October 31, 2026

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HDFC MUTUAL FUND
BHAROSA APNO KA

INDIAN CANCER SOCIETY
RISE AGAINST CANCER

# HDFC Charity Fund for Cancer Cure (Feb 2030)

## NFO PERIOD: 16th to 30th November 2026

*#InvestInOthers*

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

**HDFC Charity Fund for Cancer Cure (Feb 2030)**
(A Close Ended Income Scheme with Tenure of 1169 Days. A Relatively High Interest Rate Risk and Relatively Low Credit Risk.) is suitable for investors who are seeking*:

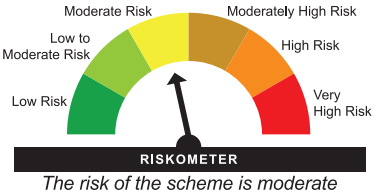
- To generate regular income over the tenure of the Scheme 1169 days term.
- Investments in Debt/Money Market Instruments and Government Securities.

**Potential Risk Class (PRC)** (Maximum risk the Scheme can take)

| Credit Risk → / Interest Rate Risk ↓ | Relatively Low (Class A) | Moderate (Class B) | Relatively High (Class C) |
|---|---|---|---|
| Relatively Low (Class I) | | | |
| Moderate (Class II) | | | |
| Relatively High (Class III) | A-III | | |

**A-III - A Scheme with Relatively High Interest Rate Risk and Relatively Low Credit Risk.**

**Riskometer#**




*The risk of the scheme is moderate*

*Investors should consult their financial advisers, if in doubt about whether the product is suitable for them.

#The product labeling assigned during the NFO is based on internal assessment of the scheme. For latest riskometer, investors may refer to the Monthly Portfolios disclosed on the website of the Fund viz. **www.hdfcfund.com**

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HDFC Bank (Sponsor of HDFC Mutual Fund) is not liable or responsible for any loss or shortfall resulting from the operations of the scheme.

HDFC Mutual Fund: SEBI Registration Number: MF/044/00/6

**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 (ß) 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, its 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. Eachof 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 conflict in West Asia persisted through October 2026 with fresh strikes on Saudi energy infrastructure and commercial shipping in the Strait of Hormuz. This led to further rise in crude oil prices and combined with persistent El Niño weather anomalies constraining grain yields and ongoing fertilizer bottlenecks, food price pressures intensified across both developed and emerging markets. Despite external uncertainty, US economy accelerated to an annualized rate of 3.4% in Q3 2026, up from 2.2% in the second quarter, driven by resilient consumer spending, AI led capital investment, and government spending. US sovereign yields also retreated significantly during the month after hitting fresh highs during the start of the month as investors looked for safe haven amidst growing scepticism around the AI trade. Eurozone manufacturing PMI eased in October but remained firmly in expansion zone. On the other hand, China's factory activity contracted for the third time in four months, weighed down by sluggish domestic consumption and slowdown in export orders.

After hiking in September 2026, the Fed, ECB, and Bank of Japan all paused in October 2026. However, with inflation persisting above central bank targets, policymakers maintained a hawkish tone, keeping the door open for additional rate increases.

**Economic activity remains resilient:** The high frequency indicators for October 2026 suggest that economic activity continues to hold up well. GST collections and power demand growth scaled new highs during the month and while manufacturing PMI moderated in October compared to previous month, it remains firmly in expansion zone supported by robust export orders. Vehicle registrations however, contracted on YoY basis driven by a high base effect resulting from households deferring automobile purchases to October 2025 ahead of GST cuts last year. However, vehicle registrations rose 23% MoM in Oct 2026.

| Indicators | Units | Mar-26 | Apr-26 | May-26 | Jun-26 | Jul-26 | Aug-26 | Sep-26 | Oct-26 |
|---|---|---|---|---|---|---|---|---|---|
| Retail registration- Auto@ | | | | | | | | | |
| 2W | YoY, % | 28.6 | 13.7 | 8.5 | 22.2 | 29.1 | 20.6 | 33.9 | -28.4 |
| PV | | 27.6 | 14.2 | 28.0 | 33.2 | 23.0 | 20.4 | 36.5 | -14.6 |
| MHCV | | 20.0 | 11.4 | 5.6 | 15.4 | 22.1 | 16.6 | 45.0 | 27.2 |
| LCV | | 20.8 | 19.8 | 16.5 | 30.9 | 28.4 | 21.2 | 41.9 | -8.6 |
| Tractors | | 12.7 | 24.6 | 15.6 | 30.1 | 31.9 | 3.4 | 16.2 | 3.6 |
| Gross GST collection (ex of cess) * | | 8.8 | 8.7 | 3.2 | 13.9 | 15.4 | 14.8 | 14.7 | 22.9 |
| Average E-Way bill generated | | 12.9 | 11.8 | 10.9 | 14.5 | 6.0 | 7.7 | 7.2 | 23.1 |
| Power demand | | 0.7 | 4.4 | 11.0 | 10.9 | 11.1 | 12.4 | 11.2 | 21.0 |
| Digital Spending (UPI+IMPS) | | 17.4 | 19.5 | 16.8 | 18.5 | 17.8 | 19.6 | 18.0 | 16.2 |
| Railway Freight Tonnage | | 3.7 | -1.4 | 0.0 | 2.9 | 9.1 | 5.2 | 6.2 | 8.0 |
| Manufacturing PMI^ | Index | 53.9 | 54.7 | 55.0 | 54.2 | 53.5 | 52.8 | 55.1 | 54.7 |
| Services PMI^ | Index | 57.5 | 58.8 | 59.8 | 57.4 | 53.3 | 54.1 | 55.2 | 55.8 |
| Unemployment** | % | 6.6 | 6.7 | 7.0 | 6.6 | 6.0 | 6.1 | 4.0 | 4.7 |

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 supported on the back of sustained demand momentum. However, El Nino conditions and its impact on food production, fading stimulus effect, and continued geo-political tensions remain key risks for growth in the second half of this year.

**Risk of fiscal slippage is low this fiscal:** Total Government expenditure has grown by 10.7% YoY in H1FY27 driven by capex growth which is up 12.7% YoY. On tax collections front, while direct tax collections have been strong led by corporate taxes, indirect tax collections have contracted due to reduction in GST and excise duty rates. Fiscal deficit (as % of budgeted) during the first 6 months of this fiscal has been ~42% compared to ~37% during the same period last year. Robust corporate tax collections, and higher than budgeted disinvestment/asset monetisation receipts reduces risk of fiscal slippage this year. The Government has also kept aside economic stabilisation fund of INR 1 trillion which could be tapped in case of any tax revenue shortfall.

| FY ending, in billion (Rs) | 6MFY26 | 6MFY27 | YoY growth |
|---|---|---|---|
| Gross tax revenue | 18,654 | 19,799 | 6.1 |
| Direct Tax Collections | 10,576 | 11,963 | 13.1 |
| Indirect Tax collections | 7,791 | 7,363 | -5.5 |
| Less: Share of states & others | 6,360 | 7,038 | 10.7 |
| Net Tax collections | 12,294 | 12,761 | 3.8 |
| Non- tax revenues | 4,661 | 4,807 | 3.1 |
| Total Revenue receipts | 16,954 | 17,568 | 3.6 |
| Total Capital receipts | 348 | 786 | 126.1 |
| **Total Receipts** | **17,302** | **18,354** | **6.1** |
| | | | |
| Total Revenue Expenditure | 17,226 | 18,953 | 10.0 |
| Total Capital Expenditure | 5,807 | 6,545 | 12.7 |
| **Total Expenditure** | **23,033** | **25,498** | **10.7** |
| | | | |
| Fiscal Deficit | 5,731 | 7,144 | 24.7 |
| Fiscal deficit (% of BE) | 36.5% | 42.1% | |
| Fiscal deficit (% of GDP) | 1.7% | 1.9% | |

*Source- CMIE Note: YoY: Year on year growth*

**CPI inflation rose further in Sep 2026:** CPI inflation was recorded at 5.5% in Sep 2026, driven mainly by surge in food and fuel inflation. Core-Core inflation (core inflation ex of precious metals) also rose 30bps to 3.2% due to rise in services inflation such as Information and Communication, Recreation, Restaurants and accommodation services.

| YoY, | Aug-26 (%) | Sep-26 (%) | Change in % |
|---|---|---|---|
| CPI | 4.8 | 5.5 | 0.7 |
| Food & beverages | 5.7 | 7.4 | 1.7 |
| Electricity, gas and other fuels | 3.1 | 3.2 | 0.1 |
| House rent | 2.3 | 2.4 | 0.1 |
| Transportation | 4.6 | 5.0 | 0.4 |
| Core-Core CPI@ | 2.9 | 3.2 | 0.3 |

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

Going forward, inflation is likely to rise in FY27 on adverse base effect, higher oil prices and below normal rainfall but will likely peak in Q3FY27 before trending down. The geo-political situation, El-Nino conditions and pass through of input price inflation remain key monitorable from an inflation perspective.

**Trade deficit increased in Sep 2026:** Trade deficit jumped in Sep 2026 mainly due to higher oil and non-oil non gold (NONG) imports. Merchandise exports have registered a growth of 19% YoY in H1FY27 compared to growth of 5% YoY during same period last year. Exports are mainly driven by Engineering electronic goods and chemicals. 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 | Aug-26 | Sep-26 | Change |
|---|---|---|---|
| Trade Deficit/ (Surplus) | 26.9 | 30.2 | 3.4 |
| Net Oil Imports | 9.9 | 12.1 | 2.2 |
| Net Gold Imports | 2.4 | 1.3 | -1.1 |
| NONG net imports | 14.5 | 16.8 | 2.3 |

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

**Crude oil prices rose further in Oct 2026:** Brent crude rose ~14% MoM to ~USD118/bbl in October as supply chains remained disrupted in West Asia. 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)* | Oct-26(%) ^ | FY27TD (%) & |
|---|---|---|---|
| Brent Crude (per barrel) | 118 | 13.6 | -0.6 |
| Gold (per ounce) | 3,875 | -6.8 | -17.0 |
| Steel (per tonne) | 481 | -2.1 | 0.4 |
| Zinc (per tonne) | 3,913 | -0.1 | 21.5 |
| Copper (per tonne) | 14,449 | -0.3 | 18.8 |
| Aluminium (per tonne) | 3,106 | -1.7 | -11.8 |
| Lead (per tonne) | 1,890 | 1.8 | 0.5 |

Source: Bloomberg; *Market prices as on October 31, 2026, ^MoM change, & Change in FY27TD

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

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## Summary and Conclusion

Fragile geo-political situation resulting in higher crude oil and other commodity prices remains a key risk for the global economy going forward. Moreover, persistent El Niño conditions poses fresh risk for food prices across geographies. Despite these risks, global growth continues to hold up well driven by AI/tech related spending and strong fiscal support. IMF has again upgraded global growth forecast for this year, which will be led by Advanced Economies. Sovereign bond yields, which had scaled fresh highs, have retreated from peak, easing some of the concerns surrounding potential risks from the bond markets. 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 has held up remarkably well despite disruptions caused by West Asia crisis. High frequency indicators continue to hold up well with resilient consumption and investment demand. 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, uptick in private investment demand and improving corporate profitability. However, elongation of geo-political conflicts and El Nino conditions persisting through next year remain key risks to growth going forward.

# Debt Market Update

The 10-year G-sec yields rose consistently throughout the month ending ~22bps higher as markets started pricing in aggressive rate hikes by the RBI post October policy where the monetary policy stance was changed from 'neutral to 'calibrated tightening'. The yields also rose as RBI conducted OMO sales of G-secs worth INR250bn and 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 an increase of ~35bps resulting in spread between 10-year G-sec and 10-year AAA widening by ~13bps.

Other key events which influenced yields during the month were: (1) RBI announcing separate dollar window for OMCs and set of measures to curb speculation in the Fx market and, (2) major central banks like Fed, BoJ and ECB holding policy rates steady while sounding hawkish. The table below gives a summary view of the movement of key rates and liquidity:

| | Sep-26 | Oct-26 | Change (in bps) |
|---|---|---|---|
| MIBOR Overnight Rate (%) | 5.28 | 5.63 | 0.35 |
| 3M Gsec yield (%) | 5.52 | 5.93 | 0.41 |
| 10Yr Benchmark G-Sec Yield^ (%) | 7.19 | 7.41 | 0.22 |
| AAA 10Year Corporate Bond Yields#.& (%) | 7.93 | 8.28 | 0.35 |
| AAA 10Y Corporate bond spread against 10Y benchmark@ (bps) | 74 | 87 | 13 |
| Average net liquidity absorbed/infused by RBI* (INR billion) | 7,766 | 2,374 | |

^-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 declined to INR ~2.4 trillion in October compared to surplus of ~INR 7.8 trillion in September driven mainly by RBI's Fx intervention, seasonal increase in currency in circulation, tax related outflows and OMO sales by RBI.

In the debt market, FPIs ended the month with net buying of USD 49 million in October 2026 (Sep 2026 net sell: USD 1.7 billion).

## Outlook

**Fixed income market outlook**

Between RBI's August policy and end October 10-year G-sec yield in India rose by ~64bps effectively pricing in aggressive rate hikes by RBI in this cycle, rise in US yields and higher crude oil prices. Further, the change in stance from 'neutral' to 'calibrated tightening' in October policy was perceived as hawkish by the markets, but 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 does not necessarily implies an aggressive rate hike cycle.

Apart from the above, there are several factors which should help contain the upward pressure on the yields. US yields have fallen considerably from the recent highs with yields on US 10-year G-sec dropping by ~39bps from the peak and risk of fiscal slippage in India remains low, due to robust corporate tax collections 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. The recent measures announced by the RBI has led to reduction in speculative activity in the forex markets and has helped steady the INR. Growth in India is also likely to moderate in the second half due to fading stimulus effect, El Nino related weather disruptions and higher energy prices. Accordingly, we remain constructive on Indian fixed income markets. Our view is subject to two key risks: crude oil prices remaining elevated for an extended period and US sovereign yields climbing upwards again.
In view of the above, selective segments particularly corporate bonds remain well placed. 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 October 2026 witnessed divergent trends for Indian equity markets. While Nifty 50/Sensex rose by 1.9%/2.7% respectively, small caps and midcaps indices declined by 4.1% and 3.4%. While IT and Healthcare outperformed during the month, Cap goods, Metals and power underperformed.

Except for UK and German 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 | Oct-26 | FY27TD |
|---|---|---|
| BSE Information Technology | 14.8 | 9.8 |
| BSE Healthcare | 0.2 | 20.1 |
| BSE Bankex | -0.5 | 8.5 |
| BSE Oil & Gas | -2.3 | -4.8 |
| BSE Fast Moving Consumer Goods | -2.9 | -2.2 |
| BSE Auto | -3.8 | 6.4 |
| BSE Power | -4.3 | 3.0 |
| BSE Metal | -6.8 | 2.6 |
| BSE Capital Goods | -7.2 | 7.1 |
| | | |
| BSE Sensex | 2.7 | 3.5 |
| NSE Nifty 50 Index | 1.9 | 3.2 |
| NIFTY Midcap 100 | -3.4 | 8.8 |
| NIFTY Smallcap 100 | -4.1 | 21.4 |

| % Change* | Oct-26 | FY27TD |
|---|---|---|
| FTSE 100 | 2.1 | 6.8 |
| DAX | 0.8 | 10.0 |
| S&P 500 | -0.9 | 16.1 |
| CAC 40 | -1.6 | -1.5 |
| Nikkei 225 | -5.3 | 25.1 |
| NASDAQ Composite | -5.3 | 17.8 |
| Hang Seng | -5.3 | -6.1 |
| Shanghai Composite | -5.6 | -4.2 |
| MSCI Emerging Markets | -8.1 | 12.1 |
| KOSPI | -14.8 | 28.9 |

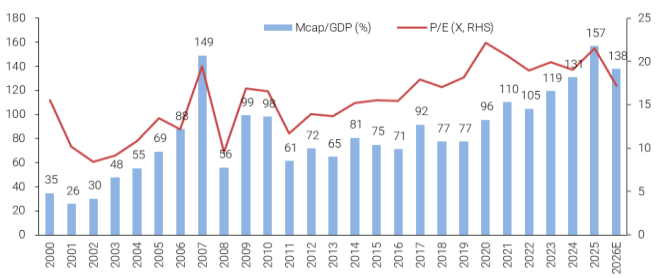
Source: Bloomberg. *Returns in USD

FIIs sold net equities worth USD 0.4 billion in Oct 2026 (Sep 2026: Net sold USD 4.2 billion) and have cumulatively sold equity worth USD 13billion in 7MFY27 (7MFY26: Net sold USD 2.7 billion).

DIIs bought net equity worth USD 6.5 billion in Oct 2026 (Sep 2026: USD 8 billion) and have cumulatively bought USD 47.4 billion in 7MFY27 (7MFY26: USD 51 billion). Net flows into Mutual funds were ~INR 40,406 crore in Sep 2026 (Aug 2026: ~INR 33,082 crore & Sep 2025: ~INR 36,653 crore) cumulatively amounted to ~INR 203,586 crore in 6MFY27 (6MFY26: ~INR 202,077 crore).

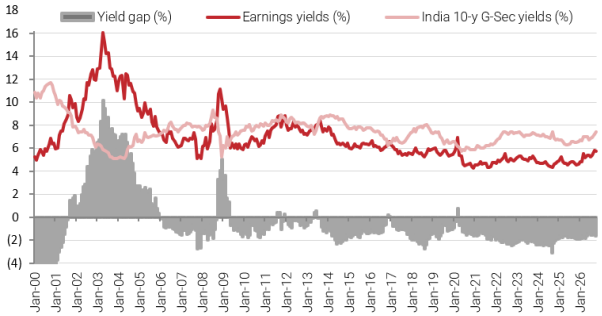
## Outlook

As on October 30, 2026, NIFTY 50 Index was trading at ~16.9x one year forward price to earnings multiple. Further, Market cap-to-GDP stood ~138% (based on CY26 GDP estimates) and the gap between 10Y G-sec yield and 1Y-Forward NIFTY 50 Index earnings yield has widened recently [*Earnings yield = 1/ (one year forward P/E)*].




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

Market Review continued on next page




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

As of October 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-Oct-2026 | LTA | Discount / Premium^ |
| Pharma | 29.7 | 24.8 | 19.5 |
| Industrials | 31.1 | 28.0 | 11.2 |
| Utilities | 13.1 | 11.8 | 10.7 |
| Cement | 34.7 | 32.2 | 7.7 |
| PSU banks@ | 1.2 | 1.1 | 4.6 |
| Consumer Discretionary | 63.7 | 67.2 | -5.2 |
| Energy | 12.3 | 13.0 | -5.8 |
| Automobiles | 19.5 | 21.0 | -7.1 |
| Metals | 9.9 | 11.2 | -11.4 |
| FMCG | 29.2 | 36.7 | -20.3 |
| Tech | 16.4 | 21.1 | -22.4 |
| Pvt banks@ | 1.8 | 2.5 | -29.1 |

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.
^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 | |
|---|---|
| **WEALTH CREATION** | 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. |
| **TAX SAVINGS** | 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. |
| **CHILDREN'S FUTURE** | This scheme aims to help you achieve your specific financial goal of planning for child's future expenses like higher education, etc. |
| **RETIREMENT PLANNING** | These schemes aim to help you achieve your specific financial goal of retirement planning. |
| **INCOME SOLUTIONS** | 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

**Product Labelling: (This product is suitable for investors who are seeking ~)**

• To generate long-term capital appreciation / income • Investment predominantly in equity & equity related instruments
~Investors should consult their financial advisers, if in doubt about whether the product is suitable for them

## FUND DETAILS

**Date Of Inception / Allotment**
January 01, 1995

**#Benchmark Name**
NIFTY 500 Index (TRI)

| NAV (As On OCTOBER 30, 2026) | NAV Per Unit(₹) |
|---|---|
| Regular Plan - Growth Option | 1,984.497 |
| Regular Plan - IDCW Option | 71.711 |
| Direct Plan - Growth Option | 2,187.570 |
| Direct Plan - IDCW Option | 88.452 |

**Assets Under Management €**

| | |
|---|---|
| As on October 31, 2026 | ₹110,441.27Cr. |
| Average for Month of October, 2026 | ₹108,537.82Cr. |

## FUND MANAGER DETAILS ¥

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

## MINIMUM INVESTMENT

| | |
|---|---|
| **Lump sum Amount** | Rs. 100 and any amount thereafter. |
| **SIP Amount** | |

## LOAD STRUCTURE

**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.

## EXPENSE RATIO
**(As On October 31, 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% |
|---|---|

## QUANTITATIVE MEASURES/RISK MEASURES*

**Risk Ratio**

| | |
|---|---|
| Standard Deviation | 13.377% |
| Beta | 0.799 |
| Sharpe Ratio* | 0.698 |

Computed for the 3-yr period ended October 31, 2026 Based on month-end NAV.* Risk free rate: 5.63% (Source: FIMMDA MIBOR) For schemes which have not completed 3 years, data is computed since inception.

**Information Ratio**

| Year | Regular | Direct |
|---|---|---|
| 1 Year | 0.69 | 0.85 |

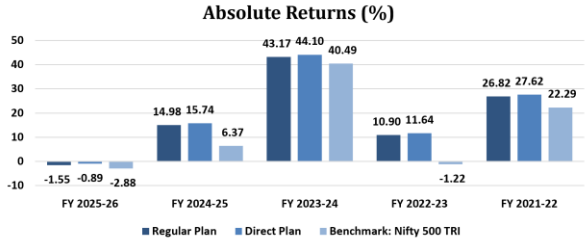
*One liner/brief inference provided for above in the table on page no 117

## FUND PERFORMANCE^: As On OCTOBER 30, 2026

| Compounded Annualised Returns | Scheme Returns % | | Benchmark Returns % # | |
|---|---|---|---|---|
| | Regular | Direct | Regular | Direct |
| Last 1 year | -4.08 | -3.47 | -6.83 | -6.83 |
| Last 3 years | 15.03 | 15.79 | 10.27 | 10.27 |
| Last 5 years | 14.76 | 15.51 | 8.80 | 8.80 |
| Since Inception | 18.07 | 15.53 | 11.83 | 12.84 |

Returns greater than 1 year period are compounded annualized (CAGR) For performance of other schemes managed by Amit Ganatra & Bhagyesh Kagalkar(Gold/Silver Instruments), please refer page 118-119. Different plans viz. Regular Plan and Direct Plan have a different expense structure. The expenses of the Direct Plan under the Scheme will be lower to the extent of the distribution expenses / commission charged in the Regular Plan. As NIFTY 50 TRI data is not available since inception of the scheme, additional benchmark performance is calculated using composite CAGR of NIFTY 50 PRI values from January 1, 1995 to June 29, 1999 and TRI values since June 30, 1999. Since inception dates for regular plan Jan 01, 95 and direct plan Jan 01, 13 **^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.

## Absolute Returns for each F.Y. for last 5 years




## PORTFOLIO DATA:

| Top 10 Holdings | % To NAV |
|---|---|
| ICICI Bank Ltd. | 9.28 |
| HDFC Bank Ltd.£ | 5.79 |
| Axis Bank Ltd. | 5.55 |
| State Bank of India | 3.88 |
| Eternal Limited | 3.76 |
| Kotak Mahindra Bank Limited | 3.75 |
| SBI Life Insurance Company Ltd. | 3.13 |
| Larsen and Toubro Ltd. | 3.11 |
| Bharti Airtel Ltd. | 3.07 |
| InterGlobe Aviation Ltd. | 2.88 |

**Corresponding Footnote**
Face Value / Allotment NAV per Unit: ₹ 10, + Industry Classification as recommended by AMFI, Data is as of October 31, 2026 unless otherwise specified.

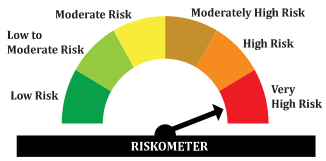
¥ Fund Manager for Overseas Investments:
Mr. Gopal Agrawal (since September 01, 2026) (Total Experience: Over 22 years).

€ Includes investments made by the schemes of HDFC Mutual Fund aggregating to ₹ 1,807.92 Crores.

$$For further details, please refer to para 'Exit Load' on page no.119.

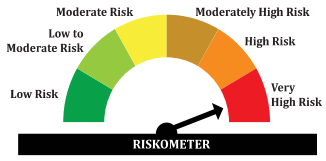
^ For Total Expense Ratio including brokerage, transaction cost and statutory levies please refer our website.

## Scheme Riskometer




*The risk of the scheme is very high*

## Benchmark Riskometer




*The risk of the benchmark is very high*

Benchmark and Scheme Riskometer As on October 31, 2026. For latest riskometer, investors may refer to the Monthly Portfolios disclosed on the website of the fund viz. www.hdfcfund.com

## MAJOR RISK FACTORS

Link for detailed Risk Factor refer page no 117

1. Market Risk
2. Liquidity Risk
3. Concentration Risk
4. Settlement Risk
5. Legal and Regulatory Risk

## QUANTITATIVE MEASURES/RISK MEASURES*

| | |
|---|---|
| • Portfolio Turnover Ratio (Annualized) | |
| a. Equity Turnover | 13.24% |
| b. Gross Exposure Turnover: (Equity + Debt + Derivatives) | 13.74% |
| • Average Maturity: | NA |
| • Macaulay Duration: | NA |
| • Modified Duration: | NA |
| • Annualized Portfolio Yield: | NA |
| • Yield to Maturity (%): | |

*One liner/brief inference provided for above in the table on page no 117

**Additional info pertaining to portfolio**

**Detailed Investment in Securities, Allocation of Net Asset by Sectors, etc. please click link**

**OR**

# 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

## Major Changes w.r.t previous month

### 1. (Top 10 changes in Holding) in portfolio of the scheme, if any

| Name of securities added | Name of securities deleted/reduced | Total Weightage in %age |
|---|---|---|
| - | Life Insurance Corporation of India | 0.28 |
| - | Oil & Natural Gas Corporation Ltd. | 0.27 |
| Sona Blw Precision Forgings | - | 0.25 |
| Jio Platforms Limited | - | 0.17 |
| Sai Life Sciences Limited | - | 0.14 |
| Multi Commodity Exchange of India Ltd. | - | 0.12 |
| EAAA India Alternatives Limited | - | 0.06 |
| Dr Reddys Laboratories Ltd. | - | 0.01 |

### 2. Changes in Expense Ratio of the scheme, if any

| Change in | Previous Month (September 2026) | Current Month (October 2026) |
|---|---|---|
| Direct | 0.67 | 0.67 |
| Regular | 1.27 | 1.27 |

### 3. Changes in Risk-o-Meter of scheme, if any

| Change in | Previous Month (September 2026) | Current Month (October 2026) |
|---|---|---|
| Direct | very high | very high |
| Regular | very high | very high |

### 4. Changes in Credit Quality, if any

| Name of security | Rating Previous Month (September 2026) | Rating Current Month (October 2026) |
|---|---|---|
| NA | | |

**Important Weblinks:** For important weblink please refer page no 117.

## Additional Disclosure by AMC

**##Additional Benchmark Name:** Nifty 50 Index (TRI)

**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) | 38.20 | 18.00 | 12.00 | 6.00 | 3.60 | 1.20 |
| Market Value as on October 30, 2026 (₹. in Lacs) | 2,177.92 | 62.78 | 27.29 | 8.23 | 3.89 | 1.18 |
| **Returns (%)** | **19.96** | **15.21** | **15.69** | **12.62** | **5.18** | **-2.41** |
| Benchmark Returns (%)# | **14.14** | **12.80** | **12.07** | **7.46** | **0.89** | **-7.40** |
| Additional Benchmark Returns (%)# # | **12.81** | **11.33** | **10.40** | **5.15** | **-0.54** | **-9.03** |

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

**PLANS & OPTIONS :** 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.

## IDCW History

**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 | Others |
| Mar 17, 22 | 59.014 | 5.750 | 5.750 | 65.864 | 5.750 | 5.750 |
| Mar 16, 23 | 58.764 | 5.750 | 5.750 | 66.769 | 5.750 | 5.750 |
| Mar 14, 24 | 76.341 | 7.000 | 7.000 | 88.436 | 7.000 | 7.000 |
| Mar 13, 25 | 76.3730 | 7.0000 | 7.0000 | 90.2910 | 7.0000 | 7.0000 |
| Mar 05, 26 | 79.8080 | 7.0000 | 7.0000 | 96.4400 | 7.0000 | 7.0000 |

## SEGMENT-WISE BREAK-UP

| Large Cap | MidCap | SmallCap |
|---|---|---|
| 70.27% | 15.47% | 11.80% |

# HDFC Multi Cap Fund

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

CATEGORY OF SCHEME
MULTI CAP FUND

**Product Labelling: (This product is suitable for investors who are seeking ~)**

• To generate long-term capital appreciation/ income • Investments predominantly in equity and equity related securities of large cap, mid cap and small cap companies/entities.

~Investors should consult their financial advisers, if in doubt about whether the product is suitable for them

## FUND DETAILS

**Date Of Inception / Allotment**

December 10, 2021

**#Benchmark Name**

NIFTY500 Multicap 50:25:25 (TRI)

| NAV (As On OCTOBER 30, 2026) | NAV Per Unit(₹) |
|---|---|
| Regular Plan - Growth Option | 17.497 |
| Regular Plan - IDCW Option | 15.851 |
| Direct Plan - Growth Option | 18.500 |
| Direct Plan - IDCW Option | 16.906 |

**Assets Under Management** €

| | |
|---|---|
| As on October 31, 2026 | ₹19,080.08Cr. |
| Average for Month of October, 2026 | ₹19,240.02Cr. |

## FUND MANAGER DETAILS ¥

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

## MINIMUM INVESTMENT

| | |
|---|---|
| **Lump sum Amount** | Rs. 100 and any amount thereafter. |
| **SIP Amount** | |

## LOAD STRUCTURE

**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.

## EXPENSE RATIO
**(As On October 31, 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% |
|---|---|

## QUANTITATIVE MEASURES/RISK MEASURES*

**Risk Ratio**

| | |
|---|---|
| Standard Deviation | 16.557% |
| Beta | 0.953 |
| Sharpe Ratio* | 0.274 |

Computed for the 3-yr period ended October 31, 2026 Based on month-end NAV.* Risk free rate: 5.63% (Source: FIMMDA MIBOR) For schemes which have not completed 3 years, data is computed since inception.

**Information Ratio**

| Year | Regular | Direct |
|---|---|---|
| 1 Year | -1.85 | -1.51 |

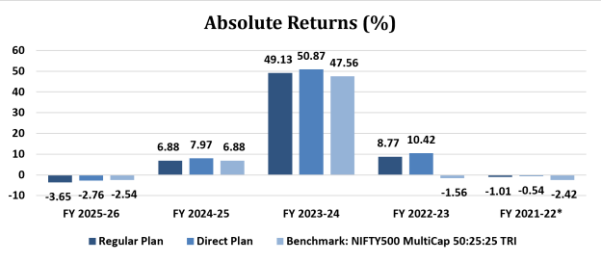
*One liner/brief inference provided for above in the table on page no 117

## FUND PERFORMANCE^: As On OCTOBER 30, 2026

| Compounded Annualised Returns | Scheme Returns % | | Benchmark Returns % # | |
|---|---|---|---|---|
| | Regular | Direct | Regular | Direct |
| Last 1 year | -9.80 | -9.01 | -5.53 | -5.53 |
| Last 3 years | 9.19 | 10.26 | 11.29 | 11.29 |
| Since Inception | 12.12 | 13.40 | 10.34 | 10.34 |

Returns greater than 1 year period are compounded annualized (CAGR). For performance of other schemes managed by Amar Kalkundrikar & Bhagyesh Kagalkar(Gold/Silver Instruments), please refer page 118-119. Different plans viz. Regular Plan and Direct Plan have a different expense structure. The expenses of the Direct Plan under the Scheme will be lower to the extent of the distribution expenses / commission charged in the Regular Plan. Since inception dates for regular plan Dec 10, 21 and direct plan Dec 10, 21 **^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.

## Absolute Returns for each F.Y. for last 5 years




## PORTFOLIO DATA:

| Top 10 Holdings | % To NAV |
|---|---|
| ICICI Bank Ltd. | 3.96 |
| HDFC Bank Ltd.£ | 3.92 |
| Bharti Airtel Ltd. | 2.59 |
| Reliance Industries Ltd. | 2.41 |
| Eternal Limited | 2.34 |
| Axis Bank Ltd. | 2.23 |
| Kotak Mahindra Bank Limited | 2.17 |
| Britannia Industries Ltd. | 2.02 |
| NTPC Limited | 1.82 |
| State Bank of India | 1.81 |

**Corresponding Footnote**

Face Value / Allotment NAV per Unit: ₹ 10, + Industry Classification as recommended by AMFI, Data is as of October 31, 2026 unless otherwise specified.

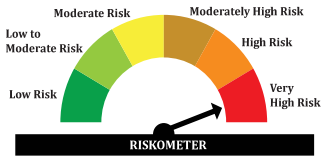
¥ Fund Manager for Overseas Investments:
Mr. Gopal Agrawal (since September 01, 2026) (Total Experience: Over 22 years).

€ Includes investments made by the schemes of HDFC Mutual Fund aggregating to ₹ 225.04 Crores.

$$For further details, please refer to para 'Exit Load' on page no.119.

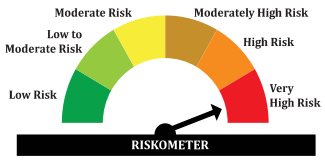
^ For Total Expense Ratio including brokerage, transaction cost and statutory levies please refer our website.

## Scheme Riskometer




*The risk of the scheme is very high*

## Benchmark Riskometer




*The risk of the benchmark is very high*

Benchmark and Scheme Riskometer As on October 31, 2026. For latest riskometer, investors may refer to the Monthly Portfolios disclosed on the website of the fund viz. www.hdfcfund.com

## MAJOR RISK FACTORS

Link for detailed Risk Factor refer page no 117

1. Market Risk
2. Liquidity Risk
3. Concentration Risk
4. Settlement Risk
5. Legal and Regulatory Risk

## QUANTITATIVE MEASURES/RISK MEASURES*

| | |
|---|---|
| • Portfolio Turnover Ratio (Annualized) | |
| a. Equity Turnover | 42.43% |
| b. Gross Exposure Turnover: (Equity + Debt + Derivatives) | 42.43% |
| • Average Maturity: | NA |
| • Macaulay Duration: | NA |
| • Modified Duration: | NA |
| • Annualized Portfolio Yield: | NA |
| • Yield to Maturity (%): | |

*One liner/brief inference provided for above in the table on page no 117

**Additional info pertaining to portfolio**

**Detailed Investment in Securities, Allocation of Net Asset by Sectors, etc. please click link**

**OR**



intouchmutually

## Major Changes w.r.t previous month

### 1. (Top 10 changes in Holding) in portfolio of the scheme, if any

| Name of securities added | Name of securities deleted/reduced | Total Weightage in %age |
|---|---|---|
| - | Oil India Limited | 0.53 |
| - | Apar Industries Limited | 0.42 |
| - | Hindustan Petroleum Corp. Ltd. | 0.38 |
| - | Gulf Oil Lubricants India Ltd. | 0.28 |
| Dr Reddys Laboratories Ltd. | - | 0.21 |
| - | Sonata Software Ltd. | 0.17 |
| HD Fire Protect Limited | - | 0.09 |
| Coromandel International Limited | - | 0.09 |

### 2. Changes in Expense Ratio of the scheme, if any

| Change in | Previous Month (September 2026) | Current Month (October 2026) |
|---|---|---|
| Direct | 0.83 | 0.83 |
| Regular | 1.66 | 1.66 |

### 3. Changes in Risk-o-Meter of scheme, if any

| Change in | Previous Month (September 2026) | Current Month (October 2026) |
|---|---|---|
| Direct | very high | very high |
| Regular | very high | very high |

### 4. Changes in Credit Quality, if any

| Name of security | Rating Previous Month (September 2026) | Rating Current Month (October 2026) |
|---|---|---|
| NA | | |

**Important Weblinks:** For important weblink please refer page no 117.

## Additional Disclosure by AMC

**##Additional Benchmark Name:** Nifty 50 Index (TRI)

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

| | Since Inception SIP | 3 year SIP | 1 year SIP |
|---|---|---|---|
| Total Amount Invested (₹. in Lacs) | 5.90 | 3.60 | 1.20 |
| Market Value as on October 30, 2026 (₹. in Lacs) | 7.25 | 3.54 | 1.14 |
| **Returns (%)** | **8.35** | **-1.07** | **-9.84** |
| Benchmark Returns (%)# | **9.03** | **1.72** | **-5.83** |
| Additional Benchmark Returns (%)# # | **5.09** | **-0.54** | **-9.03** |

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

**PLANS & OPTIONS :** 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.

### IDCW History

**HDFC MULTI CAP FUND** (Past 5 years) — IDCW Option

| Record Date | Regular Plan | | | Direct Plan | | |
|---|---|---|---|---|---|---|
| | Cum IDCW NAV(₹) | IDCW per Unit(₹) For Individual & HUF | For Others | Cum IDCW NAV(₹) | IDCW per Unit(₹) For Individual & HUF | For 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 |

### SEGMENT-WISE BREAK-UP

| Large Cap | MidCap | SmallCap |
|---|---|---|
| 46.26% | 26.16% | 26.60% |

# HDFC Large Cap Fund

**An open ended equity scheme predominantly investing in large cap stocks**

CATEGORY OF SCHEME
LARGE CAP FUND

**Product Labelling: (This product is suitable for investors who are seeking ~)**

•To generate long-term capital appreciation / income •Investment predominantly in Large-cap companies/entities

~Investors should consult their financial advisers, if in doubt about whether the product is suitable for them

## FUND DETAILS

**Date Of Inception / Allotment**

October 11, 1996

**#Benchmark Name**

NIFTY 100 Total Returns Index (TRI)

| NAV (As On OCTOBER 30, 2026) | NAV Per Unit(₹) |
|---|---|
| Regular Plan - Growth Option | 1,069.163 |
| Regular Plan - IDCW Option | 48.963 |
| Direct Plan - Growth Option | 1,164.952 |
| Direct Plan - IDCW Option | 58.999 |

**Assets Under Management** €

| | |
|---|---|
| As on October 31, 2026 | ₹37,466.30Cr. |
| Average for Month of October, 2026 | ₹37,103.68Cr. |

## FUND MANAGER DETAILS ¥

| Name | Managing Since | Total Exp |
|---|---|---|
| Rahul Baijal | July 29, 2022 | Over 25 years |
| Bhagyesh Kagalkar (Gold/Silver Instruments) | August 26,2026 | Over 32 years |

## MINIMUM INVESTMENT

| | |
|---|---|
| **Lump sum Amount** | Rs. 100 and any amount thereafter. |
| **SIP Amount** | |

## LOAD STRUCTURE

**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.

## EXPENSE RATIO (As On October 31, 2026)

Base expense Ratio Including statutory levies on expenses part of BER, excluding brokerage, transaction cost and execution related statutory levies^

| Regular: 1.55% | Direct: 0.99% |
|---|---|

## QUANTITATIVE MEASURES/RISK MEASURES*

**Risk Ratio**

| | |
|---|---|
| Standard Deviation | 14.232% |
| Beta | 0.922 |
| Sharpe Ratio* | 0.225 |

Computed for the 3-yr period ended October 31, 2026 Based on month-end NAV.* Risk free rate: 5.63% (Source: FIMMDA MIBOR) For schemes which have not completed 3 years, data is computed since inception.

**Information Ratio**

| Year | Regular | Direct |
|---|---|---|
| 1 Year | 0.07 | 0.28 |

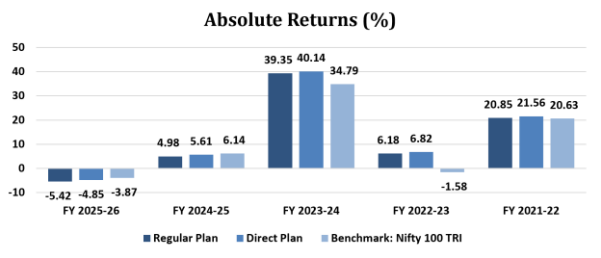
*One liner/brief inference provided for above in the table on page no 117

## FUND PERFORMANCE^: As On OCTOBER 30, 2026

| Compounded Annualised Returns | Scheme Returns % $$ | | Benchmark Returns % # | |
|---|---|---|---|---|
| | Regular | Direct | Regular | Direct |
| Last 1 year | -7.83 | -7.30 | -8.18 | -8.18 |
| Last 3 years | 8.12 | 8.76 | 9.17 | 9.17 |
| Last 5 years | 8.93 | 9.57 | 7.21 | 7.21 |
| Since inception | 17.58 | 12.48 | NA | 12.02 |

Returns greater than 1 year period are compounded annualized (CAGR). N.A. Not Available. $$ All IDCW 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 Baijal & Bhagyesh Kagalkar(Gold/Silver Instruments), please refer page 118-119. Different plans viz. Regular Plan and Direct Plan have a different expense structure. The expenses of the Direct Plan under the Scheme will be lower to the extent of the distribution expenses / commission charged in the Regular Plan. Since inception dates for regular plan Oct 11, 96 and direct plan Jan 01, 13 **^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.

## Absolute Returns for each F.Y. for last 5 years




## PORTFOLIO DATA:

| Top 10 Holdings | % To NAV |
|---|---|
| ICICI Bank Ltd. | 10.30 |
| Bharti Airtel Ltd. | 7.23 |
| HDFC Bank Ltd.£ | 7.17 |
| Kotak Mahindra Bank Limited | 6.70 |
| Titan Company Ltd. | 4.88 |
| Torrent Pharmaceuticals Ltd. | 3.92 |
| Axis Bank Ltd. | 3.48 |
| Reliance Industries Ltd. | 3.12 |
| Bajaj Finserv Ltd. | 2.93 |
| Eternal Limited | 2.78 |

**Corresponding Footnote**

Face Value / Allotment NAV per Unit: ₹ 10, + Industry Classification as recommended by AMFI, Data is as of October 31, 2026 unless otherwise specified.

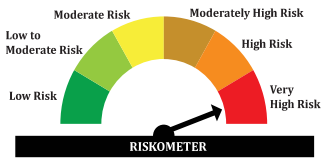
¥ Fund Manager for Overseas Investments:
Mr. Gopal Agrawal (since September 01, 2026) (Total Experience: Over 22 years).

€ Includes investments made by the schemes of HDFC Mutual Fund aggregating to ₹ 2,115.54 Crores.

$$For further details, please refer to para 'Exit Load' on page no.119.

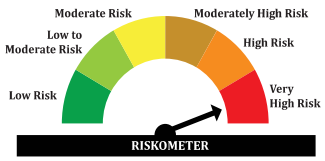
^ For Total Expense Ratio including brokerage, transaction cost and statutory levies please refer our website.

## Scheme Riskometer




*The risk of the scheme is very high*

## Benchmark Riskometer




*The risk of the benchmark is very high*

Benchmark and Scheme Riskometer As on October 31, 2026. For latest riskometer, investors may refer to the Monthly Portfolios disclosed on the website of the fund viz. www.hdfcfund.com

## MAJOR RISK FACTORS

Link for detailed Risk Factor refer page no 117

1. Market Risk
2. Liquidity Risk
3. Concentration Risk
4. Settlement Risk
5. Legal and Regulatory Risk

## QUANTITATIVE MEASURES/RISK MEASURES*

| | |
|---|---|
| • Portfolio Turnover Ratio (Annualized) | |
| a. Equity Turnover | 15.34% |
| b. Gross Exposure Turnover: (Equity + Debt + Derivatives) | 15.34% |
| • Average Maturity: | NA |
| • Macaulay Duration: | NA |
| • Modified Duration: | NA |
| • Annualized Portfolio Yield: | NA |
| • Yield to Maturity (%): | |

*One liner/brief inference provided for above in the table on page no 117

**Additional info pertaining to portfolio**

**Detailed Investment in Securities, Allocation of Net Asset by Sectors, etc. please click link**

**OR**



intouchmutually

# HDFC Large Cap Fund

**An open ended equity scheme predominantly investing in large cap stocks**

....Contd from previous page

CATEGORY OF SCHEME
LARGE CAP FUND

## Major Changes w.r.t previous month

### 1. (Top 10 changes in Holding) in portfolio of the scheme, if any

| Name of securities added | Name of securities deleted/reduced | Total Weightage in %age |
|---|---|---|
| Jio Platforms Limited | - | 0.51 |
| - | Life Insurance Corporation of India | 0.41 |
| - | Hindalco Industries Ltd | 0.23 |

### 2. Changes in Expense Ratio of the scheme, if any

| Change in | Previous Month (September 2026) | Current Month (October 2026) |
|---|---|---|
| Direct | 1 | 0.99 |
| Regular | 1.55 | 1.55 |

### 3. Changes in Risk-o-Meter of scheme, if any

| Change in | Previous Month (September 2026) | Current Month (October 2026) |
|---|---|---|
| Direct | very high | very high |
| Regular | very high | very high |

### 4. Changes in Credit Quality, if any

| Name of security | Rating Previous Month (September 2026) | Rating Current Month (October 2026) |
|---|---|---|
| NA | | |

**Important Weblinks:** For important weblink please refer page no 117.

## Additional Disclosure by AMC

**##Additional Benchmark Name:** BSE SENSEX Index (TRI)

**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) | 36.10 | 18.00 | 12.00 | 6.00 | 3.60 | 1.20 |
| Market Value as on October 30, 2026 (₹. in Lacs) $$ | 848.47 | 46.14 | 21.00 | 7.04 | 3.54 | 1.14 |
| **Returns (%) $$** | **16.94** | **11.63** | **10.78** | **6.33** | **-1.01** | **-8.68** |
| Benchmark Returns (%)# | **N.A.** | **11.72** | **10.69** | **5.92** | **0.10** | **-8.16** |
| Additional Benchmark Returns (%)# # | **13.16** | **11.08** | **9.92** | **4.15** | **-1.38** | **-8.56** |

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

**PLANS & OPTIONS :** 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.

## IDCW History

**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 | Others |
| Mar 03, 22 | 50.209 | 5.25 | 5.25 | 55.214 | 5.25 | 5.25 |
| Mar 02, 23 | 49.950 | 5.00 | 5.00 | 55.846 | 5.00 | 5.00 |
| Feb 29, 24 | 61.896 | 5.50 | 5.50 | 70.417 | 5.50 | 5.50 |
| Feb 28, 25 | 56.8150 | 5.5000 | 5.5000 | 65.7880 | 5.5000 | 5.5000 |
| Feb 12, 26 | 59.6610 | 5.5000 | 5.5000 | 70.5040 | 5.5000 | 5.5000 |

## SEGMENT-WISE BREAK-UP

| Large Cap | MidCap | SmallCap |
|---|---|---|
| 81.99% | 13.59% | 0.51% |

# HDFC Mid Cap Fund

**An open ended equity scheme predominantly investing in mid cap stocks**

CATEGORY OF SCHEME
MID CAP FUND

**Product Labelling: (This product is suitable for investors who are seeking ~)**

• To generate long-term capital appreciation / income • Investment predominantly in Mid-cap companies/entities

~Investors should consult their financial advisers, if in doubt about whether the product is suitable for them

## FUND DETAILS

**Date Of Inception / Allotment**

June 25, 2007

**#Benchmark Name**

NIFTY MIDCAP 150 (TRI)

| NAV (As On OCTOBER 30, 2026) | NAV Per Unit(₹) |
|---|---|
| Regular Plan - Growth Option | 194.619 |
| Regular Plan - IDCW Option | 48.828 |
| Direct Plan - Growth Option | 215.986 |
| Direct Plan - IDCW Option | 76.693 |

**Assets Under Management** €

| | |
|---|---|
| As on October 31, 2026 | ₹100,687.07Cr. |
| Average for Month of October, 2026 | ₹101,517.31Cr. |

## FUND MANAGER DETAILS ¥

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

## MINIMUM INVESTMENT

| | |
|---|---|
| **Lump sum Amount** | Rs. 100 and any amount thereafter. |
| **SIP Amount** | |

## LOAD STRUCTURE

**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

## EXPENSE RATIO (As On October 31, 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: 0.70% |
|---|---|

## QUANTITATIVE MEASURES/RISK MEASURES*

**Risk Ratio**

| | |
|---|---|
| Standard Deviation | 16.081% |
| Beta | 0.822 |
| Sharpe Ratio* | 0.593 |

Computed for the 3-yr period ended October 31, 2026 Based on month-end NAV.* Risk free rate: 5.63% (Source: FIMMDA MIBOR) For schemes which have not completed 3 years, data is computed since inception.

**Information Ratio**

| Year | Regular | Direct |
|---|---|---|
| 1 Year | 0.11 | 0.24 |

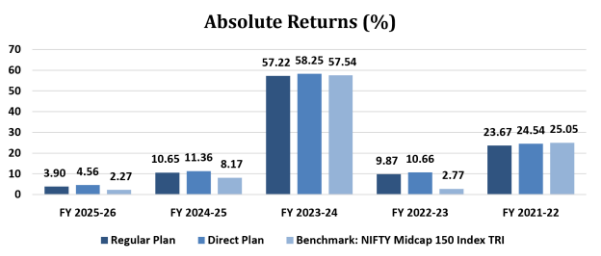
*One liner/brief inference provided for above in the table on page no 117

## FUND PERFORMANCE^: As On OCTOBER 30, 2026

| Compounded Annualised Returns | Scheme Returns % | | Benchmark Returns % # | |
|---|---|---|---|---|
| | Regular | Direct | Regular | Direct |
| Last 1 year | -3.07 | -2.50 | -3.90 | -3.90 |
| Last 3 years | 14.82 | 15.54 | 13.73 | 13.73 |
| Last 5 years | 16.30 | 17.07 | 13.82 | 13.82 |
| Since Inception | 16.57 | 19.30 | 14.30 | 17.12 |

Returns greater than 1 year period are compounded annualized (CAGR). For performance of other schemes managed by Chirag Setalvad & Bhagyesh Kagalkar(Gold/Silver Instruments), please refer page 118-119. Different plans viz. Regular Plan and Direct Plan have a different expense structure. The expenses of the Direct Plan under the Scheme will be lower to the extent of the distribution expenses / commission charged in the Regular Plan. Since inception dates for regular plan Jun 25, 07 and direct plan Jan 01, 13 **^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.

## Absolute Returns for each F.Y. for last 5 years




## PORTFOLIO DATA:

| Top 10 Holdings | % To NAV |
|---|---|
| The Federal Bank Ltd. | 4.31 |
| Au Small Finance Bank Ltd. | 3.47 |
| Ipca Laboratories Ltd. | 3.47 |
| Coforge Limited | 3.17 |
| Indian Bank | 3.17 |
| Max Financial Services Ltd. | 3.11 |
| Glenmark Pharmaceuticals Ltd. | 3.06 |
| Balkrishna Industries Ltd. | 2.95 |
| Marico Ltd. | 2.54 |
| Fortis Healthcare Limited | 2.42 |

**Corresponding Footnote**

Face Value / Allotment NAV per Unit: ₹ 10, + Industry Classification as recommended by AMFI, Data is as of October 31, 2026 unless otherwise specified.

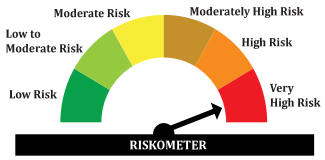
¥ Fund Manager for Overseas Investments:
Mr. Gopal Agrawal (since September 01, 2026)
(Total Experience: Over 22 years).

€ Includes investments made by the schemes of HDFC Mutual Fund aggregating to ₹ 126.37 Crores.

$$For further details, please refer to para 'Exit Load' on page no.119.

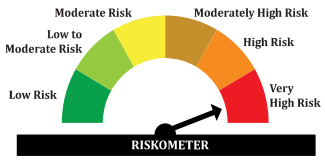
^ For Total Expense Ratio including brokerage, transaction cost and statutory levies please refer our website.

## Scheme Riskometer




*The risk of the scheme is very high*

## Benchmark Riskometer




*The risk of the benchmark is very high*

Benchmark and Scheme Riskometer As on October 31, 2026. For latest riskometer, investors may refer to the Monthly Portfolios disclosed on the website of the fund viz. www.hdfcfund.com

## MAJOR RISK FACTORS

Link for detailed Risk Factor refer page no 117

1. Market Risk
2. Liquidity Risk
3. Concentration Risk
4. Settlement Risk
5. Legal and Regulatory Risk

## QUANTITATIVE MEASURES/RISK MEASURES*

| | |
|---|---|
| • Portfolio Turnover Ratio (Annualized) | |
| a. Equity Turnover | 2.77% |
| b. Gross Exposure Turnover: (Equity + Debt + Derivatives) | 2.77% |
| • Average Maturity: | NA |
| • Macaulay Duration: | NA |
| • Modified Duration: | NA |
| • Annualized Portfolio Yield: | NA |
| • Yield to Maturity (%): | |

*One liner/brief inference provided for above in the table on page no 117

**Additional info pertaining to portfolio**

**Detailed Investment in Securities, Allocation of Net Asset by Sectors, etc. please click link**

**OR**



intouchmutually

## Major Changes w.r.t previous month

### 1. (Top 10 changes in Holding) in portfolio of the scheme, if any

| Name of securities added | Name of securities deleted/reduced | Total Weightage in %age |
|---|---|---|
| Tube Investments of India Ltd. | - | 0.27 |
| - | Emami Ltd. | 0.03 |

### 2. Changes in Expense Ratio of the scheme, if any

| Change in | Previous Month (September 2026) | Current Month (October 2026) |
|---|---|---|
| Direct | 0.71 | 0.7 |
| Regular | 1.26 | 1.26 |

### 3. Changes in Risk-o-Meter of scheme, if any

| Change in | Previous Month (September 2026) | Current Month (October 2026) |
|---|---|---|
| Direct | very high | very high |
| Regular | very high | very high |

### 4. Changes in Credit Quality, if any

| Name of security | Rating Previous Month (September 2026) | Rating Current Month (October 2026) |
|---|---|---|
| NA | | |

**Important Weblinks:** For important weblink please refer page no 117.

## Additional Disclosure by AMC

**##Additional Benchmark Name:** Nifty 50 Index (TRI)

**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) | 23.30 | 18.00 | 12.00 | 6.00 | 3.60 | 1.20 |
| Market Value as on October 30, 2026 (₹. in Lacs) | 178.13 | 80.23 | 29.76 | 8.54 | 3.87 | 1.16 |
| **Returns (%)** | **18.18** | **18.02** | **17.30** | **14.13** | **4.71** | **-5.90** |
| Benchmark Returns (%)# | **16.52** | **17.47** | **16.73** | **12.17** | **3.08** | **-7.73** |
| Additional Benchmark Returns (%)# # | **11.17** | **11.33** | **10.40** | **5.15** | **-0.54** | **-9.03** |

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

**PLANS & OPTIONS :** 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.

## IDCW History

**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 | Others |
| Feb 25, 21 | 33.208 | 3.00 | 3.00 | 42.417 | 3.00 | 3.00 |
| Feb 24, 22 | 34.514 | 3.50 | 3.50 | 45.361 | 3.50 | 3.50 |
| Feb 22, 24 | 53.167 | 5.00 | 5.00 | 74.680 | 5.00 | 5.00 |
| Feb 20, 25 | 52.1450 | 5.0000 | 5.0000 | 75.9200 | 5.0000 | 5.0000 |
| Feb 19, 26 | 55.7420 | 5.0000 | 5.0000 | 84.3880 | 5.0000 | 5.0000 |

## SEGMENT-WISE BREAK-UP

| Large Cap | MidCap | SmallCap |
|---|---|---|
| 10.97% | 65.45% | 16.70% |

# HDFC Small Cap Fund

**An open ended equity scheme predominantly investing in small cap stocks**

CATEGORY OF SCHEME
SMALL CAP FUND

**Product Labelling: (This product is suitable for investors who are seeking ~)**

• To generate long-term capital appreciation / income • Investment predominantly in Small-cap companies/entities
~ Investors should consult their financial advisers, if in doubt about whether the product is suitable for them

## FUND DETAILS

**Date Of Inception / Allotment**
April 03, 2008

**#Benchmark Name**
BSE 250 Smallcap Index (TRI)

| NAV (As On OCTOBER 30, 2026) | NAV Per Unit(₹) |
|---|---|
| Regular Plan - Growth Option | 129.334 |
| Regular Plan - IDCW Option | 37.532 |
| Direct Plan - Growth Option | 148.615 |
| Direct Plan - IDCW Option | 60.164 |

**Assets Under Management** €

| | |
|---|---|
| As on October 31, 2026 | ₹38,960.35Cr. |
| Average for Month of October, 2026 | ₹40,081.42Cr. |

## FUND MANAGER DETAILS ¥

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

## MINIMUM INVESTMENT

| | |
|---|---|
| **Lump sum Amount** | Rs. 100 and any amount thereafter. |
| **SIP Amount** | |

## LOAD STRUCTURE

**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

## EXPENSE RATIO (As On October 31, 2026)

Base expense Ratio Including statutory levies on expenses part of BER, excluding brokerage, transaction cost and execution related statutory levies^

| Regular: 1.53% | Direct: 0.77% |
|---|---|

## QUANTITATIVE MEASURES/RISK MEASURES*

**Risk Ratio**

| | |
|---|---|
| Standard Deviation | 17.834% |
| Beta | 0.757 |
| Sharpe Ratio* | 0.204 |

Computed for the 3-yr period ended October 31, 2026 Based on month-end NAV.* Risk free rate: 5.63% (Source: FIMMDA MIBOR) For schemes which have not completed 3 years, data is computed since inception.

**Information Ratio**

| Year | Regular | Direct |
|---|---|---|
| 1 Year | -1.11 | -0.96 |

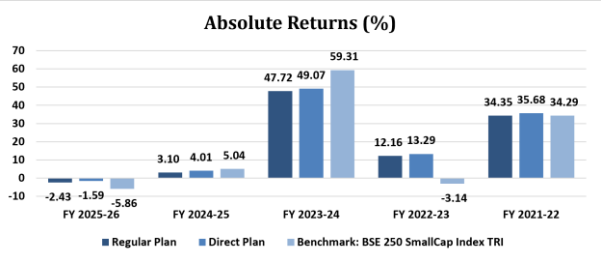
*One liner/brief inference provided for above in the table on page no 117

## FUND PERFORMANCE^: As On OCTOBER 30, 2026

| Compounded Annualised Returns | Scheme Returns % | | Benchmark Returns % # | |
|---|---|---|---|---|
| | Regular | Direct | Regular | Direct |
| Last 1 year | -10.11 | -9.38 | -4.62 | -4.62 |
| Last 3 years | 8.00 | 8.93 | 10.95 | 10.95 |
| Last 5 years | 12.04 | 13.06 | 12.19 | 12.19 |
| Since Inception | 14.77 | 17.53 | 10.26 | 13.20 |

Returns greater than 1 year period are compounded annualized (CAGR). For performance of other schemes managed by Chirag Setalvad & Bhagyesh Kagalkar(Gold/Silver Instruments), please refer page 118-119. Different plans viz. Regular Plan and Direct Plan have a different expense structure. The expenses of the Direct Plan under the Scheme will be lower to the extent of the distribution expenses / commission charged in the Regular Plan. Since inception dates for regular plan Apr 03, 08 and direct plan Jan 01, 13 **^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.

## Absolute Returns for each F.Y. for last 5 years




## PORTFOLIO DATA:

| Top 10 Holdings | % To NAV |
|---|---|
| Firstsource Solutions Ltd. | 4.41 |
| Aster DM Quality Care Limited | 3.45 |
| Gabriel India Ltd. | 3.36 |
| Bank of Baroda | 2.87 |
| eClerx Services Limited | 2.62 |
| PVR LIMITED | 2.21 |
| Indian Bank | 2.15 |
| Krishna Institute Of Medical Sciences Limited | 2.01 |
| Eris Lifesciences Ltd | 1.92 |
| PEARL GLOBAL INDUSTRIES LIMITED | 1.87 |

**Corresponding Footnote**

Face Value / Allotment NAV per Unit: ₹ 10, + Industry Classification as recommended by AMFI, Data is as of October 31, 2026 unless otherwise specified.

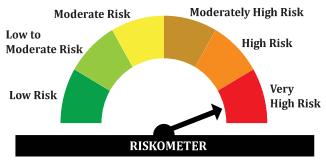
¥ Fund Manager for Overseas Investments:
Mr. Gopal Agrawal (since September 01, 2026) (Total Experience: Over 22 years).

€ Includes investments made by the schemes of HDFC Mutual Fund aggregating to ₹ 642.69 Crores.

$$For further details, please refer to para 'Exit Load' on page no.119.

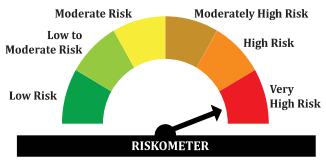
^ For Total Expense Ratio including brokerage, transaction cost and statutory levies please refer our website.

## Scheme Riskometer




*The risk of the scheme is very high*

## Benchmark Riskometer




*The risk of the benchmark is very high*

Benchmark and Scheme Riskometer As on October 31, 2026. For latest riskometer, investors may refer to the Monthly Portfolios disclosed on the website of the fund viz. www.hdfcfund.com

## MAJOR RISK FACTORS

Link for detailed Risk Factor refer page no 117

1. Market Risk
2. Liquidity Risk
3. Concentration Risk
4. Settlement Risk
5. Legal and Regulatory Risk

## QUANTITATIVE MEASURES/RISK MEASURES*

| | |
|---|---|
| • Portfolio Turnover Ratio (Annualized) | |
| a. Equity Turnover | 6.02% |
| b. Gross Exposure Turnover: (Equity + Debt + Derivatives) | 6.02% |
| • Average Maturity: | NA |
| • Macaulay Duration: | NA |
| • Modified Duration: | NA |
| • Annualized Portfolio Yield: | NA |
| • Yield to Maturity (%): | |

*One liner/brief inference provided for above in the table on page no 117

**Additional info pertaining to portfolio**

**Detailed Investment in Securities, Allocation of Net Asset by Sectors, etc. please click link**

**OR**

# HDFC Small Cap Fund

**An open ended equity scheme predominantly investing in small cap stocks**

....Contd from previous page

CATEGORY OF SCHEME
SMALL CAP FUND

## Major Changes w.r.t previous month

### 1. (Top 10 changes in Holding) in portfolio of the scheme, if any

| Name of securities added | Name of securities deleted/reduced | Total Weightage in %age |
|---|---|---|
| Paras Healthcare Limited | - | 0.26 |
| TRIVENI TURBINE LIMITED | - | 0.15 |
| FINOLEX CABLES LTD. | - | 0.12 |

### 2. Changes in Expense Ratio of the scheme, if any

| Change in | Previous Month (September 2026) | Current Month (October 2026) |
|---|---|---|
| Direct | 0.76 | 0.77 |
| Regular | 1.52 | 1.53 |

### 3. Changes in Risk-o-Meter of scheme, if any

| Change in | Previous Month (September 2026) | Current Month (October 2026) |
|---|---|---|
| Direct | very high | very high |
| Regular | very high | very high |

### 4. Changes in Credit Quality, if any

| Name of security | Rating Previous Month (September 2026) | Rating Current Month (October 2026) |
|---|---|---|
| NA | | |

**Important Weblinks:** For important weblink please refer page no 117.

## Additional Disclosure by AMC

**##Additional Benchmark Name:** Nifty 50 Index (TRI)

**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) | 22.30 | 18.00 | 12.00 | 6.00 | 3.60 | 1.20 |
| Market Value as on October 30, 2026 (₹. in Lacs) | 121.05 | 68.75 | 26.73 | 7.50 | 3.57 | 1.14 |
| **Returns (%)** | **16.06** | **16.25** | **15.30** | **8.88** | **-0.62** | **-8.50** |
| Benchmark Returns (%)# | **13.34** | **14.45** | **15.05** | **10.43** | **1.41** | **-2.25** |
| Additional Benchmark Returns (%)# # | **11.39** | **11.33** | **10.40** | **5.15** | **-0.54** | **-9.03** |

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

**PLANS & OPTIONS :** 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.

## IDCW History

**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 | Others |
| Mar 17, 22 | 34.051 | 3.500 | 3.500 | 44.943 | 3.500 | 3.500 |
| Mar 16, 23 | 33.860 | 3.000 | 3.000 | 46.395 | 3.000 | 3.000 |
| Mar 14, 24 | 44.657 | 4.000 | 4.000 | 63.353 | 4.000 | 4.000 |
| Mar 13, 25 | 40.4930 | 4.0000 | 4.0000 | 59.6390 | 4.0000 | 4.0000 |
| Mar 05, 26 | 41.6490 | 4.0000 | 4.0000 | 64.0260 | 4.0000 | 4.0000 |

## SEGMENT-WISE BREAK-UP

| Large Cap | MidCap | SmallCap |
|---|---|---|
| 6.93% | 9.12% | 74.14% |

# 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

**Product Labelling: (This product is suitable for investors who are seeking ~)**

• To generate long-term capital appreciation/income • Investment predominantly in Large Cap and Mid Cap companies/entities

~ Investors should consult their financial advisers, if in doubt about whether the product is suitable for them

## FUND DETAILS

**Date Of Inception / Allotment**

February 18, 1994

**#Benchmark Name**

NIFTY LARGE - MIDCAP 250 Index (TRI)

| NAV (As On OCTOBER 30, 2026) | NAV Per Unit(₹) |
|---|---|
| Regular Plan - Growth Option | 324.863 |
| Regular Plan - IDCW Option | 33.389 |
| Direct Plan - Growth Option | 344.939 |
| Direct Plan - IDCW Option | 44.790 |

**Assets Under Management** €

| | |
|---|---|
| As on October 31, 2026 | ₹28,087.70Cr. |
| Average for Month of October, 2026 | ₹28,223.21Cr. |

## FUND MANAGER DETAILS ¥

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

## MINIMUM INVESTMENT

| | |
|---|---|
| **Lump sum Amount** | Rs. 100 and any amount thereafter. |
| **SIP Amount** | |

## LOAD STRUCTURE

**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.

## EXPENSE RATIO (As On October 31, 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% |
|---|---|

## QUANTITATIVE MEASURES/RISK MEASURES*

**Risk Ratio**

| | |
|---|---|
| Standard Deviation | 16.528% |
| Beta | 0.982 |
| Sharpe Ratio* | 0.386 |

Computed for the 3-yr period ended October 31, 2026 Based on month-end NAV.* Risk free rate: 5.63% (Source: FIMMDA MIBOR) For schemes which have not completed 3 years, data is computed since inception.

