                                                                                                                                                 | Sovereign                      | 4.14                               | 0.00                              |
| Kovai Medical<br>Center &<br>Hospital Ltd. | Healthcare<br>Services               | 0.63                               | 0.00                              | • 7.5 GOI 2034                                                                                                                                                  | Sovereign                      | 3.57                               | 0.00                              |
| Transport<br>Corporation of<br>India Ltd.  | Transport<br>Services                | 0.61                               | 0.00                              | 7.54 GOI 2036                                                                                                                                                   | Sovereign                      | 0.11                               | 0.00                              |
| Balkrishna<br>Industries Ltd.              | Auto<br>Components                   | 0.59                               | 0.00                              | Sub Total                                                                                                                                                       |                                | 35.87                              | 0.00                              |
| SBI Life<br>Insurance<br>Company Ltd.      | Insurance                            | 0.59                               | 0.00                              | Credit Exposure (Non Perpetual)                                                                                                                                 |                                |                                    |                                   |
| Shoppers Stop<br>Ltd.                      | Retailing                            | 0.58                               | 0.00                              | • Mahindra Rural<br>Housing Finance<br>Ltd                                                                                                                      | CRISIL - AAA                   | 7.04                               | 0.00                              |
| Dr. Lal Path Labs<br>Ltd                   | Healthcare<br>Services               | 0.56                               | 0.00                              | Indian Railways<br>Finance Corp. Ltd.                                                                                                                           | CRISIL - AAA                   | 3.56                               | 0.00                              |
| Power Grid<br>Corporation of<br>India Ltd. | Power                                | 0.55                               | 0.00                              | Sub Total                                                                                                                                                       |                                | 10.60                              | 0.00                              |
| WEST COAST<br>PAPER MILLS<br>LIMITED       | Paper, Forest &<br>Jute Products     | 0.52                               | 0.00                              | Total                                                                                                                                                           |                                | 46.47                              | 0.00                              |
| ITC LIMITED                                | Diversified<br>Fmcg                  | 0.46                               | 0.00                              | Cash,Cash Equivalents and Net<br>Current Assets                                                                                                                 |                                |                                    |                                   |
| Vesuvius India<br>Ltd.                     | Industrial<br>Products               | 0.45                               | 0.00                              |                                                                                                                                                                 |                                | 11.56                              | 0.00                              |
| Lupin Ltd.                                 | Pharmaceuticals<br>& Biotechnology   | 0.43                               | 0.00                              | Grand Total                                                                                                                                                     |                                | 100.00                             | -16.81                            |
| PVR LIMITED                                | Entertainment                        | 0.43                               | 0.00                              | • Top Ten Holdings, £ Sponsor                                                                                                                                   |                                |                                    |                                   |
| Lumax Industries<br>Ltd                    | Auto<br>Components                   | 0.39                               | 0.00                              | Outstanding exposure in<br>derivative instruments                                                                                                               |                                | (₹ in<br>Crore)                    | 23.98                             |
| Alkem<br>Laboratories Ltd.                 | Pharmaceuticals<br>& Biotechnology   | 0.36                               | 0.00                              | Hedged position in Equity & Equity related<br>instruments                                                                                                       |                                |                                    |                                   |
| Gujarat Pipavav<br>Port Ltd.               | Transport<br>Infrastructure          | 0.35                               | 0.00                              | (%) age                                                                                                                                                         |                                |                                    | 16.81                             |
| Zensar<br>Technologies Ltd.                | IT - Software                        | 0.30                               | 0.00                              | Face Value / Allotment NAV per Unit: ₹ 10, + Industry<br>Classification as recommended by AMFI, Data is as of<br>September 30, 2026 unless otherwise specified. |                                |                                    |                                   |
| Kalpataru<br>Projects                      |                                      |                                    |                                   | ₹ Dedicated Fund Manager for Overseas Investments:<br>Mr. Gopal Agrawal (since September 01, 2026)<br>(Total Experience: Over 22 years).                        |                                |                                    |                                   |
| International Ltd                          | Construction                         | 0.29                               | 0.00                              | Please refer Minimum Application Amount, Plans &<br>Options, on Page no. 104 to 106.                                                                            |                                |                                    |                                   |
| TCPL<br>PACKAGING<br>LIMITED               | Industrial<br>Products               | 0.29                               | 0.00                              | \$\$For further details, please refer to para 'Exit Load' on<br>page no. 108.                                                                                   |                                |                                    |                                   |
|                                            |                                      |                                    |                                   | ^ For Total Expense Ratio including brokerage,<br>transaction cost and statutory levies please refer our<br>website.                                            |                                |                                    |                                   |

|                                                        |              |       |
|--------------------------------------------------------|--------------|-------|
| Outstanding exposure in derivative instruments         | (₹ in Crore) | 23.98 |
| Hedged position in Equity & Equity related instruments |              |       |
| (% age)                                                |              | 16.81 |

Face Value / Allotment NAV per Unit: ₹ 10, + Industry Classification as recommended by AMFI, Data is as of September 30, 2026 unless otherwise specified.

₹ Dedicated Fund Manager for Overseas Investments: Mr. Gopal Agrawal (since September 01, 2026) (Total Experience: Over 22 years).

Please refer Minimum Application Amount, Plans & Options, on Page no. 104 to 106.

\$\$\$For further details, please refer to para 'Exit Load' on page no. 108.

^ For Total Expense Ratio including brokerage, transaction cost and statutory levies please refer our website.

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# HDFC Retirement Fund - Hybrid Debt Plan

(Erstwhile HDFC Retirement Savings Fund - Hybrid-Debt Plan scheme name changed w.e.f. August 26, 2026.) 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)]

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CATEGORY OF SCHEME  
RETIREMENT FUND



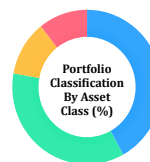
## EXIT LOADS

**Existing investments by investors including SIP / STP registrations, etc (until June 1, 2018): Exit Load** (Upon completion of lock-in period of 5 years) In respect of each purchase/switch-in of units offered under the respective Investment Plan(s):-

- An Exit Load of 1% is payable if Units are redeemed/ switched-out before completion of 60 years of age
- No Exit Load is payable if Units are redeemed / switched-out on or after attainment of 60 years of age.

Fresh investments by investors including SIP / STP registrations, etc (effective June 2, 2018): Exit Load (Upon completion of lock-in period) Nil

Note: No Exit Load shall be imposed for switching between Investment Plan(s) and Plans/Options within the Investment Plan(s), subject to completion of lock-in period. Investors are requested to note that Switch is treated as redemption and entails tax consequences.



|                                               |       |
|-----------------------------------------------|-------|
| Equity                                        | 41.97 |
| G-Sec                                         | 35.87 |
| Cash, Cash Equivalents and Net Current Assets | 11.56 |
| Credit Exposure                               | 10.60 |



|                                               |       |
|-----------------------------------------------|-------|
| Equity                                        | 41.97 |
| Sovereign                                     | 35.87 |
| Cash, Cash Equivalents and Net Current Assets | 11.56 |
| AAA/AAA(SO)/A1+/A1+(SO) & Equivalent          | 10.60 |



## SIP PERFORMANCE ^ - Regular Plan - Growth Option

|                                                    | Since Inception<br>SIP | 10 year<br>SIP | 5 year<br>SIP | 3 year<br>SIP | 1 year<br>SIP |
|----------------------------------------------------|------------------------|----------------|---------------|---------------|---------------|
| Total Amount Invested (₹. in Lacs)                 | 12.80                  | 12.00          | 6.00          | 3.60          | 1.20          |
| Market Value as on September 30, 2026 (₹. in Lacs) | 18.21                  | 16.57          | 6.77          | 3.73          | 1.19          |
| <b>Returns (%)</b>                                 | <b>6.41</b>            | <b>6.28</b>    | <b>4.80</b>   | <b>2.25</b>   | <b>-2.18</b>  |
| Benchmark Returns (%)#                             | 6.97                   | 6.82           | 5.12          | 3.22          | -1.32         |
| Additional Benchmark Returns (%)#                  | 5.50                   | 5.44           | 5.39          | 4.24          | 0.80          |

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.



## PERFORMANCE ^ - Regular Plan - Growth Option

| Date       | Period          | Scheme Returns (%) | Benchmark Returns (%)# | Additional Benchmark Returns (%)## | Value of ₹ 10,000 invested |                |                            |
|------------|-----------------|--------------------|------------------------|------------------------------------|----------------------------|----------------|----------------------------|
|            |                 |                    |                        |                                    | Scheme (₹)                 | Benchmark (₹)# | Additional Benchmark (₹)## |
| Sep 30, 25 | Last 1 Year     | -0.50              | 0.29                   | 1.33                               | 9,950                      | 10,029         | 10,133                     |
| Sep 29, 23 | Last 3 Years    | 5.28               | 5.80                   | 6.17                               | 11,672                     | 11,845         | 11,972                     |
| Sep 30, 21 | Last 5 Years    | 5.63               | 5.44                   | 4.88                               | 13,152                     | 13,036         | 12,694                     |
| Sep 30, 16 | Last 10 Years   | 6.74               | 7.41                   | 5.52                               | 19,208                     | 20,444         | 17,125                     |
| Feb 26, 16 | Since Inception | 7.47               | 8.14                   | 6.18                               | 21,462                     | 22,917         | 18,883                     |

Returns greater than 1 year period are compounded annualized (CAGR). 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. For performance of other schemes managed by Chirag Setalvad, Anupam Joshi, Nandita Menezes and Arun Agarwal, please refer page 107-108. 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. For Performance of Direct Plan, refer page 113 to 120.

**^Past performance may or may not be sustained in future and is not a guarantee of any future returns.** Load is not taken into consideration for computation of performance.

# HDFC Overnight Fund

An open ended debt scheme investing in overnight securities. A Relatively Low Interest Rate Risk and Relatively Low Credit Risk

CATEGORY OF SCHEME  
OVERNIGHT FUND

**INVESTMENT OBJECTIVE:** To generate returns by investing in debt and money market instruments with overnight maturity. There is no assurance that the investment objective of the Scheme will be achieved.

| FUND MANAGER   |                  |               |
|----------------|------------------|---------------|
| Name           | Since            | Total Exp     |
| Swapnil Jangam | March 01, 2025   | Over 15 years |
| Rohan Pillai   | October 01, 2025 | Over 8 years  |

| DATE OF ALLOTMENT/INCEPTION DATE |
|----------------------------------|
| February 06, 2002                |

| NAV <sup>^^</sup><br>(As On SEPTEMBER 30, 2026) | NAV PER UNIT (₹) |
|-------------------------------------------------|------------------|
| Regular Plan - Growth Option                    | 4,050.7240       |
| Regular Plan - Daily IDCW Reinvestment Option   | 1,042.6600       |
| Direct Plan - Growth Option                     | 4,094.7017       |
| Direct Plan - Daily IDCW Reinvestment Option    | 1,042.6600       |

| ASSETS UNDER MANAGEMENT              |               |
|--------------------------------------|---------------|
| As on September 30, 2026             | ₹10,342.47Cr. |
| Average for Month of September, 2026 | ₹12,712.59Cr. |

| QUANTITATIVE DATA                                                                                                                                             |        |
|---------------------------------------------------------------------------------------------------------------------------------------------------------------|--------|
| Residual Maturity *                                                                                                                                           | 2 Days |
| Macaulay Duration *                                                                                                                                           | 2 Days |
| Modified Duration *                                                                                                                                           | 1 Days |
| Annualized Portfolio YTM#                                                                                                                                     | 5.20%  |
| #semi annual YTM has been annualised.                                                                                                                         |        |
| *Calculated on the amount invested in debt securities (including accrued interest), deployment of funds in TREPS and Reverse Repo and net receivable/ payable |        |

| EXPENSE RATIO<br>(As On September 30, 2026)                                                                                                                      |               |
|------------------------------------------------------------------------------------------------------------------------------------------------------------------|---------------|
| Base expense Ratio Including statutory levies on expenses part of BER, excluding brokerage, transaction cost and execution related statutory levies <sup>^</sup> |               |
| Regular: 0.19%                                                                                                                                                   | Direct: 0.09% |

| #BENCHMARK INDEX              |
|-------------------------------|
| CRISIL Liquid Overnight Index |
| ##ADDL. BENCHMARK INDEX       |
| CRISIL 1 Year T-Bill Index    |

| EXIT LOAD\$\$ |
|---------------|
| Nil           |



## PORTFOLIO

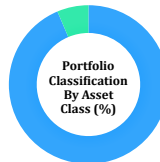
| Instrument                                    | Rating    | % to NAV      |
|-----------------------------------------------|-----------|---------------|
| DEBT & DEBT RELATED                           |           |               |
| T-Bills                                       |           |               |
| • 91 Days TBILL MAT 081026                    | Sovereign | 3.62          |
| • 91 Days Tbill Mat 151026                    | Sovereign | 1.16          |
| • 182 Days TBILL MAT 151026                   | Sovereign | 0.72          |
| • 91 Days TBILL MAT 011026                    | Sovereign | 0.48          |
| • 364 Days Tbill MAT 151026                   | Sovereign | 0.29          |
| • 364 Days Tbill MAT 081026                   | Sovereign | 0.10          |
| <b>Sub Total</b>                              |           | <b>6.37</b>   |
| Cash, Cash Equivalents and Net Current Assets |           | 93.63         |
| <b>Grand Total</b>                            |           | <b>100.00</b> |
| • Top Ten Holdings                            |           |               |

Face Value / Allotment NAV per Unit: ₹ 1,000, Data is as of September 30, 2026 unless otherwise specified. N.A. Not Available <sup>^^</sup>Calculated on all calendar days.

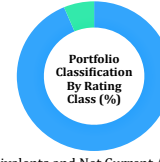
Please refer Minimum Application Amount, Plans & Options, on Page no. 104 to 106.

\$\$\$For further details, please refer to para 'Exit Load' on page no. 108.

<sup>^</sup> For Total Expense Ratio including brokerage, transaction cost and statutory levies please refer our website.



Cash, Cash Equivalents and Net Current Assets 93.63  
T-Bills 6.37



Cash, Cash Equivalents and Net Current Assets 93.63  
Sovereign 6.37



## SIP PERFORMANCE <sup>^</sup> - Regular Plan - Growth Option

|                                                    | Since Inception | 15 year     | 10 year     | 5 year      | 3 year      | 1 year      |
|----------------------------------------------------|-----------------|-------------|-------------|-------------|-------------|-------------|
|                                                    | SIP             | SIP         | SIP         | SIP         | SIP         | SIP         |
| Total Amount Invested (₹. in Lacs)                 | 29.60           | 18.00       | 12.00       | 6.00        | 3.60        | 1.20        |
| Market Value as on September 30, 2026 (₹. in Lacs) | 65.05           | 27.80       | 15.71       | 6.94        | 3.92        | 1.23        |
| <b>Returns (%)</b>                                 | <b>5.87</b>     | <b>5.55</b> | <b>5.27</b> | <b>5.77</b> | <b>5.55</b> | <b>5.07</b> |
| Benchmark Returns (%)#                             | N.A.            | 5.71        | 5.43        | 5.93        | 5.68        | 5.19        |
| Additional Benchmark Returns (%)# #                | <b>6.07</b>     | <b>6.08</b> | <b>5.73</b> | <b>5.82</b> | <b>5.34</b> | <b>3.88</b> |

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 facility in the Scheme has been made available from November 12, 2020.



## PERFORMANCE <sup>^</sup> - Regular Plan - Growth Option

| Date       | Period          | Scheme Returns (%) | Benchmark Returns (%)# | Additional Benchmark Returns (%)# # | Value of ₹ 10,000 invested |                |                             |
|------------|-----------------|--------------------|------------------------|-------------------------------------|----------------------------|----------------|-----------------------------|
|            |                 |                    |                        |                                     | Scheme (₹)                 | Benchmark (₹)# | Additional Benchmark (₹)# # |
| Sep 23, 26 | Last 7 days     | 4.92               | 5.09                   | 0.43                                | 10,009                     | 10,010         | 10,001                      |
| Sep 15, 26 | Last 15 days    | 4.89               | 5.07                   | -1.73                               | 10,020                     | 10,021         | 9,993                       |
| Aug 31, 26 | Last 1 Month    | 4.73               | 4.83                   | 1.68                                | 10,039                     | 10,040         | 10,014                      |
| Sep 30, 25 | Last 1 Year     | 5.12               | 5.24                   | 4.01                                | 10,512                     | 10,524         | 10,401                      |
| Sep 30, 23 | Last 3 Years    | 5.91               | 6.06                   | 6.14                                | 11,882                     | 11,931         | 11,958                      |
| Sep 30, 21 | Last 5 Years    | 5.58               | 5.76                   | 5.66                                | 13,124                     | 13,232         | 13,169                      |
| Sep 30, 16 | Last 10 Years   | 5.25               | 5.40                   | 5.88                                | 16,679                     | 16,927         | 17,719                      |
| Feb 06, 02 | Since Inception | 5.84               | NA                     | 5.94                                | 40,507                     | NA             | 41,460                      |

Returns less than 1 year period are simple annualized and greater than 1 year are compounded annualized (CAGR). N.A. Not Available. For performance of other schemes managed by Swapnil Jangam & Rohan Pillai, please refer page 107-108. 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. For Performance of Direct Plan, refer page 113 to 120.

<sup>^</sup>Past performance may or may not be sustained in future and is not a guarantee of any future returns. Load is not taken into consideration for computation of performance.

# HDFC Liquid Fund

An open ended liquid scheme. A Relatively Low Interest Rate Risk and Moderate Credit Risk.

CATEGORY OF SCHEME  
LIQUID FUND

**INVESTMENT OBJECTIVE:** To generate income through a portfolio comprising money market and debt instruments. There is no assurance that the investment objective of the Scheme will be achieved.

| FUND MANAGER <sup>v</sup> |                  |               |
|---------------------------|------------------|---------------|
| Name                      | Since            | Total Exp     |
| Rohan Pillai              | October 01, 2025 | Over 8 years  |
| Swapnil Jangam            | October 6, 2022  | Over 15 years |

| DATE OF ALLOTMENT/INCEPTION DATE |
|----------------------------------|
| October 17, 2000                 |

| NAV <sup>^^</sup><br>(As On SEPTEMBER 30, 2026) | NAV PER UNIT (₹) |
|-------------------------------------------------|------------------|
| Regular Plan - Growth Option                    | 5,526.8863       |
| Regular Plan - Daily IDCW Reinvestment Option   | 1,019.8200       |
| Regular Plan - Weekly IDCW Option               | 1,031.3863       |
| Regular Plan - Monthly IDCW Option              | 1,026.6551       |
| Direct Plan - Growth Option                     | 5,593.1126       |
| Direct Plan - Daily IDCW Reinvestment Option    | 1,019.8200       |
| Direct Plan - Weekly IDCW Option                | 1,031.3918       |
| Direct Plan - Monthly IDCW Option               | 1,026.6606       |

| ASSETS UNDER MANAGEMENT €            |               |
|--------------------------------------|---------------|
| As on September 30, 2026             | ₹66,295.17Cr. |
| Average for Month of September, 2026 | ₹74,653.64Cr. |

| QUANTITATIVE DATA                                                                                                                                             |         |
|---------------------------------------------------------------------------------------------------------------------------------------------------------------|---------|
| Residual Maturity *                                                                                                                                           | 56 Days |
| Macaulay Duration *                                                                                                                                           | 55 Days |
| Modified Duration *                                                                                                                                           | 52 Days |
| Annualized Portfolio YTM#*                                                                                                                                    | 6.39%   |
| #semi annual YTM has been annualised.                                                                                                                         |         |
| *Calculated on the amount invested in debt securities (including accrued interest), deployment of funds in TREPS and Reverse Repo and net receivable/ payable |         |

| EXPENSE RATIO<br>(As On September 30, 2026)                                                                                                          |               |
|------------------------------------------------------------------------------------------------------------------------------------------------------|---------------|
| Base expense Ratio Including statutory levies on expenses part of BER, excluding brokerage, transaction cost and execution related statutory levies^ |               |
| Regular: 0.30%                                                                                                                                       | Direct: 0.20% |

| #BENCHMARK INDEX             |
|------------------------------|
| CRISIL Liquid Debt A-I Index |
| ##ADDL. BENCHMARK INDEX      |
| CRISIL 1 Year T-Bill Index   |

| EXIT LOADS\$                                                                                                                                                                                                                               |                                         |
|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-----------------------------------------|
| <ul style="list-style-type: none"> <li>On investments made on or before October 19, 2019: NIL</li> <li>On investments (including through existing systematic plan registrations) made on or after October 20, 2019, as follows:</li> </ul> |                                         |
| Units redeemed / switched-out within "X" days from the date of allotment                                                                                                                                                                   | Exit load as a % of redemption proceeds |
| Day 1                                                                                                                                                                                                                                      | 0.0070%                                 |
| Day 2                                                                                                                                                                                                                                      | 0.0065%                                 |
| Day 3                                                                                                                                                                                                                                      | 0.0060%                                 |
| Day 4                                                                                                                                                                                                                                      | 0.0055%                                 |
| Day 5                                                                                                                                                                                                                                      | 0.0050%                                 |
| Day 6                                                                                                                                                                                                                                      | 0.0045%                                 |
| Day 7 onwards                                                                                                                                                                                                                              | Nil                                     |

## PORTFOLIO

| Company                               | Rating                    | % to NAV     | Company                                                                                                                                                         | Rating                    | % to NAV      |
|---------------------------------------|---------------------------|--------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------|---------------------------|---------------|
| DEBT & DEBT RELATED                   |                           |              |                                                                                                                                                                 |                           |               |
| T-Bills                               |                           |              |                                                                                                                                                                 |                           |               |
| • 91 Days TBILL MAT 171226            | Sovereign                 | 4.25         | Aditya Birla Money Limited                                                                                                                                      | CRISIL - A1+              | 0.66          |
| • 91 Days TBILL MAT 031226            | Sovereign                 | 3.73         | Bajaj Finance Ltd.                                                                                                                                              | CRISIL - A1+              | 0.65          |
| 91 Days Tbill Mat 151026              | Sovereign                 | 2.41         | ICICI Home Finance Ltd                                                                                                                                          | CARE - A1+                | 0.60          |
| 91 Days TBILL MAT 241226              | Sovereign                 | 2.23         | Birla Group Holdings Pvt. Ltd.                                                                                                                                  | CRISIL - A1+              | 0.56          |
| 91 Days Tbill Mat 221026              | Sovereign                 | 1.50         | TATA Capital Housing Finance Ltd.                                                                                                                               | CRISIL - A1+              | 0.52          |
| 182 Days TBILL MAT 19112026           | Sovereign                 | 1.08         | Tata Communications Limited                                                                                                                                     | CRISIL - A1+              | 0.52          |
| 182 Days TBILL MAT 221026             | Sovereign                 | 1.06         | Avenue Supermarts Ltd.                                                                                                                                          | ICRA - A1+                | 0.45          |
| 182 Days TBILL MAT 171226             | Sovereign                 | 0.95         | Sikka Port and Terminal Ltd.                                                                                                                                    | CRISIL - A1+              | 0.45          |
| 364 Days Tbill Mat 251226             | Sovereign                 | 0.51         | Aarti Industries Ltd.                                                                                                                                           | CRISIL - A1+              | 0.44          |
| 91 Days TBILL MAT 101226              | Sovereign                 | 0.40         | LIC Housing Finance Ltd.                                                                                                                                        | CRISIL - A1+              | 0.41          |
| 91 Days TBILL MAT 081026              | Sovereign                 | 0.30         | Bharat Petroleum Corporation Ltd.                                                                                                                               | CRISIL - A1+              | 0.37          |
| 91 Days TBILL MAT 291026              | Sovereign                 | 0.30         | Hindustan Petroleum Corp. Ltd.                                                                                                                                  | CRISIL - A1+              | 0.37          |
| 364 Days T Bill Mat 101226            | Sovereign                 | 0.22         | Nirma Ltd.                                                                                                                                                      | CRISIL - A1+              | 0.30          |
| 91 Days TBILL MAT 051126              | Sovereign                 | 0.20         | AXIS Securities Limited                                                                                                                                         | CRISIL - A1+              | 0.23          |
| 364 Days Tbill Mat 031226             | Sovereign                 | 0.18         | Jio Credit Ltd                                                                                                                                                  | CRISIL - A1+              | 0.15          |
| 364 Days TBILL MAT 291026             | Sovereign                 | 0.01         | Network 18 Media & Investments Limited                                                                                                                          | CARE - A1+                | 0.15          |
|                                       |                           |              | Infina Finance Pvt. Ltd.                                                                                                                                        | CRISIL - A1+              | 0.07          |
| <b>Sub Total</b>                      |                           | <b>19.33</b> | <b>Sub Total</b>                                                                                                                                                |                           | <b>56.36</b>  |
| Credit Exposure (Non Perpetual)       |                           |              | CD                                                                                                                                                              |                           |               |
| REC Limited.                          | CRISIL - AAA              | 1.07         | • Union Bank of India                                                                                                                                           | ICRA - A1+ / IND - A1+    | 9.00          |
| Indian Railways Finance Corp. Ltd.    | CRISIL - AAA              | 0.93         | • Bank of Baroda                                                                                                                                                | CARE - A1+ / IND - A1+    | 4.73          |
| Mindspace Business Parks REIT         | CRISIL - AAA              | 0.24         | • Bank of India                                                                                                                                                 | CARE - A1+ / CRISIL - A1+ | 4.32          |
| LIC Housing Finance Ltd.              | CRISIL - AAA              | 0.11         | Yes Bank Ltd.                                                                                                                                                   | CARE - A1+                | 2.62          |
|                                       |                           |              | The Federal Bank Ltd.                                                                                                                                           | CRISIL - A1+              | 2.25          |
| <b>Sub Total</b>                      |                           | <b>2.35</b>  | Canara Bank                                                                                                                                                     | CRISIL - A1+ / ICRA - A1+ | 1.40          |
| <b>Total</b>                          |                           | <b>21.68</b> | Small Industries Development Bank                                                                                                                               | CARE - A1+ / CRISIL - A1+ | 1.31          |
| MONEY MARKET INSTRUMENTS              |                           |              | Punjab & Sind Bank                                                                                                                                              | ICRA - A1+                | 0.82          |
| CP                                    |                           |              | National Bank for Agri & Rural Dev.                                                                                                                             | ICRA - A1+                | 0.75          |
| • Small Industries Development Bank   | CARE - A1+ / CRISIL - A1+ | 6.09         | IDFC First Bank Limited                                                                                                                                         | CRISIL - A1+              | 0.60          |
| • Reliance Retail ventures Ltd.       | CRISIL - A1+              | 5.22         | Indusind Bank Ltd.                                                                                                                                              | CRISIL - A1+              | 0.52          |
| • Kotak Securities Ltd.               | CRISIL - A1+              | 4.32         | Axis Bank Ltd.                                                                                                                                                  | CRISIL - A1+              | 0.07          |
| • National Bank for Agri & Rural Dev. | ICRA - A1+                | 4.21         | Indian Bank                                                                                                                                                     | CRISIL - A1+              | 0.04          |
| • ICICI Securities Ltd                | CRISIL - A1+              | 3.92         | <b>Sub Total</b>                                                                                                                                                |                           | <b>28.43</b>  |
| Titan Company Ltd.                    | CARE - A1+                | 2.80         | <b>Total</b>                                                                                                                                                    |                           | <b>84.79</b>  |
| Export - Import Bank of India         | CRISIL - A1+              | 2.69         | Alternative Investment Fund Units                                                                                                                               |                           |               |
| Aditya Birla Capital ltd.             | ICRA - A1+                | 2.32         | Corporate Debt Market Development Fund                                                                                                                          |                           | 0.30          |
| L&T Finance Ltd.                      | CRISIL - A1+              | 2.25         | <b>Sub Total</b>                                                                                                                                                |                           | <b>0.30</b>   |
| NTPC Limited                          | CRISIL - A1+              | 1.87         | Cash, Cash Equivalents and Net Current Assets                                                                                                                   |                           | -6.77         |
| Godrej Consumer Products Ltd.         | CRISIL - A1+              | 1.72         | <b>Grand Total</b>                                                                                                                                              |                           | <b>100.00</b> |
| Bajaj Financial Securities Limited    | CRISIL - A1+              | 1.58         | • Top Ten Holdings                                                                                                                                              |                           |               |
| Poonawalla Fincorp Ltd                | CRISIL - A1+              | 1.58         | Face Value / Allotment NAV per Unit: ₹ 1,000, CD - Certificate of Deposit; CP - Commercial Papers. Data is as of September 30, 2026 unless otherwise specified. |                           |               |
| Godrej Properties Ltd.                | ICRA - A1+                | 1.49         | ₹ Dedicated Fund Manager for Overseas Investments: Mr. Gopal Agrawal (since September 01, 2026) (Total Experience: Over 22 years).                              |                           |               |
| Reliance Industries Ltd.              | CRISIL - A1+              | 1.49         | € Includes investments made by the schemes of HDFC Mutual Fund aggregating to ₹ 953.58 Crores.                                                                  |                           |               |
| Julius Baer Capital (India) Pvt. Ltd. | CRISIL - A1+              | 1.05         | ^^Calculated on all calendar days.                                                                                                                              |                           |               |
| REC Limited.                          | CARE - A1+                | 0.98         | Please refer Minimum Application Amount, Plans & Options, on Page no. 104 to 106.                                                                               |                           |               |
| SBICap Securities Limited             | CRISIL - A1+              | 0.90         | \$\$\$For further details, please refer to para 'Exit Load' on page no. 108.                                                                                    |                           |               |
| Sharekhan Limited                     | CRISIL - A1+              | 0.90         | ^ For Total Expense Ratio including brokerage, transaction cost and statutory levies please refer our website.                                                  |                           |               |
| Bajaj Auto Credit Limited             | CRISIL - A1+              | 0.74         |                                                                                                                                                                 |                           |               |
| Power Finance Corporation Ltd.        | CRISIL - A1+              | 0.67         |                                                                                                                                                                 |                           |               |
| DSP Finance Private Limited           | ICRA - A1+                | 0.67         |                                                                                                                                                                 |                           |               |

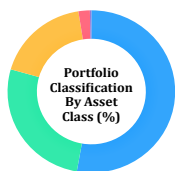
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# HDFC Liquid Fund

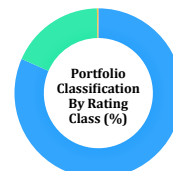
An open ended liquid scheme. A Relatively Low Interest Rate Risk and Moderate Credit Risk.

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CATEGORY OF SCHEME  
LIQUID FUND



|                                               |       |
|-----------------------------------------------|-------|
| CP                                            | 56.36 |
| CD                                            | 28.43 |
| T-Bills                                       | 19.33 |
| Credit Exposure                               | 2.35  |
| Alternative Investment Fund Units             | 0.30  |
| Cash, Cash Equivalents and Net Current Assets | -6.77 |



|                                               |       |
|-----------------------------------------------|-------|
| AAA/AAA(SO)/A1+/A1+(SO) & Equivalent          | 87.14 |
| Sovereign                                     | 19.33 |
| Alternative Investment Fund Units             | 0.30  |
| Cash, Cash Equivalents and Net Current Assets | -6.77 |

CP - Commercial Papers; CD - Certificate of Deposit;

| SIP PERFORMANCE ^ - Regular Plan - Growth Option   |                 |             |             |             |             |             |
|----------------------------------------------------|-----------------|-------------|-------------|-------------|-------------|-------------|
|                                                    | Since Inception | 15 year     | 10 year     | 5 year      | 3 year      | 1 year      |
|                                                    | SIP             | SIP         | SIP         | SIP         | SIP         | SIP         |
| Total Amount Invested (₹. in Lacs)                 | 31.20           | 18.00       | 12.00       | 6.00        | 3.60        | 1.20        |
| Market Value as on September 30, 2026 (₹. in Lacs) | 82.02           | 29.60       | 16.30       | 7.09        | 3.98        | 1.24        |
| <b>Returns (%)</b>                                 | <b>6.73</b>     | <b>6.32</b> | <b>5.98</b> | <b>6.64</b> | <b>6.60</b> | <b>6.48</b> |
| Benchmark Returns (%)#                             | N.A.            | 6.34        | 6.02        | 6.60        | 6.50        | 6.33        |
| Additional Benchmark Returns (%)# #                | 6.07            | 6.08        | 5.73        | 5.82        | 5.34        | 3.88        |

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 facility in the Scheme has been made available from November 12, 2020.

| PERFORMANCE ^ - Regular Plan - Growth Option |                 |                    |                        |                                    |                            |                |                            |
|----------------------------------------------|-----------------|--------------------|------------------------|------------------------------------|----------------------------|----------------|----------------------------|
| Date                                         | Period          | Scheme Returns (%) | Benchmark Returns (%)# | Additional Benchmark Returns (%)## | Value of ₹ 10,000 invested |                |                            |
|                                              |                 |                    |                        |                                    | Scheme (₹)                 | Benchmark (₹)# | Additional Benchmark (₹)## |
| Sep 23, 26                                   | Last 7 days     | 4.19               | 4.46                   | 0.43                               | 10,008                     | 10,009         | 10,001                     |
| Sep 15, 26                                   | Last 15 days    | 5.05               | 5.26                   | -1.73                              | 10,021                     | 10,022         | 9,993                      |
| Aug 31, 26                                   | Last 1 Month    | 5.74               | 5.84                   | 1.68                               | 10,047                     | 10,048         | 10,014                     |
| Sep 30, 25                                   | Last 1 Year     | 6.36               | 6.21                   | 4.01                               | 10,636                     | 10,621         | 10,401                     |
| Sep 30, 23                                   | Last 3 Years    | 6.82               | 6.76                   | 6.14                               | 12,191                     | 12,169         | 11,958                     |
| Sep 30, 21                                   | Last 5 Years    | 6.25               | 6.29                   | 5.66                               | 13,541                     | 13,567         | 13,169                     |
| Sep 30, 16                                   | Last 10 Years   | 5.96               | 6.00                   | 5.88                               | 17,845                     | 17,918         | 17,719                     |
| Oct 17, 00                                   | Since Inception | 6.80               | NA                     | 6.19                               | 55,269                     | NA             | 47,561                     |

Returns less than 1 year period are simple annualized and greater than 1 year are compounded annualized (CAGR). N.A. Not Available. For performance of other schemes managed by Rohan Pillai & Swapnil Jangam, please refer page 107-108. 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. For Performance of Direct Plan, refer page 113 to 120.

^Past performance may or may not be sustained in future and is not a guarantee of any future returns. Load is not taken into consideration for computation of performance.

# 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 to 6 months. A Moderate Interest Rate Risk and Moderate Credit Risk.

CATEGORY OF SCHEME  
ULTRA SHORT TERM FUND

**INVESTMENT OBJECTIVE:** To generate income / capital appreciation through investment in debt securities and money market instruments. There is no assurance that the investment objective of the Scheme will be achieved.

| FUND MANAGER * |                    |               |
|----------------|--------------------|---------------|
| Name           | Since              | Total Exp     |
| Praveen Jain   | August 31, 2024    | Over 21 years |
| Anil Bamboli   | September 25, 2018 | Over 31 years |

| DATE OF ALLOTMENT/INCEPTION DATE |  |
|----------------------------------|--|
| September 25, 2018               |  |

| NAV<br>(As On SEPTEMBER 30, 2026)             | NAV PER UNIT (₹) |
|-----------------------------------------------|------------------|
| Regular Plan - Growth Option                  | 16.3183          |
| Regular Plan - Daily IDCW Reinvestment Option | 10.1030          |
| Regular Plan - Weekly IDCW Option             | 10.0554          |
| Regular Plan - Monthly IDCW Option            | 10.1554          |
| Direct Plan - Growth Option                   | 16.7423          |
| Direct Plan - Daily IDCW Reinvestment Option  | 10.0920          |
| Direct Plan - Weekly IDCW Option              | 10.0556          |
| Direct Plan - Monthly IDCW Option             | 10.0556          |

| ASSETS UNDER MANAGEMENT €            |               |
|--------------------------------------|---------------|
| As on September 30, 2026             | ₹15,674.64Cr. |
| Average for Month of September, 2026 | ₹16,860.83Cr. |

| QUANTITATIVE DATA                                                                                                                                             |          |
|---------------------------------------------------------------------------------------------------------------------------------------------------------------|----------|
| Residual Maturity *                                                                                                                                           | 243 Days |
| Macaulay Duration *                                                                                                                                           | 186 Days |
| Modified Duration *                                                                                                                                           | 173 Days |
| Annualized Portfolio YTM#                                                                                                                                     | 7.33%    |
| #semi annual YTM has been annualised.                                                                                                                         |          |
| *Calculated on the amount invested in debt securities (including accrued interest), deployment of funds in TREPS and Reverse Repo and net receivable/ payable |          |

| EXPENSE RATIO<br>(As On September 30, 2026)                                                                                                          |               |
|------------------------------------------------------------------------------------------------------------------------------------------------------|---------------|
| Base expense Ratio Including statutory levies on expenses part of BER, excluding brokerage, transaction cost and execution related statutory levies^ |               |
| Regular: 0.70%                                                                                                                                       | Direct: 0.39% |

| #BENCHMARK INDEX                           |  |
|--------------------------------------------|--|
| CRISIL Ultra Short Duration Debt A-I Index |  |
| ##ADDL. BENCHMARK INDEX                    |  |
| CRISIL 1 Year T-Bill Index                 |  |

| EXIT LOAD\$\$ |  |
|---------------|--|
| Nil           |  |

| PORTFOLIO                                                        |                           |             |                                                              |                                       |              |
|------------------------------------------------------------------|---------------------------|-------------|--------------------------------------------------------------|---------------------------------------|--------------|
| Company/Instrument                                               | Rating                    | % to NAV    | Company/Instrument                                           | Rating                                | % to NAV     |
| DEBT & DEBT RELATED                                              |                           |             |                                                              |                                       |              |
| Government Securities (Central/State)                            |                           |             |                                                              |                                       |              |
| 7.20% Tamil Nadu Mat 250127                                      | Sovereign                 | 0.64        | National Housing Bank                                        | CRISIL - AAA                          | 0.48         |
| 7.39% TAMIL NADU SDL - Mat 091126                                | Sovereign                 | 0.35        | Nexus Select Trust REIT                                      | CRISIL - AAA                          | 0.48         |
| 7.39% Maharashtra SDL MAT 091126                                 | Sovereign                 | 0.29        | Small Industries Development Bank                            | CRISIL - AAA                          | 0.48         |
| 7.23% Tamil Nadu Mat 261026                                      | Sovereign                 | 0.13        | Torrent Power Ltd.                                           | CRISIL - AA+                          | 0.48         |
| 7.24% Uttar Pradesh Mat 261026                                   | Sovereign                 | 0.13        | NHPC Ltd.                                                    | CARE - AAA                            | 0.45         |
| 7.15% Kerala SDL - Mat 131026                                    | Sovereign                 | 0.03        | Jubilant Beverages Limited                                   | CRISIL - AA                           | 0.39         |
| <b>Sub Total</b>                                                 |                           | <b>1.57</b> | CanFin Homes Ltd.                                            | ICRA - AAA                            | 0.38         |
| T-Bills                                                          |                           |             | Globe Fincap Ltd                                             | ICRA - AA-                            | 0.32         |
| • 182 Days TBILL MAT 140127                                      | Sovereign                 | 3.77        | Jubilant Bevo Limited                                        | CRISIL - AA                           | 0.32         |
| 182 Days TBILL MAT 180227                                        | Sovereign                 | 1.72        | MAS Financial Services Ltd.                                  | CARE - AA-                            | 0.32         |
| 182 Days Tbill Mat 311226                                        | Sovereign                 | 1.13        | TATA Capital Housing Finance Ltd.                            | CRISIL - AAA                          | 0.32         |
| 91 Days TBILL MAT 191126                                         | Sovereign                 | 0.48        | Housing and Urban Development Corporation Ltd.               | CARE - AAA                            | 0.31         |
| 182 Days TBILL MAT 19112026                                      | Sovereign                 | 0.41        | Indigo 049                                                   | CRISIL - AAA(SO)                      | 0.26         |
| 91 Days TBILL MAT 031226                                         | Sovereign                 | 0.32        | Aavas Financiers Ltd.                                        | CARE - AA                             | 0.19         |
| 364 Days Tbill Mat 031226                                        | Sovereign                 | 0.16        | Indigo 043                                                   | CRISIL - AAA(SO)                      | 0.19         |
| 364 Days TBILL ISD 080426 MAT 080427                             | Sovereign                 | 0.01        | MANKIND PHARMA LIMITED                                       | CRISIL - AA+                          | 0.19         |
| <b>Sub Total</b>                                                 |                           | <b>8.00</b> | JM Financial Credit Solutions Ltd.                           | ICRA - AA                             | 0.16         |
| Credit Exposure (Non Perpetual)                                  |                           |             | L&T Finance Ltd.                                             | ICRA - AAA                            | 0.16         |
| • National Bank for Agri & Rural Dev.                            | CRISIL - AAA / ICRA - AAA | 5.26        | Motilal Oswal Home Fin Ltd. (Erst Aspire Home Fin)           | CRISIL - AA+                          | 0.16         |
| • Poonawalla Fincorp Ltd                                         | CRISIL - AAA              | 3.61        | Pipeline Infrastructure Pvt. Ltd.                            | CRISIL - AAA                          | 0.16         |
| • REC Limited.                                                   | CARE - AAA / CRISIL - AAA | 3.33        | <b>Sub Total</b>                                             |                                       | <b>48.06</b> |
| • 360 One Prime Limited                                          | ICRA - AA                 | 3.02        | <b>Total</b>                                                 |                                       | <b>57.63</b> |
| Mindspace Business Parks REIT                                    | CRISIL - AAA              | 2.18        | MONEY MARKET INSTRUMENTS                                     |                                       |              |
| Radhakrishna Securitisation Trust                                | CRISIL - AAA(SO)          | 2.13        | CP                                                           |                                       |              |
| LIC Housing Finance Ltd.                                         | CRISIL - AAA              | 2.10        | IIFL CAPITAL SERVICES LIMITED                                | CRISIL - A1+                          | 2.35         |
| Muthoot Finance Ltd.                                             | CRISIL - AA+              | 1.82        | TATA Capital Housing Finance Ltd.                            | CRISIL - A1+                          | 1.57         |
| Power Finance Corporation Ltd.                                   | CARE - AAA / CRISIL - AAA | 1.81        | Julius Baer Capital (India) Pvt. Ltd.                        | CRISIL - A1+                          | 1.24         |
| ADITYA BIRLA RENEWABLES LIMITED                                  | CRISIL - AA               | 1.75        | IGH Holdings Private Limited                                 | CRISIL - A1+                          | 0.46         |
| Bharti Telecom Limited                                           | CRISIL - AAA              | 1.55        | Muthoot Fincorp Limited                                      | CRISIL - A1+                          | 0.43         |
| ONGC Petro Additions Limited (Letter Of Comfort By ONGC Limited) | CRISIL - AA+              | 1.47        | Tata Teleservices Ltd.                                       | CRISIL - A1+                          | 0.37         |
| SK FINANCE LIMITED                                               | ICRA - AA-                | 1.28        | Aditya Birla Capital Ltd.                                    | ICRA - A1+                            | 0.31         |
| BROOKFIELD INDIA REAL ESTATE TRUST                               | CRISIL - AAA              | 1.26        | Small Industries Development Bank                            | CRISIL - A1+                          | 0.15         |
| Nuclear Power Corporation of India Ltd.                          | CRISIL - AAA / ICRA - AAA | 1.17        | <b>Sub Total</b>                                             |                                       | <b>6.88</b>  |
| GMR Airports Limited                                             | CRISIL - AA-              | 1.02        | CD                                                           |                                       |              |
| Bajaj Housing Finance Ltd.                                       | CRISIL - AAA              | 0.96        | • National Bank for Financing Infrastructure and Development | IND - A1+                             | 10.69        |
| Mahindra Rural Housing Finance Ltd                               | CRISIL - AAA              | 0.96        | • Small Industries Development Bank                          | CARE - A1+ / CRISIL - A1+             | 4.23         |
| Truhome Finance Limited                                          | IND - AA                  | 0.96        | • Yes Bank Ltd.                                              | CRISIL - A1+                          | 3.42         |
| Globe Capital Market Ltd                                         | ICRA - AA-                | 0.95        | • Indian Overseas Bank                                       | CARE - A1+                            | 2.95         |
| SMFG India Home Finance Company Ltd                              | CARE - AAA / CRISIL - AAA | 0.79        | • National Bank for Agri & Rural Dev.                        | CRISIL - A1+ / ICRA - A1+ / IND - A1+ | 2.51         |
| Godrej Properties Ltd.                                           | ICRA - AA+                | 0.64        | Punjab National Bank                                         | CRISIL - A1+                          | 2.34         |
| Motilal Oswal Financial Services Ltd.                            | CRISIL - AA+              | 0.64        | Canara Bank                                                  | CRISIL - A1+                          | 2.18         |
| SBFC Finance Limited                                             | IND - AA-                 | 0.63        | Kotak Mahindra Bank Limited                                  | CRISIL - A1+                          | 1.55         |
| Vastu Finserve India Pvt. Ltd.                                   | CARE - AA                 | 0.57        | Bank of Baroda                                               | CARE - A1+                            | 1.31         |
|                                                                  |                           |             | Union Bank of India                                          | ICRA - A1+                            | 1.25         |
|                                                                  |                           |             | IDFC First Bank Limited                                      | CRISIL - A1+                          | 0.93         |
|                                                                  |                           |             | Axis Bank Ltd.                                               | CRISIL - A1+                          | 0.63         |
|                                                                  |                           |             | Punjab & Sind Bank                                           | ICRA - A1+                            | 0.62         |

....Contd on next page

# 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 to 6 months. A Moderate Interest Rate Risk and Moderate Credit Risk.

....Contd from previous page

CATEGORY OF SCHEME  
ULTRA SHORT TERM FUND



## PORTFOLIO

| Company/Instrument                            | Rating     | % to NAV      |
|-----------------------------------------------|------------|---------------|
| Bank of India                                 | CARE - A1+ | 0.31          |
| <b>Sub Total</b>                              |            | <b>34.92</b>  |
| <b>Total</b>                                  |            | <b>41.80</b>  |
| <b>Alternative Investment Fund Units</b>      |            |               |
| Corporate Debt Market Development Fund        |            | 0.33          |
| <b>Sub Total</b>                              |            | <b>0.33</b>   |
| Cash, Cash Equivalents and Net Current Assets |            | 0.24          |
| <b>Grand Total</b>                            |            | <b>100.00</b> |
| • Top Ten Holdings                            |            |               |

|                                                |              |          |
|------------------------------------------------|--------------|----------|
| Outstanding exposure in derivative instruments | (₹ in Crore) | 4,225.00 |
| Interest Rate Swap.                            |              |          |

Face Value / Allotment NAV per Unit: ₹ 10, CD - Certificate of Deposit; CP - Commercial Papers. Data is as of September 30, 2026 unless otherwise specified.

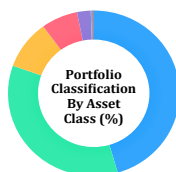
¥ Dedicated Fund Manager for Overseas Investments:  
Mr. Gopal Agrawal (since September 01, 2026) (Total Experience: Over 22 years).

€ Includes investments made by the schemes of HDFC Mutual Fund aggregating to ₹ 725.15 Crores.

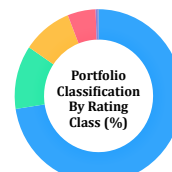
Please refer Minimum Application Amount, Plans & Options, on Page no. 104 to 106.

\$For further details, please refer to para 'Exit Load' on page no. 108.

^ For Total Expense Ratio including brokerage, transaction cost and statutory levies please refer our website.



|                                               |       |
|-----------------------------------------------|-------|
| Credit Exposure                               | 45.48 |
| CD                                            | 34.92 |
| SDL, T-Bills                                  | 9.57  |
| CP                                            | 6.88  |
| Securitized Debt Instruments                  | 2.58  |
| Alternative Investment Fund Units             | 0.33  |
| Cash, Cash Equivalents and Net Current Assets | 0.24  |



|                                               |       |
|-----------------------------------------------|-------|
| AAA/AAA(SO)/A1+/A1+(SO) & Equivalent          | 72.58 |
| AA/AA-                                        | 11.88 |
| Sovereign                                     | 9.57  |
| AA+                                           | 5.40  |
| Alternative Investment Fund Units             | 0.33  |
| Cash, Cash Equivalents and Net Current Assets | 0.24  |

CP - Commercial Papers; CD - Certificate of Deposit;



## SIP PERFORMANCE ^ - Regular Plan - Growth Option

|                                                    | Since Inception SIP | 5 year SIP  | 3 year SIP  | 1 year SIP  |
|----------------------------------------------------|---------------------|-------------|-------------|-------------|
| Total Amount Invested (₹. in Lacs)                 | 9.70                | 6.00        | 3.60        | 1.20        |
| Market Value as on September 30, 2026 (₹. in Lacs) | 12.54               | 7.10        | 3.98        | 1.24        |
| <b>Returns (%)</b>                                 | <b>6.24</b>         | <b>6.65</b> | <b>6.61</b> | <b>6.22</b> |
| Benchmark Returns (%)#                             | 6.47                | 6.91        | 6.82        | 6.57        |
| Additional Benchmark Returns (%)# #                | 5.64                | 5.82        | 5.34        | 3.88        |

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.



## PERFORMANCE ^ - Regular Plan - Growth Option

| Date       | Period          | Scheme Returns (%) | Benchmark Returns (%)# | Additional Benchmark Returns (%)## | Value of ₹ 10,000 invested |                |                            |
|------------|-----------------|--------------------|------------------------|------------------------------------|----------------------------|----------------|----------------------------|
|            |                 |                    |                        |                                    | Scheme (₹)                 | Benchmark (₹)# | Additional Benchmark (₹)## |
| Sep 30, 25 | Last 1 Year     | 6.02               | 6.40                   | 4.01                               | 10,602                     | 10,640         | 10,401                     |
| Sep 29, 23 | Last 3 Years    | 6.86               | 7.08                   | 6.14                               | 12,207                     | 12,282         | 11,960                     |
| Sep 30, 21 | Last 5 Years    | 6.22               | 6.54                   | 5.66                               | 13,527                     | 13,731         | 13,169                     |
| Sep 25, 18 | Since Inception | 6.30               | 6.45                   | 5.90                               | 16,318                     | 16,511         | 15,831                     |

Returns greater than 1 year period are compounded annualized (CAGR). For performance of other schemes managed by Anil Bamboji & Praveen Jain, please refer page 107-108. 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. For Performance of Direct Plan, refer page 113 to 120.

^Past performance may or may not be sustained in future and is not a guarantee of any future returns. Load is not taken into consideration for computation of performance.

This scheme has exposure to floating rate instruments and / or interest rate derivatives. The duration of these instruments is linked to the interest rate reset period. The interest rate risk in a floating rate instrument or in a fixed rate instrument hedged with derivatives is likely to be lesser than that in an equivalent maturity fixed rate instrument. Under some market circumstances the volatility may be of an order greater than what may ordinarily be expected considering only its duration. Hence investors are recommended to consider the unadjusted portfolio maturity of the scheme as well and exercise adequate due diligence when deciding to make their investments

(Erstwhile HDFC Low Duration Fund scheme name changed w.e.f. August 26, 2026.) An open ended debt scheme investing in instruments such that the Macaulay Duration of the portfolio is between 6 months to 12 months. A Relatively High Interest Rate Risk and Moderate Credit Risk.

CATEGORY OF SCHEME  
ULTRA SHORT TO SHORT TERM FUND

**INVESTMENT OBJECTIVE:** To generate income / capital appreciation through investment in debt securities and money market instruments. There is no assurance that the investment objective of the Scheme will be achieved.

| FUND MANAGER <sup>¶</sup> |                  |               |
|---------------------------|------------------|---------------|
| Name                      | Since            | Total Exp     |
| Anupam Joshi              | October 27, 2015 | Over 20 years |
| Praveen Jain              | October 6, 2022  | Over 21 years |

|                                                                                   |                                         |
|-----------------------------------------------------------------------------------|-----------------------------------------|
|  | <b>DATE OF ALLOTMENT/INCEPTION DATE</b> |
|                                                                                   | November 18, 1999                       |

|  <b>NAV</b><br><b>(As On SEPTEMBER 30, 2026)</b> | <b>NAV PER UNIT(₹)</b> |
|-----------------------------------------------------------------------------------------------------------------------------------|------------------------|
| Regular Plan - Growth Option                                                                                                      | 61.9425                |
| Regular Plan - Daily IDCW<br>Reinvestment Option                                                                                  | 10.1416                |
| Regular Plan - Weekly IDCW Option                                                                                                 | 10.0620                |
| Regular Plan - Monthly IDCW Option                                                                                                | 10.1451                |
| Direct Plan - Growth Option                                                                                                       | 67.6781                |
| Direct Plan - Daily IDCW<br>Reinvestment Option                                                                                   | 10.0654                |
| Direct Plan - Weekly IDCW Option                                                                                                  | 10.0634                |
| Direct Plan - Monthly IDCW Option                                                                                                 | 10.1479                |

| ASSETS UNDER MANAGEMENT €            |               |
|--------------------------------------|---------------|
| As on September 30, 2026             | ₹16,512.86Cr. |
| Average for Month of September, 2026 | ₹17,191.25Cr. |

| QUANTITATIVE DATA          |            |
|----------------------------|------------|
| Residual Maturity *        | 1.56 Years |
| Macaulay Duration *        | 353 Days   |
| Modified Duration *        | 328 Days   |
| Annualized Portfolio YTM#* | 7.66%      |

#semi annual YTM has been annualised.  
 \*Calculated on the amount invested in debt securities (including accrued interest), deployment of funds in TREPS and Reverse Repo and net receivable/ payable

| <div>  <b>EXPENSE RATIO</b><br/> <b>(As On September 30, 2026)</b> </div> |               |
|--------------------------------------------------------------------------------------------------------------------------------------------------------------|---------------|
| Base expense Ratio Including statutory levies on expenses part of BER, excluding brokerage, transaction cost and execution related statutory levies^         |               |
| Regular: 1.05%                                                                                                                                               | Direct: 0.46% |

|                                                                                     |                                                       |
|-------------------------------------------------------------------------------------|-------------------------------------------------------|
|  | #BENCHMARK INDEX<br>NIFTY Low Duration Debt Index A-I |
|                                                                                     | ##ADDL. BENCHMARK INDEX<br>CRISIL 1 Year T-Bill Index |

|                                                                                     |                      |
|-------------------------------------------------------------------------------------|----------------------|
|  | <b>EXIT LOAD\$\$</b> |
|                                                                                     | Nil                  |

| PORTFOLIO                               |                                        |          |                                                |                           |          |
|-----------------------------------------|----------------------------------------|----------|------------------------------------------------|---------------------------|----------|
| Company/Instrument                      | Rating                                 | % to NAV | Company/Instrument                             | Rating                    | % to NAV |
| DEBT & DEBT RELATED                     |                                        |          |                                                |                           |          |
| Government Securities (Central/State)   |                                        |          |                                                |                           |          |
| • GOI 2028                              | Sovereign                              | 4.72     | Nomura Capital India Pvt. Ltd.                 | IND - AAA                 | 1.35     |
| • Floating Rate GOI 2033                | Sovereign                              | 3.16     | Export - Import Bank of India                  | CRISIL - AAA              | 1.21     |
| GOI 2031                                | Sovereign                              | 1.59     | Housing and Urban Development Corporation Ltd. | CARE - AAA                | 1.19     |
| 6.82% Bihar SDL - ISD 140721 Mat 140728 | Sovereign                              | 0.57     | Kotak Mahindra Investments Ltd.                | CRISIL - AAA              | 1.02     |
| 7.39% TAMIL NADU SDL - Mat 091126       | Sovereign                              | 0.13     | Jamnagar Utilities & Power Pvt. Limited        | CRISIL - AAA              | 0.97     |
| 7.67% Punjab SDL - Mat 291127           | Sovereign                              | 0.09     | HDB Financial Services Ltd.                    | CRISIL - AAA              | 0.96     |
| 7.08% Karnataka SDL - Mat 141226        | Sovereign                              | 0.05     | CanFin Homes Ltd.                              | ICRA - AAA                | 0.91     |
| 7.20% Karnataka SDL Mat 231029          | Sovereign                              | 0.03     | Citicorp Finance (India) Ltd.                  | ICRA - AAA                | 0.87     |
| 7.24% Gujarat SDL Mat 281226            | Sovereign                              | 0.03     | Shivshakti Securitisation Trust                | CRISIL - AAA(SO)          | 0.87     |
| 7.53 West Bengal SDL Mat 221127         | Sovereign                              | 0.03     | TATA Capital Housing Finance Ltd.              | CRISIL - AAA              | 0.85     |
| 7.72% Tamil Nadu SDL UDAY Mat 220228    | Sovereign                              | 0.03     | National Highways Authority of India           | CRISIL - AAA              | 0.77     |
| 7.77% Andhra Pradesh SDL Mat 100128     | Sovereign                              | 0.03     | UltraTech Cement Limited                       | CRISIL - AAA              | 0.75     |
| 7.92% Uttar Pradesh Mat 240128          | Sovereign                              | 0.03     | L&T Finance Ltd.                               | CARE - AAA / CRISIL - AAA | 0.73     |
| 8.32% Andhra Pradesh SDL Mat 060228     | Sovereign                              | 0.03     | Mahindra Rural Housing Finance Ltd             | CRISIL - AAA              | 0.61     |
| 8.35% Puducherry SDL Mat 130327         | Sovereign                              | 0.03     | Sundaram Home Finance Limited                  | ICRA - AAA                | 0.61     |
| GOI STRIPS - Mat 170627                 | Sovereign                              | 0.03     | Globe Capital Market Ltd                       | ICRA - AA-                | 0.60     |
| GOI STRIPS - Mat 171226                 | Sovereign                              | 0.03     | John Deere Financial India Pvt. Ltd.           | CRISIL - AAA              | 0.60     |
| GOI STRIPS - Mat 171227                 | Sovereign                              | 0.03     | Tata Communications Limited                    | CRISIL - AAA              | 0.59     |
| 7.90% Tamil Nadu SDL UDAY - Mat 220327  | Sovereign                              | 0.02     | Bajaj Auto Credit Limited                      | ICRA - AAA                | 0.54     |
| 6.88% Goa SDL Mat 231126                | Sovereign                              | 0.01     | RJ Corp Limited                                | CRISIL - AAA              | 0.50     |
| 6.97% Assam SDL - Mat 231126            | Sovereign                              | 0.01     | Dhruva XXIV                                    | ICRA - AAA(SO)            | 0.47     |
| 7.15% Tamil Nadu SDL Mat 201127         | Sovereign                              | 0.01     | Pipeline Infrastructure Pvt. Ltd.              | CRISIL - AAA              | 0.46     |
| 7.65% Karnataka SDL - Mat 291127        | Sovereign                              | 0.01     | Motilal Oswal Financial Services Ltd.          | CRISIL - AA+              | 0.45     |
|                                         |                                        |          | Muthoot Finance Ltd.                           | CRISIL - AA+              | 0.45     |
|                                         |                                        |          | Tata Capital Ltd.                              | CRISIL - AAA              | 0.45     |
|                                         |                                        |          | Vajra 014 Trust                                | CRISIL - AAA(SO)          | 0.34     |
| Sub Total                               |                                        | 10.70    | Cholamandalam Investment & Finance Co. Ltd.    | ICRA - AA+                | 0.30     |
| Credit Exposure (Non Perpetual)         |                                        |          | DLF Cyber City Developers Ltd.                 | CRISIL - AAA              | 0.30     |
| • National Bank for Agri & Rural Dev.   | CRISIL - AAA / ICRA - AAA              | 9.96     | Globe Fincap Ltd                               | ICRA - AA-                | 0.30     |
| • Small Industries Development Bank     | CRISIL - AAA                           | 8.92     | ICICI Home Finance Ltd                         | CRISIL - AAA              | 0.30     |
| • Power Finance Corporation Ltd.        | CRISIL - AAA                           | 5.45     | Jio Credit Ltd                                 | CRISIL - AAA              | 0.30     |
| • Jubilant Beverages Limited            | CRISIL - AA                            | 4.05     | JM FINANCIAL HOME LOANS LIMITED                | CRISIL - AA               | 0.30     |
| • Poonawalla Fincorp Ltd.               | CRISIL - AAA                           | 3.92     | Indian Railways Finance Corp. Ltd.             | CRISIL - AAA              | 0.24     |
| • Bajaj Housing Finance Ltd.            | CRISIL - AAA                           | 3.02     | Arka Fincap Limited                            | CRISIL - AA               | 0.21     |
| • National Housing Bank REC Limited.    | CRISIL - AAA                           | 2.86     | Sansar Trust July 2023 II                      | CRISIL - AAA(SO)          | 0.19     |
|                                         | CARE - AAA / CRISIL - AAA / ICRA - AAA | 2.61     | 360 One Prime Limited                          | ICRA - AA                 | 0.15     |
|                                         | CRISIL - AAA(SO)                       | 2.02     | Mahindra & Mahindra Financial Services Ltd.    | CRISIL - AAA              | 0.15     |
| Radhakrishna Securitisation Trust       | CRISIL - AAA                           | 1.96     | TVS Credit Services Ltd                        | ICRA - AA+                | 0.15     |
| JTPM Metal Traders Limited              | CRISIL - AA                            | 1.94     | Indigo 045                                     | CARE - AAA(SO)            | 0.13     |
| Jubilant Bevo Limited                   | CRISIL - AAA                           | 1.86     | Sub Total                                      |                           | 81.62    |
| Bharti Telecom Limited                  | CRISIL - AAA                           | 1.80     | Total                                          |                           | 92.32    |
| JM Financial Credit Solutions Ltd.      | ICRA - AA                              | 1.69     | MONEY MARKET INSTRUMENTS                       |                           |          |
| Indian Oil Corporation Ltd.             | CRISIL - AAA                           | 1.69     | CP                                             |                           |          |
| LIC Housing Finance Ltd.                | CRISIL - AAA                           | 1.49     | IIFL CAPITAL SERVICES LIMITED                  | CRISIL - A1+              | 1.16     |
| SMFG India Home Finance Company Ltd     | CARE - AAA / CRISIL - AAA              | 1.48     | Sub Total                                      |                           | 1.16     |
| ASCENDAS IT PARK PUNE PRIVATE LIMITED   | CRISIL - AAA                           | 1.40     | CD                                             |                           |          |
| Reliance Industries Ltd.                | CRISIL - AAA                           | 1.36     | • Yes Bank Ltd.                                | CARE - A1+ / CRISIL - A1+ | 3.83     |
| ADITYA BIRLA RENEWABLES LIMITED         | CRISIL - AA                            |          | Small Industries Development Bank              | CRISIL - A1+              | 0.57     |
|                                         |                                        |          | Sub Total                                      |                           | 4.40     |
|                                         |                                        |          | Total                                          |                           | 5.56     |

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# HDFC Ultra Short to Short Term Fund

(Erstwhile HDFC Low Duration Fund scheme name changed w.e.f. August 26, 2026.) An open ended debt scheme investing in instruments such that the Macaulay Duration of the portfolio is between 6 months to 12 months. A Relatively High Interest Rate Risk and Moderate Credit Risk.

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CATEGORY OF SCHEME  
ULTRA SHORT TO SHORT TERM FUND



## PORTFOLIO

| Company/Instrument                            | Rating | % to NAV      |
|-----------------------------------------------|--------|---------------|
| <b>Alternative Investment Fund Units</b>      |        |               |
| Corporate Debt Market Development Fund        |        | 0.43          |
| <b>Sub Total</b>                              |        | <b>0.43</b>   |
| Cash, Cash Equivalents and Net Current Assets |        | 1.69          |
| <b>Grand Total</b>                            |        | <b>100.00</b> |
| • Top Ten Holdings                            |        |               |

|                                                |              |          |
|------------------------------------------------|--------------|----------|
| Outstanding exposure in derivative instruments | (₹ in Crore) | 3,525.00 |
| Interest Rate Swap.                            |              |          |

Face Value / Allotment NAV per Unit: ₹ 10, CD - Certificate of Deposit; CP - Commercial Papers. Data is as of September 30, 2026 unless otherwise specified.

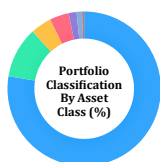
¥ Dedicated Fund Manager for Overseas Investments:  
Mr. Gopal Agrawal (since September 01, 2026) (Total Experience: Over 22 years).

€ Includes investments made by the schemes of HDFC Mutual Fund aggregating to ₹ 737.93 Crores.

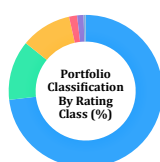
Please refer Minimum Application Amount, Plans & Options, on Page no. 104 to 106.

\$\$For further details, please refer to para 'Exit Load' on page no. 108.

^ For Total Expense Ratio including brokerage, transaction cost and statutory levies please refer our website.



|                                               |       |
|-----------------------------------------------|-------|
| Credit Exposure                               | 77.60 |
| G-Sec, G-Sec STRIPS, SDL                      | 10.70 |
| CD                                            | 4.40  |
| Securitized Debt Instruments                  | 4.02  |
| Cash, Cash Equivalents and Net Current Assets | 1.69  |
| CP                                            | 1.16  |
| Alternative Investment Fund Units             | 0.43  |



|                                               |       |
|-----------------------------------------------|-------|
| AAA/AAA(SO)/A1+/A1+(SO) & Equivalent          | 73.16 |
| AA/AA-                                        | 12.67 |
| Sovereign                                     | 10.70 |
| Cash, Cash Equivalents and Net Current Assets | 1.69  |
| AA+                                           | 1.35  |
| Alternative Investment Fund Units             | 0.43  |

CP - Commercial Papers; CD - Certificate of Deposit;



## SIP PERFORMANCE ^ - Regular Plan - Growth Option

|                                                    | Since Inception SIP | 15 year SIP | 10 year SIP | 5 year SIP  | 3 year SIP  | 1 year SIP  |
|----------------------------------------------------|---------------------|-------------|-------------|-------------|-------------|-------------|
| Total Amount Invested (₹. in Lacs)                 | 32.30               | 18.00       | 12.00       | 6.00        | 3.60        | 1.20        |
| Market Value as on September 30, 2026 (₹. in Lacs) | 90.84               | 30.42       | 16.61       | 7.08        | 3.97        | 1.24        |
| <b>Returns (%)</b>                                 | <b>6.91</b>         | <b>6.66</b> | <b>6.33</b> | <b>6.53</b> | <b>6.41</b> | <b>5.58</b> |
| Benchmark Returns (%)#                             | N.A.                | 6.78        | 6.40        | 6.88        | 6.88        | 6.64        |
| Additional Benchmark Returns (%)# #                | 6.09                | 6.08        | 5.73        | 5.82        | 5.34        | 3.88        |

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.



## PERFORMANCE ^ - Regular Plan - Growth Option

| Date       | Period          | Scheme Returns (%) | Benchmark Returns (%)# | Additional Benchmark Returns (%)# # | Value of ₹ 10,000 invested |                |                             |
|------------|-----------------|--------------------|------------------------|-------------------------------------|----------------------------|----------------|-----------------------------|
|            |                 |                    |                        |                                     | Scheme (₹)                 | Benchmark (₹)# | Additional Benchmark (₹)# # |
| Sep 30, 25 | Last 1 Year     | 5.57               | 6.31                   | 4.01                                | 10,557                     | 10,631         | 10,401                      |
| Sep 29, 23 | Last 3 Years    | 6.73               | 7.09                   | 6.14                                | 12,162                     | 12,288         | 11,960                      |
| Sep 30, 21 | Last 5 Years    | 6.09               | 6.35                   | 5.66                                | 13,444                     | 13,607         | 13,169                      |
| Sep 30, 16 | Last 10 Years   | 6.43               | 6.46                   | 5.88                                | 18,662                     | 18,714         | 17,719                      |
| Nov 18, 99 | Since Inception | 7.02               | NA                     | 6.26                                | 61,943                     | NA             | 51,183                      |

Returns greater than 1 year period are compounded annualized (CAGR). N.A. Not Available. For performance of other schemes managed by Anupam Joshi & Praveen Jain, please refer page 107-108. 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. For Performance of Direct Plan, refer page 113 to 120.

^Past performance may or may not be sustained in future and is not a guarantee of any future returns. Load is not taken into consideration for computation of performance.

This scheme has exposure to floating rate instruments and / or interest rate derivatives. The duration of these instruments is linked to the interest rate reset period. The interest rate risk in a floating rate instrument or in a fixed rate instrument hedged with derivatives is likely to be lesser than that in an equivalent maturity fixed rate instrument. Under some market circumstances the volatility may be of an order greater than what may ordinarily be expected considering only its duration. Hence investors are recommended to consider the unadjusted portfolio maturity of the scheme as well and exercise adequate due diligence when deciding to make their investments

# HDFC Money Market Fund

An open ended debt scheme investing in money market instruments. A Relatively Low Interest Rate Risk and Moderate Credit Risk

CATEGORY OF SCHEME  
MONEY MARKET FUND

**INVESTMENT OBJECTIVE:** To generate income / capital appreciation by investing in money market instruments. There is no assurance that the investment objective of the Scheme will be achieved.

| FUND MANAGER * |                 |               |
|----------------|-----------------|---------------|
| Name           | Since           | Total Exp     |
| Praveen Jain   | August 31, 2024 | Over 21 years |

| DATE OF ALLOTMENT/INCEPTION DATE |  |
|----------------------------------|--|
| November 18, 1999                |  |

| NAV<br>(As On SEPTEMBER 30, 2026)             | NAV PER UNIT (₹) |
|-----------------------------------------------|------------------|
| Regular Plan - Growth Option                  | 6,184.5550       |
| Regular Plan - Daily IDCW Reinvestment Option | 1,063.6400       |
| Regular Plan - Weekly IDCW Option             | 1,062.9577       |
| Direct Plan - Growth Option                   | 6,321.8271       |
| Direct Plan - Daily IDCW Reinvestment Option  | 1,063.6400       |
| Direct Plan - Weekly IDCW Option              | 1,062.9687       |

| ASSETS UNDER MANAGEMENT €            |               |
|--------------------------------------|---------------|
| As on September 30, 2026             | ₹27,624.26Cr. |
| Average for Month of September, 2026 | ₹30,258.64Cr. |

| QUANTITATIVE DATA                                                                                                                                             |          |
|---------------------------------------------------------------------------------------------------------------------------------------------------------------|----------|
| Residual Maturity *                                                                                                                                           | 154 Days |
| Macaulay Duration *                                                                                                                                           | 153 Days |
| Modified Duration *                                                                                                                                           | 143 Days |
| Annualized Portfolio YTM#                                                                                                                                     | 7.06%    |
| #semi annual YTM has been annualised.                                                                                                                         |          |
| *Calculated on the amount invested in debt securities (including accrued interest), deployment of funds in TREPS and Reverse Repo and net receivable/ payable |          |

| EXPENSE RATIO<br>(As On September 30, 2026)                                                                                                          |               |
|------------------------------------------------------------------------------------------------------------------------------------------------------|---------------|
| Base expense Ratio Including statutory levies on expenses part of BER, excluding brokerage, transaction cost and execution related statutory levies^ |               |
| Regular: 0.41%                                                                                                                                       | Direct: 0.22% |

| #BENCHMARK INDEX              |
|-------------------------------|
| CRISIL Money Market A-I Index |
| ##ADDL. BENCHMARK INDEX       |
| CRISIL 1 Year T-Bill Index    |

| EXIT LOAD\$\$ |
|---------------|
| Nil           |



## PORTFOLIO

| Instrument                                           | Rating                    | % to NAV     | Instrument                                                                                                                                                      | Rating                                | % to NAV      |
|------------------------------------------------------|---------------------------|--------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------|---------------------------------------|---------------|
| <b>DEBT &amp; DEBT RELATED</b>                       |                           |              |                                                                                                                                                                 |                                       |               |
| <b>Government Securities (Central/State)</b>         |                           |              |                                                                                                                                                                 |                                       |               |
| 6.75% Gujarat SDL - MAT 050227                       | Sovereign                 | 0.73         | Axis Finance Ltd.                                                                                                                                               | CRISIL - A1+                          | 0.18          |
| 7.51% Maharashtra SDL - Mat 240527                   | Sovereign                 | 0.36         | HSBC InvestDirect Financial Services (India) Ltd.                                                                                                               | CRISIL - A1+                          | 0.18          |
| 6.54% Maharashtra SDL Mat 090227                     | Sovereign                 | 0.27         | <b>Sub Total</b>                                                                                                                                                |                                       | <b>31.27</b>  |
| 7.43% Gujarat SDL Mat 030127                         | Sovereign                 | 0.27         | <b>CD</b>                                                                                                                                                       |                                       |               |
| 7.52% Gujarat SDL - Mat 240527                       | Sovereign                 | 0.27         | • Small Industries Development Bank                                                                                                                             | CARE - A1+ / CRISIL - A1+             | 11.37         |
| 7.74% Tamil Nadu SDL Mat 010327                      | Sovereign                 | 0.18         | • National Bank for Agri & Rural Dev.                                                                                                                           | CRISIL - A1+ / ICRA - A1+ / IND - A1+ | 9.47          |
| <b>Sub Total</b>                                     |                           | <b>2.08</b>  | • Punjab & Sind Bank                                                                                                                                            | ICRA - A1+                            | 4.31          |
| <b>T-Bills</b>                                       |                           |              | • Punjab National Bank                                                                                                                                          | CARE - A1+ / CRISIL - A1+             | 3.98          |
| 182 Days TBILL MAT 280127                            | Sovereign                 | 2.49         | • Indian Overseas Bank                                                                                                                                          | CARE - A1+                            | 3.53          |
| 182 Days TBILL MAT 040227                            | Sovereign                 | 2.48         | • Indusind Bank Ltd.                                                                                                                                            | CRISIL - A1+                          | 3.53          |
| 182 Days Tbill ISD 250626 MAT 241226                 | Sovereign                 | 1.79         | • Au Small Finance Bank Ltd.                                                                                                                                    | CARE - A1+ / CRISIL - A1+ / IND - A1+ | 2.98          |
| 91 Days Tbill Mat 311226                             | Sovereign                 | 1.79         | Kotak Mahindra Bank Limited                                                                                                                                     | CRISIL - A1+                          | 2.44          |
| 182 Days TBILL MAT 180227                            | Sovereign                 | 1.19         | Bank of Maharashtra                                                                                                                                             | CRISIL - A1+                          | 2.31          |
| 182 Days TBILL MAT 171226                            | Sovereign                 | 0.89         | Canara Bank                                                                                                                                                     | CRISIL - A1+                          | 2.17          |
| 182 Days TBILL MAT 210127                            | Sovereign                 | 0.89         | Yes Bank Ltd.                                                                                                                                                   | CRISIL - A1+                          | 1.94          |
| 364 Days T Bill Mat 101226                           | Sovereign                 | 0.72         | Bank of India                                                                                                                                                   | CARE - A1+                            | 1.59          |
| 182 Days TBILL MAT 19112026                          | Sovereign                 | 0.66         | Indian Bank                                                                                                                                                     | CRISIL - A1+                          | 1.52          |
| <b>Sub Total</b>                                     |                           | <b>12.90</b> | Axis Bank Ltd.                                                                                                                                                  | CRISIL - A1+                          | 1.41          |
| <b>Total</b>                                         |                           | <b>14.98</b> | Bank of Baroda                                                                                                                                                  | CARE - A1+                            | 1.34          |
| <b>MONEY MARKET INSTRUMENTS</b>                      |                           |              | Union Bank of India                                                                                                                                             | IND - A1+                             | 1.20          |
| <b>CP</b>                                            |                           |              | UCO Bank                                                                                                                                                        | CRISIL - A1+                          | 1.03          |
| • ICI Securities Ltd                                 | CRISIL - A1+              | 4.03         | IDBI Bank Limited                                                                                                                                               | CRISIL - A1+                          | 0.88          |
| • Mindspace Business Parks REIT                      | CRISIL - A1+ / ICRA - A1+ | 2.80         | National Bank for Financing Infrastructure and Development                                                                                                      | IND - A1+                             | 0.79          |
| • Muthoot Fincorp Limited                            | CRISIL - A1+              | 2.76         | Export - Import Bank of India                                                                                                                                   | CRISIL - AAA                          | 0.14          |
| LIC Housing Finance Ltd.                             | CRISIL - A1+              | 2.11         | <b>Sub Total</b>                                                                                                                                                |                                       | <b>57.93</b>  |
| Bajaj Finance Ltd.                                   | CRISIL - A1+              | 1.94         | <b>Total</b>                                                                                                                                                    |                                       | <b>89.20</b>  |
| Birla Group Holdings Pvt. Ltd.                       | CRISIL - A1+              | 1.76         | <b>Alternative Investment Fund Units</b>                                                                                                                        |                                       |               |
| TATA Capital Housing Finance Ltd.                    | CRISIL - A1+              | 1.60         | Corporate Debt Market Development Fund                                                                                                                          |                                       | 0.34          |
| Muthoot Finance Ltd.                                 | CRISIL - A1+              | 1.59         | <b>Sub Total</b>                                                                                                                                                |                                       | <b>0.34</b>   |
| Embassy Office Parks REIT                            | CRISIL - A1+              | 1.31         | Cash, Cash Equivalents and Net Current Assets                                                                                                                   |                                       | -4.52         |
| Infina Finance Pvt. Ltd.                             | CRISIL - A1+              | 1.24         | <b>Grand Total</b>                                                                                                                                              |                                       | <b>100.00</b> |
| Kotak Securities Ltd.                                | CRISIL - A1+              | 1.23         | • Top Ten Holdings                                                                                                                                              |                                       |               |
| IGH Holdings Private Limited                         | CRISIL - A1+              | 0.96         | Face Value / Allotment NAV per Unit: ₹ 1,000, CD - Certificate of Deposit; CP - Commercial Papers. Data is as of September 30, 2026 unless otherwise specified. |                                       |               |
| Aditya Birla Housing Finance Ltd                     | CRISIL - A1+              | 0.88         | ¥ Dedicated Fund Manager for Overseas Investments: Mr. Gopal Agrawal (since September 01, 2026) (Total Experience: Over 22 years).                              |                                       |               |
| Bharti Telecom Limited                               | CRISIL - A1+              | 0.88         | € Includes investments made by the schemes of HDFC Mutual Fund aggregating to ₹ 2,769.27 Crore.                                                                 |                                       |               |
| Bajaj Financial Securities Limited                   | CRISIL - A1+              | 0.71         | Please refer Minimum Application Amount, Plans & Options, on Page no. 104 to 106.                                                                               |                                       |               |
| JM Financial Services Ltd.                           | CRISIL - A1+              | 0.71         | \$\$For further details, please refer to para 'Exit Load' on page no. 108.                                                                                      |                                       |               |
| DSP Finance Private Limited                          | ICRA - A1+                | 0.70         | ^ For Total Expense Ratio including brokerage, transaction cost and statutory levies please refer our website.                                                  |                                       |               |
| Pilani Investment and Industries Corporation Limited | CRISIL - A1+              | 0.62         |                                                                                                                                                                 |                                       |               |
| Aditya Birla Capital Ltd.                            | ICRA - A1+                | 0.53         |                                                                                                                                                                 |                                       |               |
| Hero Fincorp Ltd.                                    | CRISIL - A1+              | 0.53         |                                                                                                                                                                 |                                       |               |
| L&T Finance Ltd.                                     | CRISIL - A1+              | 0.52         |                                                                                                                                                                 |                                       |               |
| IIFL CAPITAL SERVICES LIMITED                        | CRISIL - A1+              | 0.45         |                                                                                                                                                                 |                                       |               |
| Motilal Oswal Financial Services Ltd.                | CRISIL - A1+              | 0.35         |                                                                                                                                                                 |                                       |               |
| Sundaram Home Finance Limited                        | CRISIL - A1+              | 0.35         |                                                                                                                                                                 |                                       |               |
| Tata Realty and Infrastructure Ltd.                  | CRISIL - A1+              | 0.35         |                                                                                                                                                                 |                                       |               |

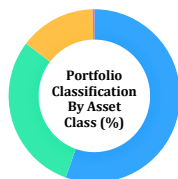
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# HDFC Money Market Fund

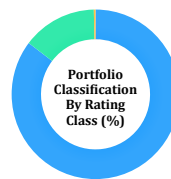
An open ended debt scheme investing in money market instruments. A Relatively Low Interest Rate Risk and Moderate Credit Risk

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CATEGORY OF SCHEME  
MONEY MARKET FUND



|                                               |       |
|-----------------------------------------------|-------|
| CD                                            | 57.93 |
| CP                                            | 31.27 |
| SDL, T-Bills                                  | 14.98 |
| Alternative Investment Fund Units             | 0.34  |
| Cash, Cash Equivalents and Net Current Assets | -4.52 |



|                                               |       |
|-----------------------------------------------|-------|
| AAA/AAA(SO)/A1+/A1+(SO) & Equivalent          | 89.20 |
| Sovereign                                     | 14.98 |
| Alternative Investment Fund Units             | 0.34  |
| Cash, Cash Equivalents and Net Current Assets | -4.52 |

CP - Commercial Papers; CD - Certificate of Deposit

| SIP PERFORMANCE ^ - Regular Plan - Growth Option        |                     |             |             |            |            |            |
|---------------------------------------------------------|---------------------|-------------|-------------|------------|------------|------------|
|                                                         | Since Inception SIP | 15 year SIP | 10 year SIP | 5 year SIP | 3 year SIP | 1 year SIP |
| Total Amount Invested (₹. in Lacs)                      | 32.30               | 18.00       | 12.00       | 6.00       | 3.60       | 1.20       |
| Market Value as on September 30, 2026 (₹. in Lacs) \$\$ | 93.61               | 30.86       | 16.80       | 7.16       | 4.00       | 1.24       |
| Returns (%) \$\$                                        | 7.10                | 6.83        | 6.55        | 6.98       | 6.96       | 6.63       |
| Benchmark Returns (%)#                                  | 6.93                | 6.64        | 6.29        | 6.73       | 6.60       | 6.37       |
| Additional Benchmark Returns (%)# #                     | 6.09                | 6.08        | 5.73        | 5.82       | 5.34       | 3.88       |

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.

| PERFORMANCE ^ - Regular Plan - Growth Option |                 |                         |                        |                                     |                            |                |                             |
|----------------------------------------------|-----------------|-------------------------|------------------------|-------------------------------------|----------------------------|----------------|-----------------------------|
| Date                                         | Period          | Scheme Returns (%) \$\$ | Benchmark Returns (%)# | Additional Benchmark Returns (%)# # | Value of ₹ 10,000 invested |                |                             |
|                                              |                 |                         |                        |                                     | Scheme (₹) \$\$            | Benchmark (₹)# | Additional Benchmark (₹)# # |
| Sep 30, 25                                   | Last 1 Year     | 6.34                    | 6.08                   | 4.01                                | 10,634                     | 10,608         | 10,401                      |
| Sep 29, 23                                   | Last 3 Years    | 7.19                    | 6.88                   | 6.14                                | 12,321                     | 12,215         | 11,960                      |
| Sep 30, 21                                   | Last 5 Years    | 6.55                    | 6.43                   | 5.66                                | 13,733                     | 13,657         | 13,169                      |
| Sep 30, 16                                   | Last 10 Years   | 6.57                    | 6.33                   | 5.88                                | 18,897                     | 18,487         | 17,719                      |
| Nov 18, 99                                   | Since Inception | 7.03                    | 7.07                   | 6.26                                | 62,058                     | 62,749         | 51,183                      |

Returns greater than 1 year period are compounded annualized (CAGR). \$\$ 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). For performance of other schemes managed by Praveen Jain, please refer page 107-108. 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. For Performance of Direct Plan, refer page 113 to 120.

^Past performance may or may not be sustained in future and is not a guarantee of any future returns. Load is not taken into consideration for computation of performance.

# HDFC Short Term Fund

(Erstwhile HDFC Short Term Debt Fund scheme name changed w.e.f. August 26, 2026.) An open ended short term debt scheme investing in instruments such that the Macaulay Duration of the portfolio is between 1 year to 3 years. A Relatively High Interest Rate Risk and Moderate Credit Risk.

CATEGORY OF SCHEME  
SHORT TERM FUND

**INVESTMENT OBJECTIVE:** To generate income / capital appreciation through investments in Debt and Money Market Instruments. There is no assurance that the investment objective of the Scheme will be achieved.

| FUND MANAGER * |               |               |
|----------------|---------------|---------------|
| Name           | Since         | Total Exp     |
| Anil Bamboli   | June 25, 2010 | Over 31 years |

| DATE OF ALLOTMENT/INCEPTION DATE |  |
|----------------------------------|--|
| June 25, 2010                    |  |

| NAV<br>(As On SEPTEMBER 30, 2026)      | NAV PER UNIT (₹) |
|----------------------------------------|------------------|
| Regular Plan - Growth Option           | 34.1585          |
| Regular Plan - Fortnightly IDCW Option | 10.1794          |
| Regular Plan - Normal IDCW Option      | 20.2984          |
| Direct Plan - Growth Option            | 35.3943          |
| Direct Plan - Fortnightly IDCW Option  | 10.2872          |
| Direct Plan - Normal IDCW Option       | 20.9708          |

| ASSETS UNDER MANAGEMENT €            |               |
|--------------------------------------|---------------|
| As on September 30, 2026             | ₹14,218.52Cr. |
| Average for Month of September, 2026 | ₹14,380.96Cr. |

| QUANTITATIVE DATA                                                                                                                                             |            |
|---------------------------------------------------------------------------------------------------------------------------------------------------------------|------------|
| Residual Maturity *                                                                                                                                           | 2.91 Years |
| Macaulay Duration *                                                                                                                                           | 2.40 Years |
| Modified Duration *                                                                                                                                           | 2.25 Years |
| Annualized Portfolio YTM#*                                                                                                                                    | 7.90%      |
| #semi annual YTM has been annualised.                                                                                                                         |            |
| *Calculated on the amount invested in debt securities (including accrued interest), deployment of funds in TREPS and Reverse Repo and net receivable/ payable |            |

| EXPENSE RATIO<br>(As On September 30, 2026)                                                                                                          |               |
|------------------------------------------------------------------------------------------------------------------------------------------------------|---------------|
| Base expense Ratio Including statutory levies on expenses part of BER, excluding brokerage, transaction cost and execution related statutory levies^ |               |
| Regular: 0.70%                                                                                                                                       | Direct: 0.39% |

| #BENCHMARK INDEX                      |
|---------------------------------------|
| CRISIL Short Duration Debt A-II Index |
| ##ADDL. BENCHMARK INDEX               |
| CRISIL 10 Year Gilt Index             |

| EXIT LOADS\$ |
|--------------|
| Nil          |

| PORTFOLIO                                                                                                                                                    |                                        |               |
|--------------------------------------------------------------------------------------------------------------------------------------------------------------|----------------------------------------|---------------|
| Company/Instrument                                                                                                                                           | Rating                                 | % to NAV      |
| DEBT & DEBT RELATED                                                                                                                                          |                                        |               |
| Government Securities (Central/State)                                                                                                                        |                                        |               |
| 7.27% Gujarat SDL ISD 171225 MAT 171234                                                                                                                      | Sovereign                              | 1.37          |
| GOI 2031                                                                                                                                                     | Sovereign                              | 1.09          |
| 6.94 GOI 2036                                                                                                                                                | Sovereign                              | 0.86          |
| 7.34% Goa SDL ISD 171225 MAT 171235                                                                                                                          | Sovereign                              | 0.61          |
| 7.64% Gujarat SDL ISD 170124 MAT 170133                                                                                                                      | Sovereign                              | 0.56          |
| 7.29% Rajasthan SDL ISD 191125 Mat 191137                                                                                                                    | Sovereign                              | 0.47          |
| 7.64% % Gujarat SDL ISD 170124 Mat 170134                                                                                                                    | Sovereign                              | 0.38          |
| 7.72% Bihar SDL - MAT 250241                                                                                                                                 | Sovereign                              | 0.35          |
| 7.39% TAMIL NADU SDL - Mat 150734                                                                                                                            | Sovereign                              | 0.34          |
| 7.63% Gujarat SDL ISD 240124 Mat 240133                                                                                                                      | Sovereign                              | 0.32          |
| 7.07% Gujarat SDL ISD 240925 MAT 261133                                                                                                                      | Sovereign                              | 0.31          |
| 7.20% Maharashtra SDL MAT 231036                                                                                                                             | Sovereign                              | 0.30          |
| 7.63% Gujarat SDL - MAT 100637                                                                                                                               | Sovereign                              | 0.25          |
| 7.63% Gujarat SDL ISD 240124 Mat 240134                                                                                                                      | Sovereign                              | 0.24          |
| 7.24 GOI 2055                                                                                                                                                | Sovereign                              | 0.17          |
| 7.48% Madhya Pradesh MAT 011045                                                                                                                              | Sovereign                              | 0.17          |
| 7.63% Andhra Pradesh SDL ISD 030925 MAT 030937                                                                                                               | Sovereign                              | 0.17          |
| 7.48% Andhra Pradesh SDL ISD 030925 MAT 030933                                                                                                               | Sovereign                              | 0.14          |
| 7.67% Haryana SDL MAT 250241                                                                                                                                 | Sovereign                              | 0.14          |
| 7.62% Andhra Pradesh SDL ISD 030925 MAT 030936                                                                                                               | Sovereign                              | 0.12          |
| 7.72% Maharashtra SDL - Mat 250534                                                                                                                           | Sovereign                              | 0.11          |
| 7.48% Andhra Pradesh SDL ISD 030925 MAT 030934                                                                                                               | Sovereign                              | 0.10          |
| 7.27% Andhra Pradesh SDL ISD 081025 MAT 081036                                                                                                               | Sovereign                              | 0.07          |
| 7.07% Gujarat SDL ISD 240925 MAT 240932                                                                                                                      | Sovereign                              | 0.05          |
| <b>Sub Total</b>                                                                                                                                             |                                        | <b>8.69</b>   |
| Credit Exposure (Non Perpetual)                                                                                                                              |                                        |               |
| • National Bank for Agri & Rural Dev.                                                                                                                        | CRISIL - AAA / ICRA - AAA              | 8.72          |
| • Small Industries Development Bank                                                                                                                          | CRISIL - AAA                           | 8.40          |
| • REC Limited.                                                                                                                                               | CARE - AAA / CRISIL - AAA / ICRA - AAA | 7.98          |
| • Power Finance Corporation Ltd.                                                                                                                             | CRISIL - AAA                           | 4.13          |
| • LIC Housing Finance Ltd.                                                                                                                                   | CRISIL - AAA                           | 3.36          |
| • Bajaj Housing Finance Ltd.                                                                                                                                 | CRISIL - AAA                           | 3.34          |
| • Jubilant Beverages Limited                                                                                                                                 | CRISIL - AA                            | 3.03          |
| • Poonawalla Fincorp Ltd                                                                                                                                     | CRISIL - AAA                           | 2.97          |
| • JTPM Metal Traders Limited                                                                                                                                 | CRISIL - AA                            | 2.73          |
| • Indian Railways Finance Corp. Ltd.                                                                                                                         | CRISIL - AAA                           | 2.56          |
| Jamnagar Utilities & Power Pvt. Limited                                                                                                                      | CRISIL - AAA                           | 2.46          |
| Shivshakti Securitisation Trust                                                                                                                              | CRISIL - AAA(SO)                       | 2.35          |
| Pipeline Infrastructure Pvt. Ltd.                                                                                                                            | CRISIL - AAA                           | 2.29          |
| ADITYA BIRLA RENEWABLES LIMITED                                                                                                                              | CRISIL - AA                            | 2.18          |
| Cholamandalam Investment & Finance Co. Ltd.                                                                                                                  | ICRA - AA+                             | 2.11          |
| UltraTech Cement Limited                                                                                                                                     | CRISIL - AAA                           | 2.02          |
| Muthoot Finance Ltd.                                                                                                                                         | CRISIL - AA+                           | 1.94          |
| Tata Communications Limited                                                                                                                                  | CRISIL - AAA                           | 1.73          |
| Housing and Urban Development Corporation Ltd.                                                                                                               | CARE - AAA                             | 1.69          |
| Siddhivinayak Securitisation Trust                                                                                                                           | CRISIL - AAA(SO)                       | 1.51          |
| TVS Credit Services Ltd                                                                                                                                      | ICRA - AA+                             | 1.43          |
| Sundaram Finance Ltd.                                                                                                                                        | CRISIL - AAA / ICRA - AAA              | 1.39          |
| ASCENDAS IT PARK PUNE PRIVATE LIMITED                                                                                                                        | CRISIL - AAA                           | 1.38          |
| SMFG India Credit Company Ltd                                                                                                                                | CARE - AAA / CRISIL - AAA              | 1.05          |
| Sundaram Home Finance Limited                                                                                                                                | ICRA - AAA                             | 1.02          |
| India Universal Trust AL2                                                                                                                                    | CRISIL - AAA(SO)                       | 1.00          |
| Motilal Oswal Financial Services Ltd.                                                                                                                        | CRISIL - AA+                           | 0.88          |
| Toyota Financial Services India Ltd.                                                                                                                         | ICRA - AAA                             | 0.72          |
| Tata Capital Ltd.                                                                                                                                            | CRISIL - AAA                           | 0.70          |
| Punjab National Bank                                                                                                                                         | CRISIL - AAA                           | 0.68          |
| India Universal Trust AL1                                                                                                                                    | IND - AAA(SO)                          | 0.61          |
| NTPC Green Energy Limited                                                                                                                                    | CRISIL - AAA                           | 0.60          |
| Reliance Industries Ltd.                                                                                                                                     | CRISIL - AAA                           | 0.54          |
| HDFC Bank Ltd.E                                                                                                                                              | CRISIL - AAA                           | 0.53          |
| Kotak Mahindra Investments Ltd.                                                                                                                              | CRISIL - AAA                           | 0.53          |
| RJ Corp Limited                                                                                                                                              | CRISIL - AAA                           | 0.52          |
| Nomura Capital India Pvt. Ltd.                                                                                                                               | IND - AAA                              | 0.39          |
| Bajaj Finance Ltd.                                                                                                                                           | CRISIL - AAA                           | 0.34          |
| Mahanagar Telephone Nigam Ltd.                                                                                                                               | BRICKWORKS - AA+(CE)                   | 0.31          |
| TATA Capital Housing Finance Ltd.                                                                                                                            | CRISIL - AAA                           | 0.29          |
| Jubilant Bevco Limited                                                                                                                                       | CRISIL - AA                            | 0.28          |
| The Tata Power Company Ltd.                                                                                                                                  | CARE - AA+                             | 0.14          |
| Sansar Trust July 2023 II                                                                                                                                    | CRISIL - AAA(SO)                       | 0.05          |
| <b>Sub Total</b>                                                                                                                                             |                                        | <b>82.88</b>  |
| <b>Total</b>                                                                                                                                                 |                                        | <b>91.57</b>  |
| MONEY MARKET INSTRUMENTS                                                                                                                                     |                                        |               |
| CD                                                                                                                                                           |                                        |               |
| Canara Bank                                                                                                                                                  | CRISIL - A1+                           | 1.04          |
| Bank of Baroda                                                                                                                                               | CARE - A1+                             | 0.85          |
| UCO Bank                                                                                                                                                     | CRISIL - A1+                           | 0.40          |
| Union Bank of India                                                                                                                                          | IND - A1+                              | 0.34          |
| <b>Sub Total</b>                                                                                                                                             |                                        | <b>2.63</b>   |
| Alternative Investment Fund Units                                                                                                                            |                                        |               |
| Corporate Debt Market Development Fund                                                                                                                       |                                        | 0.37          |
| <b>Sub Total</b>                                                                                                                                             |                                        | <b>0.37</b>   |
| Cash, Cash Equivalents and Net Current Assets                                                                                                                |                                        | 5.43          |
| <b>Grand Total</b>                                                                                                                                           |                                        | <b>100.00</b> |
| • Top Ten Holdings, £ Sponsor                                                                                                                                |                                        |               |
| Outstanding exposure in derivative instruments                                                                                                               | (₹ in Crore)                           | 1,525.00      |
| Interest Rate Swap.                                                                                                                                          |                                        |               |
| Face Value / Allotment NAV per Unit: ₹ 10, CD - Certificate of Deposit; CP - Commercial Papers. Data is as of September 30, 2026 unless otherwise specified. |                                        |               |
| ₹ Dedicated Fund Manager for Overseas Investments: Mr. Gopal Agrawal (since September 01, 2026) (Total Experience: Over 22 years).                           |                                        |               |
| € Includes investments made by the schemes of HDFC Mutual Fund aggregating to ₹ 539.31 Crore.                                                                |                                        |               |
| Please refer Minimum Application Amount, Plans & Options, on Page no. 104 to 106.                                                                            |                                        |               |
| \$\$For further details, please refer to para 'Exit Load' on page no. 108.                                                                                   |                                        |               |
| ^ For Total Expense Ratio including brokerage, transaction cost and statutory levies please refer our website.                                               |                                        |               |

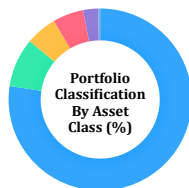
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# HDFC Short Term Fund

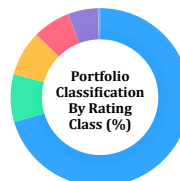
(Erstwhile HDFC Short Term Debt Fund scheme name changed w.e.f. August 26, 2026.) An open ended short term debt scheme investing in instruments such that the Macaulay Duration of the portfolio is between 1 year to 3 years. A Relatively High Interest Rate Risk and Moderate Credit Risk.

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CATEGORY OF SCHEME  
SHORT TERM FUND



|                                                 |       |
|-------------------------------------------------|-------|
| ■ Credit Exposure                               | 77.36 |
| ■ G-Sec, SDL                                    | 8.69  |
| ■ Securitized Debt Instruments                  | 5.52  |
| ■ Cash, Cash Equivalents and Net Current Assets | 5.43  |
| ■ CD                                            | 2.63  |
| ■ Alternative Investment Fund Units             | 0.37  |



|                                                 |       |
|-------------------------------------------------|-------|
| ■ AAA/AAA(SO)/A1+/A1+(SO) & Equivalent          | 70.48 |
| ■ Sovereign                                     | 8.69  |
| ■ AA/AA-                                        | 8.22  |
| ■ AA+                                           | 6.81  |
| ■ Cash, Cash Equivalents and Net Current Assets | 5.43  |
| ■ Alternative Investment Fund Units             | 0.37  |

CD - Certificate of Deposit;



## SIP PERFORMANCE ^ - Regular Plan - Growth Option

|                                                    | Since Inception<br>SIP | 15 year<br>SIP | 10 year<br>SIP | 5 year<br>SIP | 3 year<br>SIP | 1 year<br>SIP |
|----------------------------------------------------|------------------------|----------------|----------------|---------------|---------------|---------------|
| Total Amount Invested (₹. in Lacs)                 | 19.60                  | 18.00          | 12.00          | 6.00          | 3.60          | 1.20          |
| Market Value as on September 30, 2026 (₹. in Lacs) | 37.21                  | 31.96          | 17.00          | 7.10          | 3.97          | 1.23          |
| <b>Returns (%)</b>                                 | <b>7.39</b>            | <b>7.26</b>    | <b>6.78</b>    | <b>6.66</b>   | <b>6.40</b>   | <b>4.73</b>   |
| Benchmark Returns (%)#                             | 7.21                   | 7.11           | 6.62           | 6.68          | 6.53          | 5.19          |
| Additional Benchmark Returns (%)# #                | 6.09                   | 6.03           | 5.44           | 5.39          | 4.24          | 0.80          |

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.



## PERFORMANCE ^ - Regular Plan - Growth Option

| Date       | Period          | Scheme<br>Returns<br>(%) | Benchmark<br>Returns<br>(%)# | Additional<br>Benchmark<br>Returns (%)<br>## | Value of ₹ 10,000 invested |                   |                                  |
|------------|-----------------|--------------------------|------------------------------|----------------------------------------------|----------------------------|-------------------|----------------------------------|
|            |                 |                          |                              |                                              | Scheme (₹)                 | Benchmark<br>(₹)# | Additional<br>Benchmark<br>(₹)## |
| Sep 30, 25 | Last 1 Year     | 5.02                     | 5.17                         | 1.33                                         | 10,502                     | 10,517            | 10,133                           |
| Sep 29, 23 | Last 3 Years    | 7.09                     | 7.07                         | 6.17                                         | 12,285                     | 12,278            | 11,972                           |
| Sep 30, 21 | Last 5 Years    | 6.16                     | 6.14                         | 4.88                                         | 13,487                     | 13,472            | 12,694                           |
| Sep 30, 16 | Last 10 Years   | 7.01                     | 6.81                         | 5.52                                         | 19,706                     | 19,325            | 17,125                           |
| Jun 25, 10 | Since Inception | 7.84                     | 7.50                         | 6.19                                         | 34,159                     | 32,466            | 26,599                           |

Returns greater than 1 year period are compounded annualized (CAGR). For performance of other schemes managed by Anil Bamboli, please refer page 107-108. 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. For Performance of Direct Plan, refer page 113 to 120.

**\*Past performance may or may not be sustained in future and is not a guarantee of any future returns.** Load is not taken into consideration for computation of performance.

This scheme has exposure to floating rate instruments and / or interest rate derivatives. The duration of these instruments is linked to the interest rate reset period. The interest rate risk in a floating rate instrument or in a fixed rate instrument hedged with derivatives is likely to be lesser than that in an equivalent maturity fixed rate instrument. Under some market circumstances the volatility may be of an order greater than what may ordinarily be expected considering only its duration. Hence investors are recommended to consider the unadjusted portfolio maturity of the scheme as well and exercise adequate due diligence when deciding to make their investments

# HDFC Medium Term Fund

(Erstwhile HDFC Medium Term Debt Fund scheme name changed w.e.f. August 26, 2026.) An open ended medium term debt scheme investing in instruments such that the Macaulay Duration of the portfolio is between 3 to 4 years. A Relatively High Interest Rate Risk and Relatively High Credit Risk.

CATEGORY OF SCHEME  
MEDIUM TERM FUND

**INVESTMENT OBJECTIVE:** To generate income / capital appreciation through investments in Debt and Money Market Instruments. There is no assurance that the investment objective of the Scheme will be achieved.

| FUND MANAGER <sup>†</sup> |                |               |
|---------------------------|----------------|---------------|
| Name                      | Since          | Total Exp     |
| Praveen Jain              | March 07, 2026 | Over 21 years |
| Anil Bamboli              | March 07, 2026 | Over 31 years |
| Bhavyesh Divecha          | March 01, 2025 | Over 16 years |

| DATE OF ALLOTMENT/INCEPTION DATE |
|----------------------------------|
| February 6, 2002                 |

| NAV<br>(As On SEPTEMBER 30, 2026)      | NAV PER UNIT (₹) |
|----------------------------------------|------------------|
| Regular Plan - Growth Option           | 60.3364          |
| Regular Plan - Fortnightly IDCW Option | 10.0847          |
| Regular Plan - Normal IDCW Option      | 20.3610          |
| Direct Plan - Growth Option            | 66.0044          |
| Direct Plan - IDCW Option              | 22.0547          |
| Direct Plan - Fortnightly IDCW Option  | 10.0881          |

| ASSETS UNDER MANAGEMENT <sup>€</sup> |              |
|--------------------------------------|--------------|
| As on September 30, 2026             | ₹3,498.90Cr. |
| Average for Month of September, 2026 | ₹3,571.11Cr. |

| QUANTITATIVE DATA                                                                                                                                             |            |
|---------------------------------------------------------------------------------------------------------------------------------------------------------------|------------|
| Residual Maturity *                                                                                                                                           | 2.82 Years |
| Macaulay Duration *                                                                                                                                           | 2.28 Years |
| Modified Duration *                                                                                                                                           | 2.16 Years |
| Annualized Portfolio YTM#*                                                                                                                                    | 8.65%      |
| #semi annual YTM has been annualised.                                                                                                                         |            |
| *Calculated on the amount invested in debt securities (including accrued interest), deployment of funds in TREPS and Reverse Repo and net receivable/ payable |            |

| EXPENSE RATIO<br>(As On September 30, 2026)                                                                                                                      |               |
|------------------------------------------------------------------------------------------------------------------------------------------------------------------|---------------|
| Base expense Ratio Including statutory levies on expenses part of BER, excluding brokerage, transaction cost and execution related statutory levies <sup>^</sup> |               |
| Regular: 1.29%                                                                                                                                                   | Direct: 0.68% |

| #BENCHMARK INDEX                       |
|----------------------------------------|
| NIFTY Medium Duration Debt Index A-III |
| ##ADDL. BENCHMARK INDEX                |
| CRISIL 10 Year Gilt Index              |

| EXIT LOAD\$\$ |
|---------------|
| Nil           |



## PORTFOLIO

| Company/Instrument                                 | Rating           | % to NAV    | Company/Instrument                                                                                                                 | Rating                   | % to NAV      |
|----------------------------------------------------|------------------|-------------|------------------------------------------------------------------------------------------------------------------------------------|--------------------------|---------------|
| DEBT & DEBT RELATED                                |                  |             | Universe Trust Dec 2024                                                                                                            | CARE - AAA(SO)           | 0.78          |
| Government Securities (Central/State)              |                  |             | ONGC Petro Additions Limited (Letter Of Comfort By ONGC Limited)                                                                   | CRISIL - AA+             | 0.72          |
| 6.94 GOI 2036                                      | Sovereign        | 2.11        | VAJRA 009 TRUST                                                                                                                    | ICRA - AAA(SO)           | 0.71          |
| 7.47% Gujarat SDL - Mat 270836                     | Sovereign        | 1.39        | Jubilant Bevco Limited                                                                                                             | CRISIL - AA              | 0.64          |
| 7.44% Karnataka SDL Mat 250236                     | Sovereign        | 0.70        | NTPC Limited                                                                                                                       | CRISIL - AAA             | 0.27          |
| 7.59% Tamil Nadu SDL Mat 150741                    | Sovereign        | 0.70        | <b>Sub Total</b>                                                                                                                   |                          | <b>80.60</b>  |
| 7.34 GOI 2064                                      | Sovereign        | 0.41        | Credit Exposure (Perpetual Bonds)                                                                                                  |                          |               |
| 6.95 GOI 2061                                      | Sovereign        | 0.26        | TMF Holdings Ltd. (Perpetual)                                                                                                      | CRISIL - AA+             | 1.41          |
| 7.18 GOI 2037                                      | Sovereign        | 0.01        | <b>Sub Total</b>                                                                                                                   |                          | <b>1.41</b>   |
| <b>Sub Total</b>                                   |                  | <b>5.58</b> | UNITS ISSUED BY REIT                                                                                                               |                          |               |
| T-Bills                                            |                  |             | Units issued by ReIT (Equity & other Equity Instrument)                                                                            |                          |               |
| • 182 Days TBILL MAT 180327                        | Sovereign        | 3.48        | Embassy Office Parks REIT Realty                                                                                                   |                          | 1.00          |
| <b>Sub Total</b>                                   |                  | <b>3.48</b> | <b>Sub Total</b>                                                                                                                   |                          | <b>1.00</b>   |
| Credit Exposure (Non Perpetual)                    |                  |             | <b>Total</b>                                                                                                                       |                          | <b>83.01</b>  |
| • National Bank for Agri & Rural Dev.              | CRISIL - AAA     | 5.66        | UNITS ISSUED BY INVIT                                                                                                              |                          |               |
| • Siddhivinayak Securitisation Trust               | CRISIL - AAA(SO) | 4.78        | Units issued by InvIT                                                                                                              |                          |               |
| • GMR Airports Limited                             | CRISIL - AA-     | 4.55        | RAAJMARG INFRA INVESTMENT TRUST                                                                                                    | Transport Infrastructure | 1.31          |
| • Jubilant Beverages Limited                       | CRISIL - AA      | 3.43        | Indus Infra Trust                                                                                                                  | Transport Infrastructure | 0.91          |
| • Power Finance Corporation Ltd.                   | CRISIL - AAA     | 3.10        | POWERGRID Infrastructure Investment Trust                                                                                          | Power                    | 0.78          |
| • SK FINANCE LIMITED                               | ICRA - AA-       | 2.86        | Capital Infra Trust                                                                                                                | Construction             | 0.56          |
| • Small Industries Development Bank                | CRISIL - AAA     | 2.86        | <b>Sub Total</b>                                                                                                                   |                          | <b>3.56</b>   |
| • Kalpataru Projects International Ltd             | IND - AA+        | 2.85        | MONEY MARKET INSTRUMENTS                                                                                                           |                          |               |
| • SBFC Finance Limited                             | IND - AA-        | 2.84        | CD                                                                                                                                 |                          |               |
| Kosamattam Finance Limited                         | IND - A          | 2.80        | Union Bank of India                                                                                                                | ICRA - A1+               | 2.04          |
| Bajaj Housing Finance Ltd.                         | CRISIL - AAA     | 2.77        | <b>Sub Total</b>                                                                                                                   |                          | <b>2.04</b>   |
| Shivshakti Securitisation Trust                    | CRISIL - AAA(SO) | 2.73        | Alternative Investment Fund Units                                                                                                  |                          |               |
| MAS Financial Services Ltd.                        | CARE - AA-       | 2.72        | Corporate Debt Market Development Fund                                                                                             |                          | 0.36          |
| REC Limited.                                       | CRISIL - AAA     | 2.37        | <b>Sub Total</b>                                                                                                                   |                          | <b>0.36</b>   |
| JTPM Metal Traders Limited                         | CRISIL - AA      | 2.31        | Cash,Cash Equivalents and Net Current Assets                                                                                       |                          | 1.97          |
| Triumph Composites Private Limited                 | IND - AA-        | 2.28        | <b>Grand Total</b>                                                                                                                 |                          | <b>100.00</b> |
| Truhome Finance Limited                            | IND - AA         | 2.15        | • Top Ten Holdings                                                                                                                 |                          |               |
| Motilal Oswal Home Fin Ltd. (Erst Aspire Home Fin) | CRISIL - AA+     | 2.14        | Outstanding exposure in derivative instruments Interest Rate Swap.                                                                 |                          |               |
| JM FINANCIAL HOME LOANS LIMITED                    | CRISIL - AA      | 2.14        | (₹ in Crore)                                                                                                                       |                          | 56.30         |
| Evonith Value Steel Limited                        | CRISIL - AA-     | 2.13        | Face Value / Allotment NAV per Unit: ₹ 10 unless otherwise specified. Data is as of September 30, 2026 unless otherwise specified. |                          |               |
| ADITYA BIRLA DIGITAL FASHION VENTURES LIMITED      | CRISIL - AA-     | 2.12        | ₹ Dedicated Fund Manager for Overseas Investments: Mr. Gopal Agrawal (since September 01, 2026) (Total Experience: Over 22 years). |                          |               |
| Pipeline Infrastructure Pvt. Ltd.                  | CRISIL - AAA     | 1.72        | € Includes investments made by the schemes of HDFC Mutual Fund aggregating to ₹ 242.52 Crore.                                      |                          |               |
| Aadhar Housing Finance Limited                     | CARE - AA+       | 1.70        | Please refer Minimum Application Amount, Plans & Options, on Page no. 104 to 106.                                                  |                          |               |
| Aadharshila Infratech Private limited              | CARE - AA+       | 1.68        | \$\$For further details, please refer to para 'Exit Load' on page no. 108.                                                         |                          |               |
| The Tata Power Company Ltd.                        | CARE - AA+       | 1.47        | ^ For Total Expense Ratio including brokerage, transaction cost and statutory levies please refer our website.                     |                          |               |
| Godrej Industries Ltd.                             | CRISIL - AA+     | 1.43        |                                                                                                                                    |                          |               |
| JSW Energy Ltd.                                    | ICRA - AA        | 1.43        |                                                                                                                                    |                          |               |
| Tata Power Renewable Energy Limited                | CARE - AA+       | 1.43        |                                                                                                                                    |                          |               |
| Vastu Finserve India Pvt. Ltd.                     | CARE - AA        | 1.41        |                                                                                                                                    |                          |               |
| Indian Railways Finance Corp. Ltd.                 | CRISIL - AAA     | 1.41        |                                                                                                                                    |                          |               |
| Veritas Finance Limited                            | CARE - AA-       | 1.41        |                                                                                                                                    |                          |               |
| Indigo 043                                         | CRISIL - AA(SO)  | 0.80        |                                                                                                                                    |                          |               |

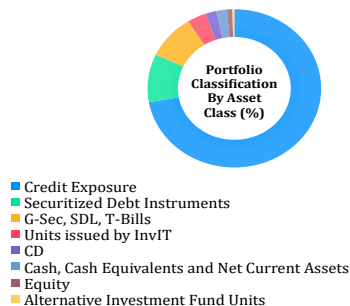
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# HDFC Medium Term Fund

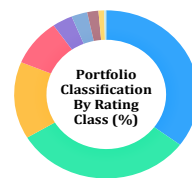
(Erstwhile HDFC Medium Term Debt Fund scheme name changed w.e.f. August 26, 2026.) An open ended medium term debt scheme investing in instruments such that the Macaulay Duration of the portfolio is between 3 to 4 years. A Relatively High Interest Rate Risk and Relatively High Credit Risk.

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CATEGORY OF SCHEME  
MEDIUM TERM FUND



72.21  
9.80  
9.06  
3.56  
2.04  
1.97  
1.00  
0.36



35.22  
31.20  
14.83  
9.06  
3.56  
2.80  
1.97  
1.00  
0.36

CD - Certificate of Deposit;

| SIP PERFORMANCE ^ - Regular Plan - Growth Option   |                 |             |             |             |             |             |
|----------------------------------------------------|-----------------|-------------|-------------|-------------|-------------|-------------|
|                                                    | Since Inception | 15 year     | 10 year     | 5 year      | 3 year      | 1 year      |
|                                                    | SIP             | SIP         | SIP         | SIP         | SIP         | SIP         |
| Total Amount Invested (₹. in Lacs)                 | 29.60           | 18.00       | 12.00       | 6.00        | 3.60        | 1.20        |
| Market Value as on September 30, 2026 (₹. in Lacs) | 82.81           | 31.48       | 16.87       | 7.10        | 3.98        | 1.24        |
| <b>Returns (%)</b>                                 | <b>7.53</b>     | <b>7.07</b> | <b>6.63</b> | <b>6.69</b> | <b>6.64</b> | <b>5.65</b> |
| Benchmark Returns (%)#                             | 7.38            | 7.01        | 6.31        | 5.75        | 5.15        | 1.97        |
| Additional Benchmark Returns (%)# #                | 6.09            | 6.03        | 5.44        | 5.39        | 4.24        | 0.80        |

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.

| PERFORMANCE ^ - Regular Plan - Growth Option |                 |                    |                        |                                    |                            |                |                            |
|----------------------------------------------|-----------------|--------------------|------------------------|------------------------------------|----------------------------|----------------|----------------------------|
| Date                                         | Period          | Scheme Returns (%) | Benchmark Returns (%)# | Additional Benchmark Returns (%)## | Value of ₹ 10,000 invested |                |                            |
|                                              |                 |                    |                        |                                    | Scheme (₹)                 | Benchmark (₹)# | Additional Benchmark (₹)## |
| Sep 30, 25                                   | Last 1 Year     | 5.71               | 2.80                   | 1.33                               | 10,571                     | 10,280         | 10,133                     |
| Sep 29, 23                                   | Last 3 Years    | 7.11               | 6.39                   | 6.17                               | 12,291                     | 12,047         | 11,972                     |
| Sep 30, 21                                   | Last 5 Years    | 6.00               | 5.31                   | 4.88                               | 13,383                     | 12,957         | 12,694                     |
| Sep 30, 16                                   | Last 10 Years   | 6.68               | 6.64                   | 5.52                               | 19,103                     | 19,020         | 17,125                     |
| Feb 06, 02                                   | Since Inception | 7.56               | 7.58                   | 6.35                               | 60,336                     | 60,595         | 45,639                     |

Returns greater than 1 year period are compounded annualized (CAGR). For performance of other schemes managed by Bhavyesh Divecha, Praveen Jain & Anil Bamboli, please refer page 107-108. 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. For Performance of Direct Plan, refer page 113 to 120.

^Past performance may or may not be sustained in future and is not a guarantee of any future returns. Load is not taken into consideration for computation of performance.

This scheme has exposure to floating rate instruments and / or interest rate derivatives. The duration of these instruments is linked to the interest rate reset period. The interest rate risk in a floating rate instrument or in a fixed rate instrument hedged with derivatives is likely to be lesser than that in an equivalent maturity fixed rate instrument. Under some market circumstances the volatility may be of an order greater than what may ordinarily be expected considering only its duration. Hence investors are recommended to consider the unadjusted portfolio maturity of the scheme as well and exercise adequate due diligence when deciding to make their investments

# HDFC Medium to Long Term Fund

(Erstwhile HDFC Income Fund scheme name changed w.e.f. August 26, 2026.) An open ended medium term debt scheme investing in instruments such that the Macaulay Duration of the Portfolio is between 4 years to 7 years. A Relatively High Interest Rate Risk and Moderate Credit Risk.

CATEGORY OF SCHEME  
MEDIUM TO LONG TERM FUND

**INVESTMENT OBJECTIVE:** To generate income / capital appreciation through investments in debt and money market instruments. There is no assurance that the investment objective of the Scheme will be achieved.

| FUND MANAGER * |                |               |
|----------------|----------------|---------------|
| Name           | Since          | Total Exp     |
| Anupam Joshi   | March 07, 2026 | Over 20 years |

| DATE OF ALLOTMENT/INCEPTION DATE |  |
|----------------------------------|--|
| September 11, 2000               |  |

| NAV<br>(As On SEPTEMBER 30, 2026)    | NAV PER UNIT (₹) |
|--------------------------------------|------------------|
| Regular Plan - Growth Option         | 60.2273          |
| Regular Plan - Quarterly IDCW Option | 11.3993          |
| Regular Plan - Normal IDCW Option    | 18.9933          |
| Direct Plan - Growth Option          | 67.1177          |
| Direct Plan - Quarterly IDCW Option  | 12.8046          |
| Direct Plan - Normal IDCW Option     | 21.2255          |

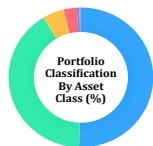
| ASSETS UNDER MANAGEMENT *            |            |
|--------------------------------------|------------|
| As on September 30, 2026             | ₹812.70Cr. |
| Average for Month of September, 2026 | ₹823.58Cr. |

| QUANTITATIVE DATA                                                                                                                                             |             |
|---------------------------------------------------------------------------------------------------------------------------------------------------------------|-------------|
| Residual Maturity *                                                                                                                                           | 10.96 Years |
| Macaulay Duration *                                                                                                                                           | 5.49 Years  |
| Modified Duration *                                                                                                                                           | 5.24 Years  |
| Annualized Portfolio YTM**                                                                                                                                    | 7.67%       |
| #semi annual YTM has been annualised.                                                                                                                         |             |
| *Calculated on the amount invested in debt securities (including accrued interest), deployment of funds in TREPS and Reverse Repo and net receivable/ payable |             |

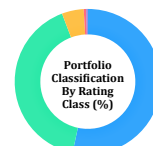
| EXPENSE RATIO<br>(As On September 30, 2026)                                                                                                          |               |
|------------------------------------------------------------------------------------------------------------------------------------------------------|---------------|
| Base expense Ratio Including statutory levies on expenses part of BER, excluding brokerage, transaction cost and execution related statutory levies^ |               |
| Regular: 1.35%                                                                                                                                       | Direct: 0.78% |

| #BENCHMARK INDEX                                |
|-------------------------------------------------|
| CRISIL Medium To Long Duration Debt A-III Index |
| ##ADDL. BENCHMARK INDEX                         |
| CRISIL 10 Year Gilt Index                       |

| EXIT LOADS\$ |
|--------------|
| Nil          |



|                                               |       |
|-----------------------------------------------|-------|
| Credit Exposure                               | 50.42 |
| G-Sec, SDL                                    | 40.90 |
| Cash, Cash Equivalents and Net Current Assets | 4.84  |
| Securitized Debt Instruments                  | 2.94  |
| Equity                                        | 0.56  |
| Alternative Investment Fund Units             | 0.34  |



|                                                         |       |
|---------------------------------------------------------|-------|
| AAA/AAA(SO)/A1+/A1+(SO) & Equivalent                    | 53.36 |
| Sovereign                                               | 40.90 |
| Cash, Cash Equivalents and Net Current Assets           | 4.84  |
| Units issued by ReIT (Equity & Other Equity Instrument) | 0.56  |
| Alternative Investment Fund Units                       | 0.34  |

## PORTFOLIO

| Company/Instrument                          | Rating           | % to NAV     |
|---------------------------------------------|------------------|--------------|
| DEBT & DEBT RELATED                         |                  |              |
| Government Securities (Central/State)       |                  |              |
| 7.24 GOI 2055                               | Sovereign        | 11.68        |
| 6.9 GOI 2065                                | Sovereign        | 4.97         |
| 7.23 GOI 2039                               | Sovereign        | 4.91         |
| GOI 2031                                    | Sovereign        | 3.17         |
| 6.94 GOI 2036                               | Sovereign        | 3.03         |
| 7.62% Uttarakhand SDL ISD 170626 Mat 170635 | Sovereign        | 3.03         |
| 6.98% Gujarat SDL ISD 261125 MAT 261132     | Sovereign        | 2.98         |
| 7.09 GOI 2054                               | Sovereign        | 2.88         |
| 7.71 GOI 2066                               | Sovereign        | 1.85         |
| 7.1 GOI 2034                                | Sovereign        | 1.08         |
| 6.79 GOI 2034                               | Sovereign        | 0.60         |
| 6.62 GOI 2051                               | Sovereign        | 0.54         |
| 6.72% Gujarat SDL - ISD 090621 Mat 090630   | Sovereign        | 0.15         |
| 6.19 GOI 2034                               | Sovereign        | 0.03         |
| <b>Sub Total</b>                            |                  | <b>40.90</b> |
| Credit Exposure (Non Perpetual)             |                  |              |
| Small Industries Development Bank           | CRISIL - AAA     | 9.69         |
| National Bank for Agri & Rural Dev.         | CRISIL - AAA     | 8.46         |
| REC Limited.                                | CRISIL - AAA     | 6.11         |
| NTPC Limited                                | CRISIL - AAA     | 6.05         |
| HDB Financial Services Ltd.                 | CRISIL - AAA     | 4.30         |
| Indian Railways Finance Corp. Ltd.          | CRISIL - AAA     | 4.28         |
| SMFG India Credit Company Ltd               | CRISIL - AAA     | 4.27         |
| Power Finance Corporation Ltd.              | CRISIL - AAA     | 3.04         |
| Siddhivinayak Securitisation Trust          | CRISIL - AAA(SO) | 2.94         |
| LIC Housing Finance Ltd.                    | CRISIL - AAA     | 1.82         |
| State Bank of India                         | ICRA - AAA       | 1.21         |

| Company/Instrument                                      | Rating       | % to NAV      |
|---------------------------------------------------------|--------------|---------------|
| Altius Telecom Infrastructure Trust                     | CRISIL - AAA | 1.19          |
| <b>Sub Total</b>                                        |              | <b>53.36</b>  |
| <b>Total</b>                                            |              | <b>94.26</b>  |
| UNITS ISSUED BY REIT                                    |              |               |
| Units issued by ReIT (Equity & Other Equity Instrument) |              |               |
| Embassy Office Parks REIT                               | Realty       | 0.56          |
| <b>Sub Total</b>                                        |              | <b>0.56</b>   |
| Alternative Investment Fund Units                       |              |               |
| Corporate Debt Market Development Fund                  |              | 0.34          |
| <b>Sub Total</b>                                        |              | <b>0.34</b>   |
| Cash, Cash Equivalents and Net Current Assets           |              | 4.84          |
| <b>Grand Total</b>                                      |              | <b>100.00</b> |

• Top Ten Holdings

|                                                |              |       |
|------------------------------------------------|--------------|-------|
| Outstanding exposure in derivative instruments | (₹ in Crore) | 25.00 |
| Interest Rate Swap.                            |              |       |

Face Value / Allotment NAV per Unit: ₹ 10, Data is as of September 30, 2026 unless otherwise specified.

₹ Dedicated Fund Manager for Overseas Investments: Mr. Gopal Agrawal (since September 01, 2026) (Total Experience: Over 22 years).

€ Includes investments made by the schemes of HDFC Mutual Fund aggregating to ₹ 154.97 Crore.

Please refer Minimum Application Amount, Plans & Options, on Page no. 104 to 106.

\$\$For further details, please refer to para 'Exit Load' on page no. 108.

^ For Total Expense Ratio including brokerage, transaction cost and statutory levies please refer our website.

## SIP PERFORMANCE ^ - Regular Plan - Growth Option

|                                                    | Since Inception | 15 year     | 10 year     | 5 year      | 3 year      | 1 year      |
|----------------------------------------------------|-----------------|-------------|-------------|-------------|-------------|-------------|
|                                                    | SIP             | SIP         | SIP         | SIP         | SIP         | SIP         |
| Total Amount Invested (₹. in Lacs)                 | 31.30           | 18.00       | 12.00       | 6.00        | 3.60        | 1.20        |
| Market Value as on September 30, 2026 (₹. in Lacs) | 78.62           | 28.40       | 15.67       | 6.87        | 3.87        | 1.22        |
| <b>Returns (%)</b>                                 | <b>6.41</b>     | <b>5.81</b> | <b>5.22</b> | <b>5.36</b> | <b>4.79</b> | <b>3.29</b> |
| Benchmark Returns (%)#                             | 7.61            | 7.20        | 6.46        | 5.94        | 5.24        | 2.45        |
| Additional Benchmark Returns (%)#                  | N.A.            | 6.03        | 5.44        | 5.39        | 4.24        | 0.80        |

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.

## PERFORMANCE ^ - Regular Plan - Growth Option

| Date       | Period          | Scheme Returns (%) | Benchmark Returns (%)# | Additional Benchmark Returns (%)## | Value of ₹ 10,000 invested |                |                            |
|------------|-----------------|--------------------|------------------------|------------------------------------|----------------------------|----------------|----------------------------|
|            |                 |                    |                        |                                    | Scheme (₹)                 | Benchmark (₹)# | Additional Benchmark (₹)## |
| Sep 30, 25 | Last 1 Year     | 3.27               | 3.27                   | 1.33                               | 10,327                     | 10,327         | 10,133                     |
| Sep 29, 23 | Last 3 Years    | 6.13               | 6.49                   | 6.17                               | 11,958                     | 12,080         | 11,972                     |
| Sep 30, 21 | Last 5 Years    | 4.75               | 5.47                   | 4.88                               | 12,616                     | 13,056         | 12,694                     |
| Sep 30, 16 | Last 10 Years   | 4.97               | 6.76                   | 5.52                               | 16,250                     | 19,242         | 17,125                     |
| Sep 11, 00 | Since Inception | 7.13               | 8.50                   | NA                                 | 60,227                     | 83,901         | NA                         |

Returns greater than 1 year period are compounded annualized (CAGR). N.A. Not Available. For performance of other schemes managed by Anupam Joshi, please refer page 107-108. 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. For Performance of Direct Plan, refer page 113 to 120.

^Past performance may or may not be sustained in future and is not a guarantee of any future returns. Load is not taken into consideration for computation of performance.

This scheme has exposure to floating rate instruments and / or interest rate derivatives. The duration of these instruments is linked to the interest rate reset period. The interest rate risk in a floating rate instrument or in a fixed rate instrument hedged with derivatives is likely to be lesser than that in an equivalent maturity fixed rate instrument. Under some market circumstances the volatility may be of an order greater than what may ordinarily be expected considering only its duration. Hence investors are recommended to consider the unadjusted portfolio maturity of the scheme as well and exercise adequate due diligence when deciding to make their investments

# HDFC Long Term Fund

(Erstwhile HDFC Long Duration Debt Fund scheme name changed w.e.f. August 26, 2026.) An open ended debt scheme investing in instruments such that the Macaulay duration of the portfolio is greater than 7 years. A Relatively High Interest Rate Risk and Relatively Low Credit Risk

CATEGORY OF SCHEME  
LONG TERM FUND

**INVESTMENT OBJECTIVE:** To generate income / capital appreciation through investments in debt and money market instruments. There is no assurance that the investment objective of the Scheme will be achieved.

| FUND MANAGER <sup>v</sup> |                |               |
|---------------------------|----------------|---------------|
| Name                      | Since          | Total Exp     |
| Anupam Joshi              | March 07, 2026 | Over 20 years |

| DATE OF ALLOTMENT/INCEPTION DATE |  |
|----------------------------------|--|
| January 20, 2023                 |  |

| NAV<br>(As On SEPTEMBER 30, 2026) <sup>^^</sup> | NAV PER UNIT (₹) |
|-------------------------------------------------|------------------|
| Regular Plan - Growth Option                    | 12.3154          |
| Regular Plan - IDCW Option                      | 10.5722          |
| Direct Plan - Growth Option                     | 12.4744          |
| Direct Plan - IDCW Option                       | 10.3439          |

| ASSETS UNDER MANAGEMENT <sup>€</sup> |              |
|--------------------------------------|--------------|
| As on September 30, 2026             | ₹2,577.19Cr. |
| Average for Month of September, 2026 | ₹2,644.26Cr. |

| QUANTITATIVE DATA                                                                                                                                             |             |
|---------------------------------------------------------------------------------------------------------------------------------------------------------------|-------------|
| Residual Maturity *                                                                                                                                           | 28.46 Years |
| Macaulay Duration *                                                                                                                                           | 11.66 Years |
| Modified Duration *                                                                                                                                           | 11.23 Years |
| Annualized Portfolio YTM#*                                                                                                                                    | 7.77%       |
| #semi annual YTM has been annualised.                                                                                                                         |             |
| *Calculated on the amount invested in debt securities (including accrued interest), deployment of funds in TREPS and Reverse Repo and net receivable/ payable |             |

| EXPENSE RATIO<br>(As On September 30, 2026)                                                                                                                      |               |
|------------------------------------------------------------------------------------------------------------------------------------------------------------------|---------------|
| Base expense Ratio Including statutory levies on expenses part of BER, excluding brokerage, transaction cost and execution related statutory levies <sup>^</sup> |               |
| Regular: 0.62%                                                                                                                                                   | Direct: 0.28% |

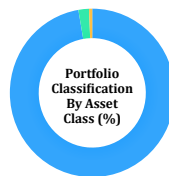
| #BENCHMARK INDEX                       |  |
|----------------------------------------|--|
| NIFTY Long Duration Debt Index - A-III |  |
| ##ADDL. BENCHMARK INDEX                |  |
| CRISIL 10 Year Gilt Index              |  |

| EXIT LOAD\$\$ |  |
|---------------|--|
| Nil           |  |

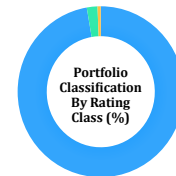


## PORTFOLIO

| Instrument                                    | Rating    | % to NAV      | Outstanding exposure in derivative instruments Interest Rate Swap.                                                                                           | (₹ in Crore) | 75.00 |
|-----------------------------------------------|-----------|---------------|--------------------------------------------------------------------------------------------------------------------------------------------------------------|--------------|-------|
| DEBT & DEBT RELATED                           |           |               | Face Value / Allotment NAV per Unit: ₹ 10, CD - Certificate of Deposit; CP - Commercial Papers. Data is as of September 30, 2026 unless otherwise specified. |              |       |
| Government Securities (Central/State)         |           |               | ₹ Dedicated Fund Manager for Overseas Investments: Mr. Gopal Agrawal (since September 01, 2026) (Total Experience: Over 22 years).                           |              |       |
| • 7.3 GOI 2053                                | Sovereign | 29.06         | € Includes investments made by the schemes of HDFC Mutual Fund aggregating to ₹ 35.04 Crore.                                                                 |              |       |
| • 7.09 GOI 2054                               | Sovereign | 19.40         | Please refer Minimum Application Amount, Plans & Options, on Page no. 104 to 106.                                                                            |              |       |
| • 7.36 GOI 2052                               | Sovereign | 18.69         | \$For further details, please refer to para 'Exit Load' on page no. 108.                                                                                     |              |       |
| • 6.9 GOI 2065                                | Sovereign | 8.44          | ^ For Total Expense Ratio including brokerage, transaction cost and statutory levies please refer our website.                                               |              |       |
| • 7.34 GOI 2064                               | Sovereign | 7.82          |                                                                                                                                                              |              |       |
| • 6.99 GOI 2051                               | Sovereign | 6.46          |                                                                                                                                                              |              |       |
| • 6.62 GOI 2051                               | Sovereign | 2.72          |                                                                                                                                                              |              |       |
| • 7.16 GOI 2050                               | Sovereign | 1.83          |                                                                                                                                                              |              |       |
| • 7.24 GOI 2055                               | Sovereign | 1.66          |                                                                                                                                                              |              |       |
| • 6.67 GOI 2050                               | Sovereign | 1.22          |                                                                                                                                                              |              |       |
| <b>Sub Total</b>                              |           | <b>97.30</b>  |                                                                                                                                                              |              |       |
| Alternative Investment Fund Units             |           |               |                                                                                                                                                              |              |       |
| Corporate Debt Market Development Fund        |           | 0.63          |                                                                                                                                                              |              |       |
| <b>Sub Total</b>                              |           | <b>0.63</b>   |                                                                                                                                                              |              |       |
| Cash, Cash Equivalents and Net Current Assets |           | 2.07          |                                                                                                                                                              |              |       |
| <b>Grand Total</b>                            |           | <b>100.00</b> |                                                                                                                                                              |              |       |
| • Top Ten Holdings                            |           |               |                                                                                                                                                              |              |       |



|                                               |       |
|-----------------------------------------------|-------|
| G-Sec                                         | 97.30 |
| Cash, Cash Equivalents and Net Current Assets | 2.07  |
| Alternative Investment Fund Units             | 0.63  |



|                                               |       |
|-----------------------------------------------|-------|
| Sovereign                                     | 97.30 |
| Cash, Cash Equivalents and Net Current Assets | 2.07  |
| Alternative Investment Fund Units             | 0.63  |



## SIP PERFORMANCE <sup>^</sup> - Regular Plan - Growth Option

|                                                    | Since Inception SIP | 3 year SIP  | 1 year SIP  |
|----------------------------------------------------|---------------------|-------------|-------------|
| Total Amount Invested (₹. in Lacs)                 | 4.50                | 3.60        | 1.20        |
| Market Value as on September 30, 2026 (₹. in Lacs) | 4.86                | 3.78        | 1.21        |
| <b>Returns (%)</b>                                 | <b>4.10</b>         | <b>3.25</b> | <b>1.79</b> |
| Benchmark Returns (%)#                             | 3.05                | 1.99        | -1.15       |
| Additional Benchmark Returns (%)# #                | 4.96                | 4.24        | 0.80        |

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.



## PERFORMANCE <sup>^</sup> - Regular Plan - Growth Option

| Date       | Period          | Scheme Returns (%) | Benchmark Returns (%)# | Additional Benchmark Returns (%)## | Value of ₹ 10,000 invested |                |                            |
|------------|-----------------|--------------------|------------------------|------------------------------------|----------------------------|----------------|----------------------------|
|            |                 |                    |                        |                                    | Scheme (₹)                 | Benchmark (₹)# | Additional Benchmark (₹)## |
| Sep 30, 25 | Last 1 Year     | 1.44               | -0.40                  | 1.33                               | 10,144                     | 9,960          | 10,133                     |
| Sep 29, 23 | Last 3 Years    | 5.58               | 4.69                   | 6.17                               | 11,772                     | 11,478         | 11,972                     |
| Jan 20, 23 | Since Inception | 5.80               | 5.20                   | 6.50                               | 12,315                     | 12,059         | 12,620                     |

Returns greater than 1 year period are compounded annualized (CAGR). For performance of other schemes managed by Anupam Joshi, please refer page 107-108. 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. For Performance of Direct Plan, refer page 113 to 120.

<sup>^</sup>Past performance may or may not be sustained in future and is not a guarantee of any future returns. Load is not taken into consideration for computation of performance.

This scheme has exposure to floating rate instruments and / or interest rate derivatives. The duration of these instruments is linked to the interest rate reset period. The interest rate risk in a floating rate instrument or in a fixed rate instrument hedged with derivatives is likely to be lesser than that in an equivalent maturity fixed rate instrument. Under some market circumstances the volatility may be of an order greater than what may ordinarily be expected considering only its duration. Hence investors are recommended to consider the unadjusted portfolio maturity of the scheme as well and exercise adequate due diligence when deciding to make their investments

# HDFC Arbitrage Fund

An open ended scheme investing in arbitrage opportunities. No investment in InvTs is permitted.

CATEGORY OF SCHEME  
ARBITRAGE FUND

**INVESTMENT OBJECTIVE:** To generate income through arbitrage opportunities and permitted debt instruments. There is no assurance that the investment objective of the Scheme will be achieved.

| FUND MANAGER ₹                        |                      |                  |
|---------------------------------------|----------------------|------------------|
| Name                                  | Since                | Total Exp        |
| Arun Agarwal<br>(Arbitrage Assets)    | August 24,<br>2020   | Over 28<br>years |
| Nandita Menezes<br>(Arbitrage Assets) | March 29,<br>2025    | Over 4<br>years  |
| Anil Bamboli<br>(Debt Assets)         | February<br>01, 2022 | Over 31<br>years |

| DATE OF ALLOTMENT/INCEPTION DATE |  |
|----------------------------------|--|
| October 23, 2007                 |  |

| NAV<br>(As On SEPTEMBER 30, 2026)  | NAV PER<br>UNIT(₹) |
|------------------------------------|--------------------|
| Regular Plan - Growth Option       | 32.912             |
| Regular Plan - Monthly IDCW Option | 11.422             |
| Direct Plan - Growth Option        | 21.812             |
| Direct Plan - Monthly IDCW Option  | 11.330             |

| ASSETS UNDER MANAGEMENT €               |               |
|-----------------------------------------|---------------|
| As on September 30, 2026                | ₹25,407.18Cr. |
| Average for Month of<br>September, 2026 | ₹25,533.24Cr. |

| QUANTITATIVE DATA                                                                                                                                             |          |
|---------------------------------------------------------------------------------------------------------------------------------------------------------------|----------|
| <b>Portfolio Turnover</b>                                                                                                                                     |          |
| Equity Turnover                                                                                                                                               | 220.21%  |
| Total Turnover                                                                                                                                                | 1064.36% |
| Total Turnover = Equity + Debt + Derivative                                                                                                                   |          |
| Residual Maturity *                                                                                                                                           | 88 Days  |
| Macaulay Duration *                                                                                                                                           | 88 Days  |
| Modified Duration *                                                                                                                                           | 82 Days  |
| Annualized Portfolio YTM#                                                                                                                                     | 6.17%    |
| #semi annual YTM has been annualised.                                                                                                                         |          |
| *Calculated on the amount invested in debt securities (including accrued interest), deployment of funds in TREPS and Reverse Repo and net receivable/ payable |          |

| EXPENSE RATIO<br>(As On September 30, 2026)                                                                                                          |               |
|------------------------------------------------------------------------------------------------------------------------------------------------------|---------------|
| Base expense Ratio Including statutory levies on expenses part of BER, excluding brokerage, transaction cost and execution related statutory levies^ |               |
| Regular: 0.94%                                                                                                                                       | Direct: 0.40% |

| #BENCHMARK INDEX                               |  |
|------------------------------------------------|--|
| NIFTY 50 Arbitrage Index (Total Returns Index) |  |
| ##ADDL. BENCHMARK INDEX                        |  |
| CRISIL 1 Year T-Bill Index                     |  |

| EXIT LOADS\$                                                                                                                                                                                                                                                                                                                                                      |  |
|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|--|
| <ul style="list-style-type: none"> <li>In respect of each purchase / switch-in of Units, an Exit load of 0.25% is payable if Units are redeemed / switched-out within 15 days from the date of allotment of units.</li> <li>No Exit Load is payable if Units are redeemed/switched-out after 15 days from the date of allotment (w.e.f June 29, 2026).</li> </ul> |  |



## PORTFOLIO

| Company/<br>Instrument                      | Industry+<br>/Rating               | % to NAV<br>(Hedged &<br>Unhedged) | %<br>exposure<br>of<br>Derivative | Company/<br>Instrument                   | Industry+<br>/Rating                             | % to NAV<br>(Hedged &<br>Unhedged) | %<br>exposure<br>of<br>Derivative |
|---------------------------------------------|------------------------------------|------------------------------------|-----------------------------------|------------------------------------------|--------------------------------------------------|------------------------------------|-----------------------------------|
| <b>EQUITY &amp; EQUITY RELATED</b>          |                                    |                                    |                                   |                                          |                                                  |                                    |                                   |
| • HDFC Bank Ltd.                            | Banks                              | 5.04                               | -5.09                             | Multi Commodity Exchange of India L      | Capital Markets                                  | 0.44                               | -0.44                             |
| • ICICI Bank Ltd.                           | Banks                              | 5.04                               | -5.07                             | Mahindra & Mahindra Ltd.                 | Automobiles                                      | 0.43                               | -0.43                             |
| • Reliance Industries Ltd.                  | Petroleum Products                 | 3.39                               | -3.40                             | Maruti Suzuki India Limited              | Automobiles                                      | 0.42                               | -0.42                             |
| • Bharti Airtel Ltd.                        | Telecom - Services                 | 3.31                               | -3.33                             | Power Finance Corporation Ltd.           | Finance                                          | 0.41                               | -0.41                             |
| • Axis Bank Ltd.                            | Banks                              | 2.87                               | -2.87                             | Life Insurance Corporation of India      | Insurance                                        | 0.40                               | -0.41                             |
| • JSW Steel Ltd.                            | Ferrous Metals                     | 2.32                               | -2.35                             | Kalyan Jewellers India Ltd               | Consumer Durables                                | 0.39                               | -0.39                             |
| • State Bank of India                       | Banks                              | 2.30                               | -2.32                             | HDFC Life Insurance Company Limited      | Insurance                                        | 0.38                               | -0.37                             |
| • Bajaj Finance Ltd.                        | Finance                            | 1.80                               | -1.81                             | Biocon Ltd.                              | Pharmaceuticals & Biotechnology                  | 0.37                               | -0.37                             |
| • Tata Steel Ltd.                           | Ferrous Metals                     | 1.55                               | -1.56                             | INFO EDGE (INDIA) LIMITED                | Retailing                                        | 0.37                               | -0.37                             |
| Canara Bank                                 | Banks                              | 1.52                               | -1.53                             | Tata Motors Passenger Vehicles Limited   | Automobiles                                      | 0.36                               | -0.36                             |
| Kotak Mahindra Bank Limited                 | Banks                              | 1.44                               | -1.44                             | Bharat Forge Ltd.                        | Auto Components                                  | 0.35                               | -0.35                             |
| Hindustan Unilever Ltd.                     | Diversified Fmcg                   | 1.43                               | -1.43                             | Aditya Birla Capital Ltd.                | Finance                                          | 0.33                               | -0.33                             |
| Punjab National Bank                        | Banks                              | 1.27                               | -1.28                             | Hindustan Petroleum Corp. Ltd.           | Petroleum Products                               | 0.32                               | -0.32                             |
| Divis Laboratories Ltd.                     | Pharmaceuticals & Biotechnology    | 1.26                               | -1.27                             | Jio Financial Services Limited           | Finance                                          | 0.31                               | -0.31                             |
| TVS Motor Company Ltd.                      | Automobiles                        | 1.10                               | -1.11                             | The Tata Power Company Ltd.              | Power                                            | 0.30                               | -0.30                             |
| VODAFONE IDEA LIMITED                       | Telecom - Services                 | 1.03                               | -1.04                             | Ashok Leyland Ltd                        | Agricultural, Commercial & Construction Vehicles | 0.29                               | -0.29                             |
| IDFC First Bank Limited                     | Banks                              | 0.95                               | -0.95                             | Cummins India Ltd.                       | Industrial Products                              | 0.29                               | -0.29                             |
| Coal India Ltd.                             | Consumable Fuels                   | 0.87                               | -0.87                             | Hindustan Aeronautics Limited            | Aerospace & Defense                              | 0.29                               | -0.29                             |
| Indus Towers Limited                        | Telecom - Services                 | 0.81                               | -0.81                             | Yes Bank Ltd.                            | Banks                                            | 0.29                               | -0.30                             |
| Bank of Baroda                              | Banks                              | 0.74                               | -0.75                             | Asian Paints Limited                     | Consumer Durables                                | 0.28                               | -0.28                             |
| NTPC Limited                                | Power                              | 0.74                               | -0.73                             | GE Vernova T&D India Limited             | Electrical Equipment                             | 0.27                               | -0.27                             |
| Hindalco Industries Ltd.                    | Non - Ferrous Metals               | 0.73                               | -0.74                             | Indian Hotels Company Ltd.               | Leisure Services                                 | 0.27                               | -0.27                             |
| NMDC Limited                                | Minerals & Mining                  | 0.67                               | -0.67                             | Bank of India                            | Banks                                            | 0.26                               | -0.26                             |
| Cholamandalam Investment & Finance Co. Ltd. | Finance                            | 0.62                               | -0.62                             | Godrej Properties Ltd.                   | Realty                                           | 0.26                               | -0.26                             |
| InterGlobe Aviation Ltd.                    | Transport Services                 | 0.62                               | -0.61                             | Indian Energy Exchange Limited           | Capital Markets                                  | 0.26                               | -0.26                             |
| Steel Authority Of India Ltd.               | Ferrous Metals                     | 0.60                               | -0.59                             | Titan Company Ltd.                       | Consumer Durables                                | 0.24                               | -0.25                             |
| Apollo Hospitals Enterprise Ltd.            | Healthcare Services                | 0.59                               | -0.58                             | Adani Power (Mundra) Limited             | Power                                            | 0.23                               | -0.23                             |
| ITC LIMITED                                 | Diversified Fmcg                   | 0.59                               | -0.59                             | APL Apollo Tubes Ltd.                    | Industrial Products                              | 0.23                               | -0.23                             |
| Eicher Motors Ltd.                          | Automobiles                        | 0.58                               | -0.58                             | Bharat Petroleum Corporation Ltd.        | Petroleum Products                               | 0.23                               | -0.23                             |
| Infosys Limited                             | IT - Software                      | 0.57                               | -0.58                             | Coforge Limited                          | IT - Software                                    | 0.23                               | -0.24                             |
| Marico Ltd.                                 | Agricultural Food & Other Products | 0.57                               | -0.57                             | Pidilite Industries Ltd.                 | Chemicals & Petrochemicals                       | 0.23                               | -0.23                             |
| Varun Beverages Ltd                         | Beverages                          | 0.56                               | -0.56                             | UltraTech Cement Limited                 | Cement & Cement Products                         | 0.21                               | -0.21                             |
| Larsen and Toubro Ltd.                      | Construction                       | 0.54                               | -0.54                             | Volta Ltd.                               | Consumer Durables                                | 0.21                               | -0.21                             |
| ADANI ENTERPRISES LIMITED                   | Metals & Minerals Trading          | 0.49                               | -0.49                             | Adani Energy Solutions Limited           | Power                                            | 0.19                               | -0.19                             |
| Tata Consumer Products Limited              | Agricultural Food & Other Products | 0.49                               | -0.50                             | Central Depository Services (India) Ltd. | Capital Markets                                  | 0.19                               | -0.19                             |
| Indian Oil Corporation Ltd.                 | Petroleum Products                 | 0.48                               | -0.48                             | Grasim Industries Ltd.                   | Cement & Cement Products                         | 0.19                               | -0.19                             |
| LIC Housing Finance Ltd.                    | Finance                            | 0.48                               | -0.49                             |                                          |                                                  |                                    |                                   |
| Bharat Electronics Ltd.                     | Aerospace & Defense                | 0.46                               | -0.46                             |                                          |                                                  |                                    |                                   |
| Bharat Heavy Electricals Ltd.               | Electrical Equipment               | 0.46                               | -0.46                             |                                          |                                                  |                                    |                                   |
| Glenmark Pharmaceuticals Ltd.               | Pharmaceuticals & Biotechnology    | 0.46                               | -0.46                             |                                          |                                                  |                                    |                                   |
| Ambuja Cements Ltd.                         | Cement & Cement Products           | 0.44                               | -0.44                             |                                          |                                                  |                                    |                                   |

....Contd on next page

For Product label and Riskometers, refer page no: 124-139

**An open ended scheme investing in arbitrage opportunities. No investment in InvITs is permitted.**

## CATEGORY OF SCHEME ARBITRAGE FUND

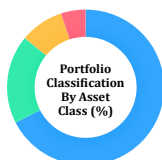
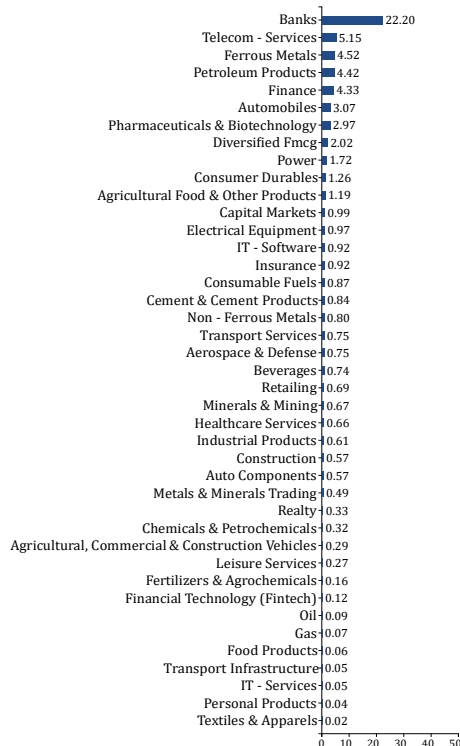


| Company/Instrument                       | Industry+ /Rating                  | % to NAV<br>(Hedged &<br>Unhedged) | %<br>exposure<br>of<br>Derivative |
|------------------------------------------|------------------------------------|------------------------------------|-----------------------------------|
| Adani Green Energy Limited               | Power                              | 0.18                               | -0.18                             |
| Alkem Laboratories Ltd.                  | Pharmaceuticals & Biotechnology    | 0.18                               | -0.18                             |
| Bajaj Auto Limited                       | Automobiles                        | 0.18                               | -0.18                             |
| Aurobindo Pharma Ltd.                    | Pharmaceuticals & Biotechnology    | 0.17                               | -0.17                             |
| Eternal Limited                          | Retailing                          | 0.17                               | -0.17                             |
| INOX Wind Limited                        | Electrical Equipment               | 0.16                               | -0.16                             |
| Torrent Pharmaceuticals Ltd.             | Pharmaceuticals & Biotechnology    | 0.16                               | -0.16                             |
| UPL Ltd.                                 | Fertilizers & Agrochemicals        | 0.16                               | -0.16                             |
| Bajaj Finserv Ltd.                       | Finance                            | 0.15                               | -0.15                             |
| Lupin Ltd.                               | Pharmaceuticals & Biotechnology    | 0.15                               | -0.15                             |
| Samvardhana Motherson International Ltd. | Auto Components                    | 0.14                               | -0.14                             |
| Bandhan Bank Ltd.                        | Banks                              | 0.13                               | -0.13                             |
| Cipla Ltd.                               | Pharmaceuticals & Biotechnology    | 0.13                               | -0.13                             |
| Patanjali Foods Limited                  | Agricultural Food & Other Products | 0.13                               | -0.13                             |
| Radico Khaitan Limited                   | Beverages                          | 0.13                               | -0.13                             |
| The Federal Bank Ltd.                    | Banks                              | 0.11                               | -0.11                             |
| Indusind Bank Ltd.                       | Banks                              | 0.10                               | -0.10                             |
| One 97 Communications Limited            | Financial Technology (Fintech)     | 0.10                               | -0.10                             |
| Delhivery Limited                        | Transport Services                 | 0.09                               | -0.09                             |
| Max Financial Services Ltd.              | Insurance                          | 0.08                               | -0.08                             |
| PG Electroplast Limited                  | Consumer Durables                  | 0.08                               | -0.08                             |
| PNB Housing Finance Ltd.                 | Finance                            | 0.08                               | -0.09                             |
| Shriram Finance Ltd.                     | Finance                            | 0.08                               | -0.08                             |
| Tube Investments of India Ltd.           | Auto Components                    | 0.08                               | -0.08                             |
| Avenue Supermarts Ltd.                   | Retailing                          | 0.07                               | -0.07                             |
| DLF LIMITED                              | Realty                             | 0.07                               | -0.07                             |
| Fortis Healthcare Limited                | Healthcare Services                | 0.07                               | -0.07                             |
| GAIL (India) Ltd.                        | Gas                                | 0.07                               | -0.07                             |
| JSW Energy Ltd.                          | Power                              | 0.07                               | -0.07                             |
| Oil & Natural Gas Corporation Ltd.       | Oil                                | 0.07                               | -0.07                             |
| Sun Pharmaceutical Industries Ltd.       | Pharmaceuticals & Biotechnology    | 0.07                               | -0.07                             |
| Supreme Industries Ltd.                  | Industrial Products                | 0.07                               | -0.07                             |
| Union Bank of India                      | Banks                              | 0.07                               | -0.07                             |
| Au Small Finance Bank Ltd.               | Banks                              | 0.06                               | -0.06                             |
| SBI Life Insurance Company Ltd.          | Insurance                          | 0.06                               | -0.06                             |
| Solar Industries India Ltd.              | Chemicals & Petrochemicals         | 0.06                               | -0.06                             |
| CG Power and Industrial Solutions Ltd.   | Electrical Equipment               | 0.05                               | -0.05                             |
| Computer Age Management Services         | Capital Markets                    | 0.05                               | -0.05                             |
| Jindal Steel Limited.                    | Ferrous Metals                     | 0.05                               | -0.05                             |
| Mphasis Limited.                         | IT - Software                      | 0.05                               | -0.04                             |
| Muthoot Finance Ltd.                     | Finance                            | 0.05                               | -0.05                             |
| National Aluminium Co. Ltd.              | Non - Ferrous Metals               | 0.05                               | -0.05                             |
| Sagility Limited                         | IT - Services                      | 0.05                               | -0.05                             |
| United Spirits Limited                   | Beverages                          | 0.05                               | -0.05                             |
| Amber Enterprises India Ltd.             | Consumer Durables                  | 0.04                               | -0.04                             |
| Container Corporation of India Ltd.      | Transport Services                 | 0.04                               | -0.04                             |
| GMR Airports Limited                     | Transport Infrastructure           | 0.04                               | -0.04                             |
| Swiggy Limited                           | Retailing                          | 0.04                               | -0.04                             |
| Tata Consultancy Services Ltd.           | IT - Software                      | 0.04                               | -0.04                             |
| Trent Ltd.                               | Retailing                          | 0.04                               | -0.04                             |
| Bombay Stock Exchange Limited (BSE)      | Capital Markets                    | 0.03                               | -0.03                             |
| Britannia Industries Ltd.                | Food Products                      | 0.03                               | -0.03                             |
| Dabur India Ltd.                         | Personal Products                  | 0.03                               | -0.03                             |
| HCL Technologies Ltd.                    | IT - Software                      | 0.03                               | -0.03                             |
| NBCC (India) Limited                     | Construction                       | 0.03                               | -0.03                             |
| Nestle India Ltd.                        | Food Products                      | 0.03                               | -0.03                             |
| SRF Ltd.                                 | Chemicals & Petrochemicals         | 0.03                               | -0.03                             |
| Crompton Greaves Consumer Elec. Ltd.     | Consumer Durables                  | 0.02                               | -0.02                             |
| Hindustan Zinc Ltd.                      | Non - Ferrous Metals               | 0.02                               | -0.02                             |

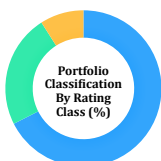
| Company/Instrument                             | Industry+ /Rating               | % to NAV<br>(Hedged &<br>Unhedged) | %<br>exposure<br>of<br>Derivative |
|------------------------------------------------|---------------------------------|------------------------------------|-----------------------------------|
| Manappuram Finance Ltd.                        | Finance                         | 0.02                               | -0.02                             |
| Oil India Limited                              | Oil                             | 0.02                               | -0.02                             |
| Page Industries Ltd                            | Textiles & Apparels             | 0.02                               | -0.02                             |
| PB Fintech Limited                             | Financial Technology (Fintech)  | 0.02                               | -0.02                             |
| Suzlon Energy Ltd                              | Electrical Equipment            | 0.02                               | -0.02                             |
| Adani Ports & Special Economic Zone            | Transport Infrastructure        | 0.01                               | -0.01                             |
| Angel One Ltd.                                 | Capital Markets                 | 0.01                               | -0.01                             |
| Astral Limited                                 | Industrial Products             | 0.01                               | -0.01                             |
| Colgate-Palmolive ( I ) Ltd.                   | Personal Products               | 0.01                               | -0.01                             |
| Hitachi Energy India Ltd.                      | Electrical Equipment            | 0.01                               | -0.01                             |
| Laurus Labs Ltd.                               | Pharmaceuticals & Biotechnology | 0.01                               | -0.01                             |
| Motilal Oswal Financial Services Ltd.          | Capital Markets                 | 0.01                               | -0.01                             |
| Polycab India Limited                          | Industrial Products             | 0.01                               | -0.01                             |
| Power Grid Corporation of India Ltd.           | Power                           | 0.01                               | -0.01                             |
| RBL Bank Ltd.                                  | Banks                           | 0.01                               | -0.01                             |
| Zybus Lifesciences Limited                     | Pharmaceuticals & Biotechnology | 0.01                               | -0.01                             |
| ABB India Ltd.                                 | Electrical Equipment            | @                                  | 0.00                              |
| Bajaj Holdings & Investment Ltd                | Finance                         | @                                  | 0.00                              |
| Bank of Maharashtra                            | Banks                           | @                                  | 0.00                              |
| Bosch Limited                                  | Auto Components                 | @                                  | 0.00                              |
| Cochin Shipyard Ltd.                           | Industrial Manufacturing        | @                                  | 0.00                              |
| Fsn Ecommerce Ventures Limited (Nykaa)         | Retailing                       | @                                  | 0.00                              |
| ICICI Prudential Life Insurance Company Ltd.   | Insurance                       | @                                  | 0.00                              |
| Lodha Developers Limited                       | Realty                          | @                                  | 0.00                              |
| The Phoenix Mills Limited                      | Realty                          | @                                  | 0.00                              |
| Vedanta Ltd.                                   | Diversified Metals              | @                                  | 0.00                              |
| Sub Total                                      |                                 | 67.53                              | -67.53                            |
| MONEY MARKET INSTRUMENTS                       |                                 |                                    |                                   |
| CD                                             |                                 |                                    |                                   |
| • Union Bank of India                          | ICRA - A1+ / IND - A1+          | 4.71                               | 0.00                              |
| Indian Overseas Bank                           | CARE - A1+                      | 1.53                               | 0.00                              |
| Punjab National Bank                           | CARE - A1+                      | 0.96                               | 0.00                              |
| Small Industries Development Bank              | CARE - A1+                      | 0.87                               | 0.00                              |
| Canara Bank                                    | CRISIL - A1+                    | 0.29                               | 0.00                              |
| ICICI Bank Ltd.                                | ICRA - A1+                      | 0.29                               | 0.00                              |
| Kotak Mahindra Bank Limited                    | CRISIL - A1+                    | 0.29                               | 0.00                              |
| Export - Import Bank of India                  | CRISIL - A1+                    | 0.10                               | 0.00                              |
| Sub Total                                      |                                 | 9.04                               | 0.00                              |
| MUTUAL FUND UNITS                              |                                 |                                    |                                   |
| Mutual Fund Units                              |                                 |                                    |                                   |
| HDFC Liquid Fund - Direct Plan - Growth Option |                                 |                                    |                                   |

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## Industry Allocation of Equity Holding (% of Net Assets)



Equity  
Mutual Fund Units  
CD  
Cash, Cash Equivalents and Net Current Assets



Equity  
Cash, Cash Equivalents and Net Current Assets  
AAA/AAA(S0)/A1+/A1+(S0) & Equivalent

CD - Certificate of Deposit;



## PORTFOLIO

|                                                        |              |           |
|--------------------------------------------------------|--------------|-----------|
| Outstanding exposure in derivative instruments         | (₹ in Crore) | 17,230.98 |
| Hedged position in Equity & Equity related instruments |              |           |
| (% age)                                                |              | 67.82     |

Face Value / Allotment NAV per Unit: ₹ 10, + Industry Classification as recommended by AMFI, CD - Certificate of Deposit; CP - Commercial Papers, Data is as of September 30, 2026 unless otherwise specified.

₹ Dedicated Fund Manager for Overseas Investments:

Mr. Gopal Agrawal (since September 01, 2026) (Total Experience: Over 22 years).

€ Includes investments made by the schemes of HDFC Mutual Fund aggregating to ₹ 983.29 Crore.

Please refer Minimum Application Amount, Plans & Options, on Page no. 104 to 106.

\$\$\$For further details, please refer to para 'Exit Load' on page no. 108.

^ For Total Expense Ratio including brokerage, transaction cost and statutory levies please refer our website.



## SIP PERFORMANCE ^ - Regular Plan - Growth Option

|                                                    | Since Inception SIP | 15 year SIP | 10 year SIP | 5 year SIP  | 3 year SIP  | 1 year SIP  |
|----------------------------------------------------|---------------------|-------------|-------------|-------------|-------------|-------------|
| Total Amount Invested (₹. in Lacs)                 | 22.80               | 18.00       | 12.00       | 6.00        | 3.60        | 1.20        |
| Market Value as on September 30, 2026 (₹. in Lacs) | 42.53               | 28.64       | 16.14       | 7.07        | 3.96        | 1.24        |
| <b>Returns (%)</b>                                 | <b>6.16</b>         | <b>5.92</b> | <b>5.78</b> | <b>6.49</b> | <b>6.32</b> | <b>5.84</b> |
| Benchmark Returns (%)#                             | N.A.                | 6.08        | 6.14        | 7.25        | 7.31        | 7.04        |
| Additional Benchmark Returns (%)##                 | 6.16                | 6.08        | 5.73        | 5.82        | 5.34        | 3.88        |

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.



## PERFORMANCE ^ - Regular Plan - Growth Option

| Date       | Period          | Scheme Returns (%) | Benchmark Returns (%)# | Additional Benchmark Returns (%)## | Value of ₹ 10,000 invested |                |                            |
|------------|-----------------|--------------------|------------------------|------------------------------------|----------------------------|----------------|----------------------------|
|            |                 |                    |                        |                                    | Scheme (₹)                 | Benchmark (₹)# | Additional Benchmark (₹)## |
| Sep 30, 25 | Last 1 Year     | 6.08               | 7.33                   | 4.01                               | 10,608                     | 10,733         | 10,401                     |
| Sep 29, 23 | Last 3 Years    | 6.71               | 7.42                   | 6.14                               | 12,154                     | 12,399         | 11,960                     |
| Sep 30, 21 | Last 5 Years    | 6.11               | 6.69                   | 5.66                               | 13,454                     | 13,825         | 13,169                     |
| Sep 30, 16 | Last 10 Years   | 5.57               | 5.60                   | 5.88                               | 17,204                     | 17,248         | 17,719                     |
| Oct 23, 07 | Since Inception | 6.49               | NA                     | 6.16                               | 32,912                     | NA             | 31,034                     |

Returns greater than 1 year period are compounded annualized (CAGR). N.A. Not Available. Scheme performance is not strictly comparable with that of its Additional Benchmark since the scheme does not take directional call in equity markets but is limited to availing arbitrage opportunities, etc. For performance of other schemes managed by Arun Agarwal, Nandita Menezes & Anil Bamboli, please refer page 107-108. 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. For Performance of Direct Plan, refer page 113 to 120.

^Past performance may or may not be sustained in future and is not a guarantee of any future returns. Load is not taken into consideration for computation of performance.

# HDFC Floating Interest Rates Fund

(Erstwhile HDFC Floating Rate Debt Fund scheme name changed w.e.f. August 26, 2026.) An open ended debt scheme predominantly investing in floating rate instruments (including fixed rate instruments converted to floating rate exposures using swaps / derivatives) A Relatively High Interest Rate Risk and Moderate Credit Risk

CATEGORY OF SCHEME  
FLOATING INTEREST RATES FUND

**INVESTMENT OBJECTIVE:** To generate income/capital appreciation through investment in a portfolio comprising substantially of floating rate debt, fixed rate debt instruments swapped for floating rate returns and money market instruments. There is no assurance that the investment objective of the Scheme will be achieved.

| FUND MANAGER * |                |               |
|----------------|----------------|---------------|
| Name           | Since          | Total Exp     |
| Anil Bamboli   | March 07, 2026 | Over 31 years |

| DATE OF ALLOTMENT/INCEPTION DATE |
|----------------------------------|
| October 23, 2007                 |

| NAV<br>(As On SEPTEMBER 30, 2026)             | NAV PER UNIT (₹) |
|-----------------------------------------------|------------------|
| Regular Plan - Growth Option                  | 53.6628          |
| Regular Plan - Daily IDCW Reinvestment Option | 10.0688          |
| Regular Plan - Weekly IDCW Option             | 10.0295          |
| Regular Plan - Monthly IDCW Option            | 10.1518          |
| Direct Plan - Growth Option                   | 54.8997          |
| Direct Plan - Daily IDCW Reinvestment Option  | 10.0692          |
| Direct Plan - Weekly IDCW Option              | 10.0310          |
| Direct Plan - Monthly IDCW Option             | 10.1519          |

| ASSETS UNDER MANAGEMENT              |               |
|--------------------------------------|---------------|
| As on September 30, 2026             | ₹15,658.95Cr. |
| Average for Month of September, 2026 | ₹16,009.51Cr. |

| QUANTITATIVE DATA                                                                                                                                             |            |
|---------------------------------------------------------------------------------------------------------------------------------------------------------------|------------|
| Residual Maturity *                                                                                                                                           | 2.52 Years |
| Macaulay Duration *                                                                                                                                           | 1.74 Years |
| Modified Duration *                                                                                                                                           | 1.63 Years |
| Annualized Portfolio YTM#*                                                                                                                                    | 7.61%      |
| #semi annual YTM has been annualised.                                                                                                                         |            |
| *Calculated on the amount invested in debt securities (including accrued interest), deployment of funds in TREPS and Reverse Repo and net receivable/ payable |            |

| EXPENSE RATIO<br>(As On September 30, 2026)                                                                                                          |               |
|------------------------------------------------------------------------------------------------------------------------------------------------------|---------------|
| Base expense Ratio Including statutory levies on expenses part of BER, excluding brokerage, transaction cost and execution related statutory levies^ |               |
| Regular: 0.50%                                                                                                                                       | Direct: 0.27% |

| #BENCHMARK INDEX                      |
|---------------------------------------|
| CRISIL Short Duration Debt A-II Index |
| ##ADDL. BENCHMARK INDEX               |
| CRISIL 10 Year Gilt Index             |

| EXIT LOAD\$\$ |
|---------------|
| Nil           |

## PORTFOLIO

| Company/Instrument                             | Rating                    | % to NAV     | Company/Instrument                               | Rating                    | % to NAV      |
|------------------------------------------------|---------------------------|--------------|--------------------------------------------------|---------------------------|---------------|
| DEBT & DEBT RELATED                            |                           |              |                                                  |                           |               |
| Government Securities (Central/State)          |                           |              |                                                  |                           |               |
| • GOI 2031                                     | Sovereign                 | 6.97         | Dhruva XXIV                                      | ICRA - AAA(SO)            | 0.37          |
| • GOI 2034                                     | Sovereign                 | 3.28         | Toyota Financial Services India Ltd.             | ICRA - AAA                | 0.35          |
| 6.67 GOI 2035                                  | Sovereign                 | 0.46         | Godrej Industries Ltd.                           | CRISIL - AA+              | 0.32          |
| 6.94 GOI 2036                                  | Sovereign                 | 0.31         | Kotak Mahindra Prime Ltd.                        | CRISIL - AAA              | 0.32          |
| 7.27% Tamil Nadu SDL Mat 120727                | Sovereign                 | 0.03         | TATA Capital Housing Finance Ltd.                | CRISIL - AAA              | 0.32          |
| 5.77 GOI 2030                                  | Sovereign                 | 0.01         | India Grid Trust                                 | CRISIL - AAA              | 0.31          |
| 7.23% Tamil Nadu SDL MAT 140627                | Sovereign                 | 0.01         | Bharti Telecom Limited                           | CRISIL - AAA              | 0.16          |
| 6.68 GOI 2040                                  | Sovereign                 | @            | Hindustan Petroleum Corp. Ltd.                   | CRISIL - AAA              | 0.16          |
| 7.64% Andhra Pradesh SDL ISD 170124 MAT 170131 | Sovereign                 | @            | Jamnagar Utilities & Power Pvt. Limited          | CRISIL - AAA              | 0.16          |
| <b>Sub Total</b>                               |                           | <b>11.07</b> | JM FINANCIAL HOME LOANS LIMITED                  | CRISIL - AA               | 0.16          |
| Credit Exposure (Non Perpetual)                |                           |              | Jubilant Bevo Limited                            | CRISIL - AA               | 0.14          |
| • National Bank for Agri & Rural Dev.          | CRISIL - AAA / ICRA - AAA | 8.54         | India Universal Trust AL1                        | IND - AAA(SO)             | 0.12          |
| • Small Industries Development Bank            | CRISIL - AAA              | 6.02         | Power Grid Corporation of India Ltd.             | CRISIL - AAA              | 0.08          |
| • Bajaj Housing Finance Ltd.                   | CRISIL - AAA / IND - AAA  | 5.08         | Nirma Ltd.                                       | CRISIL - AA               | 0.06          |
| • Shivshakti Securitisation Trust              | CRISIL - AAA(SO)          | 4.24         | HDFC Bank Ltd.£                                  | CRISIL - AAA              | 0.03          |
| • Power Finance Corporation Ltd.               | CRISIL - AAA              | 3.35         | <b>Sub Total</b>                                 |                           | <b>73.39</b>  |
| • Jubilant Beverages Limited                   | CRISIL - AA               | 3.12         | Credit Exposure (Perpetual Bonds)                |                           |               |
| • National Housing Bank                        | CARE - AAA / CRISIL - AAA | 2.98         | TMF Holdings Ltd. (Perpetual)                    | CRISIL - AA+              | 0.63          |
| Poonawalla Fincorp Ltd                         | CRISIL - AAA              | 2.94         | <b>Sub Total</b>                                 |                           | <b>0.63</b>   |
| REC Limited.                                   | CARE - AAA / CRISIL - AAA | 2.52         | <b>Total</b>                                     |                           | <b>85.09</b>  |
| Siddhivinayak Securitisation Trust             | CRISIL - AAA(SO)          | 2.44         | MONEY MARKET INSTRUMENTS                         |                           |               |
| Aadhar Housing Finance Limited                 | ICRA - AA+                | 1.92         | CD                                               |                           |               |
| Indian Railways Finance Corp. Ltd.             | CRISIL - AAA              | 1.90         | • Canara Bank                                    | CRISIL - A1+              | 4.06          |
| Bajaj Finance Ltd.                             | CRISIL - AAA              | 1.90         | Small Industries Development Bank                | CARE - A1+                | 1.87          |
| LIC Housing Finance Ltd.                       | CRISIL - AAA              | 1.72         | Punjab National Bank                             | CARE - A1+ / CRISIL - A1+ | 1.55          |
| ASCENDAS IT PARK PUNE PRIVATE LIMITED          | CRISIL - AAA              | 1.66         | Export - Import Bank of India                    | CRISIL - A1+              | 1.27          |
| HDB Financial Services Ltd.                    | CRISIL - AAA              | 1.65         | Yes Bank Ltd.                                    | CRISIL - A1+              | 1.24          |
| Torrent Power Ltd.                             | CRISIL - AA+              | 1.62         | Union Bank of India                              | IND - A1+                 | 0.93          |
| Muthoot Finance Ltd.                           | CRISIL - AA+              | 1.44         | Bank of Baroda                                   | CARE - A1+                | 0.31          |
| UltraTech Cement Limited                       | CRISIL - AAA              | 1.27         | Kotak Mahindra Bank Limited                      | CRISIL - A1+              | 0.03          |
| Pipeline Infrastructure Pvt. Ltd.              | CRISIL - AAA              | 1.25         | <b>Sub Total</b>                                 |                           | <b>11.26</b>  |
| SMFG India Credit Company Ltd                  | CRISIL - AAA              | 1.11         | Alternative Investment Fund Units                |                           |               |
| JM Financial Credit Solutions Ltd.             | ICRA - AA                 | 1.10         | Corporate Debt Market Development Fund           |                           | 0.32          |
| Housing and Urban Development Corporation Ltd. | CARE - AAA                | 1.10         | <b>Sub Total</b>                                 |                           | <b>0.32</b>   |
| TVS Credit Services Ltd                        | ICRA - AA+                | 0.97         | Cash,Cash Equivalents and Net Current Assets     |                           | 3.33          |
| Grasim Industries Ltd.                         | CRISIL - AAA              | 0.96         | <b>Grand Total</b>                               |                           | <b>100.00</b> |
| Tata Capital Ltd.                              | CRISIL - AAA              | 0.96         | • Top Ten Holdings, £ Sponsor, @ Less than 0.01% |                           |               |
| Export - Import Bank of India                  | CRISIL - AAA              | 0.95         |                                                  |                           |               |
| Citicorp Finance (India) Ltd.                  | ICRA - AAA                | 0.80         |                                                  |                           |               |
| JTPM Metal Traders Limited                     | CRISIL - AA               | 0.79         |                                                  |                           |               |
| NTPC Limited                                   | CRISIL - AAA              | 0.71         |                                                  |                           |               |
| Tata Power Renewable Energy Limited            | CARE - AA+                | 0.64         |                                                  |                           |               |
| Aavas Financiers Ltd.                          | CARE - AA                 | 0.63         |                                                  |                           |               |
| Cholamandalam Investment & Finance Co. Ltd.    | ICRA - AA+                | 0.58         |                                                  |                           |               |
| Sundaram Finance Ltd.                          | CRISIL - AAA / ICRA - AAA | 0.50         |                                                  |                           |               |
| India Universal Trust AL2                      | CRISIL - AAA(SO)          | 0.49         |                                                  |                           |               |
| Truhome Finance Limited                        | IND - AA                  | 0.48         |                                                  |                           |               |

|                                                |              |          |
|------------------------------------------------|--------------|----------|
| Outstanding exposure in derivative instruments | (₹ in Crore) | 7,600.00 |
| Interest Rate Swap.                            |              |          |

Face Value / Allotment NAV per Unit: ₹ 10, CD - Certificate of Deposit; CP - Commercial Papers. Data is as of September 30, 2026 unless otherwise specified.