**Information Ratio**

| Year | Regular | Direct |
|---|---|---|
| 1 Year | -0.47 | -0.19 |

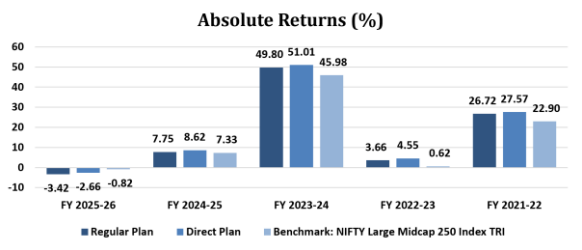
*One liner/brief inference provided for above in the table on page no 117

## FUND PERFORMANCE^: As On OCTOBER 30, 2026

| Compounded Annualised Returns | Scheme Returns % $$ | | Benchmark Returns % # | |
|---|---|---|---|---|
| | Regular | Direct | Regular | Direct |
| Last 1 year | -7.16 | -6.46 | -5.98 | -5.98 |
| Last 3 years | 11.20 | 12.08 | 11.53 | 11.53 |
| Last 5 years | 11.39 | 12.29 | 10.59 | 10.59 |
| Since Inception | 12.14 | 12.58 | NA | 14.68 |

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 IDCW 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(Gold/Silver Instruments), please refer page 118-119. Different plans viz. Regular Plan and Direct Plan have a different expense structure. The expenses of the Direct Plan under the Scheme will be lower to the extent of the distribution expenses / commission charged in the Regular Plan. Since inception dates for regular plan Feb 18, 94 and direct plan Jan 01, 13 **^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.

### Absolute Returns for each F.Y. for last 5 years




## PORTFOLIO DATA:

| Top 10 Holdings | % To NAV |
|---|---|
| ICICI Bank Ltd. | 3.93 |
| HDFC Bank Ltd.£ | 3.62 |
| Bharti Airtel Ltd. | 2.04 |
| Axis Bank Ltd. | 1.97 |
| Gland Pharma Ltd. | 1.54 |
| State Bank of India | 1.44 |
| Reliance Industries Ltd. | 1.42 |
| Kotak Mahindra Bank Limited | 1.38 |
| MphasiS Limited. | 1.38 |
| Aurobindo Pharma Ltd. | 1.29 |

**Corresponding Footnote**

Face Value / Allotment NAV per Unit: ₹ 10, + Industry Classification as recommended by AMFI, Data is as of October 31, 2026 unless otherwise specified.

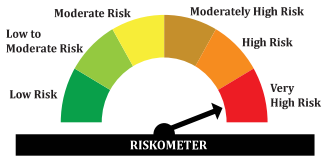
¥ Fund Manager for Overseas Investments:
Mr. Gopal Agrawal (since September 01, 2026) (Total Experience: Over 22 years).

€ Includes investments made by the schemes of HDFC Mutual Fund aggregating to ₹ 534.02 Crores.

$$For further details, please refer to para 'Exit Load' on page no.119.

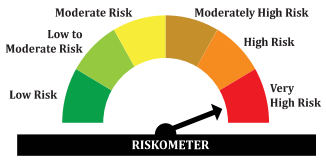
^ For Total Expense Ratio including brokerage, transaction cost and statutory levies please refer our website.

### Scheme Riskometer




*The risk of the scheme is very high*

### Benchmark Riskometer




*The risk of the benchmark is very high*

Benchmark and Scheme Riskometer As on October 31, 2026. For latest riskometer, investors may refer to the Monthly Portfolios disclosed on the website of the fund viz. www.hdfcfund.com

## MAJOR RISK FACTORS

Link for detailed Risk Factor refer page no 117

1. Market Risk
2. Liquidity Risk
3. Concentration Risk
4. Settlement Risk
5. Legal and Regulatory Risk

## QUANTITATIVE MEASURES/RISK MEASURES*

| | |
|---|---|
| • Portfolio Turnover Ratio (Annualized) | |
| a. Equity Turnover | 1.51% |
| b. Gross Exposure Turnover: (Equity + Debt + Derivatives) | 1.51% |
| • Average Maturity: | NA |
| • Macaulay Duration: | NA |
| • Modified Duration: | NA |
| • Annualized Portfolio Yield: | NA |
| • Yield to Maturity (%): | |

*One liner/brief inference provided for above in the table on page no 117

**Additional info pertaining to portfolio**

**Detailed Investment in Securities, Allocation of Net Asset by Sectors, etc. please click link**

**OR**



intouchmutually

# 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

## Major Changes w.r.t previous month

### 1. (Top 10 changes in Holding) in portfolio of the scheme, if any

| Name of securities added | Name of securities deleted/reduced | Total Weightage in %age |
|---|---|---|
| - | PVR INOX Limited | 0.11 |
| EAAA India Alternatives Limited | - | 0.02 |

### 2. Changes in Expense Ratio of the scheme, if any

| Change in | Previous Month (September 2026) | Current Month (October 2026) |
|---|---|---|
| Direct | 0.91 | 0.91 |
| Regular | 1.6 | 1.6 |

### 3. Changes in Risk-o-Meter of scheme, if any

| Change in | Previous Month (September 2026) | Current Month (October 2026) |
|---|---|---|
| Direct | very high | very high |
| Regular | very high | very high |

### 4. Changes in Credit Quality, if any

| Name of security | Rating Previous Month (September 2026) | Rating Current Month (October 2026) |
|---|---|---|
| NA | | |

**Important Weblinks:** For important weblink please refer page no 117.

## Additional Disclosure by AMC

**##Additional Benchmark Name:** BSE SENSEX Index (TRI)

**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) | 39.30 | 18.00 | 12.00 | 6.00 | 3.60 | 1.20 |
| Market Value as on October 30, 2026 (₹. in Lacs) $$ | 591.91 | 55.57 | 25.19 | 7.61 | 3.66 | 1.15 |
| **Returns (%) $$** | **13.49** | **13.80** | **14.20** | **9.44** | **1.09** | **-7.35** |
| Benchmark Returns (%)# | **N.A.** | **14.69** | **13.80** | **9.09** | **1.67** | **-7.88** |
| Additional Benchmark Returns (%)# # | **12.71** | **11.08** | **9.92** | **4.15** | **-1.38** | **-8.56** |

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

**PLANS & OPTIONS :** 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.

## IDCW History

**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 | IDCW per Unit(₹) For Others | Cum IDCW NAV(₹) | IDCW per Unit(₹) For Individual & HUF | IDCW per Unit(₹) For Others |
| Feb 25, 21 | 22.017 | 2.00 | 2.00 | 26.266 | 2.00 | 2.00 |
| Mar 02, 23 | 25.838 | 1.50 | 1.50 | 31.808 | 1.50 | 1.50 |
| Feb 29, 24 | 36.035 | 2.00 | 2.00 | 45.231 | 2.00 | 2.00 |
| Feb 28, 25 | 34.2270 | 2.5000 | 2.5000 | 43.8280 | 2.5000 | 2.5000 |
| Feb 19, 26 | 37.6980 | 2.5000 | 2.5000 | 49.4800 | 2.5000 | 2.5000 |

## SEGMENT-WISE BREAK-UP

| Large Cap | MidCap | SmallCap |
|---|---|---|
| 44.87% | 38.86% | 15.70% |

# HDFC Value Fund

**An open ended equity scheme following a value investment strategy**

CATEGORY OF SCHEME
VALUE FUND

**Product Labelling: (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

## FUND DETAILS

**Date Of Inception / Allotment**

February 01, 1994

**#Benchmark Name**

NIFTY 500 Index (TRI)

| NAV (As On OCTOBER 30, 2026) | NAV Per Unit(₹) |
|---|---|
| Regular Plan - Growth Option | 752.115 |
| Regular Plan - IDCW Option | 35.023 |
| Direct Plan - Growth Option | 848.848 |
| Direct Plan - IDCW Option | 43.911 |

**Assets Under Management**

| | |
|---|---|
| As on October 31, 2026 | ₹8,037.60Cr. |
| Average for Month of October, 2026 | ₹8,018.55Cr. |

## FUND MANAGER DETAILS ¥

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

## MINIMUM INVESTMENT

| | |
|---|---|
| **Lump sum Amount** | Rs. 100 and any amount thereafter. |
| **SIP Amount** | |

## LOAD STRUCTURE

**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.

## EXPENSE RATIO (As On October 31, 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% |
|---|---|

## QUANTITATIVE MEASURES/RISK MEASURES*

**Risk Ratio**

| | |
|---|---|
| Standard Deviation | 15.728% |
| Beta | 0.964 |
| Sharpe Ratio* | 0.571 |

Computed for the 3-yr period ended October 31, 2026 Based on month-end NAV.* Risk free rate: 5.63% (Source: FIMMDA MIBOR) For schemes which have not completed 3 years, data is computed since inception.

**Information Ratio**

| Year | Regular | Direct |
|---|---|---|
| 1 Year | 2.12 | 2.44 |

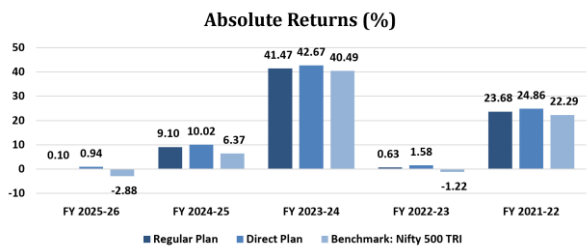
*One liner/brief inference provided for above in the table on page no 117

## FUND PERFORMANCE^: As On OCTOBER 30, 2026

| Compounded Annualised Returns | Scheme Returns % | | Benchmark Returns % # | |
|---|---|---|---|---|
| | Regular | Direct | Regular | Direct |
| Last 1 year | -1.89 | -1.09 | -6.83 | -6.83 |
| Last 3 years | 14.25 | 15.20 | 10.27 | 10.27 |
| Last 5 years | 11.35 | 12.31 | 8.80 | 8.80 |
| Since Inception | 14.09 | 15.35 | NA | 12.84 |

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(Gold/Silver Instruments), please refer page 118-119. Different plans viz. Regular Plan and Direct Plan have a different expense structure. The expenses of the Direct Plan under the Scheme will be lower to the extent of the distribution expenses / commission charged in the Regular Plan. As NIFTY 50 TRI data is not available since inception of the scheme, additional benchmark performance is calculated using composite CAGR of NIFTY 50 PRI values from February 1, 1994 to June 29, 1999 and TRI values since June 30, 1999. Since inception dates for regular plan Feb 01, 94 and direct plan Jan 01, 13 **^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.

## Absolute Returns for each F.Y. for last 5 years




## PORTFOLIO DATA:

| Top 10 Holdings | % To NAV |
|---|---|
| ICICI Bank Ltd. | 6.52 |
| HDFC Bank Ltd.£ | 4.46 |
| Bharti Airtel Ltd. | 3.19 |
| Axis Bank Ltd. | 3.18 |
| State Bank of India | 3.17 |
| Larsen and Toubro Ltd. | 2.53 |
| Infosys Limited | 2.36 |
| Sun Pharmaceutical Industries Ltd. | 2.16 |
| Eternal Limited | 1.97 |
| NTPC Limited | 1.97 |

**Corresponding Footnote**

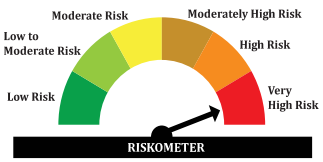
Face Value / Allotment NAV per Unit: ₹ 10, + Industry Classification as recommended by AMFI, Data is as of October 31, 2026 unless otherwise specified.

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

$$For further details, please refer to para 'Exit Load' on page no.119.

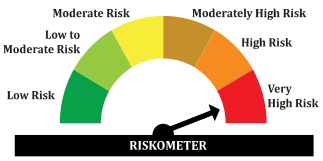
^ For Total Expense Ratio including brokerage, transaction cost and statutory levies please refer our website.

## Scheme Riskometer




*The risk of the scheme is very high*

## Benchmark Riskometer




*The risk of the benchmark is very high*

Benchmark and Scheme Riskometer As on October 31, 2026. For latest riskometer, investors may refer to the Monthly Portfolios disclosed on the website of the fund viz. www.hdfcfund.com

## MAJOR RISK FACTORS

Link for detailed Risk Factor refer page no 117

1. Market Risk
2. Liquidity Risk
3. Concentration Risk
4. Settlement Risk
5. Legal and Regulatory Risk

## QUANTITATIVE MEASURES/RISK MEASURES*

| | |
|---|---|
| • Portfolio Turnover Ratio (Annualized) | |
| a. Equity Turnover | 20.38% |
| b. Gross Exposure Turnover: (Equity + Debt + Derivatives) | 20.38% |
| • Average Maturity: | NA |
| • Macaulay Duration: | NA |
| • Modified Duration: | NA |
| • Annualized Portfolio Yield: | NA |
| • Yield to Maturity (%): | |

*One liner/brief inference provided for above in the table on page no 117

**Additional info pertaining to portfolio**

**Detailed Investment in Securities, Allocation of Net Asset by Sectors, etc. please click link**

**OR**

## Major Changes w.r.t previous month

### 1. (Top 10 changes in Holding) in portfolio of the scheme, if any

| Name of securities added | Name of securities deleted/reduced | Total Weightage in %age |
|---|---|---|
| Muthoot Finance Ltd | - | 0.82 |
| SBI Funds Management Limited | - | 0.82 |
| - | Trent Ltd. | 0.69 |
| - | ICICI PRUDENTIAL ASSET MANAGEMENT COMPANY LIMITED | 0.64 |
| ZETWERK MANUFACTURING BUSINESSES LIMITED | - | 0.34 |
| - | Uniparts India Limited | 0.15 |

### 2. Changes in Expense Ratio of the scheme, if any

| Change in | Previous Month (September 2026) | Current Month (October 2026) |
|---|---|---|
| Direct | 1.02 | 1.02 |
| Regular | 1.79 | 1.79 |

### 3. Changes in Risk-o-Meter of scheme, if any

| Change in | Previous Month (September 2026) | Current Month (October 2026) |
|---|---|---|
| Direct | very high | very high |
| Regular | very high | very high |

### 4. Changes in Credit Quality, if any

| Name of security | Rating Previous Month (September 2026) | Rating Current Month (October 2026) |
|---|---|---|
| NA | | |

**Important Weblinks:** For important weblink please refer page no 117.

## Additional Disclosure by AMC

**##Additional Benchmark Name:** Nifty 50 Index (TRI)

**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) | 39.30 | 18.00 | 12.00 | 6.00 | 3.60 | 1.20 |
| Market Value as on October 30, 2026 (₹. in Lacs) | 1,138.02 | 56.04 | 24.07 | 7.94 | 3.88 | 1.19 |
| **Returns (%)** | **16.38** | **13.90** | **13.35** | **11.16** | **5.01** | **-1.36** |
| Benchmark Returns (%)# | **N.A.** | **12.80** | **12.07** | **7.46** | **0.89** | **-7.40** |
| Additional Benchmark Returns (%)# # | **12.59** | **11.33** | **10.40** | **5.15** | **-0.54** | **-9.03** |

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

**PLANS & OPTIONS :** 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.

## IDCW History

**HDFC VALUE FUND** (Past 5 years) — IDCW Option

| Record Date | Regular Plan | | | Direct Plan | | |
|---|---|---|---|---|---|---|
| | Cum IDCW NAV(₹) | IDCW per Unit(₹) For Individual & HUF | IDCW per Unit(₹) For Others | Cum IDCW NAV(₹) | IDCW per Unit(₹) For Individual & HUF | IDCW per Unit(₹) For Others |
| Feb 20, 20 | 24.565 | 2.75 | 2.75 | 26.809 | 2.75 | 2.75 |
| Feb 18, 21 | 26.933 | 2.75 | 2.75 | 30.026 | 2.75 | 2.75 |
| Feb 17, 22 | 28.845 | 3.00 | 3.00 | 32.828 | 3.00 | 3.00 |
| Feb 15, 24 | 33.727 | 2.75 | 2.75 | 40.139 | 2.75 | 2.75 |
| Feb 13, 25 | 33.5830 | 2.7500 | 2.7500 | 40.8690 | 2.7500 | 2.7500 |

# HDFC Dividend Yield Fund

**An open ended equity scheme predominantly investing in dividend yielding stocks**

CATEGORY OF SCHEME
DIVIDEND YIELD FUND

**Product Labelling: (This product is suitable for investors who are seeking ~)**

• Capital appreciation over long term/regular income • Investment predominantly in equity and equity related Instruments of dividend yielding companies/entities

~ Investors should consult their financial advisers, if in doubt about whether the product is suitable for them

## FUND DETAILS

**Date Of Inception / Allotment**
December 18, 2020

**#Benchmark Name**
NIFTY 500 Index (TRI)

| NAV (As On OCTOBER 30, 2026) | NAV Per Unit(₹) |
|---|---|
| Regular Plan - Growth Option | 23.609 |
| Regular Plan - IDCW Option | 18.814 |
| Direct Plan - Growth Option | 25.554 |
| Direct Plan - IDCW Option | 20.707 |

**Assets Under Management €**

| | |
|---|---|
| As on October 31, 2026 | ₹5,184.46Cr. |
| Average for Month of October, 2026 | ₹5,221.90Cr. |

## FUND MANAGER DETAILS ¥

| Name | Managing Since | Total Exp |
|---|---|---|
| Gopal Agrawal | December 18, 2020 | Over 22 years |
| Bhagyesh Kagalkar (Gold/Silver Instruments) | August 26,2026 | Over 32 years |

## MINIMUM INVESTMENT

| | |
|---|---|
| **Lump sum Amount** | Rs. 100 and any amount thereafter. |
| **SIP Amount** | |

## LOAD STRUCTURE

**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.

## EXPENSE RATIO
**(As On October 31, 2026)**

Base expense Ratio Including statutory levies on expenses part of BER, excluding brokerage, transaction cost and execution related statutory levies^

| Regular: 1.89% | Direct: 0.85% |
|---|---|

## QUANTITATIVE MEASURES/RISK MEASURES*

**Risk Ratio**

| | |
|---|---|
| Standard Deviation | 15.722% |
| Beta | 0.966 |
| Sharpe Ratio* | 0.296 |

Computed for the 3-yr period ended October 31, 2026 Based on month-end NAV.* Risk free rate: 5.63% (Source: FIMMDA MIBOR) For schemes which have not completed 3 years, data is computed since inception.

**Information Ratio**

| Year | Regular | Direct |
|---|---|---|
| 1 Year | -0.35 | 0.09 |

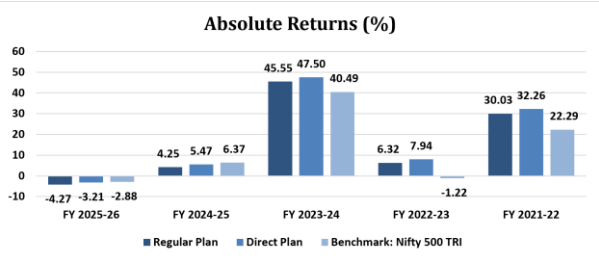
*One liner/brief inference provided for above in the table on page no 117

## FUND PERFORMANCE^: As On OCTOBER 30, 2026

| Compounded Annualised Returns | Scheme Returns % | | Benchmark Returns % # | |
|---|---|---|---|---|
| | Regular | Direct | Regular | Direct |
| Last 1 year | -7.53 | -6.54 | -6.83 | -6.83 |
| Last 3 years | 9.47 | 10.72 | 10.27 | 10.27 |
| Last 5 years | 10.91 | 12.35 | 8.80 | 8.80 |
| Since Inception | 15.76 | 17.34 | 12.97 | 12.97 |

Returns greater than 1 year period are compounded annualized (CAGR). For performance of other schemes managed by Gopal Agrawal & Bhagyesh Kagalkar(Gold/Silver Instruments), please refer page 118-119. Different plans viz. Regular Plan and Direct Plan have a different expense structure. The expenses of the Direct Plan under the Scheme will be lower to the extent of the distribution expenses / commission charged in the Regular Plan. Since inception dates for regular plan Dec 18, 20 and direct plan Dec 18, 20 **^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.

## Absolute Returns for each F.Y. for last 5 years




## PORTFOLIO DATA:

| Top 10 Holdings | % To NAV |
|---|---|
| ICICI Bank Ltd. | 5.78 |
| HDFC Bank Ltd.£ | 4.94 |
| Axis Bank Ltd. | 3.76 |
| Bharti Airtel Ltd. | 2.99 |
| Larsen and Toubro Ltd. | 2.76 |
| Kotak Mahindra Bank Limited | 2.67 |
| Tech Mahindra Ltd. | 2.45 |
| Reliance Industries Ltd. | 2.25 |
| Maruti Suzuki India Limited | 2.13 |
| Sun Pharmaceutical Industries Ltd. | 2.13 |

**Corresponding Footnote**

Face Value / Allotment NAV per Unit: ₹ 10, + Industry Classification as recommended by AMFI, Data is as of October 31, 2026 unless otherwise specified.

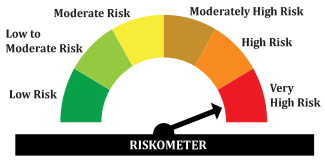
¥ Fund Manager for Overseas Investments:
Mr. Gopal Agrawal (since September 01, 2026) (Total Experience: Over 22 years).

€ Includes investments made by the schemes of HDFC Mutual Fund aggregating to ₹ 71.47 Crores.

$$For further details, please refer to para 'Exit Load' on page no.119.

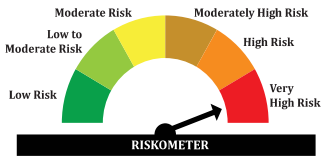
^ For Total Expense Ratio including brokerage, transaction cost and statutory levies please refer our website.

## Scheme Riskometer




*The risk of the scheme is very high*

## Benchmark Riskometer




*The risk of the benchmark is very high*

Benchmark and Scheme Riskometer As on October 31, 2026. For latest riskometer, investors may refer to the Monthly Portfolios disclosed on the website of the fund viz. www.hdfcfund.com

## MAJOR RISK FACTORS

Link for detailed Risk Factor refer page no 117

1. Market Risk
2. Liquidity Risk
3. Concentration Risk
4. Settlement Risk
5. Legal and Regulatory Risk

## QUANTITATIVE MEASURES/RISK MEASURES*

| | |
|---|---|
| • Portfolio Turnover Ratio (Annualized) | |
| a. Equity Turnover | 1.38% |
| b. Gross Exposure Turnover: (Equity + Debt + Derivatives) | 1.38% |
| • Average Maturity: | NA |
| • Macaulay Duration: | NA |
| • Modified Duration: | NA |
| • Annualized Portfolio Yield: | NA |
| • Yield to Maturity (%): | |

*One liner/brief inference provided for above in the table on page no 117

**Additional info pertaining to portfolio**

**Detailed Investment in Securities, Allocation of Net Asset by Sectors, etc. please click link**

**OR**

## Major Changes w.r.t previous month

### 1. (Top 10 changes in Holding) in portfolio of the scheme, if any

| Name of securities added | Name of securities deleted/reduced | Total Weightage in %age |
|---|---|---|
| - | Sun TV Network Limited | 0.18 |

### 2. Changes in Expense Ratio of the scheme, if any

| Change in | Previous Month (September 2026) | Current Month (October 2026) |
|---|---|---|
| Direct | 0.84 | 0.85 |
| Regular | 1.88 | 1.89 |

### 3. Changes in Risk-o-Meter of scheme, if any

| Change in | Previous Month (September 2026) | Current Month (October 2026) |
|---|---|---|
| Direct | very high | very high |
| Regular | very high | very high |

### 4. Changes in Credit Quality, if any

| Name of security | Rating Previous Month (September 2026) | Rating Current Month (October 2026) |
|---|---|---|
| NA | | |

**Important Weblinks:** For important weblink please refer page no 117.

## Additional Disclosure by AMC

**##Additional Benchmark Name:** Nifty 50 Index (TRI)

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

| | Since Inception SIP | 5 year SIP | 3 year SIP | 1 year SIP |
|---|---|---|---|---|
| Total Amount Invested (₹. in Lacs) | 7.10 | 6.00 | 3.60 | 1.20 |
| Market Value as on October 30, 2026 (₹. in Lacs) | 9.61 | 7.34 | 3.59 | 1.16 |
| **Returns (%)** | **10.13** | **8.01** | **-0.23** | **-6.73** |
| Benchmark Returns (%)# | **8.78** | **7.46** | **0.89** | **-7.40** |
| Additional Benchmark Returns (%)# # | **6.47** | **5.15** | **-0.54** | **-9.03** |

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

**PLANS & OPTIONS :** 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.

## IDCW History

**HDFC DIVIDEND YIELD FUND** (Past 5 years) — IDCW Option

| Record Date | Regular Plan | | | Direct Plan | | |
|---|---|---|---|---|---|---|
| | Cum IDCW NAV(₹) | IDCW per Unit(₹) For Individual & HUF | IDCW per Unit(₹) For Others | Cum IDCW NAV(₹) | IDCW per Unit(₹) For Individual & HUF | IDCW per Unit(₹) For 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 |

## SEGMENT-WISE BREAK-UP

| Large Cap | MidCap | SmallCap |
|---|---|---|
| 64.56% | 12.96% | 22.06% |

# 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

**Product Labelling: (This product is suitable for investors who are seeking ~)**

• To generate long-term capital appreciation / income • Investments in equity & equity related instruments of up to 30 companies/entities

~ Investors should consult their financial advisers, if in doubt about whether the product is suitable for them

## FUND DETAILS

**Date Of Inception / Allotment**
September 17, 2004

**#Benchmark Name**
NIFTY 500 Index (TRI)

| NAV (As On OCTOBER 30, 2026) | NAV Per Unit(₹) |
|---|---|
| Regular Plan - Growth Option | 226.160 |
| Regular Plan - IDCW Option | 22.994 |
| Direct Plan - Growth Option | 259.604 |
| Direct Plan - IDCW Option | 30.873 |

**Assets Under Management**

| | |
|---|---|
| As on October 31, 2026 | ₹26,955.90Cr. |
| Average for Month of October, 2026 | ₹26,625.76Cr. |

## FUND MANAGER DETAILS ¥

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

## MINIMUM INVESTMENT

| | |
|---|---|
| **Lump sum Amount** | Rs. 100 and any amount thereafter. |
| **SIP Amount** | |

## LOAD STRUCTURE

**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 al-allotment.

## EXPENSE RATIO (As On October 31, 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: 0.74% |
|---|---|

## QUANTITATIVE MEASURES/RISK MEASURES*

**Risk Ratio**

| | |
|---|---|
| Standard Deviation | 13.272% |
| Beta | 0.782 |
| Sharpe Ratio* | 0.648 |

Computed for the 3-yr period ended October 31, 2026 Based on month-end NAV.* Risk free rate: 5.63% (Source: FIMMDA MIBOR) For schemes which have not completed 3 years, data is computed since inception.

**Information Ratio**

| Year | Regular | Direct |
|---|---|---|
| 1 Year | 0.33 | 0.54 |

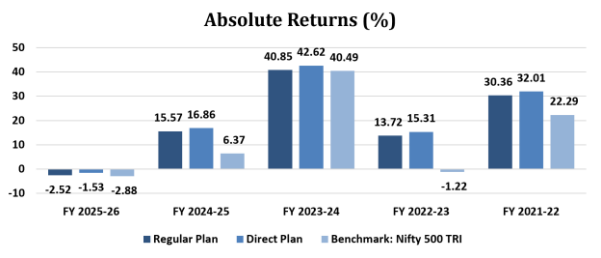
*One liner/brief inference provided for above in the table on page no 117

## FUND PERFORMANCE^: As On OCTOBER 30, 2026

| Compounded Annualised Returns | Scheme Returns % | | Benchmark Returns % # | |
|---|---|---|---|---|
| | Regular | Direct | Regular | Direct |
| Last 1 year | -5.14 | -4.25 | -6.83 | -6.83 |
| Last 3 years | 14.21 | 15.41 | 10.27 | 10.27 |
| Last 5 years | 14.53 | 15.89 | 8.80 | 8.80 |
| Since Inception | 15.13 | 14.41 | 14.36 | 12.84 |

Returns greater than 1 year period are compounded annualized (CAGR) For performance of other schemes managed by Amit Ganatra & Bhagyesh Kagalkar(Gold/Silver Instruments), please refer page 118-119. Different plans viz. Regular Plan and Direct Plan have a different expense structure. The expenses of the Direct Plan under the Scheme will be lower to the extent of the distribution expenses / commission charged in the Regular Plan. Since inception dates for regular plan Sep 17, 04 and direct plan Jan 01, 13 **^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.

## Absolute Returns for each F.Y. for last 5 years




## PORTFOLIO DATA:

| Top 10 Holdings | % To NAV |
|---|---|
| ICICI Bank Ltd. | 9.54 |
| HDFC Bank Ltd.£ | 8.42 |
| Kotak Mahindra Bank Limited | 7.62 |
| Eternal Limited | 5.49 |
| Axis Bank Ltd. | 5.24 |
| State Bank of India | 5.04 |
| Sun Pharmaceutical Industries Ltd. | 3.98 |
| InterGlobe Aviation Ltd. | 3.86 |
| Bharti Airtel Ltd. | 3.60 |
| Aster DM Quality Care Limited | 3.44 |

**Corresponding Footnote**

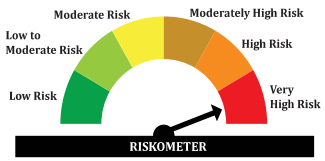
Face Value / Allotment NAV per Unit: ₹ 10, + Industry Classification as recommended by AMFI, Data is as of October 31, 2026 unless otherwise specified.

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

$$For further details, please refer to para 'Exit Load' on page no.119.

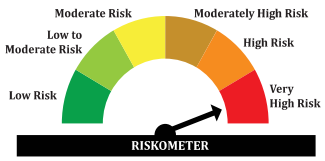
^ For Total Expense Ratio including brokerage, transaction cost and statutory levies please refer our website.

## Scheme Riskometer




*The risk of the scheme is very high*

## Benchmark Riskometer




*The risk of the benchmark is very high*

Benchmark and Scheme Riskometer As on October 31, 2026. For latest riskometer, investors may refer to the Monthly Portfolios disclosed on the website of the fund viz. www.hdfcfund.com

## MAJOR RISK FACTORS

Link for detailed Risk Factor refer page no 117

1. Market Risk
2. Liquidity Risk
3. Concentration Risk
4. Settlement Risk
5. Legal and Regulatory Risk

## QUANTITATIVE MEASURES/RISK MEASURES*

| | |
|---|---|
| • Portfolio Turnover Ratio (Annualized) | |
| a. Equity Turnover | 20.68% |
| b. Gross Exposure Turnover: (Equity + Debt + Derivatives) | 20.79% |
| • Average Maturity: | NA |
| • Macaulay Duration: | NA |
| • Modified Duration: | NA |
| • Annualized Portfolio Yield: | NA |
| • Yield to Maturity (%): | |

*One liner/brief inference provided for above in the table on page no 117

**Additional info pertaining to portfolio**

**Detailed Investment in Securities, Allocation of Net Asset by Sectors, etc. please click link**

**OR**



intouchmutually

# 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)**

....Contd from previous page

CATEGORY OF SCHEME
FOCUSED FUND

## Major Changes w.r.t previous month

### 1. (Top 10 changes in Holding) in portfolio of the scheme, if any

| Name of securities added | Name of securities deleted/reduced | Total Weightage in %age |
|---|---|---|
| - | - | - |

### 2. Changes in Expense Ratio of the scheme, if any

| Change in | Previous Month (September 2026) | Current Month (October 2026) |
|---|---|---|
| Direct | 0.73 | 0.74 |
| Regular | 1.62 | 1.62 |

### 3. Changes in Risk-o-Meter of scheme, if any

| Change in | Previous Month (September 2026) | Current Month (October 2026) |
|---|---|---|
| Direct | very high | very high |
| Regular | very high | very high |

### 4. Changes in Credit Quality, if any

| Name of security | Rating Previous Month (September 2026) | Rating Current Month (October 2026) |
|---|---|---|
| NA | | |

**Important Weblinks:** For important weblink please refer page no 117.

## Additional Disclosure by AMC

**##Additional Benchmark Name:** BSE SENSEX Index (TRI)

**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) | 26.60 | 18.00 | 12.00 | 6.00 | 3.60 | 1.20 |
| Market Value as on October 30, 2026 (₹. in Lacs) | 143.67 | 56.77 | 26.12 | 8.12 | 3.85 | 1.18 |
| **Returns (%)** | **13.27** | **14.05** | **14.87** | **12.08** | **4.40** | **-3.28** |
| Benchmark Returns (%)# | **12.52** | **12.80** | **12.07** | **7.46** | **0.89** | **-7.40** |
| Additional Benchmark Returns (%)# # | **11.57** | **11.08** | **9.92** | **4.15** | **-1.38** | **-8.56** |

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

**PLANS & OPTIONS :** 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.

## IDCW History

**HDFC FOCUSED FUND** (Past 5 years) — IDCW Option

| Record Date | Regular Plan | | | Direct Plan | | |
|---|---|---|---|---|---|---|
| | Cum IDCW NAV(₹) | IDCW per Unit(₹) For Individual & HUF | IDCW per Unit(₹) For Others | Cum IDCW NAV(₹) | IDCW per Unit(₹) For Individual & HUF | IDCW per Unit(₹) For Others |
| Feb 18, 21 | 17.040 | 1.75 | 1.75 | - | - | - |
| Feb 17, 22 | 18.943 | 2.00 | 2.00 | 21.927 | 2.00 | 2.00 |
| Feb 15, 24 | 24.298 | 2.25 | 2.25 | 29.862 | 2.25 | 2.25 |
| Feb 13, 25 | 25.3540 | 2.2500 | 2.2500 | 32.1150 | 2.2500 | 2.2500 |
| Feb 12, 26 | 26.8350 | 2.2500 | 2.2500 | 35.0420 | 2.2500 | 2.2500 |

# HDFC Business Cycle Fund

**An open ended equity scheme investing in business cycle theme**

CATEGORY OF SCHEME
THEMATIC FUND

**Product Labelling: (This product is suitable for investors who are seeking ~)**

• to generate long-term capital appreciation/ income • investment predominantly in equity & equity related instruments of business cycle based theme

~ Investors should consult their financial advisers, if in doubt about whether the product is suitable for them

## FUND DETAILS

**Date Of Inception / Allotment**

November 30, 2022

**#Benchmark Name**

NIFTY 500 Index (TRI)

| NAV (As On OCTOBER 30, 2026) | NAV Per Unit(₹) |
|---|---|
| Regular Plan - Growth Option | 14.478 |
| Regular Plan - IDCW Option | 14.478 |
| Direct Plan - Growth Option | 15.175 |
| Direct Plan - IDCW Option | 15.175 |

**Assets Under Management**

| | |
|---|---|
| As on October 31, 2026 | ₹2,573.20Cr. |
| Average for Month of October, 2026 | ₹2,589.02Cr. |

## FUND MANAGER DETAILS ¥

| Name | Managing Since | Total Exp |
|---|---|---|
| Rahul Baijal | November 30, 2022 | Over 25 years |
| Bhagyesh Kagalkar (Gold/Silver Instruments) | August 26,2026 | Over 32 years |

## MINIMUM INVESTMENT

| | |
|---|---|
| **Lump sum Amount** | Rs. 100 and any amount thereafter. |
| **SIP Amount** | |

## LOAD STRUCTURE

**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.

## EXPENSE RATIO (As On October 31, 2026)

Base expense Ratio Including statutory levies on expenses part of BER, excluding brokerage, transaction cost and execution related statutory levies^

| Regular: 1.96% | Direct: 0.98% |
|---|---|

## QUANTITATIVE MEASURES/RISK MEASURES*

**Risk Ratio**

| | |
|---|---|
| Standard Deviation | 15.378% |
| Beta | 0.909 |
| Sharpe Ratio* | 0.309 |

Computed for the 3-yr period ended October 31, 2026 Based on month-end NAV.* Risk free rate: 5.63% (Source: FIMMDA MIBOR) For schemes which have not completed 3 years, data is computed since inception.

**Information Ratio**

| Year | Regular | Direct |
|---|---|---|
| 1 Year | 0.66 | 0.87 |

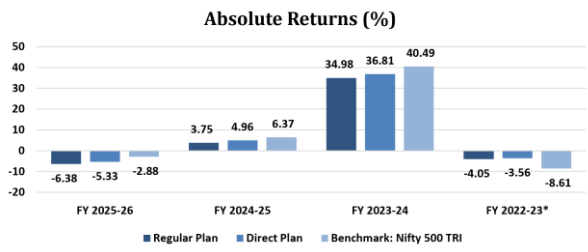
*One liner/brief inference provided for above in the table on page no 117

## FUND PERFORMANCE^: As On OCTOBER 30, 2026

| Compounded Annualised Returns | Scheme Returns % | | Benchmark Returns % # | |
|---|---|---|---|---|
| | Regular | Direct | Regular | Direct |
| Last 1 year | -3.56 | -2.57 | -6.83 | -6.83 |
| Last 3 years | 9.62 | 10.86 | 10.27 | 10.27 |
| Since Inception | 9.91 | 11.23 | 9.45 | 9.45 |

Returns greater than 1 year period are compounded annualized (CAGR). For performance of other schemes managed by Rahul Baijal & Bhagyesh Kagalkar(Gold/Silver Instruments), please refer page 118-119. Different plans viz. Regular Plan and Direct Plan have a different expense structure. The expenses of the Direct Plan under the Scheme will be lower to the extent of the distribution expenses / commission charged in the Regular Plan. Since inception dates for regular plan Nov 30, 22 and direct plan Nov 30, 22 **^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.

## Absolute Returns for each F.Y. for last 5 years




## PORTFOLIO DATA:

| Top 10 Holdings | % To NAV |
|---|---|
| Bharti Airtel Ltd. | 6.57 |
| Kotak Mahindra Bank Limited | 6.05 |
| ICICI Bank Ltd. | 5.66 |
| Titan Company Ltd. | 4.44 |
| HDFC Bank Ltd.£ | 3.26 |
| Eternal Limited | 3.16 |
| PEARL GLOBAL INDUSTRIES LIMITED | 3.14 |
| Anthem Biosciences Limited | 2.97 |
| Cholamandalam Investment & Finance Co. Ltd. | 2.29 |
| Clean Max Enviro Energy Solutions Limited | 2.29 |

**Corresponding Footnote**

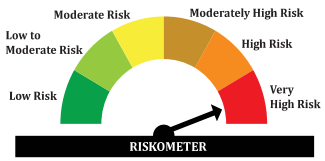
Face Value / Allotment NAV per Unit: ₹ 10, + Industry Classification as recommended by AMFI, Data is as of October 31, 2026 unless otherwise specified.

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

$$For further details, please refer to para 'Exit Load' on page no.119.

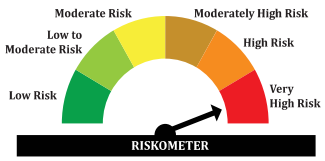
^ For Total Expense Ratio including brokerage, transaction cost and statutory levies please refer our website.

## Scheme Riskometer




*The risk of the scheme is very high*

## Benchmark Riskometer




*The risk of the benchmark is very high*

Benchmark and Scheme Riskometer As on October 31, 2026. For latest riskometer, investors may refer to the Monthly Portfolios disclosed on the website of the fund viz. www.hdfcfund.com

## MAJOR RISK FACTORS

Link for detailed Risk Factor refer page no 117

1. Market Risk
2. Liquidity Risk
3. Concentration Risk
4. Settlement Risk
5. Legal and Regulatory Risk

## QUANTITATIVE MEASURES/RISK MEASURES*

| | |
|---|---|
| • Portfolio Turnover Ratio (Annualized) | |
| a. Equity Turnover | 36.23% |
| b. Gross Exposure Turnover: (Equity + Debt + Derivatives) | 36.23% |
| • Average Maturity: | NA |
| • Macaulay Duration: | NA |
| • Modified Duration: | NA |
| • Annualized Portfolio Yield: | NA |
| • Yield to Maturity (%): | |

*One liner/brief inference provided for above in the table on page no 117

**Additional info pertaining to portfolio**

**Detailed Investment in Securities, Allocation of Net Asset by Sectors, etc. please click link**

**OR**



intouchmutually

## Major Changes w.r.t previous month

### 1. (Top 10 changes in Holding) in portfolio of the scheme, if any

| Name of securities added | Name of securities deleted/reduced | Total Weightage in %age |
|---|---|---|
| ZETWERK MANUFACTURING BUSINESSES LIMITED | - | 1.49 |
| Jio Platforms Limited | - | 1.15 |
| Dixon Technologies (India) Ltd. | - | 0.51 |
| | Ceigall India Limited | 0.25 |
| Bonfiglioli Transmissions Limited | - | 0.22 |
| Paras Healthcare Limited | - | 0.22 |

### 2. Changes in Expense Ratio of the scheme, if any

| Change in | Previous Month (September 2026) | Current Month (October 2026) |
|---|---|---|
| Direct | 0.98 | 0.98 |
| Regular | 1.96 | 1.96 |

### 3. Changes in Risk-o-Meter of scheme, if any

| Change in | Previous Month (September 2026) | Current Month (October 2026) |
|---|---|---|
| Direct | very high | very high |
| Regular | very high | very high |

### 4. Changes in Credit Quality, if any

| Name of security | Rating Previous Month (September 2026) | Rating Current Month (October 2026) |
|---|---|---|
| NA | | |

**Important Weblinks:** For important weblink please refer page no 117.

## Additional Disclosure by AMC

**##Additional Benchmark Name:** Nifty 50 Index (TRI)

**SIP PERFORMANCE ^ - 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 October 30, 2026 (₹. in Lacs) | 5.43 | 3.74 | 1.20 |
| **Returns (%)** | **6.13** | **2.51** | **0.12** |
| Benchmark Returns (%)# | **5.54** | **0.89** | **-7.40** |
| Additional Benchmark Returns (%)# # | **3.24** | **-0.54** | **-9.03** |

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

**PLANS & OPTIONS :** 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 Transportation and Logistics Fund

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

CATEGORY OF SCHEME
THEMATIC FUND

**Product Labelling: (This product is suitable for investors who are seeking ~)**

• To generate long-term capital appreciation • Investment predominantly in equity & equity related instruments of companies/entities under Transportation and Logistics theme

~ Investors should consult their financial advisers, if in doubt about whether the product is suitable for them

## FUND DETAILS

**Date Of Inception / Allotment**

August 17, 2023

**#Benchmark Name**

NIFTY Transportation & Logistics Index (TRI)

| NAV (As On OCTOBER 30, 2026) | NAV Per Unit(₹) |
|---|---|
| Regular Plan - Growth Option | 18.524 |
| Regular Plan - IDCW Option | 18.524 |
| Direct Plan - Growth Option | 19.233 |
| Direct Plan - IDCW Option | 19.233 |

**Assets Under Management**

| | |
|---|---|
| As on October 31, 2026 | ₹2,004.32Cr. |
| Average for Month of October, 2026 | ₹1,990.67Cr. |

## FUND MANAGER DETAILS ¥

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

## MINIMUM INVESTMENT

| | |
|---|---|
| **Lump sum Amount** | Rs. 100 and any amount thereafter. |
| **SIP Amount** | |

## LOAD STRUCTURE

**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 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.

## EXPENSE RATIO (As On October 31, 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: 1.00% |
|---|---|

## QUANTITATIVE MEASURES/RISK MEASURES*

**Risk Ratio**

| | |
|---|---|
| Standard Deviation | 19.195% |
| Beta | 0.931 |
| Sharpe Ratio* | 0.860 |

Computed for the 3-yr period ended October 31, 2026 Based on month-end NAV.* Risk free rate: 5.63% (Source: FIMMDA MIBOR) For schemes which have not completed 3 years, data is computed since inception.

**Information Ratio**

| Year | Regular | Direct |
|---|---|---|
| 1 Year | 1.15 | 1.32 |

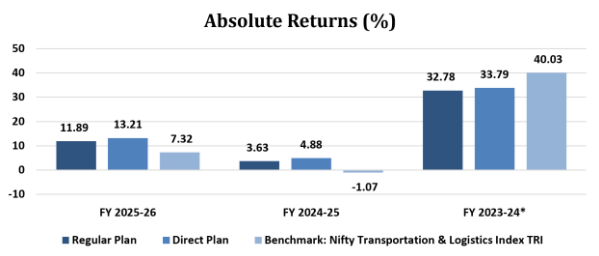
*One liner/brief inference provided for above in the table on page no 117

## FUND PERFORMANCE^: As On OCTOBER 30, 2026

| Compounded Annualised Returns | Scheme Returns % | | Benchmark Returns % # | |
|---|---|---|---|---|
| | Regular | Direct | Regular | Direct |
| Last 1 year | 1.34 | 2.47 | -5.58 | -5.58 |
| Last 3 years | 22.31 | 23.75 | 17.46 | 17.46 |
| Since Inception | 21.21 | 22.63 | 17.27 | 17.27 |

Returns greater than 1 year period are compounded annualized (CAGR). For performance of other schemes managed by Priya Ranjan & Bhagyesh Kagalkar(Gold/Silver Instruments), please refer page 118-119. Different plans viz. Regular Plan and Direct Plan have a different expense structure. The expenses of the Direct Plan under the Scheme will be lower to the extent of the distribution expenses / commission charged in the Regular Plan. Since inception dates for regular plan Aug 17, 23 and direct plan Aug 17, 23 **^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.

## Absolute Returns for each F.Y. for last 5 years




## PORTFOLIO DATA:

| Top 10 Holdings | % To NAV |
|---|---|
| Eternal Limited | 10.63 |
| Eicher Motors Ltd. | 9.01 |
| Maruti Suzuki India Limited | 8.87 |
| Bosch Limited | 8.24 |
| Sona Blw Precision Forgings | 6.89 |
| Hyundai Motor India Limited | 6.67 |
| Tata Motors Limited | 6.53 |
| Gabriel India Ltd. | 5.21 |
| MRF Ltd. | 2.91 |
| Mahindra & Mahindra Ltd. | 2.83 |

**Corresponding Footnote**

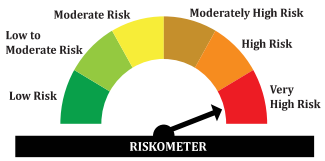
Face Value / Allotment NAV per Unit: ₹ 10, + Industry Classification as recommended by AMFI, Data is as of October 31, 2026 unless otherwise specified.

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

$$For further details, please refer to para 'Exit Load' on page no.119.

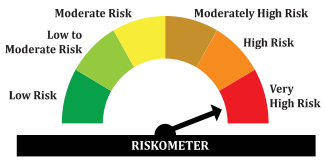
^ For Total Expense Ratio including brokerage, transaction cost and statutory levies please refer our website.

## Scheme Riskometer




*The risk of the scheme is very high*

## Benchmark Riskometer




*The risk of the benchmark is very high*

Benchmark and Scheme Riskometer As on October 31, 2026. For latest riskometer, investors may refer to the Monthly Portfolios disclosed on the website of the fund viz. www.hdfcfund.com

## MAJOR RISK FACTORS

Link for detailed Risk Factor refer page no 117

1. Market Risk
2. Liquidity Risk
3. Concentration Risk
4. Settlement Risk
5. Legal and Regulatory Risk

## QUANTITATIVE MEASURES/RISK MEASURES*

| | |
|---|---|
| • Portfolio Turnover Ratio (Annualized) | |
| a. Equity Turnover | 28.66% |
| b. Gross Exposure Turnover: (Equity + Debt + Derivatives) | 28.66% |
| • Average Maturity: | NA |
| • Macaulay Duration: | NA |
| • Modified Duration: | NA |
| • Annualized Portfolio Yield: | NA |
| • Yield to Maturity (%): | |

*One liner/brief inference provided for above in the table on page no 117

**Additional info pertaining to portfolio**

**Detailed Investment in Securities, Allocation of Net Asset by Sectors, etc. please click link**

**OR**



intouchmutually

## Major Changes w.r.t previous month

### 1. (Top 10 changes in Holding) in portfolio of the scheme, if any

| Name of securities added | Name of securities deleted/reduced | Total Weightage in %age |
|---|---|---|
| - | JSW Infrastructure Limited | 2.27 |
| TIMKEN INDIA LIMITED | - | 0.71 |

### 2. Changes in Expense Ratio of the scheme, if any

| Change in | Previous Month (September 2026) | Current Month (October 2026) |
|---|---|---|
| Direct | 0.95 | 1 |
| Regular | 2.01 | 2.01 |

### 3. Changes in Risk-o-Meter of scheme, if any

| Change in | Previous Month (September 2026) | Current Month (October 2026) |
|---|---|---|
| Direct | very high | very high |
| Regular | very high | very high |

### 4. Changes in Credit Quality, if any

| Name of security | Rating Previous Month (September 2026) | Rating Current Month (October 2026) |
|---|---|---|
| NA | | |

**Important Weblinks:** For important weblink please refer page no 117.

## Additional Disclosure by AMC

**##Additional Benchmark Name:** Nifty 50 Index (TRI)

**SIP PERFORMANCE ^ - 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 October 30, 2026 (₹. in Lacs) | 4.89 | 4.34 | 1.24 |
| **Returns (%)** | **14.01** | **12.53** | **6.21** |
| Benchmark Returns (%)# | **7.18** | **5.23** | **-5.03** |
| Additional Benchmark Returns (%)# # | **0.60** | **-0.54** | **-9.03** |

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

**PLANS & OPTIONS :** 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 Defence Fund

**An open-ended equity scheme investing in Defence theme**

CATEGORY OF SCHEME
THEMATIC FUND

**Product Labelling: (This product is suitable for investors who are seeking ~)**

• To generate long-term capital appreciation/income • Investment predominantly in equity & equity related instruments of defence and allied sector companies/entities.

~ Investors should consult their financial advisers, if in doubt about whether the product is suitable for them

## FUND DETAILS

**Date Of Inception / Allotment**

June 02, 2023

**#Benchmark Name**

NIFTY India Defence Index TRI
(Total Returns Index)

| NAV (As On OCTOBER 30, 2026) | NAV Per Unit(₹) |
|---|---|
| Regular Plan - Growth Option | 27.796 |
| Regular Plan - IDCW Option | 27.796 |
| Direct Plan - Growth Option | 28.855 |
| Direct Plan - IDCW Option | 28.855 |

**Assets Under Management**

| | |
|---|---|
| As on October 31, 2026 | ₹11,130.70Cr. |
| Average for Month of October, 2026 | ₹11,312.45Cr. |

## FUND MANAGER DETAILS ¥

| Name | Managing 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 |

## MINIMUM INVESTMENT

| | |
|---|---|
| **Lump sum Amount** | Rs. 100 and any amount thereafter. |
| **SIP Amount** | |

## LOAD STRUCTURE

**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

## EXPENSE RATIO (As On October 31, 2026)

Base expense Ratio Including statutory levies on expenses part of BER, excluding brokerage, transaction cost and execution related statutory levies^

| Regular: 1.73% | Direct: 0.84% |
|---|---|

## QUANTITATIVE MEASURES/RISK MEASURES*

**Risk Ratio**

| | |
|---|---|
| Standard Deviation | 31.578% |
| Beta | 0.823 |
| Sharpe Ratio* | 0.885 |

Computed for the 3-yr period ended October 31, 2026 Based on month-end NAV.* Risk free rate: 5.63% (Source: FIMMDA MIBOR) For schemes which have not completed 3 years, data is computed since inception.

**Information Ratio**

| Year | Regular | Direct |
|---|---|---|
| 1 Year | 0.76 | 0.99 |

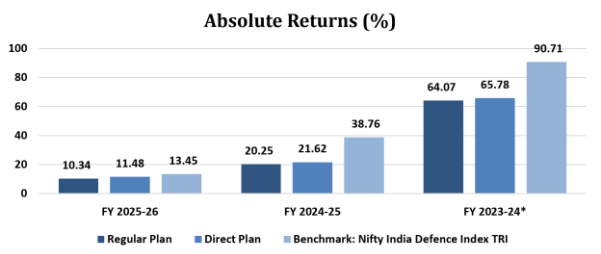
*One liner/brief inference provided for above in the table on page no 117

## FUND PERFORMANCE^: As On OCTOBER 30, 2026

| Compounded Annualised Returns | Scheme Returns % | | Benchmark Returns % # | |
|---|---|---|---|---|
| | Regular | Direct | Regular | Direct |
| Last 1 year | 11.57 | 12.64 | 7.55 | 7.55 |
| Last 3 years | 33.03 | 34.46 | 40.65 | 40.65 |
| Since Inception | 34.91 | 36.40 | 45.87 | 45.87 |

Returns greater than 1 year period are compounded annualized (CAGR). For performance of other schemes managed by Priya Ranjan, Rahul Baijal & Bhagyesh Kagalkar(Gold/Silver Instruments), please refer page 118-119. Different plans viz. Regular Plan and Direct Plan have a different expense structure. The expenses of the Direct Plan under the Scheme will be lower to the extent of the distribution expenses / commission charged in the Regular Plan. Since inception dates for regular plan Jun 02, 23 and direct plan Jun 02, 23 **^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.

## Absolute Returns for each F.Y. for last 5 years




## PORTFOLIO DATA:

| Top 10 Holdings | % To NAV |
|---|---|
| Bharat Electronics Ltd. | 15.63 |
| Hindustan Aeronautics Limited | 13.54 |
| Bharat Forge Ltd. | 11.98 |
| Solar Industries India Ltd. | 10.13 |
| Astra Microwave Products Ltd. | 6.16 |
| BEML Limited | 5.38 |
| Eicher Motors Ltd. | 4.86 |
| Bosch Limited | 4.79 |
| MTAR Technologies Limited | 4.61 |
| Bharat Dynamics Limited | 2.89 |

**Corresponding Footnote**

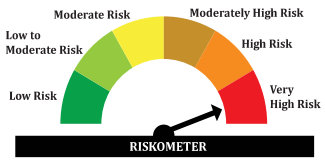
Face Value / Allotment NAV per Unit: ₹ 10, + Industry Classification as recommended by AMFI, Data is as of October 31, 2026 unless otherwise specified.

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

$$For further details, please refer to para 'Exit Load' on page no.119.

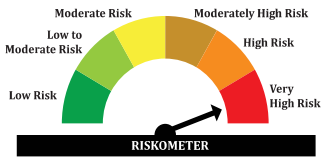
^ For Total Expense Ratio including brokerage, transaction cost and statutory levies please refer our website.

## Scheme Riskometer




*The risk of the scheme is very high*

## Benchmark Riskometer




*The risk of the benchmark is very high*

Benchmark and Scheme Riskometer As on October 31, 2026. For latest riskometer, investors may refer to the Monthly Portfolios disclosed on the website of the fund viz. www.hdfcfund.com

## MAJOR RISK FACTORS

Link for detailed Risk Factor refer page no 117

1. Market Risk
2. Liquidity Risk
3. Concentration Risk
4. Settlement Risk
5. Legal and Regulatory Risk

## QUANTITATIVE MEASURES/RISK MEASURES*

| | |
|---|---|
| • Portfolio Turnover Ratio (Annualized) | |
| a. Equity Turnover | 7.11% |
| b. Gross Exposure Turnover: (Equity + Debt + Derivatives) | 7.11% |
| • Average Maturity: | NA |
| • Macaulay Duration: | NA |
| • Modified Duration: | NA |
| • Annualized Portfolio Yield: | NA |
| • Yield to Maturity (%): | |

*One liner/brief inference provided for above in the table on page no 117

**Additional info pertaining to portfolio**

**Detailed Investment in Securities, Allocation of Net Asset by Sectors, etc. please click link**

**OR**

## Major Changes w.r.t previous month

### 1. (Top 10 changes in Holding) in portfolio of the scheme, if any

| Name of securities added | Name of securities deleted/reduced | Total Weightage in %age |
|---|---|---|
| Tonbo Imaging India Limited | - | 1.70 |
| PTC INDUSTRIES LIMITED | - | 0.51 |
| Bonfiglioli Transmissions Limited | - | 0.26 |

### 2. Changes in Expense Ratio of the scheme, if any

| Change in | Previous Month (September 2026) | Current Month (October 2026) |
|---|---|---|
| Direct | 0.82 | 0.84 |
| Regular | 1.72 | 1.73 |

### 3. Changes in Risk-o-Meter of scheme, if any

| Change in | Previous Month (September 2026) | Current Month (October 2026) |
|---|---|---|
| Direct | very high | very high |
| Regular | very high | very high |

### 4. Changes in Credit Quality, if any

| Name of security | Rating Previous Month (September 2026) | Rating Current Month (October 2026) |
|---|---|---|
| NA | | |

**Important Weblinks:** For important weblink please refer page no 117.

## Additional Disclosure by AMC

**##Additional Benchmark Name:** Nifty 50 Index (TRI)

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

| | Since Inception SIP | 3 year SIP | 1 year SIP |
|---|---|---|---|
| Total Amount Invested (₹. in Lacs) | 4.10 | 3.60 | 1.20 |
| Market Value as on October 30, 2026 (₹. in Lacs) | 6.01 | 4.74 | 1.28 |
| **Returns (%)** | **22.99** | **18.80** | **12.85** |
| Benchmark Returns (%)# | **26.88** | **20.47** | **4.09** |
| Additional Benchmark Returns (%)# # | **1.25** | **-0.54** | **-9.03** |

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

**PLANS & OPTIONS :** 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 Banking & Financial Services Fund

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

CATEGORY OF SCHEME
SECTORAL FUND

**Product Labelling: (This product is suitable for investors who are seeking ~)**

• To generate long-term capital appreciation/income • Investment predominantly in equity & equity related instruments of banking and financial services companies/entities

~ Investors should consult their financial advisers, if in doubt about whether the product is suitable for them

## FUND DETAILS

**Date Of Inception / Allotment**
July 01, 2021

**#Benchmark Name**
NIFTY Financial Services (TRI)

| NAV (As On OCTOBER 30, 2026) | NAV Per Unit(₹) |
|---|---|
| Regular Plan - Growth Option | 16.593 |
| Regular Plan - IDCW Option | 14.566 |
| Direct Plan - Growth Option | 17.855 |
| Direct Plan - IDCW Option | 15.780 |

**Assets Under Management €**

| | |
|---|---|
| As on October 31, 2026 | ₹4,376.48Cr. |
| Average for Month of October, 2026 | ₹4,425.95Cr. |

## FUND MANAGER DETAILS ¥

| Name | Managing Since | Total Exp |
|---|---|---|
| Anand Laddha | July 1, 2021 | Over 22 years |
| Bhagyesh Kagalkar (Gold/Silver Instruments) | August 26,2026 | Over 32 years |

## MINIMUM INVESTMENT

| | |
|---|---|
| **Lump sum Amount** | Rs. 100 and any amount thereafter. |
| **SIP Amount** | |

## LOAD STRUCTURE

**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 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.

## EXPENSE RATIO
**(As On October 31, 2026)**

Base expense Ratio Including statutory levies on expenses part of BER, excluding brokerage, transaction cost and execution related statutory levies^

| Regular: 1.91% | Direct: 0.87% |
|---|---|

## QUANTITATIVE MEASURES/RISK MEASURES*

**Risk Ratio**

| | |
|---|---|
| Standard Deviation | 16.716% |
| Beta | 0.972 |
| Sharpe Ratio* | 0.303 |

Computed for the 3-yr period ended October 31, 2026 Based on month-end NAV.* Risk free rate: 5.63% (Source: FIMMDA MIBOR) For schemes which have not completed 3 years, data is computed since inception.

**Information Ratio**

| Year | Regular | Direct |
|---|---|---|
| 1 Year | 0.81 | 1.10 |

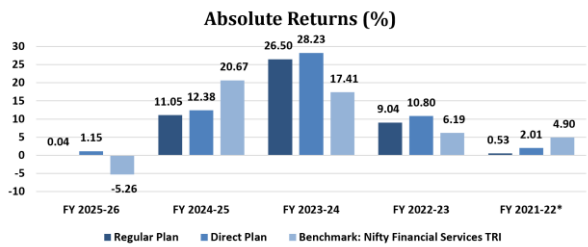
*One liner/brief inference provided for above in the table on page no 117

## FUND PERFORMANCE^: As On OCTOBER 30, 2026

| Compounded Annualised Returns | Scheme Returns % | | Benchmark Returns % # | |
|---|---|---|---|---|
| | Regular | Direct | Regular | Direct |
| Last 1 year | -5.33 | -4.31 | -8.08 | -8.08 |
| Last 3 years | 9.72 | 10.98 | 9.84 | 9.84 |
| Last 5 years | 8.56 | 10.00 | 6.63 | 6.63 |
| Since Inception | 9.96 | 11.48 | 9.01 | 9.01 |

Returns greater than 1 year period are compounded annualized (CAGR). For performance of other schemes managed by Anand Laddha & Bhagyesh Kagalkar(Gold/Silver Instruments), please refer page 118-119. Different plans viz. Regular Plan and Direct Plan have a different expense structure. The expenses of the Direct Plan under the Scheme will be lower to the extent of the distribution expenses / commission charged in the Regular Plan. Since inception dates for regular plan Jul 01, 21 and direct plan Jul 01, 21 **^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.

## Absolute Returns for each F.Y. for last 5 years




## PORTFOLIO DATA:

| Top 10 Holdings | % To NAV |
|---|---|
| ICICI Bank Ltd. | 14.81 |
| HDFC Bank Ltd.£ | 12.74 |
| Kotak Mahindra Bank Limited | 9.64 |
| Axis Bank Ltd. | 7.79 |
| State Bank of India | 6.15 |
| Bajaj Finance Ltd. | 3.92 |
| SBI Life Insurance Company Ltd. | 3.68 |
| Shriram Finance Ltd. | 3.39 |
| Karur Vysya Bank Ltd. | 2.11 |
| Au Small Finance Bank Ltd. | 2.07 |

**Corresponding Footnote**
Face Value / Allotment NAV per Unit: ₹ 10, + Industry Classification as recommended by AMFI, Data is as of October 31, 2026 unless otherwise specified.

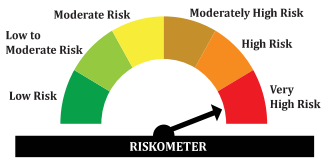
¥ Fund Manager for Overseas Investments:
Mr. Gopal Agrawal (since September 01, 2026) (Total Experience: Over 22 years).

€ Includes investments made by the schemes of HDFC Mutual Fund aggregating to ₹ 258.93 Crores.

$$For further details, please refer to para 'Exit Load' on page no.119.

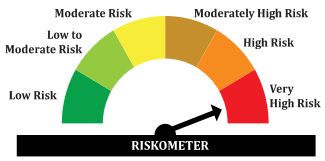
^ For Total Expense Ratio including brokerage, transaction cost and statutory levies please refer our website.

## Scheme Riskometer




*The risk of the scheme is very high*

## Benchmark Riskometer




*The risk of the benchmark is very high*

Benchmark and Scheme Riskometer As on October 31, 2026. For latest riskometer, investors may refer to the Monthly Portfolios disclosed on the website of the fund viz. www.hdfcfund.com

## MAJOR RISK FACTORS

Link for detailed Risk Factor refer page no 117

1. Market Risk
2. Liquidity Risk
3. Concentration Risk
4. Settlement Risk
5. Legal and Regulatory Risk

## QUANTITATIVE MEASURES/RISK MEASURES*

| | |
|---|---|
| • Portfolio Turnover Ratio (Annualized) | |
| a. Equity Turnover | 28.00% |
| b. Gross Exposure Turnover: (Equity + Debt + Derivatives) | 28.00% |
| • Average Maturity: | NA |
| • Macaulay Duration: | NA |
| • Modified Duration: | NA |
| • Annualized Portfolio Yield: | NA |
| • Yield to Maturity (%): | |

*One liner/brief inference provided for above in the table on page no 117

**Additional info pertaining to portfolio**

**Detailed Investment in Securities, Allocation of Net Asset by Sectors, etc. please click link**

**OR**

## Major Changes w.r.t previous month

### 1. (Top 10 changes in Holding) in portfolio of the scheme, if any

| Name of securities added | Name of securities deleted/reduced | Total Weightage in %age |
|---|---|---|
| - | - | - |

### 2. Changes in Expense Ratio of the scheme, if any

| Change in | Previous Month (September 2026) | Current Month (October 2026) |
|---|---|---|
| Direct | 0.87 | 0.87 |
| Regular | 1.91 | 1.91 |

### 3. Changes in Risk-o-Meter of scheme, if any

| Change in | Previous Month (September 2026) | Current Month (October 2026) |
|---|---|---|
| Direct | very high | very high |
| Regular | very high | very high |

### 4. Changes in Credit Quality, if any

| Name of security | Rating Previous Month (September 2026) | Rating Current Month (October 2026) |
|---|---|---|
| NA | | |

**Important Weblinks:** For important weblink please refer page no 117.

## Additional Disclosure by AMC

**##Additional Benchmark Name:** Nifty 50 Index (TRI)

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

| | Since Inception SIP | 5 year SIP | 3 year SIP | 1 year SIP |
|---|---|---|---|---|
| Total Amount Invested (₹. in Lacs) | 6.40 | 6.00 | 3.60 | 1.20 |
| Market Value as on October 30, 2026 (₹. in Lacs) | 8.05 | 7.40 | 3.75 | 1.14 |
| **Returns (%)** | **8.53** | **8.35** | **2.73** | **-9.75** |
| Benchmark Returns (%)# | **7.03** | **6.85** | **2.44** | **-10.02** |
| Additional Benchmark Returns (%)# # | **5.52** | **5.15** | **-0.54** | **-9.03** |

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

**PLANS & OPTIONS :** 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.

## IDCW History

**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 Technology Fund

**An open-ended equity scheme investing in Technology theme**

CATEGORY OF SCHEME
THEMATIC FUND

**Product Labelling: (This product is suitable for investors who are seeking ~)**

•To generate long-term capital appreciation • Investment predominantly in equity & equity related instruments of Technology & technology related companies/entities

~ Investors should consult their financial advisers, if in doubt about whether the product is suitable for them

## FUND DETAILS

**Date Of Inception / Allotment**
September 8, 2023

**#Benchmark Name**
BSE Teck Index (TRI)

| NAV (As On OCTOBER 30, 2026) | NAV Per Unit(₹) |
|---|---|
| Regular Plan - Growth Option | 12.176 |
| Regular Plan - IDCW Option | 12.176 |
| Direct Plan - Growth Option | 12.638 |
| Direct Plan - IDCW Option | 12.638 |

**Assets Under Management €**

| | |
|---|---|
| As on October 31, 2026 | ₹1,537.73Cr. |
| Average for Month of October, 2026 | ₹1,484.38Cr. |

## FUND MANAGER DETAILS ¥

| Name | Managing Since | Total Exp |
|---|---|---|
| Balakumar B | September 8, 2023 | Over 16 years |
| Bhagyesh Kagalkar (Gold/Silver Instruments) | August 26,2026 | Over 32 years |

## MINIMUM INVESTMENT

| | |
|---|---|
| **Lump sum Amount** | Rs. 100 and any amount thereafter. |
| **SIP Amount** | |

## LOAD STRUCTURE

**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 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.

## EXPENSE RATIO
**(As On October 31, 2026)**

Base expense Ratio Including statutory levies on expenses part of BER, excluding brokerage, transaction cost and execution related statutory levies^

| Regular: 2.08% | Direct: 1.05% |
|---|---|

## QUANTITATIVE MEASURES/RISK MEASURES*

**Risk Ratio**

| | |
|---|---|
| Standard Deviation | 22.035% |
| Beta | 0.950 |
| Sharpe Ratio* | 0.207 |

Computed for the 3-yr period ended October 31, 2026 Based on month-end NAV.* Risk free rate: 5.63% (Source: FIMMDA MIBOR) For schemes which have not completed 3 years, data is computed since inception.

**Information Ratio**

| Year | Regular | Direct |
|---|---|---|
| 1 Year | -0.62 | -0.43 |

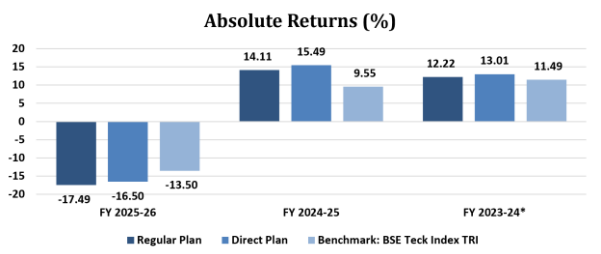
*One liner/brief inference provided for above in the table on page no 117

## FUND PERFORMANCE^: As On OCTOBER 30, 2026

| Compounded Annualised Returns | Scheme Returns % | | Benchmark Returns % # | |
|---|---|---|---|---|
| | Regular | Direct | Regular | Direct |
| Last 1 year | -10.08 | -9.05 | -6.93 | -6.93 |
| Last 3 years | 8.11 | 9.39 | 6.77 | 6.77 |
| Since Inception | 6.46 | 7.73 | 5.23 | 5.23 |

Returns greater than 1 year period are compounded annualized (CAGR). For performance of other schemes managed by Balakumar B & Bhagyesh Kagalkar(Gold/Silver Instruments), please refer page 118-119. Different plans viz. Regular Plan and Direct Plan have a different expense structure. The expenses of the Direct Plan under the Scheme will be lower to the extent of the distribution expenses / commission charged in the Regular Plan. Since inception dates for regular plan Sep 08, 23 and direct plan Sep 08, 23 **^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.

## Absolute Returns for each F.Y. for last 5 years




## PORTFOLIO DATA:

| Top 10 Holdings | % To NAV |
|---|---|
| Bharti Airtel Ltd. | 14.91 |
| Infosys Limited | 11.84 |
| Tata Consultancy Services Ltd. | 9.96 |
| HCL Technologies Ltd. | 7.86 |
| MphasiS Limited. | 5.26 |
| Tech Mahindra Ltd. | 5.25 |
| Coforge Limited | 4.65 |
| Firstsource Solutions Ltd. | 4.39 |
| INFO EDGE (INDIA) LIMITED | 4.07 |
| Zensar Technologies Ltd. | 3.75 |

**Corresponding Footnote**

Face Value / Allotment NAV per Unit: ₹ 10, + Industry Classification as recommended by AMFI, Data is as of October 31, 2026 unless otherwise specified.

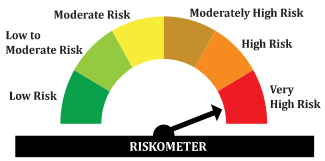
¥ Fund Manager for Overseas Investments:
Mr. Gopal Agrawal (since September 01, 2026) (Total Experience: Over 22 years).

€ Includes investments made by the schemes of HDFC Mutual Fund aggregating to ₹ 195.92 Crores.

$$For further details, please refer to para 'Exit Load' on page no.119.

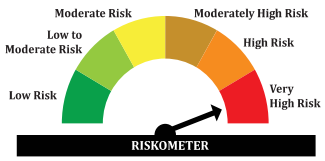
^ For Total Expense Ratio including brokerage, transaction cost and statutory levies please refer our website.

## Scheme Riskometer




*The risk of the scheme is very high*

## Benchmark Riskometer




*The risk of the benchmark is very high*

Benchmark and Scheme Riskometer As on October 31, 2026. For latest riskometer, investors may refer to the Monthly Portfolios disclosed on the website of the fund viz. www.hdfcfund.com

## MAJOR RISK FACTORS

Link for detailed Risk Factor refer page no 117

1. Market Risk
2. Liquidity Risk
3. Concentration Risk
4. Settlement Risk
5. Legal and Regulatory Risk

## QUANTITATIVE MEASURES/RISK MEASURES*

| | |
|---|---|
| • Portfolio Turnover Ratio (Annualized) | |
| a. Equity Turnover | 12.16% |
| b. Gross Exposure Turnover: (Equity + Debt + Derivatives) | 12.16% |
| • Average Maturity: | NA |
| • Macaulay Duration: | NA |
| • Modified Duration: | NA |
| • Annualized Portfolio Yield: | NA |
| • Yield to Maturity (%): | |

*One liner/brief inference provided for above in the table on page no 117

**Additional info pertaining to portfolio**

**Detailed Investment in Securities, Allocation of Net Asset by Sectors, etc. please click link**

**OR**

## Major Changes w.r.t previous month

### 1. (Top 10 changes in Holding) in portfolio of the scheme, if any

| Name of securities added | Name of securities deleted/reduced | Total Weightage in %age |
|---|---|---|
| - | - | - |

### 2. Changes in Expense Ratio of the scheme, if any

| Change in | Previous Month (September 2026) | Current Month (October 2026) |
|---|---|---|
| Direct | 1.04 | 1.05 |
| Regular | 2.12 | 2.08 |

### 3. Changes in Risk-o-Meter of scheme, if any

| Change in | Previous Month (September 2026) | Current Month (October 2026) |
|---|---|---|
| Direct | very high | very high |
| Regular | very high | very high |

### 4. Changes in Credit Quality, if any

| Name of security | Rating Previous Month (September 2026) | Rating Current Month (October 2026) |
|---|---|---|
| NA | | |

**Important Weblinks:** For important weblink please refer page no 117.

## Additional Disclosure by AMC

**##Additional Benchmark Name:** Nifty 50 Index (TRI)

**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 October 30, 2026 (₹. in Lacs) | 3.81 | 3.56 | 1.23 |
| **Returns (%)** | **0.13** | **-0.68** | **4.10** |
| Additional Benchmark Returns (%)# # | **0.21** | **-0.54** | **-9.03** |

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

**PLANS & OPTIONS :** 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 Pharma and Healthcare Fund

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

CATEGORY OF SCHEME
SECTORAL FUND

**Product Labelling: (This product is suitable for investors who are seeking ~)**

• To generate long-term capital appreciation • Investment predominantly in equity & equity related instruments of Pharma and healthcare companies/entities.

~ Investors should consult their financial advisers, if in doubt about whether the product is suitable for them

## FUND DETAILS

**Date Of Inception / Allotment**
October 4, 2023

**#Benchmark Name**
BSE Healthcare Index (TRI)

| NAV (As On OCTOBER 30, 2026) | NAV Per Unit(₹) |
|---|---|
| Regular Plan - Growth Option | 21.169 |
| Regular Plan - IDCW Option | 21.169 |
| Direct Plan - Growth Option | 21.952 |
| Direct Plan - IDCW Option | 21.952 |

| Assets Under Management | |
|---|---|
| As on October 31, 2026 | ₹3,665.74Cr. |
| Average for Month of October, 2026 | ₹3,505.47Cr. |

## FUND MANAGER DETAILS ¥

| Name | Managing Since | Total Exp |
|---|---|---|
| Nikhil Mathur | October 4, 2023 | Over 16 years |
| Bhagyesh Kagalkar (Gold/Silver Instruments) | August 26,2026 | Over 32 years |

## MINIMUM INVESTMENT

| | |
|---|---|
| **Lump sum Amount** | Rs. 100 and any amount thereafter. |
| **SIP Amount** | |

## LOAD STRUCTURE

**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 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.

## EXPENSE RATIO
**(As On October 31, 2026)**

Base expense Ratio Including statutory levies on expenses part of BER, excluding brokerage, transaction cost and execution related statutory levies^

| Regular: 1.89% | Direct: 0.81% |
|---|---|

## QUANTITATIVE MEASURES/RISK MEASURES*

**Risk Ratio**

| | |
|---|---|
| Standard Deviation | 16.110% |
| Beta | 0.946 |
| Sharpe Ratio* | 1.327 |

Computed for the 3-yr period ended October 31, 2026 Based on month-end NAV.* Risk free rate: 5.63% (Source: FIMMDA MIBOR) For schemes which have not completed 3 years, data is computed since inception.

**Information Ratio**

| Year | Regular | Direct |
|---|---|---|
| 1 Year | 1.84 | 2.10 |

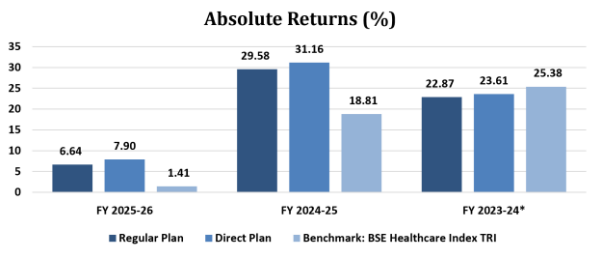
*One liner/brief inference provided for above in the table on page no 117

## FUND PERFORMANCE^: As On OCTOBER 30, 2026

| Compounded Annualised Returns | Scheme Returns % | | Benchmark Returns % # | |
|---|---|---|---|---|
| | Regular | Direct | Regular | Direct |
| Last 1 year | 22.41 | 23.78 | 13.22 | 13.22 |
| Last 3 years | 29.04 | 30.57 | 23.18 | 23.18 |
| Since Inception | 27.63 | 29.15 | 21.51 | 21.51 |

Returns greater than 1 year period are compounded annualized (CAGR). For performance of other schemes managed by Nikhil Mathur & Bhagyesh Kagalkar(Gold/Silver Instruments), please refer page 118-119. Different plans viz. Regular Plan and Direct Plan have a different expense structure. The expenses of the Direct Plan under the Scheme will be lower to the extent of the distribution expenses / commission charged in the Regular Plan. Since inception dates for regular plan Oct 04, 23 and direct plan Oct 04, 23 **^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.

## Absolute Returns for each F.Y. for last 5 years




## PORTFOLIO DATA:

| Top 10 Holdings | % To NAV |
|---|---|
| Divis Laboratories Ltd. | 9.44 |
| Sun Pharmaceutical Industries Ltd. | 7.74 |
| Dr Reddys Laboratories Ltd. | 6.66 |
| Apollo Hospitals Enterprise Ltd. | 5.19 |
| Alkem Laboratories Ltd. | 4.75 |
| Cipla Ltd. | 4.06 |
| Acutaas Chemicals Limited | 3.70 |
| Max Healthcare Institute Limited | 3.44 |
| Aster DM Quality Care Limited | 3.37 |
| Lupin Ltd. | 3.35 |

**Corresponding Footnote**

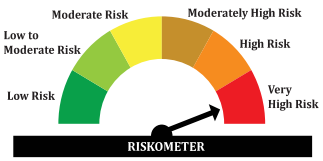
Face Value / Allotment NAV per Unit: ₹ 10, + Industry Classification as recommended by AMFI, Data is as of October 31, 2026 unless otherwise specified.

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

$$For further details, please refer to para 'Exit Load' on page no.119.

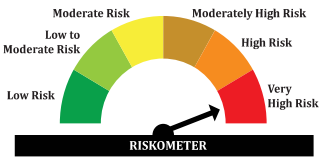
^ For Total Expense Ratio including brokerage, transaction cost and statutory levies please refer our website.

## Scheme Riskometer




*The risk of the scheme is very high*

## Benchmark Riskometer




*The risk of the benchmark is very high*

Benchmark and Scheme Riskometer As on October 31, 2026. For latest riskometer, investors may refer to the Monthly Portfolios disclosed on the website of the fund viz. www.hdfcfund.com

## MAJOR RISK FACTORS

Link for detailed Risk Factor refer page no 117

1. Market Risk
2. Liquidity Risk
3. Concentration Risk
4. Settlement Risk
5. Legal and Regulatory Risk

## QUANTITATIVE MEASURES/RISK MEASURES*

| | |
|---|---|
| • Portfolio Turnover Ratio (Annualized) | |
| a. Equity Turnover | 32.00% |
| b. Gross Exposure Turnover: (Equity + Debt + Derivatives) | 32.00% |
| • Average Maturity: | NA |
| • Macaulay Duration: | NA |
| • Modified Duration: | NA |
| • Annualized Portfolio Yield: | NA |
| • Yield to Maturity (%): | |

*One liner/brief inference provided for above in the table on page no 117

**Additional info pertaining to portfolio**

**Detailed Investment in Securities, Allocation of Net Asset by Sectors, etc. please click link**

**OR**

## Major Changes w.r.t previous month

### 1. (Top 10 changes in Holding) in portfolio of the scheme, if any

| Name of securities added | Name of securities deleted/reduced | Total Weightage in %age |
|---|---|---|
| Paras Healthcare Limited | - | 2.34 |
| - | Cohance Lifesciences Limited | 0.32 |

### 2. Changes in Expense Ratio of the scheme, if any

| Change in | Previous Month (September 2026) | Current Month (October 2026) |
|---|---|---|
| Direct | 0.82 | 0.81 |
| Regular | 1.9 | 1.89 |

### 3. Changes in Risk-o-Meter of scheme, if any

| Change in | Previous Month (September 2026) | Current Month (October 2026) |
|---|---|---|
| Direct | very high | very high |
| Regular | very high | very high |

### 4. Changes in Credit Quality, if any

| Name of security | Rating Previous Month (September 2026) | Rating Current Month (October 2026) |
|---|---|---|
| NA | | |

**Important Weblinks:** For important weblink please refer page no 117.

## Additional Disclosure by AMC

**##Additional Benchmark Name:** Nifty 50 Index (TRI)

**SIP PERFORMANCE ^ - 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 October 30, 2026 (₹. in Lacs) | 5.15 | 4.94 | 1.36 |
| **Returns (%)** | **22.14** | **21.75** | **26.59** |
| Benchmark Returns (%)# | **15.08** | **14.65** | **18.83** |
| Additional Benchmark Returns (%)# # | **-0.12** | **-0.54** | **-9.03** |

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

**PLANS & OPTIONS :** 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 Housing Opportunities Fund

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

CATEGORY OF SCHEME
THEMATIC FUND

**Product Labelling: (This product is suitable for investors who are seeking ~)**

• Capital appreciation over long term • Investment predominantly in equity and equity related instruments of entities engaged in and/ or expected to benefit from the growth in housing and its allied business activities

~ Investors should consult their financial advisers, if in doubt about whether the product is suitable for them

## FUND DETAILS

**Date Of Inception / Allotment**

December 6, 2017

**#Benchmark Name**

Nifty Housing Index (TRI)

| NAV (As On OCTOBER 30, 2026) | NAV Per Unit(₹) |
|---|---|
| Regular Plan - Growth Option | 19.892 |
| Regular Plan - IDCW Option | 14.260 |
| Direct Plan - Growth Option | 21.759 |
| Direct Plan - IDCW Option | 15.955 |

**Assets Under Management**

| | |
|---|---|
| As on October 31, 2026 | ₹1,061.03Cr. |
| Average for Month of October, 2026 | ₹1,075.68Cr. |

## FUND MANAGER DETAILS ¥

| Name | Managing Since | Total Exp |
|---|---|---|
| Ashish Shah | September 11, 2026 | Over 20 years |
| Bhagyesh Kagalkar (Gold/Silver Instruments) | August 26,2026 | Over 32 years |

## MINIMUM INVESTMENT

| | |
|---|---|
| **Lump sum Amount** | Rs. 100 and any amount thereafter. |
| **SIP Amount** | |

## LOAD STRUCTURE

**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.

## EXPENSE RATIO (As On October 31, 2026)

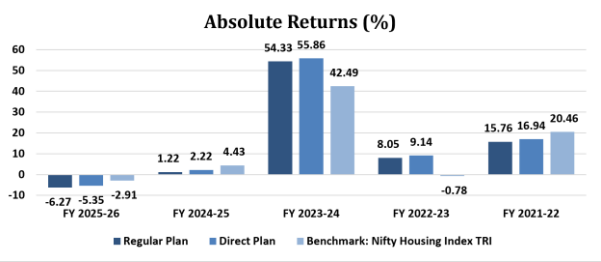
| Base expense Ratio Including statutory levies on expenses part of BER, excluding brokerage, transaction cost and execution related statutory levies^ | |
|---|---|
| Regular: 2.20% | Direct: 1.35% |

## FUND PERFORMANCE^: As On OCTOBER 30, 2026

| Compounded Annualised Returns | Scheme Returns % | | Benchmark Returns % # | |
|---|---|---|---|---|
| | Regular | Direct | Regular | Direct |
| Last 1 year | -13.26 | -12.46 | -6.29 | -6.29 |
| Last 3 years | 6.24 | 7.26 | 9.94 | 9.94 |
| Last 5 years | 8.59 | 9.66 | 8.19 | 8.19 |
| Since Inception | 8.03 | 9.12 | 11.54 | 11.54 |

Returns greater than 1 year period are compounded annualized (CAGR). For performance of other schemes managed by Ashish Shah & Bhagyesh Kagalkar(Gold/Silver Instruments), please refer page 118-119. Different plans viz. Regular Plan and Direct Plan have a different expense structure. The expenses of the Direct Plan under the Scheme will be lower to the extent of the distribution expenses / commission charged in the Regular Plan. Since inception dates for regular plan Dec 06, 17 and direct plan Dec 06, 17 **^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.

## Absolute Returns for each F.Y. for last 5 years




## PORTFOLIO DATA:

| Top 10 Holdings | % To NAV |
|---|---|
| Larsen and Toubro Ltd. | 9.12 |
| ICICI Bank Ltd. | 8.89 |
| HDFC Bank Ltd.£ | 8.16 |
| NTPC Limited | 5.37 |
| UltraTech Cement Limited | 5.20 |
| Kalpataru Projects International Ltd | 4.74 |
| State Bank of India | 4.62 |
| Prestige Estates Projects Ltd. | 4.45 |
| Tata Steel Ltd. | 4.42 |
| Ambuja Cements Ltd. | 4.32 |

**Corresponding Footnote**

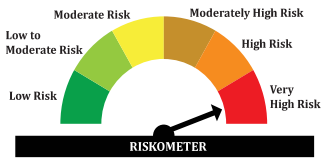
Face Value / Allotment NAV per Unit: ₹ 10, + Industry Classification as recommended by AMFI, Data is as of October 31, 2026 unless otherwise specified.

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

$$For further details, please refer to para 'Exit Load' on page no.119.

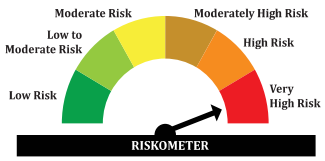
^ For Total Expense Ratio including brokerage, transaction cost and statutory levies please refer our website.

## Scheme Riskometer




*The risk of the scheme is very high*

## Benchmark Riskometer




*The risk of the benchmark is very high*

Benchmark and Scheme Riskometer As on October 31, 2026. For latest riskometer, investors may refer to the Monthly Portfolios disclosed on the website of the fund viz. www.hdfcfund.com

## MAJOR RISK FACTORS

Link for detailed Risk Factor refer page no 117

1. Market Risk
2. Liquidity Risk
3. Concentration Risk
4. Settlement Risk
5. Legal and Regulatory Risk

## QUANTITATIVE MEASURES/RISK MEASURES*

| | |
|---|---|
| • Portfolio Turnover Ratio (Annualized) | |
| a. Equity Turnover | 13.28% |
| b. Gross Exposure Turnover: (Equity + Debt + Derivatives) | 13.28% |
| • Average Maturity: | NA |
| • Macaulay Duration: | NA |
| • Modified Duration: | NA |
| • Annualized Portfolio Yield: | NA |
| • Yield to Maturity (%): | |

*One liner/brief inference provided for above in the table on page no 117

**Additional info pertaining to portfolio**

**Detailed Investment in Securities, Allocation of Net Asset by Sectors, etc. please click link**

**OR**

## QUANTITATIVE MEASURES/RISK MEASURES*

**Risk Ratio**

| | |
|---|---|
| Standard Deviation | 18.314% |
| Beta | 0.972 |
| Sharpe Ratio* | 0.113 |

Computed for the 3-yr period ended October 31, 2026 Based on month-end NAV.* Risk free rate: 5.63% (Source: FIMMDA MIBOR) For schemes which have not completed 3 years, data is computed since inception.

**Information Ratio**

| Year | Regular | Direct |
|---|---|---|
| 1 Year | -1.89 | -1.67 |

*One liner/brief inference provided for above in the table on page no 117

## Major Changes w.r.t previous month

### 1. (Top 10 changes in Holding) in portfolio of the scheme, if any

| Name of securities added | Name of securities deleted/reduced | Total Weightage in %age |
|---|---|---|
| JSW Steel Ltd | - | 1.98 |
| | Hindalco Industries Ltd | 1.71 |
| Adani Power Limited | - | 1.43 |
| - | National Aluminium Company Ltd. | 0.77 |
| - | Gujarat Energy Limited | 0.54 |
| - | GSPL Transmission Limited | 0.10 |

### 2. Changes in Expense Ratio of the scheme, if any

| Change in | Previous Month (September 2026) | Current Month (October 2026) |
|---|---|---|
| Direct | 1.33 | 1.35 |
| Regular | 2.19 | 2.2 |

### 3. Changes in Risk-o-Meter of scheme, if any

| Change in | Previous Month (September 2026) | Current Month (October 2026) |
|---|---|---|
| Direct | very high | very high |
| Regular | very high | very high |

### 4. Changes in Credit Quality, if any

| Name of security | Rating Previous Month (September 2026) | Rating Current Month (October 2026) |
|---|---|---|
| NA | | |

**Important Weblinks:** For important weblink please refer page no 117.

## Additional Disclosure by AMC

**##Additional Benchmark Name:** Nifty 50 Index (TRI)

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

| | Since Inception SIP | 5 year SIP | 3 year SIP | 1 year SIP |
|---|---|---|---|---|
| Total Amount Invested (₹. in Lacs) | 10.70 | 6.00 | 3.60 | 1.20 |
| Market Value as on October 30, 2026 (₹. in Lacs) | 17.09 | 6.90 | 3.33 | 1.10 |
| **Returns (%)** | **10.21** | **5.52** | **-4.96** | **-14.68** |
| Benchmark Returns (%)# | **12.07** | **6.85** | **0.54** | **-8.61** |
| Additional Benchmark Returns (%)# # | **10.02** | **5.15** | **-0.54** | **-9.03** |

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

**PLANS & OPTIONS :** 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.

## IDCW History

**HDFC HOUSING OPPORTUNITIES FUND** (Past 5 years) — **IDCW Option**

| Record Date | Regular Plan | | | Direct Plan | | |
|---|---|---|---|---|---|---|
| | Cum IDCW NAV(₹) | IDCW per Unit(₹) For Individual & HUF | For Others | Cum IDCW NAV(₹) | IDCW per Unit(₹) For Individual & HUF | For 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 Infrastructure Fund

**An open-ended equity scheme investing in infrastructure theme**

CATEGORY OF SCHEME
THEMATIC FUND

**Product Labelling: (This product is suitable for investors who are seeking ~)**

• To generate long-term capital appreciation / income • Investment predominantly in equity and equity related securities of companies/entities engaged in or expected to benefit from the growth and development of infrastructure

~ Investors should consult their financial advisers, if in doubt about whether the product is suitable for them

## FUND DETAILS

**Date Of Inception / Allotment**
March 10, 2008

**#Benchmark Name**
BSE India Infrastructure Index (TRI)

| NAV (As On OCTOBER 30, 2026) | NAV Per Unit(₹) |
|---|---|
| Regular Plan - Growth Option | 43.445 |
| Regular Plan - IDCW Option | 18.632 |
| Direct Plan - Growth Option | 48.582 |
| Direct Plan - IDCW Option | 29.730 |

**Assets Under Management** €

| | |
|---|---|
| As on October 31, 2026 | ₹2,141.57Cr. |
| Average for Month of October, 2026 | ₹2,177.53Cr. |

## FUND MANAGER DETAILS ¥

| Name | Managing Since | Total Exp |
|---|---|---|
| Ashish Shah | November 1, 2025 | Over 20 years |
| Bhagyesh Kagalkar (Gold/Silver Instruments) | August 26,2026 | Over 32 years |

## MINIMUM INVESTMENT

| | |
|---|---|
| **Lump sum Amount** | Rs. 100 and any amount thereafter. |
| **SIP Amount** | |

## LOAD STRUCTURE

**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 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.

## EXPENSE RATIO (As On October 31, 2026)

Base expense Ratio Including statutory levies on expenses part of BER, excluding brokerage, transaction cost and execution related statutory levies^

| Regular: 2.03% | Direct: 1.16% |
|---|---|

## QUANTITATIVE MEASURES/RISK MEASURES*

**Risk Ratio**

| | |
|---|---|
| Standard Deviation | 18.096% |
| Beta | 0.625 |
| Sharpe Ratio* | 0.350 |

Computed for the 3-yr period ended October 31, 2026 Based on month-end NAV.* Risk free rate: 5.63% (Source: FIMMDA MIBOR) For schemes which have not completed 3 years, data is computed since inception.

**Information Ratio**

| Year | Regular | Direct |
|---|---|---|
| 1 Year | -0.09 | 0.05 |

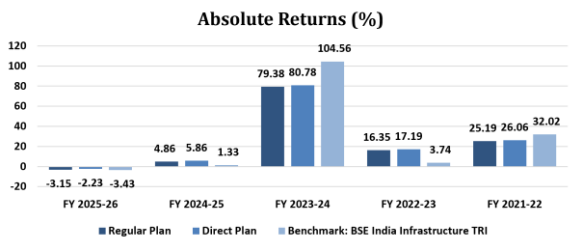
*One liner/brief inference provided for above in the table on page no 117

## FUND PERFORMANCE^: As On OCTOBER 30, 2026

| Compounded Annualised Returns | Scheme Returns % | | Benchmark Returns % # | |
|---|---|---|---|---|
| | Regular | Direct | Regular | Direct |
| Last 1 year | -11.05 | -10.26 | -10.43 | -10.43 |
| Last 3 years | 10.89 | 11.92 | 14.64 | 14.64 |
| Last 5 years | 16.28 | 17.26 | 17.08 | 17.08 |
| Since Inception | 8.19 | 11.22 | 8.64 | 13.47 |

Returns greater than 1 year period are compounded annualized (CAGR). For performance of other schemes managed by Ashish Shah & Bhagyesh Kagalkar(Gold/Silver Instruments), please refer page 118-119. Different plans viz. Regular Plan and Direct Plan have a different expense structure. The expenses of the Direct Plan under the Scheme will be lower to the extent of the distribution expenses / commission charged in the Regular Plan. Since inception dates for regular plan Mar 10, 08 and direct plan Jan 01, 13 **^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.

## Absolute Returns for each F.Y. for last 5 years




## PORTFOLIO DATA:

| Top 10 Holdings | % To NAV |
|---|---|
| Larsen and Toubro Ltd. | 7.61 |
| Kalpataru Projects International Ltd | 4.48 |
| InterGlobe Aviation Ltd. | 4.13 |
| ICICI Bank Ltd. | 3.88 |
| Adani Ports & Special Economic Zone | 3.71 |
| NTPC Limited | 3.32 |
| J.Kumar Infraprojects Ltd. | 2.65 |
| Power Grid Corporation of India Ltd. | 2.26 |
| TD Power Systems Ltd. | 2.10 |
| Power Finance Corporation Ltd. | 1.89 |

**Corresponding Footnote**

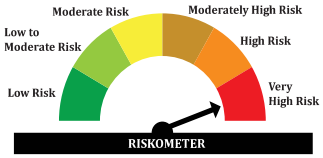
Face Value / Allotment NAV per Unit: ₹ 10, + Industry Classification as recommended by AMFI, Data is as of October 31, 2026 unless otherwise specified.

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

$$For further details, please refer to para 'Exit Load' on page no.119.

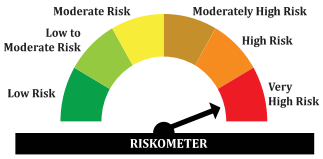
^ For Total Expense Ratio including brokerage, transaction cost and statutory levies please refer our website.

## Scheme Riskometer




*The risk of the scheme is very high*

## Benchmark Riskometer




*The risk of the benchmark is very high*

Benchmark and Scheme Riskometer As on October 31, 2026. For latest riskometer, investors may refer to the Monthly Portfolios disclosed on the website of the fund viz. www.hdfcfund.com

## MAJOR RISK FACTORS

Link for detailed Risk Factor refer page no 117

1. Market Risk
2. Liquidity Risk
3. Concentration Risk
4. Settlement Risk
5. Legal and Regulatory Risk

## QUANTITATIVE MEASURES/RISK MEASURES*

| | |
|---|---|
| • Portfolio Turnover Ratio (Annualized) | |
| a. Equity Turnover | 40.78% |
| b. Gross Exposure Turnover: (Equity + Debt + Derivatives) | 40.78% |
| • Average Maturity: | NA |
| • Macaulay Duration: | NA |
| • Modified Duration: | NA |
| • Annualized Portfolio Yield: | NA |
| • Yield to Maturity (%): | |

*One liner/brief inference provided for above in the table on page no 117

**Additional info pertaining to portfolio**

**Detailed Investment in Securities, Allocation of Net Asset by Sectors, etc. please click link**

**OR**



intouchmutually

## Major Changes w.r.t previous month

### 1. (Top 10 changes in Holding) in portfolio of the scheme, if any

| Name of securities added | Name of securities deleted/reduced | Total Weightage in %age |
|---|---|---|
| Bonfiglioli Transmissions Limited | - | 1.10 |
| Paras Healthcare Limited | - | 0.71 |
| - | ACME Solar Holdings Limited | 0.68 |
| - | Gateway Distriparks Limited | 0.66 |
| - | Hindalco Industries Ltd | 0.60 |
| Vesuvius India Ltd. | - | 0.17 |
| - | GSPL Transmission Limited | 0.12 |
| TRIVENI TURBINE LIMITED | - | 0.02 |

### 2. Changes in Expense Ratio of the scheme, if any

| Change in | Previous Month (September 2026) | Current Month (October 2026) |
|---|---|---|
| Direct | 1.14 | 1.16 |
| Regular | 2.01 | 2.03 |

### 3. Changes in Risk-o-Meter of scheme, if any

| Change in | Previous Month (September 2026) | Current Month (October 2026) |
|---|---|---|
| Direct | very high | very high |
| Regular | very high | very high |

### 4. Changes in Credit Quality, if any

| Name of security | Rating Previous Month (September 2026) | Rating Current Month (October 2026) |
|---|---|---|
| NA | | |

**Important Weblinks:** For important weblink please refer page no 117.

## Additional Disclosure by AMC

**##Additional Benchmark Name:** Nifty 50 Index (TRI)

**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) | 22.40 | 18.00 | 12.00 | 6.00 | 3.60 | 1.20 |
| Market Value as on October 30, 2026 (₹. in Lacs) | 68.23 | 47.18 | 24.73 | 8.04 | 3.49 | 1.12 |
| **Returns (%)** | **10.84** | **11.90** | **13.85** | **11.69** | **-1.93** | **-12.81** |
| Benchmark Returns (%)# | **12.72** | **14.40** | **16.21** | **12.16** | **-3.42** | **-13.89** |
| Additional Benchmark Returns (%)# # | **11.37** | **11.33** | **10.40** | **5.15** | **-0.54** | **-9.03** |

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

**PLANS & OPTIONS :** 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.

## IDCW History

**HDFC INFRASTRUCTURE FUND** (Past 5 years) — IDCW Option

| Record Date | Regular Plan | | | Direct Plan | | |
|---|---|---|---|---|---|---|
| | Cum IDCW NAV(₹) | IDCW per Unit(₹) For Individual & HUF | IDCW per Unit(₹) For Others | Cum IDCW NAV(₹) | IDCW per Unit(₹) For Individual & HUF | IDCW per Unit(₹) For Others |
| Mar 27, 19 | 11.308 | 1.0000 | 1.0000 | 14.899 | 1.0000 | 1.0000 |
| Mar 03, 22 | 11.5210 | 1.0000 | 1.0000 | 15.9090 | 1.0000 | 1.0000 |
| Mar 02, 23 | 12.5560 | 1.0000 | 1.0000 | 17.9340 | 1.0000 | 1.0000 |
| Feb 29, 24 | 20.6410 | 1.5000 | 1.5000 | 30.4540 | 1.5000 | 1.5000 |
| Feb 20, 25 | 19.1230 | 1.5000 | 1.5000 | 29.1820 | 1.5000 | 1.5000 |

# HDFC MNC Fund

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

CATEGORY OF SCHEME
THEMATIC FUND

**Product Labelling: (This product is suitable for investors who are seeking ~)**

• To generate long-term capital appreciation/income • Investment predominantly in equity & equity related instruments of multinational companies/entities.

~ Investors should consult their financial advisers, if in doubt about whether the product is suitable for them

## FUND DETAILS

**Date Of Inception / Allotment**
March 09, 2023

**#Benchmark Name**
NIFTY MNC (TRI)

| NAV (As On OCTOBER 30, 2026) | NAV Per Unit(₹) |
|---|---|
| Regular Plan - Growth Option | 13.092 |
| Regular Plan - IDCW Option | 13.092 |
| Direct Plan - Growth Option | 13.661 |
| Direct Plan - IDCW Option | 13.661 |

**Assets Under Management**

| | |
|---|---|
| As on October 31, 2026 | ₹515.63Cr. |
| Average for Month of October, 2026 | ₹519.76Cr. |

## FUND MANAGER DETAILS ¥

| Name | Managing Since | Total Exp |
|---|---|---|
| Nikhil Mathur | May 15, 2026 | Over 16 years |
| Bhagyesh Kagalkar (Gold/Silver Instruments) | August 26,2026 | Over 32 years |

## MINIMUM INVESTMENT

| | |
|---|---|
| **Lump sum Amount** | Rs. 100 and any amount thereafter. |
| **SIP Amount** | |

## LOAD STRUCTURE

**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.

## EXPENSE RATIO
**(As On October 31, 2026)**

Base expense Ratio Including statutory levies on expenses part of BER, excluding brokerage, transaction cost and execution related statutory levies^

| Regular: 2.38% | Direct: 1.36% |
|---|---|

## QUANTITATIVE MEASURES/RISK MEASURES*

**Risk Ratio**

| | |
|---|---|
| Standard Deviation | 16.652% |
| Beta | 0.840 |
| Sharpe Ratio* | 0.039 |

Computed for the 3-yr period ended October 31, 2026 Based on month-end NAV.* Risk free rate: 5.63% (Source: FIMMDA MIBOR) For schemes which have not completed 3 years, data is computed since inception.

**Information Ratio**

| Year | Regular | Direct |
|---|---|---|
| 1 Year | 0.02 | 0.25 |

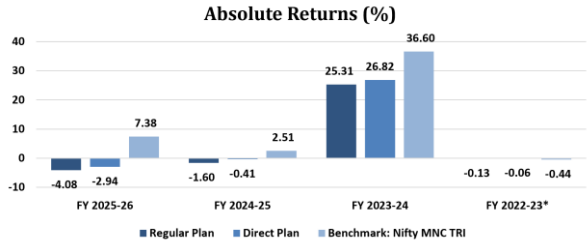
*One liner/brief inference provided for above in the table on page no 117

## FUND PERFORMANCE^: As On OCTOBER 30, 2026

| Compounded Annualised Returns | Scheme Returns % | | Benchmark Returns % # | |
|---|---|---|---|---|
| | Regular | Direct | Regular | Direct |
| Last 1 year | -4.71 | -3.65 | -4.63 | -4.63 |
| Last 3 years | 5.02 | 6.25 | 10.73 | 10.73 |
| Since Inception | 7.67 | 8.93 | 12.66 | 12.66 |

Returns greater than 1 year period are compounded annualized (CAGR). For performance of other schemes managed by Nikhil Mathur & Bhagyesh Kagalkar(Gold/Silver Instruments), please refer page 118-119. Different plans viz. Regular Plan and Direct Plan have a different expense structure. The expenses of the Direct Plan under the Scheme will be lower to the extent of the distribution expenses / commission charged in the Regular Plan. Since inception dates for regular plan Mar 09, 23 and direct plan Mar 09, 23 **^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.

## Absolute Returns for each F.Y. for last 5 years




## PORTFOLIO DATA:

| Top 10 Holdings | % To NAV |
|---|---|
| Maruti Suzuki India Limited | 6.60 |
| Britannia Industries Ltd. | 5.57 |
| Hindustan Unilever Ltd. | 5.57 |
| United Spirits Limited | 4.48 |
| Cummins India Ltd. | 4.44 |
| Bosch Limited | 4.08 |
| Nestle India Ltd. | 4.00 |
| Torrent Pharmaceuticals Ltd. | 3.85 |
| LG Electronics India Limited | 3.64 |
| Ashok Leyland Ltd | 3.29 |

**Corresponding Footnote**

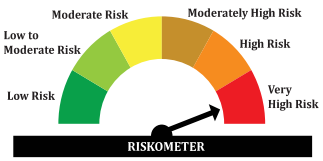
Face Value / Allotment NAV per Unit: ₹ 10, + Industry Classification as recommended by AMFI, Data is as of October 31, 2026 unless otherwise specified.

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

$$For further details, please refer to para 'Exit Load' on page no.119.

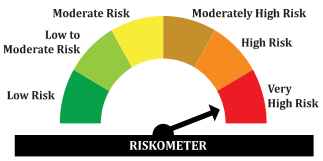
^ For Total Expense Ratio including brokerage, transaction cost and statutory levies please refer our website.

## Scheme Riskometer




*The risk of the scheme is very high*

## Benchmark Riskometer




*The risk of the benchmark is very high*

Benchmark and Scheme Riskometer As on October 31, 2026. For latest riskometer, investors may refer to the Monthly Portfolios disclosed on the website of the fund viz. www.hdfcfund.com

## MAJOR RISK FACTORS

Link for detailed Risk Factor refer page no 117

1. Market Risk
2. Liquidity Risk
3. Concentration Risk
4. Settlement Risk
5. Legal and Regulatory Risk

## QUANTITATIVE MEASURES/RISK MEASURES*

| | |
|---|---|
| • Portfolio Turnover Ratio (Annualized) | |
| a. Equity Turnover | 97.46% |
| b. Gross Exposure Turnover: (Equity + Debt + Derivatives) | 97.46% |
| • Average Maturity: | NA |
| • Macaulay Duration: | NA |
| • Modified Duration: | NA |
| • Annualized Portfolio Yield: | NA |
| • Yield to Maturity (%): | |

*One liner/brief inference provided for above in the table on page no 117

**Additional info pertaining to portfolio**

**Detailed Investment in Securities, Allocation of Net Asset by Sectors, etc. please click link**

**OR**

## Major Changes w.r.t previous month

### 1. (Top 10 changes in Holding) in portfolio of the scheme, if any

| Name of securities added | Name of securities deleted/reduced | Total Weightage in %age |
|---|---|---|
| - | Gland Pharma Ltd. | 3.03 |
| Dr Reddys Laboratories Ltd. | - | 2.31 |
| Sagility Limited | - | 1.91 |
| - | IPCA Laboratories Ltd. | 1.33 |
| PERSISTENT SYSTEMS LIMITED | - | 1.32 |
| Fortis Healthcare Limited | - | 1.30 |
| Bonfiglioli Transmissions Limited | - | 1.11 |
| Sai Life Sciences Limited | - | 1.05 |
| - | Siemens Energy India Limited | 0.87 |
| Glenmark Pharmaceuticals Ltd. | - | 0.80 |

### 2. Changes in Expense Ratio of the scheme, if any

| Change in | Previous Month (September 2026) | Current Month (October 2026) |
|---|---|---|
| Direct | 1.36 | 1.36 |
| Regular | 2.38 | 2.38 |

### 3. Changes in Risk-o-Meter of scheme, if any

| Change in | Previous Month (September 2026) | Current Month (October 2026) |
|---|---|---|
| Direct | very high | very high |
| Regular | very high | very high |

### 4. Changes in Credit Quality, if any

| Name of security | Rating Previous Month (September 2026) | Rating Current Month (October 2026) |
|---|---|---|
| NA | | |

**Important Weblinks:** For important weblink please refer page no 117.

## Additional Disclosure by AMC

**##Additional Benchmark Name:** Nifty 50 Index (TRI)

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

| | Since Inception SIP | 3 year SIP | 1 year SIP |
|---|---|---|---|
| Total Amount Invested (₹. in Lacs) | 4.40 | 3.60 | 1.20 |
| Market Value as on October 30, 2026 (₹. in Lacs) | 4.54 | 3.57 | 1.17 |
| **Returns (%)** | **1.66** | **-0.62** | **-4.16** |
| Benchmark Returns (%)# | **4.75** | **1.24** | **-14.39** |
| Additional Benchmark Returns (%)# # | **2.37** | **-0.54** | **-9.03** |

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

**PLANS & OPTIONS :** 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 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

**Product Labelling: (This product is suitable for investors who are seeking ~)**

• To generate long-term capital appreciation / income. • Investment in equity and equity related securities of companies/entities with a focus on consumption and consumption related sector or allied sectors theme.

~ Investors should consult their financial advisers, if in doubt about whether the product is suitable for them

## FUND DETAILS

**Date Of Inception / Allotment**

July 12, 2023

**#Benchmark Name**

NIFTY India Consumption Index (TRI)

| NAV (As On OCTOBER 30, 2026) | NAV Per Unit(₹) |
|---|---|
| Regular Plan - Growth Option | 12.951 |
| Regular Plan - IDCW Option | 12.951 |
| Direct Plan - Growth Option | 13.472 |
| Direct Plan - IDCW Option | 13.472 |

**Assets Under Management €**

| | |
|---|---|
| As on October 31, 2026 | ₹956.52Cr. |
| Average for Month of October, 2026 | ₹951.29Cr. |

## FUND MANAGER DETAILS ¥

| Name | Managing Since | Total Exp |
|---|---|---|
| Amit Sinha | July 12, 2023 | Over 22 years |
| Bhagyesh Kagalkar (Gold/Silver Instruments) | August 26,2026 | Over 32 years |

## MINIMUM INVESTMENT

| | |
|---|---|
| **Lump sum Amount** | Rs. 100 and any amount thereafter. |
| **SIP Amount** | |

## LOAD STRUCTURE

**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 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.

## EXPENSE RATIO (As On October 31, 2026)

Base expense Ratio Including statutory levies on expenses part of BER, excluding brokerage, transaction cost and execution related statutory levies^

| Regular: 2.23% | Direct: 1.21% |
|---|---|

## QUANTITATIVE MEASURES/RISK MEASURES*

**Risk Ratio**

| | |
|---|---|
| Standard Deviation | 16.659% |
| Beta | 0.889 |
| Sharpe Ratio* | 0.203 |

Computed for the 3-yr period ended October 31, 2026 Based on month-end NAV.* Risk free rate: 5.63% (Source: FIMMDA MIBOR) For schemes which have not completed 3 years, data is computed since inception.

**Information Ratio**

| Year | Regular | Direct |
|---|---|---|
| 1 Year | -0.38 | -0.13 |

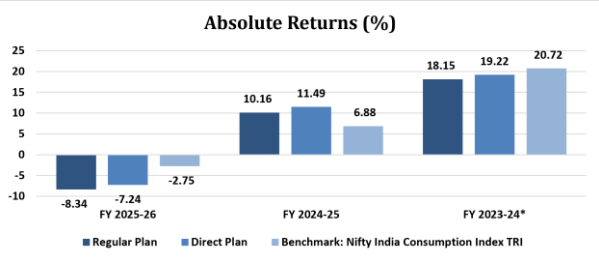
*One liner/brief inference provided for above in the table on page no 117

## FUND PERFORMANCE^: As On OCTOBER 30, 2026

| Compounded Annualised Returns | Scheme Returns % | | Benchmark Returns % # | |
|---|---|---|---|---|
| | Regular | Direct | Regular | Direct |
| Last 1 year | -11.20 | -10.18 | -9.97 | -9.97 |
| Last 3 years | 7.93 | 9.22 | 11.04 | 11.04 |
| Since Inception | 8.14 | 9.44 | 9.64 | 9.64 |

Returns greater than 1 year period are compounded annualized (CAGR). For performance of other schemes managed by Amit Sinha & Bhagyesh Kagalkar(Gold/Silver Instruments), please refer page 118-119. Different plans viz. Regular Plan and Direct Plan have a different expense structure. The expenses of the Direct Plan under the Scheme will be lower to the extent of the distribution expenses / commission charged in the Regular Plan. Since inception dates for regular plan Jul 12, 23 and direct plan Jul 12, 23 **^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.

## Absolute Returns for each F.Y. for last 5 years




## PORTFOLIO DATA:

| Top 10 Holdings | % To NAV |
|---|---|
| Bharti Airtel Ltd. | 11.31 |
| Eternal Limited | 8.95 |
| Mahindra & Mahindra Ltd. | 7.93 |
| Hindustan Unilever Ltd. | 6.90 |
| Titan Company Ltd. | 4.27 |
| Godrej Consumer Products Ltd. | 3.55 |
| Vishal Mega Mart Limited | 3.33 |
| Asian Paints Limited | 2.93 |
| Bajaj Auto Limited | 2.92 |
| Maruti Suzuki India Limited | 2.85 |

**Corresponding Footnote**

Face Value / Allotment NAV per Unit: ₹ 10, + Industry Classification as recommended by AMFI, Data is as of October 31, 2026 unless otherwise specified.

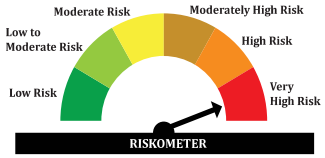
¥ Fund Manager for Overseas Investments:
Mr. Gopal Agrawal (since September 01, 2026) (Total Experience: Over 22 years).

€ Includes investments made by the schemes of HDFC Mutual Fund aggregating to ₹ 111.37 Crores.

$$For further details, please refer to para 'Exit Load' on page no.119.

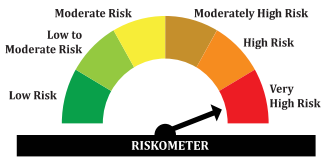
^ For Total Expense Ratio including brokerage, transaction cost and statutory levies please refer our website.

## Scheme Riskometer




*The risk of the scheme is very high*

## Benchmark Riskometer




*The risk of the benchmark is very high*

Benchmark and Scheme Riskometer As on October 31, 2026. For latest riskometer, investors may refer to the Monthly Portfolios disclosed on the website of the fund viz. www.hdfcfund.com

## MAJOR RISK FACTORS

Link for detailed Risk Factor refer page no 117

1. Market Risk
2. Liquidity Risk
3. Concentration Risk
4. Settlement Risk
5. Legal and Regulatory Risk

## QUANTITATIVE MEASURES/RISK MEASURES*

| | |
|---|---|
| • Portfolio Turnover Ratio (Annualized) | |
| a. Equity Turnover | 51.68% |
| b. Gross Exposure Turnover: (Equity + Debt + Derivatives) | 51.68% |
| • Average Maturity: | NA |
| • Macaulay Duration: | NA |
| • Modified Duration: | NA |
| • Annualized Portfolio Yield: | NA |
| • Yield to Maturity (%): | |

*One liner/brief inference provided for above in the table on page no 117

**Additional info pertaining to portfolio**

**Detailed Investment in Securities, Allocation of Net Asset by Sectors, etc. please click link**

**OR**



intouchmutually

# 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**

....Contd from previous page

CATEGORY OF SCHEME
THEMATIC FUND

## Major Changes w.r.t previous month

### 1. (Top 10 changes in Holding) in portfolio of the scheme, if any

| Name of securities added | Name of securities deleted/reduced | Total Weightage in %age |
|---|---|---|
| Torrent Pharmaceuticals Ltd. | - | 1.69 |
| - | Adani Power Limited | 1.07 |
| Jio Platforms Limited | - | 0.47 |

### 2. Changes in Expense Ratio of the scheme, if any

| Change in | Previous Month (September 2026) | Current Month (October 2026) |
|---|---|---|
| Direct | 1.21 | 1.21 |
| Regular | 2.23 | 2.23 |

### 3. Changes in Risk-o-Meter of scheme, if any

| Change in | Previous Month (September 2026) | Current Month (October 2026) |
|---|---|---|
| Direct | very high | very high |
| Regular | very high | very high |

### 4. Changes in Credit Quality, if any

| Name of security | Rating Previous Month (September 2026) | Rating Current Month (October 2026) |
|---|---|---|
| NA | | |

**Important Weblinks:** For important weblink please refer page no 117.

## Additional Disclosure by AMC

**##Additional Benchmark Name:** Nifty 50 Index (TRI)

**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 October 30, 2026 (₹. in Lacs) | 4.02 | 3.52 | 1.15 |
| **Returns (%)** | **0.36** | **-1.54** | **-7.65** |
| Benchmark Returns (%)# | **2.87** | **0.99** | **-7.21** |
| Additional Benchmark Returns (%)# # | **0.88** | **-0.54** | **-9.03** |

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

**PLANS & OPTIONS :** 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 Manufacturing Fund

**An open-ended equity scheme investing in manufacturing theme**

CATEGORY OF SCHEME
THEMATIC FUND

**Product Labelling: (This product is suitable for investors who are seeking ~)**

• To generate long term capital appreciation • Investment predominantly in equity & equity related securities of companies/entities engaged in the manufacturing theme.

~ Investors should consult their financial advisers, if in doubt about whether the product is suitable for them

## FUND DETAILS

**Date Of Inception / Allotment**

May 16, 2024

**#Benchmark Name**

NIFTY India Manufacturing Index (TRI)

| NAV (As On OCTOBER 30, 2026) | NAV Per Unit(₹) |
|---|---|
| Regular Plan - Growth Option | 11.034 |
| Regular Plan - IDCW Option | 11.034 |
| Direct Plan - Growth Option | 11.330 |
| Direct Plan - IDCW Option | 11.330 |

**Assets Under Management**

| | |
|---|---|
| As on October 31, 2026 | ₹9,726.26Cr. |
| Average for Month of October, 2026 | ₹9,930.46Cr. |

## FUND MANAGER DETAILS

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

## MINIMUM INVESTMENT

| | |
|---|---|
| **Lump sum Amount** | Rs. 100 and any amount thereafter. |
| **SIP Amount** | |

## LOAD STRUCTURE

**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 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.

## EXPENSE RATIO (As On October 31, 2026)

Base expense Ratio Including statutory levies on expenses part of BER, excluding brokerage, transaction cost and execution related statutory levies^

| Regular: 1.75% | Direct: 0.86% |
|---|---|

## QUANTITATIVE MEASURES/RISK MEASURES*

| | |
|---|---|
| **Risk Ratio** | |
| Standard Deviation | NA |
| Beta | NA |
| Sharpe Ratio* | NA |
| **Information Ratio** | |

| Year | Regular | Direct |
|---|---|---|
| 1 Year | -0.02 | 0.22 |

*One liner/brief inference provided for above in the table on page no 117

## NET EQUITY EXPOSURE

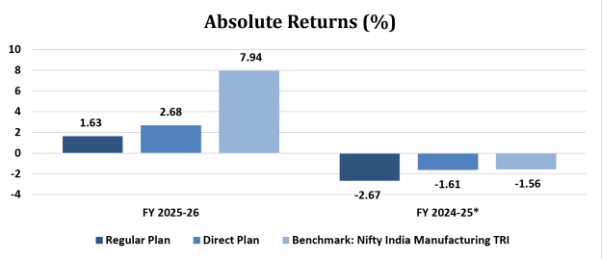
98.57%

## FUND PERFORMANCE^: As On OCTOBER 30, 2026

| Compounded Annualised Returns | Scheme Returns % | | Benchmark Returns % # | |
|---|---|---|---|---|
| | Regular | Direct | Regular | Direct |
| Last 1 year | -1.76 | -0.83 | -1.52 | -1.52 |
| Since Inception | 4.09 | 5.21 | 5.30 | 5.30 |

Returns greater than 1 year period are compounded annualized (CAGR). For performance of other schemes managed by Rakesh Sethia & Bhagyesh Kagalkar(Gold/Silver Instruments), please refer page 118-119. Different plans viz. Regular Plan and Direct Plan have a different expense structure. The expenses of the Direct Plan under the Scheme will be lower to the extent of the distribution expenses / commission charged in the Regular Plan. Since inception dates for regular plan May 16, 24 and direct plan May 16, 24 **^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.

## Absolute Returns for each F.Y. for last 5 years




## PORTFOLIO DATA:

| Top 10 Holdings | % To NAV |
|---|---|
| Divis Laboratories Ltd. | 6.36 |
| Reliance Industries Ltd. | 4.67 |
| Mahindra & Mahindra Ltd. | 3.56 |
| JSW Steel Ltd. | 3.46 |
| Maruti Suzuki India Limited | 3.35 |
| Tata Motors Limited | 2.85 |
| Hindustan Aeronautics Limited | 2.62 |
| Bharat Electronics Ltd. | 2.43 |
| Bajaj Auto Limited | 2.23 |
| Cummins India Ltd. | 2.04 |

**Corresponding Footnote**

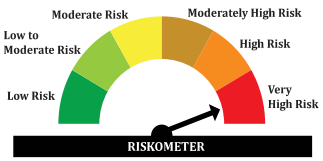
Face Value / Allotment NAV per Unit: ₹ 10, + Industry Classification as recommended by AMFI, Data is as of October 31, 2026 unless otherwise specified.

¥ Fund Manager for Overseas Investments:
Mr. Dhruv Muchhal (since May 16, 2024) (Total Experience: Over 10 years).
$$For further details, please refer to para 'Exit Load' on page no.119.

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

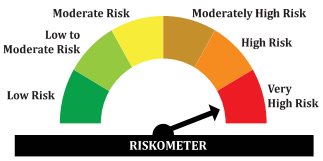
| | | |
|---|---|---|
| Outstanding exposure in derivative instruments | (₹ in Crore) | 0.41 |
| Hedged position in Equity & Equity related instruments | | |
| (% age) | | 0.00 |

## Scheme Riskometer




*The risk of the scheme is very high*

## Benchmark Riskometer




*The risk of the benchmark is very high*

Benchmark and Scheme Riskometer As on October 31, 2026. For latest riskometer, investors may refer to the Monthly Portfolios disclosed on the website of the fund viz. www.hdfcfund.com

## MAJOR RISK FACTORS

Link for detailed Risk Factor refer page no 117

1. Market Risk
2. Liquidity Risk
3. Concentration Risk
4. Settlement Risk
5. Legal and Regulatory Risk

## QUANTITATIVE MEASURES/RISK MEASURES*

| | |
|---|---|
| • Portfolio Turnover Ratio (Annualized) | |
| a. Equity Turnover | 22.51% |
| b. Gross Exposure Turnover: (Equity + Debt + Derivatives) | 22.52% |
| • Average Maturity: | NA |
| • Macaulay Duration: | NA |
| • Modified Duration: | NA |
| • Annualized Portfolio Yield: | NA |
| • Yield to Maturity (%): | |

*One liner/brief inference provided for above in the table on page no 117

**Additional info pertaining to portfolio**

**Detailed Investment in Securities, Allocation of Net Asset by Sectors, etc. please click link**

**OR**

## Major Changes w.r.t previous month

### 1. (Top 10 changes in Holding) in portfolio of the scheme, if any

| Name of securities added | Name of securities deleted/reduced | Total Weightage in %age |
|---|---|---|
| ZETWERK MANUFACTURING BUSINESSES LIMITED | - | 0.85 |
| - | Bosch Limited | 0.82 |
| PTC INDUSTRIES LIMITED | - | 0.58 |
| 6.94% Central Government of India Loans MAT 11/05/2036 | - | 0.50 |
| - | PIRAMAL PHARMA LIMITED | 0.48 |
| - | Laser Power and Infra Limited | 0.24 |
| Endurance Technologies Ltd. | - | 0.06 |
| - | CMR Green Technologies Limited | 0.04 |

### 2. Changes in Expense Ratio of the scheme, if any

| Change in | Previous Month (September 2026) | Current Month (October 2026) |
|---|---|---|
| Direct | 0.85 | 0.86 |
| Regular | 1.74 | 1.75 |

### 3. Changes in Risk-o-Meter of scheme, if any

| Change in | Previous Month (September 2026) | Current Month (October 2026) |
|---|---|---|
| Direct | very high | very high |
| Regular | very high | very high |

### 4. Changes in Credit Quality, if any

| Name of security | Rating Previous Month (September 2026) | Rating Current Month (October 2026) |
|---|---|---|
| NA | | |

**Important Weblinks:** For important weblink please refer page no 117.

## Additional Disclosure by AMC

**##Additional Benchmark Name:** Nifty 50 Index (TRI)

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

| | Since Inception SIP | 1 year SIP |
|---|---|---|
| Total Amount Invested (₹. in Lacs) | 3.00 | 1.20 |
| Market Value as on October 30, 2026 (₹. in Lacs) | 3.09 | 1.18 |
| **Returns (%)** | **2.29** | **-2.45** |
| Benchmark Returns (%)# | **2.38** | **-6.25** |
| Additional Benchmark Returns (%)# # | **-2.73** | **-9.03** |

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

**PLANS & OPTIONS :** 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 Innovation Fund

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

CATEGORY OF SCHEME
THEMATIC FUND

**Product Labelling: (This product is suitable for investors who are seeking ~)**

• Capital appreciation over long term • To invest in equity and equity related instruments of companies/entities that are adopting innovative themes and strategies

~ Investors should consult their financial advisers, if in doubt about whether the product is suitable for them

## FUND DETAILS

**Date Of Inception / Allotment**

July 17, 2025

**#Benchmark Name**

NIFTY 500 Index (TRI)

| NAV (As On OCTOBER 30, 2026) | NAV Per Unit(₹) |
|---|---|
| Regular Plan - Growth Option | 11.344 |
| Regular Plan - IDCW Option | 11.344 |
| Direct Plan - Growth Option | 11.521 |
| Direct Plan - IDCW Option | 11.521 |

**Assets Under Management**

| | |
|---|---|
| As on October 31, 2026 | ₹3,158.87Cr. |
| Average for Month of October, 2026 | ₹3,132.67Cr. |

## FUND MANAGER DETAILS

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

## MINIMUM INVESTMENT

| | |
|---|---|
| **Lump sum Amount** | Rs. 100 and any amount thereafter. |
| **SIP Amount** | |

## LOAD STRUCTURE

**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 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.

## EXPENSE RATIO (As On October 31, 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% |
|---|---|

## QUANTITATIVE MEASURES/RISK MEASURES*

**Risk Ratio**

| | |
|---|---|
| Standard Deviation | NA |
| Beta | NA |
| Sharpe Ratio* | NA |

**Information Ratio**

| Year | Regular | Direct |
|---|---|---|
| 1 Year | 2.56 | 2.75 |

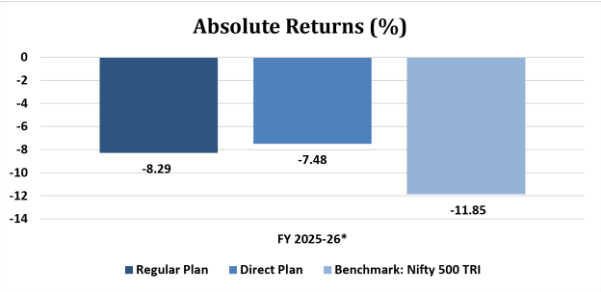
*One liner/brief inference provided for above in the table on page no 117

## FUND PERFORMANCE^: As On OCTOBER 30, 2026

| Compounded Annualised Returns | Scheme Returns % | | Benchmark Returns % # | |
|---|---|---|---|---|
| | Regular | Direct | Regular | Direct |
| Last 1 year | 9.06 | 10.34 | -6.83 | -6.83 |
| Since Inception | 10.29 | 11.62 | -4.17 | -4.17 |

Returns greater than 1 year period are compounded annualized (CAGR). For performance of other schemes managed by Amit Sinha & Bhagyesh Kagalkar(Gold/Silver Instruments), please refer page 118-119. Different plans viz. Regular Plan and Direct Plan have a different expense structure. The expenses of the Direct Plan under the Scheme will be lower to the extent of the distribution expenses / commission charged in the Regular Plan. Since inception dates for regular plan Jul 17, 25 and direct plan Jul 17, 25 **^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.

## Absolute Returns for each F.Y. for last 5 years




## PORTFOLIO DATA:

| Top 10 Holdings | % To NAV |
|---|---|
| Eternal Limited | 9.85 |
| Bajaj Finance Ltd. | 3.92 |
| Rubicon Research Limited | 3.19 |
| Mahindra & Mahindra Ltd. | 2.98 |
| Bharat Electronics Ltd. | 2.96 |
| Divis Laboratories Ltd. | 2.93 |
| Hindustan Aeronautics Limited | 2.83 |
| GE Vernova T&D India Limited | 2.46 |
| Navin Fluorine International Ltd. | 2.42 |
| INFO EDGE (INDIA) LIMITED | 2.28 |

**Corresponding Footnote**

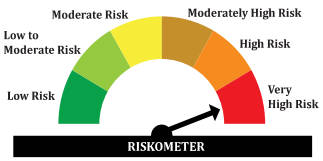
Face Value / Allotment NAV per Unit: ₹ 10, + Industry Classification as recommended by AMFI, Data is as of October 31, 2026 unless otherwise specified.

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

$$For further details, please refer to para 'Exit Load' on page no.119.

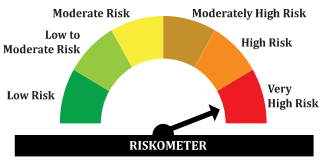
^ For Total Expense Ratio including brokerage, transaction cost and statutory levies please refer our website.

## Scheme Riskometer




*The risk of the scheme is very high*

## Benchmark Riskometer




*The risk of the benchmark is very high*

Benchmark and Scheme Riskometer As on October 31, 2026. For latest riskometer, investors may refer to the Monthly Portfolios disclosed on the website of the fund viz. www.hdfcfund.com

## MAJOR RISK FACTORS

Link for detailed Risk Factor refer page no 117

1. Market Risk
2. Liquidity Risk
3. Concentration Risk
4. Settlement Risk
5. Legal and Regulatory Risk

## QUANTITATIVE MEASURES/RISK MEASURES*

| | |
|---|---|
| • Portfolio Turnover Ratio (Annualized) | |
| a. Equity Turnover | 35.49% |
| b. Gross Exposure Turnover: (Equity + Debt + Derivatives) | 35.49% |
| • Average Maturity: | NA |
| • Macaulay Duration: | NA |
| • Modified Duration: | NA |
| • Annualized Portfolio Yield: | NA |
| • Yield to Maturity (%): | |

*One liner/brief inference provided for above in the table on page no 117

**Additional info pertaining to portfolio**

**Detailed Investment in Securities, Allocation of Net Asset by Sectors, etc. please click link**

**OR**



intouchmutually

## Major Changes w.r.t previous month

### 1. (Top 10 changes in Holding) in portfolio of the scheme, if any

| Name of securities added | Name of securities deleted/reduced | Total Weightage in %age |
|---|---|---|
| Jio Platforms Limited | - | 0.99 |
| Acutaas Chemicals Limited | - | 0.68 |
| ZETWERK MANUFACTURING BUSINESSES LIMITED | - | 0.67 |
| Hitachi Energy India Ltd. | - | 0.53 |
| ICICI Lombard General Insurance Company Limited | - | 0.50 |
| SCHNEIDER ELECTRIC INFRASTRUCTURE LTD. | - | 0.39 |
| - | WeWork India Management Limited | 0.31 |
| HD Fire Protect Limited | - | 0.27 |
| Tonbo Imaging India Limited | - | 0.23 |
| Bonfiglioli Transmissions Limited | - | 0.18 |

### 2. Changes in Expense Ratio of the scheme, if any

| Change in | Previous Month (September 2026) | Current Month (October 2026) |
|---|---|---|
| Direct | 0.9 | 0.9 |
| Regular | 1.97 | 1.97 |

### 3. Changes in Risk-o-Meter of scheme, if any

| Change in | Previous Month (September 2026) | Current Month (October 2026) |
|---|---|---|
| Direct | very high | very high |
| Regular | very high | very high |

### 4. Changes in Credit Quality, if any

| Name of security | Rating Previous Month (September 2026) | Rating Current Month (October 2026) |
|---|---|---|
| NA | | |

**Important Weblinks:** For important weblink please refer page no 117.

## Additional Disclosure by AMC

**##Additional Benchmark Name:** Nifty 50 Index (TRI)

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

| | Since Inception SIP | 1 year SIP |
|---|---|---|
| Total Amount Invested (₹. in Lacs) | 1.60 | 1.20 |
| Market Value as on October 30, 2026 (₹. in Lacs) | 1.75 | 1.30 |
| **Returns (%)** | **13.71** | **15.67** |
| Benchmark Returns (%)# | **-5.52** | **-7.40** |
| Additional Benchmark Returns (%)# # | **-7.31** | **-9.03** |

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

**PLANS & OPTIONS :** • 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:
• Payout of Income Distribution cum CapitalWithdrawal (IDCW) Option / facility and
• Re-investment of Income Distribution cum Capital Withdrawal (IDCW) Option / facility.