₹ Dedicated Fund Manager for Overseas Investments: Mr. Gopal Agrawal (since September 01, 2026) (Total Experience: Over 22 years).

Please refer Minimum Application Amount, Plans & Options, on Page no. 104 to 106.

\$\$For further details, please refer to para 'Exit Load' on page no. 108.

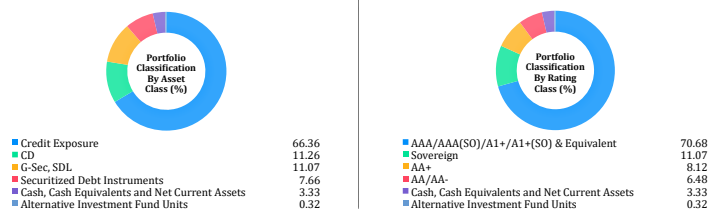
^ For Total Expense Ratio including brokerage, transaction cost and statutory levies please refer our website.

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# HDFC Floating Interest Rates Fund

(Erstwhile HDFC Floating Rate Debt Fund scheme name changed w.e.f. August 26, 2026.) An open ended debt scheme predominantly investing in floating rate instruments (including fixed rate instruments converted to floating rate exposures using swaps / derivatives) A Relatively High Interest Rate Risk and Moderate Credit Risk

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CATEGORY OF SCHEME  
FLOATING INTEREST RATES FUND



CD - Certificate of Deposit;

| SIP PERFORMANCE ^ - Regular Plan - Growth Option   |                 |             |             |             |             |             |
|----------------------------------------------------|-----------------|-------------|-------------|-------------|-------------|-------------|
|                                                    | Since Inception | 15 year     | 10 year     | 5 year      | 3 year      | 1 year      |
| SIP                                                | SIP             | SIP         | SIP         | SIP         | SIP         | SIP         |
| Total Amount Invested (₹. in Lacs)                 | 22.80           | 18.00       | 12.00       | 6.00        | 3.60        | 1.20        |
| Market Value as on September 30, 2026 (₹. in Lacs) | 49.02           | 31.99       | 17.10       | 7.16        | 3.99        | 1.23        |
| <b>Returns (%)</b>                                 | <b>7.48</b>     | <b>7.27</b> | <b>6.89</b> | <b>7.01</b> | <b>6.74</b> | <b>5.37</b> |
| Benchmark Returns (%)#                             | 7.30            | 7.11        | 6.62        | 6.68        | 6.53        | 5.19        |
| Additional Benchmark Returns (%)# #                | 6.10            | 6.03        | 5.44        | 5.39        | 4.24        | 0.80        |

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.

| PERFORMANCE ^ - Regular Plan - Growth Option |                 |                    |                        |                                    |                            |                |                            |
|----------------------------------------------|-----------------|--------------------|------------------------|------------------------------------|----------------------------|----------------|----------------------------|
| Date                                         | Period          | Scheme Returns (%) | Benchmark Returns (%)# | Additional Benchmark Returns (%)## | Value of ₹ 10,000 invested |                |                            |
|                                              |                 |                    |                        |                                    | Scheme (₹)                 | Benchmark (₹)# | Additional Benchmark (₹)## |
| Sep 30, 25                                   | Last 1 Year     | 5.59               | 5.17                   | 1.33                               | 10,559                     | 10,517         | 10,133                     |
| Sep 29, 23                                   | Last 3 Years    | 7.22               | 7.07                   | 6.17                               | 12,332                     | 12,278         | 11,972                     |
| Sep 30, 21                                   | Last 5 Years    | 6.58               | 6.14                   | 4.88                               | 13,755                     | 13,472         | 12,694                     |
| Sep 30, 16                                   | Last 10 Years   | 7.01               | 6.81                   | 5.52                               | 19,692                     | 19,325         | 17,125                     |
| Oct 23, 07                                   | Since Inception | 7.69               | 7.49                   | 6.29                               | 40,709                     | 39,324         | 31,760                     |

Returns greater than 1 year period are compounded annualized (CAGR). Since inception returns are calculated on ₹ 13.1821 ( allotment price) For performance of other schemes managed by Anil Bamboli, please refer page 107-108. 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. For Performance of Direct Plan, refer page 113 to 120.

**^Past performance may or may not be sustained in future and is not a guarantee of any future returns.** Load is not taken into consideration for computation of performance.

This scheme has exposure to floating rate instruments and / or interest rate derivatives. The duration of these instruments is linked to the interest rate reset period. The interest rate risk in a floating rate instrument or in a fixed rate instrument hedged with derivatives is likely to be lesser than that in an equivalent maturity fixed rate instrument. Under some market circumstances the volatility may be of an order greater than what may ordinarily be expected considering only its duration. Hence investors are recommended to consider the unadjusted portfolio maturity of the scheme as well and exercise adequate due diligence when deciding to make their investments

# HDFC Corporate Bond Fund

An open ended debt scheme predominantly investing in AA+ and above rated corporate bonds. A Relatively High Interest Rate Risk and Moderate Credit Risk

CATEGORY OF SCHEME  
CORPORATE BOND FUND

**INVESTMENT OBJECTIVE:** To generate income/capital appreciation through investments predominantly in AA+ and above rated corporate bonds. There is no assurance that the investment objective of the Scheme will be achieved.

| FUND MANAGER * |                  |               |
|----------------|------------------|---------------|
| Name           | Since            | Total Exp     |
| Anupam Joshi   | October 27, 2015 | Over 20 years |

| DATE OF ALLOTMENT/INCEPTION DATE |
|----------------------------------|
| June 29, 2010                    |

| NAV<br>(As On SEPTEMBER 30, 2026)    | NAV PER UNIT (₹) |
|--------------------------------------|------------------|
| Regular Plan - Growth Option         | 34.2847          |
| Regular Plan - Quarterly IDCW Option | 10.5007          |
| Regular Plan - Normal IDCW Option    | 20.7549          |
| Direct Plan - Growth Option          | 35.1437          |
| Direct Plan - IDCW Option            | 21.5336          |
| Direct Plan - Quarterly IDCW Option  | 10.4003          |

| ASSETS UNDER MANAGEMENT *            |               |
|--------------------------------------|---------------|
| As on September 30, 2026             | ₹29,478.92Cr. |
| Average for Month of September, 2026 | ₹29,914.37Cr. |

| QUANTITATIVE DATA                                                                                                                                             |            |
|---------------------------------------------------------------------------------------------------------------------------------------------------------------|------------|
| Residual Maturity *                                                                                                                                           | 6.14 Years |
| Macaulay Duration *                                                                                                                                           | 3.82 Years |
| Modified Duration *                                                                                                                                           | 3.59 Years |
| Annualized Portfolio YTM#*                                                                                                                                    | 7.80%      |
| #semi annual YTM has been annualised.                                                                                                                         |            |
| *Calculated on the amount invested in debt securities (including accrued interest), deployment of funds in TREPS and Reverse Repo and net receivable/ payable |            |

| EXPENSE RATIO<br>(As On September 30, 2026)                                                                                                          |               |
|------------------------------------------------------------------------------------------------------------------------------------------------------|---------------|
| Base expense Ratio Including statutory levies on expenses part of BER, excluding brokerage, transaction cost and execution related statutory levies^ |               |
| Regular: 0.63%                                                                                                                                       | Direct: 0.38% |

| #BENCHMARK INDEX                 |
|----------------------------------|
| NIFTY Corporate Bond Index A- II |
| ##ADDL. BENCHMARK INDEX          |
| CRISIL 10 Year Gilt Index        |

| EXIT LOADS\$ |
|--------------|
| Nil          |

## PORTFOLIO

| Company/Instrument                               | Rating    | % to NAV | Company/Instrument                                         | Rating                                 | % to NAV     |
|--------------------------------------------------|-----------|----------|------------------------------------------------------------|----------------------------------------|--------------|
| <b>DEBT &amp; DEBT RELATED</b>                   |           |          |                                                            |                                        |              |
| <b>Government Securities (Central/State)</b>     |           |          |                                                            |                                        |              |
| • 6.9 GOI 2065                                   | Sovereign | 3.90     | 7.48% Andhra Pradesh SDL ISD 030925 MAT 030934             | Sovereign                              | 0.05         |
| Floating Rate GOI 2033                           | Sovereign | 1.50     | 7.72% Madhya Pradesh SDL ISD 180226 MAT 180245             | Sovereign                              | 0.05         |
| GOI 2031                                         | Sovereign | 0.77     | GOI STRIPS - Mat 120635                                    | Sovereign                              | 0.05         |
| 7.24 GOI 2055                                    | Sovereign | 0.48     | GOI STRIPS - Mat 121235                                    | Sovereign                              | 0.04         |
| 7.45% Madhya Pradesh SDL ISD 121125 Mat 121141   | Sovereign | 0.42     | GOI STRIPS - Mat 221035                                    | Sovereign                              | 0.04         |
| 7.65% BIHAR SDL ISD 241225 Mat 241233            | Sovereign | 0.34     | 7.1 GOI 2028                                               | Sovereign                              | 0.03         |
| 7.99% Rajasthan SDL MAT 300341                   | Sovereign | 0.34     | 7.27% Andhra Pradesh SDL ISD 081025 MAT 081036             | Sovereign                              | 0.03         |
| 7.52% Kerala SDL ISD 280825 MAT 280833           | Sovereign | 0.33     | 7.63% Gujarat SDL ISD 240124 MAT 240133                    | Sovereign                              | 0.03         |
| 7.08% Maharashtra SDL ISD 250625 MAT 250639      | Sovereign | 0.32     | GOI STRIPS - Mat 220435                                    | Sovereign                              | 0.03         |
| 7.34 GOI 2064                                    | Sovereign | 0.31     | 7.64% Tamil Nadu SDL MAT 270729                            | Sovereign                              | 0.02         |
| 7.64% Gujarat SDL ISD 170124 MAT 170133          | Sovereign | 0.29     | 7.17% Tamilnadu SDL MAT 271129                             | Sovereign                              | 0.01         |
| 7.68% Jharkhand SDL ISD 240124 MAT 240132        | Sovereign | 0.25     | 7.36% Maharashtra SDL ISD 120423 MAT 120428                | Sovereign                              | @            |
| 7.43% Haryana SDL MAT 170939                     | Sovereign | 0.24     | 8.32% Uttar Pradesh SDL - Mat 130229                       | Sovereign                              | @            |
| 7.64% % Gujarat SDL ISD 170124 Mat 170134        | Sovereign | 0.24     | <b>Sub Total</b>                                           |                                        | <b>13.82</b> |
| 7.71 GOI 2066                                    | Sovereign | 0.19     | <b>Credit Exposure (Non Perpetual)</b>                     |                                        |              |
| 7.39% Andhra Pradesh SDL ISD 030424 MAT 030430   | Sovereign | 0.17     | • Small Industries Development Bank                        | CRISIL - AAA                           | 7.23         |
| 7.54% BIHAR SDL ISD 030925 Mat 030933            | Sovereign | 0.17     | • REC Limited.                                             | CARE - AAA / CRISIL - AAA / IND - AAA  | 6.15         |
| 7.63% Andhra Pradesh SDL ISD 030925 MAT 030937   | Sovereign | 0.17     | • National Bank for Agri & Rural Dev.                      | CRISIL - AAA / ICRA - AAA              | 5.98         |
| 7.63% Gujarat SDL ISD 240124 Mat 240134          | Sovereign | 0.17     | • LIC Housing Finance Ltd.                                 | CRISIL - AAA                           | 5.72         |
| 7.67% Chhattisgarh SDL ISD 240124 Mat 240131     | Sovereign | 0.17     | • Bajaj Finance Ltd.                                       | CRISIL - AAA                           | 4.94         |
| 7.68% Chattisgarh SDL ISD 170124 Mat 170132      | Sovereign | 0.17     | • Indian Railways Finance Corp. Ltd.                       | CRISIL - AAA                           | 4.82         |
| 7.69% BIHAR SDL Mat 290435                       | Sovereign | 0.17     | • Bajaj Housing Finance Ltd.                               | CRISIL - AAA                           | 4.18         |
| 7.72% Bihar SDL - MAT 250241                     | Sovereign | 0.17     | • State Bank of India                                      | CARE - AAA / CRISIL - AAA / ICRA - AAA | 3.91         |
| 6.88% Andhra Pradesh SDL ISD 040425 MAT 040440   | Sovereign | 0.16     | • Power Finance Corporation Ltd.                           | CRISIL - AAA                           | 3.58         |
| 7.09% Andhra Pradesh SDL ISD 260325 MAT 260335   | Sovereign | 0.16     | HDFC Bank Ltd.£                                            | CRISIL - AAA                           | 3.53         |
| 7.22% Bihar SDL ISD 060825 Mat 060840            | Sovereign | 0.16     | Housing and Urban Development Corporation Ltd.             | CARE - AAA / ICRA - AAA                | 2.79         |
| 7.45% Himachal Pradesh SDL ISD 191125 Mat 191140 | Sovereign | 0.16     | Pipeline Infrastructure Pvt. Ltd.                          | CRISIL - AAA                           | 2.34         |
| 7.48% Puducherry SDL Mat 170936                  | Sovereign | 0.16     | National Highways Authority of India                       | CRISIL - AAA                           | 2.31         |
| GOI STRIPS - Mat 250535                          | Sovereign | 0.14     | National Housing Bank                                      | CARE - AAA                             | 2.22         |
| 6.82% Bihar SDL - ISD 140721 Mat 140728          | Sovereign | 0.13     | Indian Oil Corporation Ltd.                                | CRISIL - AAA                           | 1.77         |
| 7.67% Haryana SDL MAT 250241                     | Sovereign | 0.13     | Power Grid Corporation of India Ltd.                       | CRISIL - AAA                           | 1.75         |
| GOI STRIPS - Mat 251135                          | Sovereign | 0.13     | HDB Financial Services Ltd.                                | CRISIL - AAA                           | 1.51         |
| 7.03% Maharashtra SDL ISD 250625 MAT 250638      | Sovereign | 0.11     | National Bank for Financing Infrastructure and Development | CRISIL - AAA                           | 1.47         |
| 7.62% Andhra Pradesh SDL ISD 030925 MAT 030936   | Sovereign | 0.11     | Siddhivinayak Securitisation Trust                         | CRISIL - AAA(SO)                       | 1.38         |
| 7.24 GOI 2033                                    | Sovereign | 0.10     | Hindustan Petroleum Corp. Ltd.                             | CRISIL - AAA                           | 1.27         |
| 7.66% RAJASTHAN SDL ISD 240124 Mat 240131        | Sovereign | 0.09     | SMFG India Credit Company Ltd                              | CARE - AAA / ICRA - AAA                | 1.27         |
| 7.11% Maharashtra SDL ISD 080125 MAT 080138      | Sovereign | 0.08     | India Universal Trust AL2                                  | CRISIL - AAA(SO)                       | 1.15         |
| 7.14% Andhra Pradesh SDL ISD 081025 MAT 081033   | Sovereign | 0.08     | Kotak Mahindra Investments Ltd.                            | CRISIL - AAA                           | 1.02         |
| 7.73% Haryana SDL MAT 180245                     | Sovereign | 0.08     | Shivshakti Securitisation Trust                            | CRISIL - AAA(SO)                       | 0.89         |
| 7.48% Andhra Pradesh SDL ISD 030925 MAT 030933   | Sovereign | 0.07     | MANGALORE REFINERY AND PETROCHEMICA                        | CRISIL - AAA                           | 0.83         |
| 7.63% Gujarat SDL - MAT 100637                   | Sovereign | 0.06     | John Deere Financial India Pvt. Ltd.                       | CRISIL - AAA                           | 0.81         |
| 7.05% Haryana SDL ISD 250625 Mat 250638          | Sovereign | 0.05     | TATA Capital Housing Finance Ltd.                          | CRISIL - AAA                           | 0.75         |
|                                                  |           |          | Nomura Capital India Pvt. Ltd.                             | IND - AAA                              | 0.72         |
|                                                  |           |          | Reliance Industries Ltd.                                   | CRISIL - AAA                           | 0.71         |
|                                                  |           |          | ASCENDAS IT PARK PUNE PRIVATE LIMITED                      | CRISIL - AAA                           | 0.66         |

....Contd on next page

For Product label and Riskometers, refer page no: 124-139

# HDFC Corporate Bond Fund

An open ended debt scheme predominantly investing in AA+ and above rated corporate bonds. A Relatively High Interest Rate Risk and Moderate Credit Risk

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CATEGORY OF SCHEME  
CORPORATE BOND FUND



## PORTFOLIO

| Company/Instrument                            | Rating                    | % to NAV      |
|-----------------------------------------------|---------------------------|---------------|
| UltraTech Cement Limited                      | CRISIL - AAA              | 0.60          |
| Toyota Financial Services India Ltd.          | CRISIL - AAA / ICRA - AAA | 0.57          |
| L&T Finance Ltd.                              | CRISIL - AAA / ICRA - AAA | 0.42          |
| Nuclear Power Corporation of India Ltd.       | ICRA - AAA                | 0.42          |
| Kotak Mahindra Prime Ltd.                     | CRISIL - AAA              | 0.36          |
| Jio Credit Ltd                                | CRISIL - AAA              | 0.34          |
| Export - Import Bank of India                 | CRISIL - AAA              | 0.25          |
| NHPC Ltd.                                     | CARE - AAA                | 0.22          |
| Nomura Fixed Income Securities Pvt.           | IND - AAA                 | 0.17          |
| Tata Communications Limited                   | CRISIL - AAA              | 0.17          |
| NTPC Limited                                  | CRISIL - AAA              | 0.17          |
| Jamnagar Utilities & Power Pvt. Limited       | CRISIL - AAA              | 0.08          |
| Larsen and Toubro Ltd.                        | CRISIL - AAA              | 0.08          |
| SMFG India Home Finance Company Ltd           | CARE - AAA                | 0.08          |
| Tata Capital Ltd.                             | CRISIL - AAA              | 0.08          |
| <b>Sub Total</b>                              |                           | <b>81.67</b>  |
| <b>Total</b>                                  |                           | <b>95.49</b>  |
| <b>Alternative Investment Fund Units</b>      |                           |               |
| Corporate Debt Market Development Fund        |                           | 0.36          |
| <b>Sub Total</b>                              |                           | <b>0.36</b>   |
| Cash, Cash Equivalents and Net Current Assets |                           | 4.15          |
| <b>Grand Total</b>                            |                           | <b>100.00</b> |

• Top Ten Holdings, £ Sponsor, @ Less than 0.01%

|                                                |              |          |
|------------------------------------------------|--------------|----------|
| Outstanding exposure in derivative instruments | (₹ in Crore) | 1,950.00 |
| Interest Rate Swap.                            |              |          |

Face Value / Allotment NAV per Unit: ₹ 10, CD - Certificate of Deposit; CP - Commercial Papers, Data is as of September 30, 2026 unless otherwise specified.

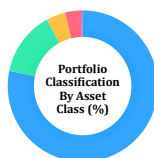
₹ Dedicated Fund Manager for Overseas Investments:  
Mr. Gopal Agrawal (since September 01, 2026) (Total Experience: Over 22 years).

€ Includes investments made by the schemes of HDFC Mutual Fund aggregating to ₹ 1,650.97 Crore.

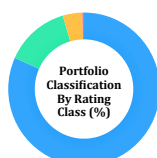
Please refer Minimum Application Amount, Plans & Options, on Page no. 104 to 106.

\$\$For further details, please refer to para 'Exit Load' on page no. 108.

^ For Total Expense Ratio including brokerage, transaction cost and statutory levies please refer our website.



|                                               |       |
|-----------------------------------------------|-------|
| Credit Exposure                               | 78.25 |
| G-Sec, G-Sec STRIPS, SDL                      | 13.82 |
| Cash, Cash Equivalents and Net Current Assets | 4.15  |
| Securitized Debt Instruments                  | 3.42  |
| Alternative Investment Fund Units             | 0.36  |



|                                               |       |
|-----------------------------------------------|-------|
| AAA/AAA(SO)/A1+/A1+(SO) & Equivalent          | 81.67 |
| Sovereign                                     | 13.82 |
| Cash, Cash Equivalents and Net Current Assets | 4.15  |
| Alternative Investment Fund Units             | 0.36  |



## SIP PERFORMANCE ^ - Regular Plan - Growth Option

|                                                    | Since Inception | 15 year     | 10 year     | 5 year      | 3 year      | 1 year      |
|----------------------------------------------------|-----------------|-------------|-------------|-------------|-------------|-------------|
| SIP                                                | SIP             | SIP         | SIP         | SIP         | SIP         | SIP         |
| Total Amount Invested (₹. in Lacs)                 | 19.60           | 18.00       | 12.00       | 6.00        | 3.60        | 1.20        |
| Market Value as on September 30, 2026 (₹. in Lacs) | 37.22           | 31.94       | 16.87       | 7.02        | 3.93        | 1.22        |
| <b>Returns (%)</b>                                 | <b>7.39</b>     | <b>7.25</b> | <b>6.63</b> | <b>6.24</b> | <b>5.71</b> | <b>3.64</b> |
| Benchmark Returns (%)#                             | 7.03            | 6.89        | 6.28        | 5.95        | 5.51        | 3.56        |
| Additional Benchmark Returns (%)#                  | 6.09            | 6.03        | 5.44        | 5.39        | 4.24        | 0.80        |

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.



## PERFORMANCE ^ - Regular Plan - Growth Option

| Date       | Period          | Scheme Returns (%) | Benchmark Returns (%)# | Additional Benchmark Returns (%)# | Value of ₹ 10,000 invested |                |                            |
|------------|-----------------|--------------------|------------------------|-----------------------------------|----------------------------|----------------|----------------------------|
|            |                 |                    |                        |                                   | Scheme (₹)                 | Benchmark (₹)# | Additional Benchmark (₹)## |
| Sep 30, 25 | Last 1 Year     | 3.98               | 3.75                   | 1.33                              | 10,398                     | 10,375         | 10,133                     |
| Sep 29, 23 | Last 3 Years    | 6.63               | 6.33                   | 6.17                              | 12,130                     | 12,026         | 11,972                     |
| Sep 30, 21 | Last 5 Years    | 5.89               | 5.64                   | 4.88                              | 13,315                     | 13,156         | 12,694                     |
| Sep 30, 16 | Last 10 Years   | 6.97               | 6.64                   | 5.52                              | 19,631                     | 19,033         | 17,125                     |
| Jun 29, 10 | Since Inception | 7.87               | 7.46                   | 6.16                              | 34,285                     | 32,247         | 26,432                     |

Returns greater than 1 year period are compounded annualized (CAGR) For performance of other schemes managed by Anupam Joshi, please refer page 107-108. 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. For Performance of Direct Plan, refer page 113 to 120.

**Note:** Effective close of business hours of May 8, 2018, HDFC Medium Term Opportunities Fund (HMTOF) underwent changes in Fundamental Attributes and was renamed as HDFC Corporate Bond Fund (HCBF) and HDFC Floating Rate Income Fund - Long Term Plan and HDFC Gilt Fund - Short Term Plan were merged therein. As the portfolio structuring of HCBF closely resembles the erstwhile HMTOF, the past performance of HMTOF is provided, in line with SEBI circular on Performance disclosure post consolidation/ merger of scheme dated April 12, 2018.

**^Past performance may or may not be sustained in future and is not a guarantee of any future returns.** Load is not taken into consideration for computation of performance.

This scheme has exposure to floating rate instruments and / or interest rate derivatives. The duration of these instruments is linked to the interest rate reset period. The interest rate risk in a floating rate instrument or in a fixed rate instrument hedged with derivatives is likely to be lesser than that in an equivalent maturity fixed rate instrument. Under some market circumstances the volatility may be of an order greater than what may ordinarily be expected considering only its duration. Hence investors are recommended to consider the unadjusted portfolio maturity of the scheme as well and exercise adequate due diligence when deciding to make their investments

# HDFC Banking and PSU Debt Fund

[An open ended debt scheme predominantly investing in debt instruments of banks, public sector undertakings, public financial institutions and municipal bonds. A Relatively High Interest Rate Risk and Moderate Credit Risk]

CATEGORY OF SCHEME  
BANKING AND PSU DEBT FUND

**INVESTMENT OBJECTIVE:** To generate income / capital appreciation through investments in debt and money market instruments consisting predominantly of securities issued by entities such as Scheduled Commercial Banks (SCBs), Public Sector undertakings (PSUs), Public Financial Institutions (PFIs), Municipal Corporations and such other bodies. There is no assurance that the investment objective of the Scheme will be achieved.

| FUND MANAGER <sup>†</sup> |                |               |
|---------------------------|----------------|---------------|
| Name                      | Since          | Total Exp     |
| Anil Bamboli              | March 26, 2014 | Over 31 years |

| DATE OF ALLOTMENT/INCEPTION DATE |
|----------------------------------|
| March 26, 2014                   |

| NAV<br>(As On SEPTEMBER 30, 2026) | NAV PER UNIT (₹) |
|-----------------------------------|------------------|
| Regular Plan - Growth Option      | 24.3381          |
| Regular Plan - IDCW Option        | 10.0947          |
| Direct Plan - Growth Option       | 25.4595          |
| Direct Plan - IDCW Option         | 9.9903           |

| ASSETS UNDER MANAGEMENT              |              |
|--------------------------------------|--------------|
| As on September 30, 2026             | ₹5,055.46Cr. |
| Average for Month of September, 2026 | ₹5,095.06Cr. |

| QUANTITATIVE DATA                                                                                                                                             |            |
|---------------------------------------------------------------------------------------------------------------------------------------------------------------|------------|
| Residual Maturity *                                                                                                                                           | 3.75 Years |
| Macaulay Duration *                                                                                                                                           | 2.97 Years |
| Modified Duration *                                                                                                                                           | 2.79 Years |
| Annualized Portfolio YTM#                                                                                                                                     | 7.73%      |
| #semi annual YTM has been annualised.                                                                                                                         |            |
| *Calculated on the amount invested in debt securities (including accrued interest), deployment of funds in TREPS and Reverse Repo and net receivable/ payable |            |

| EXPENSE RATIO<br>(As On September 30, 2026)                                                                                                                      |               |
|------------------------------------------------------------------------------------------------------------------------------------------------------------------|---------------|
| Base expense Ratio Including statutory levies on expenses part of BER, excluding brokerage, transaction cost and execution related statutory levies <sup>^</sup> |               |
| Regular: 0.71%                                                                                                                                                   | Direct: 0.35% |

| #BENCHMARK INDEX                    |
|-------------------------------------|
| NIFTY Banking & PSU Debt Index A-II |
| ##ADDL. BENCHMARK INDEX             |
| CRISIL 10 Year Gilt Index           |

| EXIT LOAD\$\$ |
|---------------|
| Nil           |



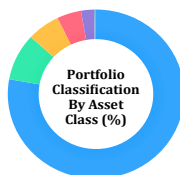
## PORTFOLIO

| Company/Instrument                               | Rating                    | % to NAV    | Company/Instrument                                                                                                                 | Rating                                | % to NAV      |
|--------------------------------------------------|---------------------------|-------------|------------------------------------------------------------------------------------------------------------------------------------|---------------------------------------|---------------|
| DEBT & DEBT RELATED                              |                           |             |                                                                                                                                    |                                       |               |
| Government Securities (Central/State)            |                           |             |                                                                                                                                    |                                       |               |
| 6.67 GOI 2035                                    | Sovereign                 | 1.53        | Power Grid Corporation of India Ltd.                                                                                               | CRISIL - AAA                          | 2.36          |
| 7.18 GOI 2033                                    | Sovereign                 | 1.09        | Mahanagar Telephone Nigam Ltd.                                                                                                     | BRICKWORKS - AA+(CE) / CARE - AAA(CE) | 2.20          |
| 7.64% Gujarat SDL ISD 170124 MAT 170133          | Sovereign                 | 0.99        | Pipeline Infrastructure Pvt. Ltd.                                                                                                  | CRISIL - AAA                          | 1.49          |
| 7.73% Tamil Nadu Mat 060536                      | Sovereign                 | 0.98        | SMFG India Credit Company Ltd                                                                                                      | CARE - AAA                            | 1.49          |
| 7.34 GOI 2064                                    | Sovereign                 | 0.60        | Shivshakti Securitisation Trust                                                                                                    | CRISIL - AAA(SO)                      | 1.42          |
| 7.64% Gujarat SDL ISD 170124 Mat 170134          | Sovereign                 | 0.59        | State Bank of India                                                                                                                | CRISIL - AAA                          | 1.15          |
| 7.63% Gujarat SDL ISD 240124 Mat 240133          | Sovereign                 | 0.49        | Export - Import Bank of India                                                                                                      | CRISIL - AAA                          | 0.99          |
| 6.94 GOI 2036                                    | Sovereign                 | 0.39        | Siddhivinayak Securitisation Trust                                                                                                 | CRISIL - AAA(SO)                      | 0.95          |
| 7.63% Gujarat SDL ISD 240124 Mat 240134          | Sovereign                 | 0.39        | Bank of Baroda                                                                                                                     | CRISIL - AAA                          | 0.58          |
| 7.39% TAMIL NADU SDL - Mat 150734                | Sovereign                 | 0.29        | Toyota Financial Services India Ltd.                                                                                               | ICRA - AAA                            | 0.54          |
| 7.20% Maharashtra SDL MAT 231036                 | Sovereign                 | 0.19        | Indian Oil Corporation Ltd.                                                                                                        | CRISIL - AAA                          | 0.49          |
| 7.48% Madhya Pradesh MAT 011045                  | Sovereign                 | 0.19        | Poonawalla Fincorp Ltd                                                                                                             | CRISIL - AAA                          | 0.49          |
| 7.63% Andhra Pradesh SDL ISD 030925 MAT 030937   | Sovereign                 | 0.19        | Altius Telecom Infrastructure Trust                                                                                                | CRISIL - AAA                          | 0.48          |
| 7.72% Bihar SDL - MAT 250241                     | Sovereign                 | 0.19        | Bajaj Finance Ltd.                                                                                                                 | CRISIL - AAA                          | 0.38          |
| 7.63% Gujarat SDL - MAT 100637                   | Sovereign                 | 0.17        | <b>Sub Total</b>                                                                                                                   |                                       | <b>80.19</b>  |
| 7.48% Andhra Pradesh SDL ISD 030925 MAT 030933   | Sovereign                 | 0.15        | <b>Total</b>                                                                                                                       |                                       | <b>89.14</b>  |
| 7.62% Andhra Pradesh SDL ISD 030925 MAT 030936   | Sovereign                 | 0.13        | MONEY MARKET INSTRUMENTS                                                                                                           |                                       |               |
| 7.48% Andhra Pradesh SDL ISD 030925 MAT 030934   | Sovereign                 | 0.12        | CD                                                                                                                                 |                                       |               |
| 7.63% Maharashtra SDL Mat 310135                 | Sovereign                 | 0.10        | • Union Bank of India                                                                                                              | ICRA - A1+ / IND - A1+                | 2.90          |
| 7.67% Haryana SDL MAT 250241                     | Sovereign                 | 0.10        | UCO Bank                                                                                                                           | CRISIL - A1+                          | 1.69          |
| 7.07% Gujarat SDL ISD 240925 MAT 240932          | Sovereign                 | 0.07        | Bank of Baroda                                                                                                                     | CARE - A1+                            | 0.97          |
| 7.03% Haryana SDL ISD 110625 MAT 110639          | Sovereign                 | 0.01        | Kotak Mahindra Bank Limited                                                                                                        | CRISIL - A1+                          | 0.49          |
| <b>Sub Total</b>                                 |                           | <b>8.95</b> | <b>Sub Total</b>                                                                                                                   |                                       | <b>6.05</b>   |
| Credit Exposure (Non Perpetual)                  |                           |             |                                                                                                                                    |                                       |               |
| • Indian Railways Finance Corp. Ltd.             | CRISIL - AAA              | 10.46       | Alternative Investment Fund Units                                                                                                  |                                       |               |
| • REC Limited.                                   | CRISIL - AAA / IND - AAA  | 10.24       | Corporate Debt Market Development Fund                                                                                             |                                       | 0.36          |
| • National Bank for Agri & Rural Dev.            | CRISIL - AAA / ICRA - AAA | 9.57        | <b>Sub Total</b>                                                                                                                   |                                       | <b>0.36</b>   |
| • Small Industries Development Bank              | CRISIL - AAA              | 8.73        | Cash, Cash Equivalents and Net Current Assets                                                                                      |                                       | 4.45          |
| • Bajaj Housing Finance Ltd.                     | CRISIL - AAA              | 5.92        | <b>Grand Total</b>                                                                                                                 |                                       | <b>100.00</b> |
| • HDFC Bank Ltd.£                                | CRISIL - AAA              | 4.60        | • Top Ten Holdings, £ Sponsor                                                                                                      |                                       |               |
| • Housing and Urban Development Corporation Ltd. | CARE - AAA                | 3.95        | Face Value / Allotment NAV per Unit: ₹ 10, Data is as of September 30, 2026 unless otherwise specified.                            |                                       |               |
| • Power Finance Corporation Ltd.                 | CRISIL - AAA              | 3.90        | ¥ Dedicated Fund Manager for Overseas Investments: Mr. Gopal Agrawal (since September 01, 2026) (Total Experience: Over 22 years). |                                       |               |
| • National Housing Bank                          | CARE - AAA / CRISIL - AAA | 2.95        | Please refer Minimum Application Amount, Plans & Options, on Page no. 104 to 106.                                                  |                                       |               |
| LIC Housing Finance Ltd.                         | CRISIL - AAA              | 2.47        | \$\$For further details, please refer to para 'Exit Load' on page no. 108.                                                         |                                       |               |
| Punjab National Bank                             | CRISIL - AAA              | 2.39        | ^ For Total Expense Ratio including brokerage, transaction cost and statutory levies please refer our website.                     |                                       |               |

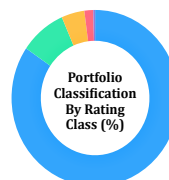
# HDFC Banking and PSU Debt Fund

[An open ended debt scheme predominantly investing in debt instruments of banks, public sector undertakings, public financial institutions and municipal bonds. A Relatively High Interest Rate Risk and Moderate Credit Risk]

...Contd from previous page  
CATEGORY OF SCHEME  
BANKING AND PSU DEBT FUND



|                                               |       |
|-----------------------------------------------|-------|
| Credit Exposure                               | 77.82 |
| G-Sec, SDL                                    | 8.95  |
| CD                                            | 6.05  |
| Cash, Cash Equivalents and Net Current Assets | 4.45  |
| Securitized Debt Instruments                  | 2.37  |
| Alternative Investment Fund Units             | 0.36  |



|                                               |       |
|-----------------------------------------------|-------|
| AAA/AAA(SO)/A1+/A1+(SO) & Equivalent          | 84.53 |
| Sovereign                                     | 8.95  |
| Cash, Cash Equivalents and Net Current Assets | 4.45  |
| AA+                                           | 1.71  |
| Alternative Investment Fund Units             | 0.36  |

CD - Certificate of Deposit;

| SIP PERFORMANCE ^ - Regular Plan - Growth Option   |                 |             |             |             |             |
|----------------------------------------------------|-----------------|-------------|-------------|-------------|-------------|
|                                                    | Since Inception | 10 year     | 5 year      | 3 year      | 1 year      |
|                                                    | SIP             | SIP         | SIP         | SIP         | SIP         |
| Total Amount Invested (₹. in Lacs)                 | 15.10           | 12.00       | 6.00        | 3.60        | 1.20        |
| Market Value as on September 30, 2026 (₹. in Lacs) | 23.46           | 16.68       | 7.01        | 3.93        | 1.23        |
| <b>Returns (%)</b>                                 | <b>6.73</b>     | <b>6.41</b> | <b>6.18</b> | <b>5.84</b> | <b>4.04</b> |
| Benchmark Returns (%)#                             | 6.56            | 6.29        | 6.15        | 5.91        | 4.30        |
| Additional Benchmark Returns (%)# #                | 5.80            | 5.44        | 5.39        | 4.24        | 0.80        |

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.

| PERFORMANCE ^ - Regular Plan - Growth Option |                 |                    |                        |                                    |                            |                |                            |
|----------------------------------------------|-----------------|--------------------|------------------------|------------------------------------|----------------------------|----------------|----------------------------|
| Date                                         | Period          | Scheme Returns (%) | Benchmark Returns (%)# | Additional Benchmark Returns (%)## | Value of ₹ 10,000 invested |                |                            |
|                                              |                 |                    |                        |                                    | Scheme (₹)                 | Benchmark (₹)# | Additional Benchmark (₹)## |
| Sep 30, 25                                   | Last 1 Year     | 4.38               | 4.43                   | 1.33                               | 10,438                     | 10,443         | 10,133                     |
| Sep 29, 23                                   | Last 3 Years    | 6.58               | 6.59                   | 6.17                               | 12,112                     | 12,115         | 11,972                     |
| Sep 30, 21                                   | Last 5 Years    | 5.78               | 5.65                   | 4.88                               | 13,246                     | 13,164         | 12,694                     |
| Sep 30, 16                                   | Last 10 Years   | 6.68               | 6.56                   | 5.52                               | 19,091                     | 18,879         | 17,125                     |
| Mar 26, 14                                   | Since Inception | 7.36               | 7.17                   | 6.76                               | 24,338                     | 23,814         | 22,693                     |

Returns greater than 1 year period are compounded annualized (CAGR). For performance of other schemes managed by Anil Bamboli, please refer page 107-108. 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. For Performance of Direct Plan, refer page 113 to 120.

^Past performance may or may not be sustained in future and is not a guarantee of any future returns. Load is not taken into consideration for computation of performance. HDFC FMP 1269D March 2023 - Series 47 has been merged into HDFC Banking and PSU Debt Fund with effect from September 09, 2026

# HDFC Credit Risk Fund

(Erstwhile HDFC Credit Risk Debt Fund scheme name changed w.e.f. August 26, 2026.) An open ended debt scheme predominantly investing in AA and below rated corporate bonds (excluding AA+ rated corporate bonds) A Relatively High Interest Rate Risk and Relatively High Credit Risk

CATEGORY OF SCHEME  
CREDIT RISK FUND

**INVESTMENT OBJECTIVE:** To generate income/capital appreciation by investing predominantly in AA and below rated corporate debt. There is no assurance that the investment objective of the Scheme will be achieved.

| FUND MANAGER <sup>¥</sup> |                |               |
|---------------------------|----------------|---------------|
| Name                      | Since          | Total Exp     |
| Praveen Jain              | March 07, 2026 | Over 21 years |
| Bhavyesh Divecha          | March 07, 2026 | Over 16 years |

| DATE OF ALLOTMENT/INCEPTION DATE |  |
|----------------------------------|--|
| March 25, 2014                   |  |

| NAV<br>(As On SEPTEMBER 30, 2026)    | NAV PER UNIT (₹) |
|--------------------------------------|------------------|
| Regular Plan - Growth Option         | 26.0711          |
| Regular Plan - Quarterly IDCW Option | 10.4409          |
| Regular Plan - Normal IDCW Option    | 24.0071          |
| Direct Plan - Growth Option          | 28.3617          |
| Direct Plan - IDCW Option            | 24.8619          |
| Direct Plan - Quarterly IDCW Option  | 10.7873          |

| ASSETS UNDER MANAGEMENT <sup>€</sup> |              |
|--------------------------------------|--------------|
| As on September 30, 2026             | ₹7,630.51Cr. |
| Average for Month of September, 2026 | ₹7,652.37Cr. |

| QUANTITATIVE DATA                                                                                                                                             |            |
|---------------------------------------------------------------------------------------------------------------------------------------------------------------|------------|
| Residual Maturity *                                                                                                                                           | 2.66 Years |
| Macaulay Duration *                                                                                                                                           | 2.13 Years |
| Modified Duration *                                                                                                                                           | 2.01 Years |
| Annualized Portfolio YTM#*                                                                                                                                    | 8.88%      |
| #semi annual YTM has been annualised.                                                                                                                         |            |
| *Calculated on the amount invested in debt securities (including accrued interest), deployment of funds in TREPS and Reverse Repo and net receivable/ payable |            |

| EXPENSE RATIO<br>(As On September 30, 2026)                                                                                                          |               |
|------------------------------------------------------------------------------------------------------------------------------------------------------|---------------|
| Base expense Ratio Including statutory levies on expenses part of BER, excluding brokerage, transaction cost and execution related statutory levies^ |               |
| Regular: 1.50%                                                                                                                                       | Direct: 1.00% |

| #BENCHMARK INDEX                  |  |
|-----------------------------------|--|
| NIFTY Credit Risk Bond Index B-II |  |
| ##ADDL. BENCHMARK INDEX           |  |
| CRISIL 10 Year Gilt Index         |  |

| EXIT LOADS\$                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                         |  |
|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|--|
| <ul style="list-style-type: none"> <li>In respect of each purchase / switch-in of Units, 15% of the units ("the limit") may be redeemed without any exit Load from the date of allotment</li> <li>Any redemption in excess of the above limit shall be subject to the following exit load:</li> <li>In respect of each purchase / switch-in of Units, an Exit Load of 1.00% is payable if Units are redeemed / switched-out within 12 months from the date of allotment</li> <li>In respect of each purchase / switch-in of Units, an Exit Load of 0.50% is payable if Units are redeemed / switched-out after 12 months but within 18 months from the date of allotment</li> <li>No Exit Load is payable if Units are redeemed / switched-out after 18 months from the date of allotment</li> </ul> |  |

## PORTFOLIO

| Instrument                                               | Industry+/ Security Rating | Instrument Rating | % to NAV    |
|----------------------------------------------------------|----------------------------|-------------------|-------------|
| DEBT & DEBT RELATED                                      |                            |                   |             |
| Government Securities (Central/State)                    |                            |                   |             |
| 8.28% Tamilnadu SDL MAT 210228                           | Sovereign                  | Sovereign         | 2.33        |
| 6.94 GOI 2036                                            | Sovereign                  | Sovereign         | 2.00        |
| 7.23 GOI 2039                                            | Sovereign                  | Sovereign         | 0.78        |
| 8.03% Karnataka SDL Mat 310128                           | Sovereign                  | Sovereign         | 0.66        |
| 7.34 GOI 2064                                            | Sovereign                  | Sovereign         | 0.62        |
| 7.09 GOI 2054                                            | Sovereign                  | Sovereign         | 0.61        |
| 7.25 GOI 2063                                            | Sovereign                  | Sovereign         | 0.49        |
| 7.73% Tamil Nadu Mat 060536                              | Sovereign                  | Sovereign         | 0.33        |
| 7.59% Tamil Nadu SDL Mat 150741                          | Sovereign                  | Sovereign         | 0.32        |
| 6.67 GOI 2035                                            | Sovereign                  | Sovereign         | 0.03        |
| 7.64% Andhra Pradesh SDL ISD 170124 MAT 170131           | Sovereign                  | Sovereign         | 0.02        |
| <b>Sub Total</b>                                         |                            |                   | <b>8.19</b> |
| T-Bills                                                  |                            |                   |             |
| 182 Days TBILL MAT 180327                                | Sovereign                  | Sovereign         | 1.28        |
| <b>Sub Total</b>                                         |                            |                   | <b>1.28</b> |
| Credit Exposure (Non Perpetual)                          |                            |                   |             |
| • GMR Airports Limited                                   | CRISIL - AA-               | CRISIL - AA-      | 4.87        |
| • Kalpataru Projects International Ltd                   | IND - AA+                  | CRISIL - AA       | 4.59        |
| • Nirma Ltd.                                             | CRISIL - AA                | CRISIL - AA       | 3.94        |
| • National Bank for Agri & Rural Dev.                    | CRISIL - AAA / ICRA - AAA  | CRISIL - AAA      | 3.88        |
| • Triumph Composites Private Limited                     | IND - AA-                  | IND - AA-         | 3.12        |
| • ADITYA BIRLA DIGITAL FASHION VENTURES LIMITED          | CRISIL - AA-               | CRISIL - AA-      | 2.91        |
| • Jubilant Beverages Limited                             | CRISIL - AA                | CRISIL - AA       | 2.82        |
| • ADITYA BIRLA RENEWABLES LIMITED                        | CRISIL - AA                | CRISIL - AA       | 2.75        |
| • Bamboo Hotel and Global Centre (Delhi) Private Limited | ICRA - A+(CE)              | ICRA - A+(CE)     | 2.63        |
| Jubilant Bevco Limited                                   | CRISIL - AA                | CRISIL - AA       | 2.62        |
| JSW Energy Ltd.                                          | ICRA - AA                  | ICRA - AA         | 2.62        |
| Evonith Value Steel Limited                              | CRISIL - AA-               | CRISIL - AA-      | 2.28        |
| Siddhivinayak Securitisation Trust                       | CRISIL - AAA(SO)           | CRISIL - AAA(SO)  | 2.19        |
| Aadhar Housing Finance Limited                           | ICRA - AA+                 | BRICKWORKS - AA   | 2.17        |
| JTPM Metal Traders Limited                               | CRISIL - AA                | CRISIL - AA       | 2.12        |
| Vastu Finserve India Pvt. Ltd.                           | CARE - AA                  | ICRA - AA-        | 2.08        |
| MAS Financial Services Ltd.                              | CARE - AA-                 | CARE - AA-        | 2.02        |
| JM FINANCIAL HOME LOANS LIMITED                          | CRISIL - AA                | CRISIL - AA       | 1.96        |
| Power Finance Corporation Ltd.                           | CRISIL - AAA               | CRISIL - AAA      | 1.95        |
| Kogta Financial India Limited                            | CARE - AA-                 | ICRA - A+         | 1.94        |
| Veritas Finance Limited                                  | CARE - AA-                 | CARE - AA-        | 1.94        |
| Aadharshila Infratech Private limited                    | CARE - AA+                 | CARE - AA+        | 1.93        |
| Kosamattam Finance Limited                               | IND - A                    | BRICKWORKS - A    | 1.93        |
| Mahindra Rural Housing Finance Ltd                       | CRISIL - AAA               | CRISIL - AAA      | 1.85        |
| SK FINANCE LIMITED                                       | IND - AA-                  | CRISIL - AA-      | 1.62        |
| TVS Credit Services Ltd                                  | CRISIL - AA+               | CRISIL - AA+      | 1.38        |
| REC Limited.                                             | CARE - AAA / CRISIL - AAA  | CRISIL - AAA      | 1.37        |
| 360 One Prime Limited                                    | ICRA - AA                  | ICRA - AA         | 1.32        |
| Globe Fincap Ltd                                         | ICRA - AA-                 | ICRA - AA-        | 1.30        |
| LIC Housing Finance Ltd.                                 | CRISIL - AAA               | CRISIL - AAA      | 1.12        |
| Small Industries Development Bank                        | CRISIL - AAA               | CRISIL - AAA      | 0.97        |

| Instrument                                                       | Industry+/ Security Rating | Instrument Rating        | % to NAV      |
|------------------------------------------------------------------|----------------------------|--------------------------|---------------|
| The Tata Power Company Ltd.                                      | CARE - AA+                 | CRISIL - AA+             | 0.93          |
| IKF Finance Limited                                              | CARE - AA-                 | CARE - AA-               | 0.88          |
| Cholamandalam Investment & Finance Co. Ltd.                      | ICRA - AA+                 | CRISIL - AA+             | 0.66          |
| ONGC Petro Additions Limited (Letter Of Comfort By ONGC Limited) | CRISIL - AA+               | CRISIL - AA+             | 0.66          |
| Globe Capital Market Ltd                                         | ICRA - AA-                 | ICRA - AA-               | 0.65          |
| VAJRA 009 TRUST                                                  | ICRA - AAA(SO)             | AA+(SO)                  | 0.49          |
| Godrej Industries Ltd.                                           | CRISIL - AA+               | CRISIL - AA+             | 0.33          |
| Indian Railways Finance Corp. Ltd.                               | CRISIL - AAA               | CRISIL - AAA             | 0.33          |
| Motilal Oswal Home Fin Ltd. (Erst Aspire Home Fin)               | CRISIL - AA+               | CRISIL - AA+             | 0.33          |
| TATA Capital Housing Finance Ltd.                                | CRISIL - AAA               | CRISIL - AAA             | 0.33          |
| DLF Cyber City Developers Ltd.                                   | CRISIL - AAA               | CRISIL - AAA             | 0.32          |
| Shivshakti Securitisation Trust                                  | CRISIL - AAA(SO)           | CRISIL - AAA(SO)         | 0.31          |
| Indigo 049                                                       | CRISIL - AA(SO)            | CRISIL - AA(SO)          | 0.24          |
| Muthoot Capital Services Ltd                                     | CRISIL - AA-               | ICRA - A+                | 0.18          |
| Indigo 041                                                       | CRISIL - AA(SO)            | CRISIL - AA(SO)          | 0.08          |
| Bajaj Housing Finance Ltd.                                       | CRISIL - AAA               | CRISIL - AAA             | 0.04          |
| Vajra 006 Trust                                                  | ICRA - AAA(SO)             | ICRA - AAA(SO)           | 0.02          |
| <b>Sub Total</b>                                                 |                            |                          | <b>78.97</b>  |
| Credit Exposure (Perpetual Bonds)                                |                            |                          |               |
| TMF Holdings Ltd. (Perpetual)                                    | CRISIL - AA+               | CRISIL - AA+             | 0.39          |
| <b>Sub Total</b>                                                 |                            |                          | <b>0.39</b>   |
| <b>Total</b>                                                     |                            |                          | <b>88.83</b>  |
| UNITS ISSUED BY REIT                                             |                            |                          |               |
| Units issued by ReIT (Equity & other Equity Instrument)          |                            |                          |               |
| Embassy Office Parks REIT                                        | Realty                     | Realty                   | 0.97          |
| <b>Sub Total</b>                                                 |                            |                          | <b>0.97</b>   |
| <b>Total</b>                                                     |                            |                          | <b>0.97</b>   |
| UNITS ISSUED BY INVIT                                            |                            |                          |               |
| Units issued by InvIT                                            |                            |                          |               |
| • Indus Infra Trust                                              | Transport Infrastructure   | Transport Infrastructure | 3.23          |
| Cube Highways Trust                                              | Transport Infrastructure   | Transport Infrastructure | 1.38          |
| RAAJMARG INFRA INVESTMENT TRUST                                  | Transport Infrastructure   | Transport Infrastructure | 1.29          |
| POWERGRID Infrastructure Investment Trust                        | Power                      | Power                    | 0.47          |
| Capital Infra Trust                                              | Construction               | Construction             | 0.27          |
| <b>Sub Total</b>                                                 |                            |                          | <b>6.64</b>   |
| <b>Total</b>                                                     |                            |                          | <b>6.64</b>   |
| Alternative Investment Fund Units                                |                            |                          |               |
| Corporate Debt Market Development Fund                           |                            |                          | 0.33          |
| <b>Sub Total</b>                                                 |                            |                          | <b>0.33</b>   |
| <b>Total</b>                                                     |                            |                          | <b>0.33</b>   |
| Cash, Cash Equivalents and Net Current Assets                    |                            |                          | 3.23          |
| <b>Grand Total</b>                                               |                            |                          | <b>100.00</b> |
| • Top Ten Holdings                                               |                            |                          |               |

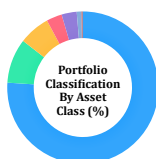
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# HDFC Credit Risk Fund

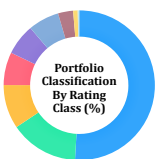
(Erstwhile HDFC Credit Risk Debt Fund scheme name changed w.e.f. August 26, 2026.) An open ended debt scheme predominantly investing in AA and below rated corporate bonds (excluding AA+ rated corporate bonds) A Relatively High Interest Rate Risk and Relatively High Credit Risk

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CATEGORY OF SCHEME  
CREDIT RISK FUND



|                                               |       |
|-----------------------------------------------|-------|
| Credit Exposure                               | 76.03 |
| G-Sec, SDL, T-Bills                           | 9.47  |
| Units issued by InvIT                         | 6.64  |
| Securitized Debt Instruments                  | 3.33  |
| Cash, Cash Equivalents and Net Current Assets | 3.23  |
| Equity                                        | 0.97  |
| Alternative Investment Fund Units             | 0.33  |



|                                                         |       |
|---------------------------------------------------------|-------|
| AA/AA-                                                  | 50.90 |
| AAA/AAA(SO)/A1+/A1+(SO) & Equivalent                    | 14.68 |
| Sovereign                                               | 9.47  |
| AA+                                                     | 7.10  |
| A+ & Below                                              | 6.68  |
| Units issued by InvIT                                   | 6.64  |
| Cash, Cash Equivalents and Net Current Assets           | 3.23  |
| Units issued by ReIT (Equity & Other Equity Instrument) | 0.97  |
| Alternative Investment Fund Units                       | 0.33  |



## PORTFOLIO

|                                                                    |              |        |
|--------------------------------------------------------------------|--------------|--------|
| Outstanding exposure in derivative instruments Interest Rate Swap. | (₹ in Crore) | 456.70 |
|--------------------------------------------------------------------|--------------|--------|

Face Value / Allotment NAV per Unit: ₹ 10, Data is as of September 30, 2026 unless otherwise specified. ≈ Based on long term rating.

¥ Dedicated Fund Manager for Overseas Investments: Mr. Gopal Agrawal (since September 01, 2026) (Total Experience: Over 22 years).

€ Includes investments made by the schemes of HDFC Mutual Fund aggregating to ₹ 18.58 Crore.

Please refer Minimum Application Amount, Plans & Options, on Page no. 104 to 106.

\$\$For further details, please refer to para 'Exit Load' on page no. 108.

^ For Total Expense Ratio including brokerage, transaction cost and statutory levies please refer our website.



## SIP PERFORMANCE ^ - Regular Plan - Growth Option

|                                                    | Since Inception SIP | 10 year SIP | 5 year SIP  | 3 year SIP  | 1 year SIP  |
|----------------------------------------------------|---------------------|-------------|-------------|-------------|-------------|
| Total Amount Invested (₹. in Lacs)                 | 15.10               | 12.00       | 6.00        | 3.60        | 1.20        |
| Market Value as on September 30, 2026 (₹. in Lacs) | 24.49               | 17.35       | 7.18        | 4.02        | 1.24        |
| <b>Returns (%)</b>                                 | <b>7.37</b>         | <b>7.17</b> | <b>7.12</b> | <b>7.26</b> | <b>6.60</b> |
| Benchmark Returns (%)#                             | 7.53                | 7.25        | 6.45        | 5.52        | 3.18        |
| Additional Benchmark Returns (%)# #                | 5.80                | 5.44        | 5.39        | 4.24        | 0.80        |

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.



## PERFORMANCE ^ - Regular Plan - Growth Option

| Date       | Period          | Scheme Returns (%) | Benchmark Returns (%)# | Additional Benchmark Returns (%)# # | Value of ₹ 10,000 invested |                |                             |
|------------|-----------------|--------------------|------------------------|-------------------------------------|----------------------------|----------------|-----------------------------|
|            |                 |                    |                        |                                     | Scheme (₹)                 | Benchmark (₹)# | Additional Benchmark (₹)# # |
| Sep 30, 25 | Last 1 Year     | 6.55               | 3.85                   | 1.33                                | 10,655                     | 10,385         | 10,133                      |
| Sep 29, 23 | Last 3 Years    | 7.54               | 6.51                   | 6.17                                | 12,442                     | 12,088         | 11,972                      |
| Sep 30, 21 | Last 5 Years    | 6.45               | 6.74                   | 4.88                                | 13,673                     | 13,857         | 12,694                      |
| Sep 30, 16 | Last 10 Years   | 7.17               | 7.59                   | 5.52                                | 19,989                     | 20,785         | 17,125                      |
| Mar 25, 14 | Since Inception | 7.95               | 8.11                   | 6.77                                | 26,071                     | 26,546         | 22,705                      |

Returns greater than 1 year period are compounded annualized (CAGR). For performance of other schemes managed by Praveen Jain and Bhavyesh Divecha, please refer page 107-108. 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. For Performance of Direct Plan, refer page 113 to 120.

^Past performance may or may not be sustained in future and is not a guarantee of any future returns. Load is not taken into consideration for computation of performance.

**Note:** Effective close of business hours of May 8, 2018, HDFC Corporate Debt Opportunities Fund (HCDOF) underwent changes in Fundamental Attributes and was renamed as HDFC Credit Risk Debt Fund (HCRDF) and HDFC Regular Savings Fund was merged therein. As the portfolio structuring of HCRDF closely resembles the erstwhile HCDOF, the past performance of HCDOF is provided, in line with SEBI circular on Performance disclosure post consolidation/ merger of scheme dated April 12, 2018.

This scheme has exposure to floating rate instruments and / or interest rate derivatives. The duration of these instruments is linked to the interest rate reset period. The interest rate risk in a floating rate instrument or in a fixed rate instrument hedged with derivatives is likely to be lesser than that in an equivalent maturity fixed rate instrument. Under some market circumstances the volatility may be of an order greater than what may ordinarily be expected considering only its duration. Hence investors are recommended to consider the unadjusted portfolio maturity of the scheme as well and exercise adequate due diligence when deciding to make their investments

# HDFC Dynamic Term Fund

(Erstwhile HDFC Dynamic Debt Fund scheme name changed w.e.f. August 26, 2026.) An open ended dynamic debt scheme investing across duration. A Relatively High Interest Rate Risk and Moderate Credit Risk

CATEGORY OF SCHEME  
DYNAMIC TERM FUND

**INVESTMENT OBJECTIVE:** To generate income / capital appreciation by investing in a range of debt and money market instruments. There is no assurance that the investment objective of the Scheme will be achieved.

| FUND MANAGER <sup>†</sup> |                   |               |
|---------------------------|-------------------|---------------|
| Name                      | Since             | Total Exp     |
| Anil Bamboli              | February 16, 2004 | Over 31 years |

| DATE OF ALLOTMENT/INCEPTION DATE |  |
|----------------------------------|--|
| April 28, 1997                   |  |

| NAV<br>(As On SEPTEMBER 30, 2026)      | NAV PER UNIT (₹) |
|----------------------------------------|------------------|
| Direct Plan - Half Yearly IDCW Option  | 13.7482          |
| Regular Plan - Growth Option           | 92.7271          |
| Regular Plan - Quarterly IDCW Option   | 12.6366          |
| Regular Plan - Half-Yearly IDCW Option | 11.6871          |
| Regular Plan - Yearly IDCW Option      | 13.7245          |
| Regular Plan - Normal IDCW Option      | 19.8656          |
| Direct Plan - Growth Option            | 103.2174         |
| Direct Plan - Quarterly IDCW Option    | 14.1616          |
| Direct Plan - Yearly IDCW Option       | 15.3898          |
| Direct Plan - Normal IDCW Option       | 21.7331          |

| ASSETS UNDER MANAGEMENT              |            |
|--------------------------------------|------------|
| As on September 30, 2026             | ₹479.92Cr. |
| Average for Month of September, 2026 | ₹489.54Cr. |

| QUANTITATIVE DATA                                                                                                                                             |             |
|---------------------------------------------------------------------------------------------------------------------------------------------------------------|-------------|
| Residual Maturity *                                                                                                                                           | 12.40 Years |
| Macaulay Duration *                                                                                                                                           | 5.01 Years  |
| Modified Duration *                                                                                                                                           | 4.81 Years  |
| Annualized Portfolio YTM#                                                                                                                                     | 7.16%       |
| #semi annual YTM has been annualised.                                                                                                                         |             |
| *Calculated on the amount invested in debt securities (including accrued interest), deployment of funds in TREPS and Reverse Repo and net receivable/ payable |             |

| EXPENSE RATIO<br>(As On September 30, 2026)                                                                                                                      |               |
|------------------------------------------------------------------------------------------------------------------------------------------------------------------|---------------|
| Base expense Ratio Including statutory levies on expenses part of BER, excluding brokerage, transaction cost and execution related statutory levies <sup>^</sup> |               |
| Regular: 1.38%                                                                                                                                                   | Direct: 0.74% |

| #BENCHMARK INDEX                  |  |
|-----------------------------------|--|
| NIFTY Composite Debt Index A- III |  |
| ##ADDL. BENCHMARK INDEX           |  |
| CRISIL 10 Year Gilt Index         |  |

| EXIT LOAD\$\$ |  |
|---------------|--|
| Nil           |  |

## PORTFOLIO

| Company/Instrument                             | Rating       | % to NAV     | Company/Instrument                            | Rating                   | % to NAV      |
|------------------------------------------------|--------------|--------------|-----------------------------------------------|--------------------------|---------------|
| DEBT & DEBT RELATED                            |              |              | UNITS ISSUED BY REIT & INVIT                  |                          |               |
| Government Securities (Central/State)          |              |              | Units issued by INVIT                         |                          |               |
| • 7.34 GOI 2064                                | Sovereign    | 14.70        | • Indus Infra Trust                           | Transport Infrastructure | 4.42          |
| • 6.9 GOI 2065                                 | Sovereign    | 4.67         | • Cube Highways Trust                         | Transport Infrastructure | 2.21          |
| • 6.94 GOI 2036                                | Sovereign    | 4.10         | • RAAJMARG INFRA INVESTMENT TRUST             | Transport Infrastructure | 1.72          |
| • 7.27% Gujarat SDL ISD 171225 MAT 171234      | Sovereign    | 4.05         | • POWERGRID Infrastructure Investment Trust   | Power                    | 1.66          |
| 7.64% Gujarat SDL ISD 170124 MAT 170133        | Sovereign    | 2.08         | <b>Sub Total</b>                              |                          | <b>10.01</b>  |
| 7.22% Madhya Pradesh SDL ISD 060825 Mat 060843 | Sovereign    | 1.94         | MONEY MARKET INSTRUMENTS                      |                          |               |
| 7.22% Madhya Pradesh ISD 060825 Mat 060848     | Sovereign    | 1.61         | CD                                            |                          |               |
| 7.63% Gujarat SDL ISD 240124 Mat 240133        | Sovereign    | 1.04         | • Union Bank of India                         | IND - A1+                | 5.09          |
| 7.63% Gujarat SDL ISD 240124 Mat 240134        | Sovereign    | 1.04         | <b>Sub Total</b>                              |                          | <b>5.09</b>   |
| 7.64% % Gujarat SDL ISD 170124 Mat 170134      | Sovereign    | 1.04         | Alternative Investment Fund Units             |                          |               |
| 7.39% TAMIL NADU SDL - Mat 150734              | Sovereign    | 1.02         | • Corporate Debt Market Development Fund      |                          | 0.51          |
| 7.63% Andhra Pradesh SDL ISD 030925 MAT 030937 | Sovereign    | 1.02         | <b>Sub Total</b>                              |                          | <b>0.51</b>   |
| 7.67% Haryana SDL MAT 250241                   | Sovereign    | 1.02         | Cash, Cash Equivalents and Net Current Assets |                          | 15.54         |
| 7.72% Bihar SDL - MAT 250241                   | Sovereign    | 1.02         | <b>Grand Total</b>                            |                          | <b>100.00</b> |
| 7.48% Uttar Pradesh SDL ISD 200324 Mat 200336  | Sovereign    | 1.01         | • Top Ten Holdings                            |                          |               |
| 7.20% Maharashtra SDL MAT 231036               | Sovereign    | 1.00         |                                               |                          |               |
| 7.29% Rajasthan SDL ISD 191125 Mat 191137      | Sovereign    | 0.99         |                                               |                          |               |
| 7.48% Madhya Pradesh MAT 011045                | Sovereign    | 0.99         |                                               |                          |               |
| 6.67 GOI 2035                                  | Sovereign    | 0.96         |                                               |                          |               |
| 7.48% Andhra Pradesh SDL ISD 030925 MAT 030933 | Sovereign    | 0.82         |                                               |                          |               |
| 7.62% Andhra Pradesh SDL ISD 030925 MAT 030936 | Sovereign    | 0.70         |                                               |                          |               |
| 7.03% Haryana SDL ISD 110625 MAT 110639        | Sovereign    | 0.04         |                                               |                          |               |
| <b>Sub Total</b>                               |              | <b>46.86</b> |                                               |                          |               |
| Credit Exposure (Non Perpetual)                |              |              |                                               |                          |               |
| • Small Industries Development Bank            | CRISIL - AAA | 8.20         |                                               |                          |               |
| • REC Limited.                                 | CRISIL - AAA | 5.34         |                                               |                          |               |
| • National Bank for Agri & Rural Dev.          | CRISIL - AAA | 5.19         |                                               |                          |               |
| • Pipeline Infrastructure Pvt. Ltd.            | CRISIL - AAA | 3.14         |                                               |                          |               |
| • LIC Housing Finance Ltd.                     | CRISIL - AAA | 0.12         |                                               |                          |               |
| <b>Sub Total</b>                               |              | <b>21.99</b> |                                               |                          |               |
| <b>Total</b>                                   |              | <b>68.85</b> |                                               |                          |               |

|                                                                    |              |       |
|--------------------------------------------------------------------|--------------|-------|
| Outstanding exposure in derivative instruments Interest Rate Swap. | (₹ in Crore) | 65.00 |
|--------------------------------------------------------------------|--------------|-------|

Face Value / Allotment NAV per Unit: ₹ 10, Data is as of September 30, 2026 unless otherwise specified.

₹ Dedicated Fund Manager for Overseas Investments: Mr. Gopal Agrawal (since September 01, 2026) (Total Experience: Over 22 years).

Please refer Minimum Application Amount, Plans & Options, on Page no. 104 to 106.

\$\$For further details, please refer to para 'Exit Load' on page no. 108.

<sup>^</sup> For Total Expense Ratio including brokerage, transaction cost and statutory levies please refer our website.

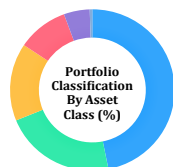
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# HDFC Dynamic Term Fund

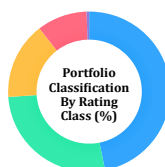
(Erstwhile HDFC Dynamic Debt Fund scheme name changed w.e.f. August 26, 2026.) An open ended dynamic debt scheme investing across duration. A Relatively High Interest Rate Risk and Moderate Credit Risk

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CATEGORY OF SCHEME  
DYNAMIC TERM FUND



|                                                 |       |
|-------------------------------------------------|-------|
| ■ G-Sec, SDL                                    | 46.86 |
| ■ Credit Exposure                               | 21.99 |
| ■ Cash, Cash Equivalents and Net Current Assets | 15.54 |
| ■ Units issued by InvIT                         | 10.01 |
| ■ CD                                            | 5.09  |
| ■ Alternative Investment Fund Units             | 0.51  |



|                                                 |       |
|-------------------------------------------------|-------|
| ■ Sovereign                                     | 46.86 |
| ■ AAA/AAA(SO)/A1+/A1+{(SO) & Equivalent         | 27.08 |
| ■ Cash, Cash Equivalents and Net Current Assets | 15.54 |
| ■ Units issued by InvIT                         | 10.01 |
| ■ Alternative Investment Fund Units             | 0.51  |

CD - Certificate of Deposit;



## SIP PERFORMANCE ^ - Regular Plan - Growth Option

|                                                    | Since Inception | 15 year     | 10 year     | 5 year      | 3 year      | 1 year      |
|----------------------------------------------------|-----------------|-------------|-------------|-------------|-------------|-------------|
|                                                    | SIP             | SIP         | SIP         | SIP         | SIP         | SIP         |
| Total Amount Invested (₹. in Lacs)                 | 35.40           | 18.00       | 12.00       | 6.00        | 3.60        | 1.20        |
| Market Value as on September 30, 2026 (₹. in Lacs) | 112.88          | 29.15       | 15.93       | 6.86        | 3.86        | 1.22        |
| <b>Returns (%)</b>                                 | <b>6.99</b>     | <b>6.13</b> | <b>5.53</b> | <b>5.32</b> | <b>4.67</b> | <b>3.77</b> |
| Benchmark Returns (%)#                             | N.A.            | 6.93        | 6.25        | 5.66        | 4.83        | 1.80        |
| Additional Benchmark Returns (%)# #                | N.A.            | 6.03        | 5.44        | 5.39        | 4.24        | 0.80        |

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.



## PERFORMANCE ^ - Regular Plan - Growth Option

| Date       | Period          | Scheme Returns (%) | Benchmark Returns (%)# | Additional Benchmark Returns (%)## | Value of ₹ 10,000 invested |                |                            |
|------------|-----------------|--------------------|------------------------|------------------------------------|----------------------------|----------------|----------------------------|
|            |                 |                    |                        |                                    | Scheme (₹)                 | Benchmark (₹)# | Additional Benchmark (₹)## |
| Sep 30, 25 | Last 1 Year     | 3.68               | 2.59                   | 1.33                               | 10,368                     | 10,259         | 10,133                     |
| Sep 29, 23 | Last 3 Years    | 5.87               | 6.25                   | 6.17                               | 11,869                     | 12,000         | 11,972                     |
| Sep 30, 21 | Last 5 Years    | 4.87               | 5.39                   | 4.88                               | 12,688                     | 13,004         | 12,694                     |
| Sep 30, 16 | Last 10 Years   | 5.23               | 6.56                   | 5.52                               | 16,654                     | 18,878         | 17,125                     |
| Apr 28, 97 | Since Inception | 7.86               | NA                     | NA                                 | 92,727                     | NA             | NA                         |

Returns greater than 1 year period are compounded annualized (CAGR). N.A. Not Available. For performance of other schemes managed by Anil Bamboli, please refer page 107-108. 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. For Performance of Direct Plan, refer page 113 to 120.

^Past performance may or may not be sustained in future and is not a guarantee of any future returns. Load is not taken into consideration for computation of performance.

This scheme has exposure to floating rate instruments and / or interest rate derivatives. The duration of these instruments is linked to the interest rate reset period. The interest rate risk in a floating rate instrument or in a fixed rate instrument hedged with derivatives is likely to be lesser than that in an equivalent maturity fixed rate instrument. Under some market circumstances the volatility may be of an order greater than what may ordinarily be expected considering only its duration. Hence investors are recommended to consider the unadjusted portfolio maturity of the scheme as well and exercise adequate due diligence when deciding to make their investments

# HDFC Gilt Fund

An open ended debt scheme investing in government securities across maturity. A Relatively High Interest Rate Risk and Relatively Low Credit Risk.

CATEGORY OF SCHEME  
GILT FUND

**INVESTMENT OBJECTIVE:** To generate credit risk-free returns through investments in sovereign securities issued by the Central Government and/ or State Government. There is no assurance that the investment objective of the Scheme will be achieved.

| FUND MANAGER <sup>+</sup> |                   |               |
|---------------------------|-------------------|---------------|
| Name                      | Since             | Total Exp     |
| Anil Bamboli              | September 1, 2007 | Over 31 years |

| DATE OF ALLOTMENT/INCEPTION DATE |  |
|----------------------------------|--|
| July 25, 2001                    |  |

| NAV<br>(As On SEPTEMBER 30, 2026) | NAV PER UNIT (₹) |
|-----------------------------------|------------------|
| Regular Plan - Growth Option      | 56.8143          |
| Regular Plan - IDCW Option        | 12.0874          |
| Direct Plan - Growth Option       | 60.1280          |
| Direct Plan - IDCW Option         | 12.9153          |

| ASSETS UNDER MANAGEMENT <sup>€</sup> |              |
|--------------------------------------|--------------|
| As on September 30, 2026             | ₹1,884.59Cr. |
| Average for Month of September, 2026 | ₹1,973.69Cr. |

| QUANTITATIVE DATA                                                                                                                                             |             |
|---------------------------------------------------------------------------------------------------------------------------------------------------------------|-------------|
| Residual Maturity *                                                                                                                                           | 17.19 Years |
| Macaulay Duration *                                                                                                                                           | 7.14 Years  |
| Modified Duration *                                                                                                                                           | 6.87 Years  |
| Annualized Portfolio YTM#*                                                                                                                                    | 7.20%       |
| #semi annual YTM has been annualised.                                                                                                                         |             |
| *Calculated on the amount invested in debt securities (including accrued interest), deployment of funds in TREPS and Reverse Repo and net receivable/ payable |             |

| EXPENSE RATIO<br>(As On September 30, 2026)                                                                                                                      |               |
|------------------------------------------------------------------------------------------------------------------------------------------------------------------|---------------|
| Base expense Ratio Including statutory levies on expenses part of BER, excluding brokerage, transaction cost and execution related statutory levies <sup>^</sup> |               |
| Regular: 0.85%                                                                                                                                                   | Direct: 0.46% |

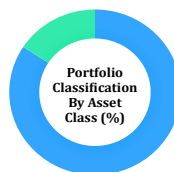
| #BENCHMARK INDEX               |
|--------------------------------|
| NIFTY All Duration G-Sec Index |
| ##ADDL. BENCHMARK INDEX        |
| CRISIL 10 Year Gilt Index      |

| EXIT LOADS\$ |
|--------------|
| Nil          |



## PORTFOLIO

| Instrument                                     | Rating    | % to NAV | Instrument                                                                                                                         | Rating       | % to NAV |
|------------------------------------------------|-----------|----------|------------------------------------------------------------------------------------------------------------------------------------|--------------|----------|
| DEBT & DEBT RELATED                            |           |          |                                                                                                                                    |              |          |
| Government Securities (Central/State)          |           |          | 7.62% Andhra Pradesh SDL ISD 030925 MAT 030936 Sovereign 0.35                                                                      |              |          |
| • 6.9 GOI 2065                                 | Sovereign | 16.42    | 7.48% Andhra Pradesh SDL ISD 030925 MAT 030934                                                                                     | Sovereign    | 0.31     |
| • 7.34 GOI 2064                                | Sovereign | 10.61    | 7.39% TAMIL NADU SDL - Mat 150734                                                                                                  | Sovereign    | 0.26     |
| • 6.94 GOI 2036                                | Sovereign | 7.83     | 6.99 GOI 2051                                                                                                                      | Sovereign    | 0.18     |
| • 7.18 GOI 2033                                | Sovereign | 6.39     | 8.97 GOI 2030                                                                                                                      | Sovereign    | 0.06     |
| • 7.3 GOI 2053                                 | Sovereign | 6.37     | 6.76 GOI 2061                                                                                                                      | Sovereign    | 0.02     |
| • 6.97% Karnataka SDL Mat 260228               | Sovereign | 5.77     | 7.03% Haryana SDL ISD 110625 MAT 110639                                                                                            | Sovereign    | 0.02     |
| • 7.27% Gujarat SDL ISD 171225 MAT 171234      | Sovereign | 4.12     | Sub Total                                                                                                                          |              | 80.31    |
| • 7.64% Gujarat SDL ISD 170124 MAT 170133      | Sovereign | 2.61     | T-Bills                                                                                                                            |              |          |
| • 6.99% Madhya Pradesh SDL Mat 171141          | Sovereign | 2.43     | • 182 Days TBILL MAT 280127                                                                                                        | Sovereign    | 2.60     |
| 7.18 GOI 2037                                  | Sovereign | 1.59     | 182 Days TBILL MAT 171226                                                                                                          | Sovereign    | 1.31     |
| 7.64% % Gujarat SDL ISD 170124 Mat 170134      | Sovereign | 1.58     | Sub Total                                                                                                                          |              | 3.91     |
| 7.20% Maharashtra SDL MAT 231036               | Sovereign | 1.52     | Total                                                                                                                              |              | 84.22    |
| 7.24 GOI 2055                                  | Sovereign | 1.26     | Cash,Cash Equivalents and Net Current Assets                                                                                       |              | 15.78    |
| 7.48% Madhya Pradesh MAT 011045                | Sovereign | 1.26     | Grand Total                                                                                                                        |              | 100.00   |
| 7.09 GOI 2054                                  | Sovereign | 1.24     | • Top Ten Holdings                                                                                                                 |              |          |
| 7.22% Madhya Pradesh SDL ISD 060825 Mat 060843 | Sovereign | 1.24     |                                                                                                                                    |              |          |
| 7.22% Madhya Pradesh ISD 060825 MAT 060848     | Sovereign | 1.00     | Outstanding exposure in derivative instruments                                                                                     | (₹ in Crore) | 100.00   |
| 7.63% Gujarat SDL ISD 240124 Mat 240133        | Sovereign | 0.79     | Interest Rate Swap.                                                                                                                |              |          |
| 7.72% Bihar SDL - MAT 250241                   | Sovereign | 0.78     | Face Value / Allotment NAV per Unit: ₹ 10, Data is as of September 30, 2026 unless otherwise specified.                            |              |          |
| 7.29% Rajasthan SDL ISD 191125 Mat 191137      | Sovereign | 0.76     | ¥ Dedicated Fund Manager for Overseas Investments: Mr. Gopal Agrawal (since September 01, 2026) (Total Experience: Over 22 years). |              |          |
| 7.63% Gujarat SDL ISD 240124 Mat 240134        | Sovereign | 0.53     | € Includes investments made by the schemes of HDFC Mutual Fund aggregating to ₹ 90.51 Crore.                                       |              |          |
| 7.72% Maharashtra SDL - Mat 250534             | Sovereign | 0.53     | Please refer Minimum Application Amount, Plans & Options, on Page no. 104 to 106.                                                  |              |          |
| 7.48% Uttar Pradesh SDL ISD 200324 Mat 200336  | Sovereign | 0.52     | \$For further details, please refer to para 'Exit Load' on page no. 108.                                                           |              |          |
| 7.63% Andhra Pradesh SDL ISD 030925 MAT 030937 | Sovereign | 0.52     | ^ For Total Expense Ratio including brokerage, transaction cost and statutory levies please refer our website.                     |              |          |
| 7.67% Haryana SDL MAT 250241                   | Sovereign | 0.52     |                                                                                                                                    |              |          |
| 7.07% Gujarat SDL ISD 240925 MAT 261133        | Sovereign | 0.51     |                                                                                                                                    |              |          |
| 7.48% Andhra Pradesh SDL ISD 030925 MAT 030933 | Sovereign | 0.41     |                                                                                                                                    |              |          |



■ G-Sec, SDL, T-Bills 84.22  
■ Cash, Cash Equivalents and Net Current Assets 15.78



■ Sovereign 84.22  
■ Cash, Cash Equivalents and Net Current Assets 15.78

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# HDFC Gilt Fund

An open ended debt scheme investing in government securities across maturity. A Relatively High Interest Rate Risk and Relatively Low Credit Risk.

...Contd from previous page  
CATEGORY OF SCHEME  
GILT FUND



## SIP PERFORMANCE ^ - Regular Plan - Growth Option

|                                                    | Since Inception | 15 year     | 10 year     | 5 year      | 3 year      | 1 year      |
|----------------------------------------------------|-----------------|-------------|-------------|-------------|-------------|-------------|
|                                                    | SIP             | SIP         | SIP         | SIP         | SIP         | SIP         |
| Total Amount Invested (₹. in Lacs)                 | 30.30           | 18.00       | 12.00       | 6.00        | 3.60        | 1.20        |
| Market Value as on September 30, 2026 (₹. in Lacs) | 75.09           | 29.60       | 15.85       | 6.84        | 3.84        | 1.22        |
| <b>Returns (%)</b>                                 | <b>6.54</b>     | <b>6.32</b> | <b>5.43</b> | <b>5.18</b> | <b>4.28</b> | <b>2.43</b> |
| Benchmark Returns (%)#                             | N.A.            | 6.82        | 6.21        | 5.57        | 4.28        | 1.41        |
| Additional Benchmark Returns (%)# #                | N.A.            | 6.03        | 5.44        | 5.39        | 4.24        | 0.80        |

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.