# HDFC Balanced Advantage Fund

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

CATEGORY OF SCHEME
BALANCED ADVANTAGE FUND

**Product Labelling: (This product is suitable for investors who are seeking ~)**

• To generate long-term capital appreciation / income • Investments in a mix of equity and debt instruments

~ Investors should consult their financial advisers, if in doubt about whether the product is suitable for them

## FUND DETAILS

**Date Of Inception / Allotment@@**

February 01, 1994

**#Benchmark Name**

NIFTY 50 Hybrid Composite Debt 50:50 Index (Total Returns Index)

| NAV (As On OCTOBER 30, 2026) | NAV Per Unit(₹) |
|---|---|
| Regular Plan - Growth Option | 501.730 |
| Regular Plan - IDCW Option | 34.062 |
| Direct Plan - Growth Option | 546.240 |
| Direct Plan - IDCW Option | 40.720 |

**Assets Under Management**

| | |
|---|---|
| As on October 31, 2026 | ₹101,431.73Cr. |
| Average for Month of October, 2026 | ₹101,749.41Cr. |

## FUND MANAGER DETAILS ¥

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

## MINIMUM INVESTMENT

| | |
|---|---|
| **Lump sum Amount** | Rs. 100 and any amount thereafter. |
| **SIP Amount** | |

## LOAD STRUCTURE

**EXIT LOAD$$**

• 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

## EXPENSE RATIO (As On October 31, 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% |
|---|---|

## QUANTITATIVE MEASURES/RISK MEASURES*

| Risk Ratio | |
|---|---|
| Standard Deviation | 10.775% |
| Beta | 1.248 |
| Sharpe Ratio* | 0.407 |

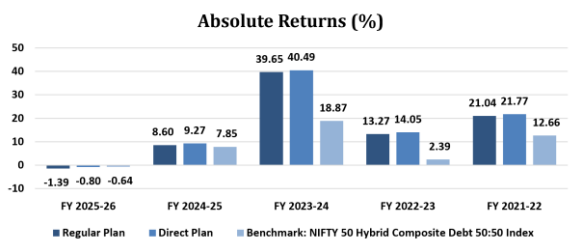
Computed for the 3-yr period ended October 31, 2026 Based on month-end NAV.* Risk free rate: 5.63% (Source: FIMMDA MIBOR) For schemes which have not completed 3 years, data is computed since inception.
*One liner/brief inference provided for above in the table on page no 117

## FUND PERFORMANCE^: As On OCTOBER 30, 2026

| Compounded Annualised Returns | Scheme Returns % $$ | | Benchmark Returns % # | |
|---|---|---|---|---|
| | Regular | Direct | Regular | Direct |
| Last 1 year | -5.54 | -5.01 | -4.68 | -4.68 |
| Last 3 years | 9.87 | 10.52 | 6.71 | 6.71 |
| Last 5 years | 12.32 | 13.01 | 6.03 | 6.03 |
| Since Inception | 17.29 | 14.01 | NA | 9.72 |

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 IDCW 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 118-119. Different plans viz. Regular Plan and Direct Plan have a different expense structure. The expenses of the Direct Plan under the Scheme will be lower to the extent of the distribution expenses / commission charged in the Regular Plan. Since inception dates for regular plan Feb 01, 94 and direct plan Jan 01, 13 **^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.

## Absolute Returns for each F.Y. for last 5 years



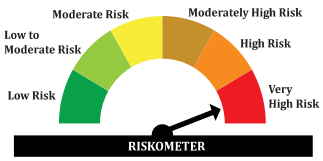

## PORTFOLIO DATA:

| Top 10 Holdings | % To NAV |
|---|---|
| ICICI Bank Ltd. | 5.41 |
| HDFC Bank Ltd.£ | 4.27 |
| Reliance Industries Ltd. | 3.61 |
| Bharti Airtel Ltd. | 3.47 |
| State Bank of India | 3.32 |
| Axis Bank Ltd. | 2.65 |
| Larsen and Toubro Ltd. | 2.63 |
| 7.18 GOI 2033 | 2.03 |
| NTPC Limited | 1.98 |
| LIC Housing Finance Ltd. | 1.95 |

**Corresponding Footnote**

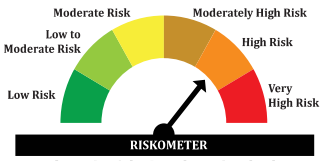
Face Value / Allotment NAV per Unit: ₹ 10, + Industry Classification as recommended by AMFI, Data is as of October 31, 2026 unless otherwise specified.
¥ Fund Manager for Overseas Investments:
Mr. Gopal Agrawal (since September 01, 2026) (Total Experience: Over 22 years).
$$For further details, please refer to para 'Exit Load' on page no.119.
^ For Total Expense Ratio including brokerage, transaction cost and statutory levies please refer our website.

## Scheme Riskometer




*The risk of the scheme is very high*

## Benchmark Riskometer




*The risk of the benchmark is high*

Benchmark and Scheme Riskometer As on October 31, 2026. For latest riskometer, investors may refer to the Monthly Portfolios disclosed on the website of the fund viz. www.hdfcfund.com

## MAJOR RISK FACTORS

Link for detailed Risk Factor refer page no 117

1. Market Risk
2. Interest Rate & Credit Risk
3. Liquidity Risk
4. Derivatives Risk
5. Settlement Risk

## QUANTITATIVE MEASURES/RISK MEASURES*

| | |
|---|---|
| • Portfolio Turnover Ratio (Annualized) | |
| a. Equity Turnover | 11.61% |
| b. Gross Exposure Turnover: (Equity + Debt + Derivatives) | 19.64% |
| • Average Maturity: | 6.74 Years |
| • Macaulay Duration: | 4.43 Years |
| • Modified Duration: | 4.17 Years |
| • Annualized Portfolio Yield: | 8.22% |
| • Yield to Maturity (%): | |

#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
*One liner/brief inference provided for above in the table on page no 117

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

**Additional info pertaining to portfolio**

**Detailed Investment in Securities, Allocation of Net Asset by Sectors, etc. please click link**

**OR**

## Major Changes w.r.t previous month

### 1. (Top 10 changes in Holding) in portfolio of the scheme, if any

| Name of securities added | Name of securities deleted/reduced | Total Weightage in %age |
|---|---|---|
| 7.9% Reliance Industries Ltd. MAT 01/10/2036 | - | 0.23 |
| - | 7.22% State Government of Madhya Pradesh MAT 06/08/2048 | 0.15 |
| - | 7.09% Central Government of India Loans MAT 05/08/2054 | 0.12 |
| Lakshminarayan Securitisation Trust MAT 28/09/2031 | - | 0.10 |
| - | 7.63% State Government of Andhra Pradesh MAT 03/09/2037 | 0.10 |
| Jio Platforms Limited | - | 0.07 |
| - | 7.29% State Government of Rajasthan MAT 19/11/2037 | 0.07 |
| - | 7.62% State Government of Andhra Pradesh MAT 03/09/2036 | 0.06 |
| Godfrey Philips India Ltd. | - | 0.01 |

### 2. Changes in Expense Ratio of the scheme, if any

| Change in | Previous Month (September 2026) | Current Month (October 2026) |
|---|---|---|
| Direct | 0.75 | 0.75 |
| Regular | 1.28 | 1.28 |

### 3. Changes in Risk-o-Meter of scheme, if any

| Change in | Previous Month (September 2026) | Current Month (October 2026) |
|---|---|---|
| Direct | very high | very high |
| Regular | very high | very high |

### 4. Changes in Credit Quality, if any

| Name of security | Rating Previous Month (September 2026) | Rating Current Month (October 2026) |
|---|---|---|
| NA | | |

**Important Weblinks:** For important weblink please refer page no 117.

## Additional Disclosure by AMC

**##Additional Benchmark Name:** Nifty 50 Index (TRI)

**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) | 39.30 | 18.00 | 12.00 | 6.00 | 3.60 | 1.20 |
| Market Value as on October 30, 2026 (₹. in Lacs) $$ | 1,516.75 | 52.81 | 23.37 | 7.53 | 3.67 | 1.16 |
| **Returns (%) $$** | **17.64** | **13.21** | **12.79** | **9.04** | **1.25** | **-6.28** |
| Benchmark Returns (%)# | **N.A.** | **9.32** | **8.37** | **5.02** | **1.39** | **-4.99** |
| Additional Benchmark Returns (%)# # | **12.59** | **11.33** | **10.40** | **5.15** | **-0.54** | **-9.03** |

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

**PLANS & OPTIONS :** 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.

## IDCW History

**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 | Others |
| Jun 25, 26 | 36.6150 | 0.2500 | 0.2500 | 43.4460 | 0.2500 | 0.2500 |
| Jul 27, 26 | 36.4120 | 0.2500 | 0.2500 | 43.2730 | 0.2500 | 0.2500 |
| Aug 25, 26 | 36.6100 | 0.2500 | 0.2500 | 43.5740 | 0.2500 | 0.2500 |
| Sep 25, 26 | 35.3030 | 0.2500 | 0.2500 | 42.0830 | 0.2500 | 0.2500 |
| Oct 26, 26 | 34.0560 | 0.2500 | 0.2500 | 40.6620 | 0.2500 | 0.2500 |

## SEGMENT-WISE BREAK-UP

| Large Cap | MidCap | SmallCap |
|---|---|---|
| 55.96% | 9.94% | 9.25% |

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

**Product Labelling: (This product is suitable for investors who are seeking ~)**

• To generate long-term capital appreciation / income. • Investments predominantly in equity & equity related instruments. The Scheme will also invest in debt and money market instruments.

~ Investors should consult their financial advisers, if in doubt about whether the product is suitable for them

## FUND DETAILS

**Date Of Inception / Allotment@@**

September 11, 2000

**#Benchmark Name**

NIFTY 50 Hybrid Composite Debt 65:35 Index (Total Returns Index)

| NAV (As On OCTOBER 30, 2026) | NAV Per Unit(₹) |
|---|---|
| Regular Plan - Growth Option | 109.453 |
| Regular Plan - IDCW Option | 14.328 |
| Direct Plan - Growth Option | 119.624 |
| Direct Plan - IDCW Option | 16.756 |

**Assets Under Management**

| | |
|---|---|
| As on October 31, 2026 | ₹20,933.60Cr. |
| Average for Month of October, 2026 | ₹20,997.19Cr. |

## FUND MANAGER DETAILS ¥

| Name | Managing 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 |

## MINIMUM INVESTMENT

| | |
|---|---|
| **Lump sum Amount** | Rs. 100 and any amount thereafter. |
| **SIP Amount** | |

## LOAD STRUCTURE

**EXIT LOAD$$**

• 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.

## EXPENSE RATIO (As On October 31, 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: 1.07% |
|---|---|

## QUANTITATIVE MEASURES/RISK MEASURES*

| Risk Ratio | |
|---|---|
| Standard Deviation | 10.840% |
| Beta | 1.056 |
| Sharpe Ratio* | 0.049 |

Computed for the 3-yr period ended October 31, 2026 Based on month-end NAV.* Risk free rate: 5.63% (Source: FIMMDA MIBOR) For schemes which have not completed 3 years, data is computed since inception.

*One liner/brief inference provided for above in the table on page no 117

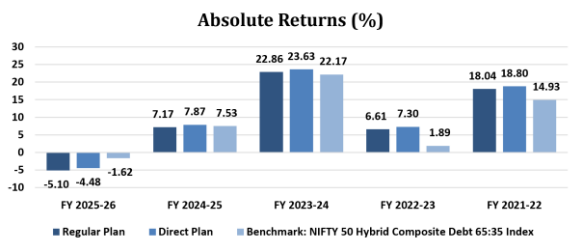
## FUND PERFORMANCE^: As On OCTOBER 30, 2026

| Compounded Annualised Returns | Scheme Returns % | | Benchmark Returns % # | |
|---|---|---|---|---|
| | Regular | Direct | Regular | Direct |
| Last 1 year | -9.16 | -8.59 | -6.09 | -6.09 |
| Last 3 years | 5.72 | 6.40 | 7.06 | 7.06 |
| Last 5 years | 6.55 | 7.24 | 6.27 | 6.27 |
| Since Inception | 14.08 | 13.00 | NA | 10.37 |

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(Gold/Silver Instruments), please refer page 118-119. Different plans viz. Regular Plan and Direct Plan have a different expense structure. The expenses of the Direct Plan under the Scheme will be lower to the extent of the distribution expenses / commission charged in the Regular Plan. Since inception dates for regular plan Sep 11, 00 and direct plan Jan 01, 13 **^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.

## Absolute Returns for each F.Y. for last 5 years




## PORTFOLIO DATA:

| Top 10 Holdings | % To NAV |
|---|---|
| HDFC Bank Ltd.£ | 8.07 |
| ICICI Bank Ltd. | 6.39 |
| Reliance Industries Ltd. | 4.12 |
| Axis Bank Ltd. | 3.20 |
| Kotak Mahindra Bank Limited | 3.03 |
| State Bank of India | 2.89 |
| HDFC Bank Ltd.£ | 2.55 |
| Muthoot Finance Ltd. | 2.40 |
| Maruti Suzuki India Limited | 2.37 |
| Infosys Limited | 2.26 |

**Corresponding Footnote**

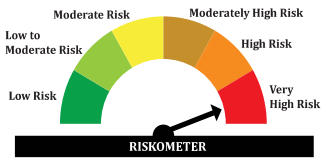
Face Value / Allotment NAV per Unit: ₹ 10, + Industry Classification as recommended by AMFI, Data is as of October 31, 2026 unless otherwise specified.

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

$$For further details, please refer to para 'Exit Load' on page no.119.

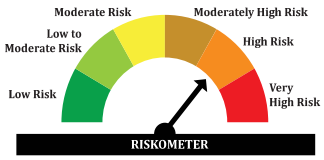
^ For Total Expense Ratio including brokerage, transaction cost and statutory levies please refer our website.

## Scheme Riskometer




*The risk of the scheme is very high*

## Benchmark Riskometer




*The risk of the benchmark is high*

Benchmark and Scheme Riskometer As on October 31, 2026. For latest riskometer, investors may refer to the Monthly Portfolios disclosed on the website of the fund viz. www.hdfcfund.com

## MAJOR RISK FACTORS

Link for detailed Risk Factor refer page no 117

1. Market Risk
2. Interest Rate & Credit Risk
3. Liquidity Risk
4. Derivatives Risk
5. Settlement Risk

## QUANTITATIVE MEASURES/RISK MEASURES*

| | |
|---|---|
| • Portfolio Turnover Ratio (Annualized) | |
| a. Equity Turnover | 32.53% |
| b. Gross Exposure Turnover: (Equity + Debt + Derivatives) | 31.65% |
| • Average Maturity: | 7.78 Years |
| • Macaulay Duration: | 4.78 Years |
| • Modified Duration: | 4.48 Years |
| • Annualized Portfolio Yield: | |
| • Yield to Maturity (%): | 8.41% |

#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

*One liner/brief inference provided for above in the table on page no 117

| | | |
|---|---|---|
| Outstanding exposure in derivative instruments | (₹ in Crore) | 12.54 |
| Hedged position in Equity & Equity related instruments | | |
| (% age) | | 0.06 |

**Additional info pertaining to portfolio**

**Detailed Investment in Securities, Allocation of Net Asset by Sectors, etc. please click link**

**OR**



intouchmutually

# 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**

....Contd from previous page

CATEGORY OF SCHEME
AGGRESSIVE HYBRID FUND

| NET EQUITY EXPOSURE |
|---|
| 74.13% |

## Major Changes w.r.t previous month

### 1. (Top 10 changes in Holding) in portfolio of the scheme, if any

| Name of securities added | Name of securities deleted/reduced | Total Weightage in %age |
|---|---|---|
| - | HDFC NIFTY 50 ETF | 0.69 |
| - | 6.9% Central Government of India Loans MAT 15/04/2065 | 0.53 |
| SBI Cards and Payment Services Limited | - | 0.38 |
| - | REDINGTON (INDIA) LTD | 0.34 |
| SBI Funds Management Limited | - | 0.30 |
| Shree Cement Ltd. | - | 0.28 |
| Dr Reddys Laboratories Ltd. | - | 0.18 |
| Can Fin Homes Ltd. | - | 0.11 |
| - | 7.71% Central Government of India Loans MAT 18/05/2066 | 0.07 |
| Avenue Supermarts Ltd. | - | 0.07 |

### 2. Changes in Expense Ratio of the scheme, if any

| Change in | Previous Month (September 2026) | Current Month (October 2026) |
|---|---|---|
| Direct | 1.06 | 1.07 |
| Regular | 1.65 | 1.66 |

### 3. Changes in Risk-o-Meter of scheme, if any

| Change in | Previous Month (September 2026) | Current Month (October 2026) |
|---|---|---|
| Direct | very high | very high |
| Regular | very high | very high |

### 4. Changes in Credit Quality, if any

| Name of security | Rating Previous Month (September 2026) | Rating Current Month (October 2026) |
|---|---|---|
| NA | | |

**Important Weblinks:** For important weblink please refer page no 117.

## Additional Disclosure by AMC

**##Additional Benchmark Name:** Nifty 50 Index (TRI)

**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) | 31.40 | 18.00 | 12.00 | 6.00 | 3.60 | 1.20 |
| Market Value as on October 30, 2026 (₹. in Lacs) | 266.27 | 43.67 | 19.12 | 6.67 | 3.53 | 1.15 |
| **Returns (%)** | **13.81** | **10.99** | **9.01** | **4.20** | **-1.29** | **-8.34** |
| Benchmark Returns (%)# | **N.A.** | **10.00** | **9.05** | **5.09** | **0.85** | **-6.18** |
| Additional Benchmark Returns (%)# # | **13.27** | **11.33** | **10.40** | **5.15** | **-0.54** | **-9.03** |

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

**PLANS & OPTIONS :** 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.

## IDCW History

**HDFC AGGRESSIVE HYBRID FUND** (Past 5 quarters) — IDCW Option

| Record Date | Regular Plan | | | Direct Plan | | |
|---|---|---|---|---|---|---|
| | Cum IDCW NAV(₹) | IDCW per Unit(₹) For Individual & HUF | IDCW per Unit(₹) For Others | Cum IDCW NAV(₹) | IDCW per Unit(₹) For Individual & HUF | IDCW per Unit(₹) For Others |
| Sep 25, 25 | 16.7270 | 0.2500 | 0.2500 | 19.2140 | 0.2500 | 0.2500 |
| Dec 26, 25 | 16.8210 | 0.2500 | 0.2500 | 19.3930 | 0.2500 | 0.2500 |
| Mar 25, 26 | 15.0780 | 0.2500 | 0.2500 | 17.4470 | 0.2500 | 0.2500 |
| Jun 25, 26 | 15.3990 | 0.2500 | 0.2500 | 17.8860 | 0.2500 | 0.2500 |
| Sep 25, 26 | 14.8770 | 0.2500 | 0.2500 | 17.3460 | 0.2500 | 0.2500 |

## SEGMENT-WISE BREAK-UP

| Large Cap | MidCap | SmallCap |
|---|---|---|
| 52.83% | 6.64% | 14.71% |

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

**Product Labelling: (This product is suitable for investors who are seeking ~)**

• To generate long-term capital appreciation / income • Investments in a diversified portfolio of equity & equity related instruments, debt & money market instruments and Commodities ETFs such as Gold/Silver/other Commodity ETFs as permitted and ETCD

~ Investors should consult their financial advisers, if in doubt about whether the product is suitable for them

## FUND DETAILS

**Date Of Inception / Allotment**

August 17, 2005

**#Benchmark Name**

65% Nifty 50 TRI + 22.5% Nifty Composite Debt Index +10% Domestic Price of Gold + 2.5% Domestic Price of Silver

| NAV (As On OCTOBER 30, 2026) | NAV Per Unit(₹) |
|---|---|
| Regular Plan - Growth Option | 72.184 |
| Regular Plan - IDCW Option | 16.428 |
| Direct Plan - Growth Option | 81.632 |
| Direct Plan - IDCW Option | 20.801 |

**Assets Under Management**

| | |
|---|---|
| As on October 31, 2026 | ₹5,685.81Cr. |
| Average for Month of October, 2026 | ₹5,738.76Cr. |

## FUND MANAGER DETAILS ¥

| Name | Managing 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 |

## MINIMUM INVESTMENT

| | |
|---|---|
| **Lump sum Amount** | Rs. 100 and any amount thereafter. |
| **SIP Amount** | |

## LOAD STRUCTURE

**EXIT LOAD$$**

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 / switchedout 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.

## EXPENSE RATIO (As On October 31, 2026)

Base expense Ratio Including statutory levies on expenses part of BER, excluding brokerage, transaction cost and execution related statutory levies^

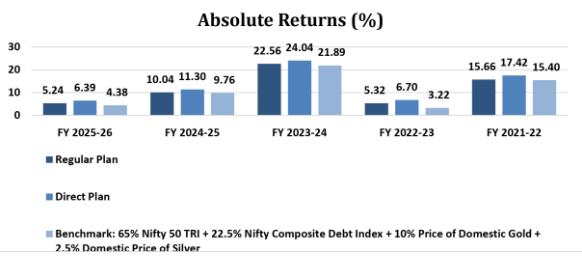
| Regular: 1.86% | Direct: 0.86% |
|---|---|

## FUND PERFORMANCE^: As On OCTOBER 30, 2026

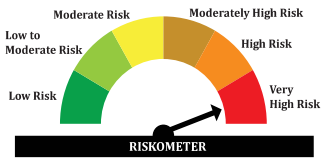
| Compounded Annualised Returns | Scheme Returns % | | Benchmark Returns % # | |
|---|---|---|---|---|
| | Regular | Direct | Regular | Direct |
| Last 1 year | -3.08 | -2.08 | -4.13 | -4.13 |
| Last 3 years | 9.91 | 11.12 | 9.78 | 9.78 |
| Last 5 years | 8.90 | 10.20 | 8.21 | 8.21 |
| Since Inception | 9.76 | 11.05 | 9.29 | 10.12 |

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 118-119. Different plans viz. Regular Plan and Direct Plan have a different expense structure. The expenses of the Direct Plan under the Scheme will be lower to the extent of the distribution expenses / commission charged in the Regular Plan. Since inception dates for regular plan Aug 17, 05 and direct plan Jan 01, 13 **^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.

## Absolute Returns for each F.Y. for last 5 years

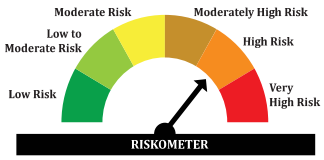



## Scheme Riskometer




*The risk of the scheme is very high*

## Benchmark Riskometer




*The risk of the benchmark is high*

Benchmark and Scheme Riskometer As on October 31, 2026. For latest riskometer, investors may refer to the Monthly Portfolios disclosed on the website of the fund viz. www.hdfcfund.com

## MAJOR RISK FACTORS

Link for detailed Risk Factor refer page no 117

1. Market Risk
2. Interest Rate & Credit Risk
3. Liquidity Risk
4. Derivatives Risk
5. Settlement Risk

## QUANTITATIVE MEASURES/RISK MEASURES*

- Portfolio Turnover Ratio (Annualized)
  a. Equity Turnover 28.75%
  b. Gross Exposure Turnover: (Equity + Debt + Derivatives) 179.68%
- Average Maturity: 3.84 Years
- Macaulay Duration: 3.42 Years
- Modified Duration: 3.24 Years
- Annualized Portfolio Yield: 8.38%
- Yield to Maturity (%):

#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
*One liner/brief inference provided for above in the table on page no 117

# 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

## QUANTITATIVE MEASURES/RISK MEASURES*

| Risk Ratio | |
|---|---|
| Standard Deviation | 8.120% |
| Beta | 0.776 |
| Sharpe Ratio* | 0.515 |

Computed for the 3-yr period ended October 31, 2026 Based on month-end NAV.* Risk free rate: 5.63% (Source: FIMMDA MIBOR) For schemes which have not completed 3 years, data is computed since inception.
*One liner/brief inference provided for above in the table on page no 117

| NET EQUITY EXPOSURE |
|---|
| 69.79% |

## PORTFOLIO DATA:

| Top 10 Holdings | % To NAV |
|---|---|
| HDFC Bank Ltd.£ | 7.68 |
| ICICI Bank Ltd. | 5.10 |
| Reliance Industries Ltd. | 4.85 |
| Bharti Airtel Ltd. | 2.76 |
| Maruti Suzuki India Limited | 2.61 |
| Axis Bank Ltd. | 2.57 |
| Kotak Mahindra Bank Limited | 2.19 |
| Muthoot Finance Ltd. | 2.19 |
| Sun Pharmaceutical Industries Ltd. | 1.71 |
| Infosys Limited | 1.56 |

| | | |
|---|---|---|
| Outstanding exposure in derivative instruments | (₹ in Crore) | 199.25 |
| Hedged position in Equity & Equity related instruments | | |
| (% age) | | 3.50 |

**Additional info pertaining to portfolio**

**Detailed Investment in Securities, Allocation of Net Asset by Sectors, etc. please click link**

**OR**

**Corresponding Footnote**
Face Value / Allotment NAV per Unit: ₹ 10, + Industry Classification as recommended by AMFI, Data is as of October 31, 2026 unless otherwise specified.

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

$$For further details, please refer to para 'Exit Load' on page no.119.

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

## Major Changes w.r.t previous month

### 1. (Top 10 changes in Holding) in portfolio of the scheme, if any

| Name of securities added | Name of securities deleted/reduced | Total Weightage in %age |
|---|---|---|
| Nestle India Ltd. | - | 1.23 |
| - | Delhivery Limited | 0.35 |
| CESC Ltd. | - | 0.34 |
| Paras Healthcare Limited | - | 0.30 |
| - | Titan Company Ltd. | 0.27 |
| - | Great Eastern Shipping Company Ltd. | 0.23 |
| - | Bank of Baroda CD MAT 06/01/2027 | 0.17 |
| - | Biocon Ltd. | 0.14 |
| Bonfiglioli Transmissions Limited | - | 0.10 |
| - | 7.34% Central Government of India Loans MAT 22/04/2064 | 0.08 |

### 2. Changes in Expense Ratio of the scheme, if any

| Change in | Previous Month (September 2026) | Current Month (October 2026) |
|---|---|---|
| Direct | 0.86 | 0.86 |
| Regular | 1.86 | 1.86 |

### 3. Changes in Risk-o-Meter of scheme, if any

| Change in | Previous Month (September 2026) | Current Month (October 2026) |
|---|---|---|
| Direct | very high | very high |
| Regular | very high | very high |

### 4. Changes in Credit Quality, if any

| Name of security | Rating Previous Month (September 2026) | Rating Current Month (October 2026) |
|---|---|---|
| NA | | |

**Important Weblinks:** For important weblink please refer page no 117.

## Additional Disclosure by AMC

**##Additional Benchmark Name:** Nifty 50 Index (TRI)

# 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

## 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) | 25.50 | 18.00 | 12.00 | 6.00 | 3.60 | 1.20 |
| Market Value as on October 30, 2026 (₹. in Lacs) | 83.93 | 40.85 | 20.59 | 7.33 | 3.81 | 1.16 |
| **Returns (%)** | **10.07** | **10.20** | **10.42** | **7.93** | **3.80** | **-5.73** |
| Benchmark Returns (%)# | **9.74** | **10.27** | **10.23** | **7.44** | **3.44** | **-7.21** |
| Additional Benchmark Returns (%)# # | **11.27** | **11.33** | **10.40** | **5.15** | **-0.54** | **-9.03** |

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

**PLANS & OPTIONS :** 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.

## IDCW History

**HDFC MULTI ASSET ALLOCATION 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 04, 21 | 14.7460 | 1.0000 | 1.0000 | 16.3170 | 1.0000 | 1.0000 |
| Feb 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 |

## SEGMENT-WISE BREAK-UP

| Large Cap | MidCap | SmallCap |
|---|---|---|
| 55.53% | 5.69% | 8.64% |

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

**Product Labelling: (This product is suitable for investors who are seeking ~)**

• Capital appreciation while generating income over medium to long term. • Provide capital appreciation and income distribution to the investors by using equity and equity related instruments, arbitrage opportunities, and investments in debt and money market instruments.

~ Investors should consult their financial advisers, if in doubt about whether the product is suitable for them

## FUND DETAILS

**Date Of Inception / Allotment**

September 17, 2004

**#Benchmark Name**

NIFTY Equity Savings Index (Total Returns Index)

| NAV (As On OCTOBER 30, 2026) | NAV Per Unit(₹) |
|---|---|
| Regular Plan - Growth Option | 66.976 |
| Regular Plan - IDCW Option | 12.009 |
| Direct Plan - Growth Option | 75.875 |
| Direct Plan - IDCW Option | 14.719 |

**Assets Under Management**

| | |
|---|---|
| As on October 31, 2026 | ₹5,445.82Cr. |
| Average for Month of October, 2026 | ₹5,499.91Cr. |

## FUND MANAGER DETAILS ¥

| Name | Managing 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 |

## MINIMUM INVESTMENT

| | |
|---|---|
| **Lump sum Amount** | Rs. 100 and any amount thereafter. |
| **SIP Amount** | |

## LOAD STRUCTURE

**EXIT LOAD$$**

• 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

## EXPENSE RATIO (As On October 31, 2026)

Base expense Ratio Including statutory levies on expenses part of BER, excluding brokerage, transaction cost and execution related statutory levies^

| | |
|---|---|
| Regular: 1.88% | Direct: 0.98% |

**NET EQUITY EXPOSURE**

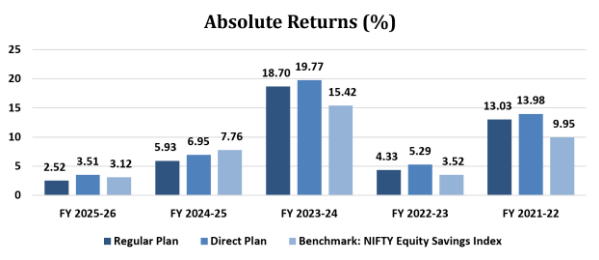
40.70%

## FUND PERFORMANCE^: As On OCTOBER 30, 2026

| Compounded Annualised Returns | Scheme Returns % | | Benchmark Returns % # | |
|---|---|---|---|---|
| | Regular | Direct | Regular | Direct |
| Last 1 year | -0.34 | 0.58 | 0.39 | 0.39 |
| Last 3 years | 7.30 | 8.31 | 7.58 | 7.58 |
| Last 5 years | 6.85 | 7.84 | 6.75 | 6.75 |
| Since Inception | 8.97 | 9.71 | NA | 8.83 |

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(Gold/Silver Instruments), please refer page 118-119. 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. @@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. Since inception dates for regular plan Sep 17, 04 and direct plan Jan 01, 13 **^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.

## Absolute Returns for each F.Y. for last 5 years




## PORTFOLIO DATA:

| Top 10 Holdings | % To NAV |
|---|---|
| HDFC Bank Ltd.£ | 7.27 |
| Reliance Industries Ltd. | 5.22 |
| Bharti Airtel Ltd. | 4.44 |
| Kotak Mahindra Bank Limited | 3.63 |
| Larsen and Toubro Ltd. | 3.11 |
| ICICI Bank Ltd. | 3.09 |
| Muthoot Finance Ltd. | 2.83 |
| NTPC Limited | 2.72 |
| Sun Pharmaceutical Industries Ltd. | 2.70 |
| 7.18 GOI 2033 | 2.38 |

**Corresponding Footnote**

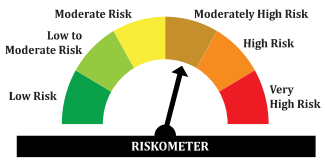
Face Value / Allotment NAV per Unit: ₹ 10, + Industry Classification as recommended by AMFI, CD - Certificate of Deposit; CP - Commercial Papers. Data is as of October 31, 2026 unless otherwise specified.

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

$$For further details, please refer to para 'Exit Load' on page no.119.

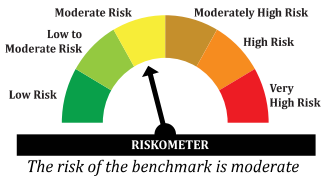
^ For Total Expense Ratio including brokerage, transaction cost and statutory levies please refer our website.

## Scheme Riskometer




*The risk of the scheme is moderately high*

## Benchmark Riskometer




*The risk of the benchmark is moderate*

Benchmark and Scheme Riskometer As on October 31, 2026. For latest riskometer, investors may refer to the Monthly Portfolios disclosed on the website of the fund viz. www.hdfcfund.com

## MAJOR RISK FACTORS

Link for detailed Risk Factor refer page no 117

1. Market Risk
2. Interest Rate & Credit Risk
3. Liquidity Risk
4. Derivatives Risk
5. Settlement Risk

## QUANTITATIVE MEASURES/RISK MEASURES*

- Portfolio Turnover Ratio (Annualized)
  a. Equity Turnover 33.46%
  b. Gross Exposure Turnover: (Equity + Debt + Derivatives) 380.79%
- Average Maturity: 3.57 Years
- Macaulay Duration: 3.00 Years
- Modified Duration: 2.84 Years
- Annualized Portfolio Yield:
- Yield to Maturity (%): 8.14%

#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
*One liner/brief inference provided for above in the table on page no 117

**Additional info pertaining to portfolio**

**Detailed Investment in Securities, Allocation of Net Asset by Sectors, etc. please click link**

**OR**

## QUANTITATIVE MEASURES/RISK MEASURES*

| Risk Ratio | |
|---|---|
| Standard Deviation | 5.365% |
| Beta | 0.985 |
| Sharpe Ratio* | 0.294 |

Computed for the 3-yr period ended October 31, 2026 Based on month-end NAV.* Risk free rate: 5.63% (Source: FIMMDA MIBOR) For schemes which have not completed 3 years, data is computed since inception.
*One liner/brief inference provided for above in the table on page no 117

| | | |
|---|---|---|
| Outstanding exposure in derivative instruments | (₹ in Crore) | 1,502.15 |
| Hedged position in Equity & Equity related instruments | | |
| (% age) | | 27.58 |

## Major Changes w.r.t previous month

### 1. (Top 10 changes in Holding) in portfolio of the scheme, if any

| Name of securities added | Name of securities deleted/reduced | Total Weightage in %age |
|---|---|---|
| Bharat Forge Ltd. | - | 0.55 |
| ZETWERK MANUFACTURING BUSINESSES LIMITED | - | 0.23 |
| - | Avenue Supermarts Ltd. | 0.19 |
| Bonfiglioli Transmissions Limited | - | 0.10 |
| - | GSPL Transmission Limited | 0.03 |
| Oil & Natural Gas Corporation Ltd. | - | 0.00 |

### 2. Changes in Expense Ratio of the scheme, if any

| Change in | Previous Month (September 2026) | Current Month (October 2026) |
|---|---|---|
| Direct | 0.98 | 0.98 |
| Regular | 1.88 | 1.88 |

### 3. Changes in Risk-o-Meter of scheme, if any

| Change in | Previous Month (September 2026) | Current Month (October 2026) |
|---|---|---|
| Direct | moderately high | moderately high |
| Regular | moderately high | moderately high |

### 4. Changes in Credit Quality, if any

| Name of security | Rating Previous Month (September 2026) | Rating Current Month (October 2026) |
|---|---|---|
| NA | | |

**Important Weblinks:** For important weblink please refer page no 117.

## Additional Disclosure by AMC

**##Additional Benchmark Name:** CRISIL 10 Year Gilt Index

### 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) | 26.60 | 18.00 | 12.00 | 6.00 | 3.60 | 1.20 |
| Market Value as on October 30, 2026 (₹. in Lacs) | 78.89 | 35.50 | 18.10 | 7.00 | 3.78 | 1.20 |
| **Returns (%)** | **8.85** | **8.53** | **7.97** | **6.12** | **3.24** | **-0.64** |
| Benchmark Returns (%)# | **N.A.** | **8.52** | **8.02** | **6.42** | **4.25** | **0.23** |
| Additional Benchmark Returns (%)# # | **6.03** | **5.83** | **5.15** | **4.82** | **3.19** | **-1.30** |

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

**PLANS & OPTIONS :** 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.

## IDCW History

**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 |

## SEGMENT-WISE BREAK-UP

| Large Cap | MidCap | SmallCap |
|---|---|---|
| 33.57% | 2.95% | 4.23% |

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

**Product Labelling: (This product is suitable for investors who are seeking ~)**

• To generate long-term income / capital appreciation • Investments primarily in debt securities, money market instruments and moderate exposure to equities

~ Investors should consult their financial advisers, if in doubt about whether the product is suitable for them

## FUND DETAILS

**Date Of Inception / Allotment**

December 26, 2003

**#Benchmark Name**

NIFTY 50 Hybrid Composite Debt 15:85 Index (Total Returns Index)

| NAV (As On OCTOBER 30, 2026) | NAV Per Unit(₹) |
|---|---|
| Regular Plan - Growth Option | 82.5544 |
| Regular Plan - Monthly IDCW Option | 12.8702 |
| Regular Plan - Quarterly IDCW Option | 13.6567 |
| Direct Plan - Growth Option | 88.4516 |
| Direct Plan - Monthly IDCW Option | 14.6017 |
| Direct Plan - Quarterly IDCW Option | 15.4832 |

**Assets Under Management**

| | |
|---|---|
| As on October 31, 2026 | ₹3,072.69Cr. |
| Average for Month of October, 2026 | ₹3,084.82Cr. |

## FUND MANAGER DETAILS ¥

| Name | Managing 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 |

## MINIMUM INVESTMENT

| | |
|---|---|
| **Lump sum Amount** | Rs. 100 and any amount thereafter. |
| **SIP Amount** | |

## LOAD STRUCTURE

**EXIT LOAD$$**

• 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.

## EXPENSE RATIO (As On October 31, 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% |

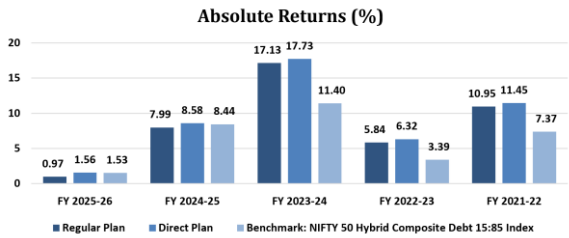
## FUND PERFORMANCE^: As On OCTOBER 30, 2026

| Compounded Annualised Returns | Scheme Returns % | | Benchmark Returns % # | |
|---|---|---|---|---|
| | Regular | Direct | Regular | Direct |
| Last 1 year | -0.57 | -0.04 | -1.44 | -1.44 |
| Last 3 years | 6.61 | 7.20 | 5.75 | 5.75 |
| Last 5 years | 6.82 | 7.37 | 5.34 | 5.34 |
| Since Inception | 9.67 | 9.11 | 7.90 | 7.99 |

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(Gold/Silver Instruments), please refer page 118-119. 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.

**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. Since inception dates for regular plan Dec 26, 03 and direct plan Jan 01, 13 **^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.

## Absolute Returns for each F.Y. for last 5 years




## PORTFOLIO DATA:

| Top 10 Holdings | % To NAV |
|---|---|
| Indian Railways Finance Corp. Ltd. | 7.31 |
| Muthoot Finance Ltd. | 4.83 |
| Housing and Urban Development Corporation Ltd. | 3.95 |
| REC Limited. | 3.48 |
| 7.23 GOI 2039 | 3.18 |
| 7.09 GOI 2054 | 2.97 |
| Power Finance Corporation Ltd. | 2.55 |
| GOI 2034 | 2.53 |
| Torrent Power Ltd. | 2.41 |
| 7.3 GOI 2053 | 2.28 |

**Corresponding Footnote**

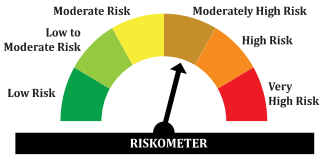
Face Value / Allotment NAV per Unit: ₹ 10, + Industry Classification as recommended by AMFI, CD - Certificate of Deposit; CP - Commercial Papers. Data is as of October 31, 2026 unless otherwise specified.

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

$$For further details, please refer to para 'Exit Load' on page no.119.

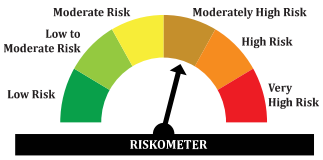
^ For Total Expense Ratio including brokerage, transaction cost and statutory levies please refer our website.

## Scheme Riskometer




*The risk of the scheme is moderately high*

## Benchmark Riskometer




*The risk of the benchmark is moderately high*

Benchmark and Scheme Riskometer As on October 31, 2026. For latest riskometer, investors may refer to the Monthly Portfolios disclosed on the website of the fund viz. www.hdfcfund.com

## MAJOR RISK FACTORS

Link for detailed Risk Factor refer page no 117

1. Market Risk
2. Interest Rate & Credit Risk
3. Liquidity Risk
4. Derivatives Risk
5. Settlement Risk

## QUANTITATIVE MEASURES/RISK MEASURES*

| | |
|---|---|
| • Portfolio Turnover Ratio (Annualized) | |
| a. Equity Turnover | NA |
| b. Gross Exposure Turnover: (Equity + Debt + Derivatives) | NA |
| • Average Maturity: | 8.47 Years |
| • Macaulay Duration: | 4.71 Years |
| • Modified Duration: | 4.47 Years |
| • Annualized Portfolio Yield: | |
| • Yield to Maturity (%): | 8.14% |

#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
*One liner/brief inference provided for above in the table on page no 117

**Additional info pertaining to portfolio**

**Detailed Investment in Securities, Allocation of Net Asset by Sectors, etc. please click link**

**OR**



intouchmutually

# 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

## QUANTITATIVE MEASURES/RISK MEASURES*

| Risk Ratio | |
|---|---|
| Standard Deviation | 4.708% |
| Beta | 1.167 |
| Sharpe Ratio* | 0.191 |

Computed for the 3-yr period ended October 31, 2026 Based on month-end NAV.* Risk free rate: 5.63% (Source: FIMMDA MIBOR) For schemes which have not completed 3 years, data is computed since inception.
*One liner/brief inference provided for above in the table on page no 117

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

## Major Changes w.r.t previous month

### 1. (Top 10 changes in Holding) in portfolio of the scheme, if any

| Name of securities added | Name of securities deleted/reduced | Total Weightage in %age |
|---|---|---|
| - | 7.71% Central Government of India Loans MAT 18/05/2066 | 0.48 |
| ZETWERK MANUFACTURING BUSINESSES LIMITED | - | 0.35 |
| Tonbo Imaging India Limited | - | 0.24 |
| Bonfiglioli Transmissions Limited | - | 0.19 |
| - | REC LIMITED | 0.14 |
| Computer Age Management Services Limited | - | 0.10 |

### 2. Changes in Expense Ratio of the scheme, if any

| Change in | Previous Month (September 2026) | Current Month (October 2026) |
|---|---|---|
| Direct | 1.17 | 1.17 |
| Regular | 1.68 | 1.68 |

### 3. Changes in Risk-o-Meter of scheme, if any

| Change in | Previous Month (September 2026) | Current Month (October 2026) |
|---|---|---|
| Direct | moderately high | moderately high |
| Regular | moderately high | moderately high |

### 4. Changes in Credit Quality, if any

| Name of security | Rating Previous Month (September 2026) | Rating Current Month (October 2026) |
|---|---|---|
| NA | | |

**Important Weblinks:** For important weblink please refer page no 117.

## Additional Disclosure by AMC

**##Additional Benchmark Name:** CRISIL 10 Year Gilt Index

**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) | 27.50 | 18.00 | 12.00 | 6.00 | 3.60 | 1.20 |
| Market Value as on October 30, 2026 (₹. in Lacs) | 86.85 | 34.60 | 17.71 | 6.94 | 3.75 | 1.19 |
| **Returns (%)** | **9.01** | **8.22** | **7.56** | **5.76** | **2.70** | **-1.07** |
| Benchmark Returns (%)# | **7.98** | **7.52** | **6.61** | **4.74** | **2.56** | **-2.25** |
| Additional Benchmark Returns (%)# # | **5.99** | **5.83** | **5.15** | **4.82** | **3.19** | **-1.30** |

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

**PLANS & OPTIONS :** 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.

## SEGMENT-WISE BREAK-UP

| Large Cap | MidCap | SmallCap |
|---|---|---|
| 16.68% | 2.18% | 1.68% |

# 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

## IDCW History

**HDFC CONSERVATIVE HYBRID FUND** (Past 5 months) — **Monthly IDCW Option**

| Record Date | Regular Plan | | | Direct Plan | | |
|---|---|---|---|---|---|---|
| | Cum IDCW NAV(₹) | IDCW per Unit(₹) For | | Cum IDCW NAV(₹) | IDCW per Unit(₹) For | |
| | | Individual & HUF | Others | | Individual & HUF | Others |
| 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 |
| Oct 26, 26 | 12.9213 | 0.1000 | 0.1000 | 14.6453 | 0.1000 | 0.1000 |

**HDFC CONSERVATIVE HYBRID FUND** (Past 5 quarters) — **Quarterly IDCW Option**

| Record Date | Regular Plan | | | Direct Plan | | |
|---|---|---|---|---|---|---|
| | Cum IDCW NAV(₹) | IDCW per Unit(₹) For | | Cum IDCW NAV(₹) | IDCW per Unit(₹) For | |
| | | Individual & HUF | Others | | 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 |

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

**Product Labelling: (This product is suitable for investors who are seeking ~)**

• Capital appreciation over long term • Investment predominantly in equity oriented, debt oriented and Gold ETF schemes

~ Investors should consult their financial advisers, if in doubt about whether the product is suitable for them

## FUND DETAILS

**Date Of Inception / Allotment**

May 05, 2021

**#Benchmark Name**

50% NIFTY 50 TRI + 40% NIFTY Composite Debt Index + 10% Gold derived as per regulatory norms

| NAV (As On OCTOBER 30, 2026) | NAV Per Unit(₹) |
|---|---|
| Regular Plan - Growth Option | 18.841 |
| Regular Plan - IDCW Option | 18.841 |
| Direct Plan - Growth Option | 20.055 |
| Direct Plan - IDCW Option | 20.055 |

**Assets Under Management**

| | |
|---|---|
| As on October 31, 2026 | ₹5,889.35Cr. |
| Average for Month of October, 2026 | ₹5,913.81Cr. |

## FUND MANAGER DETAILS

| Name | Managing 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 |

## MINIMUM INVESTMENT

| | |
|---|---|
| **Lump sum Amount** | Rs. 100 and any amount thereafter. |
| **SIP Amount** | |

## LOAD STRUCTURE

**EXIT LOAD$$**

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

## EXPENSE RATIO (As On October 31, 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% |
|---|---|

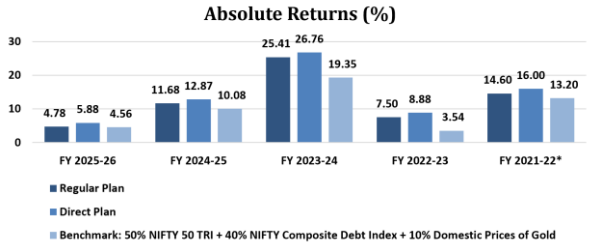
Investors in the Scheme shall bear the recurring expenses of the Scheme in addition to the expenses of other schemes in which this Fund of Funds scheme makes investment (subject to regulatory limits).

## FUND PERFORMANCE^: As On OCTOBER 30, 2026

| Compounded Annualised Returns | Scheme Returns % | | Benchmark Returns % # | |
|---|---|---|---|---|
| | Regular | Direct | Regular | Direct |
| Last 1 year | -0.77 | 0.24 | -2.97 | -2.97 |
| Last 3 years | 11.29 | 12.46 | 9.31 | 9.31 |
| Last 5 years | 10.73 | 11.97 | 7.99 | 7.99 |
| Since Inception | 12.23 | 13.51 | 9.46 | 9.46 |

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 118-119. Different plans viz. Regular Plan and Direct Plan have a different expense structure. The expenses of the Direct Plan under the Scheme will be lower to the extent of the distribution expenses / commission charged in the Regular Plan. Since inception dates for regular plan May 05, 21 and direct plan May 05, 21 **^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.

## Absolute Returns for each F.Y. for last 5 years




## PORTFOLIO DATA:

| Top 10 Holdings | % To NAV |
|---|---|
| HDFC Large Cap Fund - Direct Plan - Growth Option | 21.01 |
| HDFC Flexi Cap Fund - Direct Plan- Growth Option | 18.39 |
| HDFC Gold ETF | 11.46 |
| HDFC Short Term Fund - Growth Option - Direct Plan | 9.14 |
| HDFC Corporate Bond Fund - Growth Option - Direct Plan | 6.24 |
| HDFC Small Cap Fund - Direct Plan- Growth Option | 5.78 |
| HDFC Banking & Financial Services Fund - Direct Plan - Growth Option | 4.40 |
| HDFC Medium Term Fund - Growth Option - Direct Plan | 4.11 |
| HDFC Technology Fund - Direct Plan - Growth Option | 3.33 |
| HDFC Large & Mid Cap Fund - Direct Plan- Growth Option | 3.02 |

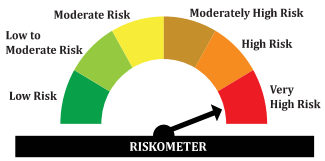
**Corresponding Footnote**

Face Value / Allotment NAV per Unit: ₹ 10, Data is as of October 31, 2026 unless otherwise specified.

$$For further details, please refer to para 'Exit Load' on page no.119.

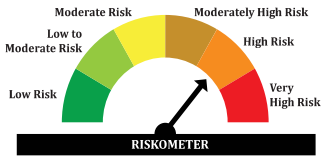
^ For Total Expense Ratio including brokerage, transaction cost and statutory levies please refer our website.

## Scheme Riskometer




*The risk of the scheme is very high*

## Benchmark Riskometer




*The risk of the benchmark is high*

Benchmark and Scheme Riskometer As on October 31, 2026. For latest riskometer, investors may refer to the Monthly Portfolios disclosed on the website of the fund viz. www.hdfcfund.com

## MAJOR RISK FACTORS

Link for detailed Risk Factor refer page no 117

1. Market Risk
2. Concentration Risk
3. Liquidity Risk
4. Settlement Risk
5. Underlying Scheme Risk

## QUANTITATIVE MEASURES/RISK MEASURES*

| | |
|---|---|
| • Portfolio Turnover Ratio (Annualized) | |
| a. Equity Turnover | NA |
| b. Gross Exposure Turnover: (Equity + Debt + Derivatives) | NA |
| • Average Maturity: | NA |
| • Macaulay Duration: | NA |
| • Modified Duration: | NA |
| • Annualized Portfolio Yield: | |
| • Yield to Maturity (%): | NA |

*One liner/brief inference provided for above in the table on page no 117

**Additional info pertaining to portfolio**

**Detailed Investment in Securities, Allocation of Net Asset by Sectors, etc. please click link**

**OR**

## QUANTITATIVE MEASURES/RISK MEASURES*

| Risk Ratio | |
|---|---|
| Standard Deviation | NA |
| Beta | NA |
| Sharpe Ratio* | NA |

*One liner/brief inference provided for above in the table on page no 117

## Major Changes w.r.t previous month

### 1. (Top 10 changes in Holding) in portfolio of the scheme, if any

| Name of securities added | Name of securities deleted/reduced | Total Weightage in %age |
|---|---|---|
| - | HDFC Long Term Fund - Direct Plan - Growth Option | 0.59 |

### 2. Changes in Expense Ratio of the scheme, if any

| Change in | Previous Month (September 2026) | Current Month (October 2026) |
|---|---|---|
| Direct | 0.14 | 0.14 |
| Regular | 1.12 | 1.12 |

### 3. Changes in Risk-o-Meter of scheme, if any

| Change in | Previous Month (September 2026) | Current Month (October 2026) |
|---|---|---|
| Direct | very high | very high |
| Regular | very high | very high |

### 4. Changes in Credit Quality, if any

| Name of security | Rating Previous Month (September 2026) | Rating Current Month (October 2026) |
|---|---|---|
| NA | | |

**Important Weblinks:** For important weblink please refer page no 117.

## Additional Disclosure by AMC

**##Additional Benchmark Name:** Nifty 50 Index (TRI)

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

| | Since Inception SIP | 5 year SIP | 3 year SIP | 1 year SIP |
|---|---|---|---|---|
| Total Amount Invested (₹. in Lacs) | 6.60 | 6.00 | 3.60 | 1.20 |
| Market Value as on October 30, 2026 (₹. in Lacs) | 8.72 | 7.67 | 3.91 | 1.18 |
| **Returns (%)** | **10.06** | **9.75** | **5.49** | **-3.15** |
| Benchmark Returns (%)# | **7.63** | **7.36** | **3.96** | **-5.21** |
| Additional Benchmark Returns (%)# # | **5.80** | **5.15** | **-0.54** | **-9.03** |

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

**PLANS & OPTIONS :** 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 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 FOF
Equity Oriented FOF

**Product Labelling: (This product is suitable for investors who are seeking ~)**

• Capital appreciation / generate income over long term • To invest in units of Equity-oriented schemes based on varied market caps.

~ Investors should consult their financial advisers, if in doubt about whether the product is suitable for them

## FUND DETAILS

**Date Of Inception / Allotment**
September 29, 2025

**#Benchmark Name**
NIFTY 500 (TRI)

| NAV (As On OCTOBER 30, 2026) | NAV Per Unit(₹) |
|---|---|
| Regular Plan - Growth Option | 9.5750 |
| Regular Plan - IDCW Option | 9.5750 |
| Direct Plan - Growth Option | 9.6798 |
| Direct Plan - IDCW Option | 9.6798 |

**Assets Under Management**

| | |
|---|---|
| As on October 31, 2026 | ₹2,575.60Cr. |
| Average for Month of October, 2026 | ₹2,564.90Cr. |

## FUND MANAGER DETAILS

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

## MINIMUM INVESTMENT

| | |
|---|---|
| **Lump sum Amount** | Rs. 100 and any amount thereafter. |
| **SIP Amount** | |

## LOAD STRUCTURE

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

## EXPENSE RATIO
**(As On October 31, 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% |

## QUANTITATIVE MEASURES/RISK MEASURES*

| Risk Ratio | |
|---|---|
| Standard Deviation | NA |
| Beta | NA |
| Sharpe Ratio* | NA |

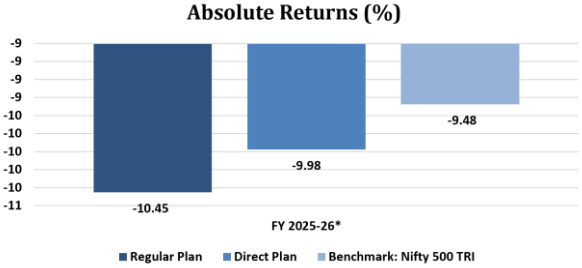
*One liner/brief inference provided for above in the table on page no 117

## FUND PERFORMANCE^: As On OCTOBER 30, 2026

| Compounded Annualised Returns | Scheme Returns % | | Benchmark Returns % # | |
|---|---|---|---|---|
| | Regular | Direct | Regular | Direct |
| Last 1 year | -6.92 | -5.99 | -6.83 | -6.83 |
| Since Inception | -3.92 | -2.96 | -2.57 | -2.57 |

Returns greater than 1 year period are compounded annualized (CAGR). For performance of other schemes managed by Ihab Dalwai, please refer page 118-119. Different plans viz. Regular Plan and Direct Plan have a different expense structure. The expenses of the Direct Plan under the Scheme will be lower to the extent of the distribution expenses / commission charged in the Regular Plan. Since inception dates for regular plan Sep 29, 25 and direct plan Sep 29, 25 **^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.

## Absolute Returns for each F.Y. for last 5 years




## PORTFOLIO DATA:

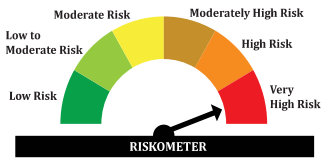
| Top 10 Holdings | % To NAV |
|---|---|
| HDFC Large Cap Fund - Direct Plan - Growth Option | 34.09 |
| HDFC Flexi Cap Fund - Direct Plan- Growth Option | 28.15 |
| HDFC Large & Mid Cap Fund - Direct Plan- Growth Option | 13.82 |
| HDFC Small Cap Fund - Direct Plan- Growth Option | 11.73 |
| HDFC Multi Cap Fund - Direct Plan - Growth Option | 8.74 |

**Corresponding Footnote**
Face Value / Allotment NAV per Unit: ₹ 10, + Industry Classification as recommended by AMFI, Data is as of October 31, 2026 unless otherwise specified.

$$For further details, please refer to para 'Exit Load' on page no.119.

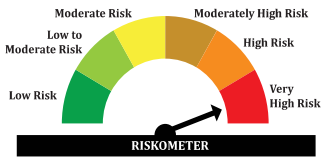
^ For Total Expense Ratio including brokerage, transaction cost and statutory levies please refer our website.

## Scheme Riskometer




*The risk of the scheme is very high*

## Benchmark Riskometer




*The risk of the benchmark is very high*

Benchmark and Scheme Riskometer As on October 31, 2026. For latest riskometer, investors may refer to the Monthly Portfolios disclosed on the website of the fund viz. www.hdfcfund.com

## MAJOR RISK FACTORS

Link for detailed Risk Factor refer page no 117

1. Market Risk
2. Concentration Risk
3. Liquidity Risk
4. Settlement Risk
5. Underlying Scheme Risk

## QUANTITATIVE MEASURES/RISK MEASURES*

| | |
|---|---|
| • Portfolio Turnover Ratio (Annualized) | |
| a. Equity Turnover | NA |
| b. Gross Exposure Turnover: (Equity + Debt + Derivatives) | NA |
| • Average Maturity: | NA |
| • Macaulay Duration: | NA |
| • Modified Duration: | NA |
| • Annualized Portfolio Yield: | NA |
| • Yield to Maturity (%): | |

*One liner/brief inference provided for above in the table on page no 117

**Additional info pertaining to portfolio**

**Detailed Investment in Securities, Allocation of Net Asset by Sectors, etc. please click link**

**OR**



intouchmutually

## Major Changes w.r.t previous month

### 1. (Top 10 changes in Holding) in portfolio of the scheme, if any

| Name of securities added | Name of securities deleted/reduced | Total Weightage in %age |
|---|---|---|
| - | - | - |

### 2. Changes in Expense Ratio of the scheme, if any

| Change in | Previous Month (September 2026) | Current Month (October 2026) |
|---|---|---|
| Direct | 0.3 | 0.3 |
| Regular | 1.25 | 1.25 |

### 3. Changes in Risk-o-Meter of scheme, if any

| Change in | Previous Month (September 2026) | Current Month (October 2026) |
|---|---|---|
| Direct | very high | very high |
| Regular | very high | very high |

### 4. Changes in Credit Quality, if any

| Name of security | Rating Previous Month (September 2026) | Rating Current Month (October 2026) |
|---|---|---|
| NA | | |

**Important Weblinks:** For important weblink please refer page no 117.

## Additional Disclosure by AMC

**##Additional Benchmark Name:** NIFTY 50 (TRI)

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

| | Since Inception SIP | 1 year SIP |
|---|---|---|
| Total Amount Invested (₹. in Lacs) | 1.40 | 1.20 |
| Market Value as on October 30, 2026 (₹. in Lacs) | 1.35 | 1.16 |
| **Returns (%)** | **-6.11** | **-6.75** |
| Benchmark Returns (%)# | **-6.30** | **-7.40** |

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

**PLANS & OPTIONS :** 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

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

CATEGORY OF FOF
FUND OF FUND (DOMESTIC)

**Product Labelling: (This product is suitable for investors who are seeking ~)**

• Capital appreciation over long term • Investment in Units of HDFC Gold ETF(HGETF). HGETF invests in gold bullion of 0.995 fineness

~ Investors should consult their financial advisers, if in doubt about whether the product is suitable for them

## FUND DETAILS

**Date Of Inception / Allotment**

November 01, 2011

**#Benchmark Name**

Domestic Price of Physical Gold

| NAV (As On OCTOBER 30, 2026) | NAV Per Unit(₹) |
|---|---|
| Regular Plan - Growth Option | 41.3433 |
| Direct Plan - Growth Option | 43.4533 |

**Assets Under Management**

| | |
|---|---|
| As on October 31, 2026 | ₹11,488.11Cr. |
| Average for Month of October, 2026 | ₹11,883.13Cr. |

## FUND MANAGER DETAILS

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

## MINIMUM INVESTMENT

| | |
|---|---|
| **Lump sum Amount** | Rs. 100 and any amount thereafter. (Fresh subscriptions/ switch-ins and Fresh systematic registrations shall not be accepted after cut-off time (3:00 pm) of October 15, 2026 until further notice) |
| **SIP Amount** | |

## LOAD STRUCTURE

**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

## EXPENSE RATIO
**(As On October 31, 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).

## QUANTITATIVE MEASURES/RISK MEASURES*

| Risk Ratio | |
|---|---|
| Standard Deviation | NA |
| Beta | NA |
| Sharpe Ratio* | NA |

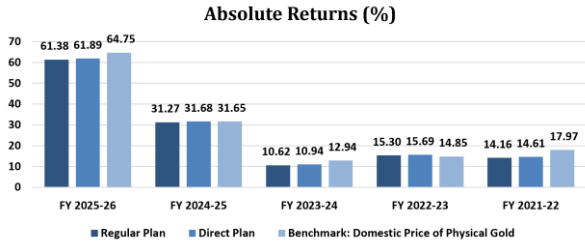
*One liner/brief inference provided for above in the table on page no 117

## FUND PERFORMANCE^: As On OCTOBER 30, 2026

| Compounded Annualised Returns | Scheme Returns % | | Benchmark Returns % # | |
|---|---|---|---|---|
| | Regular | Direct | Regular | Direct |
| Last 1 year | 14.79 | 15.13 | 16.10 | 16.10 |
| Last 3 years | 29.87 | 30.26 | 31.54 | 31.54 |
| Last 5 years | 22.26 | 22.65 | 23.95 | 23.95 |
| Since Inception | 9.92 | 10.40 | 11.55 | 11.63 |

Returns greater than 1 year are compounded annualized (CAGR). For performance of other schemes managed by Nandita Menezes & Arun Agarwal, please refer page 118-119. Different plans viz. Regular Plan and Direct Plan have a different expense structure. The expenses of the Direct Plan under the Scheme will be lower to the extent of the distribution expenses / commission charged in the Regular Plan. Since inception dates for regular plan Nov 01, 11 and direct plan Jan 01, 13 **^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.

## Absolute Returns for each F.Y. for last 5 years




## PORTFOLIO DATA:

| Top 10 Holdings | % To NAV |
|---|---|
| HDFC Gold ETF | 100.04 |

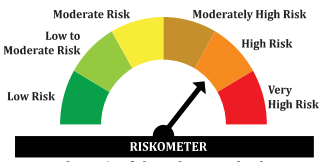
**Corresponding Footnote**

Face Value / Allotment NAV per Unit: ₹ 10, Data is as of October 31, 2026 unless otherwise specified. N.A. Not Available

$$For further details, please refer to para 'Exit Load' on page no.119.

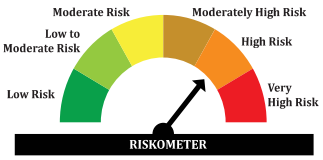
^ For Total Expense Ratio including brokerage, transaction cost and statutory levies please refer our website.

## Scheme Riskometer




*The risk of the scheme is high*

## Benchmark Riskometer




*The risk of the benchmark is high*

Benchmark and Scheme Riskometer As on October 31, 2026. For latest riskometer, investors may refer to the Monthly Portfolios disclosed on the website of the fund viz. www.hdfcfund.com

## MAJOR RISK FACTORS

Link for detailed Risk Factor refer page no 117

1. Market Risk
2. Concentration Risk
3. Liquidity Risk
4. Settlement Risk
5. Underlying Scheme Risk

## QUANTITATIVE MEASURES/RISK MEASURES*

| | |
|---|---|
| • Portfolio Turnover Ratio (Annualized) | |
| a. Equity Turnover | NA |
| b. Gross Exposure Turnover: (Equity + Debt + Derivatives) | NA |
| • Average Maturity: | NA |
| • Macaulay Duration: | NA |
| • Modified Duration: | NA |
| • Annualized Portfolio Yield: | NA |
| • Yield to Maturity (%): | |

*One liner/brief inference provided for above in the table on page no 117

**Additional info pertaining to portfolio**

**Detailed Investment in Securities, Allocation of Net Asset by Sectors, etc. please click link**

**OR**

# HDFC Gold ETF Fund of Fund

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

....Contd from previous page

CATEGORY OF FOF

FUND OF FUND

## Major Changes w.r.t previous month

### 1. (Top 10 changes in Holding) in portfolio of the scheme, if any

| Name of securities added | Name of securities deleted/reduced | Total Weightage in %age |
|---|---|---|
| - | - | - |

### 2. Changes in Expense Ratio of the scheme, if any

| Change in | Previous Month (September 2026) | Current Month (October 2026) |
|---|---|---|
| Direct | 0.2 | 0.2 |
| Regular | 0.47 | 0.47 |

### 3. Changes in Risk-o-Meter of scheme, if any

| Change in | Previous Month (September 2026) | Current Month (October 2026) |
|---|---|---|
| Direct | high | high |
| Regular | high | high |

### 4. Changes in Credit Quality, if any

| Name of security | Rating Previous Month (September 2026) | Rating Current Month (October 2026) |
|---|---|---|
| NA | | |

**Important Weblinks:** For important weblink please refer page no 117.

## Additional Disclosure by AMC

**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) | 18.00 | 18.00 | 12.00 | 6.00 | 3.60 | 1.20 |
| Market Value as on October 30, 2026 (₹. in Lacs) | 57.80 | 57.80 | 32.81 | 11.36 | 5.39 | 1.17 |
| **Returns (%)** | **14.26** | **14.26** | **19.11** | **25.86** | **28.15** | **-4.80** |
| Benchmark Returns (%)# | **15.67** | **15.67** | **20.58** | **27.63** | **30.24** | **-4.43** |

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

**PLANS & OPTIONS :** Regular Plan, Direct Plan. Each Plan offers Growth Option only

# HDFC Silver ETF Fund of Fund

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

CATEGORY OF FOF
FUND OF FUND (DOMESTIC)

**Product Labelling: (This product is suitable for investors who are seeking ~)**

• Capital appreciation over long term. • Investment in Units of HDFC Silver ETF (HSETF). HSETF invests in Silver and Silver related instruments.

~ Investors should consult their financial advisers, if in doubt about whether the product is suitable for them

## FUND DETAILS

**Date Of Inception / Allotment**

October 28, 2022

**#Benchmark Name**

Domestic Prices of physical Silver (derived as per regulatory norms)

| NAV (As On OCTOBER 30, 2026) | NAV Per Unit(₹) |
|---|---|
| Regular Plan - Growth Option | 29.4399 |
| Direct Plan - Growth Option | 29.8798 |

**Assets Under Management**

| | |
|---|---|
| As on October 31, 2026 | ₹3,787.89Cr. |
| Average for Month of October, 2026 | ₹4,296.13Cr. |

## FUND MANAGER DETAILS

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

## MINIMUM INVESTMENT

| | |
|---|---|
| **Lump sum Amount** | Rs. 100 and any amount thereafter. |
| **SIP Amount** | |

## LOAD STRUCTURE

**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$

## EXPENSE RATIO (As On October 31, 2026)

Base expense Ratio Including statutory levies on expenses part of BER, excluding brokerage, transaction cost and execution related statutory levies^

| 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).

## QUANTITATIVE MEASURES/RISK MEASURES*

| Risk Ratio | |
|---|---|
| Standard Deviation | NA |
| Beta | NA |
| Sharpe Ratio* | NA |

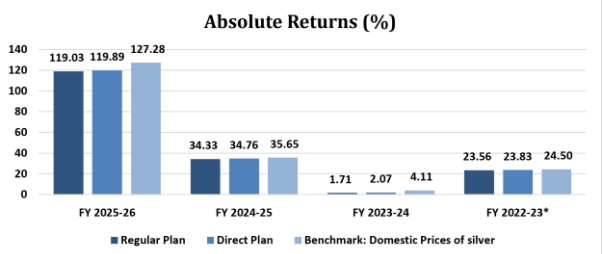
*One liner/brief inference provided for above in the table on page no 117

## FUND PERFORMANCE^: As On OCTOBER 30, 2026

| Compounded Annualised Returns | Scheme Returns % | | Benchmark Returns % # | |
|---|---|---|---|---|
| | Regular | Direct | Regular | Direct |
| Last 1 year | 19.98 | 20.45 | 22.68 | 22.68 |
| Last 3 years | 33.60 | 34.06 | 36.55 | 36.55 |
| Since Inception | 30.92 | 31.40 | 33.52 | 33.52 |

Returns greater than 1 year are compounded annualized (CAGR). For performance of other schemes managed by Nandita Menezes & Arun Agarwal, please refer page 118-119. Different plans viz. Regular Plan and Direct Plan have a different expense structure. The expenses of the Direct Plan under the Scheme will be lower to the extent of the distribution expenses / commission charged in the Regular Plan. Since inception dates for regular plan Oct 28, 22 and direct plan Oct 28, 22 **^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.

## Absolute Returns for each F.Y. for last 5 years




## PORTFOLIO DATA:

| Top 10 Holdings | % To NAV |
|---|---|
| HDFC Silver ETF | 99.87 |

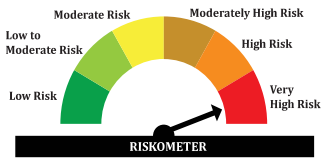
**Corresponding Footnote**

Face Value / Allotment NAV per Unit: ₹ 10, Data is as of October 31, 2026 unless otherwise specified. N.A. Not Available

$$For further details, please refer to para 'Exit Load' on page no.119.

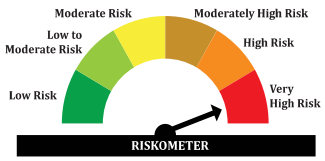
^ For Total Expense Ratio including brokerage, transaction cost and statutory levies please refer our website.

## Scheme Riskometer




*The risk of the scheme is very high*

## Benchmark Riskometer




*The risk of the benchmark is very high*

Benchmark and Scheme Riskometer As on October 31, 2026. For latest riskometer, investors may refer to the Monthly Portfolios disclosed on the website of the fund viz. www.hdfcfund.com

## MAJOR RISK FACTORS

Link for detailed Risk Factor refer page no 117

1. Market Risk
2. Concentration Risk
3. Liquidity Risk
4. Settlement Risk
5. Underlying Scheme Risk

## QUANTITATIVE MEASURES/RISK MEASURES*

| | |
|---|---|
| • Portfolio Turnover Ratio (Annualized) | |
| a. Equity Turnover | NA |
| b. Gross Exposure Turnover: (Equity + Debt + Derivatives) | NA |
| • Average Maturity: | NA |
| • Macaulay Duration: | NA |
| • Modified Duration: | NA |
| • Annualized Portfolio Yield: | NA |
| • Yield to Maturity (%): | |

*One liner/brief inference provided for above in the table on page no 117

**Additional info pertaining to portfolio**

**Detailed Investment in Securities, Allocation of Net Asset by Sectors, etc. please click link**

**OR**

# HDFC Silver ETF Fund of Fund

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

....Contd from previous page

CATEGORY OF FOF

FUND OF FUND

## Major Changes w.r.t previous month

### 1. (Top 10 changes in Holding) in portfolio of the scheme, if any

| Name of securities added | Name of securities deleted/reduced | Total Weightage in %age |
|---|---|---|
| - | - | - |

### 2. Changes in Expense Ratio of the scheme, if any

| Change in | Previous Month (September 2026) | Current Month (October 2026) |
|---|---|---|
| Direct | 0.21 | 0.21 |
| Regular | 0.55 | 0.55 |

### 3. Changes in Risk-o-Meter of scheme, if any

| Change in | Previous Month (September 2026) | Current Month (October 2026) |
|---|---|---|
| Direct | very high | very high |
| Regular | very high | very high |

### 4. Changes in Credit Quality, if any

| Name of security | Rating Previous Month (September 2026) | Rating Current Month (October 2026) |
|---|---|---|
| NA | | |

**Important Weblinks:** For important weblink please refer page no 117.

## Additional Disclosure by AMC

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

| | Since Inception SIP | 3 year SIP | 1 year SIP |
|---|---|---|---|
| Total Amount Invested (₹. in Lacs) | 4.90 | 3.60 | 1.20 |
| Market Value as on October 30, 2026 (₹. in Lacs) | 9.00 | 5.72 | 0.99 |
| **Returns (%)** | **30.84** | **32.57** | **-30.39** |
| Benchmark Returns (%)# | **33.64** | **35.84** | **-30.77** |

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

**PLANS & OPTIONS :** Regular Plan, Direct Plan. Each Plan offers Growth Option only.

# 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

**Product Labelling: (This product is suitable for investors who are seeking ~)**
• To generate long-term capital appreciation / income • Investment predominantly of equity & equity related instruments
~ Investors should consult their financial advisers, if in doubt about whether the product is suitable for them

## FUND DETAILS

**Date Of Inception / Allotment**
March 31,1996

**#Benchmark Name**
NIFTY 500 Index (TRI)

| NAV (As On OCTOBER 30, 2026) | NAV Per Unit(₹) |
|---|---|
| Regular Plan - Growth Option | 1,318.649 |
| Regular Plan - IDCW Option | 63.998 |
| Direct Plan - Growth Option | 1,434.915 |
| Direct Plan - IDCW Option | 89.692 |

**Assets Under Management**

| | |
|---|---|
| As on October 31, 2026 | ₹15,108.43Cr. |
| Average for Month of October, 2026 | ₹14,949.84Cr. |

## FUND MANAGER DETAILS ¥

| Name | Managing Since | Total Exp |
|---|---|---|
| Amar Kalkundrikar | December 08, 2025 | Over 24 years |

## MINIMUM INVESTMENT

| | |
|---|---|
| **Lump sum Amount** | Rs. 500 and any amount in the multiple of 500 thereafter. |
| **SIP Amount** | |

## LOAD STRUCTURE

**EXIT LOAD$$**
Nil

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

## EXPENSE RATIO (As On October 31, 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% |
|---|---|

## QUANTITATIVE MEASURES/RISK MEASURES*

**Risk Ratio**

| | |
|---|---|
| Standard Deviation | 14.065% |
| Beta | 0.842 |
| Sharpe Ratio* | 0.487 |

Computed for the 3-yr period ended October 31, 2026 Based on month-end NAV.* Risk free rate: 5.63% (Source: FIMMDA MIBOR) For schemes which have not completed 3 years, data is computed since inception.

**Information Ratio**

| Year | Regular | Direct |
|---|---|---|
| 1 Year | -0.81 | -0.66 |

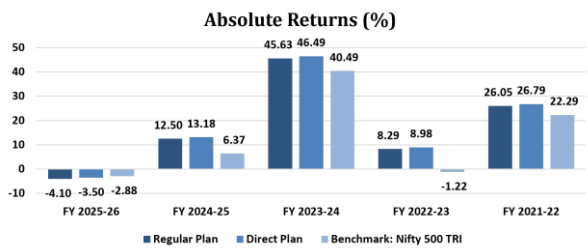
*One liner/brief inference provided for above in the table on page no 117

## FUND PERFORMANCE^: As On OCTOBER 30, 2026

| Compounded Annualised Returns | Scheme Returns % $$ | | Benchmark Returns % # | |
|---|---|---|---|---|
| | Regular | Direct | Regular | Direct |
| Last 1 year | -9.55 | -9.02 | -6.83 | -6.83 |
| Last 3 years | 12.12 | 12.80 | 10.27 | 10.27 |
| Last 5 years | 12.27 | 12.95 | 8.80 | 8.80 |
| Since Inception | 20.90 | 13.58 | 13.58 | 12.84 |

Returns greater than 1 year period are compounded annualized (CAGR) $$ All IDCW 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 118-119. Different plans viz. Regular Plan and Direct Plan have a different expense structure. The expenses of the Direct Plan under the Scheme will be lower to the extent of the distribution expenses / commission charged in the Regular Plan. As 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. Since inception dates for regular plan Mar 31, 96 and direct plan Jan 01, 13 **^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.

## Absolute Returns for each F.Y. for last 5 years




## PORTFOLIO DATA:

| Top 10 Holdings | % To NAV |
|---|---|
| ICICI Bank Ltd. | 9.48 |
| HDFC Bank Ltd.£ | 7.61 |
| Axis Bank Ltd. | 6.44 |
| Kotak Mahindra Bank Limited | 5.35 |
| Bharti Airtel Ltd. | 4.95 |
| State Bank of India | 4.46 |
| Maruti Suzuki India Limited | 4.15 |
| HCL Technologies Ltd. | 3.38 |
| SBI Life Insurance Company Ltd. | 2.78 |
| Eternal Limited | 2.56 |

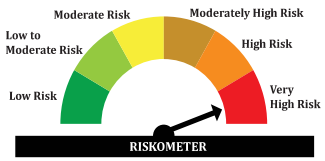
**Corresponding Footnote**
Face Value / Allotment NAV per Unit: ₹ 10, + Industry Classification as recommended by AMFI, Data is as of October 31, 2026 unless otherwise specified.

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

$$For further details, please refer to para 'Exit Load' on page no.119.

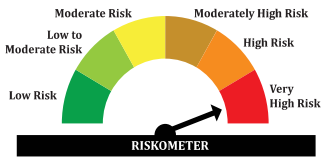
^ For Total Expense Ratio including brokerage, transaction cost and statutory levies please refer our website.

## Scheme Riskometer




*The risk of the scheme is very high*

## Benchmark Riskometer




*The risk of the benchmark is very high*

Benchmark and Scheme Riskometer As on October 31, 2026. For latest riskometer, investors may refer to the Monthly Portfolios disclosed on the website of the fund viz. www.hdfcfund.com

## MAJOR RISK FACTORS

Link for detailed Risk Factor refer page no 117

1. Market Risk
2. Liquidity Risk
3. Concentration Risk
4. Settlement Risk
5. Legal and Regulatory Risk

## QUANTITATIVE MEASURES/RISK MEASURES*

- Portfolio Turnover Ratio (Annualized)
  a. Equity Turnover 25.63%
  b. Gross Exposure Turnover: (Equity + Debt + Derivatives) 25.75%
- Average Maturity: NA
- Macaulay Duration: NA
- Modified Duration: NA
- Annualized Portfolio Yield: NA
- Yield to Maturity (%):

*One liner/brief inference provided for above in the table on page no 117

**Additional info pertaining to portfolio**

**Detailed Investment in Securities, Allocation of Net Asset by Sectors, etc. please click link**

**OR**



intouchmutually

# 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**

....Contd from previous page

CATEGORY OF SCHEME
ELSS - TAX SAVER FUND

## Major Changes w.r.t previous month

### 1. (Top 10 changes in Holding) in portfolio of the scheme, if any

| Name of securities added | Name of securities deleted/reduced | Total Weightage in %age |
|---|---|---|
| - | Popular Vehicles and Services Limited | 0.31 |
| Hitachi Energy India Ltd. | - | 0.18 |
| - | Anthem Biosciences Limited | 0.07 |
| ABB India Ltd. | - | 0.03 |

### 2. Changes in Expense Ratio of the scheme, if any

| Change in | Previous Month (September 2026) | Current Month (October 2026) |
|---|---|---|
| Direct | 1.13 | 1.13 |
| Regular | 1.7 | 1.7 |

### 3. Changes in Risk-o-Meter of scheme, if any

| Change in | Previous Month (September 2026) | Current Month (October 2026) |
|---|---|---|
| Direct | very high | very high |
| Regular | very high | very high |

### 4. Changes in Credit Quality, if any

| Name of security | Rating Previous Month (September 2026) | Rating Current Month (October 2026) |
|---|---|---|
| NA | | |

**Important Weblinks:** For important weblink please refer page no 117.

## Additional Disclosure by AMC

**##Additional Benchmark Name:** Nifty 50 Index (TRI)

**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) | 36.70 | 18.00 | 12.00 | 6.00 | 3.60 | 1.20 |
| Market Value as on October 30, 2026 (₹. in Lacs) $$ | 1,688.82 | 51.44 | 23.45 | 7.65 | 3.66 | 1.15 |
| **Returns (%) $$** | **19.84** | **12.91** | **12.86** | **9.66** | **1.03** | **-7.94** |
| Benchmark Returns (%)# | **14.36** | **12.80** | **12.07** | **7.46** | **0.89** | **-7.40** |
| Additional Benchmark Returns (%)# # | **12.99** | **11.33** | **10.40** | **5.15** | **-0.54** | **-9.03** |

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

**PLANS & OPTIONS :** Regular Plan, Direct Plan. Under Each Plan: Growth & IDCW Option. The IDCW Option offers Payout of IDCW Option.

## IDCW History

**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 | IDCW per Unit(₹) For Others | Cum IDCW NAV(₹) | IDCW per Unit(₹) For Individual & HUF | IDCW per Unit(₹) For Others |
| Mar 10, 22 | 55.928 | 5.750 | 5.750 | 67.943 | 5.750 | 5.750 |
| Mar 09, 23 | 58.383 | 5.750 | 5.750 | 72.808 | 5.750 | 5.750 |
| Mar 07, 24 | 76.458 | 7.000 | 7.000 | 98.005 | 7.000 | 7.000 |
| Mar 06, 25 | 73.7700 | 7.0000 | 7.0000 | 97.2420 | 7.0000 | 7.0000 |
| Feb 26, 26 | 77.0900 | 7.0000 | 7.0000 | 104.8150 | 7.0000 | 7.0000 |

# 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) Ω**

CATEGORY OF SCHEME
CHILDREN'S FUND

**Product Labelling: (This product is suitable for investors who are seeking ~)**

• Capital appreciation over long term • Investment in equity and equity related instruments as well as debt and money market instruments.

~ Investors should consult their financial advisers, if in doubt about whether the product is suitable for them

## FUND DETAILS

**Date Of Inception / Allotment**

March 02, 2001

**#Benchmark Name**

NIFTY 50 Hybrid Composite Debt 65:35 Index (Total Returns Index)

| NAV (As On OCTOBER 30, 2026) | NAV Per Unit(₹) |
|---|---|
| Regular Plan - Growth Option | 277.917 |
| Direct Plan - Growth Option | 311.407 |

**Assets Under Management**

| | |
|---|---|
| As on October 31, 2026 | ₹10,178.98Cr. |
| Average for Month of October, 2026 | ₹10,263.00Cr. |

## FUND MANAGER DETAILS ¥

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

## MINIMUM INVESTMENT

| | |
|---|---|
| **Lump sum Amount** | Rs. 100 and any amount thereafter. |
| **SIP Amount** | |

## LOAD STRUCTURE

**EXIT LOAD$$**

(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

**LOCK-IN PERIOD**

**For Fresh investments by investors including SIP/STP registrations, etc (effective May 23, 2018):** 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

## EXPENSE RATIO (As On October 31, 2026)

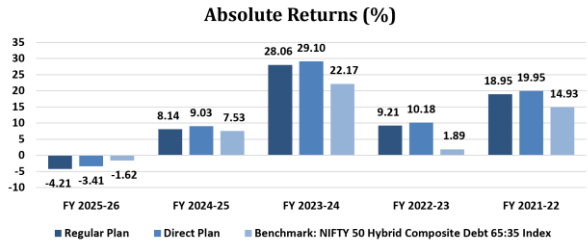
| Base expense Ratio Including statutory levies on expenses part of BER, excluding brokerage, transaction cost and execution related statutory levies^ | |
|---|---|
| Regular: 1.77% | Direct: 0.99% |

## FUND PERFORMANCE^: As On OCTOBER 30, 2026

| Compounded Annualised Returns | Scheme Returns % | | Benchmark Returns % # | |
|---|---|---|---|---|
| | Regular | Direct | Regular | Direct |
| Last 1 year | -6.54 | -5.79 | -6.09 | -6.09 |
| Last 3 years | 7.18 | 8.06 | 7.06 | 7.06 |
| Last 5 years | 8.33 | 9.24 | 6.27 | 6.27 |
| Since Inception | 14.99 | 13.99 | NA | 10.37 |

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. $ Adjusted for Bonus units declared under the Scheme. For performance of other schemes managed by Chirag Setalvad & Anil Bamboli, please refer page 118-119. Different plans viz. Regular Plan and Direct Plan have a different expense structure. The expenses of the Direct Plan under the Scheme will be lower to the extent of the distribution expenses / commission charged in the Regular Plan. Since inception dates for regular plan Mar 02, 01 and direct plan Jan 01, 13 **^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.

## Absolute Returns for each F.Y. for last 5 years




## PORTFOLIO DATA:

| Top 10 Holdings | % To NAV |
|---|---|
| ICICI Bank Ltd. | 7.11 |
| HDFC Bank Ltd.£ | 6.15 |
| Larsen and Toubro Ltd. | 3.75 |
| 7.18 GOI 2033 | 3.74 |
| Kotak Mahindra Bank Limited | 3.38 |
| State Bank of India | 3.31 |
| 7.1 GOI 2034 | 2.99 |
| Reliance Industries Ltd. | 2.84 |
| Aster DM Quality Care Limited | 2.52 |
| eClerx Services Limited | 2.21 |

**Corresponding Footnote**

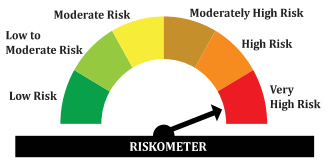
Face Value / Allotment NAV per Unit: ₹ 10, + Industry Classification as recommended by AMFI, Data is as of October 31, 2026 unless otherwise specified.

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

$$For further details, please refer to para 'Exit Load' on page no.119.

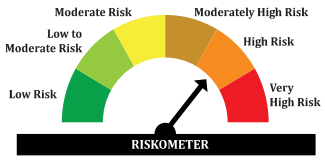
^ For Total Expense Ratio including brokerage, transaction cost and statutory levies please refer our website.

## Scheme Riskometer




*The risk of the scheme is very high*

## Benchmark Riskometer




*The risk of the benchmark is high*

Benchmark and Scheme Riskometer As on October 31, 2026. For latest riskometer, investors may refer to the Monthly Portfolios disclosed on the website of the fund viz. www.hdfcfund.com

## MAJOR RISK FACTORS

Link for detailed Risk Factor refer page no 117

1. Market Risk
2. Interest Rate & Credit Risk
3. Liquidity Risk
4. Derivatives Risk
5. Settlement Risk

## QUANTITATIVE MEASURES/RISK MEASURES*

- Portfolio Turnover Ratio (Annualized)
  a. Equity Turnover 12.59%
  b. Gross Exposure Turnover: (Equity + Debt + Derivatives) 12.59%
- Average Maturity: 6.95 Years
- Macaulay Duration: 4.72 Years
- Modified Duration: 4.48 Years
- Annualized Portfolio Yield: 7.78%
- Yield to Maturity (%):

#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
*One liner/brief inference provided for above in the table on page no 117

**Additional info pertaining to portfolio**

**Detailed Investment in Securities, Allocation of Net Asset by Sectors, etc. please click link**

**OR**

# 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) Ω**

....Contd from previous page

CATEGORY OF SCHEME
CHILDREN'S FUND

## QUANTITATIVE MEASURES/RISK MEASURES*

| Risk Ratio | |
|---|---|
| Standard Deviation | NA |
| Beta | NA |
| Sharpe Ratio* | NA |

*One liner/brief inference provided for above in the table on page no 117

| | | |
|---|---|---|
| Outstanding exposure in derivative instruments Interest Rate Swap. | (₹ in Crore) | 50.00 |

## Major Changes w.r.t previous month

### 1. (Top 10 changes in Holding) in portfolio of the scheme, if any

| Name of securities added | Name of securities deleted/reduced | Total Weightage in %age |
|---|---|---|
| - | 7.1% Central Government of India Loans MAT 18/04/2029 | 2.20 |
| 6.03% Central Government of India Loans MAT 27/01/2029 | - | 2.17 |
| - | 7.17% Central Government of India Loans MAT 17/04/2030 | 0.54 |
| TRIVENI TURBINE LIMITED | - | 0.46 |
| Jio Platforms Limited | - | 0.33 |
| - | 7.23% Central Government of India Loans MAT 15/04/2039 | 0.29 |
| Bonfiglioli Transmissions Limited | - | 0.17 |
| - | 7.29% State Government of Rajasthan MAT 19/11/2037 | 0.14 |
| - | 8.6% Central Government of India Loans MAT 02/06/2028 | 0.05 |
| - | 7.32% Central Government of India Loans MAT 13/11/2030 | 0.05 |

### 2. Changes in Expense Ratio of the scheme, if any

| Change in | Previous Month (September 2026) | Current Month (October 2026) |
|---|---|---|
| Direct | 0.99 | 0.99 |
| Regular | 1.77 | 1.77 |

### 3. Changes in Risk-o-Meter of scheme, if any

| Change in | Previous Month (September 2026) | Current Month (October 2026) |
|---|---|---|
| Direct | very high | very high |
| Regular | very high | very high |

### 4. Changes in Credit Quality, if any

| Name of security | Rating Previous Month (September 2026) | Rating Current Month (October 2026) |
|---|---|---|
| NA | | |

**Important Weblinks:** For important weblink please refer page no 117.

## Additional Disclosure by AMC

**##Additional Benchmark Name:** Nifty 50 Index (TRI)

### 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) | 30.80 | 18.00 | 12.00 | 6.00 | 3.60 | 1.20 |
| Market Value as on October 30, 2026 (₹. in Lacs) $ | 267.48 | 48.47 | 20.98 | 6.99 | 3.59 | 1.16 |
| **Returns (%) $** | **14.24** | **12.21** | **10.77** | **6.06** | **-0.25** | **-6.22** |
| Benchmark Returns (%)# | **N.A.** | **10.00** | **9.05** | **5.09** | **0.85** | **-6.18** |
| Additional Benchmark Returns (%)# # | **13.28** | **11.33** | **10.40** | **5.15** | **-0.54** | **-9.03** |

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

**PLANS & OPTIONS :** Regular Plan, Direct Plan.

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

**Product Labelling: (This product is suitable for investors who are seeking ~)**

• A corpus to provide for pension in the form of income to the extent of the redemption value of their holding after the age of 60 years. • Investment predominantly in equity and equity related instruments.

~ Investors should consult their financial advisers, if in doubt about whether the product is suitable for them

## FUND DETAILS

**Date Of Inception / Allotment**
February 25, 2016

**#Benchmark Name**
NIFTY 500 (Total Returns Index)

| NAV (As On OCTOBER 30, 2026) | NAV Per Unit(₹) |
|---|---|
| Regular Plan | 46.746 |
| Direct Plan | 53.623 |

**Assets Under Management**

| | |
|---|---|
| As on October 31, 2026 | ₹6,711.09Cr. |
| Average for Month of October, 2026 | ₹6,665.64Cr. |

## FUND MANAGER DETAILS ¥

| Name | Managing 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 |

## MINIMUM INVESTMENT

| | |
|---|---|
| **Lump sum Amount** | Rs. 100 and any amount thereafter. |
| **SIP Amount** | |

## LOAD STRUCTURE

**EXIT LOAD$$**

**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.

## EXPENSE RATIO (As On October 31, 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% |

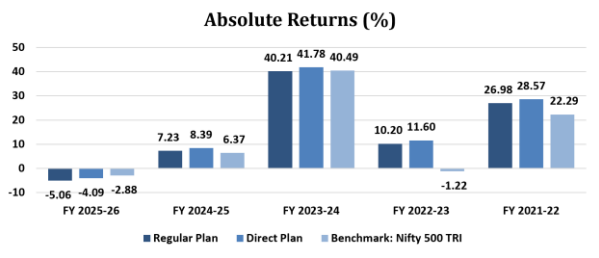
## FUND PERFORMANCE^: As On OCTOBER 30, 2026

| Compounded Annualised Returns | Scheme Returns % | | Benchmark Returns % # | |
|---|---|---|---|---|
| | Regular | Direct | Regular | Direct |
| Last 1 year | -9.56 | -8.67 | -6.83 | -6.83 |
| Last 3 years | 8.23 | 9.36 | 10.27 | 10.27 |
| Last 5 years | 9.95 | 11.18 | 8.80 | 8.80 |
| Since Inception | 15.53 | 17.02 | 14.47 | 14.47 |

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 118-119. Different plans viz. Regular Plan and Direct Plan have a different expense structure. The expenses of the Direct Plan under the Scheme will be lower to the extent of the distribution expenses / commission charged in the Regular Plan. Since inception dates for regular plan Feb 25, 16 and direct plan Feb 25, 16

**^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.

## Absolute Returns for each F.Y. for last 5 years




## PORTFOLIO DATA:

| Top 10 Holdings | % To NAV |
|---|---|
| ICICI Bank Ltd. | 7.71 |
| HDFC Bank Ltd.£ | 6.71 |
| Kotak Mahindra Bank Limited | 4.81 |
| Reliance Industries Ltd. | 4.51 |
| Axis Bank Ltd. | 4.35 |
| Bharti Airtel Ltd. | 2.94 |
| State Bank of India | 2.87 |
| Maruti Suzuki India Limited | 2.69 |
| Infosys Limited | 2.65 |
| Tata Consultancy Services Ltd. | 2.61 |

**Corresponding Footnote**

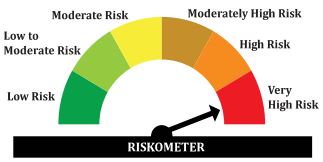
Face Value / Allotment NAV per Unit: ₹ 10, + Industry Classification as recommended by AMFI, Data is as of October 31, 2026 unless otherwise specified.

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

$$For further details, please refer to para 'Exit Load' on page no.119.

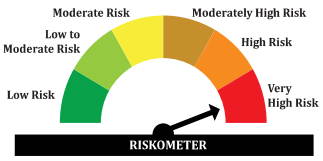
^ For Total Expense Ratio including brokerage, transaction cost and statutory levies please refer our website.

## Scheme Riskometer




*The risk of the scheme is very high*

## Benchmark Riskometer




*The risk of the benchmark is very high*

Benchmark and Scheme Riskometer As on October 31, 2026. For latest riskometer, investors may refer to the Monthly Portfolios disclosed on the website of the fund viz. www.hdfcfund.com

## MAJOR RISK FACTORS

Link for detailed Risk Factor refer page no 117

1. Market Risk
2. Liquidity Risk
3. Concentration Risk
4. Settlement Risk
5. Legal and Regulatory Risk

## QUANTITATIVE MEASURES/RISK MEASURES*

| | |
|---|---|
| • Portfolio Turnover Ratio (Annualized) | |
| a. Equity Turnover | 11.69% |
| b. Gross Exposure Turnover: (Equity + Debt + Derivatives) | 11.69% |
| • Average Maturity: | NA |
| • Macaulay Duration: | NA |
| • Modified Duration: | NA |
| • Annualized Portfolio Yield: | NA |
| • Yield to Maturity (%): | |

*One liner/brief inference provided for above in the table on page no 117

**Additional info pertaining to portfolio**

**Detailed Investment in Securities, Allocation of Net Asset by Sectors, etc. please click link**

**OR**

# 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)**

....Contd from previous page

CATEGORY OF SCHEME
RETIREMENT FUND

### LOCK-IN PERIOD

**Existing investments by investors including SIP / STP registrations, etc (until June 1, 2018):** 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.

**Fresh investments by investors including SIP / STP registrations, etc (effective June 2, 2018):** 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)

### QUANTITATIVE MEASURES/RISK MEASURES*

| **Risk Ratio** | |
|---|---|
| Standard Deviation | NA |
| Beta | NA |
| Sharpe Ratio* | NA |

*One liner/brief inference provided for above in the table on page no 117

## Major Changes w.r.t previous month

### 1. (Top 10 changes in Holding) in portfolio of the scheme, if any

| Name of securities added | Name of securities deleted/reduced | Total Weightage in %age |
|---|---|---|
| Jio Platforms Limited | - | 0.50 |
| - | GSPL Transmission Limited | 0.08 |

### 2. Changes in Expense Ratio of the scheme, if any

| Change in | Previous Month (September 2026) | Current Month (October 2026) |
|---|---|---|
| Direct | 0.87 | 0.87 |
| Regular | 1.83 | 1.83 |

### 3. Changes in Risk-o-Meter of scheme, if any

| Change in | Previous Month (September 2026) | Current Month (October 2026) |
|---|---|---|
| Direct | very high | very high |
| Regular | very high | very high |

### 4. Changes in Credit Quality, if any

| Name of security | Rating Previous Month (September 2026) | Rating Current Month (October 2026) |
|---|---|---|
| NA | | |

**Important Weblinks:** For important weblink please refer page no 117.

## Additional Disclosure by AMC

**##Additional Benchmark Name:** Nifty 50 Index (TRI)

### 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) | 12.90 | 12.00 | 6.00 | 3.60 | 1.20 |
| Market Value as on October 30, 2026 (₹. in Lacs) | 27.43 | 23.81 | 7.16 | 3.54 | 1.14 |
| **Returns (%)** | **13.38** | **13.15** | **7.04** | **-1.09** | **-8.65** |
| Benchmark Returns (%)# | **12.29** | **12.07** | **7.46** | **0.89** | **-7.40** |
| Additional Benchmark Returns (%)# # | **10.72** | **10.40** | **5.15** | **-0.54** | **-9.03** |

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

**PLANS & OPTIONS :** Regular Plan, Direct Plan. Under Each Plan offers Growth Option only.

# 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

**Product Labelling: (This product is suitable for investors who are seeking ~)**

• A corpus to provide for pension in the form of income to the extent of the redemption value of their holding after the age of 60 years • Investment predominantly in equity and equity related instruments & balance in debt and money market instruments.

~ Investors should consult their financial advisers, if in doubt about whether the product is suitable for them

## FUND DETAILS

**Date Of Inception / Allotment**

February 25, 2016

**#Benchmark Name**

NIFTY 50 Hybrid Composite Debt 65:35 Index (Total Returns Index)

| NAV (As On OCTOBER 30, 2026) | NAV Per Unit(₹) |
|---|---|
| Regular Plan | 35.768 |
| Direct Plan | 41.166 |

**Assets Under Management**

| | |
|---|---|
| As on October 31, 2026 | ₹1,521.25Cr. |
| Average for Month of October, 2026 | ₹1,522.37Cr. |

## FUND MANAGER DETAILS ¥

| Name | Managing 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 |

## MINIMUM INVESTMENT

| | |
|---|---|
| **Lump sum Amount** | Rs. 100 and any amount thereafter. |
| **SIP Amount** | |

## LOAD STRUCTURE

**EXIT LOAD$$**

**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.

## EXPENSE RATIO (As On October 31, 2026)

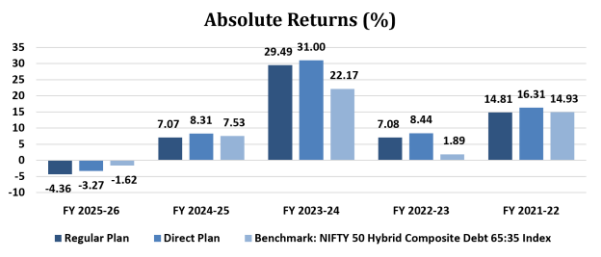
| Base expense Ratio Including statutory levies on expenses part of BER, excluding brokerage, transaction cost and execution related statutory levies^ | |
|---|---|
| Regular: 2.06% | Direct: 1.05% |

## FUND PERFORMANCE^: As On OCTOBER 30, 2026

| Compounded Annualised Returns | Scheme Returns % | | Benchmark Returns % # | |
|---|---|---|---|---|
| | Regular | Direct | Regular | Direct |
| Last 1 year | -8.88 | -7.90 | -6.09 | -6.09 |
| Last 3 years | 6.15 | 7.35 | 7.06 | 7.06 |
| Last 5 years | 7.36 | 8.63 | 6.27 | 6.27 |
| Since Inception | 12.67 | 14.16 | 11.36 | 11.36 |

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 118-119. Different plans viz. Regular Plan and Direct Plan have a different expense structure. The expenses of the Direct Plan under the Scheme will be lower to the extent of the distribution expenses / commission charged in the Regular Plan. Since inception dates for regular plan Feb 25, 16 and direct plan Feb 25, 16 **^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.

## Absolute Returns for each F.Y. for last 5 years




## PORTFOLIO DATA:

| Top 10 Holdings | % To NAV |
|---|---|
| ICICI Bank Ltd. | 6.43 |
| HDFC Bank Ltd.£ | 5.46 |
| Bajaj Finance Ltd. | 4.40 |
| Kotak Mahindra Bank Limited | 3.94 |
| Reliance Industries Ltd. | 3.45 |
| Axis Bank Ltd. | 3.20 |
| State Bank of India | 3.16 |
| Bharti Airtel Ltd. | 2.59 |
| Infosys Limited | 2.34 |
| Maruti Suzuki India Limited | 2.25 |

**Corresponding Footnote**

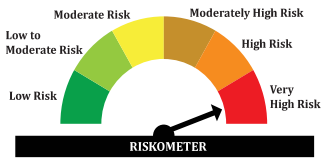
Face Value / Allotment NAV per Unit: ₹ 10, + Industry Classification as recommended by AMFI, Data is as of October 31, 2026 unless otherwise specified.

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

$$For further details, please refer to para 'Exit Load' on page no.119.

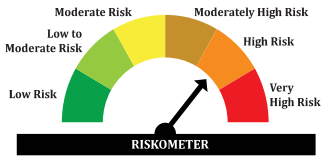
^ For Total Expense Ratio including brokerage, transaction cost and statutory levies please refer our website.

## Scheme Riskometer




*The risk of the scheme is very high*

## Benchmark Riskometer




*The risk of the benchmark is high*

Benchmark and Scheme Riskometer As on October 31, 2026. For latest riskometer, investors may refer to the Monthly Portfolios disclosed on the website of the fund viz. www.hdfcfund.com

## MAJOR RISK FACTORS

Link for detailed Risk Factor refer page no 117

1. Market Risk
2. Interest Rate & Credit Risk
3. Liquidity Risk
4. Derivatives Risk
5. Settlement Risk

## QUANTITATIVE MEASURES/RISK MEASURES*

- Portfolio Turnover Ratio (Annualized)
  a. Equity Turnover 13.32%
  b. Gross Exposure Turnover: 13.32%
  (Equity + Debt + Derivatives)
- Average Maturity: 5.24 Years
- Macaulay Duration: 3.85 Years
- Modified Duration: 3.65 Years
- Annualized Portfolio Yield:
- Yield to Maturity (%): 7.30%

#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
*One liner/brief inference provided for above in the table on page no 117

**Additional info pertaining to portfolio**

**Detailed Investment in Securities, Allocation of Net Asset by Sectors, etc. please click link**

**OR**



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### LOCK-IN PERIOD

**Existing investments by investors including SIP / STP registrations, etc (until June 1, 2018):** 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.

**Fresh investments by investors including SIP / STP registrations, etc (effective June 2, 2018):** 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)

### QUANTITATIVE MEASURES/RISK MEASURES*

| Risk Ratio | |
|---|---|
| Standard Deviation | NA |
| Beta | NA |
| Sharpe Ratio* | NA |

*One liner/brief inference provided for above in the table on page no 117

## Major Changes w.r.t previous month

### 1. (Top 10 changes in Holding) in portfolio of the scheme, if any

| Name of securities added | Name of securities deleted/reduced | Total Weightage in %age |
|---|---|---|
| Jio Platforms Limited | - | 1.10 |
| eClerx Services Limited | - | 0.76 |
| Bonfiglioli Transmissions Limited | - | 0.61 |
| - | Alembic Pharmaceuticals Limited | 0.21 |
| - | GSPL Transmission Limited | 0.07 |

### 2. Changes in Expense Ratio of the scheme, if any

| Change in | Previous Month (September 2026) | Current Month (October 2026) |
|---|---|---|
| Direct | 1.05 | 1.05 |
| Regular | 2.06 | 2.06 |

### 3. Changes in Risk-o-Meter of scheme, if any

| Change in | Previous Month (September 2026) | Current Month (October 2026) |
|---|---|---|
| Direct | very high | very high |
| Regular | very high | very high |

### 4. Changes in Credit Quality, if any

| Name of security | Rating Previous Month (September 2026) | Rating Current Month (October 2026) |
|---|---|---|
| NA | | |

**Important Weblinks:** For important weblink please refer page no 117.

## Additional Disclosure by AMC

**##Additional Benchmark Name:** Nifty 50 Index (TRI)

### 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) | 12.90 | 12.00 | 6.00 | 3.60 | 1.20 |
| Market Value as on October 30, 2026 (₹. in Lacs) | 22.69 | 19.87 | 6.81 | 3.52 | 1.14 |
| **Returns (%)** | **10.09** | **9.74** | **4.99** | **-1.49** | **-8.84** |
| Benchmark Returns (%)# | **9.31** | **9.05** | **5.09** | **0.85** | **-6.18** |
| Additional Benchmark Returns (%)# # | **10.72** | **10.40** | **5.15** | **-0.54** | **-9.03** |

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

**PLANS & OPTIONS :** Regular Plan, Direct Plan. Under Each Plan offers Growth Option only.

# 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

**Product Labelling: (This product is suitable for investors who are seeking ~)**

• A corpus to provide for pension in the form of income to the extent of the redemption value of their holding after the age of 60 years. • Investment predominantly in debt and money market instruments & balance in equity and equity related instruments.

~ Investors should consult their financial advisers, if in doubt about whether the product is suitable for them

## FUND DETAILS

**Date Of Inception / Allotment**

February 26, 2016

**#Benchmark Name**

NIFTY 50 Hybrid Composite Debt 15:85 Index (Total Returns Index)

| NAV (As On OCTOBER 30, 2026) | NAV Per Unit(₹) |
|---|---|
| Regular Plan | 21.3759 |
| Direct Plan | 24.4390 |

**Assets Under Management**

| | |
|---|---|
| As on October 31, 2026 | ₹139.80Cr. |
| Average for Month of October, 2026 | ₹140.74Cr. |

## FUND MANAGER DETAILS ¥

| Name | Managing 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 |

## MINIMUM INVESTMENT

| | |
|---|---|
| **Lump sum Amount** | Rs. 100 and any amount thereafter. |
| **SIP Amount** | |

## LOAD STRUCTURE

**EXIT LOAD$$**

**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.

## EXPENSE RATIO
**(As On October 31, 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% |

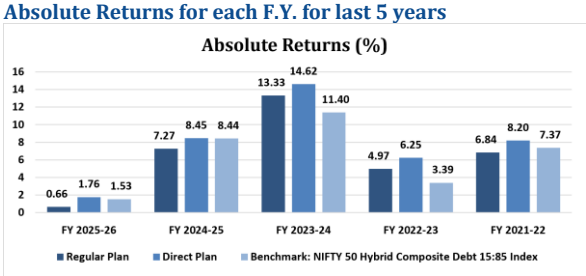
## FUND PERFORMANCE^: As On OCTOBER 30, 2026

| Compounded Annualised Returns | Scheme Returns % | | Benchmark Returns % # | |
|---|---|---|---|---|
| | Regular | Direct | Regular | Direct |
| Last 1 year | -2.04 | -1.03 | -1.44 | -1.44 |
| Last 3 years | 5.38 | 6.53 | 5.75 | 5.75 |
| Last 5 years | 5.53 | 6.74 | 5.34 | 5.34 |
| Since Inception | 7.37 | 8.73 | 8.02 | 8.02 |

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 118-119. Different plans viz. Regular Plan and Direct Plan have a different expense structure. The expenses of the Direct Plan under the Scheme will be lower to the extent of the distribution expenses / commission charged in the Regular Plan. Since inception dates for regular plan Feb 26, 16 and direct plan Feb 26, 16

**^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.

## Absolute Returns for each F.Y. for last 5 years




## PORTFOLIO DATA:

| Top 10 Holdings | % To NAV |
|---|---|
| 6.67 GOI 2050 | 9.35 |
| ICICI Bank Ltd. | 8.52 |
| Larsen and Toubro Ltd. | 7.81 |
| Mahindra Rural Housing Finance Ltd | 7.05 |
| 6.48 GOI 2035 | 6.72 |
| 6.19 GOI 2034 | 6.63 |
| Reliance Industries Ltd. | 5.54 |
| 7.57 GOI 2033 | 5.40 |
| 8.97 GOI 2030 | 4.17 |
| Indian Railways Finance Corp. Ltd. | 3.59 |

**Corresponding Footnote**

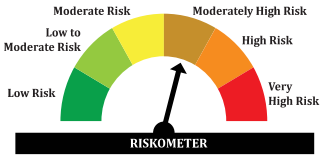
Face Value / Allotment NAV per Unit: ₹ 10, + Industry Classification as recommended by AMFI, Data is as of October 31, 2026 unless otherwise specified.

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

$$For further details, please refer to para 'Exit Load' on page no.119.

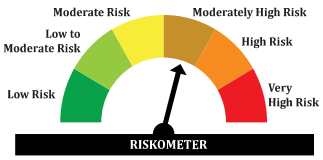
^ For Total Expense Ratio including brokerage, transaction cost and statutory levies please refer our website.

## Scheme Riskometer




*The risk of the scheme is moderately high*

## Benchmark Riskometer




*The risk of the benchmark is moderately high*

Benchmark and Scheme Riskometer As on October 31, 2026. For latest riskometer, investors may refer to the Monthly Portfolios disclosed on the website of the fund viz. www.hdfcfund.com

## MAJOR RISK FACTORS

Link for detailed Risk Factor refer page no 117

1. Market Risk
2. Interest Rate & Credit Risk
3. Liquidity Risk
4. Derivatives Risk
5. Settlement Risk

## QUANTITATIVE MEASURES/RISK MEASURES*

| | |
|---|---|
| • Portfolio Turnover Ratio (Annualized) | |
| a. Equity Turnover | NA |
| b. Gross Exposure Turnover: (Equity + Debt + Derivatives) | NA |
| • Average Maturity: | 8.60 Years |
| • Macaulay Duration: | 5.44 Years |
| • Modified Duration: | 5.21 Years |
| • Annualized Portfolio Yield: | 7.53% |
| • Yield to Maturity (%): | |

#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
*One liner/brief inference provided for above in the table on page no 117

| | | |
|---|---|---|
| Outstanding exposure in derivative instruments | (₹ in Crore) | 24.53 |
| Hedged position in Equity & Equity related instruments | | |
| (% age) | | 17.54 |

**Additional info pertaining to portfolio**

**Detailed Investment in Securities, Allocation of Net Asset by Sectors, etc. please click link**

**OR**



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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)]**

....Contd from previous page

CATEGORY OF SCHEME
RETIREMENT FUND

### LOCK-IN PERIOD

**Existing investments by investors including SIP / STP registrations, etc (until June 1, 2018):** 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.

**Fresh investments by investors including SIP / STP registrations, etc (effective June 2, 2018):** 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)

### NET EQUITY EXPOSURE

26.71%

### QUANTITATIVE MEASURES/RISK MEASURES*

| **Risk Ratio** | |
|---|---|
| Standard Deviation | NA |
| Beta | NA |
| Sharpe Ratio* | NA |

*One liner/brief inference provided for above in the table on page no 117

## Major Changes w.r.t previous month

### 1. (Top 10 changes in Holding) in portfolio of the scheme, if any

| Name of securities added | Name of securities deleted/reduced | Total Weightage in %age |
|---|---|---|
| Jio Platforms Limited | - | 0.64 |
| Usha Martin Ltd | - | 0.32 |
| JSW Dulux Limited | - | 0.28 |
| - | GSPL Transmission Limited | 0.05 |

### 2. Changes in Expense Ratio of the scheme, if any

| Change in | Previous Month (September 2026) | Current Month (October 2026) |
|---|---|---|
| Direct | 1.13 | 1.13 |
| Regular | 2.11 | 2.11 |

### 3. Changes in Risk-o-Meter of scheme, if any

| Change in | Previous Month (September 2026) | Current Month (October 2026) |
|---|---|---|
| Direct | Moderately high | Moderately high |
| Regular | Moderately high | Moderately high |

### 4. Changes in Credit Quality, if any

| Name of security | Rating Previous Month (September 2026) | Rating Current Month (October 2026) |
|---|---|---|
| NA | | |

**Important Weblinks:** For important weblink please refer page no 117.

## Additional Disclosure by AMC

**##Additional Benchmark Name:** CRISIL 10 Year Gilt Index

### 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) | 12.90 | 12.00 | 6.00 | 3.60 | 1.20 |
| Market Value as on October 30, 2026 (₹. in Lacs) | 18.23 | 16.41 | 6.72 | 3.69 | 1.18 |
| **Returns (%)** | **6.25** | **6.10** | **4.46** | **1.70** | **-2.74** |
| Benchmark Returns (%)# | **6.78** | **6.61** | **4.74** | **2.56** | **-2.25** |
| Additional Benchmark Returns (%)# # | **5.24** | **5.15** | **4.82** | **3.19** | **-1.30** |

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

**PLANS & OPTIONS :** Regular Plan, Direct Plan. Under Each Plan offers Growth Option only.

# 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

**Product Labelling: (This product is suitable for investors who are seeking ~)**

• Regular income over short term that may be in line with the overnight call rates • To generate returns by investing in debt and money market instruments with overnight maturity

~ Investors should consult their financial advisers, if in doubt about whether the product is suitable for them

## FUND DETAILS

**Date Of Inception / Allotment**
February 06, 2002

**#Benchmark Name**
CRISIL Liquid Overnight Index

| NAV ^^ (As On OCTOBER 30, 2026) | NAV Per Unit(₹) |
|---|---|
| Regular Plan - Growth Option | 4,068.3336 |
| Regular Plan - Growth Option | 4,068.9426 |
| Regular Plan - Daily IDCW Reinvestment Option | 1,042.6600 |
| Regular Plan - Daily IDCW Reinvestment Option | 1,042.8160 |
| Direct Plan - Growth Option | 4,112.8190 |
| Direct Plan - Growth Option | 4,113.4453 |
| Direct Plan - Daily IDCW Reinvestment Option | 1,042.6600 |
| Direct Plan - Daily IDCW Reinvestment Option | 1,042.8188 |

**Assets Under Management**

| | |
|---|---|
| As on October 31, 2026 | ₹12,205.30Cr. |
| Average for Month of October, 2026 | ₹12,422.40Cr. |

## FUND MANAGER DETAILS

| Name | Managing Since | Total Exp |
|---|---|---|
| Swapnil Jangam | March 01, 2025 | Over 15 years |
| Rohan Pillai | October 01, 2025 | Over 8 years |

## MINIMUM INVESTMENT

| | |
|---|---|
| **Lump sum Amount** | 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 |
| **SIP Amount** | |

## LOAD STRUCTURE

**EXIT LOAD$$**
Nil

## EXPENSE RATIO
**(As On October 31, 2026)**

Base expense Ratio Including statutory levies on expenses part of BER, excluding brokerage, transaction cost and execution related statutory levies^

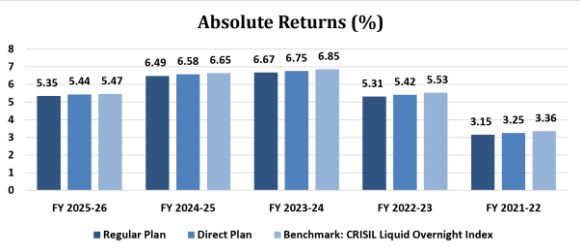
| Regular | Direct |
|---|---|
| 0.19% | 0.09% |

## FUND PERFORMANCE^: As On OCTOBER 30, 2026

| Compounded Annualised Returns | Scheme Returns % | | Benchmark Returns % # | |
|---|---|---|---|---|
| | Regular | Direct | Regular | Direct |
| Last 7 days | 5.47 | 5.56 | 5.67 | 5.67 |
| Last 15 days | 5.50 | 5.59 | 5.67 | 5.67 |
| Last 1 month | 5.30 | 5.39 | 5.49 | 5.49 |
| Last 1 year | 5.12 | 5.22 | 5.25 | 5.25 |
| Last 3 years | 5.87 | 5.96 | 6.02 | 6.02 |
| Last 5 years | 5.63 | 5.72 | 5.80 | 5.80 |
| Since Inception | 5.83 | 5.97 | NA | 6.05 |

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 118-119. Different plans viz. Regular Plan and Direct Plan have a different expense structure. The expenses of the Direct Plan under the Scheme will be lower to the extent of the distribution expenses / commission charged in the Regular Plan. Since inception dates for regular plan Feb 06, 02 and direct plan Dec 31, 12 **^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.

## Absolute Returns for each F.Y. for last 5 years




## PORTFOLIO DATA:

| Top 10 Holdings | % To NAV |
|---|---|
| 91 Days TBILL MAT 051126 | 2.05 |
| 364 Days TBILL MAT 191126 | 1.10 |
| 364 Days Tbill Mat 061126 | 1.02 |
| 91 Days TBILL MAT 121126 | 0.82 |
| 91 Days TBILL MAT 191126 | 0.61 |

**Corresponding Footnote**

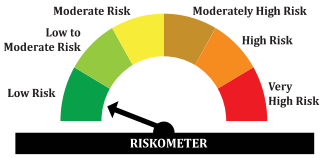
Face Value / Allotment NAV per Unit: ₹ 1,000, Data is as of October 31, 2026 unless otherwise specified. N.A. Not Available

^^Calculated on all calendar days.

$$For further details, please refer to para 'Exit Load' on page no.119.

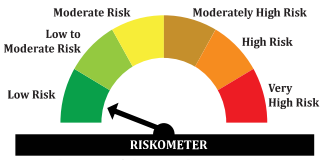
^ For Total Expense Ratio including brokerage, transaction cost and statutory levies please refer our website.

## Scheme Riskometer




*The risk of the scheme is low*

## Benchmark Riskometer




*The risk of the benchmark is low*

Benchmark and Scheme Riskometer As on October 31, 2026. For latest riskometer, investors may refer to the Monthly Portfolios disclosed on the website of the fund viz. www.hdfcfund.com

## Potential Risk Class

(Maximum risk the Scheme can take)

| Credit Risk → / Interest Rate Risk ↓ | Relatively Low (Class A) | Moderate (Class B) | Relatively High (Class C) |
|---|---|---|---|
| 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.

## MAJOR RISK FACTORS

Link for detailed Risk Factor refer page no 117

1. Interest Rate Risk
2. Credit Risk
3. Liquidity Risk
4. Reinvestment Risk
5. Settlement Risk

**Additional info pertaining to portfolio**

**Detailed Investment in Securities, Allocation of Net Asset by Sectors, etc. please click link**

**OR**



intouchmutually

# HDFC Overnight Fund

**An open ended debt scheme investing in overnight securities. A Relatively Low Interest Rate Risk and Relatively Low Credit Risk**

....Contd from previous page

CATEGORY OF SCHEME
OVERNIGHT FUND

## QUANTITATIVE MEASURES/RISK MEASURES*

| **Risk Ratio** | |
|---|---|
| Standard Deviation | NA |
| Beta | NA |
| Sharpe Ratio* | NA |
| • Portfolio Turnover Ratio (Annualized) | |
| a. Equity Turnover | NA |
| b. Gross Exposure Turnover: (Equity + Debt + Derivatives) | NA |
| • Average Maturity: | 2 Days |
| • Macaulay Duration: | 2 Days |
| • Modified Duration: | 2 Days |
| • Annualized Portfolio Yield: | 5.67% |
| • Yield to Maturity (%): | |

#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
*One liner/brief inference provided for above in the table on page no 117

## Major Changes w.r.t previous month

### 1. (Top 10 changes in Holding) in portfolio of the scheme, if any

| Name of securities added | Name of securities deleted/reduced | Total Weightage in %age |
|---|---|---|
| 91 Days TBILL MAT 051126 | - | 2.05 |
| 364 Days TBILL MAT 191126 | - | 1.10 |
| 364 Days Tbill Mat 061126 | - | 1.02 |
| 91 Days TBILL MAT 121126 | - | 0.82 |
| 91 Days TBILL MAT 191126 | - | 0.61 |

### 2. Changes in Expense Ratio of the scheme, if any

| Change in | Previous Month (September 2026) | Current Month (October 2026) |
|---|---|---|
| Direct | 0.09 | 0.09 |
| Regular | 0.19 | 0.19 |

### 3. Changes in Risk-o-Meter of scheme, if any

| Change in | Previous Month (September 2026) | Current Month (October 2026) |
|---|---|---|
| Direct | Low | Low |
| Regular | Low | Low |

### 4. Changes in Credit Quality, if any

| Name of security | Rating Previous Month (September 2026) | Rating Current Month (October 2026) |
|---|---|---|
| NA | | |

**Important Weblinks:** For important weblink please refer page no 117.

## Additional Disclosure by AMC

**##Additional Benchmark Name:** CRISIL 1 Year T-Bill Index

**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) | 29.70 | 18.00 | 12.00 | 6.00 | 3.60 | 1.20 |
| Market Value as on October 30, 2026 (₹. in Lacs) | 65.43 | 27.78 | 15.72 | 6.94 | 3.91 | 1.23 |
| **Returns (%)** | **5.87** | **5.54** | **5.27** | **5.77** | **5.52** | **5.11** |
| Benchmark Returns (%)# | **N.A.** | **5.71** | **5.44** | **5.92** | **5.66** | **5.25** |
| Additional Benchmark Returns (%)# # | **6.04** | **6.02** | **5.65** | **5.66** | **5.04** | **3.36** |

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

**PLANS & OPTIONS :** 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

**An open ended liquid scheme. A Relatively Low Interest Rate Risk and Moderate Credit Risk.**

CATEGORY OF SCHEME
LIQUID FUND

**Product Labelling: (This product is suitable for investors who are seeking ~)**

• Regular income over short term • To generate income through a portfolio comprising money market and debt instruments

~ Investors should consult their financial advisers, if in doubt about whether the product is suitable for them

## FUND DETAILS

**Date Of Inception / Allotment**
October 17, 2000

**#Benchmark Name**
CRISIL Liquid Debt A-I Index

| NAV ^^ (As On OCTOBER 30, 2026) | NAV Per Unit(₹) |
|---|---|
| Regular Plan - Growth Option | 5,551.3937 |
| Regular Plan - Growth Option | 5,552.4081 |
| Regular Plan - Daily IDCW Reinvestment Option | 1,019.8200 |
| Regular Plan - Daily IDCW Reinvestment Option | 1,020.0064 |
| Regular Plan - Weekly IDCW Option | 1,031.8781 |
| Regular Plan - Weekly IDCW Option | 1,032.0667 |
| Regular Plan - Monthly IDCW Option | 1,027.1407 |
| Regular Plan - Monthly IDCW Option | 1,027.3284 |
| Direct Plan - Growth Option | 5,618.3495 |
| Direct Plan - Growth Option | 5,619.3907 |
| Direct Plan - Daily IDCW Reinvestment Option | 1,019.8200 |
| Direct Plan - Daily IDCW Reinvestment Option | 1,020.0089 |
| Direct Plan - Weekly IDCW Option | 1,031.8889 |
| Direct Plan - Weekly IDCW Option | 1,032.0801 |
| Direct Plan - Monthly IDCW Option | 1,027.1556 |
| Direct Plan - Monthly IDCW Option | 1,027.3460 |

**Assets Under Management €**

| | |
|---|---|
| As on October 31, 2026 | ₹71,083.12Cr. |
| Average for Month of October, 2026 | ₹73,499.41Cr. |

## FUND MANAGER DETAILS ¥

| Name | Managing Since | Total Exp |
|---|---|---|
| Rohan Pillai | October 01, 2025 | Over 8 years |
| Swapnil Jangam | October 6, 2022 | Over 15 years |

## MINIMUM INVESTMENT

| | |
|---|---|
| **Lump sum Amount** | 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. |
| **SIP Amount** | |

## EXPENSE RATIO (As On October 31, 2026)

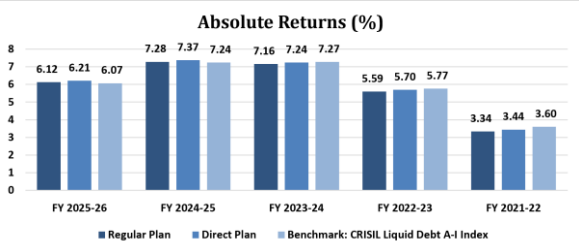
| Base expense Ratio Including statutory levies on expenses part of BER, excluding brokerage, transaction cost and execution related statutory levies^ | |
|---|---|
| Regular: 0.30% | Direct: 0.20% |

## FUND PERFORMANCE^: As On OCTOBER 30, 2026

| Compounded Annualised Returns | Scheme Returns % | | Benchmark Returns % # | |
|---|---|---|---|---|
| | Regular | Direct | Regular | Direct |
| Last 7 days | 7.00 | 7.09 | 6.75 | 6.75 |
| Last 15 days | 5.19 | 5.28 | 5.26 | 5.26 |
| Last 1 month | 5.44 | 5.53 | 5.21 | 5.21 |
| Last 1 year | 6.35 | 6.45 | 6.18 | 6.18 |
| Last 3 years | 6.78 | 6.87 | 6.71 | 6.71 |
| Last 5 years | 6.29 | 6.39 | 6.32 | 6.32 |
| Since Inception | 6.80 | 6.78 | NA | 6.70 |

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 118-119. Different plans viz. Regular Plan and Direct Plan have a different expense structure. The expenses of the Direct Plan under the Scheme will be lower to the extent of the distribution expenses / commission charged in the Regular Plan. Since inception dates for regular plan Oct 17, 00 and direct plan Dec 31, 12 **^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.

## Absolute Returns for each F.Y. for last 5 years




## PORTFOLIO DATA:

| Top 10 Holdings | % To NAV |
|---|---|
| Small Industries Development Bank | 5.60 |
| Union Bank of India | 4.97 |
| Reliance Industries Ltd. | 4.89 |
| National Bank for Agri & Rural Dev. | 4.68 |
| Reliance Retail ventures Ltd. | 4.08 |
| Bank of India | 4.05 |
| 91 Days TBILL MAT 171226 | 3.99 |
| Kotak Securities Ltd. | 3.85 |
| Titan Company Ltd. | 3.74 |
| ICICI Securities Ltd | 3.64 |

**Corresponding Footnote**

Face Value / Allotment NAV per Unit: ₹ 1,000, CD - Certificate of Deposit; CP - Commercial Papers. Data is as of October 31, 2026 unless otherwise specified.

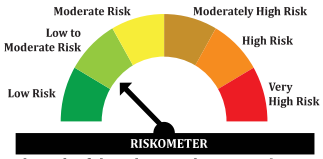
¥ Fund Manager for Overseas Investments:
Mr. Gopal Agrawal (since September 01, 2026) (Total Experience: Over 22 years).

€ Includes investments made by the schemes of HDFC Mutual Fund aggregating to ₹ 958.06 Crores.
^^Calculated on all calendar days.

$$For further details, please refer to para 'Exit Load' on page no.119.

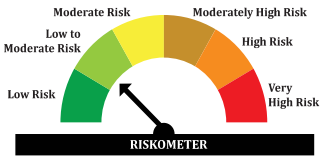
^ For Total Expense Ratio including brokerage, transaction cost and statutory levies please refer our website.

## Scheme Riskometer




*The risk of the scheme is low to moderate*

## Benchmark Riskometer




*The risk of the benchmark is low to moderate*

Benchmark and Scheme Riskometer As on October 31, 2026. For latest riskometer, investors may refer to the Monthly Portfolios disclosed on the website of the fund viz. www.hdfcfund.com

## Potential Risk Class

(Maximum risk the Scheme can take)

| Credit Risk → / Interest Rate Risk ↓ | Relatively Low (Class A) | Moderate (Class B) | Relatively High (Class C) |
|---|---|---|---|
| Relatively Low (Class I) | | B-I | |
| Moderate (Class II) | | | |
| Relatively High (Class III) | | | |

B-I - A Scheme with Relatively Low Interest Rate Risk and Moderate Credit Risk.