## PERFORMANCE ^ - Regular Plan - Growth Option

| Date       | Period          | Scheme Returns (%) | Benchmark Returns (%)# | Additional Benchmark Returns (%)## | Value of ₹ 10,000 invested |                |                            |
|------------|-----------------|--------------------|------------------------|------------------------------------|----------------------------|----------------|----------------------------|
|            |                 |                    |                        |                                    | Scheme (₹)                 | Benchmark (₹)# | Additional Benchmark (₹)## |
| Sep 30, 25 | Last 1 Year     | 2.58               | 2.10                   | 1.33                               | 10,258                     | 10,210         | 10,133                     |
| Sep 29, 23 | Last 3 Years    | 5.78               | 6.28                   | 6.17                               | 11,840                     | 12,008         | 11,972                     |
| Sep 30, 21 | Last 5 Years    | 4.90               | 5.48                   | 4.88                               | 12,705                     | 13,058         | 12,694                     |
| Sep 30, 16 | Last 10 Years   | 5.44               | 6.46                   | 5.52                               | 16,986                     | 18,703         | 17,125                     |
| Jul 25, 01 | Since Inception | 7.14               | NA                     | NA                                 | 56,814                     | NA             | NA                         |

Returns greater than 1 year period are compounded annualized (CAGR). N.A. Not Available. For performance of other schemes managed by Anil Bamboli, please refer page 107-108. 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. For Performance of Direct Plan, refer page 113 to 120.

**^Past performance may or may not be sustained in future and is not a guarantee of any future returns.** Load is not taken into consideration for computation of performance.

This scheme has exposure to floating rate instruments and / or interest rate derivatives. The duration of these instruments is linked to the interest rate reset period. The interest rate risk in a floating rate instrument or in a fixed rate instrument hedged with derivatives is likely to be lesser than that in an equivalent maturity fixed rate instrument. Under some market circumstances the volatility may be of an order greater than what may ordinarily be expected considering only its duration. Hence investors are recommended to consider the unadjusted portfolio maturity of the scheme as well and exercise adequate due diligence when deciding to make their investments

# HDFC Income Plus Arbitrage Active FOF

An open ended Fund of Fund scheme investing in Arbitrage and Debt Mutual Fund Schemes

CATEGORY OF FOF  
Hybrid FOF (Domestic)

**INVESTMENT OBJECTIVE:** To generate income / long-term capital appreciation by investing in units of Arbitrage and Debt schemes. There is no assurance that the investment objective of the Scheme will be achieved.

| FUND MANAGER |               |               |
|--------------|---------------|---------------|
| Name         | Since         | Total Exp     |
| Anil Bamboli | June 28, 2014 | Over 31 years |

| DATE OF ALLOTMENT/INCEPTION DATE |  |
|----------------------------------|--|
| February 06, 2012                |  |

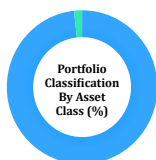
| NAV<br>(As On SEPTEMBER 30, 2026) | NAV PER UNIT(₹) |
|-----------------------------------|-----------------|
| Regular Plan - Growth Option      | 41.3722         |
| Regular Plan - IDCW Option        | 36.2537         |
| Direct Plan - Growth Option       | 45.7875         |
| Direct Plan - IDCW Option         | 40.2200         |

| ASSETS UNDER MANAGEMENT              |              |
|--------------------------------------|--------------|
| As on September 30, 2026             | ₹2,646.85Cr. |
| Average for Month of September, 2026 | ₹2,635.19Cr. |

| EXPENSE RATIO<br>(As On September 30, 2026)                                                                                                                                                              |               |
|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|---------------|
| Base expense Ratio Including statutory levies on expenses part of BER, excluding brokerage, transaction cost and execution related statutory levies^                                                     |               |
| Regular: 0.34%                                                                                                                                                                                           | Direct: 0.02% |
| Investors in the Scheme shall bear the recurring expenses of the Scheme in addition to the expenses of other schemes in which this Fund of Funds scheme makes investment (subject to regulatory limits). |               |

| #BENCHMARK INDEX                                                    |  |
|---------------------------------------------------------------------|--|
| 40% NIFTY 50 Arbitrage Index (TRI) + 60% NIFTY Composite Debt Index |  |
| ##ADDL. BENCHMARK INDEX                                             |  |
| Crisil 10 Year Gilt Index                                           |  |

| EXIT LOAD\$\$ |  |
|---------------|--|
| Nil           |  |



■ Mutual Fund Units  
■ Cash, Cash Equivalents and Net Current Assets

98.29  
1.71

## PORTFOLIO

| Instrument                                               | Rating | % to NAV      |
|----------------------------------------------------------|--------|---------------|
| MUTUAL FUND UNITS                                        |        |               |
| Mutual Fund Units - Debt                                 |        |               |
| • HDFC Corporate Bond Fund - Growth Option - Direct Plan |        | 44.63         |
| <b>Sub Total</b>                                         |        | <b>44.63</b>  |
| Mutual Fund Units                                        |        |               |
| • HDFC ARBITRAGE FUND - Direct Plan - Growth Option      |        | 36.72         |
| • HDFC Money Market Fund - Direct Plan - Growth Option   |        | 16.94         |
| <b>Sub Total</b>                                         |        | <b>53.66</b>  |
| <b>Total</b>                                             |        | <b>98.29</b>  |
| Cash, Cash Equivalents and Net Current Assets            |        | 1.71          |
| <b>Grand Total</b>                                       |        | <b>100.00</b> |
| • Top Ten Holdings                                       |        |               |

Face Value / Allotment NAV per Unit: ₹ 10, Data is as of September 30, 2026 unless otherwise specified.

Please refer Minimum Application Amount, Plans & Options, on Page no. 104 to 106. \$\$For further details, please refer to para 'Exit Load' on page no. 108.

^ For Total Expense Ratio including brokerage, transaction cost and statutory levies please refer our website.

## SIP PERFORMANCE ^ - Regular Plan - Growth Option

|                                                    | Since Inception SIP | 10 year SIP  | 5 year SIP  | 3 year SIP  | 1 year SIP  |
|----------------------------------------------------|---------------------|--------------|-------------|-------------|-------------|
| Total Amount Invested (₹. in Lacs)                 | 17.60               | 12.00        | 6.00        | 3.60        | 1.20        |
| Market Value as on September 30, 2026 (₹. in Lacs) | 40.21               | 20.95        | 7.47        | 3.89        | 1.23        |
| <b>Returns (%)</b>                                 | <b>10.52</b>        | <b>10.74</b> | <b>8.69</b> | <b>5.09</b> | <b>4.94</b> |
| Benchmark Returns (%)#                             | 6.51                | 6.10         | 5.98        | 5.29        | 3.31        |
| Additional Benchmark Returns (%)# #                | 6.00                | 5.44         | 5.39        | 4.24        | 0.80        |

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.

## PERFORMANCE ^ - Regular Plan - Growth Option

| Date       | Period          | Scheme Returns (%) | Benchmark Returns (%)# | Additional Benchmark Returns (%)# # | Value of ₹ 10,000 invested |                |                             |
|------------|-----------------|--------------------|------------------------|-------------------------------------|----------------------------|----------------|-----------------------------|
|            |                 |                    |                        |                                     | Scheme (₹)                 | Benchmark (₹)# | Additional Benchmark (₹)# # |
| Sep 30, 25 | Last 1 Year     | 5.15               | 3.81                   | 1.33                                | 10,515                     | 10,381         | 10,133                      |
| Sep 29, 23 | Last 3 Years    | 8.07               | 6.35                   | 6.17                                | 12,626                     | 12,032         | 11,972                      |
| Sep 30, 21 | Last 5 Years    | 9.51               | 5.78                   | 4.88                                | 15,751                     | 13,245         | 12,694                      |
| Sep 30, 16 | Last 10 Years   | 10.46              | 6.13                   | 5.52                                | 27,060                     | 18,139         | 17,125                      |
| Feb 06, 12 | Since Inception | 10.17              | 7.01                   | 6.37                                | 41,372                     | 27,013         | 24,707                      |

Returns greater than 1 year period are compounded annualized (CAGR) For performance of other schemes managed by Anil Bamboli, please refer page 107-108. 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. For Performance of Direct Plan, refer page 113 to 120. 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

^Past performance may or may not be sustained in future and is not a guarantee of any future returns. Load is not taken into consideration for computation of performance.

# HDFC Income Plus Arbitrage Omni FOF

An open-ended Fund of Fund Scheme investing in units of domestic Arbitrage Schemes and active/passive Debt-oriented Schemes.

CATEGORY OF FOF  
Hybrid FOF (Domestic)

**INVESTMENT OBJECTIVE:** To generate income / long-term capital appreciation by investing in units of domestic Arbitrage Schemes and active/passive Debt-oriented Schemes. There is no assurance that the investment objective of the Scheme will be achieved.

| FUND MANAGER     |                |               |
|------------------|----------------|---------------|
| Name             | Since          | Total Exp     |
| Bhavyesh Divecha | March 12, 2026 | Over 16 years |
| Praveen Jain     | March 12, 2026 | Over 21 years |

| DATE OF ALLOTMENT/INCEPTION DATE |  |
|----------------------------------|--|
| March 12, 2026                   |  |

| NAV<br>(As On SEPTEMBER 30, 2026) | NAV PER UNIT(₹) |
|-----------------------------------|-----------------|
| Regular Plan - Growth Option      | 10.3921         |
| Regular Plan - IDCW Option        | 10.3921         |
| Direct Plan - Growth Option       | 10.4112         |
| Direct Plan - IDCW Option         | 10.4112         |

| ASSETS UNDER MANAGEMENT              |           |
|--------------------------------------|-----------|
| As on September 30, 2026             | ₹31.31Cr. |
| Average for Month of September, 2026 | ₹30.91Cr. |

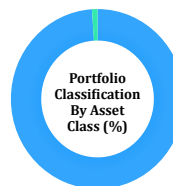
| EXPENSE RATIO<br>(As On September 30, 2026)                                                                                                          |               |
|------------------------------------------------------------------------------------------------------------------------------------------------------|---------------|
| Base expense Ratio Including statutory levies on expenses part of BER, excluding brokerage, transaction cost and execution related statutory levies^ |               |
| Regular: 0.44%                                                                                                                                       | Direct: 0.06% |

| #BENCHMARK INDEX                                                         |  |
|--------------------------------------------------------------------------|--|
| 40% NIFTY 50 Arbitrage Index (TRI) + 60% NIFTY Short Duration Debt Index |  |
| ##ADDL. BENCHMARK INDEX                                                  |  |
| Crisil 10 Year Gilt Index                                                |  |

| EXIT LOAD\$\$                                                                                                                                                                                                                                                                                                                           |  |
|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|--|
| <ul style="list-style-type: none"> <li>In respect of each purchase / switch-in of Units, an Exit Load of 1.00% is payable if Units are redeemed/ switched-out within 18 months from the date of allotment.</li> <li>No Exit Load is payable if Units are redeemed / switched-out after 18 months from the date of allotment.</li> </ul> |  |

## PORTFOLIO

| Instrument                                                                                    | % to NAV      | Face Value / Allotment NAV per Unit: ₹ 10, + Industry Classification as recommended by AMFI, Data is as of September 30, 2026 unless otherwise specified. |
|-----------------------------------------------------------------------------------------------|---------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------|
| MUTUAL FUND UNITS                                                                             |               |                                                                                                                                                           |
| Mutual Fund Units                                                                             |               |                                                                                                                                                           |
| • HDFC ARBITRAGE FUND - Direct Plan - Growth Option                                           | 36.05         | Please refer Minimum Application Amount, Plans & Options, on Page no. 104 to 106.                                                                         |
| • HDFC Credit Risk Fund - Growth Option - Direct Plan                                         | 59.34         | \$\$\$For further details, please refer to para 'Exit Load' on page no. 108.                                                                              |
| • HDFC CRISIL-IBX Financial Services 3-6 Months Debt Index Fund - Direct Plan - Growth Option | 3.59          | ^ For Total Expense Ratio including brokerage, transaction cost and statutory levies please refer our website.                                            |
| <b>Sub Total</b>                                                                              | <b>98.98</b>  |                                                                                                                                                           |
| Cash, Cash Equivalents and Net Current Assets                                                 | 1.02          |                                                                                                                                                           |
| <b>Grand Total</b>                                                                            | <b>100.00</b> |                                                                                                                                                           |
| • Top Ten Holdings                                                                            |               |                                                                                                                                                           |



|                                               |       |
|-----------------------------------------------|-------|
| Mutual Fund Units                             | 98.98 |
| Cash, Cash Equivalents and Net Current Assets | 1.02  |

| PERFORMANCE ^ - Regular Plan - Growth Option |               |                    |                        |                                    |                            |                |                            |
|----------------------------------------------|---------------|--------------------|------------------------|------------------------------------|----------------------------|----------------|----------------------------|
| Date                                         | Period        | Scheme Returns (%) | Benchmark Returns (%)# | Additional Benchmark Returns (%)## | Value of ₹ 10,000 invested |                |                            |
|                                              |               |                    |                        |                                    | Scheme (₹)                 | Benchmark (₹)# | Additional Benchmark (₹)## |
| Mar 31, 26                                   | Last 6 Months | 7.78               | 5.94                   | 3.80                               | 10,390                     | 10,298         | 10,190                     |

Simple annualized returns have been provided as per the extant guidelines since the scheme has completed 6 months but not 1 year. However, such returns may not be representative. Absolute returns of the Scheme for the 6 month period is 3.90%. For performance of other schemes managed by Praveen Jain and Bhavyesh Divecha, please refer page 107-108. 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. For Performance of Direct Plan, refer page 113 to 120.

^Past performance may or may not be sustained in future and is not a guarantee of any future returns. Load is not taken into consideration for computation of performance.

## FUND DETAILS ANNEXURE

| SCHEME NAME                                | MINIMUM APPLICATION AMOUNT                                        | PLANS & OPTIONS                                                                                                                                                                                                   |
|--------------------------------------------|-------------------------------------------------------------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| HDFC Flexi Cap Fund                        | Purchase/Additional Purchase:- Rs. 100 and any amount thereafter. | Regular Plan, Direct Plan. Under Each Plan: Growth & IDCW Option. The IDCW Option offers following Sub-Options: Payout of IDCW Option; and Reinvestment of IDCW Option.                                           |
| HDFC Multi Cap Fund                        |                                                                   |                                                                                                                                                                                                                   |
| HDFC Large Cap Fund                        |                                                                   |                                                                                                                                                                                                                   |
| HDFC Mid Cap Fund                          |                                                                   |                                                                                                                                                                                                                   |
| HDFC Small Cap Fund                        |                                                                   |                                                                                                                                                                                                                   |
| HDFC Large & Mid Cap Fund                  |                                                                   |                                                                                                                                                                                                                   |
| HDFC Value Fund                            |                                                                   |                                                                                                                                                                                                                   |
| HDFC Dividend Yield Fund                   |                                                                   |                                                                                                                                                                                                                   |
| HDFC Focused Fund                          |                                                                   |                                                                                                                                                                                                                   |
| HDFC Business Cycle Fund                   |                                                                   |                                                                                                                                                                                                                   |
| HDFC Manufacturing Fund                    |                                                                   |                                                                                                                                                                                                                   |
| HDFC Transportation and Logistics Fund     |                                                                   |                                                                                                                                                                                                                   |
| HDFC Banking & Financial Services Fund     |                                                                   |                                                                                                                                                                                                                   |
| HDFC Technology Fund                       |                                                                   |                                                                                                                                                                                                                   |
| HDFC Pharma and Healthcare Fund            |                                                                   |                                                                                                                                                                                                                   |
| HDFC Housing Opportunities Fund            |                                                                   |                                                                                                                                                                                                                   |
| HDFC Infrastructure Fund                   |                                                                   |                                                                                                                                                                                                                   |
| HDFC MNC Fund                              |                                                                   |                                                                                                                                                                                                                   |
| HDFC Consumption Fund                      |                                                                   |                                                                                                                                                                                                                   |
| HDFC Balanced Advantage Fund               |                                                                   |                                                                                                                                                                                                                   |
| HDFC Aggressive Hybrid Fund                |                                                                   |                                                                                                                                                                                                                   |
| HDFC Multi Asset Allocation Fund           |                                                                   |                                                                                                                                                                                                                   |
| HDFC Equity Savings Fund                   |                                                                   |                                                                                                                                                                                                                   |
| HDFC Multi-Asset Active FOF                |                                                                   |                                                                                                                                                                                                                   |
| HDFC Diversified Equity All Cap Active FOF |                                                                   |                                                                                                                                                                                                                   |
| HDFC Gilt Fund                             |                                                                   |                                                                                                                                                                                                                   |
| HDFC Income Plus Arbitrage Active FOF      |                                                                   |                                                                                                                                                                                                                   |
| HDFC Income Plus Arbitrage Omni FOF        |                                                                   |                                                                                                                                                                                                                   |
| HDFC Conservative Hybrid Fund              |                                                                   |                                                                                                                                                                                                                   |
| HDFC Retirement Fund - Equity Plan         | Purchase/Additional Purchase:- Rs. 100 and any amount thereafter. | Regular Plan, Direct Plan. Under Each Plan offers Growth Option only.                                                                                                                                             |
| HDFC Retirement Fund - Hybrid Equity Plan  |                                                                   |                                                                                                                                                                                                                   |
| HDFC Retirement Fund - Hybrid Debt Plan    |                                                                   |                                                                                                                                                                                                                   |
| HDFC Medium to Long Term Fund              | Purchase/Additional Purchase:- Rs. 100 and any amount thereafter. | Regular Plan, Direct Plan. Under Each Plan: Growth, (Quarterly & Normal) IDCW Option. Both (Quarterly & Normal) IDCW Option offers following Sub-Options: Payout of IDCW Option; and Reinvestment of IDCW Option. |
| HDFC Credit Risk Fund                      |                                                                   |                                                                                                                                                                                                                   |
| HDFC Ultra Short to Short Term Fund        | Purchase/Additional Purchase:- Rs. 100 and any amount thereafter. | Regular Plan, Direct Plan. Each Plan offers Growth & IDCW Option. The (Daily) IDCW Option offers only Re-investment of                                                                                            |

## FUND DETAILS ANNEXURE

|                                   |                                                                                                                                                                                                                                                                                                                                                                                                                                                |                                                                                                                                                                                                                                                                      |
|-----------------------------------|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| HDFC Long Term Fund               |                                                                                                                                                                                                                                                                                                                                                                                                                                                | IDCW Option. The (Weekly and Monthly) IDCW Option offers following Sub-Options: Payout of IDCW Option; and Re-investment of IDCW Option.                                                                                                                             |
| HDFC Defence Fund                 | Purchase/ Switch-ins and Additional Purchase: Rs. 100 and any amount thereafter. (Discontinuation of Lumpsum subscriptions and restrictions w.e.f. July 22, 2024. Fresh SIP and STP registrations only under monthly frequency for up to ₹25,000/- per Investor aggregated at first holder PAN level shall be accepted w.e.f. May 04, 2026)                                                                                                    | Regular Plan, Direct Plan. Under Each Plan: Growth & IDCW Option. The IDCW Option offers following Sub-Options: Payout of IDCW Option; and Reinvestment of IDCW Option.                                                                                              |
| HDFC Gold ETF Fund of Fund        | Purchase/Additional Purchase:- Rs. 100 and any amount thereafter.                                                                                                                                                                                                                                                                                                                                                                              | Regular Plan, Direct Plan. Each Plan offers Growth Option only                                                                                                                                                                                                       |
| HDFC Silver ETF Fund of Fund      | Purchase/Additional Purchase:- Rs. 100 and any amount thereafter.                                                                                                                                                                                                                                                                                                                                                                              | Regular Plan, Direct Plan. Each Plan offers Growth Option only.                                                                                                                                                                                                      |
| HDFC ELSS - Tax Saver Fund        | Purchase/Additional Purchase:- Rs 500 and any amount in the multiple of 500 thereafter.                                                                                                                                                                                                                                                                                                                                                        | Regular Plan, Direct Plan. Under Each Plan: Growth & IDCW Option. The IDCW Option offers Payout of IDCW Option.                                                                                                                                                      |
| HDFC Children's Fund              | Purchase/Additional Purchase:- Rs. 100 and any amount thereafter.                                                                                                                                                                                                                                                                                                                                                                              | Regular Plan, Direct Plan.                                                                                                                                                                                                                                           |
| HDFC Overnight Fund               | Purchase : Under Growth Option : Rs. 100 and any amount thereafter. Under Daily IDCW Option : Rs.10,000 and any amount thereafter. Additional Purchase : Under Growth Option : Rs. 100 and any amount thereafter. Under Daily IDCW Option : Rs. 5,000 and any amount thereafter                                                                                                                                                                | Regular Plan, Direct Plan. Under Each Plan: Growth & Daily IDCW Option. The Daily IDCW Option offers only Re-investment of IDCW Option.                                                                                                                              |
| HDFC Liquid Fund                  | Purchase : Under Growth Option Rs. 100 and any amount thereafter. Weekly IDCW Option and Monthly IDCW Option: Rs. 5,000 and any amount thereafter. Under Daily IDCW Option: Rs. 10,000 and any amount thereafter. Additional Purchase : Under Growth Option Rs. 100 and any amount thereafter. Weekly IDCW Option and Monthly IDCW Option: Rs. 5,000 and any amount thereafter. Under Daily IDCW Option: Rs. 10,000 and any amount thereafter. | Regular Plan, Direct Plan. Under both the Plans: Growth & IDCW Option. The Daily IDCW Option offers only Re-investment of IDCW Option. The Weekly and Monthly IDCW Option offers following Sub-Options: Payout of IDCW Option; and Re-investment of IDCW Option.     |
| HDFC Ultra Short Term Fund        | Purchase/Additional Purchase:- Rs. 100 and any amount thereafter.                                                                                                                                                                                                                                                                                                                                                                              | Regular Plan, Direct Plan. Under both the Plans: Growth & IDCW Option. The (Daily) IDCW Option offers only Re-investment of IDCW Option. The (Weekly and Monthly) IDCW Option offers following Sub-Options: Payout of IDCW Option; and Re-investment of IDCW Option. |
| HDFC Money Market Fund            | Purchase/Additional Purchase:- Rs. 100 and any amount thereafter.                                                                                                                                                                                                                                                                                                                                                                              | Regular Plan, Direct Plan. Each Plan offers Growth & Daily IDCW Option. The (Daily) IDCW Option offers only Re-investment of IDCW Option. The (Weekly) IDCW Option offers following Sub-Options: Payout of IDCW Option; and Re-investment of IDCW Option.            |
| HDFC Short Term Fund              | Purchase/Additional Purchase:- Rs. 100 and any amount thereafter.                                                                                                                                                                                                                                                                                                                                                                              | Regular Plan, Direct Plan. Under Each Plan: Growth, (Fortnightly & Normal) IDCW Option. Both (Fortnightly & Normal) IDCW Options offers following Sub-Options: Payout of IDCW Option; and Reinvestment of IDCW Option.                                               |
| HDFC Medium Term Fund             | Purchase/Additional Purchase:- Rs. 100 and any amount thereafter.                                                                                                                                                                                                                                                                                                                                                                              | Regular Plan, Direct Plan. Under both the Plans: Growth, (Fortnightly & Normal) IDCW Option. Both (Fortnightly & Normal) IDCW Options offers following Sub-Options: Payout of IDCW Option; and Reinvestment of IDCW Option.                                          |
| HDFC Arbitrage Fund               | Purchase/Additional Purchase:- Rs. 100 and any amount thereafter.                                                                                                                                                                                                                                                                                                                                                                              | Regular Plan, Direct Plan. Under Each Plan: Growth & IDCW Option. The IDCW Option offers (Monthly) following Sub-Options: Payout of IDCW Option; and Re-investment of IDCW Option.                                                                                   |
| HDFC Floating Interest Rates Fund | Purchase/Additional Purchase:- Rs. 100 and any amount thereafter.                                                                                                                                                                                                                                                                                                                                                                              | Regular Plan, Direct Plan. Under both the Plans: Growth & IDCW Option. The (Daily) IDCW Option offers only Re-                                                                                                                                                       |

## FUND DETAILS ANNEXURE

|                                |                                                                   |                                                                                                                                                                                                                                                                                                                                                                                                                                                       |
|--------------------------------|-------------------------------------------------------------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
|                                |                                                                   | investment of IDCW Option. The (Weekly and Monthly) IDCW Option offers following Sub-Options: Payout of IDCW Option; and Re-investment of IDCW Option.                                                                                                                                                                                                                                                                                                |
| HDFC Corporate Bond Fund       | Purchase/Additional Purchase:- Rs. 100 and any amount thereafter. | Regular Plan, Direct Plan. Under both the Plans: Growth, (Quarterly & Normal) IDCW Option. Both (Quarterly & Normal) IDCW Option offers following Sub-Options: Payout of IDCW Option; and Reinvestment of IDCW Option.                                                                                                                                                                                                                                |
| HDFC Banking and PSU Debt Fund | Purchase/Additional Purchase:- Rs. 100 and any amount thereafter. | Regular Plan, Direct Plan. Under Each Plan: Growth & IDCW Option (Weekly frequency). The IDCW Option offers following Sub-Options: Payout of IDCW Option; and Re-investment of IDCW Option.                                                                                                                                                                                                                                                           |
| HDFC Dynamic Term Fund         | Purchase/Additional Purchase:- Rs. 100 and any amount thereafter  | Regular Plan, Direct Plan. Under Each Plan: Growth, (Normal IDCW, Quarterly IDCW, Half Yearly IDCW & Yearly) IDCW Option. All IDCW Options offers following Sub-Options: Payout of IDCW Option; and Reinvestment of IDCW Option.                                                                                                                                                                                                                      |
| HDFC Innovation Fund           | Purchase/Additional Purchase:- Rs. 100 and any amount thereafter. | <ul style="list-style-type: none"> <li>• Regular and Direct. Each Plan offers the following sub-options: a) Growth Option. b) Income Distribution cum CapitalWithdrawal (IDCW) Option. This Option offers following Sub-Options / facilities:</li> <li>• Payout of Income Distribution cum CapitalWithdrawal (IDCW) Option / facility and</li> <li>• Re-investment of Income Distribution cum Capital Withdrawal (IDCW) Option / facility.</li> </ul> |

## SEGMENT-WISE BREAK-UP OF EQUITY & HYBRID HOLDING

| SCHEME                           | Large Cap | MidCap | SmallCap |
|----------------------------------|-----------|--------|----------|
| HDFC Balanced Advantage Fund     | 54.39%    | 10.27% | 10.10%   |
| HDFC Flexi Cap Fund              | 70.32%    | 15.10% | 11.81%   |
| HDFC Multi Cap Fund              | 43.49%    | 27.02% | 27.88%   |
| HDFC Large Cap Fund              | 83.55%    | 14.60% | 0.25%    |
| HDFC Mid Cap Fund                | 10.40%    | 64.14% | 17.20%   |
| HDFC Small Cap Fund              | 6.49%     | 9.19%  | 74.38%   |
| HDFC Large & Mid Cap Fund        | 43.48%    | 39.01% | 16.82%   |
| HDFC Dividend Yield Fund         | 62.64%    | 13.13% | 23.98%   |
| HDFC Aggressive Hybrid Fund      | 51.76%    | 4.93%  | 15.92%   |
| HDFC Multi Asset Allocation Fund | 51.28%    | 5.71%  | 8.81%    |
| HDFC Equity Savings Fund         | 32.46%    | 2.51%  | 4.03%    |
| HDFC Conservative Hybrid Fund    | 16.25%    | 2.34%  | 0.87%    |

This breakup pertains only to equity exposure.

## Performance details of Schemes managed by respective Fund Managers

| Sr. No. | Name of the Fund Manager | Funds Managed                                                                      | Page no. | Sr. No. | Name of the Fund Manager                                                 | Funds Managed                                                                      | Page no. |
|---------|--------------------------|------------------------------------------------------------------------------------|----------|---------|--------------------------------------------------------------------------|------------------------------------------------------------------------------------|----------|
| 1.      | Mr. Chirag Setalvad      | HDFC Mid Cap Fund (Co-managed scheme)                                              | 13-14    | 6.      | Mr. Bhagyesh Kagalkar (Fund Manager for Commodities related investments) | HDFC Flexi Cap Fund (Co-managed scheme)                                            | 7-8      |
|         |                          | HDFC Small Cap Fund (Co-managed scheme)                                            | 15-16    |         |                                                                          | HDFC Multi Cap Fund (Co-managed scheme)                                            | 9-10     |
|         |                          | HDFC Children's Fund (Co-managed scheme)                                           | 64-65    |         |                                                                          | HDFC Large Cap Fund (Co-managed scheme)                                            | 11-12    |
|         |                          | HDFC Retirement Fund - Equity Plan (Co-managed scheme)                             | 66-67    |         |                                                                          | HDFC Mid Cap Fund (Co-managed scheme)                                              | 13-14    |
|         |                          | HDFC Retirement Fund - Hybrid Equity Plan (Co-managed scheme)                      | 68-69    |         |                                                                          | HDFC Small Cap Fund (Co-managed scheme)                                            | 15-16    |
|         |                          | HDFC Retirement Fund - Hybrid Debt Plan (Co-managed scheme)                        | 70-71    |         |                                                                          | HDFC Large & Mid Cap Fund (Co-managed scheme)                                      | 17-19    |
| 2.      | Mr. Anil Bamboli         | HDFC Balanced Advantage Fund (Co-managed scheme)                                   | 43-46    |         |                                                                          | HDFC Value Fund (Co-managed scheme)                                                | 20-21    |
|         |                          | HDFC Multi Asset Allocation Fund (Co-managed scheme)                               | 50-52    |         |                                                                          | HDFC Dividend Yield Fund (Co-managed scheme)                                       | 22-24    |
|         |                          | HDFC Equity Savings Fund (Co-managed scheme)                                       | 53-55    |         |                                                                          | HDFC Focused Fund (Co-managed scheme)                                              | 25       |
|         |                          | HDFC Multi-Asset Active FOF (Co-managed scheme)                                    | 58       |         |                                                                          | HDFC Business Cycle Fund (Co-managed scheme)                                       | 26-27    |
|         |                          | HDFC Children's Fund (Co-managed scheme)                                           | 64-65    |         |                                                                          | HDFC Transportation and Logistics Fund (Co-managed scheme)                         | 28       |
|         |                          | HDFC Ultra Short Term Fund (Co-managed scheme)                                     | 75-76    |         |                                                                          | HDFC Defence Fund (Co-managed scheme)                                              | 29       |
|         |                          | HDFC Short Term Fund                                                               | 81-82    |         |                                                                          | HDFC Banking & Financial Services Fund (Co-managed scheme)                         | 30       |
|         |                          | HDFC Medium Term Fund (Co-managed scheme)                                          | 83-84    |         |                                                                          | HDFC Technology Fund (Co-managed scheme)                                           | 31       |
|         |                          | HDFC Arbitrage Fund (Co-managed scheme)                                            | 87-89    |         |                                                                          | HDFC Pharma and Healthcare Fund (Co-managed scheme)                                | 32       |
|         |                          | HDFC Floating Interest Rates Fund                                                  | 90-91    |         |                                                                          | HDFC Housing Opportunities Fund (Co-managed scheme)                                | 33-34    |
|         |                          | HDFC Banking and PSU Debt Fund                                                     | 94-95    |         |                                                                          | HDFC Infrastructure Fund (Co-managed scheme)                                       | 35-36    |
|         |                          | HDFC Dynamic Term Fund                                                             | 98-99    |         |                                                                          | HDFC MNC Fund (Co-managed scheme)                                                  | 37       |
|         |                          | HDFC Gilt Fund                                                                     | 100-101  |         |                                                                          | HDFC Consumption Fund (Co-managed scheme)                                          | 38       |
|         |                          | HDFC Income Plus Arbitrage Active FOF                                              | 102      |         |                                                                          | HDFC Manufacturing Fund (Co-managed scheme)                                        | 39-40    |
|         |                          | HDFC Charity Fund for Cancer Cure (A Fixed Maturity Plan)                          | 109      |         |                                                                          | HDFC Innovation Fund (Co-managed scheme)                                           | 41-42    |
|         |                          | HDFC Aggressive Hybrid Fund (Co-managed scheme)                                    | 47-49    |         |                                                                          | HDFC Aggressive Hybrid Fund (Co-managed scheme)                                    | 47-49    |
|         |                          | HDFC Conservative Hybrid Fund (Co-managed scheme)                                  | 56-57    |         |                                                                          | HDFC Multi Asset Allocation Fund (Co-managed scheme)                               | 50-52    |
|         |                          | HDFC Retirement Fund - Equity Plan (Co-managed scheme)                             | 66-67    |         |                                                                          | HDFC Equity Savings Fund (Co-managed scheme)                                       | 53-55    |
|         |                          | HDFC Retirement Fund - Hybrid Equity Plan (Co-managed scheme)                      | 68-69    |         |                                                                          | HDFC Conservative Hybrid Fund (Co-managed scheme)                                  | 56-57    |
|         |                          | HDFC Retirement Fund - Hybrid Debt Plan (Co-managed scheme)                        | 70-71    |         |                                                                          | HDFC Multi-Asset Active FOF (Co-managed scheme)                                    | 58       |
|         |                          | HDFC Ultra Short to Short Term Fund (Co-managed scheme)                            | 77-78    |         |                                                                          | HDFC Gold ETF                                                                      | 109      |
|         |                          | HDFC Medium to Long Term Fund                                                      | 85       |         |                                                                          | HDFC Silver ETF                                                                    | 109      |
|         |                          | HDFC Long Term Fund                                                                | 86       | 7.      | Mr. Rahul Bajjal                                                         | HDFC Large Cap Fund (Co-managed scheme)                                            | 11-12    |
|         |                          | HDFC Corporate Bond Fund                                                           | 92-93    |         |                                                                          | HDFC Business Cycle Fund (Co-managed scheme)                                       | 26-27    |
|         |                          | HDFC CRISIL-IBX Financial Services 3-6 Months Debt Index Fund                      | 109      |         |                                                                          | HDFC Defence Fund (Co-managed scheme)                                              | 29       |
|         |                          | Close ended schemes                                                                | 109      |         |                                                                          | HDFC Ultra Short Term Fund (Co-managed scheme)                                     | 75-76    |
| 3.      | Mr. Anupam Joshi         | HDFC Nifty G-Sec Dec 2026 Index Fund (Co-managed scheme)                           | 111      | 8.      | Mr. Praveen Jain                                                         | HDFC Ultra Short to Short Term Fund (Co-managed scheme)                            | 77-78    |
|         |                          | HDFC Nifty G-Sec Jul 2031 Index Fund (Co-managed scheme)                           | 111      |         |                                                                          | HDFC Money Market Fund                                                             | 79-80    |
|         |                          | HDFC Nifty G-Sec Jun 2027 Index Fund (Co-managed scheme)                           | 111      |         |                                                                          | HDFC Medium Term Fund (Co-managed scheme)                                          | 83-84    |
|         |                          | HDFC Nifty G-Sec Sep 2032 Index Fund (Co-managed scheme)                           | 111      |         |                                                                          | HDFC Credit Risk Fund (Co-managed scheme)                                          | 96-97    |
|         |                          | HDFC Nifty SDI Oct 2026 Index Fund (Co-managed scheme)                             | 111      | 9.      | Mr. Swapnil Jangam                                                       | HDFC Income Plus Arbitrage Omni FOF (Co-managed scheme)                            | 103      |
|         |                          | HDFC NIFTY G-Sec Apr 2029 Index Fund (Co-managed scheme)                           | 111      |         |                                                                          | HDFC CRISIL-IBX Financial Services 9-12 Months Debt Index Fund (Co-managed scheme) | 110      |
|         |                          | HDFC NIFTY G-Sec Jun 2036 Index Fund (Co-managed scheme)                           | 111      |         |                                                                          | HDFC Overnight Fund (Co-managed scheme)                                            | 72       |
|         |                          | HDFC NIFTY SDI Plus G-Sec Jun 2027 40:60 Index Fund (Co-managed scheme)            | 111      |         |                                                                          | HDFC Liquid Fund (Co-managed scheme)                                               | 73-74    |
|         |                          | HDFC CRISIL-IBX Financial Services 9-12 Months Debt Index Fund (Co-managed scheme) | 110      |         |                                                                          | HDFC NIFTY 1D RATE LIQUID ETF - Growth (Co-managed scheme)                         | 112      |
|         | Mr. Gopal Agrawal        | HDFC Large & Mid Cap Fund (Co-managed scheme)                                      | 17-19    | 10.     | Mr. Anand Laddha                                                         | HDFC Value Fund (Co-managed scheme)                                                | 20-21    |
|         |                          | HDFC Dividend Yield Fund (Co-managed scheme)                                       | 22-24    |         |                                                                          | HDFC Banking & Financial Services Fund (Co-managed scheme)                         | 30       |
|         |                          | HDFC Balanced Advantage Fund (Co-managed scheme)                                   | 43-46    |         |                                                                          | HDFC Equity Savings Fund (Co-managed scheme)                                       | 53-55    |
|         |                          | HDFC Balanced Advantage Fund (Co-managed scheme)                                   | 43-46    |         |                                                                          | HDFC Conservative Hybrid Fund (Co-managed scheme)                                  | 56-57    |
|         |                          | HDFC Multi Asset Allocation Fund (Co-managed scheme)                               | 50-52    | 11.     | Mr. Amit Sinha                                                           | HDFC Consumption Fund (Co-managed scheme)                                          | 38       |
|         |                          | HDFC Equity Savings Fund (Co-managed scheme)                                       | 53-55    |         |                                                                          | HDFC Innovation Fund (Co-managed scheme)                                           | 41-42    |
|         |                          | HDFC Gold ETF Fund of Fund (Co-managed scheme)                                     | 60       |         |                                                                          | HDFC Transportation and Logistics Fund (Co-managed scheme)                         | 28       |
|         |                          | HDFC Silver ETF Fund of Fund (Co-managed scheme)                                   | 61       |         |                                                                          | HDFC Defence Fund (Co-managed scheme)                                              | 29       |
|         |                          | HDFC Retirement Fund - Equity Plan (Co-managed scheme)                             | 66-67    | 12.     | Ms. Priya Ranjan                                                         | HDFC Technology Fund (Co-managed scheme)                                           | 31       |
|         |                          | HDFC Retirement Fund - Hybrid Equity Plan (Co-managed scheme)                      | 68-69    |         |                                                                          | HDFC Pharma and Healthcare Fund (Co-managed scheme)                                | 32       |
|         |                          | HDFC Retirement Fund - Hybrid Debt Plan (Co-managed scheme)                        | 70-71    |         |                                                                          | HDFC MNC Fund (Co-managed scheme)                                                  | 37       |
|         |                          | HDFC Arbitrage Fund (Co-managed scheme)                                            | 87-89    |         |                                                                          | HDFC Manufacturing Fund (Co-managed scheme)                                        | 39-40    |
|         |                          | HDFC NIFTY Bank ETF (Co-managed scheme)                                            | 109      | 13.     | Mr. Bhavyesh Divecha                                                     | HDFC Medium Term Fund (Co-managed scheme)                                          | 83-84    |
|         |                          | HDFC NIFTY Growth Sectors 15 ETF (Co-managed scheme)                               | 109      |         |                                                                          | HDFC Credit Risk Fund (Co-managed scheme)                                          | 96-97    |
|         |                          | HDFC NIFTY 50 ETF (Co-managed scheme)                                              | 110      |         |                                                                          | HDFC Income Plus Arbitrage Omni FOF (Co-managed scheme)                            | 103      |
|         |                          | HDFC BSE SENSEX ETF (Co-managed scheme)                                            | 110      |         |                                                                          | HDFC Balanced Advantage Fund (Co-managed scheme)                                   | 43-46    |
| 5.      | Mr. Arun Agarwal         | HDFC NIFTY 100 ETF (Co-managed scheme)                                             | 110      | 17.     | Ms. Nandita Menezes                                                      | HDFC Multi Asset Allocation Fund (Co-managed scheme)                               | 50-52    |
|         |                          | HDFC NIFTY Next 50 ETF (Co-managed scheme)                                         | 110      |         |                                                                          | HDFC Equity Savings Fund (Co-managed scheme)                                       | 53-55    |
|         |                          | HDFC NIFTY50 VALUE 20 ETF (Co-managed scheme)                                      | 110      |         |                                                                          | HDFC Gold ETF Fund of Fund (Co-managed scheme)                                     | 60       |
|         |                          | HDFC NIFTY100 Quality 30 ETF (Co-managed scheme)                                   | 110      |         |                                                                          | HDFC Silver ETF Fund of Fund (Co-managed scheme)                                   | 61       |
|         |                          | HDFC NIFTY200 Momentum 30 ETF (Co-managed scheme)                                  | 109      |         |                                                                          | HDFC Retirement Fund - Equity Plan (Co-managed scheme)                             | 66-67    |
|         |                          | HDFC NIFTY100 Low Volatility 30 ETF (Co-managed scheme)                            | 109      |         |                                                                          | HDFC Retirement Fund - Hybrid Equity Plan (Co-managed scheme)                      | 68-69    |
|         |                          | HDFC NIFTY IT ETF (Co-managed scheme)                                              | 110      |         |                                                                          | HDFC Retirement Fund - Hybrid Debt Plan (Co-managed scheme)                        | 70-71    |
|         |                          | HDFC NIFTY Private Bank ETF (Co-managed scheme)                                    | 110      |         |                                                                          | HDFC Arbitrage Fund (Co-managed scheme)                                            | 87-89    |
|         |                          | HDFC NIFTY PSU BANK ETF (Co-managed scheme)                                        | 110      |         |                                                                          | HDFC BSE 500 ETF (Co-managed scheme)                                               | 110      |
|         |                          | HDFC BSE 500 ETF (Co-managed scheme)                                               | 110      |         |                                                                          | HDFC NIFTY Midcap 150 ETF (Co-managed scheme)                                      | 110      |
|         |                          | HDFC NIFTY Midcap 150 ETF (Co-managed scheme)                                      | 110      |         |                                                                          | HDFC BSE 500 Index Fund (Co-managed scheme)                                        | 111      |
|         |                          | HDFC BSE 500 Index Fund (Co-managed scheme)                                        | 111      |         |                                                                          | HDFC BSE India Sector Leaders Index Fund (Co-managed scheme)                       | 111      |
|         |                          | HDFC NIFTY Smallcap 250 ETF (Co-managed scheme)                                    | 110      |         |                                                                          | HDFC NIFTY Smallcap 250 ETF (Co-managed scheme)                                    | 110      |
|         |                          | HDFC Developed World Overseas Equity Passive FOF (Co-managed scheme)               | 111      |         |                                                                          | HDFC Developed World Overseas Equity Passive FOF (Co-managed scheme)               | 111      |
|         |                          | HDFC Nifty 50 Index Fund (Co-managed scheme)                                       | 112      |         |                                                                          | HDFC Nifty 50 Index Fund (Co-managed scheme)                                       | 112      |
|         |                          | HDFC BSE Sensex Index Fund (Co-managed scheme)                                     | 112      |         |                                                                          | HDFC BSE Sensex Index Fund (Co-managed scheme)                                     | 112      |
|         |                          | HDFC NIFTY50 Equal Weight Index Fund (Co-managed scheme)                           | 112      |         |                                                                          | HDFC NIFTY50 Equal Weight Index Fund (Co-managed scheme)                           | 112      |
|         |                          | HDFC NIFTY Next 50 Index Fund (Co-managed scheme)                                  | 112      |         |                                                                          | HDFC NIFTY Next 50 Index Fund (Co-managed scheme)                                  | 112      |
|         |                          | HDFC NIFTY 100 Equal Weight Index Fund (Co-managed scheme)                         | 112      |         |                                                                          | HDFC NIFTY 100 Equal Weight Index Fund (Co-managed scheme)                         | 112      |
|         |                          | HDFC NIFTY 100 Index Fund (Co-managed scheme)                                      | 112      |         |                                                                          | HDFC NIFTY 100 Index Fund (Co-managed scheme)                                      | 112      |
|         |                          | HDFC NIFTY Midcap 150 Index Fund (Co-managed scheme)                               | 112      |         |                                                                          | HDFC NIFTY Midcap 150 Index Fund (Co-managed scheme)                               | 112      |
|         |                          | HDFC NIFTY Smallcap 250 Index Fund (Co-managed scheme)                             | 112      |         |                                                                          | HDFC NIFTY Smallcap 250 Index Fund (Co-managed scheme)                             | 112      |
|         |                          | HDFC NIFTY200 Momentum 30 Index Fund (Co-managed scheme)                           | 111      |         |                                                                          | HDFC NIFTY200 Momentum 30 Index Fund (Co-managed scheme)                           | 111      |
|         |                          | HDFC NIFTY Realty Index Fund (Co-managed scheme)                                   | 112      |         |                                                                          | HDFC NIFTY Realty Index Fund (Co-managed scheme)                                   | 112      |
|         |                          | HDFC NIFTY100 Low Volatility 30 Index Fund (Co-managed scheme)                     | 111      |         |                                                                          | HDFC NIFTY100 Low Volatility 30 Index Fund (Co-managed scheme)                     | 111      |
|         |                          | HDFC NIFTY500 MULTICAP 50:25:25 INDEX FUND (Co-managed scheme)                     | 112      |         |                                                                          | HDFC NIFTY500 MULTICAP 50:25:25 INDEX FUND (Co-managed scheme)                     | 112      |
|         |                          | HDFC Nifty LargeMidcap 250 Index Fund (Co-managed scheme)                          | 111      |         |                                                                          | HDFC Nifty LargeMidcap 250 Index Fund (Co-managed scheme)                          | 111      |
|         |                          | HDFC Nifty India Digital Index Fund (Co-managed scheme)                            | 112      |         |                                                                          | HDFC Nifty India Digital Index Fund (Co-managed scheme)                            | 112      |
|         |                          | HDFC Nifty100 Quality 30 Index Fund (Co-managed scheme)                            | 112      |         |                                                                          | HDFC Nifty100 Quality 30 Index Fund (Co-managed scheme)                            | 112      |
|         |                          | HDFC Nifty Top 20 Equal Weight Index Fund (Co-managed scheme)                      | 112      |         |                                                                          | HDFC Nifty Top 20 Equal Weight Index Fund (Co-managed scheme)                      | 112      |
|         |                          | HDFC BSE India Sector Leaders Index Fund (Co-managed scheme)                       | 111      |         |                                                                          | HDFC Nifty India Consumption Index Fund (Co-managed scheme)                        | 112      |
|         |                          | HDFC Nifty India Consumption Index Fund (Co-managed scheme)                        | 112      |         |                                                                          |                                                                                    |          |

## Performance details of Schemes managed by respective Fund Managers

| Sr. No. | Name of the Fund Manager | Funds Managed                                              | Page no. |
|---------|--------------------------|------------------------------------------------------------|----------|
| 18.     | Mr. Amar Kalkundrikar    | HDFC Multi Cap Fund (Co-managed scheme)                    | 9-10     |
|         |                          | HDFC ELSS - Tax Saver Fund                                 | 62-63    |
| 19.     | Mr. Rohan Pillai         | HDFC Overnight Fund (Co-managed scheme)                    | 72       |
|         |                          | HDFC Liquid Fund (Co-managed scheme)                       | 73-74    |
|         |                          | HDFC NIFTY 1D RATE LIQUID ETF - Growth (Co-managed scheme) | 112      |
| 20.     | Mr. Ashish Shah          | HDFC Housing Opportunities Fund (Co-managed scheme)        | 33-34    |
|         |                          | HDFC Infrastructure Fund (Co-managed scheme)               | 35-36    |
| 21.     | Mr. Amit Ganatra         | HDFC Flexi Cap Fund (Co-managed scheme)                    | 7-8      |
|         |                          | HDFC Focused Fund (Co-managed scheme)                      | 25       |
| 22.     | Mr. Ihab Dalwai          | HDFC Balanced Advantage Fund (Co-managed scheme)           | 43-46    |
|         |                          | HDFC Aggressive Hybrid Fund (Co-managed scheme)            | 47-49    |
|         |                          | HDFC Multi Asset Allocation Fund (Co-managed scheme)       | 50-52    |
|         |                          | HDFC Multi-Asset Active FOF (Co-managed scheme)            | 58       |
|         |                          | HDFC Diversified Equity All Cap Active FOF                 | 59       |

For performance details of Direct Plan, refer page 113 to 120

**\$\$ EXIT LOAD :** (i) No Exit Load shall be levied for switching between Plans / Options within the Scheme. However, exit load will be applicable if the units are switched-out / redeemed from the Scheme within the exit load period from the initial date of purchase. (ii) No Exit load will be levied on bonus Units and on units allotted on Re-investment of Income Distribution cum Capital Withdrawal. (iii) No Exit load will be levied on Units allotted in the Target Scheme under the Transfer of Income Distribution cum Capital Withdrawal (IDCW) Plan Facility (TIP Facility). (iv) In case of Systematic Transactions such as Systematic Investment Plan (SIP), Flex Systematic (Flex STP), HDFC Swing Systematic Transfer Plan (Swing STP), HDFC Flexindex Plan (Flexindex) etc., Exit Load, if any, prevailing on the date of registration / enrolment shall be levied.

**Tax Benefits/Consequences:** For detailed information on tax benefits/consequences, refer to the Scheme Information Document available on [www.hdfcfund.com](http://www.hdfcfund.com)

**Investors should be aware that the fiscal rules / tax laws may change and there can be no guarantee that the current tax position may continue indefinitely. In view of individual nature of tax consequences, each investor is advised to consult his / her own professional tax advisor.**

**Applicability of Stamp Duty:** Effective July 1, 2020, in accordance with the amendment to the Indian Stamp Act, 1899, a stamp duty @ 0.005% of the transaction value would be levied on applicable mutual fund purchase transactions (including transactions carried through stock exchanges and depositories for units in demat mode). Thus, the number of units allotted on all the applicable mutual fund transactions would be reduced to the extent of levy of stamp duty. Kindly refer to FAQs on Stamp Duty, for details on the nature of transactions and the rate of levy of stamp duty available on our website



## SCHEME PERFORMANCE - REGULAR PLAN - GROWTH OPTION (FUND MANAGER-WISE)

### BHAGYESH KAGALKAR

| HDFC GOLD ETF |                 |                    |                        | NAV as at September 30, 2026 |                | ₹125.4623 |
|---------------|-----------------|--------------------|------------------------|------------------------------|----------------|-----------|
| Date          | Period          | Scheme Returns (%) | Benchmark Returns (%)# | Value of ₹10,000 invested    |                |           |
|               |                 |                    |                        | Scheme (₹)                   | Benchmark (₹)# | (₹)##     |
| Sep 30, 25    | Last 1 Year     | 27.41              | 28.62                  | 12,741                       | 12,862         |           |
| Sep 29, 23    | Last 3 Years    | 35.34              | 36.82                  | 24,831                       | 25,658         |           |
| Sep 30, 21    | Last 5 Years    | 25.11              | 26.35                  | 30,670                       | 32,218         |           |
| Sep 30, 16    | Last 10 Years   | 15.59              | 16.73                  | 42,631                       | 46,999         |           |
| Aug 13, 10    | Since Inception | 12.78              | 13.74                  | 69,689                       | 79,921         |           |

#Domestic Price of Physical Gold.

| HDFC SILVER ETF |                 |                    |                        | NAV as at September 30, 2026 |                | ₹209.4963 |
|-----------------|-----------------|--------------------|------------------------|------------------------------|----------------|-----------|
| Date            | Period          | Scheme Returns (%) | Benchmark Returns (%)# | Value of ₹10,000 invested    |                |           |
|                 |                 |                    |                        | Scheme (₹)                   | Benchmark (₹)# | (₹)##     |
| Sep 30, 25      | Last 1 Year     | 53.40              | 55.81                  | 15,340                       | 15,581         |           |
| Sep 29, 23      | Last 3 Years    | 44.05              | 46.04                  | 29,952                       | 31,212         |           |
| Sep 02, 22      | Since Inception | 40.38              | 42.68                  | 39,890                       | 42,632         |           |

#Domestic Prices of physical Silver (derived as per regulatory norms).

### ANUPAM JOSHI

| HDFC FMP 1861D MARCH 2022 (46)                                         |                 |                    |                        |                          | NAV as at September 30, ₹13.3061<br>2026 |                |                  |
|------------------------------------------------------------------------|-----------------|--------------------|------------------------|--------------------------|------------------------------------------|----------------|------------------|
| Date                                                                   | Period          | Scheme Returns (%) | Benchmark Returns (%)# | Additional Returns (%)## | Value of ₹10,000 invested                |                |                  |
|                                                                        |                 |                    |                        |                          | Scheme (₹)                               | Benchmark (₹)# | Additional (₹)## |
| Sep 30, 25                                                             | Last 1 Year     | 5.88               | 0.08                   | 1.33                     | 10,588                                   | 10,008         | 10,133           |
| Sep 29, 23                                                             | Last 3 Years    | 7.40               | 5.07                   | 6.17                     | 12,392                                   | 11,603         | 11,972           |
| Mar 09, 22                                                             | Since Inception | 6.46               | 5.11                   | 5.79                     | 13,306                                   | 12,554         | 12,929           |
| #NIFTY Medium To Long Duration Debt Index ##CRISIL 10 Year Gilt Index. |                 |                    |                        |                          |                                          |                |                  |

#NIFTY Medium To Long Duration Debt Index ##CRISIL 10 Year Gilt Index.

| HDFC FMP 1876D MARCH 2022 (46)                                         |                 |                    |                        |                          | NAV as at September 30, ₹13.2669<br>2026 |                |                  |
|------------------------------------------------------------------------|-----------------|--------------------|------------------------|--------------------------|------------------------------------------|----------------|------------------|
| Date                                                                   | Period          | Scheme Returns (%) | Benchmark Returns (%)# | Additional Returns (%)## | Value of ₹10,000 invested                |                |                  |
|                                                                        |                 |                    |                        |                          | Scheme (₹)                               | Benchmark (₹)# | Additional (₹)## |
| Sep 30, 25                                                             | Last 1 Year     | 5.80               | 0.08                   | 1.33                     | 10,580                                   | 10,008         | 10,133           |
| Sep 29, 23                                                             | Last 3 Years    | 7.38               | 5.07                   | 6.17                     | 12,386                                   | 11,603         | 11,972           |
| Mar 29, 22                                                             | Since Inception | 6.47               | 5.02                   | 5.71                     | 13,267                                   | 12,472         | 12,845           |
| #NIFTY Medium To Long Duration Debt Index ##CRISIL 10 Year Gilt Index. |                 |                    |                        |                          |                                          |                |                  |

#NIFTY Medium To Long Duration Debt Index ##CRISIL 10 Year Gilt Index.

| HDFC FMP 2638D FEBRUARY 2023 (47)                            |                 |                    |                        |                          | NAV as at September 30, 2026 |                |                  | ₹13.064 |
|--------------------------------------------------------------|-----------------|--------------------|------------------------|--------------------------|------------------------------|----------------|------------------|---------|
| Date                                                         | Period          | Scheme Returns (%) | Benchmark Returns (%)# | Additional Returns (%)## | Value of ₹10,000 invested    |                |                  |         |
|                                                              |                 |                    |                        |                          | Scheme (₹)                   | Benchmark (₹)# | Additional (₹)## |         |
| Sep 30, 25                                                   | Last 1 Year     | 4.16               | -1.07                  | 1.33                     | 10,416                       | 9,893          | 10,133           |         |
| Sep 29, 23                                                   | Last 3 Years    | 7.34               | 4.50                   | 6.17                     | 12,371                       | 11,414         | 11,972           |         |
| Feb 23, 23                                                   | Since Inception | 7.70               | 5.10                   | 6.55                     | 13,064                       | 11,964         | 12,569           |         |
| #NIFTY Long Duration Debt Index ##CRISIL 10 Year Gilt Index. |                 |                    |                        |                          |                              |                |                  |         |

#NIFTY Long Duration Debt Index ##CRISIL 10 Year Gilt Index.

| HDFC CRISIL-IBX FINANCIAL SERVICES 3-6 MONTHS DEBT INDEX FUND                                               |                 |                    |                        |                          | NAV as at September 30, 2026 ₹10.9833 |                |                  |
|-------------------------------------------------------------------------------------------------------------|-----------------|--------------------|------------------------|--------------------------|---------------------------------------|----------------|------------------|
| Date                                                                                                        | Period          | Scheme Returns (%) | Benchmark Returns (%)# | Additional Returns (%)## | Value of ₹10,000 invested             |                |                  |
|                                                                                                             |                 |                    |                        |                          | Scheme (₹)                            | Benchmark (₹)# | Additional (₹)## |
| Sep 30, 25                                                                                                  | Last 1 Year     | 6.89               | 6.92                   | 4.01                     | 10,689                                | 10,692         | 10,401           |
| May 06, 25                                                                                                  | Since Inception | 6.91               | 6.86                   | 4.42                     | 10,983                                | 10,976         | 10,625           |
| #CRISIL-IBX Financial Services 3-6 Months Debt Index ("the Underlying Index") ##CRISIL 1 Year T-bill Index. |                 |                    |                        |                          |                                       |                |                  |

#CRISIL-IBX Financial Services 3-6 Months Debt Index ("the Underlying Index") ##CRISIL 1 Year T-bill Index.

### ANIL BAMBOLI

| HDFC CHARITY FUND FOR CANCER CURE (A Fixed Maturity Plan) - 50% IDCW DONATION^                                                                                                                                                                                                                                                                                         |                 |                    |                        |                          | NAV as at September 30, 2026 |                |                  | ₹10.2291 |
|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-----------------|--------------------|------------------------|--------------------------|------------------------------|----------------|------------------|----------|
| Date                                                                                                                                                                                                                                                                                                                                                                   | Period          | Scheme Returns (%) | Benchmark Returns (%)# | Additional Returns (%)## | Value of ₹10,000 invested    |                |                  |          |
|                                                                                                                                                                                                                                                                                                                                                                        |                 |                    |                        |                          | Scheme (₹)                   | Benchmark (₹)# | Additional (₹)## |          |
| Sep 30, 25                                                                                                                                                                                                                                                                                                                                                             | Last 1 Year     | 5.05               | 2.82                   | 1.33                     | 10,505                       | 10,282         | 10,133           |          |
| Sep 29, 23                                                                                                                                                                                                                                                                                                                                                             | Last 3 Years    | 6.96               | 6.21                   | 6.17                     | 12,242                       | 11,984         | 11,972           |          |
| Aug 14, 23                                                                                                                                                                                                                                                                                                                                                             | Since Inception | 6.99               | 6.20                   | 6.06                     | 12,356                       | 12,074         | 12,023           |          |
| #NIFTY Medium Duration Debt Index ##CRISIL 10 year Gilt Index ^Scheme offers IDCW option only. Returns of HDFC Charity Fund for Cancer Cure - 50% IDCW Donation - Regular Plan are computed based on NAV of IDCW Option and all IDCWs (after statutory levy) are assumed to be reinvested in the units of the scheme at the then prevailing NAV (ex-distribution NAV). |                 |                    |                        |                          |                              |                |                  |          |

#NIFTY Medium Duration Debt Index ##CRISIL 10 year Gilt Index. ^Scheme offers IDCW option only. Returns of HDFC Charity Fund for Cancer Cure - 50% IDCW Donation - Regular Plan are computed based on NAV of IDCW Option and all IDCWs (after statutory levy) are assumed to be reinvested in the units of the scheme at the then prevailing NAV (ex-distribution NAV).

| HDFC CHARITY FUND FOR CANCER CURE (A Fixed Maturity Plan) - 75% IDCW DONATION^                                                                                                                                                                                                                                                                                         |                 |                    |                        |                          | NAV as at September 30, 2026 |                |                  | ₹10.2291 |
|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-----------------|--------------------|------------------------|--------------------------|------------------------------|----------------|------------------|----------|
| Date                                                                                                                                                                                                                                                                                                                                                                   | Period          | Scheme Returns (%) | Benchmark Returns (%)# | Additional Returns (%)## | Value of ₹10,000 invested    |                |                  |          |
|                                                                                                                                                                                                                                                                                                                                                                        |                 |                    |                        |                          | Scheme (₹)                   | Benchmark (₹)# | Additional (₹)## |          |
| Sep 30, 25                                                                                                                                                                                                                                                                                                                                                             | Last 1 Year     | 5.05               | 2.82                   | 1.33                     | 10,505                       | 10,282         | 10,133           |          |
| Sep 29, 23                                                                                                                                                                                                                                                                                                                                                             | Last 3 Years    | 6.96               | 6.21                   | 6.17                     | 12,241                       | 11,984         | 11,972           |          |
| Aug 14, 23                                                                                                                                                                                                                                                                                                                                                             | Since Inception | 6.99               | 6.20                   | 6.06                     | 12,356                       | 12,074         | 12,023           |          |
| #NIFTY Medium Duration Debt Index ##CRISIL 10 year Gilt Index ^Scheme offers IDCW option only. Returns of HDFC Charity Fund for Cancer Cure - 75% IDCW Donation - Regular Plan are computed based on NAV of IDCW Option and all IDCWs (after statutory levy) are assumed to be reinvested in the units of the scheme at the then prevailing NAV (ex-distribution NAV). |                 |                    |                        |                          |                              |                |                  |          |

#NIFTY Medium Duration Debt Index ##CRISIL 10 year Gilt Index. ^Scheme offers IDCW option only. Returns of HDFC Charity Fund for Cancer Cure - 75% IDCW Donation - Regular Plan are computed based on NAV of IDCW Option and all IDCWs (after statutory levy) are assumed to be reinvested in the units of the scheme at the then prevailing NAV (ex-distribution NAV).

### CO-MANAGED BY ABHISHEK MOR & ARUN AGARWAL

| HDFC NIFTY BANK ETF                             |                 |                    |                        |                          | NAV as at September 30, 2026 ₹56.3125 |                |                  |
|-------------------------------------------------|-----------------|--------------------|------------------------|--------------------------|---------------------------------------|----------------|------------------|
| Date                                            | Period          | Scheme Returns (%) | Benchmark Returns (%)# | Additional Returns (%)## | Value of ₹10,000 invested             |                |                  |
|                                                 |                 |                    |                        |                          | Scheme (₹)                            | Benchmark (₹)# | Additional (₹)## |
| Sep 30, 25                                      | Last 1 Year     | 0.42               | 0.65                   | -7.09                    | 10,042                                | 10,065         | 9,291            |
| Sep 29, 23                                      | Last 3 Years    | 7.62               | 7.83                   | 6.05                     | 12,468                                | 12,543         | 11,931           |
| Sep 30, 21                                      | Last 5 Years    | 8.49               | 8.72                   | 6.37                     | 15,032                                | 15,191         | 13,621           |
| Aug 21, 20                                      | Since Inception | 16.34              | 16.61                  | 13.23                    | 25,218                                | 25,586         | 21,370           |
| #NIFTY Bank Index (TRI) ##Nifty 50 Index (TRI). |                 |                    |                        |                          |                                       |                |                  |

#NIFTY Bank Index (TRI) ##Nifty 50 Index (TRI).

| HDFC NIFTY GROWTH SECTORS 15 ETF                                |                 |                    |                        |                          | NAV as at September 30, 2026 |                |                  | ₹110.404 |
|-----------------------------------------------------------------|-----------------|--------------------|------------------------|--------------------------|------------------------------|----------------|------------------|----------|
| Date                                                            | Period          | Scheme Returns (%) | Benchmark Returns (%)# | Additional Returns (%)## | Value of ₹10,000 invested    |                |                  |          |
|                                                                 |                 |                    |                        |                          | Scheme (₹)                   | Benchmark (₹)# | Additional (₹)## |          |
| Sep 30, 25                                                      | Last 1 Year     | -7.97              | -7.64                  | -7.09                    | 9,203                        | 9,236          | 9,291            |          |
| Sep 29, 23                                                      | Last 3 Years    | 3.53               | 3.98                   | 6.05                     | 11,098                       | 11,244         | 11,931           |          |
| Sep 23, 22                                                      | Since Inception | 5.49               | 5.98                   | 8.07                     | 12,399                       | 12,632         | 13,662           |          |
| #NIFTY Growth Sectors 15 Index (TRI)    ##Nifty 50 Index (TRI). |                 |                    |                        |                          |                              |                |                  |          |

#NIFTY Growth Sectors 15 Index (TRI) ##Nifty 50 Index (TRI).

| HDFC NIFTY100 LOW VOLATILITY 30 ETF                             |                 |                    |                        |                          | NAV as at September 30, 2026 ₹19.3102 |                |                  |
|-----------------------------------------------------------------|-----------------|--------------------|------------------------|--------------------------|---------------------------------------|----------------|------------------|
| Date                                                            | Period          | Scheme Returns (%) | Benchmark Returns (%)# | Additional Returns (%)## | Value of ₹10,000 invested             |                |                  |
|                                                                 |                 |                    |                        |                          | Scheme (₹)                            | Benchmark (₹)# | Additional (₹)## |
| Sep 30, 25                                                      | Last 1 Year     | -5.03              | -4.68                  | -7.09                    | 9,497                                 | 9,532          | 9,291            |
| Sep 29, 23                                                      | Last 3 Years    | 8.58               | 8.97                   | 6.05                     | 12,805                                | 12,947         | 11,931           |
| Oct 11, 22                                                      | Since Inception | 11.31              | 11.78                  | 8.72                     | 15,304                                | 15,565         | 13,938           |
| #NIFTY100 Low Volatility 30 Index (TRI) ##Nifty 50 Index (TRI). |                 |                    |                        |                          |                                       |                |                  |

#NIFTY100 Low Volatility 30 Index (TRI) ##Nifty 50 Index (TRI).

| HDFC NIFTY200 MOMENTUM 30 ETF                              |                 |                    |                        |                          | NAV as at September 30, 2026 |                |                  | ₹29.8018 |
|------------------------------------------------------------|-----------------|--------------------|------------------------|--------------------------|------------------------------|----------------|------------------|----------|
| Date                                                       | Period          | Scheme Returns (%) | Benchmark Returns (%)# | Additional Returns (%)## | Value of ₹10,000 invested    |                |                  |          |
|                                                            |                 |                    |                        |                          | Scheme (₹)                   | Benchmark (₹)# | Additional (₹)## |          |
| Sep 30, 25                                                 | Last 1 Year     | -0.99              | -0.47                  | -7.09                    | 9,901                        | 9,953          | 9,291            |          |
| Sep 29, 23                                                 | Last 3 Years    | 8.62               | 9.19                   | 6.05                     | 12,820                       | 13,024         | 11,931           |          |
| Oct 11, 22                                                 | Since Inception | 11.91              | 12.53                  | 8.72                     | 15,635                       | 15,986         | 13,938           |          |
| #NIFTY 200 Momentum 30 Index (TRI) ##Nifty 50 Index (TRI). |                 |                    |                        |                          |                              |                |                  |          |

#NIFTY 200 Momentum 30 Index (TRI) ##Nifty 50 Index (TRI).

Performance of close-ended schemes, being close-ended in nature, is not strictly comparable with that of open-ended schemes since the investment strategy for close-ended schemes is primarily buy and hold whereas open-ended schemes are actively managed

**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. N.A.: Not Available For Riskometer of the Schemes and Benchmark's, refer page 124 to 139.



## SCHEME PERFORMANCE - REGULAR PLAN - GROWTH OPTION (FUND MANAGER-WISE)

| HDFC NIFTY 100 ETF                                           |                 |                    |                        |                                    |                           |                | NAV as at September 30, ₹24.5628<br>2026 |  |  |
|--------------------------------------------------------------|-----------------|--------------------|------------------------|------------------------------------|---------------------------|----------------|------------------------------------------|--|--|
| Date                                                         | Period          | Scheme Returns (%) | Benchmark Returns (%)# | Additional Benchmark Returns (%)## | Value of ₹10,000 invested |                |                                          |  |  |
|                                                              |                 |                    |                        |                                    | Scheme (₹)                | Benchmark (₹)# | Additional (₹)##                         |  |  |
| Sep 30, 25                                                   | Last 1 Year     | -5.49              | -5.18                  | -7.09                              | 9,451                     | 9,482          | 9,291                                    |  |  |
| Sep 29, 23                                                   | Last 3 Years    | 7.45               | 7.80                   | 6.05                               | 12,410                    | 12,532         | 11,931                                   |  |  |
| Aug 05, 22                                                   | Since Inception | 8.16               | 8.53                   | 7.74                               | 13,856                    | 14,053         | 13,631                                   |  |  |
| #NIFTY 100 Total Returns Index (TRI) ##Nifty 50 Index (TRI). |                 |                    |                        |                                    |                           |                |                                          |  |  |

| HDFC NIFTY IT ETF                             |                 |                    |                        |                                    |                           |                | NAV as at September 30, ₹29.6199<br>2026 |  |  |
|-----------------------------------------------|-----------------|--------------------|------------------------|------------------------------------|---------------------------|----------------|------------------------------------------|--|--|
| Date                                          | Period          | Scheme Returns (%) | Benchmark Returns (%)# | Additional Benchmark Returns (%)## | Value of ₹10,000 invested |                |                                          |  |  |
|                                               |                 |                    |                        |                                    | Scheme (₹)                | Benchmark (₹)# | Additional (₹)##                         |  |  |
| Sep 30, 25                                    | Last 1 Year     | -16.00             | -15.92                 | -7.09                              | 8,400                     | 8,408          | 9,291                                    |  |  |
| Sep 29, 23                                    | Last 3 Years    | -2.62              | -2.42                  | 6.05                               | 9,234                     | 9,291          | 11,931                                   |  |  |
| Nov 16, 22                                    | Since Inception | -0.32              | -0.08                  | 6.67                               | 9,876                     | 9,970          | 12,840                                   |  |  |
| #NIFTY IT Index (TRI) ##Nifty 50 Index (TRI). |                 |                    |                        |                                    |                           |                |                                          |  |  |

| HDFC NIFTY PRIVATE BANK ETF                             |                 |                    |                        |                                    |                           |                | NAV as at September 30, ₹27.2439<br>2026 |  |  |
|---------------------------------------------------------|-----------------|--------------------|------------------------|------------------------------------|---------------------------|----------------|------------------------------------------|--|--|
| Date                                                    | Period          | Scheme Returns (%) | Benchmark Returns (%)# | Additional Benchmark Returns (%)## | Value of ₹10,000 invested |                |                                          |  |  |
|                                                         |                 |                    |                        |                                    | Scheme (₹)                | Benchmark (₹)# | Additional (₹)##                         |  |  |
| Sep 30, 25                                              | Last 1 Year     | 1.31               | 1.49                   | -7.09                              | 10,131                    | 10,149         | 9,291                                    |  |  |
| Sep 29, 23                                              | Last 3 Years    | 5.42               | 5.61                   | 6.05                               | 11,718                    | 11,783         | 11,931                                   |  |  |
| Nov 16, 22                                              | Since Inception | 6.08               | 6.30                   | 6.67                               | 12,569                    | 12,669         | 12,840                                   |  |  |
| #NIFTY Private Bank Index (TRI) ##Nifty 50 Index (TRI). |                 |                    |                        |                                    |                           |                |                                          |  |  |

| HDFC NIFTY PSU BANK ETF                             |                 |                    |                        |                                    |                           |                | NAV as at September 30, ₹81.1082<br>2026 |  |  |
|-----------------------------------------------------|-----------------|--------------------|------------------------|------------------------------------|---------------------------|----------------|------------------------------------------|--|--|
| Date                                                | Period          | Scheme Returns (%) | Benchmark Returns (%)# | Additional Benchmark Returns (%)## | Value of ₹10,000 invested |                |                                          |  |  |
|                                                     |                 |                    |                        |                                    | Scheme (₹)                | Benchmark (₹)# | Additional (₹)##                         |  |  |
| Sep 30, 25                                          | Last 1 Year     | 6.89               | 7.30                   | -7.09                              | 10,689                    | 10,730         | 9,291                                    |  |  |
| Jan 31, 24                                          | Since Inception | 10.08              | 10.52                  | 2.79                               | 12,918                    | 13,055         | 10,761                                   |  |  |
| #NIFTY PSU Bank Index (TRI) ##Nifty 50 Index (TRI). |                 |                    |                        |                                    |                           |                |                                          |  |  |

| HDFC NIFTY NEXT 50 ETF                                           |                 |                    |                        |                                    |                           |                | NAV as at September 30, ₹71.347<br>2026 |  |  |
|------------------------------------------------------------------|-----------------|--------------------|------------------------|------------------------------------|---------------------------|----------------|-----------------------------------------|--|--|
| Date                                                             | Period          | Scheme Returns (%) | Benchmark Returns (%)# | Additional Benchmark Returns (%)## | Value of ₹10,000 invested |                |                                         |  |  |
|                                                                  |                 |                    |                        |                                    | Scheme (₹)                | Benchmark (₹)# | Additional (₹)##                        |  |  |
| Sep 30, 25                                                       | Last 1 Year     | 3.47               | 3.74                   | -7.09                              | 10,347                    | 10,374         | 9,291                                   |  |  |
| Sep 29, 23                                                       | Last 3 Years    | 16.36              | 16.64                  | 6.05                               | 15,769                    | 15,882         | 11,931                                  |  |  |
| Aug 05, 22                                                       | Since Inception | 13.72              | 14.06                  | 7.74                               | 17,061                    | 17,275         | 13,631                                  |  |  |
| #NIFTY Next 50 Total Returns Index (TRI) ##Nifty 50 Index (TRI). |                 |                    |                        |                                    |                           |                |                                         |  |  |

| HDFC NIFTY 50 ETF                               |                 |                    |                        |                                    |                           |                | NAV as at September 30, ₹255.1986<br>2026 |  |  |
|-------------------------------------------------|-----------------|--------------------|------------------------|------------------------------------|---------------------------|----------------|-------------------------------------------|--|--|
| Date                                            | Period          | Scheme Returns (%) | Benchmark Returns (%)# | Additional Benchmark Returns (%)## | Value of ₹10,000 invested |                |                                           |  |  |
|                                                 |                 |                    |                        |                                    | Scheme (₹)                | Benchmark (₹)# | Additional (₹)##                          |  |  |
| Sep 30, 25                                      | Last 1 Year     | -7.13              | -7.09                  | -8.74                              | 9,287                     | 9,291          | 9,126                                     |  |  |
| Sep 29, 23                                      | Last 3 Years    | 5.98               | 6.05                   | 4.46                               | 11,908                    | 11,931         | 11,403                                    |  |  |
| Sep 30, 21                                      | Last 5 Years    | 6.31               | 6.37                   | 5.43                               | 13,582                    | 13,621         | 13,027                                    |  |  |
| Sep 30, 16                                      | Last 10 Years   | 11.36              | 11.47                  | 11.35                              | 29,344                    | 29,635         | 29,309                                    |  |  |
| Dec 09, 15                                      | Since Inception | 11.83              | 11.96                  | 11.69                              | 33,524                    | 33,926         | 33,056                                    |  |  |
| #Nifty 50 Index (TRI) ##BSE SENSEX Index (TRI). |                 |                    |                        |                                    |                           |                |                                           |  |  |

| HDFC NIFTY100 QUALITY 30 ETF                             |                 |                    |                        |                                    |                           |                | NAV as at September 30, ₹55.4019<br>2026 |  |  |
|----------------------------------------------------------|-----------------|--------------------|------------------------|------------------------------------|---------------------------|----------------|------------------------------------------|--|--|
| Date                                                     | Period          | Scheme Returns (%) | Benchmark Returns (%)# | Additional Benchmark Returns (%)## | Value of ₹10,000 invested |                |                                          |  |  |
|                                                          |                 |                    |                        |                                    | Scheme (₹)                | Benchmark (₹)# | Additional (₹)##                         |  |  |
| Sep 30, 25                                               | Last 1 Year     | -3.44              | -3.17                  | -7.09                              | 9,656                     | 9,683          | 9,291                                    |  |  |
| Sep 29, 23                                               | Last 3 Years    | 7.52               | 7.76                   | 6.05                               | 12,436                    | 12,519         | 11,931                                   |  |  |
| Sep 23, 22                                               | Since Inception | 9.41               | 9.68                   | 8.07                               | 14,357                    | 14,502         | 13,662                                   |  |  |
| #NIFTY100 Quality 30 Index (TRI) ##Nifty 50 Index (TRI). |                 |                    |                        |                                    |                           |                |                                          |  |  |

| HDFC BSE SENSEX ETF                             |                 |                    |                        |                                    |                           |                | NAV as at September 30, ₹82.3077<br>2026 |  |  |
|-------------------------------------------------|-----------------|--------------------|------------------------|------------------------------------|---------------------------|----------------|------------------------------------------|--|--|
| Date                                            | Period          | Scheme Returns (%) | Benchmark Returns (%)# | Additional Benchmark Returns (%)## | Value of ₹10,000 invested |                |                                          |  |  |
|                                                 |                 |                    |                        |                                    | Scheme (₹)                | Benchmark (₹)# | Additional (₹)##                         |  |  |
| Sep 30, 25                                      | Last 1 Year     | -8.80              | -8.74                  | -7.09                              | 9,120                     | 9,126          | 9,291                                    |  |  |
| Sep 29, 23                                      | Last 3 Years    | 4.39               | 4.46                   | 6.05                               | 11,378                    | 11,403         | 11,931                                   |  |  |
| Sep 30, 21                                      | Last 5 Years    | 5.38               | 5.43                   | 6.37                               | 12,995                    | 13,027         | 13,621                                   |  |  |
| Sep 30, 16                                      | Last 10 Years   | 11.27              | 11.35                  | 11.47                              | 29,115                    | 29,309         | 29,635                                   |  |  |
| Dec 09, 15                                      | Since Inception | 11.63              | 11.69                  | 11.96                              | 32,876                    | 33,056         | 33,926                                   |  |  |
| #BSE SENSEX Index (TRI) ##Nifty 50 Index (TRI). |                 |                    |                        |                                    |                           |                |                                          |  |  |

| HDFC NIFTY50 VALUE 20 ETF                             |                 |                    |                        |                                    |                           |                | NAV as at September 30, ₹118.2312<br>2026 |  |  |
|-------------------------------------------------------|-----------------|--------------------|------------------------|------------------------------------|---------------------------|----------------|-------------------------------------------|--|--|
| Date                                                  | Period          | Scheme Returns (%) | Benchmark Returns (%)# | Additional Benchmark Returns (%)## | Value of ₹10,000 invested |                |                                           |  |  |
|                                                       |                 |                    |                        |                                    | Scheme (₹)                | Benchmark (₹)# | Additional (₹)##                          |  |  |
| Sep 30, 25                                            | Last 1 Year     | -9.76              | -9.51                  | -7.09                              | 9,024                     | 9,049          | 9,291                                     |  |  |
| Sep 29, 23                                            | Last 3 Years    | 3.96               | 4.24                   | 6.05                               | 11,237                    | 11,328         | 11,931                                    |  |  |
| Sep 23, 22                                            | Since Inception | 8.21               | 8.52                   | 8.07                               | 13,737                    | 13,896         | 13,662                                    |  |  |
| #NIFTY50 Value 20 Index (TRI) ##Nifty 50 Index (TRI). |                 |                    |                        |                                    |                           |                |                                           |  |  |

### CO-MANAGED BY ABHISHEK MOR, ARUN AGARWAL & NANDITA MENEZES

| HDFC BSE 500 ETF                             |                 |                    |                        |                                    |                           |                | NAV as at September 30, ₹35.5269<br>2026 |  |  |
|----------------------------------------------|-----------------|--------------------|------------------------|------------------------------------|---------------------------|----------------|------------------------------------------|--|--|
| Date                                         | Period          | Scheme Returns (%) | Benchmark Returns (%)# | Additional Benchmark Returns (%)## | Value of ₹10,000 invested |                |                                          |  |  |
|                                              |                 |                    |                        |                                    | Scheme (₹)                | Benchmark (₹)# | Additional (₹)##                         |  |  |
| Sep 30, 25                                   | Last 1 Year     | -2.62              | -2.33                  | -7.09                              | 9,738                     | 9,767          | 9,291                                    |  |  |
| Sep 29, 23                                   | Last 3 Years    | 8.83               | 9.19                   | 6.05                               | 12,897                    | 13,024         | 11,931                                   |  |  |
| Feb 15, 23                                   | Since Inception | 11.61              | 11.98                  | 7.75                               | 14,890                    | 15,070         | 13,109                                   |  |  |
| #BSE 500 Index (TRI) ##Nifty 50 Index (TRI). |                 |                    |                        |                                    |                           |                |                                          |  |  |

| HDFC NIFTY MIDCAP 150 ETF                             |                 |                    |                        |                                    |                           |                | NAV as at September 30, ₹22.1519<br>2026 |  |  |
|-------------------------------------------------------|-----------------|--------------------|------------------------|------------------------------------|---------------------------|----------------|------------------------------------------|--|--|
| Date                                                  | Period          | Scheme Returns (%) | Benchmark Returns (%)# | Additional Benchmark Returns (%)## | Value of ₹10,000 invested |                |                                          |  |  |
|                                                       |                 |                    |                        |                                    | Scheme (₹)                | Benchmark (₹)# | Additional (₹)##                         |  |  |
| Sep 30, 25                                            | Last 1 Year     | 4.33               | 4.57                   | -7.09                              | 10,433                    | 10,457         | 9,291                                    |  |  |
| Sep 29, 23                                            | Last 3 Years    | 13.41              | 13.67                  | 6.05                               | 14,596                    | 14,697         | 11,931                                   |  |  |
| Feb 15, 23                                            | Since Inception | 19.55              | 19.87                  | 7.75                               | 19,105                    | 19,288         | 13,109                                   |  |  |
| #NIFTY Midcap 150 Index (TRI) ##Nifty 50 Index (TRI). |                 |                    |                        |                                    |                           |                |                                          |  |  |

| HDFC NIFTY SMALLCAP 250 ETF                             |                 |                    |                        |                                    |                           |                | NAV as at September 30, ₹179.2585<br>2026 |  |  |
|---------------------------------------------------------|-----------------|--------------------|------------------------|------------------------------------|---------------------------|----------------|-------------------------------------------|--|--|
| Date                                                    | Period          | Scheme Returns (%) | Benchmark Returns (%)# | Additional Benchmark Returns (%)## | Value of ₹10,000 invested |                |                                           |  |  |
|                                                         |                 |                    |                        |                                    | Scheme (₹)                | Benchmark (₹)# | Additional (₹)##                          |  |  |
| Sep 30, 25                                              | Last 1 Year     | 6.73               | 7.23                   | -7.09                              | 10,673                    | 10,723         | 9,291                                     |  |  |
| Sep 29, 23                                              | Last 3 Years    | 13.47              | 13.96                  | 6.05                               | 14,619                    | 14,812         | 11,931                                    |  |  |
| Feb 15, 23                                              | Since Inception | 20.45              | 21.00                  | 7.75                               | 19,632                    | 19,959         | 13,109                                    |  |  |
| #NIFTY Smallcap 250 Index (TRI) ##Nifty 50 Index (TRI). |                 |                    |                        |                                    |                           |                |                                           |  |  |

### CO-MANAGED BY ANUPAM JOSHI & PRAVEEN JAIN

| HDFC CRISIL-IBX FINANCIAL SERVICES 9-12 MONTHS DEBT INDEX FUND                                                                                                                                                                                                                                                                         |               |                    |                        |                                    |                           |                | NAV as at September 30, ₹10.3793<br>2026 |  |  |
|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|---------------|--------------------|------------------------|------------------------------------|---------------------------|----------------|------------------------------------------|--|--|
| Date                                                                                                                                                                                                                                                                                                                                   | Period        | Scheme Returns (%) | Benchmark Returns (%)# | Additional Benchmark Returns (%)## | Value of ₹10,000 invested |                |                                          |  |  |
|                                                                                                                                                                                                                                                                                                                                        |               |                    |                        |                                    | Scheme (₹)                | Benchmark (₹)# | Additional (₹)##                         |  |  |
| Mar 31, 26                                                                                                                                                                                                                                                                                                                             | Last 6 Months | 7.06               | 7.20                   | 3.99                               | 10,354                    | 10,361         | 10,200                                   |  |  |
| #CRISIL-IBX Financial Services 9-12 Months Debt Index ##CRISIL 1 year T-Bill Index. Simple annualized returns have been provided as per the extant guidelines since the scheme has completed 6 months but not 1 year. However, such returns may not be representative. Absolute returns of the Scheme for the 6 month period is 3.54%. |               |                    |                        |                                    |                           |                |                                          |  |  |

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. N.A.: Not Available For Riskometer of the Schemes and Benchmark's, refer page 124 to 139.



## SCHEME PERFORMANCE - REGULAR PLAN - GROWTH OPTION (FUND MANAGER-WISE)

### CO-MANAGED BY ANUPAM JOSHI & SANKALP BAID

| HDFC NIFTY G-SEC APR 2029 INDEX FUND |                 |                    |                        | NAV as at September 30, ₹12.9404 2026 |                           |                |                  |
|--------------------------------------|-----------------|--------------------|------------------------|---------------------------------------|---------------------------|----------------|------------------|
| Date                                 | Period          | Scheme Returns (%) | Benchmark Returns (%)# | Additional Returns (%)##              | Value of ₹10,000 invested |                |                  |
|                                      |                 |                    |                        |                                       | Scheme (₹)                | Benchmark (₹)# | Additional (₹)## |
| Sep 30, 25                           | Last 1 Year     | 4.37               | 4.64                   | 1.33                                  | 10,437                    | 10,464         | 10,133           |
| Sep 29, 23                           | Last 3 Years    | 7.31               | 7.69                   | 6.17                                  | 12,363                    | 12,492         | 11,972           |
| Mar 10, 23                           | Since Inception | 7.51               | 7.87                   | 6.61                                  | 12,940                    | 13,096         | 12,559           |

#NIFTY G-Sec Apr 2029 Index ##CRISIL 10 Year Gilt Index.

| HDFC NIFTY G-SEC DEC 2026 INDEX FUND |                 |                    |                        | NAV as at September 30, ₹13.0077 2026 |                           |                |                  |
|--------------------------------------|-----------------|--------------------|------------------------|---------------------------------------|---------------------------|----------------|------------------|
| Date                                 | Period          | Scheme Returns (%) | Benchmark Returns (%)# | Additional Returns (%)##              | Value of ₹10,000 invested |                |                  |
|                                      |                 |                    |                        |                                       | Scheme (₹)                | Benchmark (₹)# | Additional (₹)## |
| Sep 30, 25                           | Last 1 Year     | 5.40               | 5.78                   | 1.33                                  | 10,540                    | 10,578         | 10,133           |
| Sep 29, 23                           | Last 3 Years    | 7.01               | 7.39                   | 6.17                                  | 12,257                    | 12,391         | 11,972           |
| Nov 10, 22                           | Since Inception | 6.99               | 7.36                   | 6.53                                  | 13,008                    | 13,183         | 12,791           |

#NIFTY G-Sec Dec 2026 Index ##CRISIL 10 Year Gilt Index.

| HDFC NIFTY G-SEC JUL 2031 INDEX FUND |                 |                    |                        | NAV as at September 30, ₹13.2127 2026 |                           |                |                  |
|--------------------------------------|-----------------|--------------------|------------------------|---------------------------------------|---------------------------|----------------|------------------|
| Date                                 | Period          | Scheme Returns (%) | Benchmark Returns (%)# | Additional Returns (%)##              | Value of ₹10,000 invested |                |                  |
|                                      |                 |                    |                        |                                       | Scheme (₹)                | Benchmark (₹)# | Additional (₹)## |
| Sep 30, 25                           | Last 1 Year     | 4.13               | 4.56                   | 1.33                                  | 10,413                    | 10,456         | 10,133           |
| Sep 29, 23                           | Last 3 Years    | 7.28               | 7.65                   | 6.17                                  | 12,352                    | 12,481         | 11,972           |
| Nov 10, 22                           | Since Inception | 7.42               | 7.80                   | 6.53                                  | 13,213                    | 13,394         | 12,791           |

#NIFTY G-Sec July 2031 Index ##CRISIL 10 Year Gilt Index.

| HDFC NIFTY G-SEC JUN 2027 INDEX FUND |                 |                    |                        | NAV as at September 30, ₹12.967 2026 |                           |                |                  |
|--------------------------------------|-----------------|--------------------|------------------------|--------------------------------------|---------------------------|----------------|------------------|
| Date                                 | Period          | Scheme Returns (%) | Benchmark Returns (%)# | Additional Returns (%)##             | Value of ₹10,000 invested |                |                  |
|                                      |                 |                    |                        |                                      | Scheme (₹)                | Benchmark (₹)# | Additional (₹)## |
| Sep 30, 25                           | Last 1 Year     | 5.18               | 5.49                   | 1.33                                 | 10,518                    | 10,549         | 10,133           |
| Sep 29, 23                           | Last 3 Years    | 7.14               | 7.32                   | 6.17                                 | 12,305                    | 12,365         | 11,972           |
| Dec 09, 22                           | Since Inception | 7.06               | 7.25                   | 6.43                                 | 12,967                    | 13,058         | 12,680           |

#NIFTY G-Sec Jun 2027 Index ##CRISIL 10 Year Gilt Index.

| HDFC NIFTY G-SEC JUN 2036 INDEX FUND |                 |                    |                        | NAV as at September 30, ₹12.9189 2026 |                           |                |                  |
|--------------------------------------|-----------------|--------------------|------------------------|---------------------------------------|---------------------------|----------------|------------------|
| Date                                 | Period          | Scheme Returns (%) | Benchmark Returns (%)# | Additional Returns (%)##              | Value of ₹10,000 invested |                |                  |
|                                      |                 |                    |                        |                                       | Scheme (₹)                | Benchmark (₹)# | Additional (₹)## |
| Sep 30, 25                           | Last 1 Year     | 3.50               | 2.79                   | 1.33                                  | 10,350                    | 10,279         | 10,133           |
| Sep 29, 23                           | Last 3 Years    | 7.09               | 7.02                   | 6.17                                  | 12,286                    | 12,263         | 11,972           |
| Mar 15, 23                           | Since Inception | 7.49               | 7.35                   | 6.47                                  | 12,919                    | 12,862         | 12,490           |

#NIFTY G-Sec Jun 2036 Index ##CRISIL 10 Year Gilt Index.

| HDFC NIFTY G-SEC SEP 2032 INDEX FUND |                 |                    |                        | NAV as at September 30, ₹13.0372 2026 |                           |                |                  |
|--------------------------------------|-----------------|--------------------|------------------------|---------------------------------------|---------------------------|----------------|------------------|
| Date                                 | Period          | Scheme Returns (%) | Benchmark Returns (%)# | Additional Returns (%)##              | Value of ₹10,000 invested |                |                  |
|                                      |                 |                    |                        |                                       | Scheme (₹)                | Benchmark (₹)# | Additional (₹)## |
| Sep 30, 25                           | Last 1 Year     | 3.60               | 4.10                   | 1.33                                  | 10,360                    | 10,410         | 10,133           |
| Sep 29, 23                           | Last 3 Years    | 7.12               | 7.57                   | 6.17                                  | 12,296                    | 12,451         | 11,972           |
| Dec 09, 22                           | Since Inception | 7.21               | 7.64                   | 6.43                                  | 13,037                    | 13,239         | 12,680           |

#NIFTY G-Sec Sep 2032 Index ##CRISIL 10 Year Gilt Index.

| HDFC NIFTY SDL PLUS G-SEC JUN 2027 40:60 INDEX FUND |                 |                    |                        | NAV as at September 30, ₹12.7605 2026 |                           |                |                  |
|-----------------------------------------------------|-----------------|--------------------|------------------------|---------------------------------------|---------------------------|----------------|------------------|
| Date                                                | Period          | Scheme Returns (%) | Benchmark Returns (%)# | Additional Returns (%)##              | Value of ₹10,000 invested |                |                  |
|                                                     |                 |                    |                        |                                       | Scheme (₹)                | Benchmark (₹)# | Additional (₹)## |
| Sep 30, 25                                          | Last 1 Year     | 5.47               | 5.76                   | 1.33                                  | 10,547                    | 10,576         | 10,133           |
| Sep 29, 23                                          | Last 3 Years    | 7.22               | 7.58                   | 6.17                                  | 12,330                    | 12,456         | 11,972           |
| Mar 23, 23                                          | Since Inception | 7.16               | 7.53                   | 6.42                                  | 12,761                    | 12,916         | 12,455           |

#NIFTY SDL Plus G-Sec Jun 2027 40:60 Index ##CRISIL 10 Year Gilt Index.

| HDFC NIFTY SDL OCT 2026 INDEX FUND |                 |                    |                        | NAV as at September 30, ₹12.8322 2026 |                           |                |                  |
|------------------------------------|-----------------|--------------------|------------------------|---------------------------------------|---------------------------|----------------|------------------|
| Date                               | Period          | Scheme Returns (%) | Benchmark Returns (%)# | Additional Returns (%)##              | Value of ₹10,000 invested |                |                  |
|                                    |                 |                    |                        |                                       | Scheme (₹)                | Benchmark (₹)# | Additional (₹)## |
| Sep 30, 25                         | Last 1 Year     | 5.53               | 5.87                   | 1.33                                  | 10,553                    | 10,587         | 10,133           |
| Sep 29, 23                         | Last 3 Years    | 7.04               | 7.40                   | 6.17                                  | 12,268                    | 12,395         | 11,972           |
| Feb 24, 23                         | Since Inception | 7.17               | 7.52                   | 6.61                                  | 12,832                    | 12,984         | 12,591           |

#NIFTY SDL Oct 2026 Index ##CRISIL 10 Year Gilt Index.

### CO-MANAGED BY ARUN AGARWAL & NANDITA MENEZES

| HDFC BSE 500 INDEX FUND |                 |                    |                        | NAV as at September 30, ₹14.659 2026 |                           |                |                  |
|-------------------------|-----------------|--------------------|------------------------|--------------------------------------|---------------------------|----------------|------------------|
| Date                    | Period          | Scheme Returns (%) | Benchmark Returns (%)# | Additional Returns (%)##             | Value of ₹10,000 invested |                |                  |
|                         |                 |                    |                        |                                      | Scheme (₹)                | Benchmark (₹)# | Additional (₹)## |
| Sep 30, 25              | Last 1 Year     | -3.13              | -2.33                  | -7.09                                | 9,687                     | 9,767          | 9,291            |
| Sep 29, 23              | Last 3 Years    | 8.03               | 9.19                   | 6.05                                 | 12,613                    | 13,024         | 11,931           |
| Apr 21, 23              | Since Inception | 11.74              | 13.02                  | 8.86                                 | 14,659                    | 15,247         | 13,398           |

#BSE 500 Index (TRI) ##Nifty 50 Index (TRI).

| HDFC BSE INDIA SECTOR LEADERS INDEX FUND |               |                    |                        | NAV as at September 30, ₹8.9302 2026 |                           |                |                  |
|------------------------------------------|---------------|--------------------|------------------------|--------------------------------------|---------------------------|----------------|------------------|
| Date                                     | Period        | Scheme Returns (%) | Benchmark Returns (%)# | Additional Returns (%)##             | Value of ₹10,000 invested |                |                  |
|                                          |               |                    |                        |                                      | Scheme (₹)                | Benchmark (₹)# | Additional (₹)## |
| Mar 31, 26                               | Last 6 Months | 10.36              | 11.19                  | 4.24                                 | 10,519                    | 10,561         | 10,213           |

#BSE India Sector Leaders Index (TRI) ##NIFTY 50 (TRI). Simple annualized returns have been provided as per the extant guidelines since the scheme has completed 6 months but not 1 year. However, such returns may not be representative. Absolute returns of the Scheme for the 6 month period is 5.19%.

| HDFC DEVELOPED WORLD OVERSEAS EQUITY PASSIVE FOF |                 |                    |                        | NAV as at September 30, ₹21.572 2026 |                           |                |                  |
|--------------------------------------------------|-----------------|--------------------|------------------------|--------------------------------------|---------------------------|----------------|------------------|
| Date                                             | Period          | Scheme Returns (%) | Benchmark Returns (%)# | Additional Returns (%)##             | Value of ₹10,000 invested |                |                  |
|                                                  |                 |                    |                        |                                      | Scheme (₹)                | Benchmark (₹)# | Additional (₹)## |
| Sep 30, 25                                       | Last 1 Year     | 24.59              | 24.57                  | -7.09                                | 12,459                    | 12,457         | 9,291            |
| Sep 29, 23                                       | Last 3 Years    | 26.30              | 27.34                  | 6.05                                 | 20,174                    | 20,677         | 11,931           |
| Oct 06, 21                                       | Since Inception | 16.67              | 17.64                  | 6.36                                 | 21,572                    | 22,481         | 13,599           |

#MSCI World Index (Net Total Return Index) (Due to time zone difference, benchmark performance will be calculated with a day's lag). ##Nifty 50 Index (TRI).

| HDFC NIFTY100 LOW VOLATILITY 30 INDEX FUND |                 |                    |                        | NAV as at September 30, ₹9.6543 2026 |                           |                |                  |
|--------------------------------------------|-----------------|--------------------|------------------------|--------------------------------------|---------------------------|----------------|------------------|
| Date                                       | Period          | Scheme Returns (%) | Benchmark Returns (%)# | Additional Returns (%)##             | Value of ₹10,000 invested |                |                  |
|                                            |                 |                    |                        |                                      | Scheme (₹)                | Benchmark (₹)# | Additional (₹)## |
| Sep 30, 25                                 | Last 1 Year     | -5.58              | -4.68                  | -7.09                                | 9,442                     | 9,532          | 9,291            |
| Jul 10, 24                                 | Since Inception | -1.57              | -0.64                  | -2.07                                | 9,654                     | 9,859          | 9,544            |

#NIFTY100 Low Volatility 30 Index (TRI) ##Nifty 50 Index (TRI).

| HDFC NIFTY LARGEMIDCAP 250 INDEX FUND |                 |                    |                        | NAV as at September 30, ₹9.5585 2026 |                           |                |                  |
|---------------------------------------|-----------------|--------------------|------------------------|--------------------------------------|---------------------------|----------------|------------------|
| Date                                  | Period          | Scheme Returns (%) | Benchmark Returns (%)# | Additional Returns (%)##             | Value of ₹10,000 invested |                |                  |
|                                       |                 |                    |                        |                                      | Scheme (₹)                | Benchmark (₹)# | Additional (₹)## |
| Sep 30, 25                            | Last 1 Year     | -1.12              | -0.37                  | -7.09                                | 9,888                     | 9,963          | 9,291            |
| Oct 09, 24                            | Since Inception | -2.26              | -1.48                  | -3.77                                | 9,559                     | 9,710          | 9,268            |

#Nifty LargeMidcap 250 Index (TRI) ##Nifty 50 Index (TRI).

| HDFC NIFTY200 MOMENTUM 30 INDEX FUND |                 |                    |                        | NAV as at September 30, ₹9.7705 2026 |                           |                |                  |
|--------------------------------------|-----------------|--------------------|------------------------|--------------------------------------|---------------------------|----------------|------------------|
| Date                                 | Period          | Scheme Returns (%) | Benchmark Returns (%)# | Additional Returns (%)##             | Value of ₹10,000 invested |                |                  |
|                                      |                 |                    |                        |                                      | Scheme (₹)                | Benchmark (₹)# | Additional (₹)## |
| Sep 30, 25                           | Last 1 Year     | -1.72              | -0.47                  | -7.09                                | 9,828                     | 9,953          | 9,291            |
| Feb 28, 24                           | Since Inception | -0.89              | 0.37                   | 2.41                                 | 9,771                     | 10,096         | 10,637           |

#NIFTY200 Momentum 30 Total Returns Index (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. N.A.: Not Available For Riskometer of the Schemes and Benchmark's, refer page 124 to 139.





## SCHEME PERFORMANCE - DIRECT PLAN - GROWTH OPTION (FUND MANAGER-WISE)

### AMAR KALKUNDRIKAR

| HDFC ELSS - TAX SAVER FUND                     |                 |                    |                        |                                    | NAV as at September 30, ₹1416.896 2026 |                |                  |
|------------------------------------------------|-----------------|--------------------|------------------------|------------------------------------|----------------------------------------|----------------|------------------|
| Date                                           | Period          | Scheme Returns (%) | Benchmark Returns (%)# | Additional Benchmark Returns (%)## | Value of ₹10,000 invested              |                |                  |
|                                                |                 |                    |                        |                                    | Scheme (₹)                             | Benchmark (₹)# | Additional (₹)## |
| Sep 30, 25                                     | Last 1 Year     | -7.02              | -2.03                  | -7.09                              | 9,298                                  | 9,797          | 9,291            |
| Sep 29, 23                                     | Last 3 Years    | 11.61              | 9.50                   | 6.05                               | 13,910                                 | 13,135         | 11,931           |
| Sep 30, 21                                     | Last 5 Years    | 13.11              | 9.04                   | 6.37                               | 18,518                                 | 15,418         | 13,621           |
| Sep 30, 16                                     | Last 10 Years   | 12.84              | 12.76                  | 11.47                              | 33,482                                 | 33,254         | 29,635           |
| Jan 01, 13                                     | Since Inception | 13.56              | 12.99                  | 11.54                              | 57,501                                 | 53,626         | 44,925           |
| #NIFTY 500 Index (TRI) ##Nifty 50 Index (TRI). |                 |                    |                        |                                    |                                        |                |                  |

### IHAB DALWAI

| HDFC DIVERSIFIED EQUITY ALL CAP ACTIVE FOF |                 |                    |                        |                                    | NAV as at September 30, ₹9.7511 2026 |                |                  |
|--------------------------------------------|-----------------|--------------------|------------------------|------------------------------------|--------------------------------------|----------------|------------------|
| Date                                       | Period          | Scheme Returns (%) | Benchmark Returns (%)# | Additional Benchmark Returns (%)## | Value of ₹10,000 invested            |                |                  |
|                                            |                 |                    |                        |                                    | Scheme (₹)                           | Benchmark (₹)# | Additional (₹)## |
| Sep 30, 25                                 | Last 1 Year     | -2.61              | -2.03                  | -7.09                              | 9,739                                | 9,797          | 9,291            |
| Sep 29, 25                                 | Since Inception | -2.48              | -2.04                  | -7.16                              | 9,751                                | 9,795          | 9,282            |
| #NIFTY 500 (TRI) ##NIFTY 50 (TRI).         |                 |                    |                        |                                    |                                      |                |                  |

### ANUPAM JOSHI

| HDFC MEDIUM TO LONG TERM FUND                                                 |                 |                    |                        |                                    | NAV as at September 30, ₹67.1177 2026 |                |                  |
|-------------------------------------------------------------------------------|-----------------|--------------------|------------------------|------------------------------------|---------------------------------------|----------------|------------------|
| Date                                                                          | Period          | Scheme Returns (%) | Benchmark Returns (%)# | Additional Benchmark Returns (%)## | Value of ₹10,000 invested             |                |                  |
|                                                                               |                 |                    |                        |                                    | Scheme (₹)                            | Benchmark (₹)# | Additional (₹)## |
| Sep 30, 25                                                                    | Last 1 Year     | 3.88               | 3.27                   | 1.33                               | 10,388                                | 10,327         | 10,133           |
| Sep 29, 23                                                                    | Last 3 Years    | 6.66               | 6.49                   | 6.17                               | 12,139                                | 12,080         | 11,972           |
| Sep 30, 21                                                                    | Last 5 Years    | 5.69               | 5.47                   | 4.88                               | 13,191                                | 13,056         | 12,694           |
| Sep 30, 16                                                                    | Last 10 Years   | 5.77               | 6.76                   | 5.52                               | 17,525                                | 19,242         | 17,125           |
| Jan 01, 13                                                                    | Since Inception | 7.00               | 7.56                   | 6.23                               | 25,354                                | 27,237         | 22,973           |
| #CRISIL Medium To Long Duration Debt A-III Index ##CRISIL 10 Year Gilt Index. |                 |                    |                        |                                    |                                       |                |                  |

| HDFC LONG TERM FUND                                                  |                 |                    |                        |                                    | NAV as at September 30, ₹12.4744 2026 |                |                  |
|----------------------------------------------------------------------|-----------------|--------------------|------------------------|------------------------------------|---------------------------------------|----------------|------------------|
| Date                                                                 | Period          | Scheme Returns (%) | Benchmark Returns (%)# | Additional Benchmark Returns (%)## | Value of ₹10,000 invested             |                |                  |
|                                                                      |                 |                    |                        |                                    | Scheme (₹)                            | Benchmark (₹)# | Additional (₹)## |
| Sep 30, 25                                                           | Last 1 Year     | 1.78               | -0.40                  | 1.33                               | 10,178                                | 9,960          | 10,133           |
| Sep 29, 23                                                           | Last 3 Years    | 5.94               | 4.69                   | 6.17                               | 11,893                                | 11,478         | 11,972           |
| Jan 20, 23                                                           | Since Inception | 6.16               | 5.20                   | 6.50                               | 12,474                                | 12,059         | 12,620           |
| #NIFTY Long Duration Debt Index - A-III ##CRISIL 10 Year Gilt Index. |                 |                    |                        |                                    |                                       |                |                  |

| HDFC FMP 1861D MARCH 2022 (46)                                         |                 |                    |                        |                                    | NAV as at September 30, ₹13.406 2026 |                |                  |
|------------------------------------------------------------------------|-----------------|--------------------|------------------------|------------------------------------|--------------------------------------|----------------|------------------|
| Date                                                                   | Period          | Scheme Returns (%) | Benchmark Returns (%)# | Additional Benchmark Returns (%)## | Value of ₹10,000 invested            |                |                  |
|                                                                        |                 |                    |                        |                                    | Scheme (₹)                           | Benchmark (₹)# | Additional (₹)## |
| Sep 30, 25                                                             | Last 1 Year     | 6.05               | 0.08                   | 1.33                               | 10,605                               | 10,008         | 10,133           |
| Sep 29, 23                                                             | Last 3 Years    | 7.57               | 5.07                   | 6.17                               | 12,452                               | 11,603         | 11,972           |
| Mar 09, 22                                                             | Since Inception | 6.63               | 5.11                   | 5.79                               | 13,406                               | 12,554         | 12,929           |
| #NIFTY Medium To Long Duration Debt Index ##CRISIL 10 Year Gilt Index. |                 |                    |                        |                                    |                                      |                |                  |

| HDFC FMP 1876D MARCH 2022 (46)                                         |                 |                    |                        |                                    | NAV as at September 30, ₹13.3556 2026 |                |                  |
|------------------------------------------------------------------------|-----------------|--------------------|------------------------|------------------------------------|---------------------------------------|----------------|------------------|
| Date                                                                   | Period          | Scheme Returns (%) | Benchmark Returns (%)# | Additional Benchmark Returns (%)## | Value of ₹10,000 invested             |                |                  |
|                                                                        |                 |                    |                        |                                    | Scheme (₹)                            | Benchmark (₹)# | Additional (₹)## |
| Sep 30, 25                                                             | Last 1 Year     | 5.95               | 0.08                   | 1.33                               | 10,595                                | 10,008         | 10,133           |
| Sep 29, 23                                                             | Last 3 Years    | 7.54               | 5.07                   | 6.17                               | 12,441                                | 11,603         | 11,972           |
| Mar 29, 22                                                             | Since Inception | 6.63               | 5.02                   | 5.71                               | 13,356                                | 12,472         | 12,845           |
| #NIFTY Medium To Long Duration Debt Index ##CRISIL 10 Year Gilt Index. |                 |                    |                        |                                    |                                       |                |                  |

| HDFC FMP 2638D FEBRUARY 2023 (47)                            |                 |                    |                        |                                    | NAV as at September 30, ₹13.1835 2026 |                |                  |
|--------------------------------------------------------------|-----------------|--------------------|------------------------|------------------------------------|---------------------------------------|----------------|------------------|
| Date                                                         | Period          | Scheme Returns (%) | Benchmark Returns (%)# | Additional Benchmark Returns (%)## | Value of ₹10,000 invested             |                |                  |
|                                                              |                 |                    |                        |                                    | Scheme (₹)                            | Benchmark (₹)# | Additional (₹)## |
| Sep 30, 25                                                   | Last 1 Year     | 4.42               | -1.07                  | 1.33                               | 10,442                                | 9,893          | 10,133           |
| Sep 29, 23                                                   | Last 3 Years    | 7.60               | 4.50                   | 6.17                               | 12,464                                | 11,414         | 11,972           |
| Feb 23, 23                                                   | Since Inception | 7.97               | 5.10                   | 6.55                               | 13,184                                | 11,964         | 12,569           |
| #NIFTY Long Duration Debt Index ##CRISIL 10 Year Gilt Index. |                 |                    |                        |                                    |                                       |                |                  |

| HDFC CORPORATE BOND FUND                                      |                 |                    |                        |                                    | NAV as at September 30, ₹35.1437 2026 |                |                  |
|---------------------------------------------------------------|-----------------|--------------------|------------------------|------------------------------------|---------------------------------------|----------------|------------------|
| Date                                                          | Period          | Scheme Returns (%) | Benchmark Returns (%)# | Additional Benchmark Returns (%)## | Value of ₹10,000 invested             |                |                  |
|                                                               |                 |                    |                        |                                    | Scheme (₹)                            | Benchmark (₹)# | Additional (₹)## |
| Sep 30, 25                                                    | Last 1 Year     | 4.24               | 3.75                   | 1.33                               | 10,424                                | 10,375         | 10,133           |
| Sep 29, 23                                                    | Last 3 Years    | 6.90               | 6.33                   | 6.17                               | 12,220                                | 12,026         | 11,972           |
| Sep 30, 21                                                    | Last 5 Years    | 6.17               | 5.64                   | 4.88                               | 13,490                                | 13,156         | 12,694           |
| Sep 30, 16                                                    | Last 10 Years   | 7.20               | 6.64                   | 5.52                               | 20,053                                | 19,033         | 17,125           |
| Jan 01, 13                                                    | Since Inception | 7.84               | 7.29                   | 6.23                               | 28,227                                | 26,331         | 22,973           |
| #NIFTY Corporate Bond Index A-II ##CRISIL 10 Year Gilt Index. |                 |                    |                        |                                    |                                       |                |                  |

| HDFC CRISIL-IBX FINANCIAL SERVICES 3-6 MONTHS DEBT INDEX FUND                                               |                 |                    |                        |                                    | NAV as at September 30, ₹11.0106 2026 |                |                  |
|-------------------------------------------------------------------------------------------------------------|-----------------|--------------------|------------------------|------------------------------------|---------------------------------------|----------------|------------------|
| Date                                                                                                        | Period          | Scheme Returns (%) | Benchmark Returns (%)# | Additional Benchmark Returns (%)## | Value of ₹10,000 invested             |                |                  |
|                                                                                                             |                 |                    |                        |                                    | Scheme (₹)                            | Benchmark (₹)# | Additional (₹)## |
| Sep 30, 25                                                                                                  | Last 1 Year     | 7.08               | 6.92                   | 4.01                               | 10,708                                | 10,692         | 10,401           |
| May 06, 25                                                                                                  | Since Inception | 7.10               | 6.86                   | 4.42                               | 11,011                                | 10,976         | 10,625           |
| #CRISIL-IBX Financial Services 3-6 Months Debt Index ("the Underlying Index") ##CRISIL 1 Year T-bill Index. |                 |                    |                        |                                    |                                       |                |                  |

### ANIL BAMBOLI

| HDFC FLOATING INTEREST RATES FUND                                   |                 |                    |                        |                                    | NAV as at September 30, ₹54.8997 2026 |                |                  |
|---------------------------------------------------------------------|-----------------|--------------------|------------------------|------------------------------------|---------------------------------------|----------------|------------------|
| Date                                                                | Period          | Scheme Returns (%) | Benchmark Returns (%)# | Additional Benchmark Returns (%)## | Value of ₹10,000 invested             |                |                  |
|                                                                     |                 |                    |                        |                                    | Scheme (₹)                            | Benchmark (₹)# | Additional (₹)## |
| Sep 30, 25                                                          | Last 1 Year     | 5.84               | 5.17                   | 1.33                               | 10,584                                | 10,517         | 10,133           |
| Sep 29, 23                                                          | Last 3 Years    | 7.47               | 7.07                   | 6.17                               | 12,419                                | 12,278         | 11,972           |
| Sep 30, 21                                                          | Last 5 Years    | 6.83               | 6.14                   | 4.88                               | 13,915                                | 13,472         | 12,694           |
| Sep 30, 16                                                          | Last 10 Years   | 7.22               | 6.81                   | 5.52                               | 20,092                                | 19,325         | 17,125           |
| Jan 01, 13                                                          | Since Inception | 7.76               | 7.49                   | 6.23                               | 27,967                                | 26,992         | 22,973           |
| #CRISIL Short Duration Debt A-II Index ##CRISIL 10 Year Gilt Index. |                 |                    |                        |                                    |                                       |                |                  |

| HDFC DYNAMIC TERM FUND                                          |                 |                    |                        |                                    | NAV as at September 30, ₹103.2174 2026 |                |                  |
|-----------------------------------------------------------------|-----------------|--------------------|------------------------|------------------------------------|----------------------------------------|----------------|------------------|
| Date                                                            | Period          | Scheme Returns (%) | Benchmark Returns (%)# | Additional Benchmark Returns (%)## | Value of ₹10,000 invested              |                |                  |
|                                                                 |                 |                    |                        |                                    | Scheme (₹)                             | Benchmark (₹)# | Additional (₹)## |
| Sep 30, 25                                                      | Last 1 Year     | 4.36               | 2.59                   | 1.33                               | 10,436                                 | 10,259         | 10,133           |
| Sep 29, 23                                                      | Last 3 Years    | 6.60               | 6.25                   | 6.17                               | 12,116                                 | 12,000         | 11,972           |
| Sep 30, 21                                                      | Last 5 Years    | 5.81               | 5.39                   | 4.88                               | 13,267                                 | 13,004         | 12,694           |
| Sep 30, 16                                                      | Last 10 Years   | 6.03               | 6.56                   | 5.52                               | 17,973                                 | 18,878         | 17,125           |
| Jan 01, 13                                                      | Since Inception | 7.44               | 7.28                   | 6.23                               | 26,830                                 | 26,297         | 22,973           |
| #NIFTY Composite Debt Index A- III ##CRISIL 10 Year Gilt Index. |                 |                    |                        |                                    |                                        |                |                  |

| HDFC SHORT TERM FUND                                                |                 |                    |                        |                                    | NAV as at September 30, ₹35.3943 2026 |                |                  |
|---------------------------------------------------------------------|-----------------|--------------------|------------------------|------------------------------------|---------------------------------------|----------------|------------------|
| Date                                                                | Period          | Scheme Returns (%) | Benchmark Returns (%)# | Additional Benchmark Returns (%)## | Value of ₹10,000 invested             |                |                  |
|                                                                     |                 |                    |                        |                                    | Scheme (₹)                            | Benchmark (₹)# | Additional (₹)## |
| Sep 30, 25                                                          | Last 1 Year     | 5.35               | 5.17                   | 1.33                               | 10,535                                | 10,517         | 10,133           |
| Sep 29, 23                                                          | Last 3 Years    | 7.40               | 7.07                   | 6.17                               | 12,393                                | 12,278         | 11,972           |
| Sep 30, 21                                                          | Last 5 Years    | 6.54               | 6.14                   | 4.88                               | 13,726                                | 13,472         | 12,694           |
| Sep 30, 16                                                          | Last 10 Years   | 7.34               | 6.81                   | 5.52                               | 20,307                                | 19,325         | 17,125           |
| Jan 01, 13                                                          | Since Inception | 7.89               | 7.49                   | 6.23                               | 28,434                                | 26,992         | 22,973           |
| #CRISIL Short Duration Debt A-II Index ##CRISIL 10 Year Gilt Index. |                 |                    |                        |                                    |                                       |                |                  |

Performance of close-ended schemes, being close-ended in nature, is not strictly comparable with that of open-ended schemes since the investment strategy for close-ended schemes is primarily buy and hold whereas open-ended schemes are actively managed

**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. N.A.: Not Available For Riskometer of the Schemes and Benchmark's, refer page 124 to 139.



## SCHEME PERFORMANCE - DIRECT PLAN - GROWTH OPTION (FUND MANAGER-WISE)

| HDFC GILT FUND                                               |                 |                    |                        |                                    | NAV as at September 30, 2026₹60.128 |                        |                                    |
|--------------------------------------------------------------|-----------------|--------------------|------------------------|------------------------------------|-------------------------------------|------------------------|------------------------------------|
| Date                                                         | Period          | Scheme Returns (%) | Benchmark Returns (%)# | Additional Benchmark Returns (%)## | Value of ₹10,000 invested           |                        |                                    |
|                                                              |                 |                    |                        |                                    | Scheme Returns (%)                  | Benchmark Returns (%)# | Additional Benchmark Returns (%)## |
| Sep 30, 25                                                   | Last 1 Year     | 3.02               | 2.10                   | 1.33                               | 10,302                              | 10,210                 | 10,133                             |
| Sep 29, 23                                                   | Last 3 Years    | 6.24               | 6.28                   | 6.17                               | 11,995                              | 12,008                 | 11,972                             |
| Sep 30, 21                                                   | Last 5 Years    | 5.36               | 5.48                   | 4.88                               | 12,982                              | 13,058                 | 12,694                             |
| Sep 30, 16                                                   | Last 10 Years   | 5.88               | 6.46                   | 5.52                               | 17,713                              | 18,703                 | 17,125                             |
| Jan 01, 13                                                   | Since Inception | 7.24               | 7.00                   | 6.23                               | 26,167                              | 25,348                 | 22,973                             |
| #NIFTY All Duration G-Sec Index ##CRISIL 10 Year Gilt Index. |                 |                    |                        |                                    |                                     |                        |                                    |

#NIFTY All Duration G-Sec Index ##CRISIL 10 Year Gilt Index.

| HDFC BANKING AND PSU DEBT FUND                                    |                 |                    |                        |                                    | NAV as at September 30, ₹25.4595<br>2026 |                        |                                    |
|-------------------------------------------------------------------|-----------------|--------------------|------------------------|------------------------------------|------------------------------------------|------------------------|------------------------------------|
| Date                                                              | Period          | Scheme Returns (%) | Benchmark Returns (%)# | Additional Benchmark Returns (%)## | Value of ₹10,000 invested                |                        |                                    |
|                                                                   |                 |                    |                        |                                    | Scheme Returns (%)                       | Benchmark Returns (%)# | Additional Benchmark Returns (%)## |
| Sep 30, 25                                                        | Last 1 Year     | 4.77               | 4.43                   | 1.33                               | 10,477                                   | 10,443                 | 10,133                             |
| Sep 29, 23                                                        | Last 3 Years    | 6.99               | 6.59                   | 6.17                               | 12,252                                   | 12,115                 | 11,972                             |
| Sep 30, 21                                                        | Last 5 Years    | 6.20               | 5.65                   | 4.88                               | 13,513                                   | 13,164                 | 12,694                             |
| Sep 30, 16                                                        | Last 10 Years   | 7.13               | 6.56                   | 5.52                               | 19,921                                   | 18,879                 | 17,125                             |
| Mar 26, 14                                                        | Since Inception | 7.75               | 7.17                   | 6.76                               | 25,460                                   | 23,814                 | 22,693                             |
| #NIFTY Banking & PSU Debt Index A-II ##CRISIL 10 Year Gilt Index. |                 |                    |                        |                                    |                                          |                        |                                    |

#NIFTY Banking & PSU Debt Index A-II ##CRISIL 10 Year Gilt Index.

| HDFC CHARITY FUND FOR CANCER CURE (A Fixed Maturity Plan) - 50% IDCW DONATION^                                                                                                                                                                                                                                                                                         |                 |                    |                        |                                    | NAV as at September 30, ₹10.2291 2026 |                |                            |
|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-----------------|--------------------|------------------------|------------------------------------|---------------------------------------|----------------|----------------------------|
| Date                                                                                                                                                                                                                                                                                                                                                                   | Period          | Scheme Returns (%) | Benchmark Returns (%)# | Additional Benchmark Returns (%)## | Value of ₹10,000 invested             |                |                            |
|                                                                                                                                                                                                                                                                                                                                                                        |                 |                    |                        |                                    | Scheme (₹)                            | Benchmark (₹)# | Additional Benchmark (₹)## |
| Sep 30, 25                                                                                                                                                                                                                                                                                                                                                             | Last 1 Year     | 5.05               | 2.82                   | 1.33                               | 10,505                                | 10,282         | 10,133                     |
| Sep 29, 23                                                                                                                                                                                                                                                                                                                                                             | Last 3 Years    | 6.96               | 6.21                   | 6.17                               | 12,243                                | 11,984         | 11,972                     |
| Aug 14, 23                                                                                                                                                                                                                                                                                                                                                             | Since Inception | 6.99               | 6.20                   | 6.06                               | 12,355                                | 12,074         | 12,023                     |
| #NIFTY Medium Duration Debt Index ##CRISIL 10 year Gilt Index. ^Scheme offers IDCW option only. Returns of HDFC Charity Fund for Cancer Cure - 50% IDCW Donation - Direct Plan are computed based on NAV of IDCW Option and all IDCWs (after statutory levy) are assumed to be reinvested in the units of the scheme at the then prevailing NAV (ex-distribution NAV). |                 |                    |                        |                                    |                                       |                |                            |

#NIFTY Medium Duration Debt Index ##CRISIL 10 year Gilt Index. ^Scheme offers IDCW option only. Returns of HDFC Charity Fund for Cancer Cure - 50% IDCW Donation - Direct Plan are computed based on NAV of IDCW Option and all IDCWs (after statutory levy) are assumed to be reinvested in the units of the scheme at the then prevailing NAV (ex-distribution NAV).

| HDFC CHARITY FUND FOR CANCER CURE (A Fixed Maturity Plan) - 75% IDCW DONATION^                                                                                                                                                                                                                                                                                         |                 |                    |                        |                                    | NAV as at September 30, ₹10.2291 2026 |                        |                                    |
|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-----------------|--------------------|------------------------|------------------------------------|---------------------------------------|------------------------|------------------------------------|
| Date                                                                                                                                                                                                                                                                                                                                                                   | Period          | Scheme Returns (%) | Benchmark Returns (%)# | Additional Benchmark Returns (%)## | Value of ₹10,000 invested             |                        |                                    |
|                                                                                                                                                                                                                                                                                                                                                                        |                 |                    |                        |                                    | Scheme Returns (₹)                    | Benchmark Returns (₹)# | Additional Benchmark Returns (₹)## |
| Sep 30, 25                                                                                                                                                                                                                                                                                                                                                             | Last 1 Year     | 5.05               | 2.82                   | 1.33                               | 10,505                                | 10,282                 | 10,133                             |
| Sep 29, 23                                                                                                                                                                                                                                                                                                                                                             | Last 3 Years    | 6.96               | 6.21                   | 6.17                               | 12,241                                | 11,984                 | 11,972                             |
| Aug 14, 23                                                                                                                                                                                                                                                                                                                                                             | Since Inception | 6.99               | 6.20                   | 6.06                               | 12,355                                | 12,074                 | 12,023                             |
| #NIFTY Medium Duration Debt Index ##CRISIL 10 year Gilt Index. ^Scheme offers IDCW option only. Returns of HDFC Charity Fund for Cancer Cure - 75% IDCW Donation - Direct Plan are computed based on NAV of IDCW Option and all IDCWs (after statutory levy) are assumed to be reinvested in the units of the scheme at the then prevailing NAV (ex-distribution NAV). |                 |                    |                        |                                    |                                       |                        |                                    |

#NIFTY Medium Duration Debt Index ##CRISIL 10 year Gilt Index. ^Scheme offers IDCW option only. Returns of HDFC Charity Fund for Cancer Cure - 75% IDCW Donation - Direct Plan are computed based on NAV of IDCW Option and all IDCWs (after statutory levy) are assumed to be reinvested in the units of the scheme at the then prevailing NAV (ex-distribution NAV).

| HDFC INCOME PLUS ARBITRAGE ACTIVE FOF                                                                                                                                                                                                                                                                         |                 |                    |                        |                                    | NAV as at September 30, ₹45.7875<br>2026 |                        |                                    |
|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-----------------|--------------------|------------------------|------------------------------------|------------------------------------------|------------------------|------------------------------------|
| Date                                                                                                                                                                                                                                                                                                          | Period          | Scheme Returns (%) | Benchmark Returns (%)# | Additional Benchmark Returns (%)## | Value of ₹10,000 invested                |                        |                                    |
|                                                                                                                                                                                                                                                                                                               |                 |                    |                        |                                    | Scheme Returns (%)                       | Benchmark Returns (%)# | Additional Benchmark Returns (%)## |
| Sep 30, 25                                                                                                                                                                                                                                                                                                    | Last 1 Year     | 5.48               | 3.81                   | 1.33                               | 10,548                                   | 10,381                 | 10,133                             |
| Sep 29, 23                                                                                                                                                                                                                                                                                                    | Last 3 Years    | 8.65               | 6.35                   | 6.17                               | 12,831                                   | 12,032                 | 11,972                             |
| Sep 30, 21                                                                                                                                                                                                                                                                                                    | Last 5 Years    | 10.21              | 5.78                   | 4.88                               | 16,264                                   | 13,245                 | 12,694                             |
| Sep 30, 16                                                                                                                                                                                                                                                                                                    | Last 10 Years   | 11.27              | 6.13                   | 5.52                               | 29,117                                   | 18,139                 | 17,125                             |
| Jan 01, 13                                                                                                                                                                                                                                                                                                    | Since Inception | 11.01              | 6.86                   | 6.23                               | 42,081                                   | 24,920                 | 22,973                             |
| #40% NIFTY 50 Arbitrage Index (TRI) + 60% NIFTY Composite Debt Index ##Crissil 10 Year Gilt Index. Scheme performance may not strictly be comparable with that of its Additional Benchmark in view of the hybrid nature of the scheme where a portion of scheme's investments are made in equity instruments. |                 |                    |                        |                                    |                                          |                        |                                    |

#40% NIFTY 50 Arbitrage Index (TRI) + 60% NIFTY Composite Debt Index ##Crisil 10 Year Gilt Index. Scheme performance may not strictly be comparable with that of its Additional Benchmark in view of the hybrid nature of the scheme where a portion of scheme's investments are made in equity instruments.

### PRAVEEN JAIN

| HDFC MONEY MARKET FUND |                 |                    |                        |                                    | NAV as at September 30, ₹6321.8271<br>2026 |                        |                                    |
|------------------------|-----------------|--------------------|------------------------|------------------------------------|--------------------------------------------|------------------------|------------------------------------|
| Date                   | Period          | Scheme Returns (%) | Benchmark Returns (%)# | Additional Benchmark Returns (%)## | Value of ₹10,000 invested                  |                        |                                    |
|                        |                 |                    |                        |                                    | Scheme Returns (%)                         | Benchmark Returns (%)# | Additional Benchmark Returns (%)## |
| Sep 30, 25             | Last 1 Year     | 6.54               | 6.08                   | 4.01                               | 10,654                                     | 10,608                 | 10,401                             |
| Sep 29, 23             | Last 3 Years    | 7.38               | 6.88                   | 6.14                               | 12,385                                     | 12,215                 | 11,960                             |
| Sep 30, 21             | Last 5 Years    | 6.73               | 6.43                   | 5.66                               | 13,854                                     | 13,657                 | 13,169                             |
| Sep 30, 16             | Last 10 Years   | 6.76               | 6.33                   | 5.88                               | 19,241                                     | 18,487                 | 17,719                             |
| Dec 31, 12             | Since Inception | 7.30               | 6.97                   | 6.33                               | 26,350                                     | 25,271                 | 23,272                             |

##CRISIL Money Market A-1 Index ##CRISIL 1 Year T-Bill Index.

#CRISIL Money Market A-I Index ##CRISIL 1 Year T-Bill Index.

### CO-MANAGED BY AMAR KALKUNDRIKAR & BHAGYESH KAGALKAR

| HDFC MULTI CAP FUND                                      |                 |                    |                        |                                    | NAV as at September 30, 2026 ₹18.955 |                        |                                    |
|----------------------------------------------------------|-----------------|--------------------|------------------------|------------------------------------|--------------------------------------|------------------------|------------------------------------|
| Date                                                     | Period          | Scheme Returns (%) | Benchmark Returns (%)# | Additional Benchmark Returns (%)## | Value of ₹10,000 invested            |                        |                                    |
|                                                          |                 |                    |                        |                                    | Scheme Returns (%)                   | Benchmark Returns (%)# | Additional Benchmark Returns (%)## |
| Sep 30, 25                                               | Last 1 Year     | -2.95              | 0.40                   | -7.09                              | 9,705                                | 10,040                 | 9,291                              |
| Sep 29, 23                                               | Last 3 Years    | 10.52              | 10.95                  | 6.05                               | 13,506                               | 13,664                 | 11,931                             |
| Dec 10, 21                                               | Since Inception | 14.22              | 10.95                  | 6.73                               | 18,955                               | 16,483                 | 13,680                             |
| ##NIFTY500 Multicap 50:25:25 (TR) ##Nifty 50 Index (TR). |                 |                    |                        |                                    |                                      |                        |                                    |

#NIFTY500 Multicap 50:25:25 (TRI) ##Nifty 50 Index (TRI).

### CO-MANAGED BY AMIT GANATRA & BHAGYESH KAGALKAR

| HDFC FOCUSED FUND                                |                 |                    |                        |                                    | NAV as at September 30, ₹256.258<br>2026 |                        |                                    |
|--------------------------------------------------|-----------------|--------------------|------------------------|------------------------------------|------------------------------------------|------------------------|------------------------------------|
| Date                                             | Period          | Scheme Returns (%) | Benchmark Returns (%)# | Additional Benchmark Returns (%)## | Value of ₹10,000 invested                |                        |                                    |
|                                                  |                 |                    |                        |                                    | Scheme Returns (%)                       | Benchmark Returns (%)# | Additional Benchmark Returns (%)## |
| Sep 30, 25                                       | Last 1 Year     | -2.50              | -2.03                  | -8.74                              | 9,750                                    | 9,797                  | 9,126                              |
| Sep 29, 23                                       | Last 3 Years    | 14.40              | 9.50                   | 4.46                               | 14,985                                   | 13,135                 | 11,403                             |
| Sep 30, 21                                       | Last 5 Years    | 17.21              | 9.04                   | 5.43                               | 22,130                                   | 15,418                 | 13,027                             |
| Sep 30, 16                                       | Last 10 Years   | 14.49              | 12.76                  | 11.35                              | 38,741                                   | 33,254                 | 29,309                             |
| Jan 01, 13                                       | Since Inception | 14.40              | 12.99                  | 11.41                              | 63,584                                   | 53,626                 | 44,205                             |
| #NIFTY 500 Index (TRI) ##BSE SENSEX Index (TRI). |                 |                    |                        |                                    |                                          |                        |                                    |

#NIFTY 500 Index (TRI) ##BSE SENSEX Index (TRI).

| HDFC FLEXI CAP FUND                           |                 |                    |                        |                                    | NAV as at September 30, ₹2169.071<br>2026 |                        |                                    |
|-----------------------------------------------|-----------------|--------------------|------------------------|------------------------------------|-------------------------------------------|------------------------|------------------------------------|
| Date                                          | Period          | Scheme Returns (%) | Benchmark Returns (%)# | Additional Benchmark Returns (%)## | Value of ₹10,000 invested                 |                        |                                    |
|                                               |                 |                    |                        |                                    | Scheme Returns (%)                        | Benchmark Returns (%)# | Additional Benchmark Returns (%)## |
| Sep 30, 25                                    | Last 1 Year     | -1.08              | -2.03                  | -7.09                              | 9,892                                     | 9,797                  | 9,291                              |
| Sep 29, 23                                    | Last 3 Years    | 14.54              | 9.50                   | 6.05                               | 15,037                                    | 13,135                 | 11,931                             |
| Sep 30, 21                                    | Last 5 Years    | 15.67              | 9.04                   | 6.37                               | 20,717                                    | 15,418                 | 13,621                             |
| Sep 30, 16                                    | Last 10 Years   | 15.51              | 12.76                  | 11.47                              | 42,306                                    | 33,254                 | 29,635                             |
| Jan 01, 13                                    | Since Inception | 15.56              | 12.99                  | 11.54                              | 73,063                                    | 53,626                 | 44,925                             |
| #NIFTY 500 Index (TR1) ##Nifty 50 Index (TR1) |                 |                    |                        |                                    |                                           |                        |                                    |

#NIFTY 500 Index (TRI) ##Nifty 50 Index (TRI).

### CO-MANAGED BY AMIT SINHA & BHAGYESH KAGALKAR

| HDFC INNOVATION FUND                        |                 |                    |                        |                                    | NAV as at September 30, 2026 ₹11.656 |                        |                                    |
|---------------------------------------------|-----------------|--------------------|------------------------|------------------------------------|--------------------------------------|------------------------|------------------------------------|
| Date                                        | Period          | Scheme Returns (%) | Benchmark Returns (%)# | Additional Benchmark Returns (%)## | Value of ₹10,000 invested            |                        |                                    |
|                                             |                 |                    |                        |                                    | Scheme Returns (₹)                   | Benchmark Returns (₹)# | Additional Benchmark Returns (₹)## |
| Sep 30, 25                                  | Last 1 Year     | 15.96              | -2.03                  | -7.09                              | 11,596                               | 9,797                  | 9,291                              |
| Jul 17, 25                                  | Since Inception | 13.55              | -3.85                  | -7.24                              | 11,656                               | 9,538                  | 9,134                              |
| #NIFTY 500 Index (TR) ##Nifty 50 Index (TR) |                 |                    |                        |                                    |                                      |                        |                                    |

#NIFTY 500 Index (TRI) ##Nifty 50 Index (TRI).

Performance of close-ended schemes, being close-ended in nature, is not strictly comparable with that of open-ended schemes since the investment strategy for close-ended schemes is primarily buy and hold whereas open-ended schemes are actively managed

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. N.A.: Not Available For Riskometer of the Schemes and Benchmark's, refer page 124 to 139.



## SCHEME PERFORMANCE - DIRECT PLAN - GROWTH OPTION (FUND MANAGER-WISE)

| HDFC CONSUMPTION FUND                                        |                 |                    |                        |                                    | NAV as at September 30, 2026 ₹13.644 |                |                  |
|--------------------------------------------------------------|-----------------|--------------------|------------------------|------------------------------------|--------------------------------------|----------------|------------------|
| Date                                                         | Period          | Scheme Returns (%) | Benchmark Returns (%)# | Additional Benchmark Returns (%)## | Value of ₹10,000 invested            |                |                  |
|                                                              |                 |                    |                        |                                    | Scheme (₹)                           | Benchmark (₹)# | Additional (₹)## |
| Sep 30, 25                                                   | Last 1 Year     | -7.55              | -7.49                  | -7.09                              | 9,245                                | 9,251          | 9,291            |
| Sep 29, 23                                                   | Last 3 Years    | 9.12               | 10.39                  | 6.05                               | 12,999                               | 13,461         | 11,931           |
| Jul 12, 23                                                   | Since Inception | 10.12              | 9.84                   | 6.16                               | 13,644                               | 13,530         | 12,125           |
| #NIFTY India Consumption Index (TRI) ##Nifty 50 Index (TRI). |                 |                    |                        |                                    |                                      |                |                  |

#NIFTY India Consumption Index (TRI) ##Nifty 50 Index (TRI).

**CO-MANAGED BY**  
**ANAND LADDHA, ANIL BAMBOLI, ARUN AGARWAL,**  
**BHAGYESH KAGALKAR & NANDITA MENEZES**

| HDFC EQUITY SAVINGS FUND                                                                                                                                                                                                                      |                 |                    |                        |                                    | NAV as at September 30, 2026 ₹75.522 |                |                  |
|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-----------------|--------------------|------------------------|------------------------------------|--------------------------------------|----------------|------------------|
| Date                                                                                                                                                                                                                                          | Period          | Scheme Returns (%) | Benchmark Returns (%)# | Additional Benchmark Returns (%)## | Value of ₹10,000 invested            |                |                  |
|                                                                                                                                                                                                                                               |                 |                    |                        |                                    | Scheme (₹)                           | Benchmark (₹)# | Additional (₹)## |
| Sep 30, 25                                                                                                                                                                                                                                    | Last 1 Year     | 1.82               | 1.54                   | 1.33                               | 10,182                               | 10,154         | 10,133           |
| Sep 29, 23                                                                                                                                                                                                                                    | Last 3 Years    | 7.86               | 7.05                   | 6.17                               | 12,554                               | 12,273         | 11,972           |
| Sep 30, 21                                                                                                                                                                                                                                    | Last 5 Years    | 7.95               | 6.62                   | 4.88                               | 14,662                               | 13,782         | 12,694           |
| Sep 30, 16                                                                                                                                                                                                                                    | Last 10 Years   | 9.42               | 8.43                   | 5.52                               | 24,611                               | 22,477         | 17,125           |
| Jan 01, 13                                                                                                                                                                                                                                    | Since Inception | 9.73               | 8.81                   | 6.23                               | 35,875                               | 31,954         | 22,973           |
| #NIFTY Equity Savings Index (Total Returns Index) ##CRISIL 10 Year Gilt Index. 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. |                 |                    |                        |                                    |                                      |                |                  |

#NIFTY Equity Savings Index (Total Returns Index) ##CRISIL 10 Year Gilt Index. 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.

**CO-MANAGED BY**  
**ANAND LADDHA, ANUPAM JOSHI & BHAGYESH KAGALKAR**

| HDFC CONSERVATIVE HYBRID FUND                                                                   |                 |             |              |                         | NAV as at September 30, 2026 ₹88.4746 |                |                  |
|-------------------------------------------------------------------------------------------------|-----------------|-------------|--------------|-------------------------|---------------------------------------|----------------|------------------|
| Date                                                                                            | Period          | Scheme      | Benchmark    | Additional              | Value of ₹10,000 invested             |                |                  |
|                                                                                                 |                 | Returns (%) | Returns (%)# | Benchmark Returns (%)## | Scheme (₹)                            | Benchmark (₹)# | Additional (₹)## |
| Sep 30, 25                                                                                      | Last 1 Year     | 1.37        | 0.29         | 1.33                    | 10,137                                | 10,029         | 10,133           |
| Sep 29, 23                                                                                      | Last 3 Years    | 6.96        | 5.80         | 6.17                    | 12,240                                | 11,845         | 11,972           |
| Sep 30, 21                                                                                      | Last 5 Years    | 7.48        | 5.44         | 4.88                    | 14,343                                | 13,036         | 12,694           |
| Sep 30, 16                                                                                      | Last 10 Years   | 8.17        | 7.41         | 5.52                    | 21,935                                | 20,444         | 17,125           |
| Jan 01, 13                                                                                      | Since Inception | 9.17        | 8.08         | 6.23                    | 33,419                                | 29,128         | 22,973           |
| ##NIFTY 50 Hybrid Composite Debt 15:85 Index (Total Returns Index) ##CRISIL 10 Year Gilt Index. |                 |             |              |                         |                                       |                |                  |

#NIFTY 50 Hybrid Composite Debt 15:85 Index (Total Returns Index) ##CRISIL 10 Year Gilt Index.

**CO-MANAGED BY**  
**ANAND LADDHA & BHAGYESH KAGALKAR**

| HDFC BANKING & FINANCIAL SERVICES FUND                                                                   |                 |                    |                        |                                    | NAV as at September 30, 2026 |                |                  | ₹18.266 |  |  |
|----------------------------------------------------------------------------------------------------------|-----------------|--------------------|------------------------|------------------------------------|------------------------------|----------------|------------------|---------|--|--|
| Date                                                                                                     | Period          | Scheme Returns (%) | Benchmark Returns (%)# | Additional Benchmark Returns (%)## | Value of ₹10,000 invested    |                |                  |         |  |  |
|                                                                                                          |                 |                    |                        |                                    | Scheme (₹)                   | Benchmark (₹)# | Additional (₹)## |         |  |  |
| Sep 30, 25                                                                                               | Last 1 Year     | 3.47               | -4.42                  | -7.09                              | 10,347                       | 9,558          | 9,291            |         |  |  |
| Sep 29, 23                                                                                               | Last 3 Years    | 11.21              | 8.58                   | 6.05                               | 13,764                       | 12,808         | 11,931           |         |  |  |
| Sep 30, 21                                                                                               | Last 5 Years    | 11.28              | 7.13                   | 6.37                               | 17,069                       | 14,115         | 13,621           |         |  |  |
| Jul 01, 21                                                                                               | Since Inception | 12.15              | 9.09                   | 8.50                               | 18,266                       | 15,793         | 15,347           |         |  |  |
| #NIFTY Financial Services (TRI) ##Nifty 50 Index (TRI). However, such returns may not be representative. |                 |                    |                        |                                    |                              |                |                  |         |  |  |

#NIFTY Financial Services (TRI) ##Nifty 50 Index (TRI). However, such returns may not be representative.

| HDFC VALUE FUND                                 |                 |                    |                        |                                    | NAV as at September 30, 2026 ₹862.46 |                |                  |
|-------------------------------------------------|-----------------|--------------------|------------------------|------------------------------------|--------------------------------------|----------------|------------------|
| Date                                            | Period          | Scheme Returns (%) | Benchmark Returns (%)# | Additional Benchmark Returns (%)## | Value of ₹10,000 invested            |                |                  |
|                                                 |                 |                    |                        |                                    | Scheme (₹)                           | Benchmark (₹)# | Additional (₹)## |
| Sep 30, 25                                      | Last 1 Year     | 5.54               | -2.03                  | -7.09                              | 10,554                               | 9,797          | 9,291            |
| Sep 29, 23                                      | Last 3 Years    | 14.99              | 9.50                   | 6.05                               | 15,215                               | 13,135         | 11,931           |
| Sep 30, 21                                      | Last 5 Years    | 13.18              | 9.04                   | 6.37                               | 18,576                               | 15,418         | 13,621           |
| Sep 30, 16                                      | Last 10 Years   | 14.16              | 12.76                  | 11.47                              | 37,630                               | 33,254         | 29,635           |
| Jan 01, 13                                      | Since Inception | 15.58              | 12.99                  | 11.54                              | 73,261                               | 53,626         | 44,925           |
| ##NIFTY 500 Index (TRI) ##Nifty 50 Index (TRI). |                 |                    |                        |                                    |                                      |                |                  |

#NIFTY 500 Index (TRI) ##Nifty 50 Index (TRI).

**CO-MANAGED BY**  
**ANIL BAMBOLI, ARUN AGARWAL, BHAGYESH KAGALKAR,**  
**IHAB DALWAI & NANDITA MENEZES**

| HDFC MULTI ASSET ALLOCATION FUND |                 |                    |                        |                                    | NAV as at September 30, 2026 |                | ₹82.23           |
|----------------------------------|-----------------|--------------------|------------------------|------------------------------------|------------------------------|----------------|------------------|
| Date                             | Period          | Scheme Returns (%) | Benchmark Returns (%)# | Additional Benchmark Returns (%)## | Value of ₹10,000 invested    |                |                  |
|                                  |                 |                    |                        |                                    | Scheme (₹)                   | Benchmark (₹)# | Additional (₹)## |
| Sep 30, 25                       | Last 1 Year     | 1.20               | -0.63                  | -7.09                              | 10,120                       | 9,937          | 9,291            |
| Sep 29, 23                       | Last 3 Years    | 11.25              | 9.34                   | 6.05                               | 13,778                       | 13,077         | 11,931           |
| Sep 30, 21                       | Last 5 Years    | 10.54              | 8.34                   | 6.37                               | 16,507                       | 14,927         | 13,621           |
| Sep 30, 16                       | Last 10 Years   | 11.20              | 10.26                  | 11.47                              | 28,915                       | 26,566         | 29,635           |
| Jan 01, 13                       | Since Inception | 11.18              | 10.18                  | 11.54                              | 42,942                       | 37,957         | 44,925           |

#65% Nifty 50 TRI + 22.5% Nifty Composite Debt Index +10% Domestic Price of Gold + 2.5% Domestic Price of Silver ##Nifty 50 Index (TRI).

The Scheme formerly, a debt oriented hybrid fund, has undergone change in Fundamental attributes and become a multi asset fund investing in equities, debt and gold related instruments. Accordingly, the Scheme's benchmark and additional benchmarks have also changed. Hence, the past performance of the Scheme since 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.

Performance has been computed using values of the concerned benchmarks. From inception till December 31, 2017, the benchmark was CRISIL MIP Blended Index. It was then revised to CRISIL Hybrid 85+15 Conservative Index from January 1, 2018 to March 27, 2018, and to NIFTY 50 Hybrid Composite Debt 15:85 Index from March 28, 2018 to May 22, 2018. Between May 23, 2018 and July 25, 2023, the benchmark comprised 90% NIFTY 50 Hybrid Composite Debt 65:35 Index + 10% Domestic Price of Gold. From July 26, 2023 to December 9, 2025, it was 65% NIFTY 50 TRI + 25% NIFTY Composite Debt Index + 10% Domestic Price of Gold. Effective December 10, 2025, the benchmark is 65% NIFTY 50 TRI + 22.5% NIFTY Composite Debt Index + 10% Domestic Price of Gold + 2.5% Domestic Price of Silver.

**CO-MANAGED BY**  
**ANIL BAMBOLI, ARUN AGARWAL, GOPAL AGRAWAL, IHAB DALWAI & NANDITA MENEZES**

| HDFC BALANCED ADVANTAGE FUND |                 |                    |                        |                                    | NAV as at September 30, 2026 ₹549.919 |                |                  |
|------------------------------|-----------------|--------------------|------------------------|------------------------------------|---------------------------------------|----------------|------------------|
| Date                         | Period          | Scheme Returns (%) | Benchmark Returns (%)# | Additional Benchmark Returns (%)## | Value of ₹10,000 invested             |                |                  |
|                              |                 |                    |                        |                                    | Scheme (₹)                            | Benchmark (₹)# | Additional (₹)## |
| Sep 30, 25                   | Last 1 Year     | -1.43              | -2.65                  | -7.09                              | 9,857                                 | 9,735          | 9,291            |
| Sep 29, 23                   | Last 3 Years    | 10.20              | 6.04                   | 6.05                               | 13,390                                | 11,928         | 11,931           |
| Sep 30, 21                   | Last 5 Years    | 13.30              | 5.96                   | 6.37                               | 18,678                                | 13,358         | 13,621           |
| Sep 30, 16                   | Last 10 Years   | 13.43              | 9.35                   | 11.47                              | 35,284                                | 24,458         | 29,635           |
| Jan 01, 13                   | Since Inception | 14.15              | 9.75                   | 11.54                              | 61,730                                | 35,933         | 44,925           |

#NIFTY 50 Hybrid Composite Debt 50:50 Index (Total Returns Index) ##Nifty 50 Index (TRI).

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.

**CO-MANAGED BY**  
**ANIL BAMBOLI, ARUN AGARWAL & NANDITA MENEZES**

| HDFC ARBITRAGE FUND |                 |                    |                        |                                    | NAV as at September 30, 2026 ₹21.812 |                |                  |
|---------------------|-----------------|--------------------|------------------------|------------------------------------|--------------------------------------|----------------|------------------|
| Date                | Period          | Scheme Returns (%) | Benchmark Returns (%)# | Additional Benchmark Returns (%)## | Value of ₹10,000 invested            |                |                  |
|                     |                 |                    |                        |                                    | Scheme (₹)                           | Benchmark (₹)# | Additional (₹)## |
| Sep 30, 25          | Last 1 Year     | 6.65               | 7.33                   | 4.01                               | 10,665                               | 10,733         | 10,401           |
| Sep 29, 23          | Last 3 Years    | 7.27               | 7.42                   | 6.14                               | 12,350                               | 12,399         | 11,960           |
| Sep 30, 21          | Last 5 Years    | 6.68               | 6.69                   | 5.66                               | 13,816                               | 13,825         | 13,169           |
| Sep 30, 16          | Last 10 Years   | 6.13               | 5.60                   | 5.88                               | 18,136                               | 17,248         | 17,719           |
| Apr 07, 14          | Since Inception | 6.44               | 6.02                   | 6.33                               | 21,812                               | 20,750         | 21,537           |

#NIFTY 50 Arbitrage Index (Total Returns Index) ##CRISIL 1 Year T-Bill Index. Scheme performance is not strictly comparable with that of its Additional Benchmark since the scheme does not take directional call in equity markets but is limited to availing arbitrage opportunities, etc.

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. N.A.: Not Available For Riskometer of the Schemes and Benchmark's, refer page 124 to 139.



## SCHEME PERFORMANCE - DIRECT PLAN - GROWTH OPTION (FUND MANAGER-WISE)

### CO-MANAGED BY ANIL BAMBOLI, BHAGYESH KAGALKAR & IHAB DALWAI

| HDFC MULTI-ASSET ACTIVE FOF |                 |                    |                        | NAV as at September 30, 2026 ₹20.198 |                           |                            |
|-----------------------------|-----------------|--------------------|------------------------|--------------------------------------|---------------------------|----------------------------|
| Date                        | Period          | Scheme Returns (%) | Benchmark Returns (%)# | Additional Benchmark Returns (%)##   | Value of ₹10,000 invested |                            |
|                             |                 |                    |                        |                                      | Scheme Benchmark (₹)      | Additional Benchmark (₹)## |
| Sep 30, 25                  | Last 1 Year     | 3.52               | -0.04                  | -7.09                                | 10,352                    | 9,996                      |
| Sep 29, 23                  | Last 3 Years    | 12.49              | 9.02                   | 6.05                                 | 14,244                    | 12,963                     |
| Sep 30, 21                  | Last 5 Years    | 12.35              | 8.11                   | 6.37                                 | 17,906                    | 14,771                     |
| May 05, 21                  | Since Inception | 13.88              | 9.60                   | 9.74                                 | 20,198                    | 16,531                     |

#50% NIFTY 50 TRI + 40% NIFTY Composite Debt Index + 10% Gold derived as per regulatory norms ##Nifty 50 Index (TRI).

### CO-MANAGED BY ANIL BAMBOLI, BHAVYESH DIVECHA & PRAVEEN JAIN

| HDFC MEDIUM TERM FUND |                 |                    |                        | NAV as at September 30, 2026 ₹66.0044 |                           |                            |
|-----------------------|-----------------|--------------------|------------------------|---------------------------------------|---------------------------|----------------------------|
| Date                  | Period          | Scheme Returns (%) | Benchmark Returns (%)# | Additional Benchmark Returns (%)##    | Value of ₹10,000 invested |                            |
|                       |                 |                    |                        |                                       | Scheme Benchmark (₹)      | Additional Benchmark (₹)## |
| Sep 30, 25            | Last 1 Year     | 6.39               | 2.80                   | 1.33                                  | 10,639                    | 10,280                     |
| Sep 29, 23            | Last 3 Years    | 7.81               | 6.39                   | 6.17                                  | 12,536                    | 12,047                     |
| Sep 30, 21            | Last 5 Years    | 6.72               | 5.31                   | 4.88                                  | 13,843                    | 12,957                     |
| Sep 30, 16            | Last 10 Years   | 7.45               | 6.64                   | 5.52                                  | 20,527                    | 19,020                     |
| Jan 01, 13            | Since Inception | 8.08               | 7.43                   | 6.23                                  | 29,104                    | 26,788                     |

#NIFTY Medium Duration Debt Index A-III ##CRISIL 10 Year Gilt Index.

### CO-MANAGED BY ANIL BAMBOLI & CHIRAG SETALVAD

| HDFC CHILDREN'S FUND |                 |                    |                        | NAV as at September 30, 2026 ₹316.811 |                           |                            |
|----------------------|-----------------|--------------------|------------------------|---------------------------------------|---------------------------|----------------------------|
| Date                 | Period          | Scheme Returns (%) | Benchmark Returns (%)# | Additional Benchmark Returns (%)##    | Value of ₹10,000 invested |                            |
|                      |                 |                    |                        |                                       | Scheme Benchmark (₹)      | Additional Benchmark (₹)## |
| Sep 30, 25           | Last 1 Year     | -1.05              | -3.96                  | -7.09                                 | 9,895                     | 9,604                      |
| Sep 29, 23           | Last 3 Years    | 8.13               | 6.09                   | 6.05                                  | 12,646                    | 11,943                     |
| Sep 30, 21           | Last 5 Years    | 9.88               | 6.12                   | 6.37                                  | 16,020                    | 13,462                     |
| Sep 30, 16           | Last 10 Years   | 12.65              | 10.07                  | 11.47                                 | 32,920                    | 26,120                     |
| Jan 01, 13           | Since Inception | 14.23              | 10.36                  | 11.54                                 | 62,301                    | 38,796                     |

#NIFTY 50 Hybrid Composite Debt 65:35 Index (Total Returns Index) ##Nifty 50 Index (TRI).  
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.

### CO-MANAGED BY ANIL BAMBOLI & PRAVEEN JAIN

| HDFC ULTRA SHORT TERM FUND |                 |                    |                        | NAV as at September 30, 2026 ₹16.7423 |                           |                            |
|----------------------------|-----------------|--------------------|------------------------|---------------------------------------|---------------------------|----------------------------|
| Date                       | Period          | Scheme Returns (%) | Benchmark Returns (%)# | Additional Benchmark Returns (%)##    | Value of ₹10,000 invested |                            |
|                            |                 |                    |                        |                                       | Scheme Benchmark (₹)      | Additional Benchmark (₹)## |
| Sep 30, 25                 | Last 1 Year     | 6.38               | 6.40                   | 4.01                                  | 10,638                    | 10,640                     |
| Sep 29, 23                 | Last 3 Years    | 7.21               | 7.08                   | 6.14                                  | 12,328                    | 12,282                     |
| Sep 30, 21                 | Last 5 Years    | 6.57               | 6.54                   | 5.66                                  | 13,748                    | 13,731                     |
| Sep 25, 18                 | Since Inception | 6.64               | 6.45                   | 5.90                                  | 16,742                    | 16,511                     |

#CRISIL Ultra Short Duration Debt A-I Index ##CRISIL 1 Year T-Bill Index.

### CO-MANAGED BY ANUPAM JOSHI, ARUN AGARWAL, CHIRAG SETALVAD & NANDITA MENEZES

| HDFC RETIREMENT FUND - EQUITY PLAN |                 |                    |                        | NAV as at September 30, 2026 ₹53.269 |                           |                            |
|------------------------------------|-----------------|--------------------|------------------------|--------------------------------------|---------------------------|----------------------------|
| Date                               | Period          | Scheme Returns (%) | Benchmark Returns (%)# | Additional Benchmark Returns (%)##   | Value of ₹10,000 invested |                            |
|                                    |                 |                    |                        |                                      | Scheme Benchmark (₹)      | Additional Benchmark (₹)## |
| Sep 30, 25                         | Last 1 Year     | -6.13              | -2.03                  | -7.09                                | 9,387                     | 9,797                      |
| Sep 29, 23                         | Last 3 Years    | 8.34               | 9.50                   | 6.05                                 | 12,721                    | 13,135                     |
| Sep 30, 21                         | Last 5 Years    | 11.31              | 9.04                   | 6.37                                 | 17,096                    | 15,418                     |
| Sep 30, 16                         | Last 10 Years   | 14.92              | 12.76                  | 11.47                                | 40,212                    | 33,254                     |
| Feb 25, 16                         | Since Inception | 17.09              | 14.67                  | 13.14                                | 53,269                    | 42,708                     |

#NIFTY 500 (Total Returns Index) ##Nifty 50 Index (TRI).

| HDFC RETIREMENT FUND - HYBRID DEBT PLAN |                 |                    |                        | NAV as at September 30, 2026 ₹24.5172 |                           |                            |
|-----------------------------------------|-----------------|--------------------|------------------------|---------------------------------------|---------------------------|----------------------------|
| Date                                    | Period          | Scheme Returns (%) | Benchmark Returns (%)# | Additional Benchmark Returns (%)##    | Value of ₹10,000 invested |                            |
|                                         |                 |                    |                        |                                       | Scheme Benchmark (₹)      | Additional Benchmark (₹)## |
| Sep 30, 25                              | Last 1 Year     | 0.53               | 0.29                   | 1.33                                  | 10,053                    | 10,029                     |
| Sep 29, 23                              | Last 3 Years    | 6.43               | 5.80                   | 6.17                                  | 12,061                    | 11,845                     |
| Sep 30, 21                              | Last 5 Years    | 6.84               | 5.44                   | 4.88                                  | 13,925                    | 13,036                     |
| Sep 30, 16                              | Last 10 Years   | 8.07               | 7.41                   | 5.52                                  | 21,733                    | 20,444                     |
| Feb 26, 16                              | Since Inception | 8.83               | 8.14                   | 6.18                                  | 24,517                    | 22,917                     |

#NIFTY 50 Hybrid Composite Debt 15:85 Index (Total Returns Index) ##CRISIL 10 Year Gilt Index.

| HDFC RETIREMENT FUND - HYBRID EQUITY PLAN |                 |                    |                        | NAV as at September 30, 2026 ₹41.129 |                           |                            |
|-------------------------------------------|-----------------|--------------------|------------------------|--------------------------------------|---------------------------|----------------------------|
| Date                                      | Period          | Scheme Returns (%) | Benchmark Returns (%)# | Additional Benchmark Returns (%)##   | Value of ₹10,000 invested |                            |
|                                           |                 |                    |                        |                                      | Scheme Benchmark (₹)      | Additional Benchmark (₹)## |
| Sep 30, 25                                | Last 1 Year     | -5.66              | -3.96                  | -7.09                                | 9,434                     | 9,604                      |
| Sep 29, 23                                | Last 3 Years    | 6.74               | 6.09                   | 6.05                                 | 12,165                    | 11,943                     |
| Sep 30, 21                                | Last 5 Years    | 8.67               | 6.12                   | 6.37                                 | 15,157                    | 13,462                     |
| Sep 30, 16                                | Last 10 Years   | 12.30              | 10.07                  | 11.47                                | 31,908                    | 26,120                     |
| Feb 25, 16                                | Since Inception | 14.27              | 11.35                  | 13.14                                | 41,129                    | 31,268                     |

#NIFTY 50 Hybrid Composite Debt 65:35 Index (Total Returns Index) ##Nifty 50 Index (TRI).

### CO-MANAGED BY ANUPAM JOSHI, BHAGYESH KAGALKAR & IHAB DALWAI

| HDFC AGGRESSIVE HYBRID FUND |                 |                    |                        | NAV as at September 30, 2026 ₹119.972 |                           |                            |
|-----------------------------|-----------------|--------------------|------------------------|---------------------------------------|---------------------------|----------------------------|
| Date                        | Period          | Scheme Returns (%) | Benchmark Returns (%)# | Additional Benchmark Returns (%)##    | Value of ₹10,000 invested |                            |
|                             |                 |                    |                        |                                       | Scheme Benchmark (₹)      | Additional Benchmark (₹)## |
| Sep 30, 25                  | Last 1 Year     | -5.68              | -3.96                  | -7.09                                 | 9,432                     | 9,604                      |
| Sep 29, 23                  | Last 3 Years    | 5.63               | 6.09                   | 6.05                                  | 11,788                    | 11,943                     |
| Sep 30, 21                  | Last 5 Years    | 7.64               | 6.12                   | 6.37                                  | 14,450                    | 13,462                     |
| Sep 30, 16                  | Last 10 Years   | 10.77              | 10.07                  | 11.47                                 | 27,838                    | 26,120                     |
| Jan 01, 13                  | Since Inception | 13.11              | 10.36                  | 11.54                                 | 54,404                    | 38,796                     |

#NIFTY 50 Hybrid Composite Debt 65:35 Index (Total Returns Index) ##Nifty 50 Index (TRI).  
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.

### CO-MANAGED BY ANUPAM JOSHI & PRAVEEN JAIN

| HDFC ULTRA SHORT TO SHORT TERM FUND |                 |                    |                        | NAV as at September 30, 2026 ₹67.6781 |                           |                            |
|-------------------------------------|-----------------|--------------------|------------------------|---------------------------------------|---------------------------|----------------------------|
| Date                                | Period          | Scheme Returns (%) | Benchmark Returns (%)# | Additional Benchmark Returns (%)##    | Value of ₹10,000 invested |                            |
|                                     |                 |                    |                        |                                       | Scheme Benchmark (₹)      | Additional Benchmark (₹)## |
| Sep 30, 25                          | Last 1 Year     | 6.20               | 6.31                   | 4.01                                  | 10,620                    | 10,631                     |
| Sep 29, 23                          | Last 3 Years    | 7.36               | 7.09                   | 6.14                                  | 12,381                    | 12,288                     |
| Sep 30, 21                          | Last 5 Years    | 6.74               | 6.35                   | 5.66                                  | 13,855                    | 13,607                     |
| Sep 30, 16                          | Last 10 Years   | 7.09               | 6.46                   | 5.88                                  | 19,846                    | 18,714                     |
| Jan 01, 13                          | Since Inception | 7.62               | 7.11                   | 6.33                                  | 27,452                    | 25,731                     |

#NIFTY Low Duration Debt Index A-I ##CRISIL 1 Year T-Bill Index.

| HDFC CRISIL-IBX FINANCIAL SERVICES 9-12 MONTHS DEBT INDEX FUND |               |                    |                        | NAV as at September 30, 2026 ₹10.3901 |                           |                            |
|----------------------------------------------------------------|---------------|--------------------|------------------------|---------------------------------------|---------------------------|----------------------------|
| Date                                                           | Period        | Scheme Returns (%) | Benchmark Returns (%)# | Additional Benchmark Returns (%)##    | Value of ₹10,000 invested |                            |
|                                                                |               |                    |                        |                                       | Scheme Benchmark (₹)      | Additional Benchmark (₹)## |
| Mar 31, 26                                                     | Last 6 Months | 7.24               | 7.20                   | 3.99                                  | 10,363                    | 10,361                     |

#CRISIL-IBX Financial Services 9-12 Months Debt Index ##CRISIL 1 year T-Bill Index. Simple annualized returns have been provided as per the extant guidelines since the scheme has completed 6 months but not 1 year. However, such returns may not be representative. Absolute returns of the Scheme for the 6 month period is 3.63%.

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. N.A.: Not Available For Riskometer of the Schemes and Benchmark's, refer page 124 to 139.



## SCHEME PERFORMANCE - DIRECT PLAN - GROWTH OPTION (FUND MANAGER-WISE)

### CO-MANAGED BY ANUPAM JOSHI & SANKALP BAID

| HDFC NIFTY G-SEC APR 2029 INDEX FUND |                 |                    |                        | NAV as at September 30, ₹13.0141 2026 |                           |                |                  |
|--------------------------------------|-----------------|--------------------|------------------------|---------------------------------------|---------------------------|----------------|------------------|
| Date                                 | Period          | Scheme Returns (%) | Benchmark Returns (%)# | Additional Benchmark Returns (%)##    | Value of ₹10,000 invested |                |                  |
|                                      |                 |                    |                        |                                       | Scheme (₹)                | Benchmark (₹)# | Additional (₹)## |
| Sep 30, 25                           | Last 1 Year     | 4.52               | 4.64                   | 1.33                                  | 10,452                    | 10,464         | 10,133           |
| Sep 29, 23                           | Last 3 Years    | 7.48               | 7.69                   | 6.17                                  | 12,421                    | 12,492         | 11,972           |
| Mar 10, 23                           | Since Inception | 7.68               | 7.87                   | 6.61                                  | 13,014                    | 13,096         | 12,559           |

#NIFTY G-Sec Apr 2029 Index ##CRISIL 10 Year Gilt Index.

| HDFC NIFTY G-SEC DEC 2026 INDEX FUND |                 |                    |                        | NAV as at September 30, ₹13.0847 2026 |                           |                |                  |
|--------------------------------------|-----------------|--------------------|------------------------|---------------------------------------|---------------------------|----------------|------------------|
| Date                                 | Period          | Scheme Returns (%) | Benchmark Returns (%)# | Additional Benchmark Returns (%)##    | Value of ₹10,000 invested |                |                  |
|                                      |                 |                    |                        |                                       | Scheme (₹)                | Benchmark (₹)# | Additional (₹)## |
| Sep 30, 25                           | Last 1 Year     | 5.56               | 5.78                   | 1.33                                  | 10,556                    | 10,578         | 10,133           |
| Sep 29, 23                           | Last 3 Years    | 7.17               | 7.39                   | 6.17                                  | 12,312                    | 12,391         | 11,972           |
| Nov 10, 22                           | Since Inception | 7.16               | 7.36                   | 6.53                                  | 13,085                    | 13,183         | 12,791           |

#NIFTY G-Sec Dec 2026 Index ##CRISIL 10 Year Gilt Index.

| HDFC NIFTY G-SEC JUL 2031 INDEX FUND |                 |                    |                        | NAV as at September 30, ₹13.2961 2026 |                           |                |                  |
|--------------------------------------|-----------------|--------------------|------------------------|---------------------------------------|---------------------------|----------------|------------------|
| Date                                 | Period          | Scheme Returns (%) | Benchmark Returns (%)# | Additional Benchmark Returns (%)##    | Value of ₹10,000 invested |                |                  |
|                                      |                 |                    |                        |                                       | Scheme (₹)                | Benchmark (₹)# | Additional (₹)## |
| Sep 30, 25                           | Last 1 Year     | 4.29               | 4.56                   | 1.33                                  | 10,429                    | 10,456         | 10,133           |
| Sep 29, 23                           | Last 3 Years    | 7.45               | 7.65                   | 6.17                                  | 12,410                    | 12,481         | 11,972           |
| Nov 10, 22                           | Since Inception | 7.60               | 7.80                   | 6.53                                  | 13,296                    | 13,394         | 12,791           |

#NIFTY G-Sec July 2031 Index ##CRISIL 10 Year Gilt Index.

| HDFC NIFTY G-SEC JUN 2027 INDEX FUND |                 |                    |                        | NAV as at September 30, ₹13.0428 2026 |                           |                |                  |
|--------------------------------------|-----------------|--------------------|------------------------|---------------------------------------|---------------------------|----------------|------------------|
| Date                                 | Period          | Scheme Returns (%) | Benchmark Returns (%)# | Additional Benchmark Returns (%)##    | Value of ₹10,000 invested |                |                  |
|                                      |                 |                    |                        |                                       | Scheme (₹)                | Benchmark (₹)# | Additional (₹)## |
| Sep 30, 25                           | Last 1 Year     | 5.34               | 5.49                   | 1.33                                  | 10,534                    | 10,549         | 10,133           |
| Sep 29, 23                           | Last 3 Years    | 7.31               | 7.32                   | 6.17                                  | 12,360                    | 12,365         | 11,972           |
| Dec 09, 22                           | Since Inception | 7.22               | 7.25                   | 6.43                                  | 13,043                    | 13,058         | 12,680           |

#NIFTY G-Sec Jun 2027 Index ##CRISIL 10 Year Gilt Index.

| HDFC NIFTY G-SEC JUN 2036 INDEX FUND |                 |                    |                        | NAV as at September 30, ₹13.0032 2026 |                           |                |                  |
|--------------------------------------|-----------------|--------------------|------------------------|---------------------------------------|---------------------------|----------------|------------------|
| Date                                 | Period          | Scheme Returns (%) | Benchmark Returns (%)# | Additional Benchmark Returns (%)##    | Value of ₹10,000 invested |                |                  |
|                                      |                 |                    |                        |                                       | Scheme (₹)                | Benchmark (₹)# | Additional (₹)## |
| Sep 30, 25                           | Last 1 Year     | 3.67               | 2.79                   | 1.33                                  | 10,367                    | 10,279         | 10,133           |
| Sep 29, 23                           | Last 3 Years    | 7.28               | 7.02                   | 6.17                                  | 12,351                    | 12,263         | 11,972           |
| Mar 15, 23                           | Since Inception | 7.68               | 7.35                   | 6.47                                  | 13,003                    | 12,862         | 12,490           |

#NIFTY G-Sec Jun 2036 Index ##CRISIL 10 Year Gilt Index.

| HDFC NIFTY G-SEC SEP 2032 INDEX FUND |                 |                    |                        | NAV as at September 30, ₹13.1223 2026 |                           |                |                  |
|--------------------------------------|-----------------|--------------------|------------------------|---------------------------------------|---------------------------|----------------|------------------|
| Date                                 | Period          | Scheme Returns (%) | Benchmark Returns (%)# | Additional Benchmark Returns (%)##    | Value of ₹10,000 invested |                |                  |
|                                      |                 |                    |                        |                                       | Scheme (₹)                | Benchmark (₹)# | Additional (₹)## |
| Sep 30, 25                           | Last 1 Year     | 3.76               | 4.10                   | 1.33                                  | 10,376                    | 10,410         | 10,133           |
| Sep 29, 23                           | Last 3 Years    | 7.30               | 7.57                   | 6.17                                  | 12,360                    | 12,451         | 11,972           |
| Dec 09, 22                           | Since Inception | 7.39               | 7.64                   | 6.43                                  | 13,122                    | 13,239         | 12,680           |

#NIFTY G-Sec Sep 2032 Index ##CRISIL 10 Year Gilt Index.

| HDFC NIFTY SDL PLUS G-SEC JUN 2027 40:60 INDEX FUND |                 |                    |                        | NAV as at September 30, ₹12.8261 2026 |                           |                |                  |
|-----------------------------------------------------|-----------------|--------------------|------------------------|---------------------------------------|---------------------------|----------------|------------------|
| Date                                                | Period          | Scheme Returns (%) | Benchmark Returns (%)# | Additional Benchmark Returns (%)##    | Value of ₹10,000 invested |                |                  |
|                                                     |                 |                    |                        |                                       | Scheme (₹)                | Benchmark (₹)# | Additional (₹)## |
| Sep 30, 25                                          | Last 1 Year     | 5.62               | 5.76                   | 1.33                                  | 10,562                    | 10,576         | 10,133           |
| Sep 29, 23                                          | Last 3 Years    | 7.37               | 7.58                   | 6.17                                  | 12,384                    | 12,456         | 11,972           |
| Mar 23, 23                                          | Since Inception | 7.31               | 7.53                   | 6.42                                  | 12,826                    | 12,916         | 12,455           |

#NIFTY SDL Plus G-Sec Jun 2027 40:60 Index ##CRISIL 10 Year Gilt Index.

| HDFC NIFTY SDL OCT 2026 INDEX FUND |                 |                    |                        | NAV as at September 30, ₹12.9042 2026 |                           |                |                  |
|------------------------------------|-----------------|--------------------|------------------------|---------------------------------------|---------------------------|----------------|------------------|
| Date                               | Period          | Scheme Returns (%) | Benchmark Returns (%)# | Additional Benchmark Returns (%)##    | Value of ₹10,000 invested |                |                  |
|                                    |                 |                    |                        |                                       | Scheme (₹)                | Benchmark (₹)# | Additional (₹)## |
| Sep 30, 25                         | Last 1 Year     | 5.69               | 5.87                   | 1.33                                  | 10,569                    | 10,587         | 10,133           |
| Sep 29, 23                         | Last 3 Years    | 7.20               | 7.40                   | 6.17                                  | 12,323                    | 12,395         | 11,972           |
| Feb 24, 23                         | Since Inception | 7.34               | 7.52                   | 6.61                                  | 12,904                    | 12,984         | 12,591           |

#NIFTY SDL Oct 2026 Index ##CRISIL 10 Year Gilt Index.