## MAJOR RISK FACTORS

Link for detailed Risk Factor refer page no 117

1. Interest Rate Risk
2. Credit Risk
3. Liquidity Risk
4. Reinvestment Risk
5. Settlement Risk

**Additional info pertaining to portfolio**

**Detailed Investment in Securities, Allocation of Net Asset by Sectors, etc. please click link**

**OR**

## LOAD STRUCTURE

**EXIT LOAD$$**

• On investments made on or before October 19, 2019: NIL

• On investments (including through existing systematic plan registrations) made on or after October 20, 2019, as follows:

| 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 |

## QUANTITATIVE MEASURES/RISK MEASURES*

**Risk Ratio**

| | |
|---|---|
| Standard Deviation | NA |
| Beta | NA |
| Sharpe Ratio* | NA |
| • Portfolio Turnover Ratio (Annualized) | |
| a. Equity Turnover | NA |
| b. Gross Exposure Turnover: (Equity + Debt + Derivatives) | NA |
| • Average Maturity: | 33 Days |
| • Macaulay Duration: | 32 Days |
| • Modified Duration: | 30 Days |
| • Annualized Portfolio Yield: | 7.04% |
| • Yield to Maturity (%): | |

#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

*One liner/brief inference provided for above in the table on page no 117

## Major Changes w.r.t previous month

### 1. (Top 10 changes in Holding) in portfolio of the scheme, if any

| Name of securities added | Name of securities deleted/reduced | Total Weightage in %age |
|---|---|---|
| - | Union Bank of India CD MAT 06/11/2026 | 3.75 |
| 91 Days TBILL MAT 070127 | - | 2.09 |
| Reliance Industries Ltd. CP MAT 04/12/2026 | - | 1.75 |
| Reliance Industries Ltd. CP MAT 05/01/2027 | - | 1.74 |
| NTPC Limited CP MAT 23/11/2026 | - | 1.40 |
| 5.74% Central Government of India Loans MAT 15/11/2026 | - | 1.21 |
| Union Bank of India CD MAT 07/12/2026 | - | 1.12 |
| Titan Company Ltd. CP MAT 07/12/2026 | - | 1.12 |
| 7.905% Tata Capital Ltd. MAT 03/12/2026 | - | 0.82 |
| NTPC Limited CP MAT 27/11/2026 | - | 0.70 |

### 2. Changes in Expense Ratio of the scheme, if any

| Change in | Previous Month (September 2026) | Current Month (October 2026) |
|---|---|---|
| Direct | 0.2 | 0.2 |
| Regular | 0.3 | 0.3 |

### 3. Changes in Risk-o-Meter of scheme, if any

| Change in | Previous Month (September 2026) | Current Month (October 2026) |
|---|---|---|
| Direct | low to moderate | low to moderate |
| Regular | low to moderate | low to moderate |

### 4. Changes in Credit Quality, if any

| Name of security | Rating Previous Month (September 2026) | Rating Current Month (October 2026) |
|---|---|---|
| NA | | |

**Important Weblinks:** For important weblink please refer page no 117.

## Additional Disclosure by AMC

**##Additional Benchmark Name:** CRISIL 1 Year T-Bill Index

**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) | 31.30 | 18.00 | 12.00 | 6.00 | 3.60 | 1.20 |
| Market Value as on October 30, 2026 (₹. in Lacs) | 82.48 | 29.56 | 16.30 | 7.09 | 3.97 | 1.24 |
| **Returns (%)** | **6.72** | **6.31** | **5.97** | **6.61** | **6.53** | **6.35** |
| Benchmark Returns (%)# | **N.A.** | **6.32** | **6.01** | **6.57** | **6.42** | **6.18** |
| Additional Benchmark Returns (%)# # | **6.04** | **6.02** | **5.65** | **5.66** | **5.04** | **3.36** |

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

**PLANS & OPTIONS :** 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.

## IDCW History

**HDFC LIQUID FUND** (Past 5 months) — **Monthly IDCW Option**

| Record Date | Regular Plan | | | Direct Plan | | |
|---|---|---|---|---|---|---|
| | Cum IDCW NAV(₹) | IDCW per Unit(₹) For Individual & HUF | For Others | Cum IDCW NAV(₹) | IDCW per Unit(₹) For Individual & HUF | For Others |
| 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 |
| Oct 26, 26 | 1030.3601 | 4.0601 | 4.0601 | 1030.4349 | 4.1349 | 4.1349 |

# 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

**Product Labelling: (This product is suitable for investors who are seeking ~)**

• Income over short term • Income/capital appreciation through investment in debt securities and money market instruments

~ Investors should consult their financial advisers, if in doubt about whether the product is suitable for them

## FUND DETAILS

**Date Of Inception / Allotment**
September 25, 2018

**#Benchmark Name**
CRISIL Ultra Short Duration Debt A-I Index

| NAV (As On OCTOBER 30, 2026) | NAV Per Unit(₹) |
|---|---|
| Regular Plan - Growth Option | 16.3633 |
| Regular Plan - Daily IDCW Reinvestment Option | 10.1030 |
| Regular Plan - Weekly IDCW Option | 10.0541 |
| Regular Plan - Monthly IDCW Option | 10.1579 |
| Direct Plan - Growth Option | 16.7929 |
| Direct Plan - Daily IDCW Reinvestment Option | 10.0920 |
| Direct Plan - Weekly IDCW Option | 10.0550 |
| Direct Plan - Monthly IDCW Option | 10.0582 |

**Assets Under Management** €

| | |
|---|---|
| As on October 31, 2026 | ₹14,936.26Cr. |
| Average for Month of October, 2026 | ₹15,486.49Cr. |

## FUND MANAGER DETAILS ¥

| Name | Managing Since | Total Exp |
|---|---|---|
| Praveen Jain | August 31, 2024 | Over 21 years |
| Anil Bamboli | September 25, 2018 | Over 31 years |

## MINIMUM INVESTMENT

| | |
|---|---|
| **Lump sum Amount** | Rs. 100 and any amount thereafter. |
| **SIP Amount** | |

## LOAD STRUCTURE

**EXIT LOAD$$**
Nil

## EXPENSE RATIO (As On October 31, 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% |
|---|---|

## QUANTITATIVE MEASURES/RISK MEASURES*

**Risk Ratio**

| | |
|---|---|
| Standard Deviation | NA |
| Beta | NA |
| Sharpe Ratio* | NA |
| • Portfolio Turnover Ratio (Annualized) | |
| a. Equity Turnover | NA |
| b. Gross Exposure Turnover: (Equity + Debt + Derivatives) | NA |
| • Average Maturity: | 224 Days |
| • Macaulay Duration: | 174 Days |
| • Modified Duration: | 160 Days |
| • Annualized Portfolio Yield: | 7.96% |
| • Yield to Maturity (%): | |

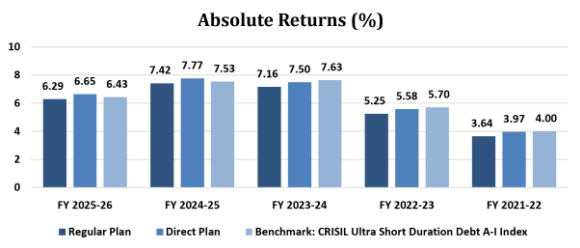
#semi annual YTM has been annualised.
*Calculated on the amount invested in debt securities (including accrued interest), deployment of funds in TREPS and Reverse Repo and net receivable/ payable
*One liner/brief inference provided for above in the table on page no 117

## FUND PERFORMANCE^: As On OCTOBER 30, 2026

| Compounded Annualised Returns | Scheme Returns % | | Benchmark Returns % # | |
|---|---|---|---|---|
| | Regular | Direct | Regular | Direct |
| Last 1 year | 5.76 | 6.12 | 6.21 | 6.21 |
| Last 3 years | 6.78 | 7.13 | 6.99 | 6.99 |
| Last 5 years | 6.24 | 6.58 | 6.56 | 6.56 |
| Since Inception | 6.27 | 6.61 | 6.43 | 6.43 |

Returns greater than 1 year period are compounded annualized (CAGR). For performance of other schemes managed by Anil Bamboli & Praveen Jain, please refer page 118-119. Different plans viz. Regular Plan and Direct Plan have a different expense structure. The expenses of the Direct Plan under the Scheme will be lower to the extent of the distribution expenses / commission charged in the Regular Plan. Since inception dates for regular plan Sep 25, 18 and direct plan Sep 25, 18 **^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.

## Absolute Returns for each F.Y. for last 5 years




## PORTFOLIO DATA:

| Top 10 Holdings | % To NAV |
|---|---|
| National Bank for Financing Infrastructure and Development | 9.94 |
| Small Industries Development Bank | 5.71 |
| National Bank for Agri & Rural Dev. | 5.33 |
| 182 Days TBILL MAT 140127 | 3.97 |
| Poonawalla Fincorp Ltd | 3.78 |
| Yes Bank Ltd. | 3.61 |
| REC Limited. | 3.48 |
| 360 One Prime Limited | 3.15 |
| Indian Overseas Bank | 3.10 |
| IIFL CAPITAL SERVICES LIMITED | 2.49 |

**Corresponding Footnote**

Face Value / Allotment NAV per Unit: ₹ 10, CD - Certificate of Deposit; CP - Commercial Papers. Data is as of October 31, 2026 unless otherwise specified.

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

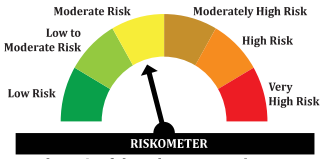
€ Includes investments made by the schemes of HDFC Mutual Fund aggregating to ₹ 727.49 Crores.

$$For further details, please refer to para 'Exit Load' on page no.119.

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

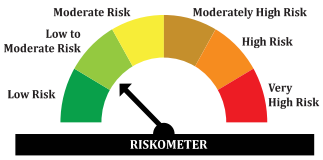
| | | |
|---|---|---|
| Outstanding exposure in derivative instruments Interest Rate Swap. | (₹ in Crore) | 4,125.00 |

## Scheme Riskometer




*The risk of the scheme is moderate*

## Benchmark Riskometer




*The risk of the benchmark is low to moderate*

Benchmark and Scheme Riskometer As on October 31, 2026. For latest riskometer, investors may refer to the Monthly Portfolios disclosed on the website of the fund viz. www.hdfcfund.com

## Potential Risk Class

(Maximum risk the Scheme can take)

| Credit Risk → / Interest Rate Risk ↓ | Relatively Low (Class A) | Moderate (Class B) | Relatively High (Class C) |
|---|---|---|---|
| Relatively Low (Class I) | | | |
| Moderate (Class II) | | B-II | |
| Relatively High (Class III) | | | |

B-II - A Scheme with Moderate Interest Rate Risk and Moderate Credit Risk.

## MAJOR RISK FACTORS

Link for detailed Risk Factor refer page no 117

1. Interest Rate Risk
2. Credit Risk
3. Liquidity Risk
4. Reinvestment Risk
5. Settlement Risk

**Additional info pertaining to portfolio**

**Detailed Investment in Securities, Allocation of Net Asset by Sectors, etc. please click link**

**OR**



intouchmutually

# 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

## Major Changes w.r.t previous month

### 1. (Top 10 changes in Holding) in portfolio of the scheme, if any

| Name of securities added | Name of securities deleted/reduced | Total Weightage in %age |
|---|---|---|
| 91 Days Tbill Mat 311226 | - | 1.66 |
| - | Union Bank of India CD MAT 19/01/2027 | 1.25 |
| - | 8.04% Bajaj Housing Finance Ltd. MAT 18/01/2027 | 0.96 |
| - | Bank of Baroda CD MAT 08/01/2027 | 0.94 |
| - | Canara Bank CD MAT 04/03/2027 | 0.93 |
| Small Industries Development Bank CD MAT 03/09/2027 | - | 0.63 |
| - | Axis Bank Ltd. CD MAT 13/01/2027 | 0.63 |
| - | National Bank for Agri & Rural Dev. CD MAT 27/01/2027 | 0.62 |
| Small Industries Development Bank CD MAT 27/10/2027 | - | 0.62 |
| - | Punjab & Sind Bank CD MAT 12/03/2027 | 0.62 |

### 2. Changes in Expense Ratio of the scheme, if any

| Change in | Previous Month (September 2026) | Current Month (October 2026) |
|---|---|---|
| Direct | 0.39 | 0.39 |
| Regular | 0.7 | 0.7 |

### 3. Changes in Risk-o-Meter of scheme, if any

| Change in | Previous Month (September 2026) | Current Month (October 2026) |
|---|---|---|
| Direct | moderate | moderate |
| Regular | moderate | moderate |

### 4. Changes in Credit Quality, if any

| Name of security | Rating Previous Month (September 2026) | Rating Current Month (October 2026) |
|---|---|---|
| 8.15% Aavas Financiers Ltd. NCD SR A (Coupon Reset - 280427) - ISD 280425- Mat 260430 | AA | AA- |
| Indigo 043 Series A1(a) PTC ISD 010825 Mat 201229 | AAA(SO) | AA(SO) |
| Indigo 049 Series A1(a) PTC ISD 020326 Mat 200730 | AAA(SO) | AA(SO) |
| 8.95% Vastu Finserve India Pvt. Ltd SR I (Step-Up & Step-Down) NCD ISD 030726 MAT 030728 | AA | AA- |
| 8.95% Vastu Finserve India Pvt. Ltd SR II (Step up/Step down) ISD 030726 Mat 030129 | AA | AA- |
| 8.95% Vastu Finserve India Pvt. Ltd SR III (Step up/Step down) ISD 030726 Mat 030729 | AA | AA- |

**Important Weblinks:** For important weblink please refer page no 117.

## Additional Disclosure by AMC

**##Additional Benchmark Name:** CRISIL 1 Year T-Bill Index

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

| | Since Inception SIP | 5 year SIP | 3 year SIP | 1 year SIP |
|---|---|---|---|---|
| Total Amount Invested (₹. in Lacs) | 9.80 | 6.00 | 3.60 | 1.20 |
| Market Value as on October 30, 2026 (₹. in Lacs) | 12.68 | 7.08 | 3.97 | 1.24 |
| **Returns (%)** | **6.19** | **6.56** | **6.43** | **5.82** |
| Benchmark Returns (%)# | **6.42** | **6.83** | **6.65** | **6.19** |
| Additional Benchmark Returns (%)# # | **5.55** | **5.66** | **5.04** | **3.36** |

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

### IDCW History

**HDFC ULTRA SHORT TERM FUND** (Past 5 months) — **Monthly IDCW Option**

| Record Date | Regular Plan | | | Direct Plan | | |
|---|---|---|---|---|---|---|
| | Cum IDCW NAV(₹) | IDCW per Unit(₹) For | | Cum IDCW NAV(₹) | IDCW per Unit(₹) For | |
| | | Individual & HUF | Others | | Individual & HUF | Others |
| 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 |
| Oct 26, 26 | 10.1755 | 0.0255 | 0.0255 | 10.0778 | 0.0278 | 0.0278 |

**PLANS & OPTIONS :** 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.

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 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.**

CATEGORY OF SCHEME
ULTRA SHORT TO SHORT TERM FUND

**Product Labelling: (This product is suitable for investors who are seeking ~)**

• Income over short term. • To generate income / capital appreciation through investment in debt securities and money market instruments

~ Investors should consult their financial advisers, if in doubt about whether the product is suitable for them

## FUND DETAILS

**Date Of Inception / Allotment**
November 18, 1999

**#Benchmark Name**
NIFTY Low Duration Debt Index A-I

| NAV (As On OCTOBER 30, 2026) | NAV Per Unit(₹) |
|---|---|
| Regular Plan - Growth Option | 61.9914 |
| Regular Plan - Daily IDCW Reinvestment Option | 10.1353 |
| Regular Plan - Weekly IDCW Option | 10.0576 |
| Regular Plan - Monthly IDCW Option | 10.1485 |
| Direct Plan - Growth Option | 67.7638 |
| Direct Plan - Daily IDCW Reinvestment Option | 10.0607 |
| Direct Plan - Weekly IDCW Option | 10.0605 |
| Direct Plan - Monthly IDCW Option | 10.1517 |

**Assets Under Management €**

| | |
|---|---|
| As on October 31, 2026 | ₹15,276.43Cr. |
| Average for Month of October, 2026 | ₹15,665.93Cr. |

## FUND MANAGER DETAILS ¥

| Name | Managing Since | Total Exp |
|---|---|---|
| Anupam Joshi | October 27, 2015 | Over 20 years |
| Praveen Jain | October 6, 2022 | Over 21 years |

## MINIMUM INVESTMENT

| | |
|---|---|
| **Lump sum Amount** | Rs. 100 and any amount thereafter. |
| **SIP Amount** | |

## LOAD STRUCTURE

**EXIT LOAD$$**

Nil

## EXPENSE RATIO (As On October 31, 2026)

Base expense Ratio Including statutory levies on expenses part of BER, excluding brokerage, transaction cost and execution related statutory levies^

| Regular: 1.03% | Direct: 0.46% |
|---|---|

## QUANTITATIVE MEASURES/RISK MEASURES*

**Risk Ratio**

| | |
|---|---|
| Standard Deviation | NA |
| Beta | NA |
| Sharpe Ratio* | NA |
| • Portfolio Turnover Ratio (Annualized) | |
| a. Equity Turnover | NA |
| b. Gross Exposure Turnover: (Equity + Debt + Derivatives) | NA |
| • Average Maturity: | 1.54 Years |
| • Macaulay Duration: | 343 Days |
| • Modified Duration: | 318 Days |
| • Annualized Portfolio Yield: • Yield to Maturity (%): | 8.13% |

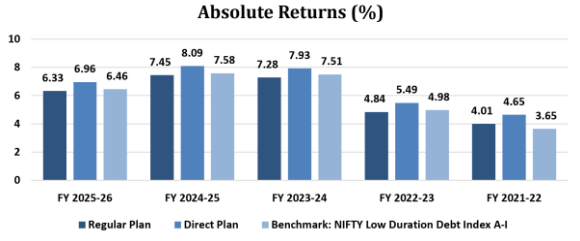
#semi annual YTM has been annualised.
*Calculated on the amount invested in debt securities (including accrued interest), deployment of funds in TREPS and Reverse Repo and net receivable/ payable
*One liner/brief inference provided for above in the table on page no 117

## FUND PERFORMANCE^: As On OCTOBER 30, 2026

| Compounded Annualised Returns | Scheme Returns % | | Benchmark Returns % # | |
|---|---|---|---|---|
| | Regular | Direct | Regular | Direct |
| Last 1 year | 5.05 | 5.68 | 6.08 | 6.08 |
| Last 3 years | 6.62 | 7.25 | 7.01 | 7.01 |
| Last 5 years | 6.06 | 6.70 | 6.38 | 6.38 |
| Since Inception | 7.00 | 7.58 | NA | 7.09 |

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 118-119. Different plans viz. Regular Plan and Direct Plan have a different expense structure. The expenses of the Direct Plan under the Scheme will be lower to the extent of the distribution expenses / commission charged in the Regular Plan. Since inception dates for regular plan Nov 18, 99 and direct plan Jan 01, 13 **^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.

## Absolute Returns for each F.Y. for last 5 years




## PORTFOLIO DATA:

| Top 10 Holdings | % To NAV |
|---|---|
| Small Industries Development Bank | 9.37 |
| National Bank for Agri & Rural Dev. | 9.27 |
| Power Finance Corporation Ltd. | 5.85 |
| GOI 2028 | 5.09 |
| Jubilant Beverages Limited | 4.39 |
| Poonawalla Fincorp Ltd | 4.07 |
| REC Limited. | 3.60 |
| Floating Rate GOI 2033 | 3.38 |
| Bajaj Housing Finance Ltd. | 2.92 |
| National Housing Bank | 2.74 |

**Corresponding Footnote**
Face Value / Allotment NAV per Unit: ₹ 10, CD - Certificate of Deposit; CP - Commercial Papers. Data is as of October 31, 2026 unless otherwise specified.

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

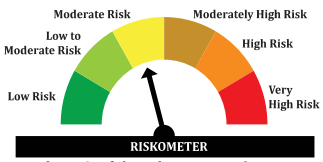
€ Includes investments made by the schemes of HDFC Mutual Fund aggregating to ₹ 839.17 Crores.

$$For further details, please refer to para 'Exit Load' on page no.119.

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

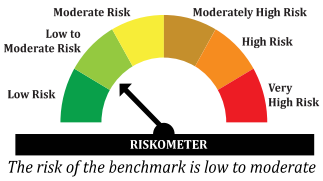
| | | |
|---|---|---|
| Outstanding exposure in derivative instruments Interest Rate Swap. | (₹ in Crore) | 3,525.00 |

## Scheme Riskometer




*The risk of the scheme is moderate*

## Benchmark Riskometer




*The risk of the benchmark is low to moderate*

Benchmark and Scheme Riskometer As on October 31, 2026. For latest riskometer, investors may refer to the Monthly Portfolios disclosed on the website of the fund viz. www.hdfcfund.com

## Potential Risk Class

(Maximum risk the Scheme can take)

| Credit Risk → / Interest Rate Risk ↓ | Relatively Low (Class A) | Moderate (Class B) | Relatively High (Class C) |
|---|---|---|---|
| Relatively Low (Class I) | | | |
| Moderate (Class II) | | | |
| Relatively High (Class III) | | B-III | |

B-III - A Scheme with Relatively High Interest Rate Risk and Moderate Credit Risk.

## MAJOR RISK FACTORS

Link for detailed Risk Factor refer page no 117

1. Interest Rate Risk
2. Credit Risk
3. Liquidity Risk
4. Reinvestment Risk
5. Settlement Risk

**Additional info pertaining to portfolio**

**Detailed Investment in Securities, Allocation of Net Asset by Sectors, etc. please click link**

**OR**



intouchmutually

# 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.**

## Major Changes w.r.t previous month

### 1. (Top 10 changes in Holding) in portfolio of the scheme, if any

| Name of securities added | Name of securities deleted/reduced | Total Weightage in %age |
|---|---|---|
| - | Yes Bank Ltd. CD MAT 11/02/2027 | 2.21 |
| ICICI Bank Ltd. CD MAT 19/03/2027 | - | 1.91 |
| - | Yes Bank Ltd. CD MAT 05/03/2027 | 1.62 |
| - | 7.2941% Kotak Mahindra Investments Ltd. MAT 20/07/2027 | 0.90 |
| - | 7.71% REC Limited. MAT 26/02/2027 | 0.30 |
| - | 7.3% Bharti Telecom Limited MAT 01/12/2027 | 0.30 |
| - | 9.65% Arka Fincap Limited MAT 27/12/2026 | 0.21 |
| - | 8.65% Bharti Telecom Limited MAT 05/11/2027 | 0.15 |
| - | 8% Tata Capital Ltd. MAT 10/09/2027 | 0.15 |
| - | 8.75% 360 One Prime Limited MAT 07/10/2027 | 0.15 |

### 2. Changes in Expense Ratio of the scheme, if any

| Change in | Previous Month (September 2026) | Current Month (October 2026) |
|---|---|---|
| Direct | 0.46 | 0.46 |
| Regular | 1.05 | 1.03 |

### 3. Changes in Risk-o-Meter of scheme, if any

| Change in | Previous Month (September 2026) | Current Month (October 2026) |
|---|---|---|
| Direct | moderate | moderate |
| Regular | moderate | moderate |

### 4. Changes in Credit Quality, if any

| Name of security | Rating Previous Month (September 2026) | Rating Current Month (October 2026) |
|---|---|---|
| NA | | |

**Important Weblinks:** For important weblink please refer page no 117.

## Additional Disclosure by AMC

**##Additional Benchmark Name:** CRISIL 1 Year T-Bill Index

**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) | 32.40 | 18.00 | 12.00 | 6.00 | 3.60 | 1.20 |
| Market Value as on October 30, 2026 (₹. in Lacs) | 91.01 | 30.26 | 16.53 | 7.05 | 3.95 | 1.23 |
| **Returns (%)** | **6.88** | **6.59** | **6.25** | **6.37** | **6.11** | **4.87** |
| Benchmark Returns (%)# | **N.A.** | **6.74** | **6.35** | **6.79** | **6.69** | **6.19** |
| Additional Benchmark Returns (%)# # | **6.06** | **6.02** | **5.65** | **5.66** | **5.04** | **3.36** |

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

**PLANS & OPTIONS :** Regular Plan, Direct Plan. Each Plan offers 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.

## IDCW History

**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 | IDCW per Unit(₹) For Others | Cum IDCW NAV(₹) | IDCW per Unit(₹) For Individual & HUF | IDCW per Unit(₹) For Others |
| 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 |
| Oct 26, 26 | 10.1446 | 0.0046 | 0.0046 | 10.1516 | 0.0091 | 0.0091 |

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

**Product Labelling: (This product is suitable for investors who are seeking ~)**

• Income over short term • To generate income / capital appreciation by investing in money market instruments

~ Investors should consult their financial advisers, if in doubt about whether the product is suitable for them

## FUND DETAILS

**Date Of Inception / Allotment**
November 18, 1999

**#Benchmark Name**
CRISIL Money Market A-I Index

| NAV (As On OCTOBER 30, 2026) | NAV Per Unit(₹) |
|---|---|
| Regular Plan - Growth Option | 6,202.8007 |
| Regular Plan - Daily IDCW Reinvestment Option | 1,063.6400 |
| Regular Plan - Weekly IDCW Option | 1,063.0838 |
| Direct Plan - Growth Option | 6,341.4650 |
| Direct Plan - Daily IDCW Reinvestment Option | 1,063.6400 |
| Direct Plan - Weekly IDCW Option | 1,063.1440 |

**Assets Under Management** €

| | |
|---|---|
| As on October 31, 2026 | ₹28,352.51Cr. |
| Average for Month of October, 2026 | ₹29,343.80Cr. |

## FUND MANAGER DETAILS ¥

| Name | Managing Since | Total Exp |
|---|---|---|
| Praveen Jain | August 31, 2024 | Over 21 years |

## MINIMUM INVESTMENT

| | |
|---|---|
| **Lump sum Amount** | Rs. 100 and any amount thereafter. |
| **SIP Amount** | |

## LOAD STRUCTURE

**EXIT LOAD$$**

Nil

## EXPENSE RATIO (As On October 31, 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% |
|---|---|

## QUANTITATIVE MEASURES/RISK MEASURES*

| **Risk Ratio** | |
|---|---|
| Standard Deviation | NA |
| Beta | NA |
| Sharpe Ratio* | NA |
| • Portfolio Turnover Ratio (Annualized) | |
| a. Equity Turnover | NA |
| b. Gross Exposure Turnover: (Equity + Debt + Derivatives) | NA |
| • Average Maturity: | 124 Days |
| • Macaulay Duration: | 123 Days |
| • Modified Duration: | 114 Days |
| • Annualized Portfolio Yield: | 7.74% |
| • Yield to Maturity (%): | |

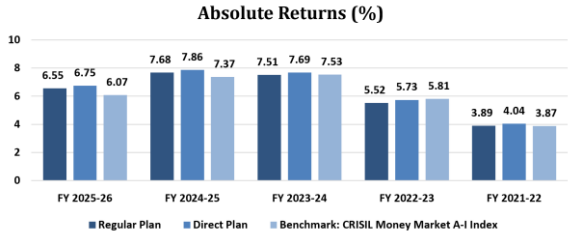
#semi annual YTM has been annualised.
*Calculated on the amount invested in debt securities (including accrued interest), deployment of funds in TREPS and Reverse Repo and net receivable/ payable
*One liner/brief inference provided for above in the table on page no 117

## FUND PERFORMANCE^: As On OCTOBER 30, 2026

| Compounded Annualised Returns | Scheme Returns % $$ | | Benchmark Returns % # | |
|---|---|---|---|---|
| | Regular | Direct | Regular | Direct |
| Last 1 year | 6.13 | 6.33 | 5.92 | 5.92 |
| Last 3 years | 7.11 | 7.29 | 6.80 | 6.80 |
| Last 5 years | 6.56 | 6.75 | 6.44 | 6.44 |
| Since Inception | 7.02 | 7.28 | 7.06 | 6.95 |

Returns greater than 1 year period are compounded annualized (CAGR). $$ All IDCW 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 118-119. Different plans viz. Regular Plan and Direct Plan have a different expense structure. The expenses of the Direct Plan under the Scheme will be lower to the extent of the distribution expenses / commission charged in the Regular Plan. Since inception dates for regular plan Nov 18, 99 and direct plan Dec 31, 12 **^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.

## Absolute Returns for each F.Y. for last 5 years




## PORTFOLIO DATA:

| Top 10 Holdings | % To NAV |
|---|---|
| Small Industries Development Bank | 10.74 |
| National Bank for Agri & Rural Dev. | 8.47 |
| Canara Bank | 4.60 |
| Punjab & Sind Bank | 4.13 |
| Punjab National Bank | 4.05 |
| ICICI Securities Ltd | 3.94 |
| Indusind Bank Ltd. | 3.46 |
| Indian Overseas Bank | 3.45 |
| Au Small Finance Bank Ltd. | 2.90 |
| Mindspace Business Parks REIT | 2.74 |

**Corresponding Footnote**
Face Value / Allotment NAV per Unit: ₹ 1,000, CD - Certificate of Deposit; CP - Commercial Papers. Data is as of October 31, 2026 unless otherwise specified.

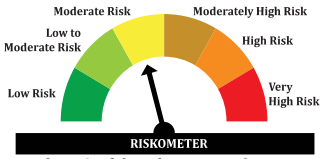
¥ Fund Manager for Overseas Investments:
Mr. Gopal Agrawal (since September 01, 2026) (Total Experience: Over 22 years).

€ Includes investments made by the schemes of HDFC Mutual Fund aggregating to ₹ 2,793.45 Crore.

$$For further details, please refer to para 'Exit Load' on page no.119.

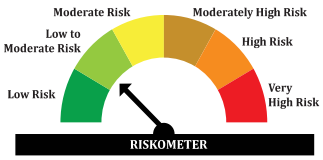
^ For Total Expense Ratio including brokerage, transaction cost and statutory levies please refer our website.

## Scheme Riskometer




*The risk of the scheme is moderate*

## Benchmark Riskometer




*The risk of the benchmark is low to moderate*

Benchmark and Scheme Riskometer As on October 31, 2026. For latest riskometer, investors may refer to the Monthly Portfolios disclosed on the website of the fund viz. www.hdfcfund.com

## Potential Risk Class

(Maximum risk the Scheme can take)

| Credit Risk → / Interest Rate Risk ↓ | Relatively Low (Class A) | Moderate (Class B) | Relatively High (Class C) |
|---|---|---|---|
| Relatively Low (Class I) | | B-I | |
| Moderate (Class II) | | | |
| Relatively High (Class III) | | | |

B-I - A Scheme with Relatively Low Interest Rate Risk and Moderate Credit Risk.

## MAJOR RISK FACTORS

Link for detailed Risk Factor refer page no 117

1. Interest Rate Risk
2. Credit Risk
3. Liquidity Risk
4. Reinvestment Risk
5. Settlement Risk

**Additional info pertaining to portfolio**

**Detailed Investment in Securities, Allocation of Net Asset by Sectors, etc. please click link**

**OR**



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## Major Changes w.r.t previous month

### 1. (Top 10 changes in Holding) in portfolio of the scheme, if any

| Name of securities added | Name of securities deleted/reduced | Total Weightage in %age |
|---|---|---|
| Canara Bank CD MAT 03/05/2027 | - | 3.39 |
| 182 Days TBILL MAT 110227 | - | 2.43 |
| - | 91 Days Tbill Mat 311226 | 1.79 |
| - | Bank of Baroda CD MAT 06/01/2027 | 1.07 |
| - | Canara Bank CD MAT 29/06/2027 | 1.03 |
| - | Axis Bank Ltd. CD MAT 14/01/2027 | 0.71 |
| Bank of Baroda CD MAT 11/03/2027 | - | 0.69 |
| Union Bank of India CD MAT 15/06/2027 | - | 0.67 |
| - | 182 Days TBILL MAT 19112026 | 0.66 |
| - | Small Industries Development Bank CD MAT 14/01/2027 | 0.35 |

### 2. Changes in Expense Ratio of the scheme, if any

| Change in | Previous Month (September 2026) | Current Month (October 2026) |
|---|---|---|
| Direct | 0.22 | 0.22 |
| Regular | 0.41 | 0.41 |

### 3. Changes in Risk-o-Meter of scheme, if any

| Change in | Previous Month (September 2026) | Current Month (October 2026) |
|---|---|---|
| Direct | moderate | moderate |
| Regular | moderate | moderate |

### 4. Changes in Credit Quality, if any

| Name of security | Rating Previous Month (September 2026) | Rating Current Month (October 2026) |
|---|---|---|
| NA | | |

**Important Weblinks:** For important weblink please refer page no 117.

## Additional Disclosure by AMC

**##Additional Benchmark Name:** CRISIL 1 Year T-Bill Index

**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) | 32.40 | 18.00 | 12.00 | 6.00 | 3.60 | 1.20 |
| Market Value as on October 30, 2026 (₹. in Lacs) $$ | 93.99 | 30.76 | 16.76 | 7.14 | 3.99 | 1.24 |
| **Returns (%) $$** | **7.08** | **6.79** | **6.51** | **6.89** | **6.77** | **6.21** |
| Benchmark Returns (%)# | **6.91** | **6.60** | **6.25** | **6.65** | **6.44** | **6.04** |
| Additional Benchmark Returns (%)# # | **6.06** | **6.02** | **5.65** | **5.66** | **5.04** | **3.36** |

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

**PLANS & OPTIONS :** 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

**(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

**Product Labelling: (This product is suitable for investors who are seeking ~)**

• Income over short term. • To generate income / capital appreciation through investments in Debt and Money Market Instruments

~ Investors should consult their financial advisers, if in doubt about whether the product is suitable for them

## FUND DETAILS

**Date Of Inception / Allotment**
June 25, 2010

**#Benchmark Name**
CRISIL Short Duration Debt A-II Index

| NAV (As On OCTOBER 30, 2026) | NAV Per Unit(₹) |
|---|---|
| Regular Plan - Growth Option | 34.0610 |
| Regular Plan - Fortnightly IDCW Option | 10.1503 |
| Regular Plan - Normal IDCW Option | 20.2410 |
| Direct Plan - Growth Option | 35.3019 |
| Direct Plan - Fortnightly IDCW Option | 10.2604 |
| Direct Plan - Normal IDCW Option | 20.9160 |

**Assets Under Management €**

| | |
|---|---|
| As on October 31, 2026 | ₹13,966.76Cr. |
| Average for Month of October, 2026 | ₹14,128.35Cr. |

## FUND MANAGER DETAILS ¥

| Name | Managing Since | Total Exp |
|---|---|---|
| Anil Bamboli | June 25, 2010 | Over 31 years |

## MINIMUM INVESTMENT

| | |
|---|---|
| **Lump sum Amount** | Rs. 100 and any amount thereafter. |
| **SIP Amount** | |

## LOAD STRUCTURE

**EXIT LOAD$$**

Nil

## EXPENSE RATIO (As On October 31, 2026)

Base expense Ratio Including statutory levies on expenses part of BER, excluding brokerage, transaction cost and execution related statutory levies^

| Regular: 0.67% | Direct: 0.39% |
|---|---|

## QUANTITATIVE MEASURES/RISK MEASURES*

**Risk Ratio**

| | |
|---|---|
| Standard Deviation | NA |
| Beta | NA |
| Sharpe Ratio* | NA |
| • Portfolio Turnover Ratio (Annualized) | |
| a. Equity Turnover | NA |
| b. Gross Exposure Turnover: (Equity + Debt + Derivatives) | NA |
| • Average Maturity: | 2.95 Years |
| • Macaulay Duration: | 2.44 Years |
| • Modified Duration: | 2.29 Years |
| • Annualized Portfolio Yield: | 8.44% |
| • Yield to Maturity (%): | |

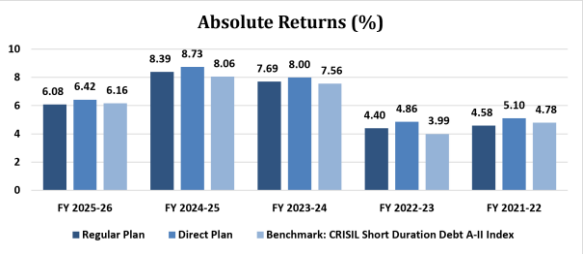
#semi annual YTM has been annualised.
*Calculated on the amount invested in debt securities (including accrued interest), deployment of funds in TREPS and Reverse Repo and net receivable/ payable
*One liner/brief inference provided for above in the table on page no 117

## FUND PERFORMANCE^: As On OCTOBER 30, 2026

| Compounded Annualised Returns | Scheme Returns % | | Benchmark Returns % # | |
|---|---|---|---|---|
| | Regular | Direct | Regular | Direct |
| Last 1 year | 3.91 | 4.24 | 4.27 | 4.27 |
| Last 3 years | 6.89 | 7.20 | 6.85 | 6.85 |
| Last 5 years | 6.09 | 6.46 | 6.06 | 6.06 |
| Since Inception | 7.78 | 7.83 | 7.45 | 7.42 |

Returns greater than 1 year period are compounded annualized (CAGR). For performance of other schemes managed by Anil Bamboli, please refer page 118-119. Different plans viz. Regular Plan and Direct Plan have a different expense structure. The expenses of the Direct Plan under the Scheme will be lower to the extent of the distribution expenses / commission charged in the Regular Plan. Since inception dates for regular plan Jun 25, 10 and direct plan Jan 01, 13 **^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.

## Absolute Returns for each F.Y. for last 5 years




## PORTFOLIO DATA:

| Top 10 Holdings | % To NAV |
|---|---|
| Small Industries Development Bank | 8.69 |
| National Bank for Agri & Rural Dev. | 8.61 |
| REC Limited. | 8.04 |
| Power Finance Corporation Ltd. | 3.80 |
| LIC Housing Finance Ltd. | 3.39 |
| Bajaj Housing Finance Ltd. | 3.37 |
| Jubilant Beverages Limited | 3.09 |
| Poonawalla Fincorp Ltd | 3.02 |
| JTPM Metal Traders Limited | 2.78 |
| Jamnagar Utilities & Power Pvt. Limited | 2.48 |

**Corresponding Footnote**

Face Value / Allotment NAV per Unit: ₹ 10, CD - Certificate of Deposit; CP - Commercial Papers. Data is as of October 31, 2026 unless otherwise specified.

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

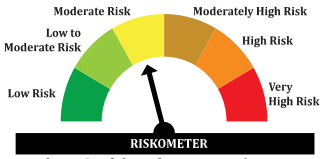
€ Includes investments made by the schemes of HDFC Mutual Fund aggregating to ₹ 538.01 Crore.

$$For further details, please refer to para 'Exit Load' on page no.119.

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

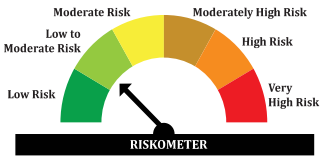
| | | |
|---|---|---|
| Outstanding exposure in derivative instruments Interest Rate Swap. | (₹ in Crore) | 1,425.00 |

## Scheme Riskometer




*The risk of the scheme is moderate*

## Benchmark Riskometer




*The risk of the benchmark is low to moderate*

Benchmark and Scheme Riskometer As on October 31, 2026. For latest riskometer, investors may refer to the Monthly Portfolios disclosed on the website of the fund viz. www.hdfcfund.com

## Potential Risk Class

(Maximum risk the Scheme can take)

| Credit Risk → / Interest Rate Risk ↓ | Relatively Low (Class A) | Moderate (Class B) | Relatively High (Class C) |
|---|---|---|---|
| Relatively Low (Class I) | | | |
| Moderate (Class II) | | | |
| Relatively High (Class III) | | B-III | |

B-III - A Scheme with Relatively High Interest Rate Risk and Moderate Credit Risk.

## MAJOR RISK FACTORS

Link for detailed Risk Factor refer page no 117

1. Interest Rate Risk
2. Credit Risk
3. Liquidity Risk
4. Reinvestment Risk
5. Settlement Risk

**Additional info pertaining to portfolio**

**Detailed Investment in Securities, Allocation of Net Asset by Sectors, etc. please click link**

**OR**



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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.**

....Contd from previous page

CATEGORY OF SCHEME
SHORT TERM FUND

## Major Changes w.r.t previous month

### 1. (Top 10 changes in Holding) in portfolio of the scheme, if any

| Name of securities added | Name of securities deleted/reduced | Total Weightage in %age |
|---|---|---|
| 7.9% Reliance Industries Ltd. MAT 01/10/2036 | - | 1.27 |
| Lakshminarayan Securitisation Trust MAT 28/09/2031 | - | 1.06 |
| - | 7.67% Indian Railways Finance Corp. Ltd. MAT 15/12/2033 | 0.70 |
| 6.95% REC Limited. MAT 18/02/2028 | - | 0.53 |
| - | 7.29% State Government of Rajasthan MAT 19/11/2037 | 0.47 |
| - | 7.24% Power Finance Corporation Ltd. MAT 15/01/2035 | 0.34 |
| - | 7.63% State Government of Andhra Pradesh MAT 03/09/2037 | 0.17 |
| - | 7.24% Central Government of India Loans MAT 18/08/2055 | 0.17 |
| - | 7.62% State Government of Andhra Pradesh MAT 03/09/2036 | 0.12 |
| | 7.27% State Government of Andhra Pradesh MAT 08/10/2036 | 0.07 |

### 2. Changes in Expense Ratio of the scheme, if any

| Change in | Previous Month (September 2026) | Current Month (October 2026) |
|---|---|---|
| Direct | 0.39 | 0.39 |
| Regular | 0.7 | 0.67 |

### 3. Changes in Risk-o-Meter of scheme, if any

| Change in | Previous Month (September 2026) | Current Month (October 2026) |
|---|---|---|
| Direct | moderate | moderate |
| Regular | moderate | moderate |

### 4. Changes in Credit Quality, if any

| Name of security | Rating Previous Month (September 2026) | Rating Current Month (October 2026) |
|---|---|---|
| NA | | |

**Important Weblinks:** For important weblink please refer page no 117.

## Additional Disclosure by AMC

**##Additional Benchmark Name:** CRISIL 10 Year Gilt Index

**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) | 19.70 | 18.00 | 12.00 | 6.00 | 3.60 | 1.20 |
| Market Value as on October 30, 2026 (₹. in Lacs) | 37.20 | 31.66 | 16.85 | 7.04 | 3.93 | 1.22 |
| **Returns (%)** | **7.29** | **7.14** | **6.61** | **6.36** | **5.83** | **3.41** |
| Benchmark Returns (%)# | **7.12** | **7.00** | **6.47** | **6.40** | **5.99** | **3.94** |
| Additional Benchmark Returns (%)# # | **5.92** | **5.83** | **5.15** | **4.82** | **3.19** | **-1.30** |

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

**PLANS & OPTIONS :** 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.

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

**Product Labelling: (This product is suitable for investors who are seeking ~)**

• Income over medium term • To generate income / capital appreciation through investments in Debt and Money Market Instruments

~ Investors should consult their financial advisers, if in doubt about whether the product is suitable for them

## FUND DETAILS

**Date Of Inception / Allotment**
February 6, 2002

**#Benchmark Name**
NIFTY Medium Duration Debt Index A-III

| NAV (As On OCTOBER 30, 2026) | NAV Per Unit(₹) |
|---|---|
| Regular Plan - Growth Option | 60.2272 |
| Regular Plan - Fortnightly IDCW Option | 10.0665 |
| Regular Plan - Normal IDCW Option | 20.3242 |
| Direct Plan - Growth Option | 65.9177 |
| Direct Plan - IDCW Option | 22.0257 |
| Direct Plan - Fortnightly IDCW Option | 10.0749 |

**Assets Under Management €**

| | |
|---|---|
| As on October 31, 2026 | ₹3,514.07Cr. |
| Average for Month of October, 2026 | ₹3,517.11Cr. |

## FUND MANAGER DETAILS ¥

| Name | Managing 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 |

## MINIMUM INVESTMENT

| | |
|---|---|
| **Lump sum Amount** | Rs. 100 and any amount thereafter. |
| **SIP Amount** | |

## LOAD STRUCTURE

**EXIT LOAD$$**
Nil

## EXPENSE RATIO (As On October 31, 2026)

Base expense Ratio Including statutory levies on expenses part of BER, excluding brokerage, transaction cost and execution related statutory levies^

| Regular: 1.29% | Direct: 0.68% |
|---|---|

## QUANTITATIVE MEASURES/RISK MEASURES*

**Risk Ratio**

| | |
|---|---|
| Standard Deviation | NA |
| Beta | NA |
| Sharpe Ratio* | NA |
| • Portfolio Turnover Ratio (Annualized) | |
| a. Equity Turnover | NA |
| b. Gross Exposure Turnover: (Equity + Debt + Derivatives) | NA |
| • Average Maturity: | 2.50 Years |
| • Macaulay Duration: | 2.09 Years |
| • Modified Duration: | 1.97 Years |
| • Annualized Portfolio Yield: | 9.07% |
| • Yield to Maturity (%): | |

#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
*One liner/brief inference provided for above in the table on page no 117

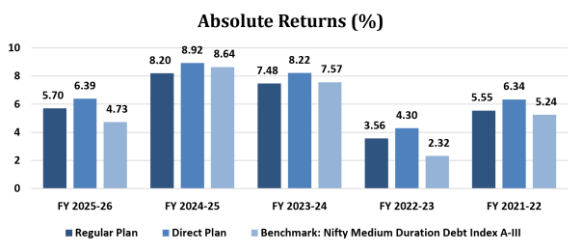
## FUND PERFORMANCE^: As On OCTOBER 30, 2026

| Compounded Annualised Returns | Scheme Returns % | | Benchmark Returns % # | |
|---|---|---|---|---|
| | Regular | Direct | Regular | Direct |
| Last 1 year | 4.75 | 5.41 | 1.29 | 1.29 |
| Last 3 years | 7.00 | 7.70 | 6.02 | 6.02 |
| Last 5 years | 5.96 | 6.67 | 5.15 | 5.15 |
| Since Inception | 7.53 | 8.02 | 7.52 | 7.32 |

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 118-119. Different plans viz. Regular Plan and Direct Plan have a different expense structure. The expenses of the Direct Plan under the Scheme will be lower to the extent of the distribution expenses / commission charged in the Regular Plan. Since inception dates for regular plan Feb 06, 02 and direct plan Jan 01, 13

**^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.

## Absolute Returns for each F.Y. for last 5 years




## PORTFOLIO DATA:

| Top 10 Holdings | % To NAV |
|---|---|
| National Bank for Agri & Rural Dev. | 4.89 |
| Siddhivinayak Securitisation Trust | 4.73 |
| GMR Airports Limited | 4.54 |
| Jubilant Beverages Limited | 3.42 |
| 182 Days TBILL MAT 180327 | 3.20 |
| Power Finance Corporation Ltd. | 3.05 |
| SK FINANCE LIMITED | 2.84 |
| Kalpataru Projects International Ltd | 2.83 |
| SBFC Finance Limited | 2.82 |
| Small Industries Development Bank | 2.82 |

**Corresponding Footnote**
Face Value / Allotment NAV per Unit: ₹ 10 unless otherwise specified. Data is as of October 31, 2026 unless otherwise specified.

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

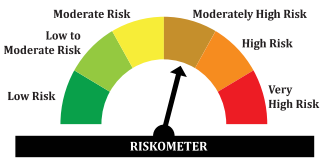
€ Includes investments made by the schemes of HDFC Mutual Fund aggregating to ₹ 242.25 Crore.

$$For further details, please refer to para 'Exit Load' on page no.119.

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

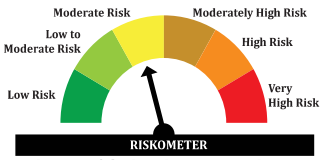
| | | |
|---|---|---|
| Outstanding exposure in derivative instruments Interest Rate Swap. | (₹ in Crore) | 56.30 |

## Scheme Riskometer




*The risk of the scheme is moderately high*

## Benchmark Riskometer




*The risk of the benchmark is moderate*

Benchmark and Scheme Riskometer As on October 31, 2026. For latest riskometer, investors may refer to the Monthly Portfolios disclosed on the website of the fund viz. www.hdfcfund.com

## Potential Risk Class

(Maximum risk the Scheme can take)

| Credit Risk → / Interest Rate Risk ↓ | Relatively Low (Class A) | Moderate (Class B) | Relatively High (Class C) |
|---|---|---|---|
| Relatively Low (Class I) | | | |
| Moderate (Class II) | | | |
| Relatively High (Class III) | | | C-III |

C-III - A Scheme with Relatively High Interest Rate Risk and Relatively High Credit Risk.

## MAJOR RISK FACTORS

Link for detailed Risk Factor refer page no 117

1. Interest Rate Risk
2. Credit Risk
3. Liquidity Risk
4. Reinvestment Risk
5. Settlement Risk

**Additional info pertaining to portfolio**

**Detailed Investment in Securities, Allocation of Net Asset by Sectors, etc. please click link**

**OR**



intouchmutually

# 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.**

....Contd from previous page

CATEGORY OF SCHEME
MEDIUM TERM FUND

## Major Changes w.r.t previous month

### 1. (Top 10 changes in Holding) in portfolio of the scheme, if any

| Name of securities added | Name of securities deleted/reduced | Total Weightage in %age |
|---|---|---|
| 8.8% Tata Realty and Infrastructure Ltd. MAT 21/04/2028 | - | 1.14 |
| - | 7.65% Indian Railways Finance Corp. Ltd. MAT 18/04/2033 | 0.71 |
| 7.62% National Bank for Agri & Rural Dev. MAT 31/01/2028 | - | 0.71 |
| - | 7.34% Central Government of India Loans MAT 22/04/2064 | 0.41 |

### 2. Changes in Expense Ratio of the scheme, if any

| Change in | Previous Month (September 2026) | Current Month (October 2026) |
|---|---|---|
| Direct | 0.68 | 0.68 |
| Regular | 1.29 | 1.29 |

### 3. Changes in Risk-o-Meter of scheme, if any

| Change in | Previous Month (September 2026) | Current Month (October 2026) |
|---|---|---|
| Direct | moderately high | moderately high |
| Regular | moderately high | moderately high |

### 4. Changes in Credit Quality, if any

| Name of security | Rating Previous Month (September 2026) | Rating Current Month (October 2026) |
|---|---|---|
| 8.10% Aadhar Housing Finance Ltd NCD ISD 240425 Mat 240828 | AA+ | AA |
| Universe Trust Dec 2024 Series A1(b) PTC ISD 280125 Mat 170728 | AAA(SO) | AAA |
| 8.75% Vastu Finserve India Pvt. Ltd SR III (Setp up down) ISD 230326 Mat 230329 | AA | AA- |
| 8.75% Vastu Finserve India Pvt. Ltd SR I (Setp up & down) NCD ISD 230326 Mat 230328 | AA | AA- |
| VAJRA 009 Trust Senior Tranche A2 PTC ISD 260624 Mat 201130 | AAA(SO) | AA+(SO) |
| 8.75% Vastu Finserve India Pvt. Ltd SR II (Setp up & down) NCD ISD 230326 Mat 230928 | AA | AA- |

**Important Weblinks:** For important weblink please refer page no 117.

## Additional Disclosure by AMC

**##Additional Benchmark Name:** CRISIL 10 Year Gilt Index

**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) | 29.70 | 18.00 | 12.00 | 6.00 | 3.60 | 1.20 |
| Market Value as on October 30, 2026 (₹. in Lacs) | 82.76 | 31.22 | 16.75 | 7.06 | 3.95 | 1.23 |
| **Returns (%)** | **7.48** | **6.97** | **6.49** | **6.43** | **6.14** | **4.44** |
| Benchmark Returns (%)# | **7.28** | **6.83** | **6.05** | **5.26** | **4.25** | **0.02** |
| Additional Benchmark Returns (%)# # | **5.98** | **5.83** | **5.15** | **4.82** | **3.19** | **-1.30** |

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

**PLANS & OPTIONS :** 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.

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

**Product Labelling: (This product is suitable for investors who are seeking ~)**

• Income over medium to long term • To generate income / capital appreciation through investments in debt and money market instruments

~ Investors should consult their financial advisers, if in doubt about whether the product is suitable for them

## FUND DETAILS

**Date Of Inception / Allotment**
September 11, 2000

**#Benchmark Name**
CRISIL Medium To Long Duration Debt A-III Index

| NAV (As On OCTOBER 30, 2026) | NAV Per Unit(₹) |
|---|---|
| Regular Plan - Growth Option | 59.7437 |
| Regular Plan - Quarterly IDCW Option | 11.3077 |
| Regular Plan - Normal IDCW Option | 18.8408 |
| Direct Plan - Growth Option | 66.6096 |
| Direct Plan - Quarterly IDCW Option | 12.7077 |
| Direct Plan - Normal IDCW Option | 21.0648 |

**Assets Under Management €**

| | |
|---|---|
| As on October 31, 2026 | ₹799.45Cr. |
| Average for Month of October, 2026 | ₹806.11Cr. |

## FUND MANAGER DETAILS ¥

| Name | Managing Since | Total Exp |
|---|---|---|
| Anupam Joshi | March 07, 2026 | Over 20 years |

## MINIMUM INVESTMENT

| | |
|---|---|
| **Lump sum Amount** | Rs. 100 and any amount thereafter. |
| **SIP Amount** | |

## LOAD STRUCTURE

**EXIT LOAD$$**

Nil

## EXPENSE RATIO (As On October 31, 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% |
|---|---|

## QUANTITATIVE MEASURES/RISK MEASURES*

**Risk Ratio**

| | |
|---|---|
| Standard Deviation | NA |
| Beta | NA |
| Sharpe Ratio* | NA |
| • Portfolio Turnover Ratio (Annualized) | |
| a. Equity Turnover | NA |
| b. Gross Exposure Turnover: (Equity + Debt + Derivatives) | NA |
| • Average Maturity: | 8.13 Years |
| • Macaulay Duration: | 4.53 Years |
| • Modified Duration: | 4.30 Years |
| • Annualized Portfolio Yield: | 7.86% |
| • Yield to Maturity (%): | |

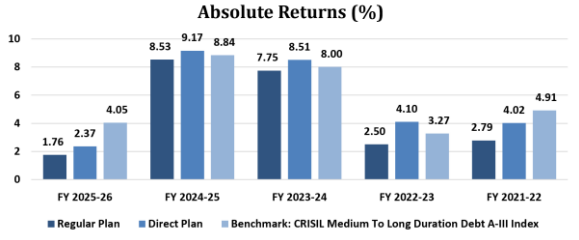
#semi annual YTM has been annualised.
*Calculated on the amount invested in debt securities (including accrued interest), deployment of funds in TREPS and Reverse Repo and net receivable/ payable
*One liner/brief inference provided for above in the table on page no 117

## FUND PERFORMANCE^: As On OCTOBER 30, 2026

| Compounded Annualised Returns | Scheme Returns % | | Benchmark Returns % # | |
|---|---|---|---|---|
| | Regular | Direct | Regular | Direct |
| Last 1 year | 2.11 | 2.72 | 1.30 | 1.30 |
| Last 3 years | 5.97 | 6.50 | 6.19 | 6.19 |
| Last 5 years | 4.63 | 5.56 | 5.28 | 5.28 |
| Since Inception | 7.07 | 6.90 | 8.43 | 7.43 |

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 118-119. Different plans viz. Regular Plan and Direct Plan have a different expense structure. The expenses of the Direct Plan under the Scheme will be lower to the extent of the distribution expenses / commission charged in the Regular Plan. Since inception dates for regular plan Sep 11, 00 and direct plan Jan 01, 13 **^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.

## Absolute Returns for each F.Y. for last 5 years




## PORTFOLIO DATA:

| Top 10 Holdings | % To NAV |
|---|---|
| 7.24 GOI 2055 | 11.62 |
| Small Industries Development Bank | 9.76 |
| National Bank for Agri & Rural Dev. | 8.46 |
| REC Limited. | 6.14 |
| NTPC Limited | 6.04 |
| 7.23 GOI 2039 | 4.89 |
| HDB Financial Services Ltd. | 4.33 |
| SMFG India Credit Company Ltd | 4.31 |
| Indian Railways Finance Corp. Ltd. | 4.30 |
| GOI 2031 | 3.23 |

**Corresponding Footnote**
Face Value / Allotment NAV per Unit: ₹ 10, Data is as of October 31, 2026 unless otherwise specified.

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

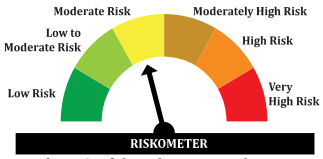
€ Includes investments made by the schemes of HDFC Mutual Fund aggregating to ₹ 153.82 Crore.

$$For further details, please refer to para 'Exit Load' on page no.119.

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

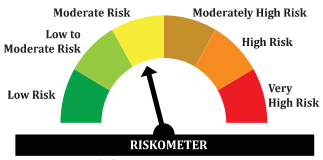
| | | |
|---|---|---|
| Outstanding exposure in derivative instruments Interest Rate Swap. | (₹ in Crore) | 25.00 |

## Scheme Riskometer




*The risk of the scheme is moderate*

## Benchmark Riskometer




*The risk of the benchmark is moderate*

Benchmark and Scheme Riskometer As on October 31, 2026. For latest riskometer, investors may refer to the Monthly Portfolios disclosed on the website of the fund viz. www.hdfcfund.com

## Potential Risk Class

(Maximum risk the Scheme can take)

| Credit Risk → / Interest Rate Risk ↓ | Relatively Low (Class A) | Moderate (Class B) | Relatively High (Class C) |
|---|---|---|---|
| Relatively Low (Class I) | | | |
| Moderate (Class II) | | | |
| Relatively High (Class III) | | B-III | |

B-III - A Scheme with Relatively High Interest Rate Risk and Moderate Credit Risk.

## MAJOR RISK FACTORS

Link for detailed Risk Factor refer page no 117

1. Interest Rate Risk
2. Credit Risk
3. Liquidity Risk
4. Reinvestment Risk
5. Settlement Risk

**Additional info pertaining to portfolio**

**Detailed Investment in Securities, Allocation of Net Asset by Sectors, etc. please click link**

**OR**



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# 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.**

....Contd from previous page

CATEGORY OF SCHEME
MEDIUM TO LONG TERM

## Major Changes w.r.t previous month

### 1. (Top 10 changes in Holding) in portfolio of the scheme, if any

| Name of securities added | Name of securities deleted/reduced | Total Weightage in %age |
|---|---|---|
| - | 6.9% Central Government of India Loans MAT 15/04/2065 | 4.97 |
| - | 7.71% Central Government of India Loans MAT 18/05/2066 | 1.85 |

### 2. Changes in Expense Ratio of the scheme, if any

| Change in | Previous Month (September 2026) | Current Month (October 2026) |
|---|---|---|
| Direct | 0.78 | 0.78 |
| Regular | 1.35 | 1.35 |

### 3. Changes in Risk-o-Meter of scheme, if any

| Change in | Previous Month (September 2026) | Current Month (October 2026) |
|---|---|---|
| Direct | moderate | moderate |
| Regular | moderate | moderate |

### 4. Changes in Credit Quality, if any

| Name of security | Rating Previous Month (September 2026) | Rating Current Month (October 2026) |
|---|---|---|
| NA | | |

**Important Weblinks:** For important weblink please refer page no 117.

## Additional Disclosure by AMC

**##Additional Benchmark Name:** CRISIL 10 Year Gilt Index

**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) | 31.40 | 18.00 | 12.00 | 6.00 | 3.60 | 1.20 |
| Market Value as on October 30, 2026 (₹. in Lacs) | 78.09 | 28.01 | 15.49 | 6.79 | 3.82 | 1.21 |
| **Returns (%)** | **6.33** | **5.65** | **4.99** | **4.89** | **3.92** | **1.32** |
| Benchmark Returns (%)# | **7.50** | **7.00** | **6.16** | **5.35** | **4.19** | **0.02** |
| Additional Benchmark Returns (%)# # | **N.A.** | **5.83** | **5.15** | **4.82** | **3.19** | **-1.30** |

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

**PLANS & OPTIONS :** 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.

## IDCW History

**HDFC MEDIUM TO LONG TERM FUND** (Past 5 quarters) — **Quarterly IDCW Option**

| Record Date | Regular Plan | | | Direct Plan | | |
|---|---|---|---|---|---|---|
| | Cum IDCW NAV(₹) | IDCW per Unit(₹) For Individual & HUF | For Others | Cum IDCW NAV(₹) | IDCW per Unit(₹) For Individual & HUF | For 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 |

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

**Product Labelling: (This product is suitable for investors who are seeking ~)**

- Income over the long term
- To generate income / capital appreciation through investments in debt and money market instruments

~ Investors should consult their financial advisers, if in doubt about whether the product is suitable for them

## FUND DETAILS

**Date Of Inception / Allotment**
January 20, 2023

**#Benchmark Name**
NIFTY Long Duration Debt Index - A-III

| NAV (As On OCTOBER 30, 2026) | NAV Per Unit(₹) |
|---|---|
| Regular Plan - Growth Option | 12.1239 |
| Regular Plan - IDCW Option | 10.4078 |
| Direct Plan - Growth Option | 12.2838 |
| Direct Plan - IDCW Option | 10.1859 |

**Assets Under Management**

| | |
|---|---|
| As on October 31, 2026 | ₹2,516.34Cr. |
| Average for Month of October, 2026 | ₹2,525.55Cr. |

## FUND MANAGER DETAILS ¥

| Name | Managing Since | Total Exp |
|---|---|---|
| Anupam Joshi | March 07, 2026 | Over 20 years |

## MINIMUM INVESTMENT

| | |
|---|---|
| **Lump sum Amount** | Rs. 100 and any amount thereafter. |
| **SIP Amount** | |

## LOAD STRUCTURE

**EXIT LOAD$$**
Nil

## EXPENSE RATIO (As On October 31, 2026)

Base expense Ratio Including statutory levies on expenses part of BER, excluding brokerage, transaction cost and execution related statutory levies^

| Regular: 0.62% | Direct: 0.28% |
|---|---|

## QUANTITATIVE MEASURES/RISK MEASURES*

| **Risk Ratio** | |
|---|---|
| Standard Deviation | NA |
| Beta | NA |
| Sharpe Ratio* | NA |
| • Portfolio Turnover Ratio (Annualized) | |
| a. Equity Turnover | NA |
| b. Gross Exposure Turnover: (Equity + Debt + Derivatives) | NA |
| • Average Maturity: | 27.97 Years |
| • Macaulay Duration: | 11.33 Years |
| • Modified Duration: | 10.90 Years |
| • Annualized Portfolio Yield: | 7.94% |
| • Yield to Maturity (%): | |

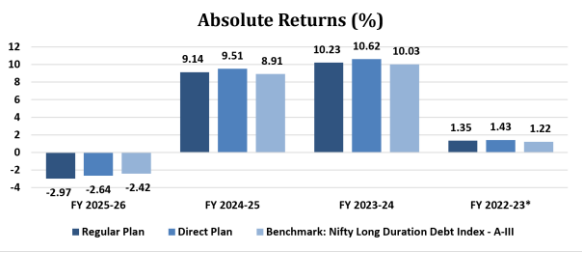
#semi annual YTM has been annualised.
*Calculated on the amount invested in debt securities (including accrued interest), deployment of funds in TREPS and Reverse Repo and net receivable/ payable
*One liner/brief inference provided for above in the table on page no 117

## FUND PERFORMANCE^: As On OCTOBER 30, 2026

| Compounded Annualised Returns | Scheme Returns % | | Benchmark Returns % # | |
|---|---|---|---|---|
| | Regular | Direct | Regular | Direct |
| Last 1 year | -0.33 | 0.00 | -2.73 | -2.73 |
| Last 3 years | 5.29 | 5.65 | 4.10 | 4.10 |
| Since Inception | 5.23 | 5.60 | 4.56 | 4.56 |

Returns greater than 1 year period are compounded annualized (CAGR). For performance of other schemes managed by Anupam Joshi, please refer page 118-119. Different plans viz. Regular Plan and Direct Plan have a different expense structure. The expenses of the Direct Plan under the Scheme will be lower to the extent of the distribution expenses / commission charged in the Regular Plan. Since inception dates for regular plan Jan 20, 23 and direct plan Jan 20, 23 **^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.

## Absolute Returns for each F.Y. for last 5 years




## PORTFOLIO DATA:

| Top 10 Holdings | % To NAV |
|---|---|
| 7.3 GOI 2053 | 27.90 |
| 7.09 GOI 2054 | 18.87 |
| 7.36 GOI 2052 | 18.76 |
| 6.9 GOI 2065 | 8.48 |
| 7.34 GOI 2064 | 7.86 |
| 6.99 GOI 2051 | 6.47 |
| 6.62 GOI 2051 | 2.75 |
| 7.16 GOI 2050 | 1.84 |
| 7.24 GOI 2055 | 1.29 |
| 6.67 GOI 2050 | 1.22 |

**Corresponding Footnote**
Face Value / Allotment NAV per Unit: ₹ 10, CD - Certificate of Deposit; CP - Commercial Papers. Data is as of October 31, 2026 unless otherwise specified.

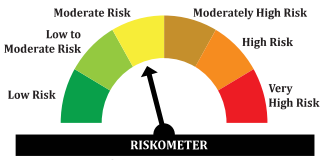
¥ Fund Manager for Overseas Investments:
Mr. Gopal Agrawal (since September 01, 2026) (Total Experience: Over 22 years).

$$For further details, please refer to para 'Exit Load' on page no.119.

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

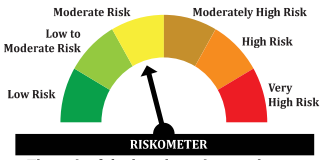
| | | |
|---|---|---|
| Outstanding exposure in derivative instruments Interest Rate Swap. | (₹ in Crore) | 75.00 |

## Scheme Riskometer




*The risk of the scheme is moderate*

## Benchmark Riskometer




*The risk of the benchmark is moderate*

Benchmark and Scheme Riskometer As on October 31, 2026. For latest riskometer, investors may refer to the Monthly Portfolios disclosed on the website of the fund viz. www.hdfcfund.com

## Potential Risk Class

(Maximum risk the Scheme can take)

| Credit Risk → / Interest Rate Risk ↓ | Relatively Low (Class A) | Moderate (Class B) | Relatively High (Class C) |
|---|---|---|---|
| Relatively Low (Class I) | | | |
| Moderate (Class II) | | | |
| Relatively High (Class III) | A-III | | |

A-III - A Scheme with Relatively High Interest Rate Risk and Relatively Low Credit Risk.

## MAJOR RISK FACTORS

Link for detailed Risk Factor refer page no 117

1. Interest Rate Risk
2. Credit Risk
3. Liquidity Risk
4. Reinvestment Risk
5. Settlement Risk

**Additional info pertaining to portfolio**

**Detailed Investment in Securities, Allocation of Net Asset by Sectors, etc. please click link**

**OR**

# 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**

## Major Changes w.r.t previous month

### 1. (Top 10 changes in Holding) in portfolio of the scheme, if any

| Name of securities added | Name of securities deleted/reduced | Total Weightage in %age |
|---|---|---|
| 7.71% Central Government of India Loans MAT 18/05/2066 | - | 0.39 |

### 2. Changes in Expense Ratio of the scheme, if any

| Change in | Previous Month (September 2026) | Current Month (October 2026) |
|---|---|---|
| Direct | 0.28 | 0.28 |
| Regular | 0.62 | 0.62 |

### 3. Changes in Risk-o-Meter of scheme, if any

| Change in | Previous Month (September 2026) | Current Month (October 2026) |
|---|---|---|
| Direct | moderate | moderate |
| Regular | moderate | moderate |

### 4. Changes in Credit Quality, if any

| Name of security | Rating Previous Month (September 2026) | Rating Current Month (October 2026) |
|---|---|---|
| NA | | |

**Important Weblinks:** For important weblink please refer page no 117.

## Additional Disclosure by AMC

**##Additional Benchmark Name:** CRISIL 10 Year Gilt Index

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

| | Since Inception SIP | 3 year SIP | 1 year SIP |
|---|---|---|---|
| Total Amount Invested (₹. in Lacs) | 4.60 | 3.60 | 1.20 |
| Market Value as on October 30, 2026 (₹. in Lacs) | 4.89 | 3.71 | 1.19 |
| **Returns (%)** | **3.12** | **1.91** | **-1.23** |
| Benchmark Returns (%)# | **1.95** | **0.49** | **-4.49** |
| Additional Benchmark Returns (%)# # | **4.20** | **3.19** | **-1.30** |

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

**PLANS & OPTIONS :** Regular Plan, Direct Plan. Each Plan offers 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.

## IDCW History

**HDFC LONG TERM FUND** (Past 5 years) — IDCW Option

| Record Date | Regular Plan | | | Direct Plan | | |
|---|---|---|---|---|---|---|
| | Cum IDCW NAV(₹) | IDCW per Unit(₹) For Individual & HUF | IDCW per Unit(₹) For Others | Cum IDCW NAV(₹) | IDCW per Unit(₹) For Individual & HUF | IDCW per Unit(₹) For 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 |

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 InvITs is permitted.**

CATEGORY OF SCHEME
ARBITRAGE FUND

**Product Labelling: (This product is suitable for investors who are seeking ~)**

• Income over short term. • Income through arbitrage opportunities between cash and derivative market and arbitrage opportunities within the derivative segment.