### CO-MANAGED BY ARUN AGARWAL & NANDITA MENEZES

| HDFC BSE 500 INDEX FUND |                 |                    |                        | NAV as at September 30, ₹14.9451 2026 |                           |                |                  |
|-------------------------|-----------------|--------------------|------------------------|---------------------------------------|---------------------------|----------------|------------------|
| Date                    | Period          | Scheme Returns (%) | Benchmark Returns (%)# | Additional Benchmark Returns (%)##    | Value of ₹10,000 invested |                |                  |
|                         |                 |                    |                        |                                       | Scheme (₹)                | Benchmark (₹)# | Additional (₹)## |
| Sep 30, 25              | Last 1 Year     | -2.66              | -2.33                  | -7.09                                 | 9,734                     | 9,767          | 9,291            |
| Sep 29, 23              | Last 3 Years    | 8.61               | 9.19                   | 6.05                                  | 12,818                    | 13,024         | 11,931           |
| Apr 21, 23              | Since Inception | 12.36              | 13.02                  | 8.86                                  | 14,945                    | 15,247         | 13,398           |

#BSE 500 Index (TRI) ##Nifty 50 Index (TRI).

| HDFC BSE INDIA SECTOR LEADERS INDEX FUND |               |                    |                        | NAV as at September 30, ₹8.9685 2026 |                           |                |                  |
|------------------------------------------|---------------|--------------------|------------------------|--------------------------------------|---------------------------|----------------|------------------|
| Date                                     | Period        | Scheme Returns (%) | Benchmark Returns (%)# | Additional Benchmark Returns (%)##   | Value of ₹10,000 invested |                |                  |
|                                          |               |                    |                        |                                      | Scheme (₹)                | Benchmark (₹)# | Additional (₹)## |
| Mar 31, 26                               | Last 6 Months | 10.89              | 11.19                  | 4.24                                 | 10,546                    | 10,561         | 10,213           |

#BSE India Sector Leaders Index (TRI) ##NIFTY 50 (TRI). Simple annualized returns have been provided as per the extant guidelines since the scheme has completed 6 months but not 1 year. However, such returns may not be representative. Absolute returns of the Scheme for the 6 month period is 5.46%.

| HDFC DEVELOPED WORLD OVERSEAS EQUITY PASSIVE FOF |                 |                    |                        | NAV as at September 30, ₹22.074 2026 |                           |                |                  |
|--------------------------------------------------|-----------------|--------------------|------------------------|--------------------------------------|---------------------------|----------------|------------------|
| Date                                             | Period          | Scheme Returns (%) | Benchmark Returns (%)# | Additional Benchmark Returns (%)##   | Value of ₹10,000 invested |                |                  |
|                                                  |                 |                    |                        |                                      | Scheme (₹)                | Benchmark (₹)# | Additional (₹)## |
| Sep 30, 25                                       | Last 1 Year     | 25.07              | 24.57                  | -7.09                                | 12,507                    | 12,457         | 9,291            |
| Sep 29, 23                                       | Last 3 Years    | 26.82              | 27.34                  | 6.05                                 | 20,424                    | 20,677         | 11,931           |
| Oct 06, 21                                       | Since Inception | 17.21              | 17.64                  | 6.36                                 | 22,074                    | 22,481         | 13,599           |

#MSCI World Index (Net Total Return Index) (Due to time zone difference, benchmark performance will be calculated with a day's lag). ##Nifty 50 Index (TRI).

| HDFC GOLD ETF FUND OF FUND |                 |                    |                        | NAV as at September 30, ₹45.8842 2026 |                           |                |                  |
|----------------------------|-----------------|--------------------|------------------------|---------------------------------------|---------------------------|----------------|------------------|
| Date                       | Period          | Scheme Returns (%) | Benchmark Returns (%)# | Additional Benchmark Returns (%)##    | Value of ₹10,000 invested |                |                  |
|                            |                 |                    |                        |                                       | Scheme (₹)                | Benchmark (₹)# | Additional (₹)## |
| Sep 30, 25                 | Last 1 Year     | 26.46              | 28.62                  |                                       | 12,646                    | 12,862         |                  |
| Sep 29, 23                 | Last 3 Years    | 35.05              | 36.82                  |                                       | 24,669                    | 25,658         |                  |
| Sep 30, 21                 | Last 5 Years    | 25.06              | 26.35                  |                                       | 30,610                    | 32,218         |                  |
| Sep 30, 16                 | Last 10 Years   | 15.64              | 16.73                  |                                       | 42,783                    | 46,999         |                  |
| Jan 01, 13                 | Since Inception | 10.90              | 12.15                  |                                       | 41,492                    | 48,399         |                  |

#Domestic Price of Physical Gold.

| HDFC NIFTY100 LOW VOLATILITY 30 INDEX FUND |                 |                    |                        | NAV as at September 30, ₹9.7629 2026 |                           |                |                  |
|--------------------------------------------|-----------------|--------------------|------------------------|--------------------------------------|---------------------------|----------------|------------------|
| Date                                       | Period          | Scheme Returns (%) | Benchmark Returns (%)# | Additional Benchmark Returns (%)##   | Value of ₹10,000 invested |                |                  |
|                                            |                 |                    |                        |                                      | Scheme (₹)                | Benchmark (₹)# | Additional (₹)## |
| Sep 30, 25                                 | Last 1 Year     | -5.11              | -4.68                  | -7.09                                | 9,489                     | 9,532          | 9,291            |
| Jul 10, 24                                 | Since Inception | -1.07              | -0.64                  | -2.07                                | 9,763                     | 9,859          | 9,544            |

#NIFTY100 Low Volatility 30 Index (TRI) ##Nifty 50 Index (TRI).

| HDFC NIFTY LARGEMIDCAP 250 INDEX FUND |                 |                    |                        | NAV as at September 30, ₹9.6499 2026 |                           |                |                  |
|---------------------------------------|-----------------|--------------------|------------------------|--------------------------------------|---------------------------|----------------|------------------|
| Date                                  | Period          | Scheme Returns (%) | Benchmark Returns (%)# | Additional Benchmark Returns (%)##   | Value of ₹10,000 invested |                |                  |
|                                       |                 |                    |                        |                                      | Scheme (₹)                | Benchmark (₹)# | Additional (₹)## |
| Sep 30, 25                            | Last 1 Year     | -0.65              | -0.37                  | -7.09                                | 9,935                     | 9,963          | 9,291            |
| Oct 09, 24                            | Since Inception | -1.79              | -1.48                  | -3.77                                | 9,650                     | 9,710          | 9,268            |

#Nifty LargeMidcap 250 Index (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. N.A.: Not Available For Riskometer of the Schemes and Benchmark's, refer page 124 to 139.



## SCHEME PERFORMANCE - DIRECT PLAN - GROWTH OPTION (FUND MANAGER-WISE)

| HDFC NIFTY200 MOMENTUM 30 INDEX FUND                                    |                 |                    |                        |                          | NAV as at September 30, 2026 ₹9.8945 |                |                  |
|-------------------------------------------------------------------------|-----------------|--------------------|------------------------|--------------------------|--------------------------------------|----------------|------------------|
| Date                                                                    | Period          | Scheme Returns (%) | Benchmark Returns (%)# | Additional Returns (%)## | Value of ₹10,000 invested            |                |                  |
|                                                                         |                 |                    |                        |                          | Scheme (₹)                           | Benchmark (₹)# | Additional (₹)## |
| Sep 30, 25                                                              | Last 1 Year     | -1.24              | -0.47                  | -7.09                    | 9,876                                | 9,953          | 9,291            |
| Feb 28, 24                                                              | Since Inception | -0.41              | 0.37                   | 2.41                     | 9,895                                | 10,096         | 10,637           |
| #NIFTY200 Momentum 30 Total Returns Index (TRI) ##Nifty 50 Index (TRI). |                 |                    |                        |                          |                                      |                |                  |

| HDFC NIFTY MIDCAP 150 INDEX FUND                      |                 |                          |                              |                                | NAV as at September 30, ₹18.6868<br>2026 |                   |                     |
|-------------------------------------------------------|-----------------|--------------------------|------------------------------|--------------------------------|------------------------------------------|-------------------|---------------------|
| Date                                                  | Period          | Scheme<br>Returns<br>(%) | Benchmark<br>Returns<br>(%)# | Additional<br>Returns<br>(%)## | Value of ₹10,000 invested                |                   |                     |
|                                                       |                 |                          |                              |                                | Scheme<br>(₹)                            | Benchmark<br>(₹)# | Additional<br>(₹)## |
| Sep 30, 25                                            | Last 1 Year     | 4.14                     | 4.57                         | -7.09                          | 10,414                                   | 10,457            | 9,291               |
| Sep 29, 23                                            | Last 3 Years    | 13.13                    | 13.67                        | 6.05                           | 14,489                                   | 14,697            | 11,931              |
| Apr 21, 23                                            | Since Inception | 19.89                    | 20.62                        | 8.86                           | 18,687                                   | 19,083            | 13,398              |
| #NIFTY Midcap 150 Index (TRI) ##Nifty 50 Index (TRI). |                 |                          |                              |                                |                                          |                   |                     |

| HDFC NIFTY 100 EQUAL WEIGHT INDEX FUND                                    |                 |                          |                              |                                | NAV as at September 30, ₹16.7014<br>2026 |                   |                     |
|---------------------------------------------------------------------------|-----------------|--------------------------|------------------------------|--------------------------------|------------------------------------------|-------------------|---------------------|
| Date                                                                      | Period          | Scheme<br>Returns<br>(%) | Benchmark<br>Returns<br>(%)# | Additional<br>Returns<br>(%)## | Value of ₹10,000 invested                |                   |                     |
|                                                                           |                 |                          |                              |                                | Scheme<br>(₹)                            | Benchmark<br>(₹)# | Additional<br>(₹)## |
| Sep 30, 25                                                                | Last 1 Year     | 0.51                     | 1.08                         | -7.09                          | 10,051                                   | 10,108            | 9,291               |
| Sep 29, 23                                                                | Last 3 Years    | 12.67                    | 13.34                        | 6.05                           | 14,314                                   | 14,568            | 11,931              |
| Feb 23, 22                                                                | Since Inception | 11.79                    | 12.48                        | 7.59                           | 16,701                                   | 17,185            | 14,006              |
| #NIFTY 100 Equal Weight Total Returns Index (TRI) ##Nifty 50 Index (TRI). |                 |                          |                              |                                |                                          |                   |                     |

| HDFC NIFTY INDIA CONSUMPTION INDEX FUND                                                                                                                                                                                                                                                                   |               |                          |                              |                                | NAV as at September 30, ₹9.3327<br>2026 |                   |                     |
|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|---------------|--------------------------|------------------------------|--------------------------------|-----------------------------------------|-------------------|---------------------|
| Date                                                                                                                                                                                                                                                                                                      | Period        | Scheme<br>Returns<br>(%) | Benchmark<br>Returns<br>(%)# | Additional<br>Returns<br>(%)## | Value of ₹10,000 invested               |                   |                     |
|                                                                                                                                                                                                                                                                                                           |               |                          |                              |                                | Scheme<br>(₹)                           | Benchmark<br>(₹)# | Additional<br>(₹)## |
| Mar 31, 26                                                                                                                                                                                                                                                                                                | Last 6 Months | 15.40                    | 15.61                        | 4.24                           | 10,772                                  | 10,783            | 10,213              |
| #Nifty India Consumption Index (TRI) ##NIFTY 50 (TRI). Simple annualized returns have been provided as per the extant guidelines since the scheme has completed 6 months but not 1 year. However, such returns may not be representative. Absolute returns of the Scheme for the 6 month period is 7.72%. |               |                          |                              |                                |                                         |                   |                     |

| HDFC NIFTY 50 INDEX FUND                        |                 |                          |                              |                                |                           | NAV as at September 30, ₹221.3947<br>2026 |                     |  |
|-------------------------------------------------|-----------------|--------------------------|------------------------------|--------------------------------|---------------------------|-------------------------------------------|---------------------|--|
| Date                                            | Period          | Scheme<br>Returns<br>(%) | Benchmark<br>Returns<br>(%)# | Additional<br>Returns<br>(%)## | Value of ₹10,000 invested |                                           |                     |  |
|                                                 |                 |                          |                              |                                | Scheme<br>(₹)             | Benchmark<br>(₹)#                         | Additional<br>(₹)## |  |
| Sep 30, 25                                      | Last 1 Year     | -7.33                    | -7.09                        | -8.74                          | 9,267                     | 9,291                                     | 9,126               |  |
| Sep 29, 23                                      | Last 3 Years    | 5.76                     | 6.05                         | 4.46                           | 11,834                    | 11,931                                    | 11,403              |  |
| Sep 30, 21                                      | Last 5 Years    | 6.09                     | 6.37                         | 5.43                           | 13,440                    | 13,621                                    | 13,027              |  |
| Sep 30, 16                                      | Last 10 Years   | 11.12                    | 11.47                        | 11.35                          | 28,711                    | 29,635                                    | 29,309              |  |
| Jan 01, 13                                      | Since Inception | 11.21                    | 11.54                        | 11.41                          | 43,090                    | 44,925                                    | 44,205              |  |
| #Nifty 50 Index (TRI) ##BSE SENSEX Index (TRI). |                 |                          |                              |                                |                           |                                           |                     |  |

| HDFC NIFTY 100 INDEX FUND                                    |                 |                          |                              |                                |                           | NAV as at September 30, ₹14.1818<br>2026 |                     |  |
|--------------------------------------------------------------|-----------------|--------------------------|------------------------------|--------------------------------|---------------------------|------------------------------------------|---------------------|--|
| Date                                                         | Period          | Scheme<br>Returns<br>(%) | Benchmark<br>Returns<br>(%)# | Additional<br>Returns<br>(%)## | Value of ₹10,000 invested |                                          |                     |  |
|                                                              |                 |                          |                              |                                | Scheme<br>(₹)             | Benchmark<br>(₹)#                        | Additional<br>(₹)## |  |
| Sep 30, 25                                                   | Last 1 Year     | -5.50                    | -5.18                        | -7.09                          | 9,450                     | 9,482                                    | 9,291               |  |
| Sep 29, 23                                                   | Last 3 Years    | 7.38                     | 7.80                         | 6.05                           | 12,386                    | 12,532                                   | 11,931              |  |
| Feb 23, 22                                                   | Since Inception | 7.89                     | 8.36                         | 7.59                           | 14,182                    | 14,473                                   | 14,006              |  |
| #NIFTY 100 Total Returns Index (TRI) ##Nifty 50 Index (TRI). |                 |                          |                              |                                |                           |                                          |                     |  |

| HDFC NIFTY TOP 20 EQUAL WEIGHT INDEX FUND                |                 |                    |                        |                          | NAV as at September 30, 2026 ₹9.5586 |                |                  |
|----------------------------------------------------------|-----------------|--------------------|------------------------|--------------------------|--------------------------------------|----------------|------------------|
| Date                                                     | Period          | Scheme Returns (%) | Benchmark Returns (%)# | Additional Returns (%)## | Value of ₹10,000 invested            |                |                  |
|                                                          |                 |                    |                        |                          | Scheme (₹)                           | Benchmark (₹)# | Additional (₹)## |
| Sep 30, 25                                               | Last 1 Year     | -7.74              | -7.38                  | -7.09                    | 9,226                                | 9,262          | 9,291            |
| Mar 25, 25                                               | Since Inception | -2.93              | -2.53                  | -1.70                    | 9,559                                | 9,618          | 9,743            |
| #Nifty Top 20 Equal Weight Index (TRI) ##Nifty 50 (TRI). |                 |                    |                        |                          |                                      |                |                  |

| HDFC NIFTY500 MULTICAP 50:25:25 INDEX FUND                      |                 |                   |                       |                         | NAV as at September 30, 2026 ₹9.6837 |               |                 |
|-----------------------------------------------------------------|-----------------|-------------------|-----------------------|-------------------------|--------------------------------------|---------------|-----------------|
| Date                                                            | Period          | SchemeReturns (%) | BenchmarkReturns (%)# | AdditionalReturns (%)## | Value of ₹10,000 invested            |               |                 |
|                                                                 |                 |                   |                       |                         | Scheme(₹)                            | Benchmark(₹)# | Additional(₹)## |
| Sep 30, 25                                                      | Last 1 Year     | -0.02             | 0.40                  | -7.09                   | 9,998                                | 10,040        | 9,291           |
| Aug 23, 24                                                      | Since Inception | -1.52             | -1.07                 | -3.25                   | 9,684                                | 9,776         | 9,328           |
| #Nifty500 Multicap 50:25:25 Index (TRI) ##Nifty 50 Index (TRI). |                 |                   |                       |                         |                                      |               |                 |

| HDFC NIFTY50 EQUAL WEIGHT INDEX FUND                                    |                 |                          |                              |                                | NAV as at September 30, ₹17.5443<br>2026 |                   |                     |
|-------------------------------------------------------------------------|-----------------|--------------------------|------------------------------|--------------------------------|------------------------------------------|-------------------|---------------------|
| Date                                                                    | Period          | Scheme<br>Returns<br>(%) | Benchmark<br>Returns<br>(%)# | Additional<br>Returns<br>(%)## | Value of ₹10,000 invested                |                   |                     |
|                                                                         |                 |                          |                              |                                | Scheme<br>(₹)                            | Benchmark<br>(₹)# | Additional<br>(₹)## |
| Sep 30, 25                                                              | Last 1 Year     | -1.56                    | -1.08                        | -7.09                          | 9,844                                    | 9,892             | 9,291               |
| Sep 29, 23                                                              | Last 3 Years    | 10.04                    | 10.59                        | 6.05                           | 13,332                                   | 13,532            | 11,931              |
| Sep 30, 21                                                              | Last 5 Years    | 10.14                    | 10.70                        | 6.37                           | 16,212                                   | 16,628            | 13,621              |
| Aug 20, 21                                                              | Since Inception | 11.62                    | 12.20                        | 7.67                           | 17,544                                   | 18,021            | 14,596              |
| #NIFTY50 Equal Weight Total Returns Index (TRI) ##Nifty 50 Index (TRI). |                 |                          |                              |                                |                                          |                   |                     |

| HDFC NIFTY INDIA DIGITAL INDEX FUND                      |                 |                    |                        |                          | NAV as at September 30, 2026₹8.1026 |                |                  |
|----------------------------------------------------------|-----------------|--------------------|------------------------|--------------------------|-------------------------------------|----------------|------------------|
| Date                                                     | Period          | Scheme Returns (%) | Benchmark Returns (%)# | Additional Returns (%)## | Value of ₹10,000 invested           |                |                  |
|                                                          |                 |                    |                        |                          | Scheme (₹)                          | Benchmark (₹)# | Additional (₹)## |
| Sep 30, 25                                               | Last 1 Year     | -7.24              | -6.66                  | -7.09                    | 9,276                               | 9,334          | 9,291            |
| Dec 11, 24                                               | Since Inception | -11.02             | -10.47                 | -3.48                    | 8,103                               | 8,192          | 9,381            |
| #Nifty India Digital Index (TRI) ##Nifty 50 Index (TRI). |                 |                    |                        |                          |                                     |                |                  |

| HDFC NIFTY NEXT 50 INDEX FUND                                    |                 |                          |                              |                                | NAV as at September 30, ₹16.5118<br>2026 |                   |                     |
|------------------------------------------------------------------|-----------------|--------------------------|------------------------------|--------------------------------|------------------------------------------|-------------------|---------------------|
| Date                                                             | Period          | Scheme<br>Returns<br>(%) | Benchmark<br>Returns<br>(%)# | Additional<br>Returns<br>(%)## | Value of ₹10,000 invested                |                   |                     |
|                                                                  |                 |                          |                              |                                | Scheme<br>(₹)                            | Benchmark<br>(₹)# | Additional<br>(₹)## |
| Sep 30, 25                                                       | Last 1 Year     | 3.31                     | 3.74                         | -7.09                          | 10,331                                   | 10,374            | 9,291               |
| Sep 29, 23                                                       | Last 3 Years    | 15.99                    | 16.64                        | 6.05                           | 15,619                                   | 15,882            | 11,931              |
| Nov 03, 21                                                       | Since Inception | 10.75                    | 11.40                        | 6.21                           | 16,512                                   | 16,987            | 13,442              |
| #NIFTY Next 50 Total Returns Index (TRI) ##Nifty 50 Index (TRI). |                 |                          |                              |                                |                                          |                   |                     |

| HDFC NIFTY100 QUALITY 30 INDEX FUND                      |                 |                          |                              |                                | NAV as at September 30, ₹10.3007<br>2026 |                   |                     |
|----------------------------------------------------------|-----------------|--------------------------|------------------------------|--------------------------------|------------------------------------------|-------------------|---------------------|
| Date                                                     | Period          | Scheme<br>Returns<br>(%) | Benchmark<br>Returns<br>(%)# | Additional<br>Returns<br>(%)## | Value of ₹10,000 invested                |                   |                     |
|                                                          |                 |                          |                              |                                | Scheme<br>(₹)                            | Benchmark<br>(₹)# | Additional<br>(₹)## |
| Sep 30, 25                                               | Last 1 Year     | -3.56                    | -3.17                        | -7.09                          | 9,644                                    | 9,683             | 9,291               |
| Feb 20, 25                                               | Since Inception | 1.86                     | 2.26                         | 0.41                           | 10,301                                   | 10,366            | 10,065              |
| #Nifty100 Quality 30 Index (TRI) ##Nifty 50 Index (TRI). |                 |                          |                              |                                |                                          |                   |                     |

| HDFC NIFTY REALTY INDEX FUND                      |                 |                    |                        |                          | NAV as at September 30, 2026 ₹9.5211 |                |                  |
|---------------------------------------------------|-----------------|--------------------|------------------------|--------------------------|--------------------------------------|----------------|------------------|
| Date                                              | Period          | Scheme Returns (%) | Benchmark Returns (%)# | Additional Returns (%)## | Value of ₹10,000 invested            |                |                  |
|                                                   |                 |                    |                        |                          | Scheme (₹)                           | Benchmark (₹)# | Additional (₹)## |
| Sep 30, 25                                        | Last 1 Year     | -2.39              | -1.88                  | -7.09                    | 9,761                                | 9,812          | 9,291            |
| Mar 26, 24                                        | Since Inception | -1.93              | -1.45                  | 2.39                     | 9,521                                | 9,640          | 10,611           |
| #NIFTY Realty Index (TRI) ##Nifty 50 Index (TRI). |                 |                    |                        |                          |                                      |                |                  |

| HDFC NIFTY SMALLCAP 250 INDEX FUND                      |                 |                    |                        |                                    | NAV as at September 30, ₹19.3929 2026 |                |                  |
|---------------------------------------------------------|-----------------|--------------------|------------------------|------------------------------------|---------------------------------------|----------------|------------------|
| Date                                                    | Period          | Scheme Returns (%) | Benchmark Returns (%)# | Additional Benchmark Returns (%)## | Value of ₹10,000 invested             |                |                  |
|                                                         |                 |                    |                        |                                    | Scheme (₹)                            | Benchmark (₹)# | Additional (₹)## |
| Sep 30, 25                                              | Last 1 Year     | 6.64               | 7.23                   | -7.09                              | 10,664                                | 10,723         | 9,291            |
| Sep 29, 23                                              | Last 3 Years    | 13.24              | 13.96                  | 6.05                               | 14,532                                | 14,812         | 11,931           |
| Apr 21, 23                                              | Since Inception | 21.19              | 22.14                  | 8.86                               | 19,393                                | 19,925         | 13,398           |
| #NIFTY Smallcap 250 Index (TRI) ##Nifty 50 Index (TRI). |                 |                    |                        |                                    |                                       |                |                  |

| HDFC BSE SENSEX INDEX FUND                      |                 |                      |                          |                                | NAV as at September 30, ₹693.862<br>2026 |                   |                     |
|-------------------------------------------------|-----------------|----------------------|--------------------------|--------------------------------|------------------------------------------|-------------------|---------------------|
| Date                                            | Period          | SchemeReturns<br>(%) | BenchmarkReturns<br>(%)# | Additional<br>Returns<br>(%)## | Value of ₹10,000 invested                |                   |                     |
|                                                 |                 |                      |                          |                                | Scheme<br>(₹)                            | Benchmark<br>(₹)# | Additional<br>(₹)## |
| Sep 30, 25                                      | Last 1 Year     | -9.00                | -8.74                    | -7.09                          | 9,100                                    | 9,126             | 9,291               |
| Sep 29, 23                                      | Last 3 Years    | 4.19                 | 4.46                     | 6.05                           | 11,312                                   | 11,403            | 11,931              |
| Sep 30, 21                                      | Last 5 Years    | 5.16                 | 5.43                     | 6.37                           | 12,861                                   | 13,027            | 13,621              |
| Sep 30, 16                                      | Last 10 Years   | 11.00                | 11.35                    | 11.47                          | 28,411                                   | 29,309            | 29,635              |
| Jan 01, 13                                      | Since Inception | 11.08                | 11.41                    | 11.54                          | 42,403                                   | 44,205            | 44,925              |
| #BSE SENSEX Index (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. N.A.: Not Available For Riskometer of the Schemes and Benchmark's, refer page 124 to 139.



## SCHEME PERFORMANCE - DIRECT PLAN - GROWTH OPTION (FUND MANAGER-WISE)

| HDFC SILVER ETF FUND OF FUND |                 |                    |                        |                           | NAV as at September 30, 2026 |                        | ₹36.1875 |
|------------------------------|-----------------|--------------------|------------------------|---------------------------|------------------------------|------------------------|----------|
| Date                         | Period          | Scheme Returns (%) | Benchmark Returns (%)# | Value of ₹10,000 invested | Scheme Returns (%)           | Benchmark Returns (%)# |          |
| Sep 30, 25                   | Last 1 Year     | 52.03              | 55.81                  | 15,203                    | 15,203                       | 15,581                 |          |
| Sep 29, 23                   | Last 3 Years    | 43.13              | 46.04                  | 29,380                    | 29,380                       | 31,212                 |          |
| Oct 28, 22                   | Since Inception | 38.76              | 41.07                  | 36,188                    | 36,188                       | 38,607                 |          |

#Domestic Prices of physical Silver (derived as per regulatory norms).

### CO-MANAGED BY ASHISH SHAH & BHAGYESH KAGALKAR

| HDFC HOUSING OPPORTUNITIES FUND |                 |                    |                        |                           | NAV as at September 30, 2026 |                        | ₹22.401 |
|---------------------------------|-----------------|--------------------|------------------------|---------------------------|------------------------------|------------------------|---------|
| Date                            | Period          | Scheme Returns (%) | Benchmark Returns (%)# | Value of ₹10,000 invested | Scheme Returns (%)           | Benchmark Returns (%)# |         |
| Sep 30, 25                      | Last 1 Year     | -6.21              | -0.68                  | 9,379                     | 9,932                        | 9,291                  |         |
| Sep 29, 23                      | Last 3 Years    | 8.36               | 8.96                   | 12,730                    | 12,942                       | 11,931                 |         |
| Sep 30, 21                      | Last 5 Years    | 10.58              | 8.81                   | 16,541                    | 15,256                       | 13,621                 |         |
| Dec 06, 17                      | Since Inception | 9.57               | 11.85                  | 22,401                    | 26,855                       | 25,057                 |         |

#Nifty Housing Index (TRI) ##Nifty 50 Index (TRI). € HDFC Housing opportunities Fund was launched as a close ended thematic Equity Scheme. The Scheme has been converted into open-ended scheme on January 19, 2021.

| HDFC INFRASTRUCTURE FUND |                 |                    |                        |                           | NAV as at September 30, 2026 |                        | ₹50.779 |
|--------------------------|-----------------|--------------------|------------------------|---------------------------|------------------------------|------------------------|---------|
| Date                     | Period          | Scheme Returns (%) | Benchmark Returns (%)# | Value of ₹10,000 invested | Scheme Returns (%)           | Benchmark Returns (%)# |         |
| Sep 30, 25               | Last 1 Year     | -2.97              | -5.05                  | 9,703                     | 9,495                        | 9,291                  |         |
| Sep 29, 23               | Last 3 Years    | 13.33              | 14.29                  | 14,567                    | 14,938                       | 11,931                 |         |
| Sep 30, 21               | Last 5 Years    | 18.37              | 17.56                  | 23,245                    | 22,465                       | 13,621                 |         |
| Sep 30, 16               | Last 10 Years   | 11.61              | 14.30                  | 30,022                    | 38,087                       | 29,635                 |         |
| Jan 01, 13               | Since Inception | 11.65              | 13.77                  | 45,534                    | 58,967                       | 44,925                 |         |

#BSE India Infrastructure Index (TRI) ##Nifty 50 Index (TRI).

### CO-MANAGED BY BALAKUMAR B & BHAGYESH KAGALKAR

| HDFC TECHNOLOGY FUND |                 |                    |                        |                           | NAV as at September 30, 2026 |                        | ₹11.33 |
|----------------------|-----------------|--------------------|------------------------|---------------------------|------------------------------|------------------------|--------|
| Date                 | Period          | Scheme Returns (%) | Benchmark Returns (%)# | Value of ₹10,000 invested | Scheme Returns (%)           | Benchmark Returns (%)# |        |
| Sep 30, 25           | Last 1 Year     | -13.47             | -12.88                 | 8,653                     | 8,712                        | 9,291                  |        |
| Sep 29, 23           | Last 3 Years    | 4.65               | 0.99                   | 11,463                    | 10,299                       | 11,931                 |        |
| Sep 08, 23           | Since Inception | 4.16               | 0.77                   | 11,330                    | 10,236                       | 11,822                 |        |

#BSE Teck Index (TRI) ##Nifty 50 Index (TRI).

### CO-MANAGED BY BHAGYESH KAGALKAR & CHIRAG SETALVAD

| HDFC SMALL CAP FUND |                 |                    |                        |                           | NAV as at September 30, 2026 |                        | ₹156.267 |
|---------------------|-----------------|--------------------|------------------------|---------------------------|------------------------------|------------------------|----------|
| Date                | Period          | Scheme Returns (%) | Benchmark Returns (%)# | Value of ₹10,000 invested | Scheme Returns (%)           | Benchmark Returns (%)# |          |
| Sep 30, 25          | Last 1 Year     | -1.76              | 5.22                   | 9,824                     | 10,522                       | 9,291                  |          |
| Sep 29, 23          | Last 3 Years    | 9.98               | 12.31                  | 13,308                    | 14,175                       | 11,931                 |          |
| Sep 30, 21          | Last 5 Years    | 14.14              | 13.69                  | 19,378                    | 19,001                       | 13,621                 |          |
| Sep 30, 16          | Last 10 Years   | 17.31              | 14.46                  | 49,394                    | 38,637                       | 29,635                 |          |
| Jan 01, 13          | Since Inception | 18.07              | 13.81                  | 98,226                    | 59,256                       | 44,925                 |          |

#BSE 250 Smallcap Index (TRI) ##Nifty 50 Index (TRI).

| HDFC MID CAP FUND |                 |                    |                        |                           | NAV as at September 30, 2026 |                        | ₹220.579 |
|-------------------|-----------------|--------------------|------------------------|---------------------------|------------------------------|------------------------|----------|
| Date              | Period          | Scheme Returns (%) | Benchmark Returns (%)# | Value of ₹10,000 invested | Scheme Returns (%)           | Benchmark Returns (%)# |          |
| Sep 30, 25        | Last 1 Year     | 4.16               | 4.57                   | 10,416                    | 10,457                       | 9,291                  |          |
| Sep 29, 23        | Last 3 Years    | 15.32              | 13.67                  | 15,349                    | 14,697                       | 11,931                 |          |
| Sep 30, 21        | Last 5 Years    | 17.68              | 14.75                  | 22,583                    | 19,905                       | 13,621                 |          |
| Sep 30, 16        | Last 10 Years   | 16.78              | 16.55                  | 47,225                    | 46,303                       | 29,635                 |          |
| Jan 01, 13        | Since Inception | 19.61              | 17.55                  | 117,336                   | 92,396                       | 44,925                 |          |

#NIFTY MIDCAP 150 (TRI) ##Nifty 50 Index (TRI).

### CO-MANAGED BY BHAGYESH KAGALKAR & GOPAL AGRAWAL

| HDFC DIVIDEND YIELD FUND |                 |                    |                        |                           | NAV as at September 30, 2026 |                        | ₹25.837 |
|--------------------------|-----------------|--------------------|------------------------|---------------------------|------------------------------|------------------------|---------|
| Date                     | Period          | Scheme Returns (%) | Benchmark Returns (%)# | Value of ₹10,000 invested | Scheme Returns (%)           | Benchmark Returns (%)# |         |
| Sep 30, 25               | Last 1 Year     | -1.46              | -2.03                  | 9,854                     | 9,797                        | 9,291                  |         |
| Sep 29, 23               | Last 3 Years    | 9.89               | 9.50                   | 13,276                    | 13,135                       | 11,931                 |         |
| Sep 30, 21               | Last 5 Years    | 12.64              | 9.04                   | 18,135                    | 15,418                       | 13,621                 |         |
| Dec 18, 20               | Since Inception | 17.83              | 13.32                  | 25,837                    | 20,615                       | 17,609                 |         |

#NIFTY 500 Index (TRI) ##Nifty 50 Index (TRI).

| HDFC LARGE & MID CAP FUND |                 |                    |                        |                           | NAV as at September 30, 2026 |                        | ₹351.056 |
|---------------------------|-----------------|--------------------|------------------------|---------------------------|------------------------------|------------------------|----------|
| Date                      | Period          | Scheme Returns (%) | Benchmark Returns (%)# | Value of ₹10,000 invested | Scheme Returns (%)           | Benchmark Returns (%)# |          |
| Sep 30, 25                | Last 1 Year     | -0.81              | -0.37                  | 9,920                     | 9,963                        | 9,126                  |          |
| Sep 29, 23                | Last 3 Years    | 11.54              | 10.78                  | 13,885                    | 13,605                       | 11,403                 |          |
| Sep 30, 21                | Last 5 Years    | 13.26              | 10.95                  | 18,644                    | 16,820                       | 13,027                 |          |
| Sep 30, 16                | Last 10 Years   | 14.34              | 14.21                  | 38,231                    | 37,776                       | 29,309                 |          |
| Jan 01, 13                | Since Inception | 12.81              | 14.88                  | 52,454                    | 67,414                       | 44,205                 |          |

#NIFTY LARGE - MIDCAP 250 Index (TRI) ##BSE SENSEX Index (TRI). The Scheme, formerly a large cap fund, has undergone change in Fundamental attributes 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.

### CO-MANAGED BY BHAGYESH KAGALKAR & NIKHIL MATHUR

| HDFC MNC FUND |                 |                    |                        |                           | NAV as at September 30, 2026 |                        | ₹14.127 |
|---------------|-----------------|--------------------|------------------------|---------------------------|------------------------------|------------------------|---------|
| Date          | Period          | Scheme Returns (%) | Benchmark Returns (%)# | Value of ₹10,000 invested | Scheme Returns (%)           | Benchmark Returns (%)# |         |
| Sep 30, 25    | Last 1 Year     | 1.97               | 2.98                   | 10,197                    | 10,298                       | 9,291                  |         |
| Sep 29, 23    | Last 3 Years    | 6.92               | 12.67                  | 12,228                    | 14,314                       | 11,931                 |         |
| Mar 09, 23    | Since Inception | 10.18              | 15.02                  | 14,127                    | 16,469                       | 13,426                 |         |

#NIFTY MNC (TRI) ##Nifty 50 Index (TRI).

| HDFC PHARMA AND HEALTHCARE FUND |                 |                    |                        |                           | NAV as at September 30, 2026 |                        | ₹21.944 |
|---------------------------------|-----------------|--------------------|------------------------|---------------------------|------------------------------|------------------------|---------|
| Date                            | Period          | Scheme Returns (%) | Benchmark Returns (%)# | Value of ₹10,000 invested | Scheme Returns (%)           | Benchmark Returns (%)# |         |
| Sep 30, 25                      | Last 1 Year     | 27.80              | 16.77                  | 12,780                    | 11,677                       | 9,291                  |         |
| Oct 04, 23                      | Since Inception | 30.04              | 22.06                  | 21,944                    | 18,156                       | 12,056                 |         |

#BSE Healthcare Index (TRI) ##Nifty 50 Index (TRI).

### CO-MANAGED BY BHAGYESH KAGALKAR & PRIYA RANJAN

| HDFC TRANSPORTATION AND LOGISTICS FUND |                 |                    |                        |                           | NAV as at September 30, 2026 |                        | ₹19.819 |
|----------------------------------------|-----------------|--------------------|------------------------|---------------------------|------------------------------|------------------------|---------|
| Date                                   | Period          | Scheme Returns (%) | Benchmark Returns (%)# | Value of ₹10,000 invested | Scheme Returns (%)           | Benchmark Returns (%)# |         |
| Sep 30, 25                             | Last 1 Year     | 8.05               | -2.20                  | 10,805                    | 9,780                        | 9,291                  |         |
| Sep 29, 23                             | Last 3 Years    | 24.23              | 17.82                  | 19,195                    | 16,371                       | 11,931                 |         |
| Aug 17, 23                             | Since Inception | 24.49              | 18.80                  | 19,819                    | 17,125                       | 12,106                 |         |

#NIFTY Transportation & Logistics Index (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. N.A.: Not Available For Riskometer of the Schemes and Benchmark's, refer page 124 to 139.



## SCHEME PERFORMANCE - DIRECT PLAN - GROWTH OPTION (FUND MANAGER-WISE)

### CO-MANAGED BY BHAGYESH KAGALKAR, PRIYA RANJAN & RAHUL BAIJAL

| HDFC DEFENCE FUND                                                            |                 |                    |                        |                                    |                           | NAV as at September 30, 2026 ₹30.72 |                |                  |
|------------------------------------------------------------------------------|-----------------|--------------------|------------------------|------------------------------------|---------------------------|-------------------------------------|----------------|------------------|
| Date                                                                         | Period          | Scheme Returns (%) | Benchmark Returns (%)# | Additional Benchmark Returns (%)## | Value of ₹10,000 invested | Scheme (₹)                          | Benchmark (₹)# | Additional (₹)## |
| Sep 30, 25                                                                   | Last 1 Year     | 26.32              | 18.79                  | -7.09                              | 12,632                    | 11,879                              | 9,291          |                  |
| Sep 29, 23                                                                   | Last 3 Years    | 36.83              | 42.26                  | 6.05                               | 25,662                    | 28,848                              | 11,931         |                  |
| Jun 02, 23                                                                   | Since Inception | 40.06              | 50.08                  | 7.42                               | 30,720                    | 38,672                              | 12,692         |                  |
| #NIFTY India Defence Index TRI (Total Returns Index) ##Nifty 50 Index (TRI). |                 |                    |                        |                                    |                           |                                     |                |                  |

### CO-MANAGED BY BHAGYESH KAGALKAR & RAHUL BAIJAL

| HDFC BUSINESS CYCLE FUND                       |                 |                    |                        |                                    |                           | NAV as at September 30, 2026 ₹15.548 |                |                  |
|------------------------------------------------|-----------------|--------------------|------------------------|------------------------------------|---------------------------|--------------------------------------|----------------|------------------|
| Date                                           | Period          | Scheme Returns (%) | Benchmark Returns (%)# | Additional Benchmark Returns (%)## | Value of ₹10,000 invested | Scheme (₹)                           | Benchmark (₹)# | Additional (₹)## |
| Sep 30, 25                                     | Last 1 Year     | 2.57               | -2.03                  | -7.09                              | 10,257                    | 9,797                                | 9,291          |                  |
| Sep 29, 23                                     | Last 3 Years    | 10.64              | 9.50                   | 6.05                               | 13,553                    | 13,135                               | 11,931         |                  |
| Nov 30, 22                                     | Since Inception | 12.19              | 9.88                   | 6.21                               | 15,548                    | 14,352                               | 12,601         |                  |
| #NIFTY 500 Index (TRI) ##Nifty 50 Index (TRI). |                 |                    |                        |                                    |                           |                                      |                |                  |

| HDFC LARGE CAP FUND                                            |                 |                    |                        |                                    |                           | NAV as at September 30, 2026 ₹1161.706 |                |                  |
|----------------------------------------------------------------|-----------------|--------------------|------------------------|------------------------------------|---------------------------|----------------------------------------|----------------|------------------|
| Date                                                           | Period          | Scheme Returns (%) | Benchmark Returns (%)# | Additional Benchmark Returns (%)## | Value of ₹10,000 invested | Scheme (₹)                             | Benchmark (₹)# | Additional (₹)## |
| Sep 30, 25                                                     | Last 1 Year     | -4.47              | -5.18                  | -8.74                              | 9,553                     | 9,482                                  | 9,126          |                  |
| Sep 29, 23                                                     | Last 3 Years    | 7.64               | 7.80                   | 4.46                               | 12,477                    | 12,532                                 | 11,403         |                  |
| Sep 30, 21                                                     | Last 5 Years    | 9.67               | 7.06                   | 5.43                               | 15,871                    | 14,068                                 | 13,027         |                  |
| Sep 30, 16                                                     | Last 10 Years   | 11.98              | 11.67                  | 11.35                              | 31,014                    | 30,183                                 | 29,309         |                  |
| Jan 01, 13                                                     | Since Inception | 12.53              | 12.01                  | 11.41                              | 50,742                    | 47,582                                 | 44,205         |                  |
| #NIFTY 100 Total Returns Index (TRI) ##BSE SENSEX Index (TRI). |                 |                    |                        |                                    |                           |                                        |                |                  |

### CO-MANAGED BY BHAGYESH KAGALKAR & RAKESH SETHIA

| HDFC MANUFACTURING FUND                                        |                 |                    |                        |                                    |                           | NAV as at September 30, 2026 ₹11.907 |                |                  |
|----------------------------------------------------------------|-----------------|--------------------|------------------------|------------------------------------|---------------------------|--------------------------------------|----------------|------------------|
| Date                                                           | Period          | Scheme Returns (%) | Benchmark Returns (%)# | Additional Benchmark Returns (%)## | Value of ₹10,000 invested | Scheme (₹)                           | Benchmark (₹)# | Additional (₹)## |
| Sep 30, 25                                                     | Last 1 Year     | 7.39               | 5.48                   | -7.09                              | 10,739                    | 10,548                               | 9,291          |                  |
| May 16, 24                                                     | Since Inception | 7.62               | 7.10                   | 1.67                               | 11,907                    | 11,771                               | 10,401         |                  |
| #NIFTY India Manufacturing Index (TRI) ##Nifty 50 Index (TRI). |                 |                    |                        |                                    |                           |                                      |                |                  |

### CO-MANAGED BY BHAVYESH DIVECHA & PRAVEEN JAIN

| HDFC CREDIT RISK FUND                                           |                 |                    |                        |                                    |                           | NAV as at September 30, 2026 ₹28.3617 |                |                  |
|-----------------------------------------------------------------|-----------------|--------------------|------------------------|------------------------------------|---------------------------|---------------------------------------|----------------|------------------|
| Date                                                            | Period          | Scheme Returns (%) | Benchmark Returns (%)# | Additional Benchmark Returns (%)## | Value of ₹10,000 invested | Scheme (₹)                            | Benchmark (₹)# | Additional (₹)## |
| Sep 30, 25                                                      | Last 1 Year     | 7.13               | 3.85                   | 1.33                               | 10,713                    | 10,385                                | 10,133         |                  |
| Sep 29, 23                                                      | Last 3 Years    | 8.16               | 6.51                   | 6.17                               | 12,660                    | 12,088                                | 11,972         |                  |
| Sep 30, 21                                                      | Last 5 Years    | 7.09               | 6.74                   | 4.88                               | 14,088                    | 13,857                                | 12,694         |                  |
| Sep 30, 16                                                      | Last 10 Years   | 7.83               | 7.59                   | 5.52                               | 21,270                    | 20,785                                | 17,125         |                  |
| Mar 25, 14                                                      | Since Inception | 8.68               | 8.11                   | 6.77                               | 28,362                    | 26,546                                | 22,705         |                  |
| #NIFTY Credit Risk Bond Index B-II ##CRISIL 10 Year Gilt Index. |                 |                    |                        |                                    |                           |                                       |                |                  |

| HDFC INCOME PLUS ARBITRAGE OMNI FOF                                                                                                                                                                                                                                                                                                                       |               |                    |                        |                                    |                           | NAV as at September 30, 2026 ₹10.4112 |                |                  |
|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|---------------|--------------------|------------------------|------------------------------------|---------------------------|---------------------------------------|----------------|------------------|
| Date                                                                                                                                                                                                                                                                                                                                                      | Period        | Scheme Returns (%) | Benchmark Returns (%)# | Additional Benchmark Returns (%)## | Value of ₹10,000 invested | Scheme (₹)                            | Benchmark (₹)# | Additional (₹)## |
| Mar 31, 26                                                                                                                                                                                                                                                                                                                                                | Last 6 Months | 8.12               | 5.94                   | 3.80                               | 10,407                    | 10,298                                | 10,190         |                  |
| #40% NIFTY 50 Arbitrage Index (TRI) + 60% NIFTY Short Duration Debt Index ##Crilil 10 Year Gilt Index. Simple annualized returns have been provided as per the extant guidelines since the scheme has completed 6 months but not 1 year. However, such returns may not be representative. Absolute returns of the Scheme for the 6 month period is 4.07%. |               |                    |                        |                                    |                           |                                       |                |                  |

### CO-MANAGED BY ROHAN PILLAI & SWAPNIL JANGAM

| HDFC LIQUID FUND                                                                                                   |                 |                    |                        |                                    |                           | NAV as at September 30, 2026 ₹5593.1126 |                |                  |
|--------------------------------------------------------------------------------------------------------------------|-----------------|--------------------|------------------------|------------------------------------|---------------------------|-----------------------------------------|----------------|------------------|
| Date                                                                                                               | Period          | Scheme Returns (%) | Benchmark Returns (%)# | Additional Benchmark Returns (%)## | Value of ₹10,000 invested | Scheme (₹)                              | Benchmark (₹)# | Additional (₹)## |
| Sep 23, 26                                                                                                         | Last 7 days     | 4.28               | 4.46                   | 0.43                               | 10,008                    | 10,009                                  | 10,001         |                  |
| Sep 15, 26                                                                                                         | Last 15 days    | 5.15               | 5.26                   | -1.73                              | 10,021                    | 10,022                                  | 9,993          |                  |
| Aug 31, 26                                                                                                         | Last 1 Month    | 5.84               | 5.84                   | 1.68                               | 10,048                    | 10,048                                  | 10,014         |                  |
| Sep 30, 25                                                                                                         | Last 1 Year     | 6.46               | 6.21                   | 4.01                               | 10,646                    | 10,621                                  | 10,401         |                  |
| Sep 30, 23                                                                                                         | Last 3 Years    | 6.91               | 6.76                   | 6.14                               | 12,221                    | 12,169                                  | 11,958         |                  |
| Sep 30, 21                                                                                                         | Last 5 Years    | 6.34               | 6.29                   | 5.66                               | 13,603                    | 13,567                                  | 13,169         |                  |
| Sep 30, 16                                                                                                         | Last 10 Years   | 6.06               | 6.00                   | 5.88                               | 18,016                    | 17,918                                  | 17,719         |                  |
| Dec 31, 12                                                                                                         | Since Inception | 6.79               | 6.71                   | 6.33                               | 24,693                    | 24,424                                  | 23,272         |                  |
| #CRISIL Liquid Debt A-I Index ##CRISIL 1 Year T-Bill Index. Returns less than 1 year period are simple annualized. |                 |                    |                        |                                    |                           |                                         |                |                  |

| HDFC OVERNIGHT FUND                                                                                                 |                 |                    |                        |                                    |                           | NAV as at September 30, 2026 ₹4094.7017 |                |                  |
|---------------------------------------------------------------------------------------------------------------------|-----------------|--------------------|------------------------|------------------------------------|---------------------------|-----------------------------------------|----------------|------------------|
| Date                                                                                                                | Period          | Scheme Returns (%) | Benchmark Returns (%)# | Additional Benchmark Returns (%)## | Value of ₹10,000 invested | Scheme (₹)                              | Benchmark (₹)# | Additional (₹)## |
| Sep 23, 26                                                                                                          | Last 7 days     | 5.02               | 5.09                   | 0.43                               | 10,010                    | 10,010                                  | 10,001         |                  |
| Sep 15, 26                                                                                                          | Last 15 days    | 4.98               | 5.07                   | -1.73                              | 10,020                    | 10,021                                  | 9,993          |                  |
| Aug 31, 26                                                                                                          | Last 1 Month    | 4.82               | 4.83                   | 1.68                               | 10,040                    | 10,040                                  | 10,014         |                  |
| Sep 30, 25                                                                                                          | Last 1 Year     | 5.22               | 5.24                   | 4.01                               | 10,522                    | 10,524                                  | 10,401         |                  |
| Sep 30, 23                                                                                                          | Last 3 Years    | 6.00               | 6.06                   | 6.14                               | 11,912                    | 11,931                                  | 11,958         |                  |
| Sep 30, 21                                                                                                          | Last 5 Years    | 5.68               | 5.76                   | 5.66                               | 13,183                    | 13,232                                  | 13,169         |                  |
| Sep 30, 16                                                                                                          | Last 10 Years   | 5.34               | 5.40                   | 5.88                               | 16,822                    | 16,927                                  | 17,719         |                  |
| Dec 31, 12                                                                                                          | Since Inception | 5.97               | 6.05                   | 6.33                               | 22,200                    | 22,433                                  | 23,272         |                  |
| #CRISIL Liquid Overnight Index ##CRISIL 1 Year T-Bill Index. Returns less than 1 year period are simple annualized. |                 |                    |                        |                                    |                           |                                         |                |                  |

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. N.A.: Not Available For Riskometer of the Schemes and Benchmark's, refer page 124 to 139.

## IDCW HISTORY<sup>^</sup>

| HDFC FLEXI CAP FUND (Past 5 years) |                 |                                       |        | IDCW Option     |                                       |
|------------------------------------|-----------------|---------------------------------------|--------|-----------------|---------------------------------------|
| Record Date                        | Regular Plan    |                                       |        | Direct Plan     |                                       |
|                                    | Cum IDCW NAV(₹) | IDCW per Unit(₹) For Individual & HUF | Others | Cum IDCW NAV(₹) | IDCW per Unit(₹) For Individual & HUF |
| Mar 17, 22                         | 59.014          | 5.750                                 | 5.750  | 65.864          | 5.750                                 |
| Mar 16, 23                         | 58.764          | 5.750                                 | 5.750  | 66.769          | 5.750                                 |
| Mar 14, 24                         | 76.341          | 7.000                                 | 7.000  | 88.436          | 7.000                                 |
| Mar 13, 25                         | 76.3730         | 7.0000                                | 7.0000 | 90.2910         | 7.0000                                |
| Mar 05, 26                         | 79.8080         | 7.0000                                | 7.0000 | 96.4400         | 7.0000                                |

| HDFC MID CAP FUND (Past 5 years) |                 |                                       |        | IDCW Option     |                                       |
|----------------------------------|-----------------|---------------------------------------|--------|-----------------|---------------------------------------|
| Record Date                      | Regular Plan    |                                       |        | Direct Plan     |                                       |
|                                  | Cum IDCW NAV(₹) | IDCW per Unit(₹) For Individual & HUF | Others | Cum IDCW NAV(₹) | IDCW per Unit(₹) For Individual & HUF |
| Feb 25, 21                       | 33.208          | 3.00                                  | 3.00   | 42.417          | 3.00                                  |
| Feb 24, 22                       | 34.514          | 3.50                                  | 3.50   | 45.361          | 3.50                                  |
| Feb 22, 24                       | 53.167          | 5.00                                  | 5.00   | 74.680          | 5.00                                  |
| Feb 20, 25                       | 52.1450         | 5.0000                                | 5.0000 | 75.9200         | 5.0000                                |
| Feb 19, 26                       | 55.7420         | 5.0000                                | 5.0000 | 84.3880         | 5.0000                                |

| HDFC LARGE CAP FUND (Past 5 years) |                 |                                       |        | IDCW Option     |                                       |
|------------------------------------|-----------------|---------------------------------------|--------|-----------------|---------------------------------------|
| Record Date                        | Regular Plan    |                                       |        | Direct Plan     |                                       |
|                                    | Cum IDCW NAV(₹) | IDCW per Unit(₹) For Individual & HUF | Others | Cum IDCW NAV(₹) | IDCW per Unit(₹) For Individual & HUF |
| Mar 03, 22                         | 50.209          | 5.25                                  | 5.25   | 55.214          | 5.25                                  |
| Mar 02, 23                         | 49.950          | 5.00                                  | 5.00   | 55.846          | 5.00                                  |
| Feb 29, 24                         | 61.896          | 5.50                                  | 5.50   | 70.417          | 5.50                                  |
| Feb 28, 25                         | 56.8150         | 5.5000                                | 5.5000 | 65.7880         | 5.5000                                |
| Feb 12, 26                         | 59.6610         | 5.5000                                | 5.5000 | 70.5040         | 5.5000                                |

| HDFC SMALL CAP FUND (Past 5 years) |                 |                                       |        | IDCW Option     |                                       |
|------------------------------------|-----------------|---------------------------------------|--------|-----------------|---------------------------------------|
| Record Date                        | Regular Plan    |                                       |        | Direct Plan     |                                       |
|                                    | Cum IDCW NAV(₹) | IDCW per Unit(₹) For Individual & HUF | Others | Cum IDCW NAV(₹) | IDCW per Unit(₹) For Individual & HUF |
| Mar 17, 22                         | 34.051          | 3.500                                 | 3.500  | 44.943          | 3.500                                 |
| Mar 16, 23                         | 33.860          | 3.000                                 | 3.000  | 46.395          | 3.000                                 |
| Mar 14, 24                         | 44.657          | 4.000                                 | 4.000  | 63.353          | 4.000                                 |
| Mar 13, 25                         | 40.4930         | 4.0000                                | 4.0000 | 59.6390         | 4.0000                                |
| Mar 05, 26                         | 41.6490         | 4.0000                                | 4.0000 | 64.0260         | 4.0000                                |

| HDFC VALUE FUND (Past 5 years) |                 |                                       |        | IDCW Option     |                                       |
|--------------------------------|-----------------|---------------------------------------|--------|-----------------|---------------------------------------|
| Record Date                    | Regular Plan    |                                       |        | Direct Plan     |                                       |
|                                | Cum IDCW NAV(₹) | IDCW per Unit(₹) For Individual & HUF | Others | Cum IDCW NAV(₹) | IDCW per Unit(₹) For Individual & HUF |
| Feb 20, 20                     | 24.565          | 2.75                                  | 2.75   | 26.809          | 2.75                                  |
| Feb 18, 21                     | 26.933          | 2.75                                  | 2.75   | 30.026          | 2.75                                  |
| Feb 17, 22                     | 28.845          | 3.00                                  | 3.00   | 32.828          | 3.00                                  |
| Feb 15, 24                     | 33.727          | 2.75                                  | 2.75   | 40.139          | 2.75                                  |
| Feb 13, 25                     | 33.5830         | 2.7500                                | 2.7500 | 40.8690         | 2.7500                                |

| HDFC AGGRESSIVE HYBRID FUND (Past 5 quarters) |                 |                                       |        | IDCW Option     |                                       |
|-----------------------------------------------|-----------------|---------------------------------------|--------|-----------------|---------------------------------------|
| Record Date                                   | Regular Plan    |                                       |        | Direct Plan     |                                       |
|                                               | Cum IDCW NAV(₹) | IDCW per Unit(₹) For Individual & HUF | Others | Cum IDCW NAV(₹) | IDCW per Unit(₹) For Individual & HUF |
| Sep 25, 25                                    | 16.7270         | 0.2500                                | 0.2500 | 19.2140         | 0.2500                                |
| Dec 26, 25                                    | 16.8210         | 0.2500                                | 0.2500 | 19.3930         | 0.2500                                |
| Mar 25, 26                                    | 15.0780         | 0.2500                                | 0.2500 | 17.4470         | 0.2500                                |
| Jun 25, 26                                    | 15.3990         | 0.2500                                | 0.2500 | 17.8860         | 0.2500                                |
| Sep 25, 26                                    | 14.8770         | 0.2500                                | 0.2500 | 17.3460         | 0.2500                                |

| HDFC FOCUSED FUND (Past 5 years) |                 |                                       |        | IDCW Option     |                                       |
|----------------------------------|-----------------|---------------------------------------|--------|-----------------|---------------------------------------|
| Record Date                      | Regular Plan    |                                       |        | Direct Plan     |                                       |
|                                  | Cum IDCW NAV(₹) | IDCW per Unit(₹) For Individual & HUF | Others | Cum IDCW NAV(₹) | IDCW per Unit(₹) For Individual & HUF |
| Feb 18, 21                       | 17.040          | 1.75                                  | 1.75   | -               | -                                     |
| Feb 17, 22                       | 18.943          | 2.00                                  | 2.00   | 21.927          | 2.00                                  |
| Feb 15, 24                       | 24.298          | 2.25                                  | 2.25   | 29.862          | 2.25                                  |
| Feb 13, 25                       | 25.3540         | 2.2500                                | 2.2500 | 32.1150         | 2.2500                                |
| Feb 12, 26                       | 26.8350         | 2.2500                                | 2.2500 | 35.0420         | 2.2500                                |

| HDFC BALANCED ADVANTAGE FUND (Past 5 months) |                 |                                       |        | IDCW Option     |                                       |
|----------------------------------------------|-----------------|---------------------------------------|--------|-----------------|---------------------------------------|
| Record Date                                  | Regular Plan    |                                       |        | Direct Plan     |                                       |
|                                              | Cum IDCW NAV(₹) | IDCW per Unit(₹) For Individual & HUF | Others | Cum IDCW NAV(₹) | IDCW per Unit(₹) For Individual & HUF |
| May 25, 26                                   | 36.3420         | 0.2500                                | 0.2500 | 43.0570         | 0.2500                                |
| Jun 25, 26                                   | 36.6150         | 0.2500                                | 0.2500 | 43.4460         | 0.2500                                |
| Jul 27, 26                                   | 36.4120         | 0.2500                                | 0.2500 | 43.2730         | 0.2500                                |
| Aug 25, 26                                   | 36.6100         | 0.2500                                | 0.2500 | 43.5740         | 0.2500                                |
| Sep 25, 26                                   | 35.3030         | 0.2500                                | 0.2500 | 42.0830         | 0.2500                                |

| HDFC ARBITRAGE FUND (Past 5 months) |                 |                                       |        | Normal IDCW Option |                                       |
|-------------------------------------|-----------------|---------------------------------------|--------|--------------------|---------------------------------------|
| Record Date                         | Regular Plan    |                                       |        | Direct Plan        |                                       |
|                                     | Cum IDCW NAV(₹) | IDCW per Unit(₹) For Individual & HUF | Others | Cum IDCW NAV(₹)    | IDCW per Unit(₹) For Individual & HUF |
| Jan 20, 26                          | 10.9610         | 0.0500                                | 0.0500 | 11.6840            | 0.0500                                |
| Feb 17, 26                          | 10.9640         | 0.0500                                | 0.0500 | 11.6950            | 0.0500                                |
| Mar 24, 26                          | 10.9660         | 0.0500                                | 0.0500 | 11.7060            | 0.0500                                |
| Apr 21, 26                          | 10.9760         | 0.0500                                | 0.0500 | 11.7250            | 0.0500                                |
| May 19, 26                          | 10.9620         | 0.0500                                | 0.0500 | 11.7190            | 0.0500                                |

| HDFC ELSS - TAX SAVER FUND (Past 5 years) |                 |                                       |        | IDCW Option     |                                       |
|-------------------------------------------|-----------------|---------------------------------------|--------|-----------------|---------------------------------------|
| Record Date                               | Regular Plan    |                                       |        | Direct Plan     |                                       |
|                                           | Cum IDCW NAV(₹) | IDCW per Unit(₹) For Individual & HUF | Others | Cum IDCW NAV(₹) | IDCW per Unit(₹) For Individual & HUF |
| Mar 10, 22                                | 55.928          | 5.750                                 | 5.750  | 67.943          | 5.750                                 |
| Mar 09, 23                                | 58.383          | 5.750                                 | 5.750  | 72.808          | 5.750                                 |
| Mar 07, 24                                | 76.458          | 7.000                                 | 7.000  | 98.005          | 7.000                                 |
| Mar 06, 25                                | 73.7700         | 7.0000                                | 7.0000 | 97.2420         | 7.0000                                |
| Feb 26, 26                                | 77.0900         | 7.0000                                | 7.0000 | 104.8150        | 7.0000                                |

| HDFC ARBITRAGE FUND (Past 5 months) |                 |                                       |        | Monthly IDCW Option |                                       |
|-------------------------------------|-----------------|---------------------------------------|--------|---------------------|---------------------------------------|
| Record Date                         | Regular Plan    |                                       |        | Direct Plan         |                                       |
|                                     | Cum IDCW NAV(₹) | IDCW per Unit(₹) For Individual & HUF | Others | Cum IDCW NAV(₹)     | IDCW per Unit(₹) For Individual & HUF |
| May 19, 26                          | 11.4310         | 0.0500                                | 0.0500 | 11.3180             | 0.0500                                |
| Jun 23, 26                          | 11.4540         | 0.0500                                | 0.0500 | 11.3460             | 0.0500                                |
| Jul 21, 26                          | 11.4540         | 0.0500                                | 0.0500 | 11.3510             | 0.0500                                |
| Aug 18, 26                          | 11.4480         | 0.0500                                | 0.0500 | 11.3500             | 0.0500                                |
| Sep 22, 26                          | 11.4510         | 0.0500                                | 0.0500 | 11.3580             | 0.0500                                |

| HDFC INFRASTRUCTURE FUND (Past 5 years) |                 |                                       |        | IDCW Option     |                                       |
|-----------------------------------------|-----------------|---------------------------------------|--------|-----------------|---------------------------------------|
| Record Date                             | Regular Plan    |                                       |        | Direct Plan     |                                       |
|                                         | Cum IDCW NAV(₹) | IDCW per Unit(₹) For Individual & HUF | Others | Cum IDCW NAV(₹) | IDCW per Unit(₹) For Individual & HUF |
| Mar 27, 19                              | 11.308          | 1.0000                                | 1.0000 | 14.899          | 1.0000                                |
| Mar 03, 22                              | 11.5210         | 1.0000                                | 1.0000 | 15.9090         | 1.0000                                |
| Mar 02, 23                              | 12.5560         | 1.0000                                | 1.0000 | 17.9340         | 1.0000                                |
| Feb 29, 24                              | 20.6410         | 1.5000                                | 1.5000 | 30.4540         | 1.5000                                |
| Feb 20, 25                              | 19.1230         | 1.5000                                | 1.5000 | 29.1820         | 1.5000                                |

| HDFC LARGE & MID CAP FUND (Past 5 years) |                 |                                       |        | IDCW Option     |                                       |
|------------------------------------------|-----------------|---------------------------------------|--------|-----------------|---------------------------------------|
| Record Date                              | Regular Plan    |                                       |        | Direct Plan     |                                       |
|                                          | Cum IDCW NAV(₹) | IDCW per Unit(₹) For Individual & HUF | Others | Cum IDCW NAV(₹) | IDCW per Unit(₹) For Individual & HUF |
| Feb 25, 21                               | 22.017          | 2.00                                  | 2.00   | 26.266          | 2.00                                  |
| Mar 02, 23                               | 25.838          | 1.50                                  | 1.50   | 31.808          | 1.50                                  |
| Feb 29, 24                               | 36.035          | 2.00                                  | 2.00   | 45.231          | 2.00                                  |
| Feb 28, 25                               | 34.2270         | 2.5000                                | 2.5000 | 43.8280         | 2.5000                                |
| Feb 19, 26                               | 37.6980         | 2.5000                                | 2.5000 | 49.4800         | 2.5000                                |

<sup>^</sup> Past performance may or may not be sustained in future and is not a guarantee of any future returns. There is no assurance or guarantee to Unit holders as to rate/quantum of IDCW distribution nor that the IDCWs will be paid regularly. After payment of the IDCW, the per Unit NAV falls to the extent of the payout and statutory levvy, if any. Please log on to [www.hdfcfund.com](http://www.hdfcfund.com) for Record Date wise listing of IDCWs declared.

## IDCW HISTORY<sup>^</sup>

| HDFC CONSERVATIVE HYBRID FUND<br>(Past 5 months) |                 |                                       |        | Monthly IDCW Option |                                       |        |
|--------------------------------------------------|-----------------|---------------------------------------|--------|---------------------|---------------------------------------|--------|
| Record Date                                      | Regular Plan    |                                       |        | Direct Plan         |                                       |        |
|                                                  | Cum IDCW NAV(₹) | IDCW per Unit(₹) For Individual & HUF | Others | Cum IDCW NAV(₹)     | IDCW per Unit(₹) For Individual & HUF | Others |
| May 25, 26                                       | 13.4362         | 0.1000                                | 0.1000 | 15.1309             | 0.1000                                | 0.1000 |
| Jun 25, 26                                       | 13.5824         | 0.1000                                | 0.1000 | 15.3150             | 0.1000                                | 0.1000 |
| Jul 27, 26                                       | 13.5077         | 0.1000                                | 0.1000 | 15.2504             | 0.1000                                | 0.1000 |
| Aug 25, 26                                       | 13.3977         | 0.1000                                | 0.1000 | 15.1453             | 0.1000                                | 0.1000 |
| Sep 25, 26                                       | 13.1369         | 0.1000                                | 0.1000 | 14.8699             | 0.1000                                | 0.1000 |

| HDFC CONSERVATIVE HYBRID FUND<br>(Past 5 quarters) |                 |                                       |        | Quarterly IDCW Option |                                       |        |
|----------------------------------------------------|-----------------|---------------------------------------|--------|-----------------------|---------------------------------------|--------|
| Record Date                                        | Regular Plan    |                                       |        | Direct Plan           |                                       |        |
|                                                    | Cum IDCW NAV(₹) | IDCW per Unit(₹) For Individual & HUF | Others | Cum IDCW NAV(₹)       | IDCW per Unit(₹) For Individual & HUF | Others |
| Sep 25, 25                                         | 15.0624         | 0.3000                                | 0.3000 | 16.7832               | 0.3000                                | 0.3000 |
| Dec 26, 25                                         | 14.9971         | 0.3000                                | 0.3000 | 16.7698               | 0.3000                                | 0.3000 |
| Mar 25, 26                                         | 14.4155         | 0.3000                                | 0.3000 | 16.1761               | 0.3000                                | 0.3000 |
| Jun 25, 26                                         | 14.4820         | 0.3000                                | 0.3000 | 16.3098               | 0.3000                                | 0.3000 |
| Sep 25, 26                                         | 14.0264         | 0.3000                                | 0.3000 | 15.8547               | 0.3000                                | 0.3000 |

| HDFC EQUITY SAVINGS FUND (Past 5 quarters) |                 |                                       |        | IDCW Option     |                                       |        |
|--------------------------------------------|-----------------|---------------------------------------|--------|-----------------|---------------------------------------|--------|
| Record Date                                | Regular Plan    |                                       |        | Direct Plan     |                                       |        |
|                                            | Cum IDCW NAV(₹) | IDCW per Unit(₹) For Individual & HUF | Others | Cum IDCW NAV(₹) | IDCW per Unit(₹) For Individual & HUF | Others |
| Sep 25, 25                                 | 12.9950         | 0.2200                                | 0.2200 | 15.5300         | 0.2200                                | 0.2200 |
| Dec 26, 25                                 | 13.0340         | 0.2200                                | 0.2200 | 15.6570         | 0.2200                                | 0.2200 |
| Mar 25, 26                                 | 12.4640         | 0.2200                                | 0.2200 | 15.0500         | 0.2200                                | 0.2200 |
| Jun 25, 26                                 | 12.5120         | 0.2200                                | 0.2200 | 15.1900         | 0.2200                                | 0.2200 |
| Sep 25, 26                                 | 12.2790         | 0.2200                                | 0.2200 | 14.9880         | 0.2200                                | 0.2200 |

| HDFC MULTI ASSET ALLOCATION FUND<br>(Past 5 years) |                 |                                       |        | IDCW Option     |                                       |        |
|----------------------------------------------------|-----------------|---------------------------------------|--------|-----------------|---------------------------------------|--------|
| Record Date                                        | Regular Plan    |                                       |        | Direct Plan     |                                       |        |
|                                                    | Cum IDCW NAV(₹) | IDCW per Unit(₹) For Individual & HUF | Others | Cum IDCW NAV(₹) | IDCW per Unit(₹) For Individual & HUF | Others |
| Mar 04, 21                                         | 14.7460         | 1.0000                                | 1.0000 | 16.3170         | 1.0000                                | 1.0000 |
| Dec 24, 22                                         | 15.2190         | 1.2500                                | 1.2500 | 17.2000         | 1.2500                                | 1.2500 |
| Feb 22, 24                                         | 16.9970         | 1.2500                                | 1.2500 | 20.1410         | 1.2500                                | 1.2500 |
| Feb 20, 25                                         | 17.1990         | 1.2500                                | 1.2500 | 20.8690         | 1.2500                                | 1.2500 |
| Feb 19, 26                                         | 18.4150         | 1.0000                                | 1.0000 | 22.9000         | 1.0000                                | 1.0000 |

| HDFC MEDIUM TO LONG TERM FUND<br>(Past 5 quarters) |                 |                                       |        | Quarterly IDCW Option |                                       |        |
|----------------------------------------------------|-----------------|---------------------------------------|--------|-----------------------|---------------------------------------|--------|
| Record Date                                        | Regular Plan    |                                       |        | Direct Plan           |                                       |        |
|                                                    | Cum IDCW NAV(₹) | IDCW per Unit(₹) For Individual & HUF | Others | Cum IDCW NAV(₹)       | IDCW per Unit(₹) For Individual & HUF | Others |
| Sep 25, 25                                         | 11.4468         | 0.1000                                | 0.1000 | 12.8100               | 0.1000                                | 0.1000 |
| Dec 26, 25                                         | 11.4330         | 0.0500                                | 0.0500 | 12.8255               | 0.0500                                | 0.0500 |
| Mar 25, 26                                         | 11.3620         | 0.0600                                | 0.0600 | 12.7716               | 0.0900                                | 0.0900 |
| Jun 25, 26                                         | 11.6279         | 0.1500                                | 0.1500 | 13.0673               | 0.2000                                | 0.2000 |
| Sep 25, 26                                         | 11.4667         | 0.0500                                | 0.0500 | 12.8732               | 0.0500                                | 0.0500 |

| HDFC DYNAMIC TERM FUND (Past 5 quarters) |                 |                                       |        | Quarterly IDCW Option |                                       |        |
|------------------------------------------|-----------------|---------------------------------------|--------|-----------------------|---------------------------------------|--------|
| Record Date                              | Regular Plan    |                                       |        | Direct Plan           |                                       |        |
|                                          | Cum IDCW NAV(₹) | IDCW per Unit(₹) For Individual & HUF | Others | Cum IDCW NAV(₹)       | IDCW per Unit(₹) For Individual & HUF | Others |
| Sep 25, 25                               | 12.6164         | 0.1000                                | 0.1000 | 14.0734               | 0.1000                                | 0.1000 |
| Dec 26, 25                               | 12.6068         | 0.0500                                | 0.0500 | 14.0984               | 0.0500                                | 0.0500 |
| Mar 25, 26                               | 12.5417         | 0.0800                                | 0.0800 | 14.0531               | 0.1000                                | 0.1000 |
| Jun 25, 26                               | 12.8261         | 0.1500                                | 0.1500 | 14.3854               | 0.2000                                | 0.2000 |
| Sep 25, 26                               | 12.7083         | 0.0500                                | 0.0500 | 14.2447               | 0.0600                                | 0.0600 |

| HDFC DYNAMIC TERM FUND (Past 5 years) |                 |                                       |        | Half-yearly (IDCW Option) |                                       |        |
|---------------------------------------|-----------------|---------------------------------------|--------|---------------------------|---------------------------------------|--------|
| Record Date                           | Regular Plan    |                                       |        | Direct Plan               |                                       |        |
|                                       | Cum IDCW NAV(₹) | IDCW per Unit(₹) For Individual & HUF | Others | Cum IDCW NAV(₹)           | IDCW per Unit(₹) For Individual & HUF | Others |
| Mar 25, 22                            | 11.5207         | 0.1500                                | 0.1500 | 13.1166                   | 0.1500                                | 0.1500 |
| Sep 26, 22                            | 11.4071         | 0.1500                                | 0.1500 | 13.0887                   | 0.1500                                | 0.1500 |
| Mar 27, 23                            | 11.6065         | 0.3500                                | 0.3500 | 13.4238                   | 0.3500                                | 0.3500 |
| Sep 25, 23                            | 11.6644         | 0.3500                                | 0.3500 | 13.6246                   | 0.5000                                | 0.5000 |
| Mar 26, 24                            | 11.7533         | 0.4000                                | 0.4000 | 13.6676                   | 0.5000                                | 0.5000 |
| Sep 25, 24                            | 11.965          | 0.3500                                | 0.3500 | 13.932                    | 0.4500                                | 0.4500 |
| Mar 25, 25                            | 11.9214         | 0.2300                                | 0.2300 | 13.8907                   | 0.2800                                | 0.2800 |
| Sep 25, 25                            | 11.8998         | 0.3000                                | 0.3000 | 13.9066                   | 0.3300                                | 0.3300 |
| Mar 25, 26                            | 11.6696         | 0.1300                                | 0.1300 | 13.7023                   | 0.1500                                | 0.1500 |
| Sep 25, 26                            | 11.9072         | 0.2000                                | 0.2000 | 14.0306                   | 0.2600                                | 0.2600 |

| HDFC DYNAMIC TERM FUND (Past 5 years) |                 |                                       |        | Yearly (IDCW Option) |                                       |        |
|---------------------------------------|-----------------|---------------------------------------|--------|----------------------|---------------------------------------|--------|
| Record Date                           | Regular Plan    |                                       |        | Direct Plan          |                                       |        |
|                                       | Cum IDCW NAV(₹) | IDCW per Unit(₹) For Individual & HUF | Others | Cum IDCW NAV(₹)      | IDCW per Unit(₹) For Individual & HUF | Others |
| Mar 25, 22                            | 13.4412         | 0.4500                                | 0.4500 | 14.5780              | 0.4500                                | 0.4500 |
| Mar 27, 23                            | 13.4372         | 0.5500                                | 0.5500 | 14.7957              | 0.5500                                | 0.5500 |
| Mar 26, 24                            | 13.8723         | 0.9000                                | 0.9000 | 15.4600              | 1.1000                                | 1.1000 |
| Mar 25, 25                            | 14.0313         | 0.6000                                | 0.6000 | 15.6531              | 0.7500                                | 0.7500 |
| Mar 25, 26                            | 13.7537         | 0.4300                                | 0.4300 | 15.3693              | 0.4800                                | 0.4800 |

| HDFC CORPORATE BOND FUND (Past 5 quarters) |                 |                                       |        | Quarterly IDCW Option |                                       |        |
|--------------------------------------------|-----------------|---------------------------------------|--------|-----------------------|---------------------------------------|--------|
| Record Date                                | Regular Plan    |                                       |        | Direct Plan           |                                       |        |
|                                            | Cum IDCW NAV(₹) | IDCW per Unit(₹) For Individual & HUF | Others | Cum IDCW NAV(₹)       | IDCW per Unit(₹) For Individual & HUF | Others |
| Sep 25, 25                                 | 10.5378         | 0.0700                                | 0.0700 | 10.4396               | 0.0750                                | 0.0750 |
| Dec 26, 25                                 | 10.6136         | 0.1000                                | 0.1000 | 10.5159               | 0.1000                                | 0.1000 |
| Mar 25, 26                                 | 10.5147         | 0.0500                                | 0.0500 | 10.4234               | 0.0600                                | 0.0600 |
| Jun 25, 26                                 | 10.7231         | 0.1900                                | 0.1900 | 10.6260               | 0.2000                                | 0.2000 |
| Sep 25, 26                                 | 10.5525         | 0.0500                                | 0.0500 | 10.4518               | 0.0500                                | 0.0500 |

| HDFC GILT FUND (Past 5 quarters) |                 |                                       |        | IDCW Option     |                                       |        |
|----------------------------------|-----------------|---------------------------------------|--------|-----------------|---------------------------------------|--------|
| Record Date                      | Regular Plan    |                                       |        | Direct Plan     |                                       |        |
|                                  | Cum IDCW NAV(₹) | IDCW per Unit(₹) For Individual & HUF | Others | Cum IDCW NAV(₹) | IDCW per Unit(₹) For Individual & HUF | Others |
| Sep 25, 25                       | 12.1779         | 0.1000                                | 0.1000 | 12.9984         | 0.1000                                | 0.1000 |
| Dec 26, 25                       | 12.1597         | 0.0500                                | 0.0500 | 12.9999         | 0.0500                                | 0.0500 |
| Mar 25, 26                       | 12.0271         | 0.0400                                | 0.0400 | 12.8759         | 0.0600                                | 0.0600 |
| Jun 25, 26                       | 12.3832         | 0.1500                                | 0.1500 | 13.2536         | 0.2000                                | 0.2000 |
| Sep 25, 26                       | 12.1613         | 0.0500                                | 0.0500 | 12.9901         | 0.0500                                | 0.0500 |

| HDFC LIQUID FUND (Past 5 months) |                 |                                       |        | Monthly IDCW Option |                                       |        |
|----------------------------------|-----------------|---------------------------------------|--------|---------------------|---------------------------------------|--------|
| Record Date                      | Regular Plan    |                                       |        | Direct Plan         |                                       |        |
|                                  | Cum IDCW NAV(₹) | IDCW per Unit(₹) For Individual & HUF | Others | Cum IDCW NAV(₹)     | IDCW per Unit(₹) For Individual & HUF | Others |
| May 25, 26                       | 1030.4524       | 4.1524                                | 4.1524 | 1030.5372           | 4.2372                                | 4.2372 |
| Jun 29, 26                       | 1033.3295       | 7.0295                                | 7.0295 | 1033.4116           | 7.1116                                | 7.1116 |
| Jul 27, 26                       | 1031.3459       | 5.0459                                | 5.0459 | 1031.4297           | 5.1296                                | 5.1296 |
| Aug 31, 26                       | 1032.5005       | 6.2005                                | 6.2005 | 1032.6082           | 6.3082                                | 6.3082 |
| Sep 28, 26                       | 1030.7922       | 4.4922                                | 4.4922 | 1030.8651           | 4.5651                                | 4.5651 |

| HDFC MULTI CAP FUND (Past 5 years) |                 |                                       |        | IDCW Option     |                                       |        |
|------------------------------------|-----------------|---------------------------------------|--------|-----------------|---------------------------------------|--------|
| Record Date                        | Regular Plan    |                                       |        | Direct Plan     |                                       |        |
|                                    | Cum IDCW NAV(₹) | IDCW per Unit(₹) For Individual & HUF | Others | Cum IDCW NAV(₹) | IDCW per Unit(₹) For Individual & HUF | Others |
| Mar 14, 24                         | 15.6340         | 0.7500                                | 0.7500 | 16.1950         | 0.7500                                | 0.7500 |
| Mar 05, 26                         | 17.1570         | 0.7500                                | 0.7500 | 18.1510         | 0.7500                                | 0.7500 |

<sup>^</sup> Past performance may or may not be sustained in future and is not a guarantee of any future returns. There is no assurance or guarantee to Unit holders as to rate/quantum of IDCW distribution nor that the IDCWs will be paid regularly. After payment of the IDCW, the per Unit NAV falls to the extent of the payout and statutory levvy, if any. Please log on to [www.hdfcfund.com](http://www.hdfcfund.com) for Record Date wise listing of IDCWs declared.

## IDCW HISTORY<sup>^</sup>

| HDFC FLOATING INTEREST RATES FUND<br>(Past 5 months) |                 |                                       |        | Monthly IDCW Option |                                       |        |
|------------------------------------------------------|-----------------|---------------------------------------|--------|---------------------|---------------------------------------|--------|
| Record Date                                          | Regular Plan    |                                       |        | Direct Plan         |                                       |        |
|                                                      | Cum IDCW NAV(₹) | IDCW per Unit(₹) For Individual & HUF | Others | Cum IDCW NAV(₹)     | IDCW per Unit(₹) For Individual & HUF | Others |
| Apr 27, 26                                           | 10.2098         | 0.0657                                | 0.0657 | 10.2117             | 0.0676                                | 0.0676 |
| Jun 29, 26                                           | 10.2958         | 0.1517                                | 0.1517 | 10.2999             | 0.1558                                | 0.1558 |
| Jul 27, 26                                           | 10.1809         | 0.0368                                | 0.0368 | 10.1827             | 0.0386                                | 0.0386 |
| Aug 31, 26                                           | 10.1688         | 0.0247                                | 0.0247 | 10.1711             | 0.0270                                | 0.0270 |
| Sep 28, 26                                           | 10.1598         | 0.0157                                | 0.0157 | 10.1616             | 0.0175                                | 0.0175 |

| HDFC ULTRA SHORT TO SHORT TERM FUND (Past 5 months) |                 |                                       |        | Monthly IDCW Option |                                       |        |
|-----------------------------------------------------|-----------------|---------------------------------------|--------|---------------------|---------------------------------------|--------|
| Record Date                                         | Regular Plan    |                                       |        | Direct Plan         |                                       |        |
|                                                     | Cum IDCW NAV(₹) | IDCW per Unit(₹) For Individual & HUF | Others | Cum IDCW NAV(₹)     | IDCW per Unit(₹) For Individual & HUF | Others |
| May 25, 26                                          |                 |                                       |        | 10.1444             | 0.0019                                | 0.0019 |
| Jun 29, 26                                          | 10.2576         | 0.1176                                | 0.1176 | 10.2686             | 0.1261                                | 0.1261 |
| Jul 27, 26                                          | 10.1803         | 0.0403                                | 0.0403 | 10.1873             | 0.0448                                | 0.0448 |
| Aug 31, 26                                          | 10.1856         | 0.0456                                | 0.0456 | 10.1938             | 0.0513                                | 0.0513 |
| Sep 28, 26                                          | 10.1731         | 0.0331                                | 0.0331 | 10.1803             | 0.0378                                | 0.0378 |

| HDFC CREDIT RISK FUND (Past 5 quarters) |                 |                                       |        | Quarterly IDCW Option |                                       |        |
|-----------------------------------------|-----------------|---------------------------------------|--------|-----------------------|---------------------------------------|--------|
| Record Date                             | Regular Plan    |                                       |        | Direct Plan           |                                       |        |
|                                         | Cum IDCW NAV(₹) | IDCW per Unit(₹) For Individual & HUF | Others | Cum IDCW NAV(₹)       | IDCW per Unit(₹) For Individual & HUF | Others |
| Sep 25, 25                              | 10.4875         | 0.1400                                | 0.1400 | 10.8320               | 0.1500                                | 0.1500 |
| Dec 26, 25                              | 10.5079         | 0.1200                                | 0.1200 | 10.8638               | 0.1300                                | 0.1300 |
| Mar 25, 26                              | 10.5042         | 0.1300                                | 0.1300 | 10.8687               | 0.1500                                | 0.1500 |
| Jun 25, 26                              | 10.6184         | 0.1900                                | 0.1900 | 10.9852               | 0.2100                                | 0.2100 |
| Sep 25, 26                              | 10.5748         | 0.1400                                | 0.1400 | 10.9402               | 0.1600                                | 0.1600 |

| HDFC ULTRA SHORT TERM FUND (Past 5 months) |                 |                                       |        | Monthly IDCW Option |                                       |        |
|--------------------------------------------|-----------------|---------------------------------------|--------|---------------------|---------------------------------------|--------|
| Record Date                                | Regular Plan    |                                       |        | Direct Plan         |                                       |        |
|                                            | Cum IDCW NAV(₹) | IDCW per Unit(₹) For Individual & HUF | Others | Cum IDCW NAV(₹)     | IDCW per Unit(₹) For Individual & HUF | Others |
| May 25, 26                                 | 10.1554         | 0.0054                                | 0.0054 | 10.0580             | 0.0080                                | 0.0080 |
| Jun 29, 26                                 | 10.2560         | 0.1060                                | 0.1060 | 10.1582             | 0.1082                                | 0.1082 |
| Jul 27, 26                                 | 10.1962         | 0.0462                                | 0.0462 | 10.0984             | 0.0484                                | 0.0484 |
| Aug 31, 26                                 | 10.2101         | 0.0601                                | 0.0601 | 10.1131             | 0.0631                                | 0.0631 |
| Sep 28, 26                                 | 10.1947         | 0.0447                                | 0.0447 | 10.0969             | 0.0469                                | 0.0469 |

| HDFC BANKING AND PSU DEBT FUND (Past 5 quarters) |                 |                                       |        | IDCW Option     |                                       |        |
|--------------------------------------------------|-----------------|---------------------------------------|--------|-----------------|---------------------------------------|--------|
| Record Date                                      | Regular Plan    |                                       |        | Direct Plan     |                                       |        |
|                                                  | Cum IDCW NAV(₹) | IDCW per Unit(₹) For Individual & HUF | Others | Cum IDCW NAV(₹) | IDCW per Unit(₹) For Individual & HUF | Others |
| Apr 28, 25                                       | 10.2421         | 0.0121                                | 0.0121 | 10.0727         | 0.0127                                | 0.0127 |
| Jun 30, 25                                       | 10.2403         | 0.0133                                | 0.0133 | 10.0474         | 0.0174                                | 0.0174 |
| Jul 21, 25                                       | 10.2521         | 0.0086                                | 0.0086 | 10.0324         | 0.0024                                | 0.0024 |
| Jul 06, 26                                       | 10.1745         | 0.0345                                | 0.0345 | 10.0648         | 0.0348                                | 0.0348 |
| Aug 10, 26                                       | 10.1685         | 0.0285                                | 0.0285 | 10.0588         | 0.0288                                | 0.0288 |

| HDFC HOUSING OPPORTUNITIES FUND (Past 5 years) |                 |                                       |        | IDCW Option     |                                       |        |
|------------------------------------------------|-----------------|---------------------------------------|--------|-----------------|---------------------------------------|--------|
| Record Date                                    | Regular Plan    |                                       |        | Direct Plan     |                                       |        |
|                                                | Cum IDCW NAV(₹) | IDCW per Unit(₹) For Individual & HUF | Others | Cum IDCW NAV(₹) | IDCW per Unit(₹) For Individual & HUF | Others |
| Mar 09, 23                                     | 12.407          | 1.000                                 | 1.000  | 13.161          | 1.000                                 | 1.000  |
| Mar 07, 24                                     | 17.437          | 1.250                                 | 1.250  | 18.773          | 1.250                                 | 1.250  |
| Mar 06, 25                                     | 15.2960         | 1.2500                                | 1.2500 | 16.7200         | 1.2500                                | 1.2500 |

| HDFC LONG TERM FUND (Past 5 years) |                 |                                       |        | IDCW Option     |                                       |        |
|------------------------------------|-----------------|---------------------------------------|--------|-----------------|---------------------------------------|--------|
| Record Date                        | Regular Plan    |                                       |        | Direct Plan     |                                       |        |
|                                    | Cum IDCW NAV(₹) | IDCW per Unit(₹) For Individual & HUF | Others | Cum IDCW NAV(₹) | IDCW per Unit(₹) For Individual & HUF | Others |
| Mar 25, 25                         | 10.8901         | 0.1713                                | 0.1713 | 10.5390         | 0.0835                                | 0.0835 |
| Jun 25, 25                         | 10.7788         | 0.1886                                | 0.1886 | 10.5231         | 0.1923                                | 0.1923 |
| Dec 26, 25                         | 10.6098         | 0.0500                                | 0.0500 | 10.3678         | 0.0500                                | 0.0500 |
| Jun 25, 26                         | 10.8318         | 0.0500                                | 0.0500 | 10.6006         | 0.0600                                | 0.0600 |
| Sep 25, 26                         | 10.6486         | 0.0500                                | 0.0500 | 10.4192         | 0.0500                                | 0.0500 |

| HDFC DIVIDEND YIELD FUND (Past 5 years) |                 |                                       |        | IDCW Option     |                                       |        |
|-----------------------------------------|-----------------|---------------------------------------|--------|-----------------|---------------------------------------|--------|
| Record Date                             | Regular Plan    |                                       |        | Direct Plan     |                                       |        |
|                                         | Cum IDCW NAV(₹) | IDCW per Unit(₹) For Individual & HUF | Others | Cum IDCW NAV(₹) | IDCW per Unit(₹) For Individual & HUF | Others |
| Mar 10, 22                              | 13.76           | 1.00                                  | 1.00   | 14.051          | 0.95                                  | 0.95   |
| Feb 26, 26                              | 21.3590         | 1.5000                                | 1.5000 | 23.2000         | 1.5000                                | 1.5000 |

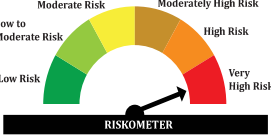
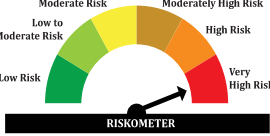
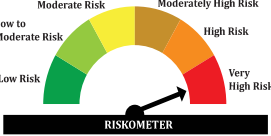
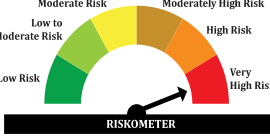
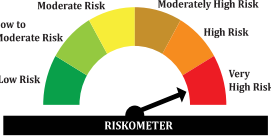
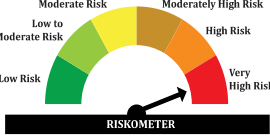
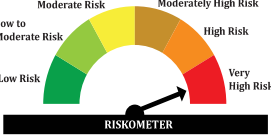
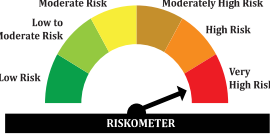
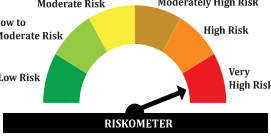
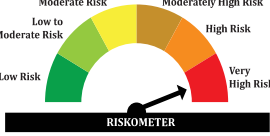
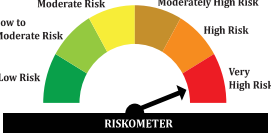
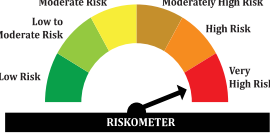
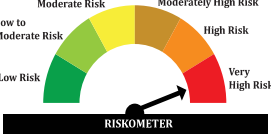
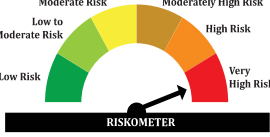
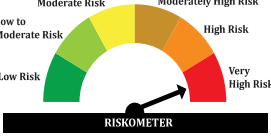
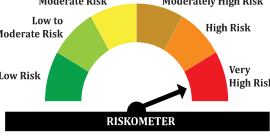
| HDFC BANKING & FINANCIAL SERVICES FUND (Past 5 years) |                 |                                       |        | IDCW Option     |                                       |        |
|-------------------------------------------------------|-----------------|---------------------------------------|--------|-----------------|---------------------------------------|--------|
| Record Date                                           | Regular Plan    |                                       |        | Direct Plan     |                                       |        |
|                                                       | Cum IDCW NAV(₹) | IDCW per Unit(₹) For Individual & HUF | Others | Cum IDCW NAV(₹) | IDCW per Unit(₹) For Individual & HUF | Others |
| Mar 07, 24                                            | 14.0610         | 0.7500                                | 0.7500 | 14.6870         | 0.7500                                | 0.7500 |
| Mar 06, 25                                            | 13.7600         | 1.0000                                | 1.0000 | 14.5820         | 1.0000                                | 1.0000 |

| HDFC CHARITY FUND FOR CANCER CURE - 50% IDCW DONATION <sup>^</sup> (Past 5 years) |                 |                                       |        | IDCW Option     |                                       |        |
|-----------------------------------------------------------------------------------|-----------------|---------------------------------------|--------|-----------------|---------------------------------------|--------|
| Record Date                                                                       | Regular Plan    |                                       |        | Direct Plan     |                                       |        |
|                                                                                   | Cum IDCW NAV(₹) | IDCW per Unit(₹) For Individual & HUF | Others | Cum IDCW NAV(₹) | IDCW per Unit(₹) For Individual & HUF | Others |
| Nov 21, 23                                                                        | 10.1707         | 0.1636                                | 0.1636 | 10.1710         | 0.1639                                | 0.1639 |
| Nov 21, 24                                                                        | 10.4609         | 0.3762                                | 0.3762 | 10.4609         | 0.3761                                | 0.3761 |
| Nov 21, 25                                                                        | 10.4869         | 0.3798                                | 0.3798 | 10.4869         | 0.3798                                | 0.3798 |
| May 21, 26                                                                        | 10.3880         | 0.3669                                | 0.3669 | 10.3880         | 0.3669                                | 0.3669 |

| HDFC CHARITY FUND FOR CANCER CURE - 75% IDCW DONATION <sup>^</sup> (Past 5 years) |                 |                                       |        | IDCW Option     |                                       |        |
|-----------------------------------------------------------------------------------|-----------------|---------------------------------------|--------|-----------------|---------------------------------------|--------|
| Record Date                                                                       | Regular Plan    |                                       |        | Direct Plan     |                                       |        |
|                                                                                   | Cum IDCW NAV(₹) | IDCW per Unit(₹) For Individual & HUF | Others | Cum IDCW NAV(₹) | IDCW per Unit(₹) For Individual & HUF | Others |
| Nov 21, 23                                                                        | 10.1707         | 0.1636                                | 0.1636 | 10.1710         | 0.1639                                | 0.1639 |
| Nov 21, 24                                                                        | 10.4610         | 0.3762                                | 0.3762 | 10.4609         | 0.3761                                | 0.3761 |
| Nov 21, 25                                                                        | 10.4869         | 0.3798                                | 0.3798 | 10.4869         | 0.3798                                | 0.3798 |
| May 21, 26                                                                        | 10.3880         | 0.3669                                | 0.3669 | 10.3880         | 0.3669                                | 0.3669 |

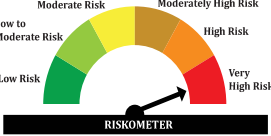
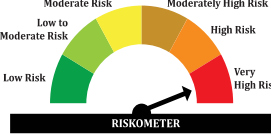
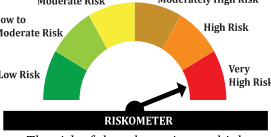
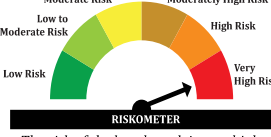
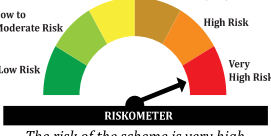
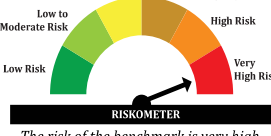
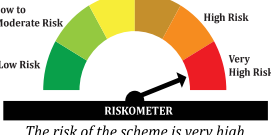
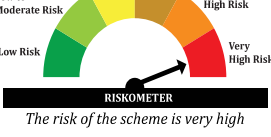
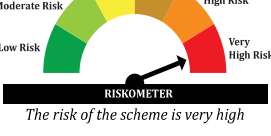
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## BENCHMARK AND SCHEME RISKOMETERS

| Fund Name & Benchmark                                                                              | Product Labelling<br>(This product is suitable for investors who are seeking ~)                                                                                                                                                     | Scheme Riskometer                                                                                                               | Benchmark Riskometer                                                                                                                |
|----------------------------------------------------------------------------------------------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|---------------------------------------------------------------------------------------------------------------------------------|-------------------------------------------------------------------------------------------------------------------------------------|
| <b>HDFC Flexi Cap Fund</b><br><br><b>BENCHMARK:</b> NIFTY 500 Index (TRI)                          | <ul style="list-style-type: none"> <li>• To generate long-term capital appreciation / income</li> <li>• Investment predominantly in equity &amp; equity related instruments</li> </ul>                                              |  <p>The risk of the scheme is very high</p>   |  <p>The risk of the benchmark is very high</p>   |
| <b>HDFC Multi Cap Fund</b><br><br><b>BENCHMARK:</b> NIFTY500 Multicap 50:25:25 (TRI)               | <ul style="list-style-type: none"> <li>• To generate long-term capital appreciation / income</li> <li>• Investments predominantly in equity and equity related securities of large cap, mid cap and small cap companies.</li> </ul> |  <p>The risk of the scheme is very high</p>   |  <p>The risk of the benchmark is very high</p>   |
| <b>HDFC Large Cap Fund</b><br><br><b>BENCHMARK:</b> NIFTY 100 Total Returns Index (TRI)            | <ul style="list-style-type: none"> <li>• To generate long-term capital appreciation / income</li> <li>• Investment predominantly in Large-cap companies</li> </ul>                                                                  |  <p>The risk of the scheme is very high</p>   |  <p>The risk of the benchmark is very high</p>   |
| <b>HDFC Mid Cap Fund</b><br><br><b>BENCHMARK:</b> NIFTY MIDCAP 150 (TRI)                           | <ul style="list-style-type: none"> <li>• To generate long-term capital appreciation / income</li> <li>• Investment predominantly in Mid-cap companies</li> </ul>                                                                    |  <p>The risk of the scheme is very high</p>   |  <p>The risk of the benchmark is very high</p>   |
| <b>HDFC Small Cap Fund</b><br><br><b>BENCHMARK:</b> BSE 250 Smallcap Index (TRI)                   | <ul style="list-style-type: none"> <li>• To generate long-term capital appreciation / income</li> <li>• Investment predominantly in Small-cap companies</li> </ul>                                                                  |  <p>The risk of the scheme is very high</p> |  <p>The risk of the benchmark is very high</p> |
| <b>HDFC Large &amp; Mid Cap Fund</b><br><br><b>BENCHMARK:</b> NIFTY LARGE - MIDCAP 250 Index (TRI) | <ul style="list-style-type: none"> <li>• To generate long-term capital appreciation/income</li> <li>• Investment predominantly in Large Cap and Mid Cap companies</li> </ul>                                                        |  <p>The risk of the scheme is very high</p> |  <p>The risk of the benchmark is very high</p> |
| <b>HDFC Value Fund</b><br><br><b>BENCHMARK:</b> NIFTY 500 Index (TRI)                              | <ul style="list-style-type: none"> <li>• To generate long-term capital appreciation / income in the long term</li> <li>• Investment primarily in undervalued stocks</li> </ul>                                                      |  <p>The risk of the scheme is very high</p> |  <p>The risk of the benchmark is very high</p> |
| <b>HDFC Dividend Yield Fund</b><br><br><b>BENCHMARK:</b> NIFTY 500 Index (TRI)                     | <ul style="list-style-type: none"> <li>• Capital appreciation over long term/regular income</li> <li>• Investment predominantly in equity and equity related Instruments of dividend yielding companies</li> </ul>                  |  <p>The risk of the scheme is very high</p> |  <p>The risk of the benchmark is very high</p> |

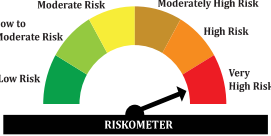
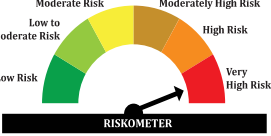
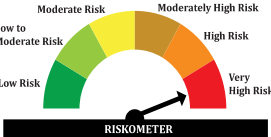
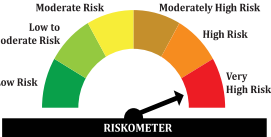
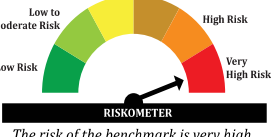
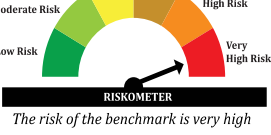
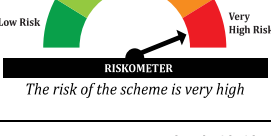
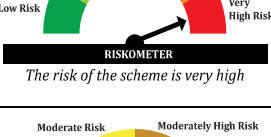
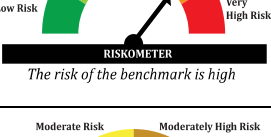
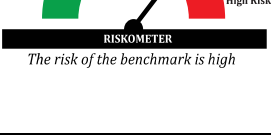
~ Investors should consult their financial advisers, if in doubt about whether the product is suitable for them

## BENCHMARK AND SCHEME RISKOMETERS

| Fund Name & Benchmark                                                                                               | Product Labelling<br>(This product is suitable for investors who are seeking ~)                                                                                                                                                                                                   | Scheme Riskometer                                                                                                               | Benchmark Riskometer                                                                                                                |
|---------------------------------------------------------------------------------------------------------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|---------------------------------------------------------------------------------------------------------------------------------|-------------------------------------------------------------------------------------------------------------------------------------|
| <b>HDFC Focused Fund</b><br><br><b>BENCHMARK:</b> NIFTY 500 Index (TRI)                                             | <ul style="list-style-type: none"> <li>To generate long-term capital appreciation / income</li> <li>Investments in equity &amp; equity related instruments of up to 30 companies</li> </ul>                                                                                       |  <p>The risk of the scheme is very high</p>   |  <p>The risk of the benchmark is very high</p>   |
| <b>HDFC Business Cycle Fund</b><br><br><b>BENCHMARK:</b> NIFTY 500 Index (TRI)                                      | <ul style="list-style-type: none"> <li>to generate long-term capital appreciation/ income</li> <li>investment predominantly in equity &amp; equity related instruments of business cycle based theme</li> </ul>                                                                   |  <p>The risk of the scheme is very high</p>   |  <p>The risk of the benchmark is very high</p>   |
| <b>HDFC Transportation and Logistics Fund</b><br><br><b>BENCHMARK:</b> NIFTY Transportation & Logistics Index (TRI) | <ul style="list-style-type: none"> <li>To generate long-term capital appreciation</li> <li>Investment predominantly in equity &amp; equity related instruments of companies under Transportation and Logistics theme</li> </ul>                                                   |  <p>The risk of the scheme is very high</p>   |  <p>The risk of the benchmark is very high</p>   |
| <b>HDFC Defence Fund</b><br><br><b>BENCHMARK:</b> NIFTY India Defence Index TRI (Total Returns Index)               | <ul style="list-style-type: none"> <li>To generate long-term capital appreciation/income</li> <li>Investment predominantly in equity &amp; equity related instruments of defence and allied sector companies.</li> </ul>                                                          |  <p>The risk of the scheme is very high</p>  |  <p>The risk of the benchmark is very high</p>  |
| <b>HDFC Banking &amp; Financial Services Fund</b><br><br><b>BENCHMARK:</b> NIFTY Financial Services (TRI)           | <ul style="list-style-type: none"> <li>To generate long-term capital appreciation/income</li> <li>Investment predominantly in equity &amp; equity related instruments of banking and financial services companies</li> </ul>                                                      |  <p>The risk of the scheme is very high</p> |  <p>The risk of the benchmark is very high</p> |
| <b>HDFC Technology Fund</b><br><br><b>BENCHMARK:</b> BSE Teck Index (TRI)                                           | <ul style="list-style-type: none"> <li>To generate long-term capital appreciation</li> <li>Investment predominantly in equity &amp; equity related instruments of Technology &amp; technology related companies</li> </ul>                                                        |  <p>The risk of the scheme is very high</p> |  <p>The risk of the benchmark is very high</p> |
| <b>HDFC Pharma and Healthcare Fund</b><br><br><b>BENCHMARK:</b> BSE Healthcare Index (TRI)                          | <ul style="list-style-type: none"> <li>To generate long-term capital appreciation</li> <li>Investment predominantly in equity &amp; equity related instruments of Pharma and healthcare companies.</li> </ul>                                                                     |  <p>The risk of the scheme is very high</p> |  <p>The risk of the benchmark is very high</p> |
| <b>HDFC Housing Opportunities Fund</b><br><br><b>BENCHMARK:</b> Nifty Housing Index (TRI)                           | <ul style="list-style-type: none"> <li>Capital appreciation over long term</li> <li>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</li> </ul> |  <p>The risk of the scheme is very high</p> |  <p>The risk of the benchmark is very high</p> |

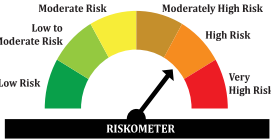
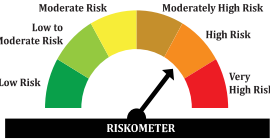
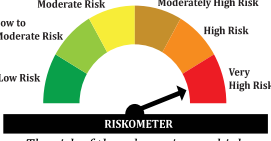
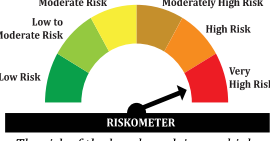
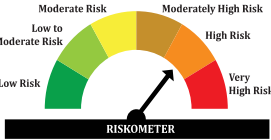
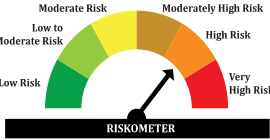
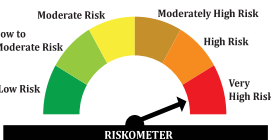
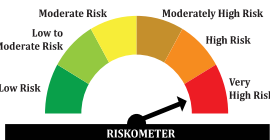
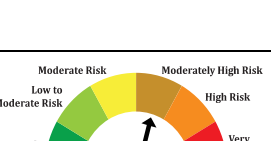
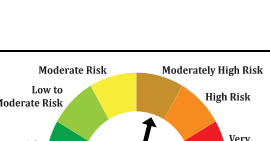
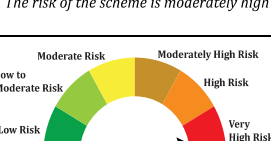
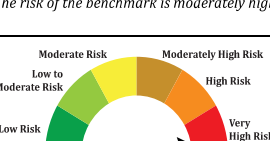
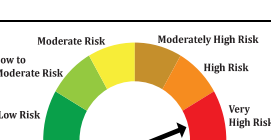
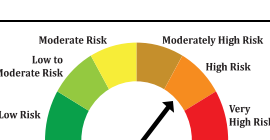
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## BENCHMARK AND SCHEME RISKOMETERS

| Fund Name & Benchmark                                                                                                                                                            | Product Labelling<br>(This product is suitable for investors who are seeking ~)                                                                                                                                                                                                                                           | Scheme Riskometer                                                                                                               | Benchmark Riskometer                                                                                                                |
|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|---------------------------------------------------------------------------------------------------------------------------------|-------------------------------------------------------------------------------------------------------------------------------------|
| <b>HDFC Infrastructure Fund</b><br><br><b>BENCHMARK:</b> BSE India Infrastructure Index (TRI)                                                                                    | <ul style="list-style-type: none"> <li>To generate long-term capital appreciation / income</li> <li>Investment predominantly in equity and equity related securities of companies engaged in or expected to benefit from the growth and development of infrastructure</li> </ul>                                          |  <p>The risk of the scheme is very high</p>   |  <p>The risk of the benchmark is very high</p>   |
| <b>HDFC MNC Fund</b><br><br><b>BENCHMARK:</b> NIFTY MNC (TRI)                                                                                                                    | <ul style="list-style-type: none"> <li>To generate long-term capital appreciation/income</li> <li>Investment predominantly in equity &amp; equity related instruments of multinational companies.</li> </ul>                                                                                                              |  <p>The risk of the scheme is very high</p>   |  <p>The risk of the benchmark is very high</p>   |
| <b>HDFC Consumption Fund</b><br><br><b>BENCHMARK:</b> NIFTY India Consumption Index (TRI)                                                                                        | <ul style="list-style-type: none"> <li>To generate long-term capital appreciation / income.</li> <li>Investment in equity and equity related securities of companies with a focus on consumption and consumption related sector or allied sectors theme.</li> </ul>                                                       |  <p>The risk of the scheme is very high</p>   |  <p>The risk of the benchmark is very high</p>   |
| <b>HDFC Manufacturing Fund</b><br><br><b>BENCHMARK:</b> NIFTY India Manufacturing Index (TRI)                                                                                    | <ul style="list-style-type: none"> <li>To generate long term capital appreciation</li> <li>Investment predominantly in equity &amp; equity related securities of companies engaged in the manufacturing theme.</li> </ul>                                                                                                 |  <p>The risk of the scheme is very high</p>  |  <p>The risk of the benchmark is very high</p>  |
| <b>HDFC Innovation Fund</b><br><br><b>BENCHMARK:</b> NIFTY 500 Index (TRI)                                                                                                       | <ul style="list-style-type: none"> <li>Capital appreciation over long term</li> <li>To invest in equity and equity related instruments of companies that are adopting innovative themes and strategies</li> </ul>                                                                                                         |  <p>The risk of the scheme is very high</p> |  <p>The risk of the benchmark is very high</p> |
| <b>HDFC Balanced Advantage Fund</b><br><br><b>BENCHMARK:</b> NIFTY 50 Hybrid Composite Debt 50:50 Index (Total Returns Index)                                                    | <ul style="list-style-type: none"> <li>To generate long-term capital appreciation / income</li> <li>Investments in a mix of equity and debt instruments</li> </ul>                                                                                                                                                        |  <p>The risk of the scheme is very high</p> |  <p>The risk of the benchmark is high</p>      |
| <b>HDFC Aggressive Hybrid Fund</b><br><br><b>BENCHMARK:</b> NIFTY 50 Hybrid Composite Debt 65:35 Index (Total Returns Index)                                                     | <ul style="list-style-type: none"> <li>To generate long-term capital appreciation / income.</li> <li>Investments predominantly in equity &amp; equity related instruments. The Scheme will also invest in debt and money market instruments.</li> </ul>                                                                   |  <p>The risk of the scheme is very high</p> |  <p>The risk of the benchmark is high</p>      |
| <b>HDFC Multi Asset Allocation Fund</b><br><br><b>BENCHMARK:</b> 65% Nifty 50 TRI + 22.5% Nifty Composite Debt Index +10% Domestic Price of Gold + 2.5% Domestic Price of Silver | <ul style="list-style-type: none"> <li>To generate long-term capital appreciation / income</li> <li>Investments in a diversified portfolio of equity &amp; equity related instruments, debt &amp; money market instruments and Commodities ETFs such as Gold/Silver/other Commodity ETFs as permitted and ETCD</li> </ul> |  <p>The risk of the scheme is very high</p> |  <p>The risk of the benchmark is high</p>      |

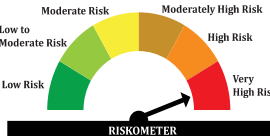
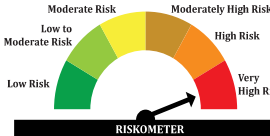
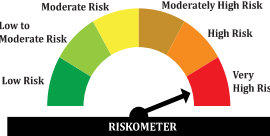
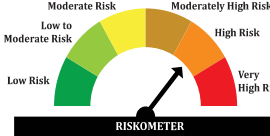
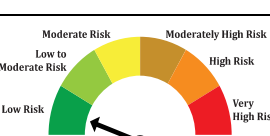
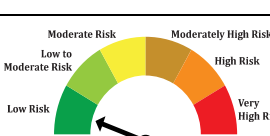
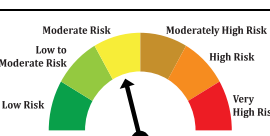
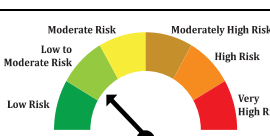
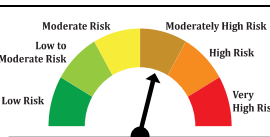
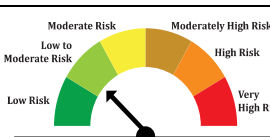
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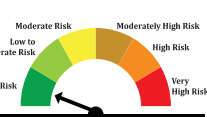
# BENCHMARK AND SCHEME RISKOMETERS

| Fund Name & Benchmark                                                                                                                                    | Product Labelling<br>(This product is suitable for investors who are seeking ~)                                                                                                                                                                                                                                                        | Scheme Riskometer                                                                                                                     | Benchmark Riskometer                                                                                                                      |
|----------------------------------------------------------------------------------------------------------------------------------------------------------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|---------------------------------------------------------------------------------------------------------------------------------------|-------------------------------------------------------------------------------------------------------------------------------------------|
| <b>HDFC Multi-Asset Active FOF</b><br><br><b>BENCHMARK:</b> 50% NIFTY 50 TRI + 40% NIFTY Composite Debt Index + 10% Gold derived as per regulatory norms | <ul style="list-style-type: none"> <li>Capital appreciation over long term</li> <li>Investment predominantly in equity oriented, debt oriented and Gold ETF schemes</li> </ul>                                                                                                                                                         |  <p>The risk of the scheme is high</p>              |  <p>The risk of the benchmark is high</p>              |
| <b>HDFC Diversified Equity All Cap Active FOF</b><br><br><b>BENCHMARK:</b> NIFTY 500 (TRI)                                                               | <ul style="list-style-type: none"> <li>Capital appreciation / generate income over long term</li> <li>To invest in units of Equity-oriented schemes based on varied market caps.</li> </ul>                                                                                                                                            |  <p>The risk of the scheme is very high</p>         |  <p>The risk of the benchmark is very high</p>         |
| <b>HDFC Gold ETF Fund of Fund</b><br><br><b>BENCHMARK:</b> Domestic Price of Physical Gold                                                               | <ul style="list-style-type: none"> <li>Capital appreciation over long term</li> <li>Investment in Units of HDFC Gold ETF(HGETF). HGETF invests in gold bullion of 0.995 fineness</li> </ul>                                                                                                                                            |  <p>The risk of the scheme is high</p>              |  <p>The risk of the benchmark is high</p>              |
| <b>HDFC Silver ETF Fund of Fund</b><br><br><b>BENCHMARK:</b> Domestic Prices of physical Silver (derived as per regulatory norms)                        | <ul style="list-style-type: none"> <li>Capital appreciation over long term.</li> <li>Investment in Units of HDFC Silver ETF (HSETF). HSETF invests in Silver and Silver related instruments.</li> </ul>                                                                                                                                |  <p>The risk of the scheme is very high</p>         |  <p>The risk of the benchmark is very high</p>         |
| <b>HDFC Equity Savings Fund</b><br><br><b>BENCHMARK:</b> NIFTY Equity Savings Index (Total Returns Index)                                                | <ul style="list-style-type: none"> <li>Capital appreciation while generating income over medium to long term.</li> <li>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.</li> </ul> |  <p>The risk of the scheme is moderately high</p> |  <p>The risk of the benchmark is moderate</p>        |
| <b>HDFC Conservative Hybrid Fund</b><br><br><b>BENCHMARK:</b> NIFTY 50 Hybrid Composite Debt 15:85 Index (Total Returns Index)                           | <ul style="list-style-type: none"> <li>To generate long-term income / capital appreciation</li> <li>Investments primarily in debt securities, money market instruments and moderate exposure to equities</li> </ul>                                                                                                                    |  <p>The risk of the scheme is moderately high</p> |  <p>The risk of the benchmark is moderately high</p> |
| <b>HDFC ELSS - Tax Saver Fund</b><br><br><b>BENCHMARK:</b> NIFTY 500 Index (TRI)                                                                         | <ul style="list-style-type: none"> <li>To generate long-term capital appreciation / income</li> <li>Investment predominantly of equity &amp; equity related instruments</li> </ul>                                                                                                                                                     |  <p>The risk of the scheme is very high</p>       |  <p>The risk of the benchmark is very high</p>       |
| <b>HDFC Children's Fund</b><br><br><b>BENCHMARK:</b> NIFTY 50 Hybrid Composite Debt 65:35 Index (Total Returns Index)                                    | <ul style="list-style-type: none"> <li>Capital appreciation over long term</li> <li>Investment in equity and equity related instruments as well as debt and money market instruments.</li> </ul>                                                                                                                                       |  <p>The risk of the scheme is very high</p>       |  <p>The risk of the benchmark is high</p>            |

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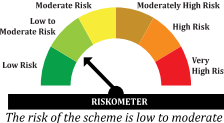
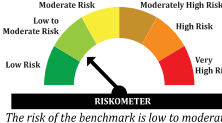
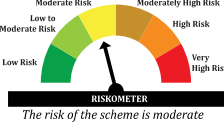
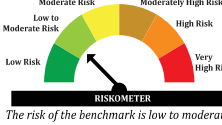
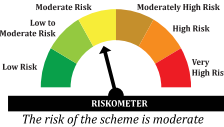
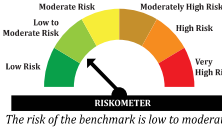
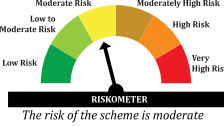
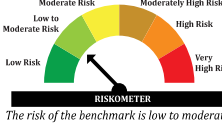
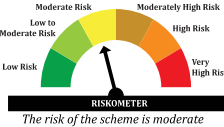
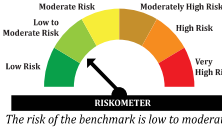
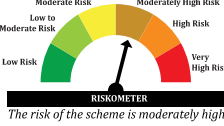
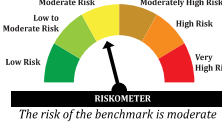
## BENCHMARK AND SCHEME RISKOMETERS

| Fund Name & Benchmark                                                                                                                        | Product Labelling<br>(This product is suitable for investors who are seeking ~)                                                                                                                                                                                                                                          | Scheme Riskometer                                                                                                                     | Benchmark Riskometer                                                                                                                      |
|----------------------------------------------------------------------------------------------------------------------------------------------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|---------------------------------------------------------------------------------------------------------------------------------------|-------------------------------------------------------------------------------------------------------------------------------------------|
| <b>HDFC Retirement Fund - Equity Plan</b><br><br><b>BENCHMARK:</b> NIFTY 500 (Total Returns Index)                                           | <ul style="list-style-type: none"> <li>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.</li> <li>Investment predominantly in equity and equity related instruments.</li> </ul>                                                    |  <p>The risk of the scheme is very high</p>         |  <p>The risk of the benchmark is very high</p>         |
| <b>HDFC Retirement Fund - Hybrid Equity Plan</b><br><br><b>BENCHMARK:</b> NIFTY 50 Hybrid Composite Debt 65:35 Index (Total Returns Index)   | <ul style="list-style-type: none"> <li>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</li> <li>Investment predominantly in equity and equity related instruments &amp; balance in debt and money market instruments.</li> </ul>  |  <p>The risk of the scheme is very high</p>         |  <p>The risk of the benchmark is high</p>              |
| <b>HDFC Retirement Fund - Hybrid Debt Plan</b><br><br><b>BENCHMARK:</b> NIFTY 50 Hybrid Composite Debt 15:85 Index (Total Returns Index)     | <ul style="list-style-type: none"> <li>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.</li> <li>Investment predominantly in debt and money market instruments &amp; balance in equity and equity related instruments.</li> </ul> |  <p>The risk of the scheme is moderately high</p>   |  <p>The risk of the benchmark is moderately high</p>   |
| <b>HDFC Arbitrage Fund</b><br><br><b>BENCHMARK:</b> NIFTY 50 Arbitrage Index (Total Returns Index)                                           | <ul style="list-style-type: none"> <li>Income over short term.</li> <li>Income through arbitrage opportunities between cash and derivative market and arbitrage opportunities within the derivative segment.</li> </ul>                                                                                                  |  <p>The risk of the scheme is low</p>               |  <p>The risk of the benchmark is low</p>               |
| <b>HDFC Income Plus Arbitrage Active FOF</b><br><br><b>BENCHMARK:</b> 40% NIFTY 50 Arbitrage Index (TRI) + 60% NIFTY Composite Debt Index    | <ul style="list-style-type: none"> <li>Capital appreciation over long term</li> <li>Investment in Units of Arbitrage and Debt schemes</li> </ul>                                                                                                                                                                         |  <p>The risk of the scheme is moderate</p>        |  <p>The risk of the benchmark is low to moderate</p> |
| <b>HDFC Income Plus Arbitrage Omni FOF</b><br><br><b>BENCHMARK:</b> 40% NIFTY 50 Arbitrage Index (TRI) + 60% NIFTY Short Duration Debt Index | <ul style="list-style-type: none"> <li>Capital appreciation / generate income over long term.</li> <li>Investment in Units of domestic Arbitrage schemes and active/passive Debt-oriented schemes.</li> </ul>                                                                                                            |  <p>The risk of the scheme is moderately high</p> |  <p>The risk of the benchmark is low to moderate</p> |

| Fund Name & Benchmark                                                                 | Product Labelling<br>(This product is suitable for investors who are seeking ~)                                                                                                                                    | Scheme Riskometer (Current risk as per latest month end portfolio)                                                                 | Benchmark Riskometer                                                                                                                  | Potential Risk Class<br>(Maximum risk the Scheme can take)                                                                                                                                                                                                                                                                                                                                                                                                                                                                                       |               |                          |                    |                           |                      |  |  |  |                          |     |  |  |                     |  |  |  |                             |  |  |  |                                                                                       |  |  |  |
|---------------------------------------------------------------------------------------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|------------------------------------------------------------------------------------------------------------------------------------|---------------------------------------------------------------------------------------------------------------------------------------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|---------------|--------------------------|--------------------|---------------------------|----------------------|--|--|--|--------------------------|-----|--|--|---------------------|--|--|--|-----------------------------|--|--|--|---------------------------------------------------------------------------------------|--|--|--|
| <div>HDFC Overnight Fund</div> <div>BENCHMARK: CRISIL Liquid Overnight Index</div>    | <div><div>• Regular income over short term that may be in line with the overnight call rates</div><div>• To generate returns by investing in debt and money market instruments with overnight maturity</div></div> | <div><p>The risk of the scheme is low</p></div> | <div><p>The risk of the benchmark is low</p></div> | <table><tr><td>Credit Risk →</td><td>Relatively Low (Class A)</td><td>Moderate (Class B)</td><td>Relatively High (Class C)</td></tr><tr><td>Interest Rate Risk ↓</td><td></td><td></td><td></td></tr><tr><td>Relatively Low (Class I)</td><td>A-I</td><td></td><td></td></tr><tr><td>Moderate (Class II)</td><td></td><td></td><td></td></tr><tr><td>Relatively High (Class III)</td><td></td><td></td><td></td></tr><tr><td colspan="4">A-I - A Scheme with Relatively Low Interest Rate Risk and Relatively Low Credit Risk.</td></tr></table> | Credit Risk → | Relatively Low (Class A) | Moderate (Class B) | Relatively High (Class C) | Interest Rate Risk ↓ |  |  |  | Relatively Low (Class I) | A-I |  |  | Moderate (Class II) |  |  |  | Relatively High (Class III) |  |  |  | A-I - A Scheme with Relatively Low Interest Rate Risk and Relatively Low Credit Risk. |  |  |  |
| Credit Risk →                                                                         | Relatively Low (Class A)                                                                                                                                                                                           | Moderate (Class B)                                                                                                                 | Relatively High (Class C)                                                                                                             |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                  |               |                          |                    |                           |                      |  |  |  |                          |     |  |  |                     |  |  |  |                             |  |  |  |                                                                                       |  |  |  |
| Interest Rate Risk ↓                                                                  |                                                                                                                                                                                                                    |                                                                                                                                    |                                                                                                                                       |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                  |               |                          |                    |                           |                      |  |  |  |                          |     |  |  |                     |  |  |  |                             |  |  |  |                                                                                       |  |  |  |
| Relatively Low (Class I)                                                              | A-I                                                                                                                                                                                                                |                                                                                                                                    |                                                                                                                                       |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                  |               |                          |                    |                           |                      |  |  |  |                          |     |  |  |                     |  |  |  |                             |  |  |  |                                                                                       |  |  |  |
| Moderate (Class II)                                                                   |                                                                                                                                                                                                                    |                                                                                                                                    |                                                                                                                                       |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                  |               |                          |                    |                           |                      |  |  |  |                          |     |  |  |                     |  |  |  |                             |  |  |  |                                                                                       |  |  |  |
| Relatively High (Class III)                                                           |                                                                                                                                                                                                                    |                                                                                                                                    |                                                                                                                                       |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                  |               |                          |                    |                           |                      |  |  |  |                          |     |  |  |                     |  |  |  |                             |  |  |  |                                                                                       |  |  |  |
| A-I - A Scheme with Relatively Low Interest Rate Risk and Relatively Low Credit Risk. |                                                                                                                                                                                                                    |                                                                                                                                    |                                                                                                                                       |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                  |               |                          |                    |                           |                      |  |  |  |                          |     |  |  |                     |  |  |  |                             |  |  |  |                                                                                       |  |  |  |

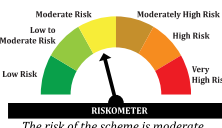
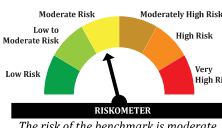
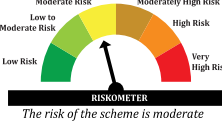
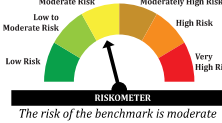
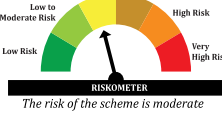
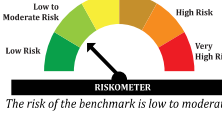
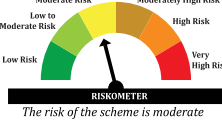
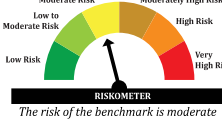
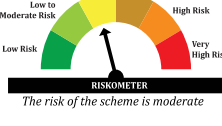
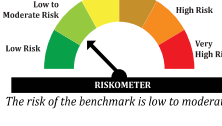
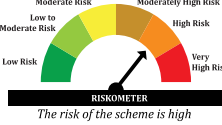
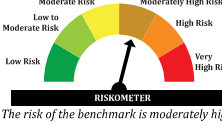
~ Investors should consult their financial advisers, if in doubt about whether the product is suitable for them

# BENCHMARK AND SCHEME RISKOMETERS

| Fund Name & Benchmark                                                                                    | Product Labelling<br>(This product is suitable for investors who are seeking ~)                                                                                                              | Scheme Riskometer (Current risk as per latest month end portfolio)                                                                   | Benchmark Riskometer                                                                                                                     | Potential Risk Class<br>(Maximum risk the Scheme can take)                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                           |               |                          |                    |                           |                      |  |  |  |                          |  |            |  |                     |  |             |  |                             |  |              |              |                                                                                                  |  |  |  |
|----------------------------------------------------------------------------------------------------------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|--------------------------------------------------------------------------------------------------------------------------------------|------------------------------------------------------------------------------------------------------------------------------------------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|---------------|--------------------------|--------------------|---------------------------|----------------------|--|--|--|--------------------------|--|------------|--|---------------------|--|-------------|--|-----------------------------|--|--------------|--------------|--------------------------------------------------------------------------------------------------|--|--|--|
| <b>HDFC Liquid Fund</b><br><br><b>BENCHMARK:</b><br>CRISIL Liquid Debt A-I Index                         | <ul style="list-style-type: none"><li>Regular income over short term</li><li>To generate income through a portfolio comprising money market and debt instruments</li></ul>                   |  <p>The risk of the scheme is low to moderate</p>   |  <p>The risk of the benchmark is low to moderate</p>   | <table><tr><td>Credit Risk →</td><td>Relatively Low (Class A)</td><td>Moderate (Class B)</td><td>Relatively High (Class C)</td></tr><tr><td>Interest Rate Risk ↓</td><td></td><td></td><td></td></tr><tr><td>Relatively Low (Class I)</td><td></td><td><b>B-I</b></td><td></td></tr><tr><td>Moderate (Class II)</td><td></td><td></td><td></td></tr><tr><td>Relatively High (Class III)</td><td></td><td></td><td></td></tr><tr><td colspan="4"><b>B-I - A Scheme with Relatively Low Interest Rate Risk and Moderate Credit Risk.</b></td></tr></table>             | Credit Risk → | Relatively Low (Class A) | Moderate (Class B) | Relatively High (Class C) | Interest Rate Risk ↓ |  |  |  | Relatively Low (Class I) |  | <b>B-I</b> |  | Moderate (Class II) |  |             |  | Relatively High (Class III) |  |              |              | <b>B-I - A Scheme with Relatively Low Interest Rate Risk and Moderate Credit Risk.</b>           |  |  |  |
| Credit Risk →                                                                                            | Relatively Low (Class A)                                                                                                                                                                     | Moderate (Class B)                                                                                                                   | Relatively High (Class C)                                                                                                                |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                      |               |                          |                    |                           |                      |  |  |  |                          |  |            |  |                     |  |             |  |                             |  |              |              |                                                                                                  |  |  |  |
| Interest Rate Risk ↓                                                                                     |                                                                                                                                                                                              |                                                                                                                                      |                                                                                                                                          |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                      |               |                          |                    |                           |                      |  |  |  |                          |  |            |  |                     |  |             |  |                             |  |              |              |                                                                                                  |  |  |  |
| Relatively Low (Class I)                                                                                 |                                                                                                                                                                                              | <b>B-I</b>                                                                                                                           |                                                                                                                                          |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                      |               |                          |                    |                           |                      |  |  |  |                          |  |            |  |                     |  |             |  |                             |  |              |              |                                                                                                  |  |  |  |
| Moderate (Class II)                                                                                      |                                                                                                                                                                                              |                                                                                                                                      |                                                                                                                                          |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                      |               |                          |                    |                           |                      |  |  |  |                          |  |            |  |                     |  |             |  |                             |  |              |              |                                                                                                  |  |  |  |
| Relatively High (Class III)                                                                              |                                                                                                                                                                                              |                                                                                                                                      |                                                                                                                                          |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                      |               |                          |                    |                           |                      |  |  |  |                          |  |            |  |                     |  |             |  |                             |  |              |              |                                                                                                  |  |  |  |
| <b>B-I - A Scheme with Relatively Low Interest Rate Risk and Moderate Credit Risk.</b>                   |                                                                                                                                                                                              |                                                                                                                                      |                                                                                                                                          |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                      |               |                          |                    |                           |                      |  |  |  |                          |  |            |  |                     |  |             |  |                             |  |              |              |                                                                                                  |  |  |  |
| <b>HDFC Ultra Short Term Fund</b><br><br><b>BENCHMARK:</b><br>CRISIL Ultra Short Duration Debt A-I Index | <ul style="list-style-type: none"><li>Income over short term</li><li>Income/capital appreciation through investment in debt securities and money market instruments</li></ul>                |  <p>The risk of the scheme is moderate</p>          |  <p>The risk of the benchmark is low to moderate</p>   | <table><tr><td>Credit Risk →</td><td>Relatively Low (Class A)</td><td>Moderate (Class B)</td><td>Relatively High (Class C)</td></tr><tr><td>Interest Rate Risk ↓</td><td></td><td></td><td></td></tr><tr><td>Relatively Low (Class I)</td><td></td><td></td><td></td></tr><tr><td>Moderate (Class II)</td><td></td><td><b>B-II</b></td><td></td></tr><tr><td>Relatively High (Class III)</td><td></td><td></td><td></td></tr><tr><td colspan="4"><b>B-II - A Scheme with Moderate Interest Rate Risk and Moderate Credit Risk.</b></td></tr></table>                 | Credit Risk → | Relatively Low (Class A) | Moderate (Class B) | Relatively High (Class C) | Interest Rate Risk ↓ |  |  |  | Relatively Low (Class I) |  |            |  | Moderate (Class II) |  | <b>B-II</b> |  | Relatively High (Class III) |  |              |              | <b>B-II - A Scheme with Moderate Interest Rate Risk and Moderate Credit Risk.</b>                |  |  |  |
| Credit Risk →                                                                                            | Relatively Low (Class A)                                                                                                                                                                     | Moderate (Class B)                                                                                                                   | Relatively High (Class C)                                                                                                                |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                      |               |                          |                    |                           |                      |  |  |  |                          |  |            |  |                     |  |             |  |                             |  |              |              |                                                                                                  |  |  |  |
| Interest Rate Risk ↓                                                                                     |                                                                                                                                                                                              |                                                                                                                                      |                                                                                                                                          |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                      |               |                          |                    |                           |                      |  |  |  |                          |  |            |  |                     |  |             |  |                             |  |              |              |                                                                                                  |  |  |  |
| Relatively Low (Class I)                                                                                 |                                                                                                                                                                                              |                                                                                                                                      |                                                                                                                                          |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                      |               |                          |                    |                           |                      |  |  |  |                          |  |            |  |                     |  |             |  |                             |  |              |              |                                                                                                  |  |  |  |
| Moderate (Class II)                                                                                      |                                                                                                                                                                                              | <b>B-II</b>                                                                                                                          |                                                                                                                                          |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                      |               |                          |                    |                           |                      |  |  |  |                          |  |            |  |                     |  |             |  |                             |  |              |              |                                                                                                  |  |  |  |
| Relatively High (Class III)                                                                              |                                                                                                                                                                                              |                                                                                                                                      |                                                                                                                                          |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                      |               |                          |                    |                           |                      |  |  |  |                          |  |            |  |                     |  |             |  |                             |  |              |              |                                                                                                  |  |  |  |
| <b>B-II - A Scheme with Moderate Interest Rate Risk and Moderate Credit Risk.</b>                        |                                                                                                                                                                                              |                                                                                                                                      |                                                                                                                                          |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                      |               |                          |                    |                           |                      |  |  |  |                          |  |            |  |                     |  |             |  |                             |  |              |              |                                                                                                  |  |  |  |
| <b>HDFC Ultra Short to Short Term Fund</b><br><br><b>BENCHMARK:</b><br>NIFTY Low Duration Debt Index A-I | <ul style="list-style-type: none"><li>Income over short term.</li><li>To generate income / capital appreciation through investment in debt securities and money market instruments</li></ul> |  <p>The risk of the scheme is moderate</p>          |  <p>The risk of the benchmark is low to moderate</p>   | <table><tr><td>Credit Risk →</td><td>Relatively Low (Class A)</td><td>Moderate (Class B)</td><td>Relatively High (Class C)</td></tr><tr><td>Interest Rate Risk ↓</td><td></td><td></td><td></td></tr><tr><td>Relatively Low (Class I)</td><td></td><td></td><td></td></tr><tr><td>Moderate (Class II)</td><td></td><td></td><td></td></tr><tr><td>Relatively High (Class III)</td><td></td><td><b>B-III</b></td><td></td></tr><tr><td colspan="4"><b>B-III - A Scheme with Relatively High Interest Rate Risk and Moderate Credit Risk.</b></td></tr></table>        | Credit Risk → | Relatively Low (Class A) | Moderate (Class B) | Relatively High (Class C) | Interest Rate Risk ↓ |  |  |  | Relatively Low (Class I) |  |            |  | Moderate (Class II) |  |             |  | Relatively High (Class III) |  | <b>B-III</b> |              | <b>B-III - A Scheme with Relatively High Interest Rate Risk and Moderate Credit Risk.</b>        |  |  |  |
| Credit Risk →                                                                                            | Relatively Low (Class A)                                                                                                                                                                     | Moderate (Class B)                                                                                                                   | Relatively High (Class C)                                                                                                                |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                      |               |                          |                    |                           |                      |  |  |  |                          |  |            |  |                     |  |             |  |                             |  |              |              |                                                                                                  |  |  |  |
| Interest Rate Risk ↓                                                                                     |                                                                                                                                                                                              |                                                                                                                                      |                                                                                                                                          |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                      |               |                          |                    |                           |                      |  |  |  |                          |  |            |  |                     |  |             |  |                             |  |              |              |                                                                                                  |  |  |  |
| Relatively Low (Class I)                                                                                 |                                                                                                                                                                                              |                                                                                                                                      |                                                                                                                                          |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                      |               |                          |                    |                           |                      |  |  |  |                          |  |            |  |                     |  |             |  |                             |  |              |              |                                                                                                  |  |  |  |
| Moderate (Class II)                                                                                      |                                                                                                                                                                                              |                                                                                                                                      |                                                                                                                                          |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                      |               |                          |                    |                           |                      |  |  |  |                          |  |            |  |                     |  |             |  |                             |  |              |              |                                                                                                  |  |  |  |
| Relatively High (Class III)                                                                              |                                                                                                                                                                                              | <b>B-III</b>                                                                                                                         |                                                                                                                                          |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                      |               |                          |                    |                           |                      |  |  |  |                          |  |            |  |                     |  |             |  |                             |  |              |              |                                                                                                  |  |  |  |
| <b>B-III - A Scheme with Relatively High Interest Rate Risk and Moderate Credit Risk.</b>                |                                                                                                                                                                                              |                                                                                                                                      |                                                                                                                                          |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                      |               |                          |                    |                           |                      |  |  |  |                          |  |            |  |                     |  |             |  |                             |  |              |              |                                                                                                  |  |  |  |
| <b>HDFC Money Market Fund</b><br><br><b>BENCHMARK:</b><br>CRISIL Money Market A-I Index                  | <ul style="list-style-type: none"><li>Income over short term</li><li>To generate income / capital appreciation by investing in money market instruments</li></ul>                            |  <p>The risk of the scheme is moderate</p>        |  <p>The risk of the benchmark is low to moderate</p> | <table><tr><td>Credit Risk →</td><td>Relatively Low (Class A)</td><td>Moderate (Class B)</td><td>Relatively High (Class C)</td></tr><tr><td>Interest Rate Risk ↓</td><td></td><td></td><td></td></tr><tr><td>Relatively Low (Class I)</td><td></td><td><b>B-I</b></td><td></td></tr><tr><td>Moderate (Class II)</td><td></td><td></td><td></td></tr><tr><td>Relatively High (Class III)</td><td></td><td></td><td></td></tr><tr><td colspan="4"><b>B-I - A Scheme with Relatively Low Interest Rate Risk and Moderate Credit Risk.</b></td></tr></table>             | Credit Risk → | Relatively Low (Class A) | Moderate (Class B) | Relatively High (Class C) | Interest Rate Risk ↓ |  |  |  | Relatively Low (Class I) |  | <b>B-I</b> |  | Moderate (Class II) |  |             |  | Relatively High (Class III) |  |              |              | <b>B-I - A Scheme with Relatively Low Interest Rate Risk and Moderate Credit Risk.</b>           |  |  |  |
| Credit Risk →                                                                                            | Relatively Low (Class A)                                                                                                                                                                     | Moderate (Class B)                                                                                                                   | Relatively High (Class C)                                                                                                                |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                      |               |                          |                    |                           |                      |  |  |  |                          |  |            |  |                     |  |             |  |                             |  |              |              |                                                                                                  |  |  |  |
| Interest Rate Risk ↓                                                                                     |                                                                                                                                                                                              |                                                                                                                                      |                                                                                                                                          |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                      |               |                          |                    |                           |                      |  |  |  |                          |  |            |  |                     |  |             |  |                             |  |              |              |                                                                                                  |  |  |  |
| Relatively Low (Class I)                                                                                 |                                                                                                                                                                                              | <b>B-I</b>                                                                                                                           |                                                                                                                                          |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                      |               |                          |                    |                           |                      |  |  |  |                          |  |            |  |                     |  |             |  |                             |  |              |              |                                                                                                  |  |  |  |
| Moderate (Class II)                                                                                      |                                                                                                                                                                                              |                                                                                                                                      |                                                                                                                                          |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                      |               |                          |                    |                           |                      |  |  |  |                          |  |            |  |                     |  |             |  |                             |  |              |              |                                                                                                  |  |  |  |
| Relatively High (Class III)                                                                              |                                                                                                                                                                                              |                                                                                                                                      |                                                                                                                                          |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                      |               |                          |                    |                           |                      |  |  |  |                          |  |            |  |                     |  |             |  |                             |  |              |              |                                                                                                  |  |  |  |
| <b>B-I - A Scheme with Relatively Low Interest Rate Risk and Moderate Credit Risk.</b>                   |                                                                                                                                                                                              |                                                                                                                                      |                                                                                                                                          |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                      |               |                          |                    |                           |                      |  |  |  |                          |  |            |  |                     |  |             |  |                             |  |              |              |                                                                                                  |  |  |  |
| <b>HDFC Short Term Fund</b><br><br><b>BENCHMARK:</b><br>CRISIL Short Duration Debt A-II Index            | <ul style="list-style-type: none"><li>Income over short term.</li><li>To generate income / capital appreciation through investments in Debt and Money Market Instruments</li></ul>           |  <p>The risk of the scheme is moderate</p>        |  <p>The risk of the benchmark is low to moderate</p> | <table><tr><td>Credit Risk →</td><td>Relatively Low (Class A)</td><td>Moderate (Class B)</td><td>Relatively High (Class C)</td></tr><tr><td>Interest Rate Risk ↓</td><td></td><td></td><td></td></tr><tr><td>Relatively Low (Class I)</td><td></td><td></td><td></td></tr><tr><td>Moderate (Class II)</td><td></td><td></td><td></td></tr><tr><td>Relatively High (Class III)</td><td></td><td><b>B-III</b></td><td></td></tr><tr><td colspan="4"><b>B-III - A Scheme with Relatively High Interest Rate Risk and Moderate Credit Risk.</b></td></tr></table>        | Credit Risk → | Relatively Low (Class A) | Moderate (Class B) | Relatively High (Class C) | Interest Rate Risk ↓ |  |  |  | Relatively Low (Class I) |  |            |  | Moderate (Class II) |  |             |  | Relatively High (Class III) |  | <b>B-III</b> |              | <b>B-III - A Scheme with Relatively High Interest Rate Risk and Moderate Credit Risk.</b>        |  |  |  |
| Credit Risk →                                                                                            | Relatively Low (Class A)                                                                                                                                                                     | Moderate (Class B)                                                                                                                   | Relatively High (Class C)                                                                                                                |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                      |               |                          |                    |                           |                      |  |  |  |                          |  |            |  |                     |  |             |  |                             |  |              |              |                                                                                                  |  |  |  |
| Interest Rate Risk ↓                                                                                     |                                                                                                                                                                                              |                                                                                                                                      |                                                                                                                                          |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                      |               |                          |                    |                           |                      |  |  |  |                          |  |            |  |                     |  |             |  |                             |  |              |              |                                                                                                  |  |  |  |
| Relatively Low (Class I)                                                                                 |                                                                                                                                                                                              |                                                                                                                                      |                                                                                                                                          |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                      |               |                          |                    |                           |                      |  |  |  |                          |  |            |  |                     |  |             |  |                             |  |              |              |                                                                                                  |  |  |  |
| Moderate (Class II)                                                                                      |                                                                                                                                                                                              |                                                                                                                                      |                                                                                                                                          |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                      |               |                          |                    |                           |                      |  |  |  |                          |  |            |  |                     |  |             |  |                             |  |              |              |                                                                                                  |  |  |  |
| Relatively High (Class III)                                                                              |                                                                                                                                                                                              | <b>B-III</b>                                                                                                                         |                                                                                                                                          |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                      |               |                          |                    |                           |                      |  |  |  |                          |  |            |  |                     |  |             |  |                             |  |              |              |                                                                                                  |  |  |  |
| <b>B-III - A Scheme with Relatively High Interest Rate Risk and Moderate Credit Risk.</b>                |                                                                                                                                                                                              |                                                                                                                                      |                                                                                                                                          |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                      |               |                          |                    |                           |                      |  |  |  |                          |  |            |  |                     |  |             |  |                             |  |              |              |                                                                                                  |  |  |  |
| <b>HDFC Medium Term Fund</b><br><br><b>BENCHMARK:</b><br>NIFTY Medium Duration Debt Index A-III          | <ul style="list-style-type: none"><li>Income over medium term</li><li>To generate income / capital appreciation through investments in Debt and Money Market Instruments</li></ul>           |  <p>The risk of the scheme is moderately high</p> |  <p>The risk of the benchmark is moderate</p>        | <table><tr><td>Credit Risk →</td><td>Relatively Low (Class A)</td><td>Moderate (Class B)</td><td>Relatively High (Class C)</td></tr><tr><td>Interest Rate Risk ↓</td><td></td><td></td><td></td></tr><tr><td>Relatively Low (Class I)</td><td></td><td></td><td></td></tr><tr><td>Moderate (Class II)</td><td></td><td></td><td></td></tr><tr><td>Relatively High (Class III)</td><td></td><td></td><td><b>C-III</b></td></tr><tr><td colspan="4"><b>C-III - A Scheme with Relatively High Interest Rate Risk and Relatively High Credit Risk.</b></td></tr></table> | Credit Risk → | Relatively Low (Class A) | Moderate (Class B) | Relatively High (Class C) | Interest Rate Risk ↓ |  |  |  | Relatively Low (Class I) |  |            |  | Moderate (Class II) |  |             |  | Relatively High (Class III) |  |              | <b>C-III</b> | <b>C-III - A Scheme with Relatively High Interest Rate Risk and Relatively High Credit Risk.</b> |  |  |  |
| Credit Risk →                                                                                            | Relatively Low (Class A)                                                                                                                                                                     | Moderate (Class B)                                                                                                                   | Relatively High (Class C)                                                                                                                |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                      |               |                          |                    |                           |                      |  |  |  |                          |  |            |  |                     |  |             |  |                             |  |              |              |                                                                                                  |  |  |  |
| Interest Rate Risk ↓                                                                                     |                                                                                                                                                                                              |                                                                                                                                      |                                                                                                                                          |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                      |               |                          |                    |                           |                      |  |  |  |                          |  |            |  |                     |  |             |  |                             |  |              |              |                                                                                                  |  |  |  |
| Relatively Low (Class I)                                                                                 |                                                                                                                                                                                              |                                                                                                                                      |                                                                                                                                          |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                      |               |                          |                    |                           |                      |  |  |  |                          |  |            |  |                     |  |             |  |                             |  |              |              |                                                                                                  |  |  |  |
| Moderate (Class II)                                                                                      |                                                                                                                                                                                              |                                                                                                                                      |                                                                                                                                          |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                      |               |                          |                    |                           |                      |  |  |  |                          |  |            |  |                     |  |             |  |                             |  |              |              |                                                                                                  |  |  |  |
| Relatively High (Class III)                                                                              |                                                                                                                                                                                              |                                                                                                                                      | <b>C-III</b>                                                                                                                             |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                      |               |                          |                    |                           |                      |  |  |  |                          |  |            |  |                     |  |             |  |                             |  |              |              |                                                                                                  |  |  |  |
| <b>C-III - A Scheme with Relatively High Interest Rate Risk and Relatively High Credit Risk.</b>         |                                                                                                                                                                                              |                                                                                                                                      |                                                                                                                                          |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                      |               |                          |                    |                           |                      |  |  |  |                          |  |            |  |                     |  |             |  |                             |  |              |              |                                                                                                  |  |  |  |

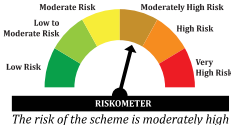
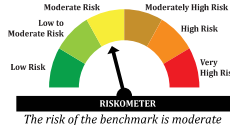
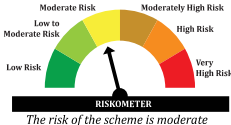
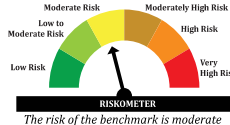
~ Investors should consult their financial advisers, if in doubt about whether the product is suitable for them

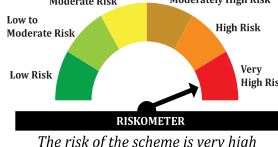
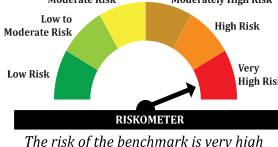
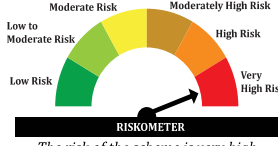
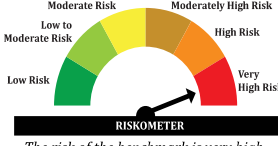
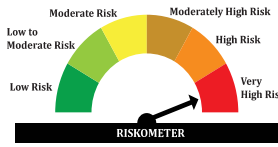
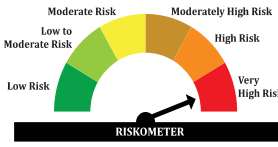
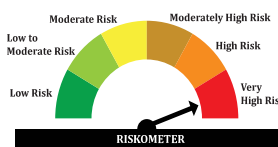
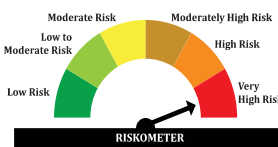
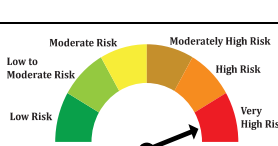
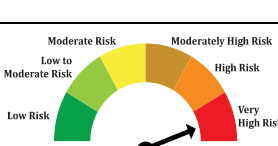
# BENCHMARK AND SCHEME RISKOMETERS

| Fund Name & Benchmark                                                                                            | Product Labelling<br>(This product is suitable for investors who are seeking ~)                                                                                                                                                                                                                                                                                                                                       | Scheme Riskometer (Current risk as per latest month end portfolio)                                                            | Benchmark Riskometer                                                                                                                     | Potential Risk Class<br>(Maximum risk the Scheme can take)                                                                                                                                                                                                                                                                                                                                                                                                                                                                                     |               |                          |                    |                           |                      |  |  |  |                          |  |  |  |                     |  |  |  |                             |              |              |              |
|------------------------------------------------------------------------------------------------------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-------------------------------------------------------------------------------------------------------------------------------|------------------------------------------------------------------------------------------------------------------------------------------|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|---------------|--------------------------|--------------------|---------------------------|----------------------|--|--|--|--------------------------|--|--|--|---------------------|--|--|--|-----------------------------|--------------|--------------|--------------|
| <b>HDFC Medium to Long Term Fund</b><br><br><b>BENCHMARK:</b><br>CRISIL Medium To Long Duration Debt A-III Index | <ul style="list-style-type: none"><li>Income over medium to long term</li><li>To generate income / capital appreciation through investments in debt and money market instruments</li></ul>                                                                                                                                                                                                                            |  <p>The risk of the scheme is moderate</p>   |  <p>The risk of the benchmark is moderate</p>          | <table><tr><td>Credit Risk →</td><td>Relatively Low (Class A)</td><td>Moderate (Class B)</td><td>Relatively High (Class C)</td></tr><tr><td>Interest Rate Risk ↓</td><td></td><td></td><td></td></tr><tr><td>Relatively Low (Class I)</td><td></td><td></td><td></td></tr><tr><td>Moderate (Class II)</td><td></td><td></td><td></td></tr><tr><td>Relatively High (Class III)</td><td></td><td><b>B-III</b></td><td></td></tr></table> <p><b>B-III - A Scheme with Relatively High Interest Rate Risk and Moderate Credit Risk.</b></p>        | Credit Risk → | Relatively Low (Class A) | Moderate (Class B) | Relatively High (Class C) | Interest Rate Risk ↓ |  |  |  | Relatively Low (Class I) |  |  |  | Moderate (Class II) |  |  |  | Relatively High (Class III) |              | <b>B-III</b> |              |
| Credit Risk →                                                                                                    | Relatively Low (Class A)                                                                                                                                                                                                                                                                                                                                                                                              | Moderate (Class B)                                                                                                            | Relatively High (Class C)                                                                                                                |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                |               |                          |                    |                           |                      |  |  |  |                          |  |  |  |                     |  |  |  |                             |              |              |              |
| Interest Rate Risk ↓                                                                                             |                                                                                                                                                                                                                                                                                                                                                                                                                       |                                                                                                                               |                                                                                                                                          |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                |               |                          |                    |                           |                      |  |  |  |                          |  |  |  |                     |  |  |  |                             |              |              |              |
| Relatively Low (Class I)                                                                                         |                                                                                                                                                                                                                                                                                                                                                                                                                       |                                                                                                                               |                                                                                                                                          |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                |               |                          |                    |                           |                      |  |  |  |                          |  |  |  |                     |  |  |  |                             |              |              |              |
| Moderate (Class II)                                                                                              |                                                                                                                                                                                                                                                                                                                                                                                                                       |                                                                                                                               |                                                                                                                                          |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                |               |                          |                    |                           |                      |  |  |  |                          |  |  |  |                     |  |  |  |                             |              |              |              |
| Relatively High (Class III)                                                                                      |                                                                                                                                                                                                                                                                                                                                                                                                                       | <b>B-III</b>                                                                                                                  |                                                                                                                                          |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                |               |                          |                    |                           |                      |  |  |  |                          |  |  |  |                     |  |  |  |                             |              |              |              |
| <b>HDFC Long Term Fund</b><br><br><b>BENCHMARK:</b><br>NIFTY Long Duration Debt Index - A-III                    | <ul style="list-style-type: none"><li>Income over the long term</li><li>To generate income / capital appreciation through investments in debt and money market instruments</li></ul>                                                                                                                                                                                                                                  |  <p>The risk of the scheme is moderate</p>   |  <p>The risk of the benchmark is moderate</p>          | <table><tr><td>Credit Risk →</td><td>Relatively Low (Class A)</td><td>Moderate (Class B)</td><td>Relatively High (Class C)</td></tr><tr><td>Interest Rate Risk ↓</td><td></td><td></td><td></td></tr><tr><td>Relatively Low (Class I)</td><td></td><td></td><td></td></tr><tr><td>Moderate (Class II)</td><td></td><td></td><td></td></tr><tr><td>Relatively High (Class III)</td><td><b>A-III</b></td><td></td><td></td></tr></table> <p><b>A-III - A Scheme with Relatively High Interest Rate Risk and Relatively Low Credit Risk.</b></p>  | Credit Risk → | Relatively Low (Class A) | Moderate (Class B) | Relatively High (Class C) | Interest Rate Risk ↓ |  |  |  | Relatively Low (Class I) |  |  |  | Moderate (Class II) |  |  |  | Relatively High (Class III) | <b>A-III</b> |              |              |
| Credit Risk →                                                                                                    | Relatively Low (Class A)                                                                                                                                                                                                                                                                                                                                                                                              | Moderate (Class B)                                                                                                            | Relatively High (Class C)                                                                                                                |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                |               |                          |                    |                           |                      |  |  |  |                          |  |  |  |                     |  |  |  |                             |              |              |              |
| Interest Rate Risk ↓                                                                                             |                                                                                                                                                                                                                                                                                                                                                                                                                       |                                                                                                                               |                                                                                                                                          |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                |               |                          |                    |                           |                      |  |  |  |                          |  |  |  |                     |  |  |  |                             |              |              |              |
| Relatively Low (Class I)                                                                                         |                                                                                                                                                                                                                                                                                                                                                                                                                       |                                                                                                                               |                                                                                                                                          |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                |               |                          |                    |                           |                      |  |  |  |                          |  |  |  |                     |  |  |  |                             |              |              |              |
| Moderate (Class II)                                                                                              |                                                                                                                                                                                                                                                                                                                                                                                                                       |                                                                                                                               |                                                                                                                                          |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                |               |                          |                    |                           |                      |  |  |  |                          |  |  |  |                     |  |  |  |                             |              |              |              |
| Relatively High (Class III)                                                                                      | <b>A-III</b>                                                                                                                                                                                                                                                                                                                                                                                                          |                                                                                                                               |                                                                                                                                          |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                |               |                          |                    |                           |                      |  |  |  |                          |  |  |  |                     |  |  |  |                             |              |              |              |
| <b>HDFC Floating Interest Rates Fund</b><br><br><b>BENCHMARK:</b><br>CRISIL Short Duration Debt A-II Index       | <ul style="list-style-type: none"><li>Income over short term</li><li>To generate income / capital appreciation through investment in a portfolio comprising substantially of floating rate debt, fixed rate debt instruments swapped for floating rate returns and money market instruments</li></ul>                                                                                                                 |  <p>The risk of the scheme is moderate</p>   |  <p>The risk of the benchmark is low to moderate</p>   | <table><tr><td>Credit Risk →</td><td>Relatively Low (Class A)</td><td>Moderate (Class B)</td><td>Relatively High (Class C)</td></tr><tr><td>Interest Rate Risk ↓</td><td></td><td></td><td></td></tr><tr><td>Relatively Low (Class I)</td><td></td><td></td><td></td></tr><tr><td>Moderate (Class II)</td><td></td><td></td><td></td></tr><tr><td>Relatively High (Class III)</td><td></td><td><b>B-III</b></td><td></td></tr></table> <p><b>B-III - A Scheme with Relatively High Interest Rate Risk and Moderate Credit Risk.</b></p>        | Credit Risk → | Relatively Low (Class A) | Moderate (Class B) | Relatively High (Class C) | Interest Rate Risk ↓ |  |  |  | Relatively Low (Class I) |  |  |  | Moderate (Class II) |  |  |  | Relatively High (Class III) |              | <b>B-III</b> |              |
| Credit Risk →                                                                                                    | Relatively Low (Class A)                                                                                                                                                                                                                                                                                                                                                                                              | Moderate (Class B)                                                                                                            | Relatively High (Class C)                                                                                                                |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                |               |                          |                    |                           |                      |  |  |  |                          |  |  |  |                     |  |  |  |                             |              |              |              |
| Interest Rate Risk ↓                                                                                             |                                                                                                                                                                                                                                                                                                                                                                                                                       |                                                                                                                               |                                                                                                                                          |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                |               |                          |                    |                           |                      |  |  |  |                          |  |  |  |                     |  |  |  |                             |              |              |              |
| Relatively Low (Class I)                                                                                         |                                                                                                                                                                                                                                                                                                                                                                                                                       |                                                                                                                               |                                                                                                                                          |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                |               |                          |                    |                           |                      |  |  |  |                          |  |  |  |                     |  |  |  |                             |              |              |              |
| Moderate (Class II)                                                                                              |                                                                                                                                                                                                                                                                                                                                                                                                                       |                                                                                                                               |                                                                                                                                          |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                |               |                          |                    |                           |                      |  |  |  |                          |  |  |  |                     |  |  |  |                             |              |              |              |
| Relatively High (Class III)                                                                                      |                                                                                                                                                                                                                                                                                                                                                                                                                       | <b>B-III</b>                                                                                                                  |                                                                                                                                          |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                |               |                          |                    |                           |                      |  |  |  |                          |  |  |  |                     |  |  |  |                             |              |              |              |
| <b>HDFC Corporate Bond Fund</b><br><br><b>BENCHMARK:</b><br>NIFTY Corporate Bond Index A- II                     | <ul style="list-style-type: none"><li>Income over short to medium term</li><li>To generate income/capital appreciation through investments predominantly in AA+ and above rated corporate bonds</li></ul>                                                                                                                                                                                                             |  <p>The risk of the scheme is moderate</p> |  <p>The risk of the benchmark is moderate</p>        | <table><tr><td>Credit Risk →</td><td>Relatively Low (Class A)</td><td>Moderate (Class B)</td><td>Relatively High (Class C)</td></tr><tr><td>Interest Rate Risk ↓</td><td></td><td></td><td></td></tr><tr><td>Relatively Low (Class I)</td><td></td><td></td><td></td></tr><tr><td>Moderate (Class II)</td><td></td><td></td><td></td></tr><tr><td>Relatively High (Class III)</td><td></td><td><b>B-III</b></td><td></td></tr></table> <p><b>B-III - A Scheme with Relatively High Interest Rate Risk and Moderate Credit Risk.</b></p>        | Credit Risk → | Relatively Low (Class A) | Moderate (Class B) | Relatively High (Class C) | Interest Rate Risk ↓ |  |  |  | Relatively Low (Class I) |  |  |  | Moderate (Class II) |  |  |  | Relatively High (Class III) |              | <b>B-III</b> |              |
| Credit Risk →                                                                                                    | Relatively Low (Class A)                                                                                                                                                                                                                                                                                                                                                                                              | Moderate (Class B)                                                                                                            | Relatively High (Class C)                                                                                                                |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                |               |                          |                    |                           |                      |  |  |  |                          |  |  |  |                     |  |  |  |                             |              |              |              |
| Interest Rate Risk ↓                                                                                             |                                                                                                                                                                                                                                                                                                                                                                                                                       |                                                                                                                               |                                                                                                                                          |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                |               |                          |                    |                           |                      |  |  |  |                          |  |  |  |                     |  |  |  |                             |              |              |              |
| Relatively Low (Class I)                                                                                         |                                                                                                                                                                                                                                                                                                                                                                                                                       |                                                                                                                               |                                                                                                                                          |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                |               |                          |                    |                           |                      |  |  |  |                          |  |  |  |                     |  |  |  |                             |              |              |              |
| Moderate (Class II)                                                                                              |                                                                                                                                                                                                                                                                                                                                                                                                                       |                                                                                                                               |                                                                                                                                          |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                |               |                          |                    |                           |                      |  |  |  |                          |  |  |  |                     |  |  |  |                             |              |              |              |
| Relatively High (Class III)                                                                                      |                                                                                                                                                                                                                                                                                                                                                                                                                       | <b>B-III</b>                                                                                                                  |                                                                                                                                          |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                |               |                          |                    |                           |                      |  |  |  |                          |  |  |  |                     |  |  |  |                             |              |              |              |
| <b>HDFC Banking and PSU Debt Fund</b><br><br><b>BENCHMARK:</b><br>NIFTY Banking & PSU Debt Index A-II            | <ul style="list-style-type: none"><li>Income over short to medium term</li><li>To generate income / capital appreciation through investments in debt and money market instruments consisting predominantly of securities issued by entities such as Scheduled Commercial Banks (SCBs),Public Sector undertakings (PSUs), Public Financial Institutions (PFIs), Municipal Corporations and such other bodies</li></ul> |  <p>The risk of the scheme is moderate</p> |  <p>The risk of the benchmark is low to moderate</p> | <table><tr><td>Credit Risk →</td><td>Relatively Low (Class A)</td><td>Moderate (Class B)</td><td>Relatively High (Class C)</td></tr><tr><td>Interest Rate Risk ↓</td><td></td><td></td><td></td></tr><tr><td>Relatively Low (Class I)</td><td></td><td></td><td></td></tr><tr><td>Moderate (Class II)</td><td></td><td></td><td></td></tr><tr><td>Relatively High (Class III)</td><td></td><td><b>B-III</b></td><td></td></tr></table> <p><b>B-III - A Scheme with Relatively High Interest Rate Risk and Moderate Credit Risk.</b></p>        | Credit Risk → | Relatively Low (Class A) | Moderate (Class B) | Relatively High (Class C) | Interest Rate Risk ↓ |  |  |  | Relatively Low (Class I) |  |  |  | Moderate (Class II) |  |  |  | Relatively High (Class III) |              | <b>B-III</b> |              |
| Credit Risk →                                                                                                    | Relatively Low (Class A)                                                                                                                                                                                                                                                                                                                                                                                              | Moderate (Class B)                                                                                                            | Relatively High (Class C)                                                                                                                |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                |               |                          |                    |                           |                      |  |  |  |                          |  |  |  |                     |  |  |  |                             |              |              |              |
| Interest Rate Risk ↓                                                                                             |                                                                                                                                                                                                                                                                                                                                                                                                                       |                                                                                                                               |                                                                                                                                          |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                |               |                          |                    |                           |                      |  |  |  |                          |  |  |  |                     |  |  |  |                             |              |              |              |
| Relatively Low (Class I)                                                                                         |                                                                                                                                                                                                                                                                                                                                                                                                                       |                                                                                                                               |                                                                                                                                          |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                |               |                          |                    |                           |                      |  |  |  |                          |  |  |  |                     |  |  |  |                             |              |              |              |
| Moderate (Class II)                                                                                              |                                                                                                                                                                                                                                                                                                                                                                                                                       |                                                                                                                               |                                                                                                                                          |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                |               |                          |                    |                           |                      |  |  |  |                          |  |  |  |                     |  |  |  |                             |              |              |              |
| Relatively High (Class III)                                                                                      |                                                                                                                                                                                                                                                                                                                                                                                                                       | <b>B-III</b>                                                                                                                  |                                                                                                                                          |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                |               |                          |                    |                           |                      |  |  |  |                          |  |  |  |                     |  |  |  |                             |              |              |              |
| <b>HDFC Credit Risk Fund</b><br><br><b>BENCHMARK:</b><br>NIFTY Credit Risk Bond Index B-II                       | <ul style="list-style-type: none"><li>Income over short to medium term</li><li>To generate income/capital appreciation by investing predominantly in AA and below rated corporate debt (excluding AA+ rated corporate bonds)</li></ul>                                                                                                                                                                                |  <p>The risk of the scheme is high</p>     |  <p>The risk of the benchmark is moderately high</p> | <table><tr><td>Credit Risk →</td><td>Relatively Low (Class A)</td><td>Moderate (Class B)</td><td>Relatively High (Class C)</td></tr><tr><td>Interest Rate Risk ↓</td><td></td><td></td><td></td></tr><tr><td>Relatively Low (Class I)</td><td></td><td></td><td></td></tr><tr><td>Moderate (Class II)</td><td></td><td></td><td></td></tr><tr><td>Relatively High (Class III)</td><td></td><td></td><td><b>C-III</b></td></tr></table> <p><b>C-III - A Scheme with Relatively High Interest Rate Risk and Relatively High Credit Risk.</b></p> | Credit Risk → | Relatively Low (Class A) | Moderate (Class B) | Relatively High (Class C) | Interest Rate Risk ↓ |  |  |  | Relatively Low (Class I) |  |  |  | Moderate (Class II) |  |  |  | Relatively High (Class III) |              |              | <b>C-III</b> |
| Credit Risk →                                                                                                    | Relatively Low (Class A)                                                                                                                                                                                                                                                                                                                                                                                              | Moderate (Class B)                                                                                                            | Relatively High (Class C)                                                                                                                |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                |               |                          |                    |                           |                      |  |  |  |                          |  |  |  |                     |  |  |  |                             |              |              |              |
| Interest Rate Risk ↓                                                                                             |                                                                                                                                                                                                                                                                                                                                                                                                                       |                                                                                                                               |                                                                                                                                          |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                |               |                          |                    |                           |                      |  |  |  |                          |  |  |  |                     |  |  |  |                             |              |              |              |
| Relatively Low (Class I)                                                                                         |                                                                                                                                                                                                                                                                                                                                                                                                                       |                                                                                                                               |                                                                                                                                          |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                |               |                          |                    |                           |                      |  |  |  |                          |  |  |  |                     |  |  |  |                             |              |              |              |
| Moderate (Class II)                                                                                              |                                                                                                                                                                                                                                                                                                                                                                                                                       |                                                                                                                               |                                                                                                                                          |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                |               |                          |                    |                           |                      |  |  |  |                          |  |  |  |                     |  |  |  |                             |              |              |              |
| Relatively High (Class III)                                                                                      |                                                                                                                                                                                                                                                                                                                                                                                                                       |                                                                                                                               | <b>C-III</b>                                                                                                                             |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                |               |                          |                    |                           |                      |  |  |  |                          |  |  |  |                     |  |  |  |                             |              |              |              |

~ Investors should consult their financial advisers, if in doubt about whether the product is suitable for them