~ Investors should consult their financial advisers, if in doubt about whether the product is suitable for them

## FUND DETAILS

**Date Of Inception / Allotment**

October 23, 2007

**#Benchmark Name**

NIFTY 50 Arbitrage Index (Total Returns Index)

| NAV (As On OCTOBER 30, 2026) | NAV Per Unit(₹) |
|---|---|
| Regular Plan - Growth Option | 33.080 |
| Regular Plan - Monthly IDCW Option | 11.430 |
| Direct Plan - Growth Option | 21.933 |
| Direct Plan - Monthly IDCW Option | 11.343 |

**Assets Under Management** €

| | |
|---|---|
| As on October 31, 2026 | ₹25,869.34Cr. |
| Average for Month of October, 2026 | ₹25,464.04Cr. |

## FUND MANAGER DETAILS ¥

| Name | Managing Since | Total Exp |
|---|---|---|
| Arun Agarwal (Arbitrage Assets) | August 24, 2020 | Over 28 years |
| Nandita Menezes (Arbitrage Assets) | March 29, 2025 | Over 4 years |
| Anil Bamboli (Debt Assets) | February 01, 2022 | Over 31 years |

## MINIMUM INVESTMENT

| | |
|---|---|
| **Lump sum Amount** | Rs. 100 and any amount thereafter. |
| **SIP Amount** | |

## LOAD STRUCTURE

**EXIT LOAD$$**

• 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.
• 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).

## EXPENSE RATIO (As On October 31, 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% |

## QUANTITATIVE MEASURES/RISK MEASURES*

| Risk Ratio | |
|---|---|
| Standard Deviation | NA |
| Beta | NA |
| Sharpe Ratio* | NA |

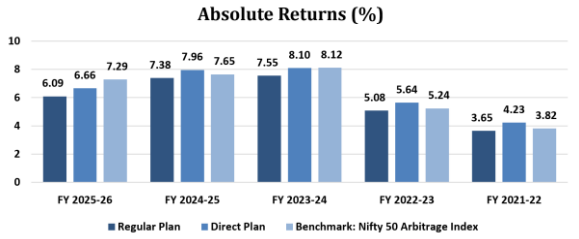
*One liner/brief inference provided for above in the table on page no 117

## FUND PERFORMANCE^: As On OCTOBER 30, 2026

| Compounded Annualised Returns | Scheme Returns % | | Benchmark Returns % # | |
|---|---|---|---|---|
| | Regular | Direct | Regular | Direct |
| Last 1 year | 6.12 | 6.69 | 7.32 | 7.32 |
| Last 3 years | 6.69 | 7.26 | 7.41 | 7.41 |
| Last 5 years | 6.16 | 6.72 | 6.76 | 6.76 |
| Since Inception | 6.49 | 6.45 | NA | 6.03 |

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 118-119. Different plans viz. Regular Plan and Direct Plan have a different expense structure. The expenses of the Direct Plan under the Scheme will be lower to the extent of the distribution expenses / commission charged in the Regular Plan. Since inception dates for regular plan Oct 23, 07 and direct plan Apr 07, 14 **^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.

## Absolute Returns for each F.Y. for last 5 years




## PORTFOLIO DATA:

| Top 10 Holdings | % To NAV |
|---|---|
| Union Bank of India | 5.51 |
| ICICI Bank Ltd. | 5.04 |
| HDFC Bank Ltd.£ | 4.40 |
| Reliance Industries Ltd. | 3.39 |
| State Bank of India | 2.67 |
| Axis Bank Ltd. | 2.57 |
| JSW Steel Ltd. | 2.28 |
| Divis Laboratories Ltd. | 2.22 |
| Infosys Limited | 1.89 |
| Bajaj Finance Ltd. | 1.59 |

**Corresponding Footnote**

Face Value / Allotment NAV per Unit: ₹ 10, + Industry Classification as recommended by AMFI, CD - Certificate of Deposit; CP - Commercial Papers, Data is as of October 31, 2026 unless otherwise specified.

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

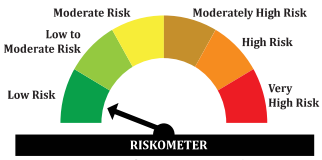
€ Includes investments made by the schemes of HDFC Mutual Fund aggregating to ₹ 1,009.46 Crore.

$$For further details, please refer to para 'Exit Load' on page no.119.

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

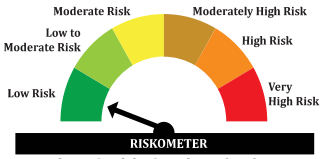
| | | |
|---|---|---|
| Outstanding exposure in derivative instruments | (₹ in Crore) | 17,575.03 |
| Hedged position in Equity & Equity related instruments | | |
| (% age) | | 67.94 |

## Scheme Riskometer




*The risk of the scheme is low*

## Benchmark Riskometer




*The risk of the benchmark is low*

Benchmark and Scheme Riskometer As on October 31, 2026. For latest riskometer, investors may refer to the Monthly Portfolios disclosed on the website of the fund viz. www.hdfcfund.com

## MAJOR RISK FACTORS

Link for detailed Risk Factor refer page no 117

1. Market Risk
2. Interest Rate & Credit Risk
3. Liquidity Risk
4. Derivatives Risk
5. Settlement Risk

## QUANTITATIVE MEASURES/RISK MEASURES*

| | |
|---|---|
| • Portfolio Turnover Ratio (Annualized) | |
| a. Equity Turnover | 227.72% |
| b. Gross Exposure Turnover: (Equity + Debt + Derivatives) | 1066.60% |
| • Average Maturity: | 85 Days |
| • Macaulay Duration: | 85 Days |
| • Modified Duration: | 79 Days |
| • Annualized Portfolio Yield: | |
| • Yield to Maturity (%): | 7.27% |

#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
*One liner/brief inference provided for above in the table on page no 117

**Additional info pertaining to portfolio**

**Detailed Investment in Securities, Allocation of Net Asset by Sectors, etc. please click link**

**OR**

## Major Changes w.r.t previous month

### 1. (Top 10 changes in Holding) in portfolio of the scheme, if any

| Name of securities added | Name of securities deleted/reduced | Total Weightage in %age |
|---|---|---|
| Union Bank of India CD MAT 15/12/2026 | - | 0.96 |
| Union Bank of India CD MAT 27/01/2027 | - | 0.95 |
| Tech Mahindra Ltd. | - | 0.71 |
| Canara Bank CD MAT 04/03/2027 | - | 0.57 |
| ICICI Bank Ltd. CD MAT 08/03/2027 | - | 0.56 |
| Canara Bank CD MAT 12/03/2027 | - | 0.47 |
| Bank of Baroda CD MAT 12/02/2027 | - | 0.19 |
| Max Healthcare Institute Limited | - | 0.13 |
| Punjab National Bank CD MAT 12/03/2027 | - | 0.09 |
| Wipro Ltd. | - | 0.08 |

### 2. Changes in Expense Ratio of the scheme, if any

| Change in | Previous Month (September 2026) | Current Month (October 2026) |
|---|---|---|
| Direct | 0.4 | 0.4 |
| Regular | 0.94 | 0.94 |

### 3. Changes in Risk-o-Meter of scheme, if any

| Change in | Previous Month (September 2026) | Current Month (October 2026) |
|---|---|---|
| Direct | Low | Low |
| Regular | Low | Low |

### 4. Changes in Credit Quality, if any

| Name of security | Rating Previous Month (September 2026) | Rating Current Month (October 2026) |
|---|---|---|
| NA | | |

**Important Weblinks:** For important weblink please refer page no 117.

## Additional Disclosure by AMC

**##Additional Benchmark Name:** CRISIL 1 Year T-Bill Index

**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) | 22.90 | 18.00 | 12.00 | 6.00 | 3.60 | 1.20 |
| Market Value as on October 30, 2026 (₹. in Lacs) | 42.85 | 28.63 | 16.15 | 7.07 | 3.96 | 1.24 |
| **Returns (%)** | **6.16** | **5.91** | **5.79** | **6.50** | **6.30** | **5.89** |
| Benchmark Returns (%)# | **N.A.** | **6.09** | **6.17** | **7.27** | **7.29** | **7.03** |
| Additional Benchmark Returns (%)# # | **6.11** | **6.02** | **5.65** | **5.66** | **5.04** | **3.36** |

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

**PLANS & OPTIONS :** 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.

## IDCW History

**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 | Others |
| Jun 23, 26 | 11.4540 | 0.0500 | 0.0500 | 11.3460 | 0.0500 | 0.0500 |
| Jul 21, 26 | 11.4540 | 0.0500 | 0.0500 | 11.3510 | 0.0500 | 0.0500 |
| Aug 18, 26 | 11.4480 | 0.0500 | 0.0500 | 11.3500 | 0.0500 | 0.0500 |
| Sep 22, 26 | 11.4510 | 0.0500 | 0.0500 | 11.3580 | 0.0500 | 0.0500 |
| Oct 21, 26 | 11.4800 | 0.0500 | 0.0500 | 11.3910 | 0.0500 | 0.0500 |

**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 | Others |
| Jan 20, 26 | 10.9610 | 0.0500 | 0.0500 | 11.6840 | 0.0500 | 0.0500 |
| Feb 17, 26 | 10.9640 | 0.0500 | 0.0500 | 11.6950 | 0.0500 | 0.0500 |
| Mar 24, 26 | 10.9660 | 0.0500 | 0.0500 | 11.7060 | 0.0500 | 0.0500 |
| Apr 21, 26 | 10.9760 | 0.0500 | 0.0500 | 11.7250 | 0.0500 | 0.0500 |
| May 19, 26 | 10.9620 | 0.0500 | 0.0500 | 11.7190 | 0.0500 | 0.0500 |

# 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

**Product Labelling: (This product is suitable for investors who are seeking ~)**

• Income over short term • 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

~ Investors should consult their financial advisers, if in doubt about whether the product is suitable for them

## FUND DETAILS

**Date Of Inception / Allotment**
October 23, 2007

**#Benchmark Name**
CRISIL Short Duration Debt A-II Index

| NAV (As On OCTOBER 30, 2026) | NAV Per Unit(₹) |
|---|---|
| Regular Plan - Growth Option | 53.6522 |
| Regular Plan - Daily IDCW Reinvestment Option | 10.0668 |
| Regular Plan - Weekly IDCW Option | 10.0275 |
| Regular Plan - Monthly IDCW Option | 10.1497 |
| Direct Plan - Growth Option | 54.8993 |
| Direct Plan - Daily IDCW Reinvestment Option | 10.0691 |
| Direct Plan - Weekly IDCW Option | 10.0309 |
| Direct Plan - Monthly IDCW Option | 10.1518 |

**Assets Under Management**

| | |
|---|---|
| As on October 31, 2026 | ₹15,497.79Cr. |
| Average for Month of October, 2026 | ₹15,560.09Cr. |

## FUND MANAGER DETAILS ¥

| Name | Managing Since | Total Exp |
|---|---|---|
| Anil Bamboli | March 07, 2026 | Over 31 years |

## MINIMUM INVESTMENT

| | |
|---|---|
| **Lump sum Amount** | Rs. 100 and any amount thereafter. |
| **SIP Amount** | |

## LOAD STRUCTURE

**EXIT LOAD$$**

Nil

## EXPENSE RATIO (As On October 31, 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% |
|---|---|

## QUANTITATIVE MEASURES/RISK MEASURES*

| Risk Ratio | |
|---|---|
| Standard Deviation | NA |
| Beta | NA |
| Sharpe Ratio* | NA |
| • Portfolio Turnover Ratio (Annualized) | |
| a. Equity Turnover | NA |
| b. Gross Exposure Turnover: (Equity + Debt + Derivatives) | NA |
| • Average Maturity: | 2.44 Years |
| • Macaulay Duration: | 1.70 Years |
| • Modified Duration: | 1.59 Years |
| • Annualized Portfolio Yield: | 8.13% |
| • Yield to Maturity (%): | |

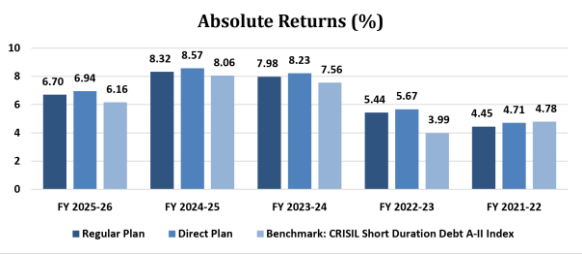
#semi annual YTM has been annualised.
*Calculated on the amount invested in debt securities (including accrued interest), deployment of funds in TREPS and Reverse Repo and net receivable/ payable
*One liner/brief inference provided for above in the table on page no 117

## FUND PERFORMANCE^: As On OCTOBER 30, 2026

| Compounded Annualised Returns | Scheme Returns % | | Benchmark Returns % # | |
|---|---|---|---|---|
| | Regular | Direct | Regular | Direct |
| Last 1 year | 4.89 | 5.13 | 4.27 | 4.27 |
| Last 3 years | 7.09 | 7.34 | 6.85 | 6.85 |
| Last 5 years | 6.52 | 6.77 | 6.06 | 6.06 |
| Since Inception | 7.65 | 7.72 | 7.45 | 7.42 |

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 118-119. Different plans viz. Regular Plan and Direct Plan have a different expense structure. The expenses of the Direct Plan under the Scheme will be lower to the extent of the distribution expenses / commission charged in the Regular Plan. Since inception dates for regular plan Oct 23, 07 and direct plan Jan 01, 13 **^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.

## Absolute Returns for each F.Y. for last 5 years




## PORTFOLIO DATA:

| Top 10 Holdings | % To NAV |
|---|---|
| National Bank for Agri & Rural Dev. | 8.57 |
| GOI 2031 | 7.05 |
| Small Industries Development Bank | 6.04 |
| Bajaj Housing Finance Ltd. | 5.10 |
| Shivshakti Securitisation Trust | 4.27 |
| Canara Bank | 4.10 |
| GOI 2034 | 3.34 |
| Jubilant Beverages Limited | 3.16 |
| Power Finance Corporation Ltd. | 3.04 |
| National Housing Bank | 2.98 |

**Corresponding Footnote**
Face Value / Allotment NAV per Unit: ₹ 10, CD - Certificate of Deposit; CP - Commercial Papers. Data is as of October 31, 2026 unless otherwise specified.

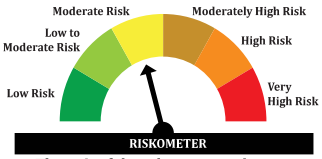
¥ Fund Manager for Overseas Investments:
Mr. Gopal Agrawal (since September 01, 2026) (Total Experience: Over 22 years).

$$For further details, please refer to para 'Exit Load' on page no.119.

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

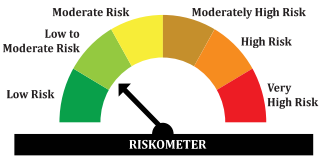
| | | |
|---|---|---|
| Outstanding exposure in derivative instruments Interest Rate Swap. | (₹ in Crore) | 8900 |

## Scheme Riskometer




*The risk of the scheme is moderate*

## Benchmark Riskometer




*The risk of the benchmark is low to moderate*

Benchmark and Scheme Riskometer As on October 31, 2026. For latest riskometer, investors may refer to the Monthly Portfolios disclosed on the website of the fund viz. www.hdfcfund.com

## Potential Risk Class

(Maximum risk the Scheme can take)

| Credit Risk → / Interest Rate Risk ↓ | Relatively Low (Class A) | Moderate (Class B) | Relatively High (Class C) |
|---|---|---|---|
| Relatively Low (Class I) | | | |
| Moderate (Class II) | | | |
| Relatively High (Class III) | | B-III | |

B-II - A Scheme with Relatively High Interest Rate Risk and Moderate Credit Risk.

## MAJOR RISK FACTORS

Link for detailed Risk Factor refer page no 117

1. Interest Rate Risk
2. Credit Risk
3. Liquidity Risk
4. Reinvestment Risk
5. Settlement Risk

**Additional info pertaining to portfolio**

**Detailed Investment in Securities, Allocation of Net Asset by Sectors, etc. please click link**

**OR**



intouchmutually

# 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**

....Contd from previous page

CATEGORY OF SCHEME
FLOATING INTEREST

## Major Changes w.r.t previous month

### 1. (Top 10 changes in Holding) in portfolio of the scheme, if any

| Name of securities added | Name of securities deleted/reduced | Total Weightage in %age |
|---|---|---|
| Lakshminarayan Securitisation Trust MAT 28/09/2031 | - | 1.28 |
| - | 7.4% Power Finance Corporation Ltd. MAT 15/01/2035 | 0.31 |
| - | 7.32% REC Limited. MAT 28/02/2035 | 0.31 |

### 2. Changes in Expense Ratio of the scheme, if any

| Change in | Previous Month (September 2026) | Current Month (October 2026) |
|---|---|---|
| Direct | 0.27 | 0.27 |
| Regular | 0.5 | 0.5 |

### 3. Changes in Risk-o-Meter of scheme, if any

| Change in | Previous Month (September 2026) | Current Month (October 2026) |
|---|---|---|
| Direct | moderate | moderate |
| Regular | moderate | moderate |

### 4. Changes in Credit Quality, if any

| Name of security | Rating Previous Month (September 2026) | Rating Current Month (October 2026) |
|---|---|---|
| AA | AA- | |
| AA+ | AA | |

**Important Weblinks:** For important weblink please refer page no 117.

## Additional Disclosure by AMC

**##Additional Benchmark Name:** CRISIL 10 Year Gilt Index

**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) | 22.90 | 18.00 | 12.00 | 6.00 | 3.60 | 1.20 |
| Market Value as on October 30, 2026 (₹. in Lacs) | 49.11 | 31.78 | 17.00 | 7.12 | 3.96 | 1.23 |
| **Returns (%)** | **7.42** | **7.19** | **6.78** | **6.80** | **6.34** | **4.47** |
| Benchmark Returns (%)# | **7.23** | **7.00** | **6.47** | **6.40** | **5.99** | **3.94** |
| Additional Benchmark Returns (%)# # | **5.96** | **5.83** | **5.15** | **4.82** | **3.19** | **-1.30** |

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

**PLANS & OPTIONS :** 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.

## IDCW History

**HDFC FLOATING INTEREST RATES FUND** — Monthly IDCW Option
(Past 5 months)

| Record Date | Regular Plan | | | Direct Plan | | |
|---|---|---|---|---|---|---|
| | Cum IDCW NAV(₹) | IDCW per Unit(₹) For Individual & HUF | IDCW per Unit(₹) For Others | Cum IDCW NAV(₹) | IDCW per Unit(₹) For Individual & HUF | IDCW per Unit(₹) For 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 |

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

**Product Labelling: (This product is suitable for investors who are seeking ~)**

• Income over short to medium term • To generate income/capital appreciation through investments predominantly in AA+ and above rated corporate bonds

~ Investors should consult their financial advisers, if in doubt about whether the product is suitable for them

## FUND DETAILS

**Date Of Inception / Allotment**
June 29, 2010

**#Benchmark Name**
NIFTY Corporate Bond Index A- II

| NAV (As On OCTOBER 30, 2026) | NAV Per Unit(₹) |
|---|---|
| Regular Plan - Growth Option | 34.0706 |
| Regular Plan - Quarterly IDCW Option | 10.4351 |
| Regular Plan - Normal IDCW Option | 20.6252 |
| Direct Plan - Growth Option | 34.9313 |
| Direct Plan - IDCW Option | 21.4034 |
| Direct Plan - Quarterly IDCW Option | 10.3375 |

**Assets Under Management €**

| | |
|---|---|
| As on October 31, 2026 | ₹28,928.40Cr. |
| Average for Month of October, 2026 | ₹29,126.76Cr. |

## FUND MANAGER DETAILS ¥

| Name | Managing Since | Total Exp |
|---|---|---|
| Anupam Joshi | October 27, 2015 | Over 20 years |

## MINIMUM INVESTMENT

| | |
|---|---|
| **Lump sum Amount** | Rs. 100 and any amount thereafter. |
| **SIP Amount** | |

## LOAD STRUCTURE

**EXIT LOAD$$**
Nil

## EXPENSE RATIO (As On October 31, 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% |
|---|---|

## QUANTITATIVE MEASURES/RISK MEASURES*

| **Risk Ratio** | |
|---|---|
| Standard Deviation | NA |
| Beta | NA |
| Sharpe Ratio* | NA |
| • Portfolio Turnover Ratio (Annualized) | |
| a. Equity Turnover | NA |
| b. Gross Exposure Turnover: (Equity + Debt + Derivatives) | NA |
| • Average Maturity: | 5.45 Years |
| • Macaulay Duration: | 3.61 Years |
| • Modified Duration: | 3.37 Years |
| • Annualized Portfolio Yield: | 8.23% |
| • Yield to Maturity (%): | |

#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
*One liner/brief inference provided for above in the table on page no 117

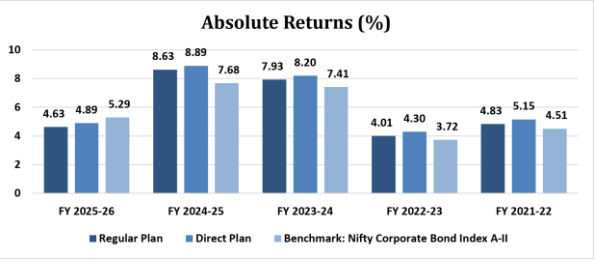
## FUND PERFORMANCE^: As On OCTOBER 30, 2026

| Compounded Annualised Returns | Scheme Returns % | | Benchmark Returns % # | |
|---|---|---|---|---|
| | Regular | Direct | Regular | Direct |
| Last 1 year | 2.52 | 2.77 | 2.76 | 2.76 |
| Last 3 years | 6.33 | 6.59 | 6.05 | 6.05 |
| Last 5 years | 5.74 | 6.01 | 5.54 | 5.54 |
| Since Inception | 7.79 | 7.74 | 7.40 | 7.22 |

Returns greater than 1 year period are compounded annualized (CAGR) For performance of other schemes managed by Anupam Joshi, please refer page 118-119. 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.

**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. Since inception dates for regular plan Jun 29, 10 and direct plan Jan 01, 13 **^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.

## Absolute Returns for each F.Y. for last 5 years




## PORTFOLIO DATA:

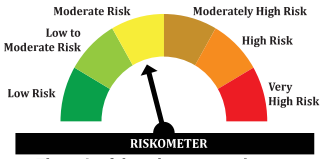
| Top 10 Holdings | % To NAV |
|---|---|
| Small Industries Development Bank | 7.32 |
| REC Limited. | 6.21 |
| National Bank for Agri & Rural Dev. | 6.03 |
| LIC Housing Finance Ltd. | 5.79 |
| Bajaj Finance Ltd. | 4.94 |
| Indian Railways Finance Corp. Ltd. | 4.84 |
| Bajaj Housing Finance Ltd. | 4.23 |
| State Bank of India | 3.91 |
| Power Finance Corporation Ltd. | 3.61 |
| HDFC Bank Ltd.£ | 3.52 |

**Additional info pertaining to portfolio**

**Detailed Investment in Securities, Allocation of Net Asset by Sectors, etc. please click link**

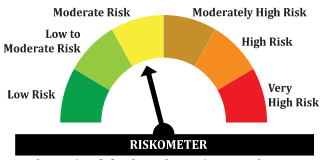
**OR**

## Scheme Riskometer




*The risk of the scheme is moderate*

## Benchmark Riskometer




*The risk of the benchmark is moderate*

Benchmark and Scheme Riskometer As on October 31, 2026. For latest riskometer, investors may refer to the Monthly Portfolios disclosed on the website of the fund viz. www.hdfcfund.com

## Potential Risk Class

(Maximum risk the Scheme can take)

| Credit Risk → / Interest Rate Risk ↓ | Relatively Low (Class A) | Moderate (Class B) | Relatively High (Class C) |
|---|---|---|---|
| Relatively Low (Class I) | | | |
| Moderate (Class II) | | | |
| Relatively High (Class III) | | B-III | |

B-III - A Scheme with Relatively High Interest Rate Risk and Moderate Credit Risk.

## MAJOR RISK FACTORS

Link for detailed Risk Factor refer page no 117

1. Interest Rate Risk
2. Credit Risk
3. Liquidity Risk
4. Reinvestment Risk
5. Settlement Risk

**Corresponding Footnote**

Face Value / Allotment NAV per Unit: ₹ 10, CD - Certificate of Deposit; CP - Commercial Papers, Data is as of October 31, 2026 unless otherwise specified.

¥ 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 ₹ 1,556.76 Crore.

$$For further details, please refer to para 'Exit Load' on page no.119.

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

| | | |
|---|---|---|
| Outstanding exposure in derivative instruments Interest Rate Swap. | (₹ in Crore) | 1,950.00 |

# 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**

....Contd from previous page

CATEGORY OF SCHEME
CORPORATE BOND FUND

## Major Changes w.r.t previous month

### 1. (Top 10 changes in Holding) in portfolio of the scheme, if any

| Name of securities added | Name of securities deleted/reduced | Total Weightage in %age |
|---|---|---|
| 7.9% Reliance Industries Ltd. MAT 01/10/2036 | - | 0.85 |
| - | 7.24% Central Government of India Loans MAT 18/08/2055 | 0.48 |
| - | 7.34% Central Government of India Loans MAT 22/04/2064 | 0.31 |
| - | 7.71% Central Government of India Loans MAT 18/05/2066 | 0.19 |
| Lakshminarayan Securitisation Trust MAT 28/09/2031 | - | 0.17 |

### 2. Changes in Expense Ratio of the scheme, if any

| Change in | Previous Month (September 2026) | Current Month (October 2026) |
|---|---|---|
| Direct | 0.38 | 0.38 |
| Regular | 0.63 | 0.63 |

### 3. Changes in Risk-o-Meter of scheme, if any

| Change in | Previous Month (September 2026) | Current Month (October 2026) |
|---|---|---|
| Direct | moderate | moderate |
| Regular | moderate | moderate |

### 4. Changes in Credit Quality, if any

| Name of security | Rating Previous Month (September 2026) | Rating Current Month (October 2026) |
|---|---|---|
| NA | | |

**Important Weblinks:** For important weblink please refer page no 117.

## Additional Disclosure by AMC

**##Additional Benchmark Name:** CRISIL 10 Year Gilt Index

**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) | 19.70 | 18.00 | 12.00 | 6.00 | 3.60 | 1.20 |
| Market Value as on October 30, 2026 (₹. in Lacs) | 37.08 | 31.54 | 16.67 | 6.95 | 3.88 | 1.21 |
| **Returns (%)** | **7.26** | **7.10** | **6.40** | **5.81** | **4.93** | **1.86** |
| Benchmark Returns (%)# | **6.93** | **6.76** | **6.10** | **5.62** | **4.91** | **2.26** |
| Additional Benchmark Returns (%)# # | **5.92** | **5.83** | **5.15** | **4.82** | **3.19** | **-1.30** |

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

**PLANS & OPTIONS :** 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.

## IDCW History

**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 | IDCW per Unit(₹) For Others | Cum IDCW NAV(₹) | IDCW per Unit(₹) For Individual & HUF | IDCW per Unit(₹) For 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 |

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

**Product Labelling: (This product is suitable for investors who are seeking ~)**

• Income over short to medium term • 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

~ Investors should consult their financial advisers, if in doubt about whether the product is suitable for them

## FUND DETAILS

**Date Of Inception / Allotment**
March 26, 2014

**#Benchmark Name**
NIFTY Banking & PSU Debt Index A-II

| NAV (As On OCTOBER 30, 2026) | NAV Per Unit(₹) |
|---|---|
| Regular Plan - Growth Option | 24.2253 |
| Regular Plan - IDCW Option | 10.0479 |
| Direct Plan - Growth Option | 25.3486 |
| Direct Plan - IDCW Option | 9.9468 |

**Assets Under Management**

| | |
|---|---|
| As on October 31, 2026 | ₹5,055.17Cr. |
| Average for Month of October, 2026 | ₹5,056.34Cr. |

## FUND MANAGER DETAILS ¥

| Name | Managing Since | Total Exp |
|---|---|---|
| Anil Bamboli | March 26, 2014 | Over 31 years |

## MINIMUM INVESTMENT

| | |
|---|---|
| **Lump sum Amount** | Rs. 100 and any amount thereafter. |
| **SIP Amount** | |

## LOAD STRUCTURE

**EXIT LOAD$$**

Nil

## EXPENSE RATIO (As On October 31, 2026)

Base expense Ratio Including statutory levies on expenses part of BER, excluding brokerage, transaction cost and execution related statutory levies^

| Regular: 0.68% | Direct: 0.35% |
|---|---|

## QUANTITATIVE MEASURES/RISK MEASURES*

| Risk Ratio | |
|---|---|
| Standard Deviation | NA |
| Beta | NA |
| Sharpe Ratio* | NA |
| • Portfolio Turnover Ratio (Annualized) | |
| a. Equity Turnover | NA |
| b. Gross Exposure Turnover: (Equity + Debt + Derivatives) | NA |
| • Average Maturity: | 3.36 Years |
| • Macaulay Duration: | 2.73 Years |
| • Modified Duration: | 2.56 Years |
| • Annualized Portfolio Yield: | 8.13% |
| • Yield to Maturity (%): | |

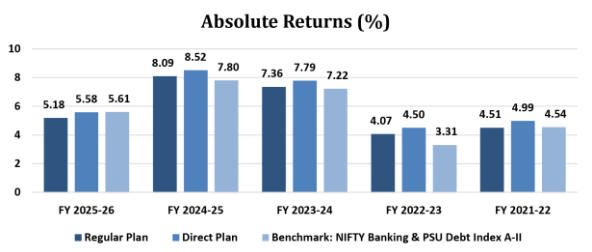
#semi annual YTM has been annualised.
*Calculated on the amount invested in debt securities (including accrued interest), deployment of funds in TREPS and Reverse Repo and net receivable/ payable
*One liner/brief inference provided for above in the table on page no 117

## FUND PERFORMANCE^: As On OCTOBER 30, 2026

| Compounded Annualised Returns | Scheme Returns % | | Benchmark Returns % # | |
|---|---|---|---|---|
| | Regular | Direct | Regular | Direct |
| Last 1 year | 3.04 | 3.41 | 3.61 | 3.61 |
| Last 3 years | 6.33 | 6.74 | 6.39 | 6.39 |
| Last 5 years | 5.66 | 6.08 | 5.58 | 5.58 |
| Since Inception | 7.27 | 7.66 | 7.11 | 7.11 |

Returns greater than 1 year period are compounded annualized (CAGR). For performance of other schemes managed by Anil Bamboli, please refer page 118-119. Different plans viz. Regular Plan and Direct Plan have a different expense structure. The expenses of the Direct Plan under the Scheme will be lower to the extent of the distribution expenses / commission charged in the Regular Plan. Since inception dates for regular plan Mar 26, 14 and direct plan Mar 26, 14 **^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 Nifty SDL Oct 2026 Index Fund has been merged into HDFC Banking and PSU Debt Fund with effect from October 14, 2026

## Absolute Returns for each F.Y. for last 5 years




## PORTFOLIO DATA:

| Top 10 Holdings | % To NAV |
|---|---|
| REC Limited. | 10.14 |
| National Bank for Agri & Rural Dev. | 9.49 |
| Indian Railways Finance Corp. Ltd. | 9.40 |
| Small Industries Development Bank | 8.66 |
| Bajaj Housing Finance Ltd. | 5.88 |
| HDFC Bank Ltd.£ | 4.51 |
| Housing and Urban Development Corporation Ltd. | 3.90 |
| Power Finance Corporation Ltd. | 3.84 |
| National Housing Bank | 2.92 |
| Union Bank of India | 2.91 |

**Corresponding Footnote**

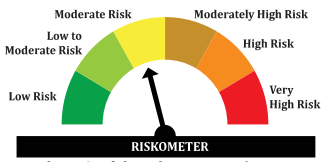
Face Value / Allotment NAV per Unit: ₹ 10, Data is as of October 31, 2026 unless otherwise specified.

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

$$For further details, please refer to para 'Exit Load' on page no.119.

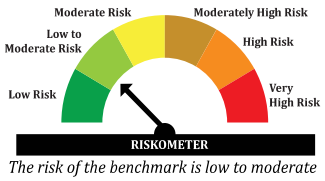
^ For Total Expense Ratio including brokerage, transaction cost and statutory levies please refer our website.

## Scheme Riskometer




*The risk of the scheme is moderate*

## Benchmark Riskometer




*The risk of the benchmark is low to moderate*

Benchmark and Scheme Riskometer As on October 31, 2026. For latest riskometer, investors may refer to the Monthly Portfolios disclosed on the website of the fund viz. www.hdfcfund.com

## Potential Risk Class

(Maximum risk the Scheme can take)

| Credit Risk → / Interest Rate Risk ↓ | Relatively Low (Class A) | Moderate (Class B) | Relatively High (Class C) |
|---|---|---|---|
| Relatively Low (Class I) | | | |
| Moderate (Class II) | | | |
| Relatively High (Class III) | | B-III | |

B-III - A Scheme with Relatively High Interest Rate Risk and Moderate Credit Risk.

## MAJOR RISK FACTORS

Link for detailed Risk Factor refer page no 117

1. Interest Rate Risk
2. Credit Risk
3. Liquidity Risk
4. Reinvestment Risk
5. Settlement Risk

**Additional info pertaining to portfolio**

**Detailed Investment in Securities, Allocation of Net Asset by Sectors, etc. please click link**

**OR**

# 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

## Major Changes w.r.t previous month

### 1. (Top 10 changes in Holding) in portfolio of the scheme, if any

| Name of securities added | Name of securities deleted/reduced | Total Weightage in %age |
|---|---|---|
| - | 7.44% Indian Railways Finance Corp. Ltd. MAT 13/06/2034 | 0.97 |
| - | 7.63% State Government of Andhra Pradesh MAT 03/09/2037 | 0.19 |
| - | 7.62% State Government of Andhra Pradesh MAT 03/09/2036 | 0.13 |

### 2. Changes in Expense Ratio of the scheme, if any

| Change in | Previous Month (September 2026) | Current Month (October 2026) |
|---|---|---|
| Direct | 0.35 | 0.35 |
| Regular | 0.71 | 0.68 |

### 3. Changes in Risk-o-Meter of scheme, if any

| Change in | Previous Month (September 2026) | Current Month (October 2026) |
|---|---|---|
| Direct | moderate | moderate |
| Regular | moderate | moderate |

### 4. Changes in Credit Quality, if any

| Name of security | Rating Previous Month (September 2026) | Rating Current Month (October 2026) |
|---|---|---|
| NA | | |

**Important Weblinks:** For important weblink please refer page no 117.

## Additional Disclosure by AMC

**##Additional Benchmark Name:** CRISIL 10 Year Gilt Index

**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) | 15.20 | 12.00 | 6.00 | 3.60 | 1.20 |
| Market Value as on October 30, 2026 (₹. in Lacs) | 23.45 | 16.51 | 6.95 | 3.89 | 1.22 |
| **Returns (%)** | **6.58** | **6.22** | **5.82** | **5.17** | **2.49** |
| Benchmark Returns (%)# | **6.45** | **6.15** | **5.89** | **5.40** | **3.19** |
| Additional Benchmark Returns (%)# # | **5.58** | **5.15** | **4.82** | **3.19** | **-1.30** |

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

**PLANS & OPTIONS :** 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.

## IDCW History

**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 | IDCW per Unit(₹) For Others | Cum IDCW NAV(₹) | IDCW per Unit(₹) For Individual & HUF | IDCW per Unit(₹) For 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 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

**Product Labelling: (This product is suitable for investors who are seeking ~)**

• Income over short to medium term • To generate income/capital appreciation by investing predominantly in AA and below rated corporate debt (excluding AA+ rated corporate bonds)

~ Investors should consult their financial advisers, if in doubt about whether the product is suitable for them

## FUND DETAILS

**Date Of Inception / Allotment**
March 25, 2014

**#Benchmark Name**
NIFTY Credit Risk Bond Index B-II

| NAV (As On OCTOBER 30, 2026) | NAV Per Unit(₹) |
|---|---|
| Regular Plan - Growth Option | 26.0446 |
| Regular Plan - Quarterly IDCW Option | 10.4303 |
| Regular Plan - Normal IDCW Option | 23.9827 |
| Direct Plan - Growth Option | 28.3445 |
| Direct Plan - IDCW Option | 24.8469 |
| Direct Plan - Quarterly IDCW Option | 10.7807 |

**Assets Under Management €**

| | |
|---|---|
| As on October 31, 2026 | ₹7,573.52Cr. |
| Average for Month of October, 2026 | ₹7,594.32Cr. |

## FUND MANAGER DETAILS ¥

| Name | Managing Since | Total Exp |
|---|---|---|
| Praveen Jain | March 07, 2026 | Over 21 years |
| Bhavyesh Divecha | March 07, 2026 | Over 16 years |

## MINIMUM INVESTMENT

| | |
|---|---|
| **Lump sum Amount** | Rs. 100 and any amount thereafter. |
| **SIP Amount** | |

## LOAD STRUCTURE

**EXIT LOAD$$**

• 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
• 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 12 months from the date of allotment
• 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
• No Exit Load is payable if Units are redeemed / switched-out after 18 months from the date of allotment

## EXPENSE RATIO (As On October 31, 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% |

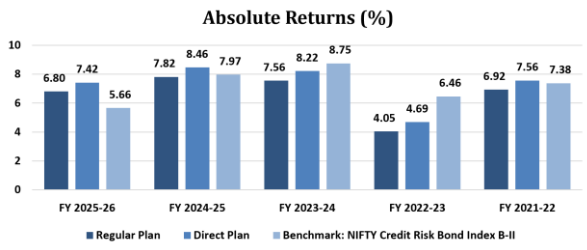
## FUND PERFORMANCE^: As On OCTOBER 30, 2026

| Compounded Annualised Returns | Scheme Returns % | | Benchmark Returns % # | |
|---|---|---|---|---|
| | Regular | Direct | Regular | Direct |
| Last 1 year | 5.62 | 6.18 | 2.61 | 2.61 |
| Last 3 years | 7.39 | 8.01 | 6.13 | 6.13 |
| Last 5 years | 6.40 | 7.04 | 6.55 | 6.55 |
| Since Inception | 7.89 | 8.61 | 8.00 | 8.00 |

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 118-119. Different plans viz. Regular Plan and Direct Plan have a different expense structure. The expenses of the Direct Plan under the Scheme will be lower to the extent of the distribution expenses / commission charged in the Regular Plan. Since inception dates for regular plan Mar 25, 14 and direct plan Mar 25, 14 **^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.

## Absolute Returns for each F.Y. for last 5 years




## PORTFOLIO DATA:

| Top 10 Holdings | % To NAV |
|---|---|
| GMR Airports Limited | 4.91 |
| Kalpataru Projects International Ltd | 4.61 |
| Nirma Ltd. | 3.95 |
| National Bank for Agri & Rural Dev. | 3.87 |
| Indus Infra Trust | 3.24 |
| Triumph Composites Private Limited | 3.12 |
| ADITYA BIRLA DIGITAL FASHION VENTURES LIMITED | 2.90 |
| Jubilant Beverages Limited | 2.84 |
| ADITYA BIRLA RENEWABLES LIMITED | 2.76 |
| Bamboo Hotel and Global Centre (Delhi) Private Limited | 2.64 |

**Corresponding Footnote**

Face Value / Allotment NAV per Unit: ₹ 10, Data is as of October 31, 2026 unless otherwise specified. ≈ Based on long term rating.

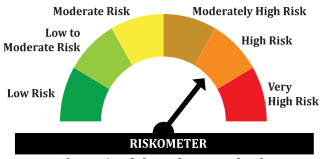
¥ Fund Manager for Overseas Investments:
Mr. Gopal Agrawal (since September 01, 2026) (Total Experience: Over 22 years).

€ Includes investments made by the schemes of HDFC Mutual Fund aggregating to ₹ 19.77 Crore.

$$For further details, please refer to para 'Exit Load' on page no.119.

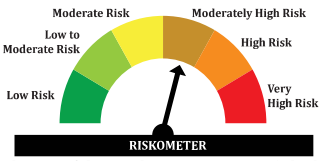
^ For Total Expense Ratio including brokerage, transaction cost and statutory levies please refer our website.

## Scheme Riskometer




*The risk of the scheme is high*

## Benchmark Riskometer




*The risk of the benchmark is moderately high*

Benchmark and Scheme Riskometer As on October 31, 2026. For latest riskometer, investors may refer to the Monthly Portfolios disclosed on the website of the fund viz. www.hdfcfund.com

## Potential Risk Class

(Maximum risk the Scheme can take)

| Credit Risk → / Interest Rate Risk ↓ | Relatively Low (Class A) | Moderate (Class B) | Relatively High (Class C) |
|---|---|---|---|
| Relatively Low (Class I) | | | |
| Moderate (Class II) | | | |
| Relatively High (Class III) | | | C-III |

C-III - A Scheme with Relatively High Interest Rate Risk and Relatively High Credit Risk.

## MAJOR RISK FACTORS

Link for detailed Risk Factor refer page no 117

1. Interest Rate Risk
2. Credit Risk
3. Liquidity Risk
4. Reinvestment Risk
5. Settlement Risk

**Additional info pertaining to portfolio**

**Detailed Investment in Securities, Allocation of Net Asset by Sectors, etc. please click link**

**OR**

| | | |
|---|---|---|
| Outstanding exposure in derivative instruments Interest Rate Swap. | (₹ in Crore) | 456.70 |

# 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**

....Contd from previous page

CATEGORY OF SCHEME
CREDIT RISK FUND

## QUANTITATIVE MEASURES/RISK MEASURES*

| **Risk Ratio** | |
|---|---|
| Standard Deviation | NA |
| Beta | NA |
| Sharpe Ratio* | NA |
| • Portfolio Turnover Ratio (Annualized) | |
| a. Equity Turnover | NA |
| b. Gross Exposure Turnover: (Equity + Debt + Derivatives) | NA |
| • Average Maturity: | 2.55 Years |
| • Macaulay Duration: | 2.04 Years |
| • Modified Duration: | 1.93 Years |
| • Annualized Portfolio Yield: | 9.37% |
| • Yield to Maturity (%): | |

#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
*One liner/brief inference provided for above in the table on page no 117

## Major Changes w.r.t previous month

### 1. (Top 10 changes in Holding) in portfolio of the scheme, if any

| Name of securities added | Name of securities deleted/reduced | Total Weightage in %age |
|---|---|---|
| 7.75% Small Industries Development Bank MAT 10/06/2027 | - | 0.33 |
| - | 8.1% TATA Capital Housing Finance Ltd. MAT 19/02/2027 | 0.33 |

### 2. Changes in Expense Ratio of the scheme, if any

| Change in | Previous Month (September 2026) | Current Month (October 2026) |
|---|---|---|
| Direct | 1 | 1 |
| Regular | 1.5 | 1.5 |

### 3. Changes in Risk-o-Meter of scheme, if any

| Change in | Previous Month (September 2026) | Current Month (October 2026) |
|---|---|---|
| Direct | high | high |
| Regular | high | high |

### 4. Changes in Credit Quality, if any

| Name of security | Rating Previous Month (September 2026) | Rating Current Month (October 2026) |
|---|---|---|
| Aadhar Housing Finance Ltd. (3M TBill+ 2.50%) NCD ISD 180626 MAT 030829 Stepup&down | AA+ | AA |
| 8.50% Aadhar Housing Finance Ltd NCD ISD 270824 Mat 021227 | AA+ | AA |
| 9.65% Kogta Financial India Limited NCD - ISD 200525 Mat 100328 | AA- | A+ |
| 10.40% Muthoot Capital Services Ltd NCD Mat 021226 | AA- | A+ |
| 8.75% Vastu Finserve India Pvt. Ltd SR III (Setp up down) ISD 230326 Mat 230329 | AA | AA- |
| 8.75% Vastu Finserve India Pvt. Ltd SR I (Setp up & down) NCD ISD 230326 Mat 230328 | AA | AA- |
| VAJRA 009 Trust Senior Tranche A2 PTC ISD 260624 Mat 201130 | AAA(SO) | AA+(SO) |
| 8.75% Vastu Finserve India Pvt. Ltd SR II (Setp up & down) NCD ISD 230326 Mat 230928 | AA | AA- |

# 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**

....Contd from previous page

CATEGORY OF SCHEME
CREDIT RISK FUND

**Important Weblinks:** For important weblink please refer page no 117.

## Additional Disclosure by AMC

**##Additional Benchmark Name:** CRISIL 10 Year Gilt Index

**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) | 15.20 | 12.00 | 6.00 | 3.60 | 1.20 |
| Market Value as on October 30, 2026 (₹. in Lacs) | 24.56 | 17.24 | 7.14 | 3.99 | 1.23 |
| **Returns (%)** | **7.27** | **7.04** | **6.88** | **6.79** | **5.42** |
| Benchmark Returns (%)# | **7.36** | **7.02** | **6.00** | **4.78** | **1.47** |
| Additional Benchmark Returns (%)# # | **5.58** | **5.15** | **4.82** | **3.19** | **-1.30** |

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

**PLANS & OPTIONS :** 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.

## IDCW History

**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 |

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

**Product Labelling: (This product is suitable for investors who are seeking ~)**

• Income over medium to long term • To generate income / capital appreciation by investing in a range of debt and money market instruments

~ Investors should consult their financial advisers, if in doubt about whether the product is suitable for them

## FUND DETAILS

**Date Of Inception / Allotment**

April 28, 1997

**#Benchmark Name**

NIFTY Composite Debt Index A- III

| NAV (As On OCTOBER 30, 2026) | NAV Per Unit(₹) |
|---|---|
| Direct Plan - Half Yearly IDCW Option | 13.6804 |
| Regular Plan - Growth Option | 92.2214 |
| Regular Plan - Quarterly IDCW Option | 12.5676 |
| Regular Plan - Half-Yearly IDCW Option | 11.6234 |
| Regular Plan - Yearly IDCW Option | 13.6496 |
| Regular Plan - Normal IDCW Option | 19.7573 |
| Direct Plan - Growth Option | 102.7088 |
| Direct Plan - Quarterly IDCW Option | 14.0919 |
| Direct Plan - Yearly IDCW Option | 15.3140 |
| Direct Plan - Normal IDCW Option | 21.6260 |

**Assets Under Management**

| | |
|---|---|
| As on October 31, 2026 | ₹468.35Cr. |
| Average for Month of October, 2026 | ₹473.16Cr. |

## FUND MANAGER DETAILS ¥

| Name | Managing Since | Total Exp |
|---|---|---|
| Anil Bamboli | February 16, 2004 | Over 31 years |

## MINIMUM INVESTMENT

| | |
|---|---|
| **Lump sum Amount** | Rs. 100 and any amount thereafter. |
| **SIP Amount** | |

## LOAD STRUCTURE

**EXIT LOAD$$**

Nil

## EXPENSE RATIO (As On October 31, 2026)

Base expense Ratio Including statutory levies on expenses part of BER, excluding brokerage, transaction cost and execution related statutory levies^

| Regular: 1.38% | Direct: 0.74% |
|---|---|

## QUANTITATIVE MEASURES/RISK MEASURES*

| Risk Ratio | |
|---|---|
| Standard Deviation | NA |
| Beta | NA |
| Sharpe Ratio* | NA |

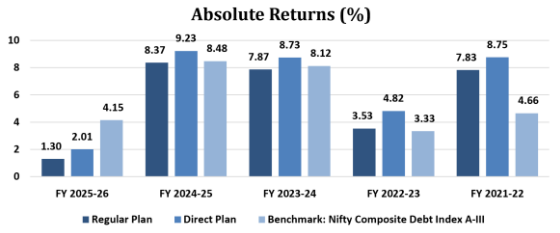
*One liner/brief inference provided for above in the table on page no 117

## FUND PERFORMANCE^: As On OCTOBER 30, 2026

| Compounded Annualised Returns | Scheme Returns % | | Benchmark Returns % # | |
|---|---|---|---|---|
| | Regular | Direct | Regular | Direct |
| Last 1 year | 2.59 | 3.26 | 0.57 | 0.57 |
| Last 3 years | 5.72 | 6.45 | 5.75 | 5.75 |
| Last 5 years | 4.78 | 5.71 | 5.13 | 5.13 |
| Since Inception | 7.81 | 7.36 | NA | 7.14 |

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 118-119. Different plans viz. Regular Plan and Direct Plan have a different expense structure. The expenses of the Direct Plan under the Scheme will be lower to the extent of the distribution expenses / commission charged in the Regular Plan. Since inception dates for regular plan Apr 28, 97 and direct plan Jan 01, 13 **^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.

## Absolute Returns for each F.Y. for last 5 years




## PORTFOLIO DATA:

| Top 10 Holdings | % To NAV |
|---|---|
| Small Industries Development Bank | 8.33 |
| 7.34 GOI 2064 | 6.81 |
| Reliance Industries Ltd. | 5.77 |
| REC Limited. | 5.41 |
| National Bank for Agri & Rural Dev. | 5.28 |
| Indian Railways Finance Corp. Ltd. | 5.27 |
| Union Bank of India | 5.23 |
| Indus Infra Trust | 4.50 |
| 6.94 GOI 2036 | 4.13 |
| 7.27% Gujarat SDL ISD 171225 MAT 171234 | 4.08 |

**Corresponding Footnote**

Face Value / Allotment NAV per Unit: ₹ 10, Data is as of October 31, 2026 unless otherwise specified.

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

$$For further details, please refer to para 'Exit Load' on page no.119.

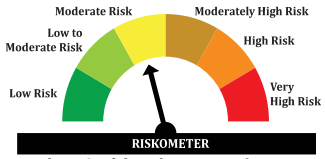
^ For Total Expense Ratio including brokerage, transaction cost and statutory levies please refer our website.

**Additional info pertaining to portfolio**

**Detailed Investment in Securities, Allocation of Net Asset by Sectors, etc. please click link**

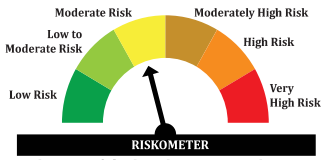
**OR**

## Scheme Riskometer




*The risk of the scheme is moderate*

## Benchmark Riskometer




*The risk of the benchmark is moderate*

Benchmark and Scheme Riskometer As on October 31, 2026. For latest riskometer, investors may refer to the Monthly Portfolios disclosed on the website of the fund viz. www.hdfcfund.com

## Potential Risk Class

(Maximum risk the Scheme can take)

| Credit Risk → / Interest Rate Risk ↓ | Relatively Low (Class A) | Moderate (Class B) | Relatively High (Class C) |
|---|---|---|---|
| Relatively Low (Class I) | | | |
| Moderate (Class II) | | | |
| Relatively High (Class III) | | B-III | |

B-III - A Scheme with Relatively High Interest Rate Risk and Moderate Credit Risk.

## MAJOR RISK FACTORS

Link for detailed Risk Factor refer page no 117

1. Interest Rate Risk
2. Credit Risk
3. Liquidity Risk
4. Reinvestment Risk
5. Settlement Risk

## QUANTITATIVE MEASURES/RISK MEASURES*

| | |
|---|---|
| • Portfolio Turnover Ratio (Annualized) | |
| a. Equity Turnover | NA |
| b. Gross Exposure Turnover: (Equity + Debt + Derivatives) | NA |
| • Average Maturity: | 8.48 Years |
| • Macaulay Duration: | 3.90 Years |
| • Modified Duration: | 3.72 Years |
| • Annualized Portfolio Yield: | 7.53% |
| • Yield to Maturity (%): | |

#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
*One liner/brief inference provided for above in the table on page no 117

| | | |
|---|---|---|
| Outstanding exposure in derivative instruments Interest Rate Swap. | (₹ in Crore) | 65.00 |

# 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**

....Contd from previous page

CATEGORY OF SCHEME
DYNAMIC TERM FUND

## Major Changes w.r.t previous month

### 1. (Top 10 changes in Holding) in portfolio of the scheme, if any

| Name of securities added | Name of securities deleted/reduced | Total Weightage in %age |
|---|---|---|
| 7.9% Reliance Industries Ltd. MAT 01/10/2036 | | 5.77 |
| 7.57% Indian Railways Finance Corp. Ltd. MAT 18/04/2029 | | 5.27 |
| | 7.22% State Government of Madhya Pradesh MAT 06/08/2048 | 1.61 |
| | 7.63% State Government of Andhra Pradesh MAT 03/09/2037 | 1.02 |
| | 7.29% State Government of Rajasthan MAT 19/11/2037 | 0.99 |
| | 7.62% State Government of Andhra Pradesh MAT 03/09/2036 | 0.70 |

### 2. Changes in Expense Ratio of the scheme, if any

| Change in | Previous Month (September 2026) | Current Month (October 2026) |
|---|---|---|
| Direct | 0.74 | 0.74 |
| Regular | 1.38 | 1.38 |

### 3. Changes in Risk-o-Meter of scheme, if any

| Change in | Previous Month (September 2026) | Current Month (October 2026) |
|---|---|---|
| Direct | moderately high | moderate |
| Regular | moderately high | moderate |

### 4. Changes in Credit Quality, if any

| Name of security | Rating Previous Month (September 2026) | Rating Current Month (October 2026) |
|---|---|---|
| NA | | |

**Important Weblinks:** For important weblink please refer page no 117.

## Additional Disclosure by AMC

**##Additional Benchmark Name:** CRISIL 10 Year Gilt Index

**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) | 35.50 | 18.00 | 12.00 | 6.00 | 3.60 | 1.20 |
| Market Value as on October 30, 2026 (₹. in Lacs) | 112.37 | 28.82 | 15.78 | 6.80 | 3.83 | 1.21 |
| **Returns (%)** | **6.93** | **5.99** | **5.34** | **4.95** | **3.99** | **2.24** |
| Benchmark Returns (%)# | **N.A.** | **6.69** | **5.89** | **4.97** | **3.61** | **-1.06** |
| Additional Benchmark Returns (%)# # | **N.A.** | **5.83** | **5.15** | **4.82** | **3.19** | **-1.30** |

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

**PLANS & OPTIONS :** 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.

## IDCW History

**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 | IDCW per Unit(₹) For Others | Cum IDCW NAV(₹) | IDCW per Unit(₹) For Individual & HUF | IDCW per Unit(₹) For 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) — **Yearly (IDCW Option)**

| Record Date | Regular Plan | | | Direct Plan | | |
|---|---|---|---|---|---|---|
| | Cum IDCW NAV(₹) | IDCW per Unit(₹) For Individual & HUF | IDCW per Unit(₹) For Others | Cum IDCW NAV(₹) | IDCW per Unit(₹) For Individual & HUF | IDCW per Unit(₹) For 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 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 | IDCW per Unit(₹) For Others | Cum IDCW NAV(₹) | IDCW per Unit(₹) For Individual & HUF | IDCW per Unit(₹) For 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 |

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

**Product Labelling: (This product is suitable for investors who are seeking ~)**

• Credit risk free returns over medium to long term • To generate credit risk-free returns through investments in sovereign securities issued by the Central Government and / or State Government

~ Investors should consult their financial advisers, if in doubt about whether the product is suitable for them

## FUND DETAILS

**Date Of Inception / Allotment**
July 25, 2001

**#Benchmark Name**
NIFTY All Duration G-Sec Index

| NAV (As On OCTOBER 30, 2026) | NAV Per Unit(₹) |
|---|---|
| Regular Plan - Growth Option | 56.4712 |
| Regular Plan - IDCW Option | 12.0144 |
| Direct Plan - Growth Option | 59.7835 |
| Direct Plan - IDCW Option | 12.8413 |

**Assets Under Management €**

| | |
|---|---|
| As on October 31, 2026 | ₹1,771.81Cr. |
| Average for Month of October, 2026 | ₹1,807.76Cr. |

## FUND MANAGER DETAILS ¥

| Name | Managing Since | Total Exp |
|---|---|---|
| Anil Bamboli | September 1, 2007 | Over 31 years |

## MINIMUM INVESTMENT

| | |
|---|---|
| **Lump sum Amount** | Rs. 100 and any amount thereafter. |
| **SIP Amount** | |

## LOAD STRUCTURE

**EXIT LOAD$$**
Nil

## EXPENSE RATIO (As On October 31, 2026)

Base expense Ratio Including statutory levies on expenses part of BER, excluding brokerage, transaction cost and execution related statutory levies^

| Regular: 0.82% | Direct: 0.46% |
|---|---|

## QUANTITATIVE MEASURES/RISK MEASURES*

**Risk Ratio**

| | |
|---|---|
| Standard Deviation | NA |
| Beta | NA |
| Sharpe Ratio* | NA |
| • Portfolio Turnover Ratio (Annualized) | |
| a. Equity Turnover | NA |
| b. Gross Exposure Turnover: (Equity + Debt + Derivatives) | NA |
| • Average Maturity: | 11.47 Years |
| • Macaulay Duration: | 4.73 Years |
| • Modified Duration: | 4.54 Years |
| • Annualized Portfolio Yield: | 7.03% |
| • Yield to Maturity (%): | |

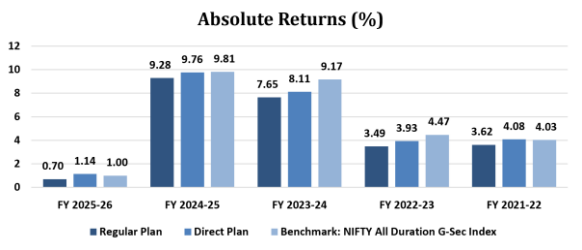
#semi annual YTM has been annualised.
*Calculated on the amount invested in debt securities (including accrued interest), deployment of funds in TREPS and Reverse Repo and net receivable/ payable
*One liner/brief inference provided for above in the table on page no 117

## FUND PERFORMANCE^: As On OCTOBER 30, 2026

| Compounded Annualised Returns | Scheme Returns % | | Benchmark Returns % # | |
|---|---|---|---|---|
| | Regular | Direct | Regular | Direct |
| Last 1 year | 1.50 | 1.93 | 0.59 | 0.59 |
| Last 3 years | 5.61 | 6.07 | 6.02 | 6.02 |
| Last 5 years | 4.81 | 5.26 | 5.33 | 5.33 |
| Since Inception | 7.09 | 7.16 | NA | 6.88 |

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 118-119. Different plans viz. Regular Plan and Direct Plan have a different expense structure. The expenses of the Direct Plan under the Scheme will be lower to the extent of the distribution expenses / commission charged in the Regular Plan. Since inception dates for regular plan Jul 25, 01 and direct plan Jan 01, 13 ^**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.

## Absolute Returns for each F.Y. for last 5 years




## PORTFOLIO DATA:

| Top 10 Holdings | % To NAV |
|---|---|
| 182 Days TBILL MAT 110227 | 27.76 |
| 6.9 GOI 2065 | 16.14 |
| 182 Days TBILL MAT 280127 | 11.13 |
| 6.97% Karnataka SDL Mat 260228 | 6.10 |
| 6.94 GOI 2036 | 5.46 |
| 7.34 GOI 2064 | 4.49 |
| 7.27% Gujarat SDL ISD 171225 MAT 171234 | 4.31 |
| 7.64% Gujarat SDL ISD 170124 MAT 170133 | 2.73 |
| 6.99% Madhya Pradesh SDL Mat 171141 | 2.53 |
| 7.3 GOI 2053 | 2.11 |

**Corresponding Footnote**
Face Value / Allotment NAV per Unit: ₹ 10, Data is as of October 31, 2026 unless otherwise specified.

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

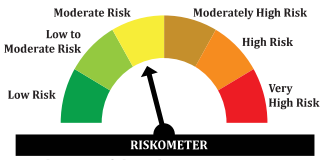
€ Includes investments made by the schemes of HDFC Mutual Fund aggregating to ₹ 65.09 Crore.

$$For further details, please refer to para 'Exit Load' on page no.119.

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

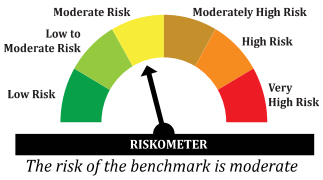
| | | |
|---|---|---|
| Outstanding exposure in derivative instruments Interest Rate Swap. | (₹ in Crore) | 100.00 |

## Scheme Riskometer




*The risk of the scheme is moderate*

## Benchmark Riskometer




*The risk of the benchmark is moderate*

Benchmark and Scheme Riskometer As on October 31, 2026. For latest riskometer, investors may refer to the Monthly Portfolios disclosed on the website of the fund viz. www.hdfcfund.com

## Potential Risk Class

(Maximum risk the Scheme can take)

| Credit Risk → / Interest Rate Risk ↓ | Relatively Low (Class A) | Moderate (Class B) | Relatively High (Class C) |
|---|---|---|---|
| Relatively Low (Class I) | | | |
| Moderate (Class II) | | | |
| Relatively High (Class III) | A-III | | |

A-III - A Scheme with Relatively High Interest Rate Risk and Relatively Low Credit Risk.

## MAJOR RISK FACTORS

Link for detailed Risk Factor refer page no 117

1. Interest Rate Risk
2. Credit Risk
3. Liquidity Risk
4. Reinvestment Risk
5. Settlement Risk

**Additional info pertaining to portfolio**

**Detailed Investment in Securities, Allocation of Net Asset by Sectors, etc. please click link**

**OR**



intouchmutually

## Major Changes w.r.t previous month

### 1. (Top 10 changes in Holding) in portfolio of the scheme, if any

| Name of securities added | Name of securities deleted/reduced | Total Weightage in %age |
|---|---|---|
| 182 Days TBILL MAT 110227 | - | 27.76 |
| - | 7.18% Central Government of India Loans MAT 14/08/2033 | 6.39 |
| - | 7.18% Central Government of India Loans MAT 24/07/2037 | 1.59 |
| - | 7.24% Central Government of India Loans MAT 18/08/2055 | 1.26 |
| - | 7.09% Central Government of India Loans MAT 05/08/2054 | 1.24 |
| - | 7.22% State Government of Madhya Pradesh MAT 06/08/2048 | 1.00 |
| - | 7.29% State Government of Rajasthan MAT 19/11/2037 | 0.76 |
| - | 7.63% State Government of Andhra Pradesh MAT 03/09/2037 | 0.52 |
| - | 7.62% State Government of Andhra Pradesh MAT 03/09/2036 | 0.35 |

### 2. Changes in Expense Ratio of the scheme, if any

| Change in | Previous Month (September 2026) | Current Month (October 2026) |
|---|---|---|
| Direct | 0.46 | 0.46 |
| Regular | 0.85 | 0.82 |

### 3. Changes in Risk-o-Meter of scheme, if any

| Change in | Previous Month (September 2026) | Current Month (October 2026) |
|---|---|---|
| Direct | moderate | moderate |
| Regular | moderate | moderate |

### 4. Changes in Credit Quality, if any

| Name of security | Rating Previous Month (September 2026) | Rating Current Month (October 2026) |
|---|---|---|
| NA | | |

**Important Weblinks:** For important weblink please refer page no 117.

## Additional Disclosure by AMC

**##Additional Benchmark Name:** CRISIL 10 Year Gilt Index

**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) | 30.40 | 18.00 | 12.00 | 6.00 | 3.60 | 1.20 |
| Market Value as on October 30, 2026 (₹. in Lacs) | 74.74 | 29.24 | 15.69 | 6.77 | 3.80 | 1.21 |
| **Returns (%)** | **6.47** | **6.17** | **5.23** | **4.79** | **3.57** | **0.98** |
| Benchmark Returns (%)# | **N.A.** | **6.63** | **5.93** | **5.02** | **3.30** | **-0.63** |
| Additional Benchmark Returns (%)# # | **N.A.** | **5.83** | **5.15** | **4.82** | **3.19** | **-1.30** |

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

**PLANS & OPTIONS :** 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.

## IDCW History

**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 |

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)

**Product Labelling: (This product is suitable for investors who are seeking ~)**

• Capital appreciation over long term • investment in Units of Arbitrage and Debt schemes

~ Investors should consult their financial advisers, if in doubt about whether the product is suitable for them

## FUND DETAILS

**Date Of Inception / Allotment**

February 06, 2012

**#Benchmark Name**

40% NIFTY 50 Arbitrage Index (TRI) + 60% NIFTY Composite Debt Index

| NAV (As On OCTOBER 30, 2026) | NAV Per Unit(₹) |
|---|---|
| Regular Plan - Growth Option | 41.3569 |
| Regular Plan - IDCW Option | 36.2403 |
| Direct Plan - Growth Option | 45.7824 |
| Direct Plan - IDCW Option | 40.2155 |

| Assets Under Management | |
|---|---|
| As on October 31, 2026 | ₹2,672.16Cr. |
| Average for Month of October, 2026 | ₹2,662.46Cr. |

## FUND MANAGER DETAILS

| Name | Managing Since | Total Exp |
|---|---|---|
| Anil Bamboli | June 28, 2014 | Over 31 years |

## MINIMUM INVESTMENT

| | |
|---|---|
| **Lump sum Amount** | Rs. 100 and any amount thereafter. |
| **SIP Amount** | |

## LOAD STRUCTURE

| EXIT LOAD$$ |
|---|
| Nil |

## EXPENSE RATIO (As On October 31, 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).

## QUANTITATIVE MEASURES/RISK MEASURES*

| Risk Ratio | |
|---|---|
| Standard Deviation | NA |
| Beta | NA |
| Sharpe Ratio* | NA |

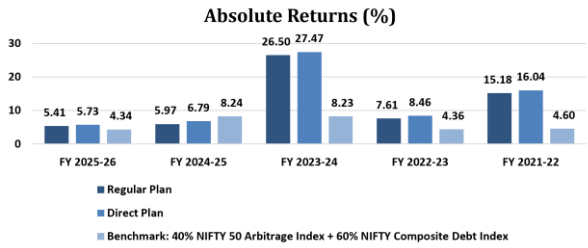
*One liner/brief inference provided for above in the table on page no 117

## FUND PERFORMANCE^: As On OCTOBER 30, 2026

| Compounded Annualised Returns | Scheme Returns % | | Benchmark Returns % # | |
|---|---|---|---|---|
| | Regular | Direct | Regular | Direct |
| Last 1 year | 4.42 | 4.74 | 2.83 | 2.83 |
| Last 3 years | 8.50 | 9.07 | 6.14 | 6.14 |
| Last 5 years | 9.46 | 10.15 | 5.70 | 5.70 |
| Since Inception | 10.11 | 10.94 | 6.95 | 6.80 |

Returns greater than 1 year period are compounded annualized (CAGR) For performance of other schemes managed by Anil Bamboli, please refer page 118-119. 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. 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 Since inception dates for regular plan Feb 06, 12 and direct plan Jan 01, 13 **^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.