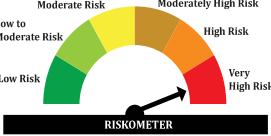
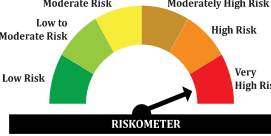
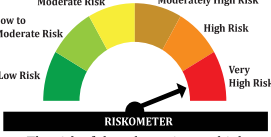
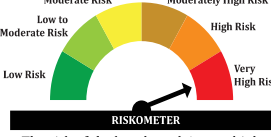
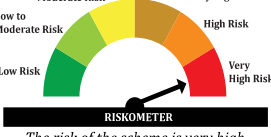
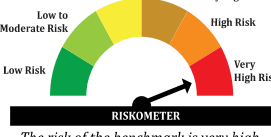
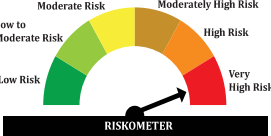
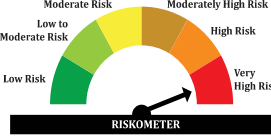
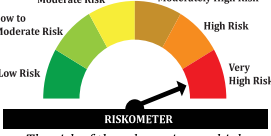
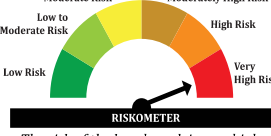
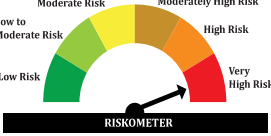
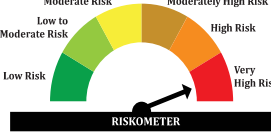
## BENCHMARK AND SCHEME RISKOMETERS

| Fund Name & Benchmark                                                                       | Product Labelling<br>(This product is suitable for investors who are seeking ~)                                                                                                                                                                       | Scheme Riskometer (Current risk as per latest month end portfolio)                                                                 | Benchmark Riskometer                                                                                                            | Potential Risk Class<br>(Maximum risk the Scheme can take)                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    |               |                          |                    |                           |                      |  |  |  |                          |  |  |  |                     |  |  |  |                             |              |              |  |
|---------------------------------------------------------------------------------------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|------------------------------------------------------------------------------------------------------------------------------------|---------------------------------------------------------------------------------------------------------------------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|---------------|--------------------------|--------------------|---------------------------|----------------------|--|--|--|--------------------------|--|--|--|---------------------|--|--|--|-----------------------------|--------------|--------------|--|
| <b>HDFC Dynamic Term Fund</b><br><br><b>BENCHMARK:</b><br>NIFTY Composite Debt Index A- III | <ul style="list-style-type: none"><li>Income over medium to long term</li><li>To generate income / capital appreciation by investing in a range of debt and money market instruments</li></ul>                                                        |  <p>The risk of the scheme is moderately high</p> |  <p>The risk of the benchmark is moderate</p> | <table><tr><td>Credit Risk →</td><td>Relatively Low (Class A)</td><td>Moderate (Class B)</td><td>Relatively High (Class C)</td></tr><tr><td>Interest Rate Risk ↓</td><td></td><td></td><td></td></tr><tr><td>Relatively Low (Class I)</td><td></td><td></td><td></td></tr><tr><td>Moderate (Class II)</td><td></td><td></td><td></td></tr><tr><td>Relatively High (Class III)</td><td></td><td><b>B-III</b></td><td></td></tr></table> <p><b>B-III - A Scheme with Relatively High Interest Rate Risk and Moderate Credit Risk.</b></p>       | Credit Risk → | Relatively Low (Class A) | Moderate (Class B) | Relatively High (Class C) | Interest Rate Risk ↓ |  |  |  | Relatively Low (Class I) |  |  |  | Moderate (Class II) |  |  |  | Relatively High (Class III) |              | <b>B-III</b> |  |
| Credit Risk →                                                                               | Relatively Low (Class A)                                                                                                                                                                                                                              | Moderate (Class B)                                                                                                                 | Relatively High (Class C)                                                                                                       |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                               |               |                          |                    |                           |                      |  |  |  |                          |  |  |  |                     |  |  |  |                             |              |              |  |
| Interest Rate Risk ↓                                                                        |                                                                                                                                                                                                                                                       |                                                                                                                                    |                                                                                                                                 |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                               |               |                          |                    |                           |                      |  |  |  |                          |  |  |  |                     |  |  |  |                             |              |              |  |
| Relatively Low (Class I)                                                                    |                                                                                                                                                                                                                                                       |                                                                                                                                    |                                                                                                                                 |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                               |               |                          |                    |                           |                      |  |  |  |                          |  |  |  |                     |  |  |  |                             |              |              |  |
| Moderate (Class II)                                                                         |                                                                                                                                                                                                                                                       |                                                                                                                                    |                                                                                                                                 |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                               |               |                          |                    |                           |                      |  |  |  |                          |  |  |  |                     |  |  |  |                             |              |              |  |
| Relatively High (Class III)                                                                 |                                                                                                                                                                                                                                                       | <b>B-III</b>                                                                                                                       |                                                                                                                                 |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                               |               |                          |                    |                           |                      |  |  |  |                          |  |  |  |                     |  |  |  |                             |              |              |  |
| <b>HDFC Gilt Fund</b><br><br><b>BENCHMARK:</b><br>NIFTY All Duration G-Sec Index            | <ul style="list-style-type: none"><li>Credit risk free returns over medium to long term</li><li>To generate credit risk-free returns through investments in sovereign securities issued by the Central Government and / or State Government</li></ul> |  <p>The risk of the scheme is moderate</p>        |  <p>The risk of the benchmark is moderate</p> | <table><tr><td>Credit Risk →</td><td>Relatively Low (Class A)</td><td>Moderate (Class B)</td><td>Relatively High (Class C)</td></tr><tr><td>Interest Rate Risk ↓</td><td></td><td></td><td></td></tr><tr><td>Relatively Low (Class I)</td><td></td><td></td><td></td></tr><tr><td>Moderate (Class II)</td><td></td><td></td><td></td></tr><tr><td>Relatively High (Class III)</td><td><b>A-III</b></td><td></td><td></td></tr></table> <p><b>A-III - A Scheme with Relatively High Interest Rate Risk and Relatively Low Credit Risk.</b></p> | Credit Risk → | Relatively Low (Class A) | Moderate (Class B) | Relatively High (Class C) | Interest Rate Risk ↓ |  |  |  | Relatively Low (Class I) |  |  |  | Moderate (Class II) |  |  |  | Relatively High (Class III) | <b>A-III</b> |              |  |
| Credit Risk →                                                                               | Relatively Low (Class A)                                                                                                                                                                                                                              | Moderate (Class B)                                                                                                                 | Relatively High (Class C)                                                                                                       |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                               |               |                          |                    |                           |                      |  |  |  |                          |  |  |  |                     |  |  |  |                             |              |              |  |
| Interest Rate Risk ↓                                                                        |                                                                                                                                                                                                                                                       |                                                                                                                                    |                                                                                                                                 |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                               |               |                          |                    |                           |                      |  |  |  |                          |  |  |  |                     |  |  |  |                             |              |              |  |
| Relatively Low (Class I)                                                                    |                                                                                                                                                                                                                                                       |                                                                                                                                    |                                                                                                                                 |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                               |               |                          |                    |                           |                      |  |  |  |                          |  |  |  |                     |  |  |  |                             |              |              |  |
| Moderate (Class II)                                                                         |                                                                                                                                                                                                                                                       |                                                                                                                                    |                                                                                                                                 |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                               |               |                          |                    |                           |                      |  |  |  |                          |  |  |  |                     |  |  |  |                             |              |              |  |
| Relatively High (Class III)                                                                 | <b>A-III</b>                                                                                                                                                                                                                                          |                                                                                                                                    |                                                                                                                                 |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                               |               |                          |                    |                           |                      |  |  |  |                          |  |  |  |                     |  |  |  |                             |              |              |  |

| Fund Name & Benchmark                                                                                 | Product Labelling<br>(This product is suitable for investors who are seeking ~)                                                                                                                                                                                                                    | Scheme Riskometer                                                                                                               | Benchmark Riskometer                                                                                                                |
|-------------------------------------------------------------------------------------------------------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|---------------------------------------------------------------------------------------------------------------------------------|-------------------------------------------------------------------------------------------------------------------------------------|
| <b>HDFC BSE Sensex Index Fund</b><br><br><b>BENCHMARK:</b> BSE SENSEX Index (TRI)                     | <ul style="list-style-type: none"> <li>Returns that are commensurate with the performance of the BSE SENSEX Index (TRI), subject to tracking errors over long term.</li> <li>Investment in equity securities covered by the BSE SENSEX Index (TRI).</li> </ul>                                     |  <p>The risk of the scheme is very high</p>  |  <p>The risk of the benchmark is very high</p>  |
| <b>HDFC Nifty 50 Index Fund</b><br><br><b>BENCHMARK:</b> Nifty 50 Index (TRI)                         | <ul style="list-style-type: none"> <li>Returns that are commensurate with the performance of the NIFTY 50 Index (TRI), subject to tracking errors over long term</li> <li>Investment in equity securities covered by the NIFTY 50 Index (TRI).</li> </ul>                                          |  <p>The risk of the scheme is very high</p> |  <p>The risk of the benchmark is very high</p> |
| <b>HDFC NIFTY Next 50 Index Fund</b><br><br><b>BENCHMARK:</b> NIFTY Next 50 Total Returns Index (TRI) | <ul style="list-style-type: none"> <li>Returns that are commensurate (before fees and expenses) with the performance of the NIFTY Next 50 Index (TRI) over long term, subject to tracking error</li> <li>Investment in securities covered by the NIFTY Next 50 Index (TRI).</li> </ul>             |  <p>The risk of the scheme is very high</p> |  <p>The risk of the benchmark is very high</p> |
| <b>HDFC NIFTY Midcap 150 Index Fund</b><br><br><b>BENCHMARK:</b> NIFTY Midcap 150 Index (TRI)         | <ul style="list-style-type: none"> <li>Returns that are commensurate (before fees and expenses) with the performance of the NIFTY Midcap 150 Index (TRI) over long term, subject to tracking error.</li> <li>Investment in securities covered by the NIFTY Midcap 150 Index (TRI)</li> </ul>       |  <p>The risk of the scheme is very high</p> |  <p>The risk of the benchmark is very high</p> |
| <b>HDFC NIFTY Smallcap 250 Index Fund</b><br><br><b>BENCHMARK:</b> NIFTY Smallcap 250 Index (TRI)     | <ul style="list-style-type: none"> <li>Returns that are commensurate (before fees and expenses) with the performance of the NIFTY Smallcap 250 Index (TRI), over long term, subject to tracking error.</li> <li>Investment in securities covered by the NIFTY Smallcap 250 Index (TRI).</li> </ul> |  <p>The risk of the scheme is very high</p> |  <p>The risk of the benchmark is very high</p> |

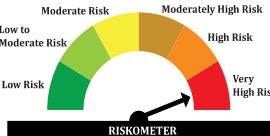
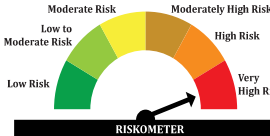
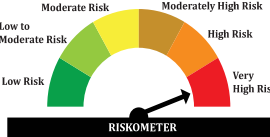
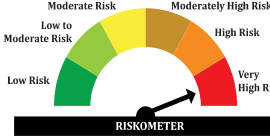
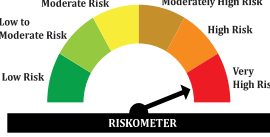
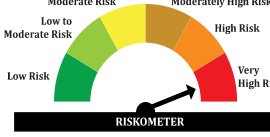
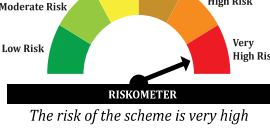
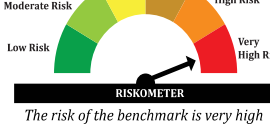
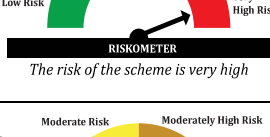
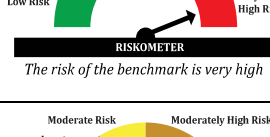
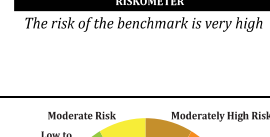
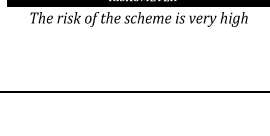
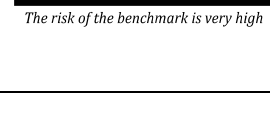
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## BENCHMARK AND SCHEME RISKOMETERS

| Fund Name & Benchmark                                                                                                   | Product Labelling<br>(This product is suitable for investors who are seeking ~)                                                                                                                                                                                                                                    | Scheme Riskometer                                                                                                                      | Benchmark Riskometer                                                                                                                       |
|-------------------------------------------------------------------------------------------------------------------------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|----------------------------------------------------------------------------------------------------------------------------------------|--------------------------------------------------------------------------------------------------------------------------------------------|
| <b>HDFC BSE 500 Index Fund</b><br><br><b>BENCHMARK:</b> BSE 500 Index (TRI)                                             | <ul style="list-style-type: none"> <li>Returns that are commensurate (before fees and expenses) with the performance of the BSE 500 Index (TRI) over long term, subject to tracking error</li> <li>Investment in securities covered by the BSE 500 Index (TRI).</li> </ul>                                         |  <p><i>The risk of the scheme is very high</i></p>   |  <p><i>The risk of the benchmark is very high</i></p>   |
| <b>HDFC NIFTY200 Momentum 30 Index Fund</b><br><br><b>BENCHMARK:</b> NIFTY200 Momentum 30 Total Returns Index (TRI)     | <ul style="list-style-type: none"> <li>Returns that are commensurate (before fees and expenses) with the performance of the NIFTY200 Momentum 30 Index (TRI) over long term, subject to tracking error.</li> <li>Investment in equity securities covered by the NIFTY200 Momentum 30 Index (TRI)</li> </ul>        |  <p><i>The risk of the scheme is very high</i></p>   |  <p><i>The risk of the benchmark is very high</i></p>   |
| <b>HDFC NIFTY Realty Index Fund</b><br><br><b>BENCHMARK:</b> NIFTY Realty Index (TRI)                                   | <ul style="list-style-type: none"> <li>Returns that are commensurate (before fees and expenses) with the performance of the NIFTY Realty Index (TRI) over long term, subject to tracking error.</li> <li>Investment in securities covered by the NIFTY Realty Index (TRI).</li> </ul>                              |  <p><i>The risk of the scheme is very high</i></p>   |  <p><i>The risk of the benchmark is very high</i></p>   |
| <b>HDFC NIFTY 100 Index Fund</b><br><br><b>BENCHMARK:</b> NIFTY 100 Total Returns Index (TRI)                           | <ul style="list-style-type: none"> <li>Returns that are commensurate (before fees and expenses) with the performance of the NIFTY 100 Index (TRI) over long term, subject to tracking error</li> <li>Investment in equity securities covered by the NIFTY 100 Index (TRI).</li> </ul>                              |  <p><i>The risk of the scheme is very high</i></p>  |  <p><i>The risk of the benchmark is very high</i></p>  |
| <b>HDFC NIFTY50 Equal Weight Index Fund</b><br><br><b>BENCHMARK:</b> NIFTY50 Equal Weight Total Returns Index (TRI)     | <ul style="list-style-type: none"> <li>Returns that are commensurate (before fees and expenses) with the performance of the NIFTY50 Equal Weight Index (TRI) over long term, subject to tracking error</li> <li>Investment in securities covered by the NIFTY50 Equal Weight Index (TRI).</li> </ul>               |  <p><i>The risk of the scheme is very high</i></p> |  <p><i>The risk of the benchmark is very high</i></p> |
| <b>HDFC NIFTY 100 Equal Weight Index Fund</b><br><br><b>BENCHMARK:</b> NIFTY 100 Equal Weight Total Returns Index (TRI) | <ul style="list-style-type: none"> <li>Returns that are commensurate (before fees and expenses) with the performance of the NIFTY 100 Equal Weight Index (TRI) over long term, subject to tracking error</li> <li>Investment in equity securities covered by the NIFTY 100 Equal Weight Index (TRI).</li> </ul>    |  <p><i>The risk of the scheme is very high</i></p> |  <p><i>The risk of the benchmark is very high</i></p> |
| <b>HDFC NIFTY100 Low Volatility 30 Index Fund</b><br><br><b>BENCHMARK:</b> NIFTY100 Low Volatility 30 Index (TRI)       | <ul style="list-style-type: none"> <li>Returns that are commensurate (before fees and expenses) with the performance of the NIFTY100 Low Volatility 30 Index (TRI), over long term, subject to tracking error.</li> <li>Investment in securities covered by the NIFTY100 Low Volatility 30 Index (TRI).</li> </ul> |  <p><i>The risk of the scheme is very high</i></p> |  <p><i>The risk of the benchmark is very high</i></p> |

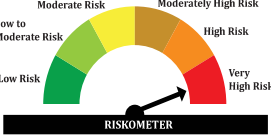
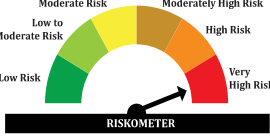
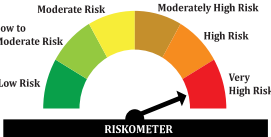
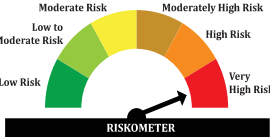
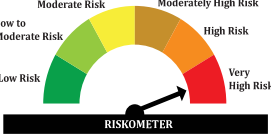
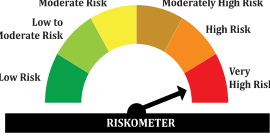
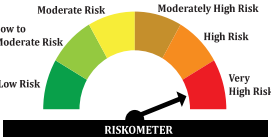
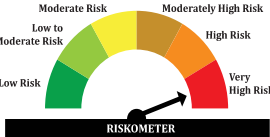
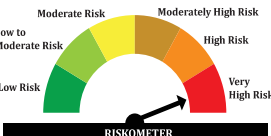
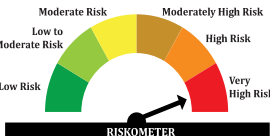
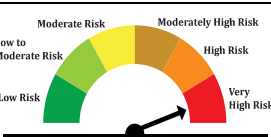
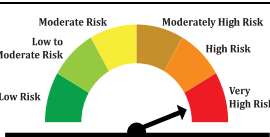
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## BENCHMARK AND SCHEME RISKOMETERS

| Fund Name & Benchmark                                                                                             | Product Labelling<br>(This product is suitable for investors who are seeking ~)                                                                                                                                                                                                                                      | Scheme Riskometer                                                                                                               | Benchmark Riskometer                                                                                                                |
|-------------------------------------------------------------------------------------------------------------------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|---------------------------------------------------------------------------------------------------------------------------------|-------------------------------------------------------------------------------------------------------------------------------------|
| <b>HDFC NIFTY500 MULTICAP 50:25:25 INDEX FUND</b><br><br><b>BENCHMARK:</b> Nifty500 Multicap 50:25:25 Index (TRI) | <ul style="list-style-type: none"> <li>Returns that are commensurate (before fees and expenses) with the performance of the Nifty500 Multicap 50:25:25 Index (TRI), over long term, subject to tracking error.</li> <li>Investment in securities covered by the Nifty500 Multicap 50:25:25 Index (TRI).</li> </ul>   |  <p>The risk of the scheme is very high</p>   |  <p>The risk of the benchmark is very high</p>   |
| <b>HDFC Nifty LargeMidcap 250 Index Fund</b><br><br><b>BENCHMARK:</b> Nifty LargeMidcap 250 Index (TRI)           | <ul style="list-style-type: none"> <li>Returns that are commensurate (before fees and expenses) with the performance of the Nifty LargeMidcap 250 Index (TRI), over long term, subject to tracking error.</li> <li>Investment in equity securities covered by the Nifty LargeMidcap 250 Index (TRI).</li> </ul>      |  <p>The risk of the scheme is very high</p>   |  <p>The risk of the benchmark is very high</p>   |
| <b>HDFC Nifty India Digital Index Fund</b><br><br><b>BENCHMARK:</b> Nifty India Digital Index (TRI)               | <ul style="list-style-type: none"> <li>Returns that are commensurate (before fees and expenses) with the performance of the Nifty India Digital Index (TRI), over long term, subject to tracking error.</li> <li>Investment in equity securities covered by the Nifty India Digital Index (TRI)</li> </ul>           |  <p>The risk of the scheme is very high</p>   |  <p>The risk of the benchmark is very high</p>   |
| <b>HDFC BSE SENSEX ETF</b><br><br><b>BENCHMARK:</b> BSE SENSEX Index (TRI)                                        | <ul style="list-style-type: none"> <li>Returns that are commensurate (before fees and expenses) with the performance of the BSE SENSEX Index (TRI), over long term, subject to tracking error.</li> <li>Investment in securities covered by the BSE SENSEX Index (TRI).</li> </ul>                                   |  <p>The risk of the scheme is very high</p>  |  <p>The risk of the benchmark is very high</p>  |
| <b>HDFC NIFTY 50 ETF</b><br><br><b>BENCHMARK:</b> Nifty 50 Index (TRI)                                            | <ul style="list-style-type: none"> <li>Returns that are commensurate with the performance of the NIFTY 50 Index (TRI), over long term, subject to tracking error.</li> <li>Investment in equity securities covered by the NIFTY 50 Index (TRI).</li> </ul>                                                           |  <p>The risk of the scheme is very high</p> |  <p>The risk of the benchmark is very high</p> |
| <b>HDFC NIFTY Next 50 ETF</b><br><br><b>BENCHMARK:</b> NIFTY Next 50 Total Returns Index (TRI)                    | <ul style="list-style-type: none"> <li>Returns that are commensurate (before fees and expenses) with the performance of the NIFTY Next 50 Total Returns Index (TRI), over long term, subject to tracking error.</li> <li>Investment in securities covered by the NIFTY Next 50 Total Returns Index (TRI).</li> </ul> |  <p>The risk of the scheme is very high</p> |  <p>The risk of the benchmark is very high</p> |
| <b>HDFC NIFTY 100 ETF</b><br><br><b>BENCHMARK:</b> NIFTY 100 Total Returns Index (TRI)                            | <ul style="list-style-type: none"> <li>Returns that are commensurate (before fees and expenses) with the performance of the NIFTY 100 Total Returns Index (TRI) over long term, subject to tracking error.</li> <li>Investment in securities covered by the NIFTY 100 Total Returns Index (TRI).</li> </ul>          |  <p>The risk of the scheme is very high</p> |  <p>The risk of the benchmark is very high</p> |

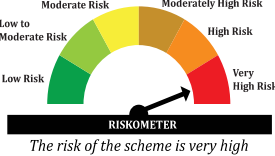
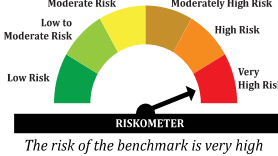
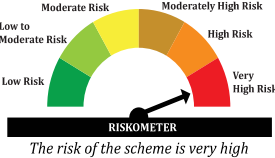
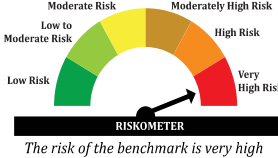
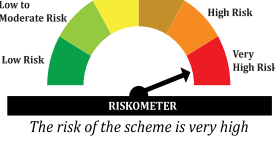
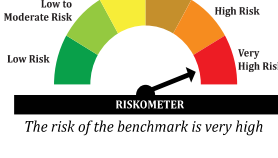
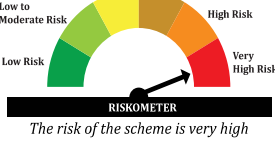
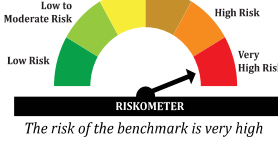
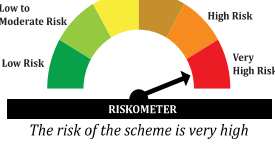
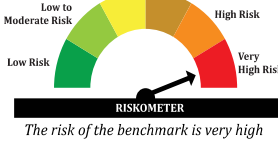
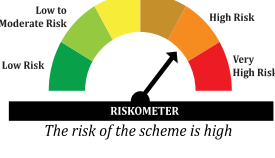
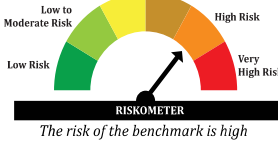
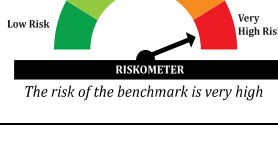
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## BENCHMARK AND SCHEME RISKOMETERS

| Fund Name & Benchmark                                                                      | Product Labelling<br>(This product is suitable for investors who are seeking ~)                                                                                                                                                                                                                    | Scheme Riskometer                                                                                                               | Benchmark Riskometer                                                                                                                |
|--------------------------------------------------------------------------------------------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|---------------------------------------------------------------------------------------------------------------------------------|-------------------------------------------------------------------------------------------------------------------------------------|
| <b>HDFC NIFTY Bank ETF</b><br><br><b>BENCHMARK:</b> NIFTY Bank Index (TRI)                 | <ul style="list-style-type: none"> <li>Returns that are commensurate (before fees and expenses) with the performance of the NIFTY Bank Index (TRI), subject to tracking error, over long term.</li> <li>Investment in equity securities covered by the NIFTY Bank Index (TRI).</li> </ul>          |  <p>The risk of the scheme is very high</p>   |  <p>The risk of the benchmark is very high</p>   |
| <b>HDFC NIFTY IT ETF</b><br><br><b>BENCHMARK:</b> NIFTY IT Index (TRI)                     | <ul style="list-style-type: none"> <li>Returns that are commensurate (before fees and expenses) with the performance of the NIFTY IT Index (TRI), over long term, subject to tracking error.</li> <li>Investment in securities covered by the NIFTY IT Index (TRI).</li> </ul>                     |  <p>The risk of the scheme is very high</p>   |  <p>The risk of the benchmark is very high</p>   |
| <b>HDFC NIFTY Private Bank ETF</b><br><br><b>BENCHMARK:</b> NIFTY Private Bank Index (TRI) | <ul style="list-style-type: none"> <li>Returns that are commensurate (before fees and expenses) with the performance of the NIFTY Private Bank Index (TRI), over long term, subject to tracking error.</li> <li>Investment in securities covered by the NIFTY Private Bank Index (TRI).</li> </ul> |  <p>The risk of the scheme is very high</p>   |  <p>The risk of the benchmark is very high</p>   |
| <b>HDFC NIFTY Midcap 150 ETF</b><br><br><b>BENCHMARK:</b> NIFTY Midcap 150 Index (TRI)     | <ul style="list-style-type: none"> <li>Returns that are commensurate (before fees and expenses) with the performance of the NIFTY Midcap 150 Index (TRI), over long term, subject to tracking error.</li> <li>Investment in securities covered by the NIFTY Midcap 150 Index (TRI).</li> </ul>     |  <p>The risk of the scheme is very high</p>  |  <p>The risk of the benchmark is very high</p>  |
| <b>HDFC NIFTY Smallcap 250 ETF</b><br><br><b>BENCHMARK:</b> NIFTY Smallcap 250 Index (TRI) | <ul style="list-style-type: none"> <li>Returns that are commensurate (before fees and expenses) with the performance of the NIFTY Smallcap 250 Index (TRI), over long term, subject to tracking error.</li> <li>Investment in securities covered by the NIFTY Smallcap 250 Index (TRI).</li> </ul> |  <p>The risk of the scheme is very high</p> |  <p>The risk of the benchmark is very high</p> |
| <b>HDFC NIFTY PSU BANK ETF</b><br><br><b>BENCHMARK:</b> NIFTY PSU Bank Index (TRI)         | <ul style="list-style-type: none"> <li>Returns that are commensurate (before fees and expenses) with the performance of the NIFTY PSU Bank Index (TRI), over long term, subject to tracking error.</li> <li>Investment in securities covered by the NIFTY PSU Bank Index (TRI).</li> </ul>         |  <p>The risk of the scheme is very high</p> |  <p>The risk of the benchmark is very high</p> |
| <b>HDFC BSE 500 ETF</b><br><br><b>BENCHMARK:</b> BSE 500 Index (TRI)                       | <ul style="list-style-type: none"> <li>Returns that are commensurate (before fees and expenses) with the performance of the BSE 500 Index (TRI), over long term, subject to tracking error.</li> <li>Investment in securities covered by the BSE 500 Index (TRI).</li> </ul>                       |  <p>The risk of the scheme is very high</p> |  <p>The risk of the benchmark is very high</p> |

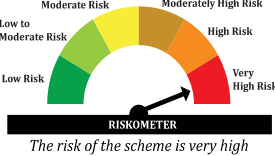
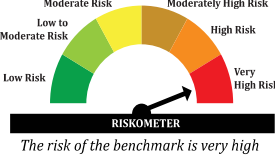
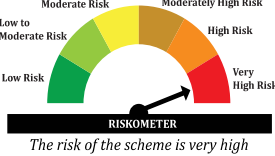
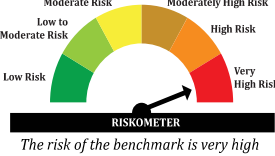
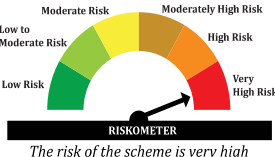
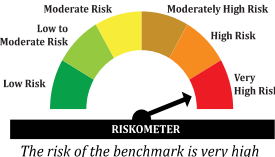
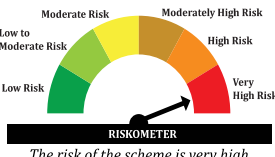
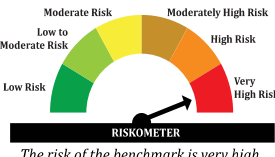
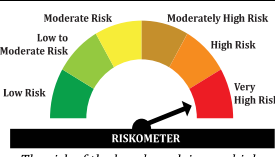
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## BENCHMARK AND SCHEME RISKOMETERS

| Fund Name & Benchmark                                                                                                | Product Labelling<br>(This product is suitable for investors who are seeking ~)                                                                                                                                                                                                                                    | Scheme Riskometer                                                                                                               | Benchmark Riskometer                                                                                                                |
|----------------------------------------------------------------------------------------------------------------------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|---------------------------------------------------------------------------------------------------------------------------------|-------------------------------------------------------------------------------------------------------------------------------------|
| <b>HDFC NIFTY100 Quality 30 ETF</b><br><br><b>BENCHMARK:</b> NIFTY100 Quality 30 Index (TRI)                         | <ul style="list-style-type: none"> <li>Returns that are commensurate (before fees and expenses) with the performance of the NIFTY100 Quality 30 Index (TRI), over long term, subject to tracking error.</li> <li>Investment in securities covered by the NIFTY100 Quality 30 Index (TRI).</li> </ul>               |  <p>The risk of the scheme is very high</p>   |  <p>The risk of the benchmark is very high</p>   |
| <b>HDFC NIFTY50 VALUE 20 ETF</b><br><br><b>BENCHMARK:</b> NIFTY50 Value 20 Index (TRI)                               | <ul style="list-style-type: none"> <li>Returns that are commensurate (before fees and expenses) with the performance of the NIFTY50 Value 20 Index (TRI), over long term, subject to tracking error.</li> <li>Investment in securities covered by the NIFTY50 Value 20 Index (TRI).</li> </ul>                     |  <p>The risk of the scheme is very high</p>   |  <p>The risk of the benchmark is very high</p>   |
| <b>HDFC NIFTY Growth Sectors 15 ETF</b><br><br><b>BENCHMARK:</b> NIFTY Growth Sectors 15 Index (TRI)                 | <ul style="list-style-type: none"> <li>Returns that are commensurate (before fees and expenses) with the performance of the NIFTY Growth Sectors 15 Index (TRI), over long term, subject to tracking error.</li> <li>Investment in securities covered by the NIFTY Growth Sectors 15 Index (TRI).</li> </ul>       |  <p>The risk of the scheme is very high</p>   |  <p>The risk of the benchmark is very high</p>   |
| <b>HDFC NIFTY100 Low Volatility 30 ETF</b><br><br><b>BENCHMARK:</b> NIFTY100 Low Volatility 30 Index (TRI)           | <ul style="list-style-type: none"> <li>Returns that are commensurate (before fees and expenses) with the performance of the NIFTY100 Low Volatility 30 Index (TRI), over long term, subject to tracking error.</li> <li>Investment in securities covered by the NIFTY100 Low Volatility 30 Index (TRI).</li> </ul> |  <p>The risk of the scheme is very high</p>  |  <p>The risk of the benchmark is very high</p>  |
| <b>HDFC NIFTY200 Momentum 30 ETF</b><br><br><b>BENCHMARK:</b> NIFTY 200 Momentum 30 Index (TRI)                      | <ul style="list-style-type: none"> <li>Returns that are commensurate (before fees and expenses) with the performance of the NIFTY200 Momentum 30 Index (TRI), over long term, subject to tracking error.</li> <li>Investment in securities covered by the NIFTY200 Momentum 30 Index (TRI).</li> </ul>             |  <p>The risk of the scheme is very high</p> |  <p>The risk of the benchmark is very high</p> |
| <b>HDFC Gold ETF</b><br><br><b>BENCHMARK:</b> Domestic Price of Physical Gold                                        | <ul style="list-style-type: none"> <li>Returns that are commensurate with the performance of gold, subject to tracking errors, over long term</li> <li>Investment in Gold bullion of 0.995 fineness</li> </ul>                                                                                                     |  <p>The risk of the scheme is high</p>      |  <p>The risk of the benchmark is high</p>      |
| <b>HDFC Silver ETF</b><br><br><b>BENCHMARK:</b> Domestic Prices of physical Silver (derived as per regulatory norms) | <ul style="list-style-type: none"> <li>Returns that are commensurate with the performance of Silver, subject to tracking errors, over long term.</li> <li>Investment in Silver bullion of 0.999 fineness.</li> </ul>                                                                                               |  <p>The risk of the scheme is very high</p> |  <p>The risk of the benchmark is very high</p> |

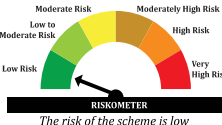
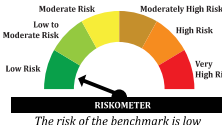
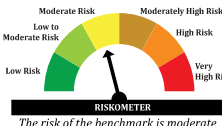
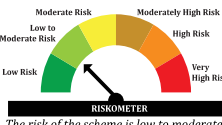
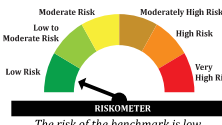
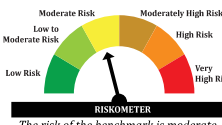
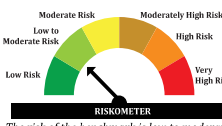
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## BENCHMARK AND SCHEME RISKOMETERS

| Fund Name & Benchmark                                                                                                                                                                                                | Product Labelling<br>(This product is suitable for investors who are seeking ~)                                                                                                                                                                                                                                      | Scheme Riskometer                                                                                                               | Benchmark Riskometer                                                                                                                |
|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|---------------------------------------------------------------------------------------------------------------------------------|-------------------------------------------------------------------------------------------------------------------------------------|
| <b>HDFC Developed World Overseas Equity Passive FOF</b><br><br><b>BENCHMARK:</b> MSCI World Index (Net Total Return Index) (Due to time zone difference, benchmark performance will be calculated with a day's lag). | <ul style="list-style-type: none"> <li>Returns that closely correspond to the performance of the MSCI World Index, subject to tracking errors, over long term</li> <li>Investments in units/shares of overseas equity Index Funds and/or ETFs</li> </ul>                                                             |  <p>The risk of the scheme is very high</p>   |  <p>The risk of the benchmark is very high</p>   |
| <b>HDFC Nifty Top 20 Equal Weight Index Fund</b><br><br><b>BENCHMARK:</b> Nifty Top 20 Equal Weight Index (TRI)                                                                                                      | <ul style="list-style-type: none"> <li>Returns that are commensurate (before fees and expenses) with the performance of the Nifty Top 20 Equal Weight Index (TRI), over long term, subject to tracking error.</li> <li>Investment in securities covered by the Nifty Top 20 Equal Weight Index (TRI)</li> </ul>      |  <p>The risk of the scheme is very high</p>   |  <p>The risk of the benchmark is very high</p>   |
| <b>HDFC Nifty100 Quality 30 Index Fund</b><br><br><b>BENCHMARK:</b> Nifty100 Quality 30 Index (TRI)                                                                                                                  | <ul style="list-style-type: none"> <li>Returns that are commensurate (before fees and expenses) with the performance of the Nifty100 Quality 30 Index (TRI), over long term, subject to tracking error.</li> <li>Investment in equity securities covered by the Nifty100 Quality 30 Index (TRI)</li> </ul>           |  <p>The risk of the scheme is very high</p>   |  <p>The risk of the benchmark is very high</p>   |
| <b>HDFC BSE India Sector Leaders Index Fund</b><br><br><b>BENCHMARK:</b> BSE India Sector Leaders Index (TRI)                                                                                                        | <ul style="list-style-type: none"> <li>Returns that are commensurate (before fees and expenses) with the performance of the BSE India Sector Leaders Index (TRI), over long term, subject to tracking error.</li> <li>Investment in equity securities covered by the BSE India Sector Leaders Index (TRI)</li> </ul> |  <p>The risk of the scheme is very high</p>  |  <p>The risk of the benchmark is very high</p>  |
| <b>HDFC Nifty India Consumption Index Fund</b><br><br><b>BENCHMARK:</b> Nifty India Consumption Index (TRI)                                                                                                          | <ul style="list-style-type: none"> <li>Passive investment in equity and equity related securities replicating the composition of the Nifty India Consumption Index (TRI), subject to tracking errors. There is no assurance that the investment objective of the Scheme will be achieved.</li> </ul>                 |  <p>The risk of the scheme is very high</p> |  <p>The risk of the benchmark is very high</p> |

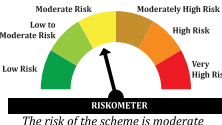
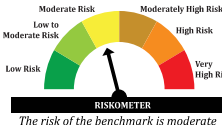
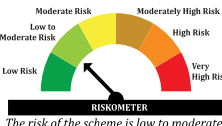
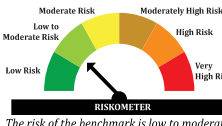
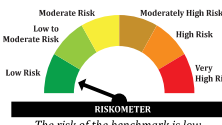
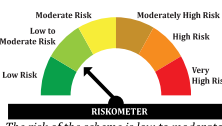
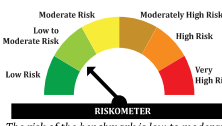
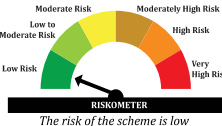
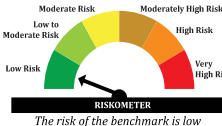
~ Investors should consult their financial advisers, if in doubt about whether the product is suitable for them

# BENCHMARK AND SCHEME RISKOMETERS

| Fund Name & Benchmark                                                                               | Product Labelling<br>(This product is suitable for investors who are seeking ~)                                                                                                                                                                                                                                      | Scheme Riskometer (Current risk as per latest month end portfolio)                                                                   | Benchmark Riskometer                                                                                                                     | Potential Risk Class<br>(Maximum risk the Scheme can take)                                                                                                                                                                                                                                                                                                                                                                                                                                                                             |               |                          |                    |                           |                      |  |  |  |                          |  |  |  |                     |  |  |  |                             |       |  |  |
|-----------------------------------------------------------------------------------------------------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|--------------------------------------------------------------------------------------------------------------------------------------|------------------------------------------------------------------------------------------------------------------------------------------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|---------------|--------------------------|--------------------|---------------------------|----------------------|--|--|--|--------------------------|--|--|--|---------------------|--|--|--|-----------------------------|-------|--|--|
| <b>HDFC Nifty G-Sec Dec 2026 Index Fund</b><br><br><b>BENCHMARK:</b><br>NIFTY G-Sec Dec 2026 Index  | <ul style="list-style-type: none"><li>• Returns that are commensurate (before fees and expenses) with the performance of the Nifty G-sec Dec 2026 Index, subject to tracking difference over long term</li><li>• Investment in Government Securities/SDL, TREPS on Government Securities/Treasury bills</li></ul>    |  <p>The risk of the scheme is low</p>               |  <p>The risk of the benchmark is low</p>               | <table><tr><td>Credit Risk →</td><td>Relatively Low (Class A)</td><td>Moderate (Class B)</td><td>Relatively High (Class C)</td></tr><tr><td>Interest Rate Risk ↓</td><td></td><td></td><td></td></tr><tr><td>Relatively Low (Class I)</td><td></td><td></td><td></td></tr><tr><td>Moderate (Class II)</td><td></td><td></td><td></td></tr><tr><td>Relatively High (Class III)</td><td>A-III</td><td></td><td></td></tr></table> <p><b>A-III - A Scheme with Relatively High Interest Rate Risk and Relatively Low Credit Risk.</b></p> | Credit Risk → | Relatively Low (Class A) | Moderate (Class B) | Relatively High (Class C) | Interest Rate Risk ↓ |  |  |  | Relatively Low (Class I) |  |  |  | Moderate (Class II) |  |  |  | Relatively High (Class III) | A-III |  |  |
| Credit Risk →                                                                                       | Relatively Low (Class A)                                                                                                                                                                                                                                                                                             | Moderate (Class B)                                                                                                                   | Relatively High (Class C)                                                                                                                |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                        |               |                          |                    |                           |                      |  |  |  |                          |  |  |  |                     |  |  |  |                             |       |  |  |
| Interest Rate Risk ↓                                                                                |                                                                                                                                                                                                                                                                                                                      |                                                                                                                                      |                                                                                                                                          |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                        |               |                          |                    |                           |                      |  |  |  |                          |  |  |  |                     |  |  |  |                             |       |  |  |
| Relatively Low (Class I)                                                                            |                                                                                                                                                                                                                                                                                                                      |                                                                                                                                      |                                                                                                                                          |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                        |               |                          |                    |                           |                      |  |  |  |                          |  |  |  |                     |  |  |  |                             |       |  |  |
| Moderate (Class II)                                                                                 |                                                                                                                                                                                                                                                                                                                      |                                                                                                                                      |                                                                                                                                          |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                        |               |                          |                    |                           |                      |  |  |  |                          |  |  |  |                     |  |  |  |                             |       |  |  |
| Relatively High (Class III)                                                                         | A-III                                                                                                                                                                                                                                                                                                                |                                                                                                                                      |                                                                                                                                          |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                        |               |                          |                    |                           |                      |  |  |  |                          |  |  |  |                     |  |  |  |                             |       |  |  |
| <b>HDFC Nifty G-Sec Jul 2031 Index Fund</b><br><br><b>BENCHMARK:</b><br>NIFTY G-Sec July 2031 Index | <ul style="list-style-type: none"><li>• Returns that are commensurate (before fees and expenses) with the performance of the Nifty G-Sec July 2031 Index, subject to tracking difference over long term.</li><li>• Investment in Government Securities/SDL, TREPS on Government Securities/Treasury bills</li></ul>  |  <p>The risk of the scheme is moderate</p>          |  <p>The risk of the benchmark is moderate</p>          | <table><tr><td>Credit Risk →</td><td>Relatively Low (Class A)</td><td>Moderate (Class B)</td><td>Relatively High (Class C)</td></tr><tr><td>Interest Rate Risk ↓</td><td></td><td></td><td></td></tr><tr><td>Relatively Low (Class I)</td><td></td><td></td><td></td></tr><tr><td>Moderate (Class II)</td><td></td><td></td><td></td></tr><tr><td>Relatively High (Class III)</td><td>A-III</td><td></td><td></td></tr></table> <p><b>A-III - A Scheme with Relatively High Interest Rate Risk and Relatively Low Credit Risk.</b></p> | Credit Risk → | Relatively Low (Class A) | Moderate (Class B) | Relatively High (Class C) | Interest Rate Risk ↓ |  |  |  | Relatively Low (Class I) |  |  |  | Moderate (Class II) |  |  |  | Relatively High (Class III) | A-III |  |  |
| Credit Risk →                                                                                       | Relatively Low (Class A)                                                                                                                                                                                                                                                                                             | Moderate (Class B)                                                                                                                   | Relatively High (Class C)                                                                                                                |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                        |               |                          |                    |                           |                      |  |  |  |                          |  |  |  |                     |  |  |  |                             |       |  |  |
| Interest Rate Risk ↓                                                                                |                                                                                                                                                                                                                                                                                                                      |                                                                                                                                      |                                                                                                                                          |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                        |               |                          |                    |                           |                      |  |  |  |                          |  |  |  |                     |  |  |  |                             |       |  |  |
| Relatively Low (Class I)                                                                            |                                                                                                                                                                                                                                                                                                                      |                                                                                                                                      |                                                                                                                                          |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                        |               |                          |                    |                           |                      |  |  |  |                          |  |  |  |                     |  |  |  |                             |       |  |  |
| Moderate (Class II)                                                                                 |                                                                                                                                                                                                                                                                                                                      |                                                                                                                                      |                                                                                                                                          |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                        |               |                          |                    |                           |                      |  |  |  |                          |  |  |  |                     |  |  |  |                             |       |  |  |
| Relatively High (Class III)                                                                         | A-III                                                                                                                                                                                                                                                                                                                |                                                                                                                                      |                                                                                                                                          |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                        |               |                          |                    |                           |                      |  |  |  |                          |  |  |  |                     |  |  |  |                             |       |  |  |
| <b>HDFC Nifty G-Sec Jun 2027 Index Fund</b><br><br><b>BENCHMARK:</b><br>NIFTY G-Sec Jun 2027 Index  | <ul style="list-style-type: none"><li>• Returns that are commensurate (before fees and expenses) with the performance of the Nifty G- Sec Jun 2027 Index, subject to tracking difference over long term.</li><li>• Investment in Government Securities/SDL, TREPS on Government Securities/Treasury bills</li></ul>  |  <p>The risk of the scheme is low to moderate</p>   |  <p>The risk of the benchmark is low</p>               | <table><tr><td>Credit Risk →</td><td>Relatively Low (Class A)</td><td>Moderate (Class B)</td><td>Relatively High (Class C)</td></tr><tr><td>Interest Rate Risk ↓</td><td></td><td></td><td></td></tr><tr><td>Relatively Low (Class I)</td><td></td><td></td><td></td></tr><tr><td>Moderate (Class II)</td><td></td><td></td><td></td></tr><tr><td>Relatively High (Class III)</td><td>A-III</td><td></td><td></td></tr></table> <p><b>A-III - A Scheme with Relatively High Interest Rate Risk and Relatively Low Credit Risk.</b></p> | Credit Risk → | Relatively Low (Class A) | Moderate (Class B) | Relatively High (Class C) | Interest Rate Risk ↓ |  |  |  | Relatively Low (Class I) |  |  |  | Moderate (Class II) |  |  |  | Relatively High (Class III) | A-III |  |  |
| Credit Risk →                                                                                       | Relatively Low (Class A)                                                                                                                                                                                                                                                                                             | Moderate (Class B)                                                                                                                   | Relatively High (Class C)                                                                                                                |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                        |               |                          |                    |                           |                      |  |  |  |                          |  |  |  |                     |  |  |  |                             |       |  |  |
| Interest Rate Risk ↓                                                                                |                                                                                                                                                                                                                                                                                                                      |                                                                                                                                      |                                                                                                                                          |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                        |               |                          |                    |                           |                      |  |  |  |                          |  |  |  |                     |  |  |  |                             |       |  |  |
| Relatively Low (Class I)                                                                            |                                                                                                                                                                                                                                                                                                                      |                                                                                                                                      |                                                                                                                                          |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                        |               |                          |                    |                           |                      |  |  |  |                          |  |  |  |                     |  |  |  |                             |       |  |  |
| Moderate (Class II)                                                                                 |                                                                                                                                                                                                                                                                                                                      |                                                                                                                                      |                                                                                                                                          |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                        |               |                          |                    |                           |                      |  |  |  |                          |  |  |  |                     |  |  |  |                             |       |  |  |
| Relatively High (Class III)                                                                         | A-III                                                                                                                                                                                                                                                                                                                |                                                                                                                                      |                                                                                                                                          |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                        |               |                          |                    |                           |                      |  |  |  |                          |  |  |  |                     |  |  |  |                             |       |  |  |
| <b>HDFC Nifty G-Sec Sep 2032 Index Fund</b><br><br><b>BENCHMARK:</b><br>NIFTY G-Sec Sep 2032 Index  | <ul style="list-style-type: none"><li>• Returns that are commensurate (before fees and expenses) with the performance of the Nifty G-Sec Sep 2032 Index, subject to tracking difference over long term</li><li>• Investment in Government Securities/SDL, TREPS on Government Securities/Treasury bills</li></ul>    |  <p>The risk of the scheme is moderate</p>        |  <p>The risk of the benchmark is moderate</p>        | <table><tr><td>Credit Risk →</td><td>Relatively Low (Class A)</td><td>Moderate (Class B)</td><td>Relatively High (Class C)</td></tr><tr><td>Interest Rate Risk ↓</td><td></td><td></td><td></td></tr><tr><td>Relatively Low (Class I)</td><td></td><td></td><td></td></tr><tr><td>Moderate (Class II)</td><td></td><td></td><td></td></tr><tr><td>Relatively High (Class III)</td><td>A-III</td><td></td><td></td></tr></table> <p><b>A-III - A Scheme with Relatively High Interest Rate Risk and Relatively Low Credit Risk.</b></p> | Credit Risk → | Relatively Low (Class A) | Moderate (Class B) | Relatively High (Class C) | Interest Rate Risk ↓ |  |  |  | Relatively Low (Class I) |  |  |  | Moderate (Class II) |  |  |  | Relatively High (Class III) | A-III |  |  |
| Credit Risk →                                                                                       | Relatively Low (Class A)                                                                                                                                                                                                                                                                                             | Moderate (Class B)                                                                                                                   | Relatively High (Class C)                                                                                                                |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                        |               |                          |                    |                           |                      |  |  |  |                          |  |  |  |                     |  |  |  |                             |       |  |  |
| Interest Rate Risk ↓                                                                                |                                                                                                                                                                                                                                                                                                                      |                                                                                                                                      |                                                                                                                                          |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                        |               |                          |                    |                           |                      |  |  |  |                          |  |  |  |                     |  |  |  |                             |       |  |  |
| Relatively Low (Class I)                                                                            |                                                                                                                                                                                                                                                                                                                      |                                                                                                                                      |                                                                                                                                          |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                        |               |                          |                    |                           |                      |  |  |  |                          |  |  |  |                     |  |  |  |                             |       |  |  |
| Moderate (Class II)                                                                                 |                                                                                                                                                                                                                                                                                                                      |                                                                                                                                      |                                                                                                                                          |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                        |               |                          |                    |                           |                      |  |  |  |                          |  |  |  |                     |  |  |  |                             |       |  |  |
| Relatively High (Class III)                                                                         | A-III                                                                                                                                                                                                                                                                                                                |                                                                                                                                      |                                                                                                                                          |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                        |               |                          |                    |                           |                      |  |  |  |                          |  |  |  |                     |  |  |  |                             |       |  |  |
| <b>HDFC NIFTY G-Sec Apr 2029 Index Fund</b><br><br><b>BENCHMARK:</b><br>NIFTY G- Sec Apr 2029 Index | <ul style="list-style-type: none"><li>• Returns that are commensurate (before fees and expenses) with the performance of the NIFTY G- Sec Apr 2029 Index, subject to tracking difference over long term.</li><li>• Investment in Government Securities/SDL, TREPS on Government Securities/Treasury bills.</li></ul> |  <p>The risk of the scheme is low to moderate</p> |  <p>The risk of the benchmark is low to moderate</p> | <table><tr><td>Credit Risk →</td><td>Relatively Low (Class A)</td><td>Moderate (Class B)</td><td>Relatively High (Class C)</td></tr><tr><td>Interest Rate Risk ↓</td><td></td><td></td><td></td></tr><tr><td>Relatively Low (Class I)</td><td></td><td></td><td></td></tr><tr><td>Moderate (Class II)</td><td></td><td></td><td></td></tr><tr><td>Relatively High (Class III)</td><td>A-III</td><td></td><td></td></tr></table> <p><b>A-III - A Scheme with Relatively High Interest Rate Risk and Relatively Low Credit Risk.</b></p> | Credit Risk → | Relatively Low (Class A) | Moderate (Class B) | Relatively High (Class C) | Interest Rate Risk ↓ |  |  |  | Relatively Low (Class I) |  |  |  | Moderate (Class II) |  |  |  | Relatively High (Class III) | A-III |  |  |
| Credit Risk →                                                                                       | Relatively Low (Class A)                                                                                                                                                                                                                                                                                             | Moderate (Class B)                                                                                                                   | Relatively High (Class C)                                                                                                                |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                        |               |                          |                    |                           |                      |  |  |  |                          |  |  |  |                     |  |  |  |                             |       |  |  |
| Interest Rate Risk ↓                                                                                |                                                                                                                                                                                                                                                                                                                      |                                                                                                                                      |                                                                                                                                          |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                        |               |                          |                    |                           |                      |  |  |  |                          |  |  |  |                     |  |  |  |                             |       |  |  |
| Relatively Low (Class I)                                                                            |                                                                                                                                                                                                                                                                                                                      |                                                                                                                                      |                                                                                                                                          |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                        |               |                          |                    |                           |                      |  |  |  |                          |  |  |  |                     |  |  |  |                             |       |  |  |
| Moderate (Class II)                                                                                 |                                                                                                                                                                                                                                                                                                                      |                                                                                                                                      |                                                                                                                                          |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                        |               |                          |                    |                           |                      |  |  |  |                          |  |  |  |                     |  |  |  |                             |       |  |  |
| Relatively High (Class III)                                                                         | A-III                                                                                                                                                                                                                                                                                                                |                                                                                                                                      |                                                                                                                                          |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                        |               |                          |                    |                           |                      |  |  |  |                          |  |  |  |                     |  |  |  |                             |       |  |  |

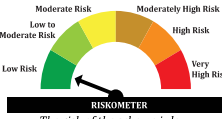
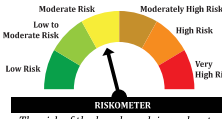
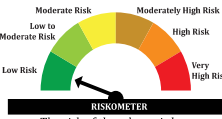
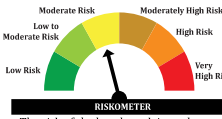
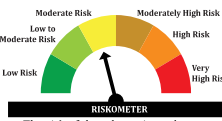
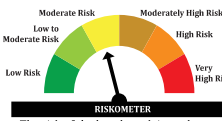
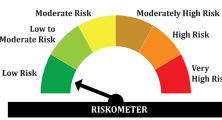
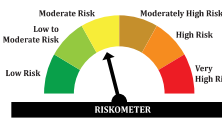
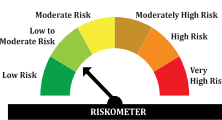
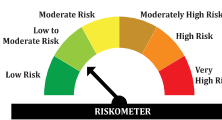
~ Investors should consult their financial advisers, if in doubt about whether the product is suitable for them

# BENCHMARK AND SCHEME RISKOMETERS

| Fund Name & Benchmark                                                                                                                                                      | Product Labelling<br>(This product is suitable for investors who are seeking ~)                                                                                                                                                                                                                                                                                                         | Scheme Riskometer (Current risk as per latest month end portfolio)                                                                   | Benchmark Riskometer                                                                                                                     | Potential Risk Class<br>(Maximum risk the Scheme can take)                                                                                                                                                                                                                                                                                                                                                                                                                                                                             |               |                          |                    |                           |                      |  |  |  |                          |     |  |  |                     |  |  |  |                             |       |  |  |
|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|--------------------------------------------------------------------------------------------------------------------------------------|------------------------------------------------------------------------------------------------------------------------------------------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|---------------|--------------------------|--------------------|---------------------------|----------------------|--|--|--|--------------------------|-----|--|--|---------------------|--|--|--|-----------------------------|-------|--|--|
| <b>HDFC NIFTY G-sec Jun 2036 Index Fund</b><br><br><b>BENCHMARK:</b> NIFTY G-Sec Jun 2036 Index                                                                            | <ul style="list-style-type: none"><li>Returns that are commensurate (before fees and expenses) with the performance of the NIFTY G-sec Jun 2036 Index, subject to tracking difference over long term</li><li>Investment in Government Securities/SDL, TREPS on Government Securities/Treasury bills</li></ul>                                                                           |  <p>The risk of the scheme is moderate</p>          |  <p>The risk of the benchmark is moderate</p>          | <table><tr><td>Credit Risk →</td><td>Relatively Low (Class A)</td><td>Moderate (Class B)</td><td>Relatively High (Class C)</td></tr><tr><td>Interest Rate Risk ↓</td><td></td><td></td><td></td></tr><tr><td>Relatively Low (Class I)</td><td></td><td></td><td></td></tr><tr><td>Moderate (Class II)</td><td></td><td></td><td></td></tr><tr><td>Relatively High (Class III)</td><td>A-III</td><td></td><td></td></tr></table> <p><b>A-III - A Scheme with Relatively High Interest Rate Risk and Relatively Low Credit Risk.</b></p> | Credit Risk → | Relatively Low (Class A) | Moderate (Class B) | Relatively High (Class C) | Interest Rate Risk ↓ |  |  |  | Relatively Low (Class I) |     |  |  | Moderate (Class II) |  |  |  | Relatively High (Class III) | A-III |  |  |
| Credit Risk →                                                                                                                                                              | Relatively Low (Class A)                                                                                                                                                                                                                                                                                                                                                                | Moderate (Class B)                                                                                                                   | Relatively High (Class C)                                                                                                                |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                        |               |                          |                    |                           |                      |  |  |  |                          |     |  |  |                     |  |  |  |                             |       |  |  |
| Interest Rate Risk ↓                                                                                                                                                       |                                                                                                                                                                                                                                                                                                                                                                                         |                                                                                                                                      |                                                                                                                                          |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                        |               |                          |                    |                           |                      |  |  |  |                          |     |  |  |                     |  |  |  |                             |       |  |  |
| Relatively Low (Class I)                                                                                                                                                   |                                                                                                                                                                                                                                                                                                                                                                                         |                                                                                                                                      |                                                                                                                                          |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                        |               |                          |                    |                           |                      |  |  |  |                          |     |  |  |                     |  |  |  |                             |       |  |  |
| Moderate (Class II)                                                                                                                                                        |                                                                                                                                                                                                                                                                                                                                                                                         |                                                                                                                                      |                                                                                                                                          |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                        |               |                          |                    |                           |                      |  |  |  |                          |     |  |  |                     |  |  |  |                             |       |  |  |
| Relatively High (Class III)                                                                                                                                                | A-III                                                                                                                                                                                                                                                                                                                                                                                   |                                                                                                                                      |                                                                                                                                          |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                        |               |                          |                    |                           |                      |  |  |  |                          |     |  |  |                     |  |  |  |                             |       |  |  |
| <b>HDFC NIFTY SDL Plus G-Sec Jun 2027 40:60 Index Fund</b><br><br><b>BENCHMARK:</b> NIFTY SDL Plus G-Sec Jun 2027 40:60 Index                                              | <ul style="list-style-type: none"><li>Returns that are commensurate (before fees and expenses) with the performance of the NIFTY SDL Plus G-Sec Jun 2027 40:60 Index, subject to tracking difference over long term</li><li>Investment in Government Securities/SDL, TREPS on Government Securities/Treasury bills</li></ul>                                                            |  <p>The risk of the scheme is low to moderate</p>   |  <p>The risk of the benchmark is low to moderate</p>   | <table><tr><td>Credit Risk →</td><td>Relatively Low (Class A)</td><td>Moderate (Class B)</td><td>Relatively High (Class C)</td></tr><tr><td>Interest Rate Risk ↓</td><td></td><td></td><td></td></tr><tr><td>Relatively Low (Class I)</td><td></td><td></td><td></td></tr><tr><td>Moderate (Class II)</td><td></td><td></td><td></td></tr><tr><td>Relatively High (Class III)</td><td>A-III</td><td></td><td></td></tr></table> <p><b>A-III - A Scheme with Relatively High Interest Rate Risk and Relatively Low Credit Risk.</b></p> | Credit Risk → | Relatively Low (Class A) | Moderate (Class B) | Relatively High (Class C) | Interest Rate Risk ↓ |  |  |  | Relatively Low (Class I) |     |  |  | Moderate (Class II) |  |  |  | Relatively High (Class III) | A-III |  |  |
| Credit Risk →                                                                                                                                                              | Relatively Low (Class A)                                                                                                                                                                                                                                                                                                                                                                | Moderate (Class B)                                                                                                                   | Relatively High (Class C)                                                                                                                |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                        |               |                          |                    |                           |                      |  |  |  |                          |     |  |  |                     |  |  |  |                             |       |  |  |
| Interest Rate Risk ↓                                                                                                                                                       |                                                                                                                                                                                                                                                                                                                                                                                         |                                                                                                                                      |                                                                                                                                          |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                        |               |                          |                    |                           |                      |  |  |  |                          |     |  |  |                     |  |  |  |                             |       |  |  |
| Relatively Low (Class I)                                                                                                                                                   |                                                                                                                                                                                                                                                                                                                                                                                         |                                                                                                                                      |                                                                                                                                          |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                        |               |                          |                    |                           |                      |  |  |  |                          |     |  |  |                     |  |  |  |                             |       |  |  |
| Moderate (Class II)                                                                                                                                                        |                                                                                                                                                                                                                                                                                                                                                                                         |                                                                                                                                      |                                                                                                                                          |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                        |               |                          |                    |                           |                      |  |  |  |                          |     |  |  |                     |  |  |  |                             |       |  |  |
| Relatively High (Class III)                                                                                                                                                | A-III                                                                                                                                                                                                                                                                                                                                                                                   |                                                                                                                                      |                                                                                                                                          |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                        |               |                          |                    |                           |                      |  |  |  |                          |     |  |  |                     |  |  |  |                             |       |  |  |
| <b>HDFC Nifty SDL Oct 2026 Index Fund</b><br><br><b>BENCHMARK:</b> NIFTY SDL Oct 2026 Index                                                                                | <ul style="list-style-type: none"><li>Returns that are commensurate (before fees and expenses) with the performance of the Nifty SDL Oct 2026 Index, subject to tracking difference over long term</li><li>Investment in Government Securities/SDL, TREPS on Government Securities/Treasury bills</li></ul>                                                                             |  <p>The risk of the scheme is low</p>               |  <p>The risk of the benchmark is low</p>               | <table><tr><td>Credit Risk →</td><td>Relatively Low (Class A)</td><td>Moderate (Class B)</td><td>Relatively High (Class C)</td></tr><tr><td>Interest Rate Risk ↓</td><td></td><td></td><td></td></tr><tr><td>Relatively Low (Class I)</td><td></td><td></td><td></td></tr><tr><td>Moderate (Class II)</td><td></td><td></td><td></td></tr><tr><td>Relatively High (Class III)</td><td>A-III</td><td></td><td></td></tr></table> <p><b>A-III - A Scheme with Relatively High Interest Rate Risk and Relatively Low Credit Risk.</b></p> | Credit Risk → | Relatively Low (Class A) | Moderate (Class B) | Relatively High (Class C) | Interest Rate Risk ↓ |  |  |  | Relatively Low (Class I) |     |  |  | Moderate (Class II) |  |  |  | Relatively High (Class III) | A-III |  |  |
| Credit Risk →                                                                                                                                                              | Relatively Low (Class A)                                                                                                                                                                                                                                                                                                                                                                | Moderate (Class B)                                                                                                                   | Relatively High (Class C)                                                                                                                |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                        |               |                          |                    |                           |                      |  |  |  |                          |     |  |  |                     |  |  |  |                             |       |  |  |
| Interest Rate Risk ↓                                                                                                                                                       |                                                                                                                                                                                                                                                                                                                                                                                         |                                                                                                                                      |                                                                                                                                          |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                        |               |                          |                    |                           |                      |  |  |  |                          |     |  |  |                     |  |  |  |                             |       |  |  |
| Relatively Low (Class I)                                                                                                                                                   |                                                                                                                                                                                                                                                                                                                                                                                         |                                                                                                                                      |                                                                                                                                          |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                        |               |                          |                    |                           |                      |  |  |  |                          |     |  |  |                     |  |  |  |                             |       |  |  |
| Moderate (Class II)                                                                                                                                                        |                                                                                                                                                                                                                                                                                                                                                                                         |                                                                                                                                      |                                                                                                                                          |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                        |               |                          |                    |                           |                      |  |  |  |                          |     |  |  |                     |  |  |  |                             |       |  |  |
| Relatively High (Class III)                                                                                                                                                | A-III                                                                                                                                                                                                                                                                                                                                                                                   |                                                                                                                                      |                                                                                                                                          |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                        |               |                          |                    |                           |                      |  |  |  |                          |     |  |  |                     |  |  |  |                             |       |  |  |
| <b>HDFC CRISIL-IBX Financial Services 3-6 Months Debt Index Fund</b><br><br><b>BENCHMARK:</b> CRISIL-IBX Financial Services 3-6 Months Debt Index ("the Underlying Index") | <ul style="list-style-type: none"><li>Income generated from exposure to shorter-term maturities on the yield curve.</li><li>Returns that are commensurate (before fees and expenses) with the performance of the CRISIL-IBX Financial Services 3-6 Months Debt Index, subject to tracking difference.</li><li>Investment in debt securities replicating the Underlying Index.</li></ul> |  <p>The risk of the scheme is low to moderate</p> |  <p>The risk of the benchmark is low to moderate</p> | <table><tr><td>Credit Risk →</td><td>Relatively Low (Class A)</td><td>Moderate (Class B)</td><td>Relatively High (Class C)</td></tr><tr><td>Interest Rate Risk ↓</td><td></td><td></td><td></td></tr><tr><td>Relatively Low (Class I)</td><td>A-I</td><td></td><td></td></tr><tr><td>Moderate (Class II)</td><td></td><td></td><td></td></tr><tr><td>Relatively High (Class III)</td><td></td><td></td><td></td></tr></table> <p><b>A-I - A Scheme with Relatively Low Interest Rate Risk and Relatively Low Credit Risk.</b></p>      | Credit Risk → | Relatively Low (Class A) | Moderate (Class B) | Relatively High (Class C) | Interest Rate Risk ↓ |  |  |  | Relatively Low (Class I) | A-I |  |  | Moderate (Class II) |  |  |  | Relatively High (Class III) |       |  |  |
| Credit Risk →                                                                                                                                                              | Relatively Low (Class A)                                                                                                                                                                                                                                                                                                                                                                | Moderate (Class B)                                                                                                                   | Relatively High (Class C)                                                                                                                |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                        |               |                          |                    |                           |                      |  |  |  |                          |     |  |  |                     |  |  |  |                             |       |  |  |
| Interest Rate Risk ↓                                                                                                                                                       |                                                                                                                                                                                                                                                                                                                                                                                         |                                                                                                                                      |                                                                                                                                          |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                        |               |                          |                    |                           |                      |  |  |  |                          |     |  |  |                     |  |  |  |                             |       |  |  |
| Relatively Low (Class I)                                                                                                                                                   | A-I                                                                                                                                                                                                                                                                                                                                                                                     |                                                                                                                                      |                                                                                                                                          |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                        |               |                          |                    |                           |                      |  |  |  |                          |     |  |  |                     |  |  |  |                             |       |  |  |
| Moderate (Class II)                                                                                                                                                        |                                                                                                                                                                                                                                                                                                                                                                                         |                                                                                                                                      |                                                                                                                                          |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                        |               |                          |                    |                           |                      |  |  |  |                          |     |  |  |                     |  |  |  |                             |       |  |  |
| Relatively High (Class III)                                                                                                                                                |                                                                                                                                                                                                                                                                                                                                                                                         |                                                                                                                                      |                                                                                                                                          |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                        |               |                          |                    |                           |                      |  |  |  |                          |     |  |  |                     |  |  |  |                             |       |  |  |
| <b>HDFC NIFTY 1D RATE LIQUID ETF - Growth</b><br><br><b>BENCHMARK:</b> NIFTY 1D Rate Index                                                                                 | <ul style="list-style-type: none"><li>Investment over short term with returns that, before expenses, correspond to the returns of the NIFTY 1D Rate Index, subject to tracking errors, along with high degree of liquidity</li><li>Investment in TREPS covered by the NIFTY 1D Rate Index</li></ul>                                                                                     |  <p>The risk of the scheme is low</p>             |  <p>The risk of the benchmark is low</p>             | <table><tr><td>Credit Risk →</td><td>Relatively Low (Class A)</td><td>Moderate (Class B)</td><td>Relatively High (Class C)</td></tr><tr><td>Interest Rate Risk ↓</td><td></td><td></td><td></td></tr><tr><td>Relatively Low (Class I)</td><td>A-I</td><td></td><td></td></tr><tr><td>Moderate (Class II)</td><td></td><td></td><td></td></tr><tr><td>Relatively High (Class III)</td><td></td><td></td><td></td></tr></table> <p><b>A-I - A Scheme with Relatively Low Interest Rate Risk and Relatively Low Credit Risk.</b></p>      | Credit Risk → | Relatively Low (Class A) | Moderate (Class B) | Relatively High (Class C) | Interest Rate Risk ↓ |  |  |  | Relatively Low (Class I) | A-I |  |  | Moderate (Class II) |  |  |  | Relatively High (Class III) |       |  |  |
| Credit Risk →                                                                                                                                                              | Relatively Low (Class A)                                                                                                                                                                                                                                                                                                                                                                | Moderate (Class B)                                                                                                                   | Relatively High (Class C)                                                                                                                |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                        |               |                          |                    |                           |                      |  |  |  |                          |     |  |  |                     |  |  |  |                             |       |  |  |
| Interest Rate Risk ↓                                                                                                                                                       |                                                                                                                                                                                                                                                                                                                                                                                         |                                                                                                                                      |                                                                                                                                          |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                        |               |                          |                    |                           |                      |  |  |  |                          |     |  |  |                     |  |  |  |                             |       |  |  |
| Relatively Low (Class I)                                                                                                                                                   | A-I                                                                                                                                                                                                                                                                                                                                                                                     |                                                                                                                                      |                                                                                                                                          |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                        |               |                          |                    |                           |                      |  |  |  |                          |     |  |  |                     |  |  |  |                             |       |  |  |
| Moderate (Class II)                                                                                                                                                        |                                                                                                                                                                                                                                                                                                                                                                                         |                                                                                                                                      |                                                                                                                                          |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                        |               |                          |                    |                           |                      |  |  |  |                          |     |  |  |                     |  |  |  |                             |       |  |  |
| Relatively High (Class III)                                                                                                                                                |                                                                                                                                                                                                                                                                                                                                                                                         |                                                                                                                                      |                                                                                                                                          |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                        |               |                          |                    |                           |                      |  |  |  |                          |     |  |  |                     |  |  |  |                             |       |  |  |

~ Investors should consult their financial advisers, if in doubt about whether the product is suitable for them

## BENCHMARK AND SCHEME RISKOMETERS

| Fund Name & Benchmark                                                                                                                                  | Product Labelling<br>(This product is suitable for investors who are seeking ~)                                                                                                                                                                                                                                                                                                          | Scheme Riskometer (Current risk as per latest month end portfolio)                                                                      | Benchmark Riskometer                                                                                                                        | Potential Risk Class<br>(Maximum risk the Scheme can take)                                                                                                                                                                                                                                                                                                                                                                                                                                                                                      |               |                          |                    |                           |                      |                          |     |  |  |                     |  |  |  |                             |       |  |  |
|--------------------------------------------------------------------------------------------------------------------------------------------------------|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-----------------------------------------------------------------------------------------------------------------------------------------|---------------------------------------------------------------------------------------------------------------------------------------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|---------------|--------------------------|--------------------|---------------------------|----------------------|--------------------------|-----|--|--|---------------------|--|--|--|-----------------------------|-------|--|--|
| <b>HDFC Charity Fund for Cancer Cure (A Fixed Maturity Plan)</b><br><br><b>BENCHMARK:</b><br>NIFTY Medium Duration Debt Index                          | <ul style="list-style-type: none"><li>Regular income over 1196 days (tenure of the Scheme)</li><li>Investment in debt and money market instruments and government securities</li></ul>                                                                                                                                                                                                   | <br><i>The risk of the scheme is low</i>               | <br><i>The risk of the benchmark is moderate</i>          | <table><tr><td>Credit Risk →</td><td rowspan="2">Relatively Low (Class A)</td><td rowspan="2">Moderate (Class B)</td><td rowspan="2">Relatively High (Class C)</td></tr><tr><td>Interest Rate Risk ↓</td></tr><tr><td>Relatively Low (Class I)</td><td></td><td></td><td></td></tr><tr><td>Moderate (Class II)</td><td></td><td></td><td></td></tr><tr><td>Relatively High (Class III)</td><td>A-III</td><td></td><td></td></tr></table> <p><b>A-III - A Scheme with Relatively High Interest Rate Risk and Relatively Low Credit Risk.</b></p> | Credit Risk → | Relatively Low (Class A) | Moderate (Class B) | Relatively High (Class C) | Interest Rate Risk ↓ | Relatively Low (Class I) |     |  |  | Moderate (Class II) |  |  |  | Relatively High (Class III) | A-III |  |  |
| Credit Risk →                                                                                                                                          | Relatively Low (Class A)                                                                                                                                                                                                                                                                                                                                                                 | Moderate (Class B)                                                                                                                      | Relatively High (Class C)                                                                                                                   |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                 |               |                          |                    |                           |                      |                          |     |  |  |                     |  |  |  |                             |       |  |  |
| Interest Rate Risk ↓                                                                                                                                   |                                                                                                                                                                                                                                                                                                                                                                                          |                                                                                                                                         |                                                                                                                                             |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                 |               |                          |                    |                           |                      |                          |     |  |  |                     |  |  |  |                             |       |  |  |
| Relatively Low (Class I)                                                                                                                               |                                                                                                                                                                                                                                                                                                                                                                                          |                                                                                                                                         |                                                                                                                                             |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                 |               |                          |                    |                           |                      |                          |     |  |  |                     |  |  |  |                             |       |  |  |
| Moderate (Class II)                                                                                                                                    |                                                                                                                                                                                                                                                                                                                                                                                          |                                                                                                                                         |                                                                                                                                             |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                 |               |                          |                    |                           |                      |                          |     |  |  |                     |  |  |  |                             |       |  |  |
| Relatively High (Class III)                                                                                                                            | A-III                                                                                                                                                                                                                                                                                                                                                                                    |                                                                                                                                         |                                                                                                                                             |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                 |               |                          |                    |                           |                      |                          |     |  |  |                     |  |  |  |                             |       |  |  |
| <b>HDFC FMP 1861D March 2022 (46)</b><br><br><b>BENCHMARK:</b><br>NIFTY Medium To Long Duration Debt Index                                             | <ul style="list-style-type: none"><li>Regular income over 1861 days (tenure of the Plan)</li><li>Investment in debt and money market instruments and government securities.</li></ul>                                                                                                                                                                                                    | <br><i>The risk of the scheme is low</i>               | <br><i>The risk of the benchmark is moderate</i>          | <table><tr><td>Credit Risk →</td><td rowspan="2">Relatively Low (Class A)</td><td rowspan="2">Moderate (Class B)</td><td rowspan="2">Relatively High (Class C)</td></tr><tr><td>Interest Rate Risk ↓</td></tr><tr><td>Relatively Low (Class I)</td><td></td><td></td><td></td></tr><tr><td>Moderate (Class II)</td><td></td><td></td><td></td></tr><tr><td>Relatively High (Class III)</td><td>A-III</td><td></td><td></td></tr></table> <p><b>A-III - A Scheme with Relatively High Interest Rate Risk and Relatively Low Credit Risk.</b></p> | Credit Risk → | Relatively Low (Class A) | Moderate (Class B) | Relatively High (Class C) | Interest Rate Risk ↓ | Relatively Low (Class I) |     |  |  | Moderate (Class II) |  |  |  | Relatively High (Class III) | A-III |  |  |
| Credit Risk →                                                                                                                                          | Relatively Low (Class A)                                                                                                                                                                                                                                                                                                                                                                 | Moderate (Class B)                                                                                                                      | Relatively High (Class C)                                                                                                                   |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                 |               |                          |                    |                           |                      |                          |     |  |  |                     |  |  |  |                             |       |  |  |
| Interest Rate Risk ↓                                                                                                                                   |                                                                                                                                                                                                                                                                                                                                                                                          |                                                                                                                                         |                                                                                                                                             |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                 |               |                          |                    |                           |                      |                          |     |  |  |                     |  |  |  |                             |       |  |  |
| Relatively Low (Class I)                                                                                                                               |                                                                                                                                                                                                                                                                                                                                                                                          |                                                                                                                                         |                                                                                                                                             |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                 |               |                          |                    |                           |                      |                          |     |  |  |                     |  |  |  |                             |       |  |  |
| Moderate (Class II)                                                                                                                                    |                                                                                                                                                                                                                                                                                                                                                                                          |                                                                                                                                         |                                                                                                                                             |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                 |               |                          |                    |                           |                      |                          |     |  |  |                     |  |  |  |                             |       |  |  |
| Relatively High (Class III)                                                                                                                            | A-III                                                                                                                                                                                                                                                                                                                                                                                    |                                                                                                                                         |                                                                                                                                             |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                 |               |                          |                    |                           |                      |                          |     |  |  |                     |  |  |  |                             |       |  |  |
| <b>HDFC FMP 2638D February 2023 (47)</b><br><br><b>BENCHMARK:</b><br>NIFTY Long Duration Debt Index                                                    | <ul style="list-style-type: none"><li>Regular income over 2638 days (tenure of the plan)</li><li>Investment in debt and money market instruments and government securities.</li></ul>                                                                                                                                                                                                    | <br><i>The risk of the scheme is moderate</i>          | <br><i>The risk of the benchmark is moderate</i>          | <table><tr><td>Credit Risk →</td><td rowspan="2">Relatively Low (Class A)</td><td rowspan="2">Moderate (Class B)</td><td rowspan="2">Relatively High (Class C)</td></tr><tr><td>Interest Rate Risk ↓</td></tr><tr><td>Relatively Low (Class I)</td><td></td><td></td><td></td></tr><tr><td>Moderate (Class II)</td><td></td><td></td><td></td></tr><tr><td>Relatively High (Class III)</td><td>A-III</td><td></td><td></td></tr></table> <p><b>A-III - A Scheme with Relatively High Interest Rate Risk and Relatively Low Credit Risk.</b></p> | Credit Risk → | Relatively Low (Class A) | Moderate (Class B) | Relatively High (Class C) | Interest Rate Risk ↓ | Relatively Low (Class I) |     |  |  | Moderate (Class II) |  |  |  | Relatively High (Class III) | A-III |  |  |
| Credit Risk →                                                                                                                                          | Relatively Low (Class A)                                                                                                                                                                                                                                                                                                                                                                 | Moderate (Class B)                                                                                                                      | Relatively High (Class C)                                                                                                                   |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                 |               |                          |                    |                           |                      |                          |     |  |  |                     |  |  |  |                             |       |  |  |
| Interest Rate Risk ↓                                                                                                                                   |                                                                                                                                                                                                                                                                                                                                                                                          |                                                                                                                                         |                                                                                                                                             |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                 |               |                          |                    |                           |                      |                          |     |  |  |                     |  |  |  |                             |       |  |  |
| Relatively Low (Class I)                                                                                                                               |                                                                                                                                                                                                                                                                                                                                                                                          |                                                                                                                                         |                                                                                                                                             |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                 |               |                          |                    |                           |                      |                          |     |  |  |                     |  |  |  |                             |       |  |  |
| Moderate (Class II)                                                                                                                                    |                                                                                                                                                                                                                                                                                                                                                                                          |                                                                                                                                         |                                                                                                                                             |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                 |               |                          |                    |                           |                      |                          |     |  |  |                     |  |  |  |                             |       |  |  |
| Relatively High (Class III)                                                                                                                            | A-III                                                                                                                                                                                                                                                                                                                                                                                    |                                                                                                                                         |                                                                                                                                             |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                 |               |                          |                    |                           |                      |                          |     |  |  |                     |  |  |  |                             |       |  |  |
| <b>HDFC FMP 1876D March 2022 (46)</b><br><br><b>BENCHMARK:</b><br>NIFTY Medium To Long Duration Debt Index                                             | <ul style="list-style-type: none"><li>Regular income over 1876 days (tenure of the Plan)</li><li>Investment in debt and money market instruments and government securities.</li></ul>                                                                                                                                                                                                    | <br><i>The risk of the scheme is low</i>             | <br><i>The risk of the benchmark is moderate</i>        | <table><tr><td>Credit Risk →</td><td rowspan="2">Relatively Low (Class A)</td><td rowspan="2">Moderate (Class B)</td><td rowspan="2">Relatively High (Class C)</td></tr><tr><td>Interest Rate Risk ↓</td></tr><tr><td>Relatively Low (Class I)</td><td></td><td></td><td></td></tr><tr><td>Moderate (Class II)</td><td></td><td></td><td></td></tr><tr><td>Relatively High (Class III)</td><td>A-III</td><td></td><td></td></tr></table> <p><b>A-III - A Scheme with Relatively High Interest Rate Risk and Relatively Low Credit Risk.</b></p> | Credit Risk → | Relatively Low (Class A) | Moderate (Class B) | Relatively High (Class C) | Interest Rate Risk ↓ | Relatively Low (Class I) |     |  |  | Moderate (Class II) |  |  |  | Relatively High (Class III) | A-III |  |  |
| Credit Risk →                                                                                                                                          | Relatively Low (Class A)                                                                                                                                                                                                                                                                                                                                                                 | Moderate (Class B)                                                                                                                      | Relatively High (Class C)                                                                                                                   |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                 |               |                          |                    |                           |                      |                          |     |  |  |                     |  |  |  |                             |       |  |  |
| Interest Rate Risk ↓                                                                                                                                   |                                                                                                                                                                                                                                                                                                                                                                                          |                                                                                                                                         |                                                                                                                                             |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                 |               |                          |                    |                           |                      |                          |     |  |  |                     |  |  |  |                             |       |  |  |
| Relatively Low (Class I)                                                                                                                               |                                                                                                                                                                                                                                                                                                                                                                                          |                                                                                                                                         |                                                                                                                                             |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                 |               |                          |                    |                           |                      |                          |     |  |  |                     |  |  |  |                             |       |  |  |
| Moderate (Class II)                                                                                                                                    |                                                                                                                                                                                                                                                                                                                                                                                          |                                                                                                                                         |                                                                                                                                             |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                 |               |                          |                    |                           |                      |                          |     |  |  |                     |  |  |  |                             |       |  |  |
| Relatively High (Class III)                                                                                                                            | A-III                                                                                                                                                                                                                                                                                                                                                                                    |                                                                                                                                         |                                                                                                                                             |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                 |               |                          |                    |                           |                      |                          |     |  |  |                     |  |  |  |                             |       |  |  |
| <b>HDFC CRISIL-IBX Financial Services 9-12 Months Debt Index Fund</b><br><br><b>BENCHMARK:</b><br>CRISIL-IBX Financial Services 9-12 Months Debt Index | <ul style="list-style-type: none"><li>Income generated from exposure to shorter-term maturities on the yield curve.</li><li>Returns that are commensurate (before fees and expenses) with the performance of the CRISIL-IBX Financial Services 9-12 Months Debt Index, subject to tracking difference.</li><li>Investment in debt securities replicating the Underlying Index.</li></ul> | <br><i>The risk of the scheme is low to moderate</i> | <br><i>The risk of the benchmark is low to moderate</i> | <table><tr><td>Credit Risk →</td><td rowspan="2">Relatively Low (Class A)</td><td rowspan="2">Moderate (Class B)</td><td rowspan="2">Relatively High (Class C)</td></tr><tr><td>Interest Rate Risk ↓</td></tr><tr><td>Relatively Low (Class I)</td><td>A-I</td><td></td><td></td></tr><tr><td>Moderate (Class II)</td><td></td><td></td><td></td></tr><tr><td>Relatively High (Class III)</td><td></td><td></td><td></td></tr></table> <p><b>A-I - A Scheme with Relatively Low Interest Rate Risk and Relatively Low Credit Risk.</b></p>      | Credit Risk → | Relatively Low (Class A) | Moderate (Class B) | Relatively High (Class C) | Interest Rate Risk ↓ | Relatively Low (Class I) | A-I |  |  | Moderate (Class II) |  |  |  | Relatively High (Class III) |       |  |  |
| Credit Risk →                                                                                                                                          | Relatively Low (Class A)                                                                                                                                                                                                                                                                                                                                                                 | Moderate (Class B)                                                                                                                      | Relatively High (Class C)                                                                                                                   |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                 |               |                          |                    |                           |                      |                          |     |  |  |                     |  |  |  |                             |       |  |  |
| Interest Rate Risk ↓                                                                                                                                   |                                                                                                                                                                                                                                                                                                                                                                                          |                                                                                                                                         |                                                                                                                                             |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                 |               |                          |                    |                           |                      |                          |     |  |  |                     |  |  |  |                             |       |  |  |
| Relatively Low (Class I)                                                                                                                               | A-I                                                                                                                                                                                                                                                                                                                                                                                      |                                                                                                                                         |                                                                                                                                             |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                 |               |                          |                    |                           |                      |                          |     |  |  |                     |  |  |  |                             |       |  |  |
| Moderate (Class II)                                                                                                                                    |                                                                                                                                                                                                                                                                                                                                                                                          |                                                                                                                                         |                                                                                                                                             |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                 |               |                          |                    |                           |                      |                          |     |  |  |                     |  |  |  |                             |       |  |  |
| Relatively High (Class III)                                                                                                                            |                                                                                                                                                                                                                                                                                                                                                                                          |                                                                                                                                         |                                                                                                                                             |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                 |               |                          |                    |                           |                      |                          |     |  |  |                     |  |  |  |                             |       |  |  |

Benchmark and Scheme Riskometer As on September 30, 2026

For latest riskometer, investors may refer to the Monthly Portfolios disclosed on the website of the fund viz. [www.hdfcfund.com](http://www.hdfcfund.com)

~ Investors should consult their financial advisers, if in doubt about whether the product is suitable for them

**It is Mandatory to complete the KYC requirements for all unit holders, including for all joint holders and the guardian in case of folio of a minor investor. Accordingly, financial transactions (including redemptions, switches and all types of systematic plans) will not be processed if the unit holders have not completed KYC requirements**

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HDFC CRISIL-IBX Financial Services 3-6 Months Debt Index Fund and HDFC CRISIL-IBX Financial Services 9-12 Months Debt Index Fund  
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