## Absolute Returns for each F.Y. for last 5 years




## PORTFOLIO DATA:

| Top 10 Holdings | % To NAV |
|---|---|
| HDFC Corporate Bond Fund - Growth Option - Direct Plan | 44.51 |
| HDFC ARBITRAGE FUND - Direct Plan - Growth Option | 37.33 |
| HDFC Money Market Fund - Direct Plan - Growth Option | 17.39 |

**Corresponding Footnote**

Face Value / Allotment NAV per Unit: ₹ 10, Data is as of October 31, 2026 unless otherwise specified. $$For further details, please refer to para 'Exit Load' on page no.119.

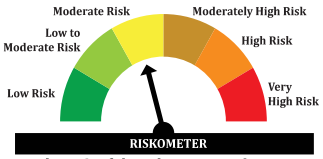
^ For Total Expense Ratio including brokerage, transaction cost and statutory levies please refer our website.

**Additional info pertaining to portfolio**

**Detailed Investment in Securities, Allocation of Net Asset by Sectors, etc. please click link**

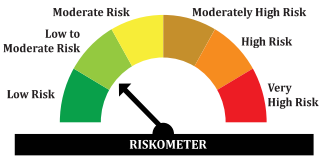
**OR**

## Scheme Riskometer




*The risk of the scheme is moderate*

## Benchmark Riskometer




*The risk of the benchmark is low to moderate*

Benchmark and Scheme Riskometer As on October 31, 2026. For latest riskometer, investors may refer to the Monthly Portfolios disclosed on the website of the fund viz. www.hdfcfund.com

## MAJOR RISK FACTORS

Link for detailed Risk Factor refer page no 117

1. Market Risk
2. Concentration Risk
3. Liquidity Risk
4. Settlement Risk
5. Underlying Scheme Risk

## QUANTITATIVE MEASURES/RISK MEASURES*

| | |
|---|---|
| • Portfolio Turnover Ratio (Annualized) | |
| a. Equity Turnover | NA |
| b. Gross Exposure Turnover: (Equity + Debt + Derivatives) | NA |
| • Average Maturity: | NA |
| • Macaulay Duration: | NA |
| • Modified Duration: | NA |
| • Annualized Portfolio Yield: | NA |
| • Yield to Maturity (%): | |

*One liner/brief inference provided for above in the table on page no 117

## Major Changes w.r.t previous month

### 1. (Top 10 changes in Holding) in portfolio of the scheme, if any

| Name of securities added | Name of securities deleted/reduced | Total Weightage in %age |
|---|---|---|
| - | - | - |

### 2. Changes in Expense Ratio of the scheme, if any

| Change in | Previous Month (September 2026) | Current Month (October 2026) |
|---|---|---|
| Direct | 0.02 | 0.02 |
| Regular | 0.34 | 0.34 |

### 3. Changes in Risk-o-Meter of scheme, if any

| Change in | Previous Month (September 2026) | Current Month (October 2026) |
|---|---|---|
| Direct | moderate | moderate |
| Regular | moderate | moderate |

### 4. Changes in Credit Quality, if any

| Name of security | Rating Previous Month (September 2026) | Rating Current Month (October 2026) |
|---|---|---|
| NA | | |

**Important Weblinks:** For important weblink please refer page no 117.

## Additional Disclosure by AMC

**##Additional Benchmark Name:** CRISIL 10 Year Gilt Index

**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) | 17.70 | 12.00 | 6.00 | 3.60 | 1.20 |
| Market Value as on October 30, 2026 (₹. in Lacs) | 40.29 | 20.78 | 7.41 | 3.86 | 1.23 |
| **Returns (%)** | **10.42** | **10.58** | **8.37** | **4.62** | **4.09** |
| Benchmark Returns (%)# | **6.40** | **5.94** | **5.66** | **4.71** | **2.09** |
| Additional Benchmark Returns (%)# # | **5.80** | **5.15** | **4.82** | **3.19** | **-1.30** |

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

**PLANS & OPTIONS :** 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 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)

**Product Labelling: (This product is suitable for investors who are seeking ~)**

• Capital appreciation / generate income over long term. • Investment in Units of domestic Arbitrage schemes and active/ passive Debt-oriented schemes.

~ Investors should consult their financial advisers, if in doubt about whether the product is suitable for them

## FUND DETAILS

**Date Of Inception / Allotment**

March 12, 2026

**#Benchmark Name**

40% NIFTY 50 Arbitrage Index (TRI) + 60% NIFTY Short Duration Debt Index

| NAV (As On OCTOBER 30, 2026) | NAV Per Unit(₹) |
|---|---|
| Regular Plan - Growth Option | 10.4086 |
| Regular Plan - IDCW Option | 10.4086 |
| Direct Plan - Growth Option | 10.4309 |
| Direct Plan - IDCW Option | 10.4309 |

**Assets Under Management**

| | |
|---|---|
| As on October 31, 2026 | ₹33.06Cr. |
| Average for Month of October, 2026 | ₹32.36Cr. |

## FUND MANAGER DETAILS

| Name | Managing Since | Total Exp |
|---|---|---|
| Bhavyesh Divecha | March 12, 2026 | Over 16 years |
| Praveen Jain | March 12, 2026 | Over 21 years |

## MINIMUM INVESTMENT

| | |
|---|---|
| **Lump sum Amount** | Rs. 100 and any amount thereafter. |
| **SIP Amount** | |

## LOAD STRUCTURE

**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 18 months from the date of allotment.

• No Exit Load is payable if Units are redeemed / switched-out after 18 months from the date of allotment.

## EXPENSE RATIO (As On October 31, 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: 0.06% |
|---|---|

## QUANTITATIVE MEASURES/RISK MEASURES*

| Risk Ratio | |
|---|---|
| Standard Deviation | NA |
| Beta | NA |
| Sharpe Ratio* | NA |

*One liner/brief inference provided for above in the table on page no 117

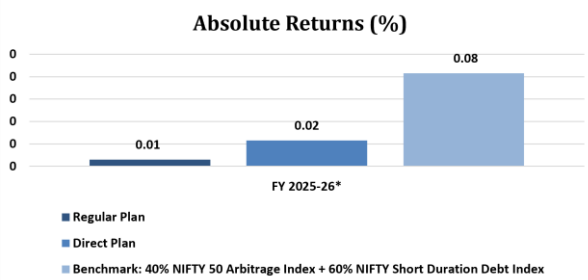
## FUND PERFORMANCE^: As On OCTOBER 30, 2026

| Compounded Annualised Returns | Scheme Returns % | | Benchmark Returns % # | |
|---|---|---|---|---|
| | Regular | Direct | Regular | Direct |
| Since Inception | 6.81 | 7.15 | 5.33 | 5.33 |

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 3.42%. For performance of other schemes managed by Praveen Jain and Bhavyesh Divecha, please refer page 118-119. Different plans viz. Regular Plan and Direct Plan have a different expense structure. The expenses of the Direct Plan under the Scheme will be lower to the extent of the distribution expenses / commission charged in the Regular Plan. Since inception dates for regular plan Apr 30, 26 and direct plan Apr 30, 26

**^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.

## Absolute Returns for each F.Y. for last 5 years




## PORTFOLIO DATA:

| Top 10 Holdings | % To NAV |
|---|---|
| HDFC Credit Risk Fund - Growth Option - Direct Plan | 59.78 |
| HDFC ARBITRAGE FUND - Direct Plan - Growth Option | 36.14 |
| HDFC CRISIL-IBX Financial Services 3-6 Months Debt Index Fund - Direct Plan - Growth Option | 3.41 |

**Corresponding Footnote**

Face Value / Allotment NAV per Unit: ₹ 10, + Industry Classification as recommended by AMFI, Data is as of October 31, 2026 unless otherwise specified.

$$For further details, please refer to para 'Exit Load' on page no.119.

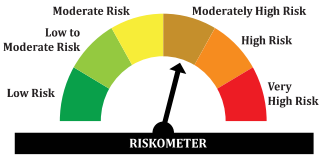
^ For Total Expense Ratio including brokerage, transaction cost and statutory levies please refer our website.

**Additional info pertaining to portfolio**

**Detailed Investment in Securities, Allocation of Net Asset by Sectors, etc. please click link**

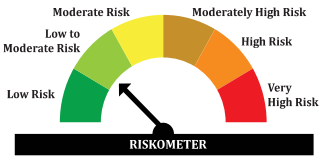
**OR**

## Scheme Riskometer




*The risk of the scheme is moderately high*

## Benchmark Riskometer




*The risk of the benchmark is low to moderate*

Benchmark and Scheme Riskometer As on October 31, 2026. For latest riskometer, investors may refer to the Monthly Portfolios disclosed on the website of the fund viz. www.hdfcfund.com

## MAJOR RISK FACTORS

Link for detailed Risk Factor refer page no 117

1. Market Risk
2. Concentration Risk
3. Liquidity Risk
4. Settlement Risk
5. Underlying Scheme Risk

## QUANTITATIVE MEASURES/RISK MEASURES*

| | |
|---|---|
| • Portfolio Turnover Ratio (Annualized) | |
| a. Equity Turnover | NA |
| b. Gross Exposure Turnover: (Equity + Debt + Derivatives) | NA |
| • Average Maturity: | NA |
| • Macaulay Duration: | NA |
| • Modified Duration: | NA |
| • Annualized Portfolio Yield: | NA |
| • Yield to Maturity (%): | |

*One liner/brief inference provided for above in the table on page no 117

## Major Changes w.r.t previous month

### 1. (Top 10 changes in Holding) in portfolio of the scheme, if any

| Name of securities added | Name of securities deleted/reduced | Total Weightage in %age |
|---|---|---|
| - | - | - |

### 2. Changes in Expense Ratio of the scheme, if any

| Change in | Previous Month (September 2026) | Current Month (October 2026) |
|---|---|---|
| Direct | 0.06 | 0.06 |
| Regular | 0.44 | 0.41 |

### 3. Changes in Risk-o-Meter of scheme, if any

| Change in | Previous Month (September 2026) | Current Month (October 2026) |
|---|---|---|
| Direct | moderately high | moderately high |
| Regular | moderately high | moderately high |

### 4. Changes in Credit Quality, if any

| Name of security | Rating Previous Month (September 2026) | Rating Current Month (October 2026) |
|---|---|---|
| NA | | |

**Important Weblinks:** For important weblink please refer page no 117.

**Additional Disclosure by AMC**

**##Additional Benchmark Name:** CRISIL 10 Year Gilt Index

**PLANS & OPTIONS :** 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

# Quantitative/Risk Measures Description and Important Weblinks

## Description/Inference of the Quantitative/Risk Measures

| Sr. No. | Quantitative Measures/Risk Measures | Brief description/ Inference of the Quantitative measure |
|---|---|---|
| 1 | 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. |
| 2 | Beta | Beta (ß) 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 |
| 3 | 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. |
| 4 | Tracking Error | This measures the consistency of the fund's performance compared to its benchmark. It is the annualized standard deviation of the difference in daily returns of the fund's NAV and the benchmark index. A lower tracking error means the fund closely follows the benchmark |
| 5 | Tracking Difference (%) | This shows the annualized performance gap between the fund's returns and the benchmark index returns, indicating the overall performance difference over a specific period. |
| 6 | Information Ratio | The information ratio is a useful metric that measures a fund's ability to generate excess returns relative to a benchmark while considering the consistency of those returns. It helps evaluate how efficiently a fund manager adds value through active management. |
| 7 | 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 |
| 8 | Average Maturity | Weighted Residual Maturity of the securities in scheme |
| 9 | Macaulay 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. |
| 10 | 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. |
| 11 | Annualized Portfolio Yield | Annualized portfolio yield is the weighted average annual return of your portfolio, expressed as a percentage, that smooths out the effect of varying cash flows, investments, and time periods.It tells you how much your portfolio would have earned each year, on average, over the period you held it, assuming the same return was compounded annually |
| 12 | 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 |

## Important Weblinks:

| Sr. No. | Description | Links & OR Code |
|---|---|---|
| 1 | Video Explainer | Click here: OR Scan QR |
| 2 | Calculation/ Methodology | Click here: OR Scan QR |
| 3 | Detailed Risk Factors | Click here: OR Scan QR: |

| Sr. No. | Description | Links & OR Code |
|---|---|---|
| 4 | SID on AMC website | Click here: Scan QR |
| 5 | Investor Services | Click here: OR Scan QR: |
| 6 | Grievance submission and redressal | Click here: OR Scan QR: |

# Performance details of Schemes managed by respective Fund Managers

| Sr. No. | Name of the Fund Manager | Funds Managed | Page no. |
|---|---|---|---|
| 1. | Mr. Chirag Setalvad | HDFC Mid Cap Fund (Co-managed scheme) | 13-14 |
| | | HDFC Small Cap Fund (Co-managed scheme) | 15-16 |
| | | HDFC Children's Fund (Co-managed scheme) | 71-72 |
| | | HDFC Retirement Fund - Equity Plan (Co-managed scheme) | 73-74 |
| | | HDFC Retirement Fund - Hybrid Equity Plan (Co-managed scheme) | 75-76 |
| | | HDFC Retirement Fund - Hybrid Debt Plan (Co-managed scheme) | 77-78 |
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| | | HDFC Transportation and Logistics Fund (Co-managed scheme) | 27-28 |
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| | | HDFC Multi Asset Allocation Fund (Co-managed scheme) | 53-55 |
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| 8. | Mr. Praveen Jain | HDFC Ultra Short Term Fund (Co-managed scheme) | 84-85 |
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| | | HDFC Banking & Financial Services Fund (Co-managed scheme) | 31-32 |
| | | HDFC Equity Savings Fund (Co-managed scheme) | 56-57 |
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| 11. | Mr. Amit Sinha | HDFC Consumption Fund (Co-managed scheme) | 43-44 |
| | | HDFC Innovation Fund (Co-managed scheme) | 47-48 |
| 12. | Ms. Priya Ranjan | HDFC Transportation and Logistics Fund (Co-managed scheme) | 27-28 |
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| 13. | Mr. Balakumar B | HDFC Technology Fund (Co-managed scheme) | 33-34 |
| 14. | Mr. Nikhil Mathur | HDFC Pharma and Healthcare Fund (Co-managed scheme) | 35-36 |
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| 16. | Mr. Bhavyesh Divecha | HDFC Medium Term Fund (Co-managed scheme) | 92-93 |
| | | HDFC Credit Risk Fund (Co-managed scheme) | 106-108 |
| | | HDFC Income Plus Arbitrage Omni FOF (Co-managed scheme) | 115-116 |
| 17. | Ms. Nandita Menezes | HDFC Balanced Advantage Fund (Co-managed scheme) | 49-50 |
| | | HDFC Multi Asset Allocation Fund (Co-managed scheme) | 53-55 |
| | | HDFC Equity Savings Fund (Co-managed scheme) | 56-57 |
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| 19. | Mr. Rohan Pillai | HDFC Overnight Fund (Co-managed scheme) | 79-80 |
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| 20. | Mr. Ashish Shah | HDFC Housing Opportunities Fund (Co-managed scheme) | 37-38 |
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| 21. | Mr. Amit Ganatra | HDFC Flexi Cap Fund (Co-managed scheme) | 7-8 |
| | | HDFC Focused Fund (Co-managed scheme) | 23-24 |
| 22. | Mr. Ihab Dalwai | HDFC Balanced Advantage Fund (Co-managed scheme) | 49-50 |
| | | HDFC Aggressive Hybrid Fund (Co-managed scheme) | 51-52 |
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For performance details of Direct Plan, refer page 124 to 126

$$ 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

**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

## BHAGYESH KAGALKAR

| HDFC GOLD ETF | | | | NAV as at October 30, 2026 | ₹118.893 |
|---|---|---|---|---|---|
| Date | Period | Scheme Returns (%) | Benchmark Returns (%)# | Value of ₹10,000 invested Scheme (₹) | Benchmark (₹)# |
| Oct 31, 25 | Last 1 Year | 15.19 | 16.10 | 11,515 | 11,606 |
| Oct 31, 23 | Last 3 Years | 30.21 | 31.54 | 22,074 | 22,761 |
| Oct 29, 21 | Last 5 Years | 22.78 | 23.95 | 27,933 | 29,291 |
| Oct 28, 16 | Last 10 Years | 15.49 | 16.61 | 42,291 | 46,587 |
| Aug 13, 10 | Since Inception | 12.34 | 13.29 | 66,040 | 75,708 |
| #Domestic Price of Physical Gold. | | | | | |

| HDFC SILVER ETF | | | | NAV as at October 30, 2026 | ₹173.5185 |
|---|---|---|---|---|---|
| Date | Period | Scheme Returns (%) | Benchmark Returns (%)# | Value of ₹10,000 invested Scheme (₹) | Benchmark (₹)# |
| Oct 31, 25 | Last 1 Year | 21.33 | 22.68 | 12,126 | 12,261 |
| Oct 31, 23 | Last 3 Years | 34.88 | 36.55 | 24,537 | 25,459 |
| Sep 02, 22 | Since Inception | 33.27 | 35.29 | 33,040 | 35,176 |
| #Domestic Prices of physical Silver (derived as per regulatory norms). | | | | | |

## ANUPAM JOSHI

| HDFC FMP 1861D MARCH 2022 (46) | | | | | NAV as at October 30, 2026 | ₹13.3547 |
|---|---|---|---|---|---|---|
| Date | Period | Scheme Returns (%) | Benchmark Returns (%)# | Additional Benchmark Returns (%)## | Value of ₹10,000 invested Scheme (₹) | Benchmark (₹)# | Additional Benchmark (₹)## |
| Oct 31, 25 | Last 1 Year | 5.61 | -1.94 | -0.26 | 10,560 | 9,806 | 9,974 |
| Oct 31, 23 | Last 3 Years | 7.49 | 4.65 | 5.93 | 12,419 | 11,461 | 11,888 |
| Mar 09, 22 | Since Inception | 6.42 | 4.72 | 5.44 | 13,355 | 12,391 | 12,792 |
| #NIFTY Medium To Long Duration Debt Index ##CRISIL 10 Year Gilt Index. | | | | | | | |

| HDFC FMP 1876D MARCH 2022 (46) | | | | | NAV as at October 30, 2026 | ₹13.3072 |
|---|---|---|---|---|---|---|
| Date | Period | Scheme Returns (%) | Benchmark Returns (%)# | Additional Benchmark Returns (%)## | Value of ₹10,000 invested Scheme (₹) | Benchmark (₹)# | Additional Benchmark (₹)## |
| Oct 31, 25 | Last 1 Year | 5.50 | -1.94 | -0.26 | 10,548 | 9,806 | 9,974 |
| Oct 31, 23 | Last 3 Years | 7.45 | 4.65 | 5.93 | 12,405 | 11,461 | 11,888 |
| Mar 29, 22 | Since Inception | 6.42 | 4.63 | 5.36 | 13,307 | 12,310 | 12,709 |
| #NIFTY Medium To Long Duration Debt Index ##CRISIL 10 Year Gilt Index. | | | | | | | |

| HDFC FMP 2638D FEBRUARY 2023 (47) | | | | | NAV as at October 30, 2026 | ₹13.0121 |
|---|---|---|---|---|---|---|
| Date | Period | Scheme Returns (%) | Benchmark Returns (%)# | Additional Benchmark Returns (%)## | Value of ₹10,000 invested Scheme (₹) | Benchmark (₹)# | Additional Benchmark (₹)## |
| Oct 31, 25 | Last 1 Year | 2.86 | -3.13 | -0.26 | 10,285 | 9,688 | 9,974 |
| Oct 31, 23 | Last 3 Years | 7.31 | 4.02 | 5.93 | 12,358 | 11,255 | 11,888 |
| Feb 23, 23 | Since Inception | 7.41 | 4.53 | 6.09 | 13,012 | 11,772 | 12,436 |
| #NIFTY Long Duration Debt Index ##CRISIL 10 Year Gilt Index. | | | | | | | |

| HDFC CRISIL-IBX FINANCIAL SERVICES 3-6 MONTHS DEBT INDEX FUND | | | | | NAV as at October 30, 2026 | ₹11.0189 |
|---|---|---|---|---|---|---|
| Date | Period | Scheme Returns (%) | Benchmark Returns (%)# | Additional Benchmark Returns (%)## | Value of ₹10,000 invested Scheme (₹) | Benchmark (₹)# | Additional Benchmark (₹)## |
| Oct 31, 25 | Last 1 Year | 6.70 | 6.70 | 3.68 | 10,668 | 10,668 | 10,367 |
| May 06, 25 | Since Inception | 6.75 | 6.69 | 4.21 | 11,019 | 11,009 | 10,631 |
| #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 October 30, 2026 | ₹10.2291 |
|---|---|---|---|---|---|---|
| Date | Period | Scheme Returns (%) | Benchmark Returns (%)# | Additional Benchmark Returns (%)## | Value of ₹10,000 invested Scheme (₹) | Benchmark (₹)# | Additional Benchmark (₹)## |
| Oct 31, 25 | Last 1 Year | 4.89 | 1.33 | -0.26 | 10,487 | 10,132 | 9,974 |
| Oct 31, 23 | Last 3 Years | 7.08 | 5.87 | 5.93 | 12,278 | 11,866 | 11,888 |
| Aug 14, 23 | Since Inception | 6.95 | 5.80 | 5.55 | 12,411 | 11,987 | 11,896 |
| #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 October 30, 2026 | ₹10.2291 |
|---|---|---|---|---|---|---|
| Date | Period | Scheme Returns (%) | Benchmark Returns (%)# | Additional Benchmark Returns (%)## | Value of ₹10,000 invested Scheme (₹) | Benchmark (₹)# | Additional Benchmark (₹)## |
| Oct 31, 25 | Last 1 Year | 4.89 | 1.33 | -0.26 | 10,487 | 10,132 | 9,974 |
| Oct 31, 23 | Last 3 Years | 7.08 | 5.87 | 5.93 | 12,278 | 11,866 | 11,888 |
| Aug 14, 23 | Since Inception | 6.95 | 5.80 | 5.55 | 12,411 | 11,987 | 11,896 |
| #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 October 30, 2026 | ₹56.3606 |
|---|---|---|---|---|---|---|
| Date | Period | Scheme Returns (%) | Benchmark Returns (%)# | Additional Benchmark Returns (%)## | Value of ₹10,000 invested Scheme (₹) | Benchmark (₹)# | Additional Benchmark (₹)## |
| Oct 31, 25 | Last 1 Year | -4.94 | -4.73 | -9.45 | 9,507 | 9,529 | 9,057 |
| Oct 31, 23 | Last 3 Years | 9.10 | 9.32 | 7.74 | 12,987 | 13,065 | 12,508 |
| Oct 29, 21 | Last 5 Years | 7.55 | 7.78 | 6.69 | 14,396 | 14,549 | 13,829 |
| Aug 21, 20 | Since Inception | 16.12 | 16.39 | 13.40 | 25,240 | 25,611 | 21,788 |
| #NIFTY Bank Index (TRI) ##Nifty 50 Index (TRI). | | | | | | | |

| HDFC NIFTY GROWTH SECTORS 15 ETF | | | | | NAV as at October 30, 2026 | ₹116.5465 |
|---|---|---|---|---|---|---|
| Date | Period | Scheme Returns (%) | Benchmark Returns (%)# | Additional Benchmark Returns (%)## | Value of ₹10,000 invested Scheme (₹) | Benchmark (₹)# | Additional Benchmark (₹)## |
| Oct 31, 25 | Last 1 Year | -6.64 | -6.30 | -9.45 | 9,338 | 9,372 | 9,057 |
| Oct 31, 23 | Last 3 Years | 6.14 | 6.60 | 7.74 | 11,957 | 12,114 | 12,508 |
| Sep 23, 22 | Since Inception | 6.78 | 7.27 | 8.41 | 13,089 | 13,338 | 13,929 |
| #NIFTY Growth Sectors 15 Index (TRI) ##Nifty 50 Index (TRI). | | | | | | | |

| HDFC NIFTY100 LOW VOLATILITY 30 ETF | | | | | NAV as at October 30, 2026 | ₹19.5564 |
|---|---|---|---|---|---|---|
| Date | Period | Scheme Returns (%) | Benchmark Returns (%)# | Additional Benchmark Returns (%)## | Value of ₹10,000 invested Scheme (₹) | Benchmark (₹)# | Additional Benchmark (₹)## |
| Oct 31, 25 | Last 1 Year | -7.24 | -6.91 | -9.45 | 9,277 | 9,311 | 9,057 |
| Oct 31, 23 | Last 3 Years | 9.39 | 9.79 | 7.74 | 13,090 | 13,235 | 12,508 |
| Oct 11, 22 | Since Inception | 11.41 | 11.88 | 9.05 | 15,499 | 15,767 | 14,211 |
| #NIFTY100 Low Volatility 30 Index (TRI) ##Nifty 50 Index (TRI). | | | | | | | |

| HDFC NIFTY200 MOMENTUM 30 ETF | | | | | NAV as at October 30, 2026 | ₹28.8668 |
|---|---|---|---|---|---|---|
| Date | Period | Scheme Returns (%) | Benchmark Returns (%)# | Additional Benchmark Returns (%)## | Value of ₹10,000 invested Scheme (₹) | Benchmark (₹)# | Additional Benchmark (₹)## |
| Oct 31, 25 | Last 1 Year | -8.95 | -8.48 | -9.45 | 9,107 | 9,154 | 9,057 |
| Oct 31, 23 | Last 3 Years | 8.83 | 9.41 | 7.74 | 12,891 | 13,096 | 12,508 |
| Oct 11, 22 | Since Inception | 10.78 | 11.39 | 9.05 | 15,144 | 15,488 | 14,211 |
| #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 127 to 135.

| HDFC NIFTY 100 ETF | | | | | NAV as at October 30, 2026 | | ₹24.8129 |
|---|---|---|---|---|---|---|---|
| Date | Period | Scheme Returns (%) | Benchmark Returns (%)# | Additional Benchmark Returns (%)## | Value of ₹10,000 invested Scheme (₹) | Benchmark (₹)# | Additional Benchmark (₹)## |
| Oct 31, 25 | Last 1 Year | -8.47 | -8.18 | -9.45 | 9,155 | 9,184 | 9,057 |
| Oct 31, 23 | Last 3 Years | 8.81 | 9.17 | 7.74 | 12,884 | 13,011 | 12,508 |
| Aug 05, 22 | Since Inception | 8.26 | 8.62 | 8.07 | 13,997 | 14,199 | 13,897 |
| #NIFTY 100 Total Returns Index (TRI) ##Nifty 50 Index (TRI). | | | | | | | |

| HDFC NIFTY IT ETF | | | | | NAV as at October 30, 2026 | | ₹34.9624 |
|---|---|---|---|---|---|---|---|
| Date | Period | Scheme Returns (%) | Benchmark Returns (%)# | Additional Benchmark Returns (%)## | Value of ₹10,000 invested Scheme (₹) | Benchmark (₹)# | Additional Benchmark (₹)## |
| Oct 31, 25 | Last 1 Year | -7.23 | -7.13 | -9.45 | 9,278 | 9,289 | 9,057 |
| Oct 31, 23 | Last 3 Years | 4.06 | 4.28 | 7.74 | 11,268 | 11,338 | 12,508 |
| Nov 16, 22 | Since Inception | 3.95 | 4.21 | 7.05 | 11,657 | 11,771 | 13,091 |
| #NIFTY IT Index (TRI) ##Nifty 50 Index (TRI). | | | | | | | |

| HDFC NIFTY PRIVATE BANK ETF | | | | | NAV as at October 30, 2026 | | ₹27.6058 |
|---|---|---|---|---|---|---|---|
| Date | Period | Scheme Returns (%) | Benchmark Returns (%)# | Additional Benchmark Returns (%)## | Value of ₹10,000 invested Scheme (₹) | Benchmark (₹)# | Additional Benchmark (₹)## |
| Oct 31, 25 | Last 1 Year | -3.14 | -2.97 | -9.45 | 9,687 | 9,703 | 9,057 |
| Oct 31, 23 | Last 3 Years | 7.25 | 7.45 | 7.74 | 12,337 | 12,406 | 12,508 |
| Nov 16, 22 | Since Inception | 6.30 | 6.52 | 7.05 | 12,736 | 12,839 | 13,091 |
| #NIFTY Private Bank Index (TRI) ##Nifty 50 Index (TRI). | | | | | | | |

| HDFC NIFTY PSU BANK ETF | | | | | NAV as at October 30, 2026 | | ₹83.3073 |
|---|---|---|---|---|---|---|---|
| Date | Period | Scheme Returns (%) | Benchmark Returns (%)# | Additional Benchmark Returns (%)## | Value of ₹10,000 invested Scheme (₹) | Benchmark (₹)# | Additional Benchmark (₹)## |
| Oct 31, 25 | Last 1 Year | 0.99 | 1.36 | -9.45 | 10,099 | 10,136 | 9,057 |
| Jan 31, 24 | Since Inception | 10.84 | 11.27 | 3.43 | 13,268 | 13,412 | 10,972 |
| #NIFTY PSU Bank Index (TRI) ##Nifty 50 Index (TRI). | | | | | | | |

| HDFC NIFTY NEXT 50 ETF | | | | | NAV as at October 30, 2026 | | ₹69.2923 |
|---|---|---|---|---|---|---|---|
| Date | Period | Scheme Returns (%) | Benchmark Returns (%)# | Additional Benchmark Returns (%)## | Value of ₹10,000 invested Scheme (₹) | Benchmark (₹)# | Additional Benchmark (₹)## |
| Oct 31, 25 | Last 1 Year | -2.39 | -2.14 | -9.45 | 9,762 | 9,787 | 9,057 |
| Oct 31, 23 | Last 3 Years | 16.15 | 16.43 | 7.74 | 15,669 | 15,781 | 12,508 |
| Aug 05, 22 | Since Inception | 12.65 | 12.99 | 8.07 | 16,570 | 16,780 | 13,897 |
| #NIFTY Next 50 Total Returns Index (TRI) ##Nifty 50 Index (TRI). | | | | | | | |

| HDFC NIFTY 50 ETF | | | | | NAV as at October 30, 2026 | | ₹260.1762 |
|---|---|---|---|---|---|---|---|
| Date | Period | Scheme Returns (%) | Benchmark Returns (%)# | Additional Benchmark Returns (%)## | Value of ₹10,000 invested Scheme (₹) | Benchmark (₹)# | Additional Benchmark (₹)## |
| Oct 31, 25 | Last 1 Year | -9.50 | -9.45 | -10.42 | 9,053 | 9,057 | 8,961 |
| Oct 31, 23 | Last 3 Years | 7.67 | 7.74 | 6.45 | 12,483 | 12,508 | 12,063 |
| Oct 29, 21 | Last 5 Years | 6.63 | 6.69 | 5.91 | 13,789 | 13,829 | 13,329 |
| Oct 28, 16 | Last 10 Years | 11.52 | 11.63 | 11.60 | 29,797 | 30,093 | 30,010 |
| Dec 09, 15 | Since Inception | 11.94 | 12.06 | 11.88 | 34,178 | 34,589 | 33,972 |
| #Nifty 50 Index (TRI) ##BSE SENSEX Index (TRI). | | | | | | | |

| HDFC NIFTY100 QUALITY 30 ETF | | | | | NAV as at October 30, 2026 | | ₹56.4434 |
|---|---|---|---|---|---|---|---|
| Date | Period | Scheme Returns (%) | Benchmark Returns (%)# | Additional Benchmark Returns (%)## | Value of ₹10,000 invested Scheme (₹) | Benchmark (₹)# | Additional Benchmark (₹)## |
| Oct 31, 25 | Last 1 Year | -4.57 | -4.28 | -9.45 | 9,544 | 9,573 | 9,057 |
| Oct 31, 23 | Last 3 Years | 8.70 | 8.95 | 7.74 | 12,843 | 12,932 | 12,508 |
| Sep 23, 22 | Since Inception | 9.71 | 9.98 | 8.41 | 14,626 | 14,777 | 13,929 |
| #NIFTY100 Quality 30 Index (TRI) ##Nifty 50 Index (TRI). | | | | | | | |

| HDFC BSE SENSEX ETF | | | | | NAV as at October 30, 2026 | | ₹84.5854 |
|---|---|---|---|---|---|---|---|
| Date | Period | Scheme Returns (%) | Benchmark Returns (%)# | Additional Benchmark Returns (%)## | Value of ₹10,000 invested Scheme (₹) | Benchmark (₹)# | Additional Benchmark (₹)## |
| Oct 31, 25 | Last 1 Year | -10.48 | -10.42 | -9.45 | 8,955 | 8,961 | 9,057 |
| Oct 31, 23 | Last 3 Years | 6.38 | 6.45 | 7.74 | 12,037 | 12,063 | 12,508 |
| Oct 29, 21 | Last 5 Years | 5.85 | 5.91 | 6.69 | 13,294 | 13,329 | 13,829 |
| Oct 28, 16 | Last 10 Years | 11.53 | 11.60 | 11.63 | 29,812 | 30,010 | 30,093 |
| Dec 09, 15 | Since Inception | 11.82 | 11.88 | 12.06 | 33,785 | 33,972 | 34,589 |
| #BSE SENSEX Index (TRI) ##Nifty 50 Index (TRI). | | | | | | | |

| HDFC NIFTY50 VALUE 20 ETF | | | | | NAV as at October 30, 2026 | | ₹120.7055 |
|---|---|---|---|---|---|---|---|
| Date | Period | Scheme Returns (%) | Benchmark Returns (%)# | Additional Benchmark Returns (%)## | Value of ₹10,000 invested Scheme (₹) | Benchmark (₹)# | Additional Benchmark (₹)## |
| Oct 31, 25 | Last 1 Year | -11.42 | -11.17 | -9.45 | 8,861 | 8,886 | 9,057 |
| Oct 31, 23 | Last 3 Years | 5.63 | 5.91 | 7.74 | 11,786 | 11,881 | 12,508 |
| Sep 23, 22 | Since Inception | 8.59 | 8.90 | 8.41 | 14,024 | 14,189 | 13,929 |
| #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 October 30, 2026 | | ₹35.2069 |
|---|---|---|---|---|---|---|---|
| Date | Period | Scheme Returns (%) | Benchmark Returns (%)# | Additional Benchmark Returns (%)## | Value of ₹10,000 invested Scheme (₹) | Benchmark (₹)# | Additional Benchmark (₹)## |
| Oct 31, 25 | Last 1 Year | -7.42 | -7.15 | -9.45 | 9,260 | 9,287 | 9,057 |
| Oct 31, 23 | Last 3 Years | 9.58 | 9.95 | 7.74 | 13,160 | 13,291 | 12,508 |
| Feb 15, 23 | Since Inception | 11.07 | 11.43 | 8.14 | 14,756 | 14,938 | 13,365 |
| #BSE 500 Index (TRI) ##Nifty 50 Index (TRI). | | | | | | | |

| HDFC NIFTY MIDCAP 150 ETF | | | | | NAV as at October 30, 2026 | | ₹21.332 |
|---|---|---|---|---|---|---|---|
| Date | Period | Scheme Returns (%) | Benchmark Returns (%)# | Additional Benchmark Returns (%)## | Value of ₹10,000 invested Scheme (₹) | Benchmark (₹)# | Additional Benchmark (₹)## |
| Oct 31, 25 | Last 1 Year | -4.12 | -3.90 | -9.45 | 9,589 | 9,611 | 9,057 |
| Oct 31, 23 | Last 3 Years | 13.47 | 13.73 | 7.74 | 14,612 | 14,711 | 12,508 |
| Feb 15, 23 | Since Inception | 17.88 | 18.18 | 8.14 | 18,398 | 18,577 | 13,365 |
| #NIFTY Midcap 150 Index (TRI) ##Nifty 50 Index (TRI). | | | | | | | |

| HDFC NIFTY SMALLCAP 250 ETF | | | | | NAV as at October 30, 2026 | | ₹168.794 |
|---|---|---|---|---|---|---|---|
| Date | Period | Scheme Returns (%) | Benchmark Returns (%)# | Additional Benchmark Returns (%)## | Value of ₹10,000 invested Scheme (₹) | Benchmark (₹)# | Additional Benchmark (₹)## |
| Oct 31, 25 | Last 1 Year | -3.10 | -2.61 | -9.45 | 9,690 | 9,740 | 9,057 |
| Oct 31, 23 | Last 3 Years | 11.88 | 12.39 | 7.74 | 14,004 | 14,195 | 12,508 |
| Feb 15, 23 | Since Inception | 18.03 | 18.58 | 8.14 | 18,486 | 18,806 | 13,365 |
| #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 October 30, 2026 | | ₹10.3994 |
|---|---|---|---|---|---|---|---|
| Date | Period | Scheme Returns (%) | Benchmark Returns (%)# | Additional Benchmark Returns (%)## | Value of ₹10,000 invested Scheme (₹) | Benchmark (₹)# | Additional Benchmark (₹)## |
| Apr 30, 26 | Last 6 Months | 6.15 | 6.27 | 3.45 | 10,309 | 10,314 | 10,173 |
| #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 3.09%. | | | | | | | |

**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 127 to 135.

## CO-MANAGED BY ANUPAM JOSHI & SANKALP BAID

### HDFC NIFTY G-SEC APR 2029 INDEX FUND

NAV as at October 30, 2026 ₹12.9042

| Date | Period | Scheme Returns (%) | Benchmark Returns (%)# | Additional Benchmark Returns (%)## | Value of ₹10,000 invested: Scheme (₹) | Benchmark (₹)# | Additional Benchmark (₹)## |
|---|---|---|---|---|---|---|---|
| Oct 31, 25 | Last 1 Year | 3.51 | 3.80 | -0.26 | 10,350 | 10,379 | 9,974 |
| Oct 31, 23 | Last 3 Years | 7.22 | 7.60 | 5.93 | 12,327 | 12,459 | 11,888 |
| Mar 10, 23 | Since Inception | 7.25 | 7.62 | 6.14 | 12,904 | 13,068 | 12,426 |

#NIFTY G- Sec Apr 2029 Index ##CRISIL 10 Year Gilt Index.

### HDFC NIFTY G-SEC DEC 2026 INDEX FUND

NAV as at October 30, 2026 ₹13.0622

| Date | Period | Scheme Returns (%) | Benchmark Returns (%)# | Additional Benchmark Returns (%)## | Value of ₹10,000 invested: Scheme (₹) | Benchmark (₹)# | Additional Benchmark (₹)## |
|---|---|---|---|---|---|---|---|
| Oct 31, 25 | Last 1 Year | 5.40 | 6.20 | -0.26 | 10,538 | 10,618 | 9,974 |
| Oct 31, 23 | Last 3 Years | 7.04 | 7.58 | 5.93 | 12,264 | 12,450 | 11,888 |
| Nov 10, 22 | Since Inception | 6.96 | 7.44 | 6.11 | 13,062 | 13,297 | 12,655 |

#NIFTY G-Sec Dec 2026 Index ##CRISIL 10 Year Gilt Index.

### HDFC NIFTY G-SEC JUL 2031 INDEX FUND

NAV as at October 30, 2026 ₹13.067

| Date | Period | Scheme Returns (%) | Benchmark Returns (%)# | Additional Benchmark Returns (%)## | Value of ₹10,000 invested: Scheme (₹) | Benchmark (₹)# | Additional Benchmark (₹)## |
|---|---|---|---|---|---|---|---|
| Oct 31, 25 | Last 1 Year | 2.35 | 2.59 | -0.26 | 10,234 | 10,259 | 9,974 |
| Oct 31, 23 | Last 3 Years | 7.02 | 7.37 | 5.93 | 12,258 | 12,376 | 11,888 |
| Nov 10, 22 | Since Inception | 6.97 | 7.32 | 6.11 | 13,067 | 13,240 | 12,655 |

#NIFTY G-Sec July 2031 Index ##CRISIL 10 Year Gilt Index.

### HDFC NIFTY G-SEC JUN 2027 INDEX FUND

NAV as at October 30, 2026 ₹12.9865

| Date | Period | Scheme Returns (%) | Benchmark Returns (%)# | Additional Benchmark Returns (%)## | Value of ₹10,000 invested: Scheme (₹) | Benchmark (₹)# | Additional Benchmark (₹)## |
|---|---|---|---|---|---|---|---|
| Oct 31, 25 | Last 1 Year | 4.84 | 5.41 | -0.26 | 10,483 | 10,539 | 9,974 |
| Oct 31, 23 | Last 3 Years | 7.13 | 7.37 | 5.93 | 12,294 | 12,379 | 11,888 |
| Dec 09, 22 | Since Inception | 6.94 | 7.21 | 6.00 | 12,987 | 13,113 | 12,546 |

#NIFTY G-Sec Jun 2027 Index ##CRISIL 10 Year Gilt Index.

### HDFC NIFTY G-SEC JUN 2036 INDEX FUND

NAV as at October 30, 2026 ₹12.8035

| Date | Period | Scheme Returns (%) | Benchmark Returns (%)# | Additional Benchmark Returns (%)## | Value of ₹10,000 invested: Scheme (₹) | Benchmark (₹)# | Additional Benchmark (₹)## |
|---|---|---|---|---|---|---|---|
| Oct 31, 25 | Last 1 Year | 1.98 | 0.95 | -0.26 | 10,197 | 10,094 | 9,974 |
| Oct 31, 23 | Last 3 Years | 6.93 | 6.78 | 5.93 | 12,226 | 12,175 | 11,888 |
| Mar 15, 23 | Since Inception | 7.04 | 6.85 | 6.00 | 12,804 | 12,718 | 12,358 |

#NIFTY G-Sec Jun 2036 Index ##CRISIL 10 Year Gilt Index.

### HDFC NIFTY G-SEC SEP 2032 INDEX FUND

NAV as at October 30, 2026 ₹12.9089

| Date | Period | Scheme Returns (%) | Benchmark Returns (%)# | Additional Benchmark Returns (%)## | Value of ₹10,000 invested: Scheme (₹) | Benchmark (₹)# | Additional Benchmark (₹)## |
|---|---|---|---|---|---|---|---|
| Oct 31, 25 | Last 1 Year | 2.13 | 2.54 | -0.26 | 10,213 | 10,253 | 9,974 |
| Oct 31, 23 | Last 3 Years | 6.91 | 7.39 | 5.93 | 12,220 | 12,385 | 11,888 |
| Dec 09, 22 | Since Inception | 6.78 | 7.24 | 6.00 | 12,909 | 13,128 | 12,546 |

#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 October 30, 2026 ₹12.7875

| Date | Period | Scheme Returns (%) | Benchmark Returns (%)# | Additional Benchmark Returns (%)## | Value of ₹10,000 invested: Scheme (₹) | Benchmark (₹)# | Additional Benchmark (₹)## |
|---|---|---|---|---|---|---|---|
| Oct 31, 25 | Last 1 Year | 5.12 | 5.39 | -0.26 | 10,510 | 10,537 | 9,974 |
| Oct 31, 23 | Last 3 Years | 7.25 | 7.59 | 5.93 | 12,336 | 12,455 | 11,888 |
| Mar 23, 23 | Since Inception | 7.05 | 7.42 | 5.96 | 12,788 | 12,946 | 12,323 |

#NIFTY SDL Plus G-Sec Jun 2027 40:60 Index ##CRISIL 10 Year Gilt Index.

## CO-MANAGED BY ARUN AGARWAL & NANDITA MENEZES

### HDFC BSE 500 INDEX FUND

NAV as at October 30, 2026 ₹14.5214

| Date | Period | Scheme Returns (%) | Benchmark Returns (%)# | Additional Benchmark Returns (%)## | Value of ₹10,000 invested: Scheme (₹) | Benchmark (₹)# | Additional Benchmark (₹)## |
|---|---|---|---|---|---|---|---|
| Oct 31, 25 | Last 1 Year | -7.89 | -7.15 | -9.45 | 9,213 | 9,287 | 9,057 |
| Oct 31, 23 | Last 3 Years | 8.76 | 9.95 | 7.74 | 12,867 | 13,291 | 12,508 |
| Apr 21, 23 | Since Inception | 11.15 | 12.42 | 9.24 | 14,521 | 15,114 | 13,660 |

#BSE 500 Index (TRI) ##Nifty 50 Index (TRI).

### HDFC BSE INDIA SECTOR LEADERS INDEX FUND

NAV as at October 30, 2026 ₹9.0114

| Date | Period | Scheme Returns (%) | Benchmark Returns (%)# | Additional Benchmark Returns (%)## | Value of ₹10,000 invested: Scheme (₹) | Benchmark (₹)# | Additional Benchmark (₹)## |
|---|---|---|---|---|---|---|---|
| Apr 30, 26 | Last 6 Months | -7.23 | -6.48 | -6.24 | 9,637 | 9,675 | 9,687 |

#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 -3.63%.

### HDFC DEVELOPED WORLD OVERSEAS EQUITY PASSIVE FOF

NAV as at October 30, 2026 ₹21.163

| Date | Period | Scheme Returns (%) | Benchmark Returns (%)# | Additional Benchmark Returns (%)## | Value of ₹10,000 invested: Scheme (₹) | Benchmark (₹)# | Additional Benchmark (₹)## |
|---|---|---|---|---|---|---|---|
| Oct 31, 25 | Last 1 Year | 19.42 | 20.35 | -9.45 | 11,937 | 12,029 | 9,057 |
| Oct 31, 23 | Last 3 Years | 27.18 | 27.89 | 7.74 | 20,573 | 20,916 | 12,508 |
| Oct 29, 21 | Last 5 Years | 14.93 | 15.92 | 6.69 | 20,067 | 20,947 | 13,829 |
| Oct 06, 21 | Since Inception | 15.94 | 16.97 | 6.66 | 21,163 | 22,137 | 13,865 |

#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 October 30, 2026 ₹9.7737

| Date | Period | Scheme Returns (%) | Benchmark Returns (%)# | Additional Benchmark Returns (%)## | Value of ₹10,000 invested: Scheme (₹) | Benchmark (₹)# | Additional Benchmark (₹)## |
|---|---|---|---|---|---|---|---|
| Oct 31, 25 | Last 1 Year | -7.77 | -6.91 | -9.45 | 9,225 | 9,311 | 9,057 |
| Jul 10, 24 | Since Inception | -0.99 | -0.05 | -1.18 | 9,774 | 9,987 | 9,731 |

#NIFTY100 Low Volatility 30 Index (TRI) ##Nifty 50 Index (TRI).

### HDFC NIFTY LARGEMIDCAP 250 INDEX FUND

NAV as at October 30, 2026 ₹9.4272

| Date | Period | Scheme Returns (%) | Benchmark Returns (%)# | Additional Benchmark Returns (%)## | Value of ₹10,000 invested: Scheme (₹) | Benchmark (₹)# | Additional Benchmark (₹)## |
|---|---|---|---|---|---|---|---|
| Oct 31, 25 | Last 1 Year | -6.68 | -5.98 | -9.45 | 9,334 | 9,404 | 9,057 |
| Oct 09, 24 | Since Inception | -2.83 | -2.05 | -2.71 | 9,427 | 9,582 | 9,450 |

#Nifty LargeMidcap 250 Index (TRI) ##Nifty 50 Index (TRI).

### HDFC NIFTY200 MOMENTUM 30 INDEX FUND

NAV as at October 30, 2026 ₹9.4594

| Date | Period | Scheme Returns (%) | Benchmark Returns (%)# | Additional Benchmark Returns (%)## | Value of ₹10,000 invested: Scheme (₹) | Benchmark (₹)# | Additional Benchmark (₹)## |
|---|---|---|---|---|---|---|---|
| Oct 31, 25 | Last 1 Year | -9.62 | -8.48 | -9.45 | 9,040 | 9,154 | 9,057 |
| Feb 28, 24 | Since Inception | -2.06 | -0.83 | 3.08 | 9,459 | 9,781 | 10,845 |

#NIFTY200 Momentum 30 Total Returns Index (TRI) ##Nifty 50 Index (TRI).

### HDFC NIFTY MIDCAP 150 INDEX FUND

NAV as at October 30, 2026 ₹17.6442

| Date | Period | Scheme Returns (%) | Benchmark Returns (%)# | Additional Benchmark Returns (%)## | Value of ₹10,000 invested: Scheme (₹) | Benchmark (₹)# | Additional Benchmark (₹)## |
|---|---|---|---|---|---|---|---|
| Oct 31, 25 | Last 1 Year | -4.74 | -3.90 | -9.45 | 9,527 | 9,611 | 9,057 |
| Oct 31, 23 | Last 3 Years | 12.59 | 13.73 | 7.74 | 14,271 | 14,711 | 12,508 |
| Apr 21, 23 | Since Inception | 17.46 | 18.82 | 9.24 | 17,644 | 18,379 | 13,660 |

#NIFTY Midcap 150 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 127 to 135.

| HDFC NIFTY 100 EQUAL WEIGHT INDEX FUND | | | | | NAV as at October 30, 2026 | | ₹16.1617 |
|---|---|---|---|---|---|---|---|
| Date | Period | Scheme Returns (%) | Benchmark Returns (%)# | Additional Benchmark Returns (%)## | Value of ₹10,000 invested Scheme (₹) | Benchmark (₹)# | Additional Benchmark (₹)## |
| Oct 31, 25 | Last 1 Year | -4.24 | -3.34 | -9.45 | 9,577 | 9,666 | 9,057 |
| Oct 31, 23 | Last 3 Years | 12.75 | 13.84 | 7.74 | 14,334 | 14,755 | 12,508 |
| Feb 23, 22 | Since Inception | 10.79 | 11.98 | 7.90 | 16,162 | 16,994 | 14,280 |
| #NIFTY 100 Equal Weight Total Returns Index (TRI) ##Nifty 50 Index (TRI). | | | | | | | |

| HDFC NIFTY INDIA CONSUMPTION INDEX FUND | | | | | NAV as at October 30, 2026 | | ₹9.3128 |
|---|---|---|---|---|---|---|---|
| Date | Period | Scheme Returns (%) | Benchmark Returns (%)# | Additional Benchmark Returns (%)## | Value of ₹10,000 invested Scheme (₹) | Benchmark (₹)# | Additional Benchmark (₹)## |
| Apr 30, 26 | Last 6 Months | -5.17 | -4.48 | -6.24 | 9,741 | 9,776 | 9,687 |
| #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 -2.59%. | | | | | | | |

| HDFC NIFTY 50 INDEX FUND | | | | | NAV as at October 30, 2026 | | ₹220.3016 |
|---|---|---|---|---|---|---|---|
| Date | Period | Scheme Returns (%) | Benchmark Returns (%)# | Additional Benchmark Returns (%)## | Value of ₹10,000 invested Scheme (₹) | Benchmark (₹)# | Additional Benchmark (₹)## |
| Oct 31, 25 | Last 1 Year | -9.84 | -9.45 | -10.42 | 9,019 | 9,057 | 8,961 |
| Oct 31, 23 | Last 3 Years | 7.29 | 7.74 | 6.45 | 12,349 | 12,508 | 12,063 |
| Oct 29, 21 | Last 5 Years | 6.23 | 6.69 | 5.91 | 13,532 | 13,829 | 13,329 |
| Oct 28, 16 | Last 10 Years | 11.09 | 11.63 | 11.60 | 28,652 | 30,093 | 30,010 |
| Jul 17, 02 | Since Inception | 13.42 | 15.17 | 15.45 | 213,347 | 309,465 | 328,316 |
| #Nifty 50 Index (TRI) ##BSE SENSEX Index (TRI). | | | | | | | |

| HDFC NIFTY 100 INDEX FUND | | | | | NAV as at October 30, 2026 | | ₹14.0004 |
|---|---|---|---|---|---|---|---|
| Date | Period | Scheme Returns (%) | Benchmark Returns (%)# | Additional Benchmark Returns (%)## | Value of ₹10,000 invested Scheme (₹) | Benchmark (₹)# | Additional Benchmark (₹)## |
| Oct 31, 25 | Last 1 Year | -8.90 | -8.18 | -9.45 | 9,113 | 9,184 | 9,057 |
| Oct 31, 23 | Last 3 Years | 8.28 | 9.17 | 7.74 | 12,696 | 13,011 | 12,508 |
| Feb 23, 22 | Since Inception | 7.45 | 8.45 | 7.90 | 14,000 | 14,624 | 14,280 |
| #NIFTY 100 Total Returns Index (TRI) ##Nifty 50 Index (TRI). | | | | | | | |

| HDFC NIFTY TOP 20 EQUAL WEIGHT INDEX FUND | | | | | NAV as at October 30, 2026 | | ₹9.8411 |
|---|---|---|---|---|---|---|---|
| Date | Period | Scheme Returns (%) | Benchmark Returns (%)# | Additional Benchmark Returns (%)## | Value of ₹10,000 invested Scheme (₹) | Benchmark (₹)# | Additional Benchmark (₹)## |
| Oct 31, 25 | Last 1 Year | -9.19 | -8.41 | -9.45 | 9,083 | 9,162 | 9,057 |
| Mar 25, 25 | Since Inception | -1.00 | -0.08 | -0.41 | 9,841 | 9,987 | 9,934 |
| #Nifty Top 20 Equal Weight Index (TRI) ##Nifty 50 (TRI). | | | | | | | |

| HDFC NIFTY500 MULTICAP 50:25:25 INDEX FUND | | | | | NAV as at October 30, 2026 | | ₹9.3999 |
|---|---|---|---|---|---|---|---|
| Date | Period | Scheme Returns (%) | Benchmark Returns (%)# | Additional Benchmark Returns (%)## | Value of ₹10,000 invested Scheme (₹) | Benchmark (₹)# | Additional Benchmark (₹)## |
| Oct 31, 25 | Last 1 Year | -6.38 | -5.53 | -9.45 | 9,363 | 9,448 | 9,057 |
| Aug 23, 24 | Since Inception | -2.79 | -1.87 | -2.27 | 9,400 | 9,595 | 9,510 |
| #Nifty500 Multicap 50:25:25 Index (TRI) ##Nifty 50 Index (TRI). | | | | | | | |

| HDFC NIFTY50 EQUAL WEIGHT INDEX FUND | | | | | NAV as at October 30, 2026 | | ₹17.252 |
|---|---|---|---|---|---|---|---|
| Date | Period | Scheme Returns (%) | Benchmark Returns (%)# | Additional Benchmark Returns (%)## | Value of ₹10,000 invested Scheme (₹) | Benchmark (₹)# | Additional Benchmark (₹)## |
| Oct 31, 25 | Last 1 Year | -5.05 | -4.15 | -9.45 | 9,496 | 9,586 | 9,057 |
| Oct 31, 23 | Last 3 Years | 10.81 | 11.85 | 7.74 | 13,606 | 13,992 | 12,508 |
| Oct 29, 21 | Last 5 Years | 9.80 | 10.93 | 6.69 | 15,970 | 16,807 | 13,829 |
| Aug 20, 21 | Since Inception | 11.06 | 12.21 | 7.95 | 17,252 | 18,202 | 14,881 |
| #NIFTY50 Equal Weight Total Returns Index (TRI) ##Nifty 50 Index (TRI). | | | | | | | |

| HDFC NIFTY INDIA DIGITAL INDEX FUND | | | | | NAV as at October 30, 2026 | | ₹8.6091 |
|---|---|---|---|---|---|---|---|
| Date | Period | Scheme Returns (%) | Benchmark Returns (%)# | Additional Benchmark Returns (%)## | Value of ₹10,000 invested Scheme (₹) | Benchmark (₹)# | Additional Benchmark (₹)## |
| Oct 31, 25 | Last 1 Year | -7.04 | -5.91 | -9.45 | 9,298 | 9,411 | 9,057 |
| Dec 11, 24 | Since Inception | -7.64 | -6.57 | -2.33 | 8,609 | 8,797 | 9,565 |
| #Nifty India Digital Index (TRI) ##Nifty 50 Index (TRI). | | | | | | | |

| HDFC NIFTY NEXT 50 INDEX FUND | | | | | NAV as at October 30, 2026 | | ₹15.6989 |
|---|---|---|---|---|---|---|---|
| Date | Period | Scheme Returns (%) | Benchmark Returns (%)# | Additional Benchmark Returns (%)## | Value of ₹10,000 invested Scheme (₹) | Benchmark (₹)# | Additional Benchmark (₹)## |
| Oct 31, 25 | Last 1 Year | -2.89 | -2.14 | -9.45 | 9,711 | 9,787 | 9,057 |
| Oct 31, 23 | Last 3 Years | 15.39 | 16.43 | 7.74 | 15,364 | 15,781 | 12,508 |
| Nov 03, 21 | Since Inception | 9.46 | 10.55 | 6.52 | 15,699 | 16,500 | 13,705 |
| #NIFTY Next 50 Total Returns Index (TRI) ##Nifty 50 Index (TRI). | | | | | | | |

| HDFC NIFTY100 QUALITY 30 INDEX FUND | | | | | NAV as at October 30, 2026 | | ₹10.4088 |
|---|---|---|---|---|---|---|---|
| Date | Period | Scheme Returns (%) | Benchmark Returns (%)# | Additional Benchmark Returns (%)## | Value of ₹10,000 invested Scheme (₹) | Benchmark (₹)# | Additional Benchmark (₹)## |
| Oct 31, 25 | Last 1 Year | -5.14 | -4.28 | -9.45 | 9,487 | 9,573 | 9,057 |
| Feb 20, 25 | Since Inception | 2.40 | 3.29 | 1.54 | 10,409 | 10,562 | 10,262 |
| #Nifty100 Quality 30 Index (TRI) ##Nifty 50 Index (TRI). | | | | | | | |

| HDFC NIFTY REALTY INDEX FUND | | | | | NAV as at October 30, 2026 | | ₹9.0302 |
|---|---|---|---|---|---|---|---|
| Date | Period | Scheme Returns (%) | Benchmark Returns (%)# | Additional Benchmark Returns (%)## | Value of ₹10,000 invested Scheme (₹) | Benchmark (₹)# | Additional Benchmark (₹)## |
| Oct 31, 25 | Last 1 Year | -14.54 | -13.70 | -9.45 | 8,550 | 8,633 | 9,057 |
| Mar 26, 24 | Since Inception | -3.85 | -2.91 | 3.07 | 9,030 | 9,261 | 10,818 |
| #NIFTY Realty Index (TRI) ##Nifty 50 Index (TRI). | | | | | | | |

| HDFC NIFTY SMALLCAP 250 INDEX FUND | | | | | NAV as at October 30, 2026 | | ₹17.9064 |
|---|---|---|---|---|---|---|---|
| Date | Period | Scheme Returns (%) | Benchmark Returns (%)# | Additional Benchmark Returns (%)## | Value of ₹10,000 invested Scheme (₹) | Benchmark (₹)# | Additional Benchmark (₹)## |
| Oct 31, 25 | Last 1 Year | -3.65 | -2.61 | -9.45 | 9,636 | 9,740 | 9,057 |
| Oct 31, 23 | Last 3 Years | 11.07 | 12.39 | 7.74 | 13,702 | 14,195 | 12,508 |
| Apr 21, 23 | Since Inception | 17.95 | 19.54 | 9.24 | 17,906 | 18,775 | 13,660 |
| #NIFTY Smallcap 250 Index (TRI) ##Nifty 50 Index (TRI). | | | | | | | |

| HDFC BSE SENSEX INDEX FUND | | | | | NAV as at October 30, 2026 | | ₹694.7331 |
|---|---|---|---|---|---|---|---|
| Date | Period | Scheme Returns (%) | Benchmark Returns (%)# | Additional Benchmark Returns (%)## | Value of ₹10,000 invested Scheme (₹) | Benchmark (₹)# | Additional Benchmark (₹)## |
| Oct 31, 25 | Last 1 Year | -10.80 | -10.42 | -9.45 | 8,922 | 8,961 | 9,057 |
| Oct 31, 23 | Last 3 Years | 6.01 | 6.45 | 7.74 | 11,914 | 12,063 | 12,508 |
| Oct 29, 21 | Last 5 Years | 5.46 | 5.91 | 6.69 | 13,047 | 13,329 | 13,829 |
| Oct 28, 16 | Last 10 Years | 11.06 | 11.60 | 11.63 | 28,583 | 30,010 | 30,093 |
| Jul 17, 02 | Since Inception | 13.48 | 15.45 | 15.17 | 216,017 | 328,316 | 309,465 |
| #BSE SENSEX Index (TRI) ##Nifty 50 Index (TRI). | | | | | | | |

## CO-MANAGED BY ROHAN PILLAI & SWAPNIL JANGAM

| HDFC NIFTY 1D RATE LIQUID ETF - GROWTH | | | | | NAV as at October 30, 2026 | | ₹1084.7065 |
|---|---|---|---|---|---|---|---|
| Date | Period | Scheme Returns (%) | Benchmark Returns (%)# | Additional Benchmark Returns (%)## | Value of ₹10,000 invested Scheme (₹) | Benchmark (₹)# | Additional Benchmark (₹)## |
| Oct 31, 25 | Last 1 Year | 4.89 | 5.23 | -0.26 | 10,488 | 10,521 | 9,974 |
| Oct 31, 23 | Last 3 Years | 5.14 | 6.02 | 5.93 | 11,622 | 11,916 | 11,888 |
| Aug 24, 23 | Since Inception | 5.22 | 6.07 | 5.50 | 11,760 | 12,066 | 11,860 |
| #NIFTY 1D Rate Index ##CRISIL 10 Year Gilt Index. | | | | | | | |

**Past performance may or may not be sustained in future and is not a guarantee of any future returns.** 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 127 to 135.

## ANUPAM JOSHI

### HDFC FMP 1861D MARCH 2022 (46)

NAV as at October 30, 2026 ₹13.4569

| Date | Period | Scheme Returns (%) | Benchmark Returns (%)# | Additional Benchmark Returns (%)## | Value of ₹10,000 invested: Scheme (₹) | Benchmark (₹)# | Additional Benchmark (₹)## |
|---|---|---|---|---|---|---|---|
| Oct 31, 25 | Last 1 Year | 5.78 | -1.94 | -0.26 | 10,576 | 9,806 | 9,974 |
| Oct 31, 23 | Last 3 Years | 7.66 | 4.65 | 5.93 | 12,478 | 11,461 | 11,888 |
| Mar 09, 22 | Since Inception | 6.60 | 4.72 | 5.44 | 13,457 | 12,391 | 12,792 |

#NIFTY Medium To Long Duration Debt Index ##CRISIL 10 Year Gilt Index.

### HDFC FMP 1876D MARCH 2022 (46)

NAV as at October 30, 2026 ₹13.3978

| Date | Period | Scheme Returns (%) | Benchmark Returns (%)# | Additional Benchmark Returns (%)## | Value of ₹10,000 invested: Scheme (₹) | Benchmark (₹)# | Additional Benchmark (₹)## |
|---|---|---|---|---|---|---|---|
| Oct 31, 25 | Last 1 Year | 5.65 | -1.94 | -0.26 | 10,563 | 9,806 | 9,974 |
| Oct 31, 23 | Last 3 Years | 7.61 | 4.65 | 5.93 | 12,459 | 11,461 | 11,888 |
| Mar 29, 22 | Since Inception | 6.58 | 4.63 | 5.36 | 13,398 | 12,310 | 12,709 |

#NIFTY Medium To Long Duration Debt Index ##CRISIL 10 Year Gilt Index.

### HDFC FMP 2638D FEBRUARY 2023 (47)

NAV as at October 30, 2026 ₹13.1336

| Date | Period | Scheme Returns (%) | Benchmark Returns (%)# | Additional Benchmark Returns (%)## | Value of ₹10,000 invested: Scheme (₹) | Benchmark (₹)# | Additional Benchmark (₹)## |
|---|---|---|---|---|---|---|---|
| Oct 31, 25 | Last 1 Year | 3.12 | -3.13 | -0.26 | 10,311 | 9,688 | 9,974 |
| Oct 31, 23 | Last 3 Years | 7.58 | 4.02 | 5.93 | 12,451 | 11,255 | 11,888 |
| Feb 23, 23 | Since Inception | 7.68 | 4.53 | 6.09 | 13,134 | 11,772 | 12,436 |

#NIFTY Long Duration Debt Index ##CRISIL 10 Year Gilt Index.

### HDFC CRISIL-IBX FINANCIAL SERVICES 3-6 MONTHS DEBT INDEX FUND

NAV as at October 30, 2026 ₹11.0478

| Date | Period | Scheme Returns (%) | Benchmark Returns (%)# | Additional Benchmark Returns (%)## | Value of ₹10,000 invested: Scheme (₹) | Benchmark (₹)# | Additional Benchmark (₹)## |
|---|---|---|---|---|---|---|---|
| Oct 31, 25 | Last 1 Year | 6.88 | 6.70 | 3.68 | 10,686 | 10,668 | 10,367 |
| May 06, 25 | Since Inception | 6.94 | 6.69 | 4.21 | 11,048 | 11,009 | 10,631 |

#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 October 30, 2026 ₹10.2291

| Date | Period | Scheme Returns (%) | Benchmark Returns (%)# | Additional Benchmark Returns (%)## | Value of ₹10,000 invested: Scheme (₹) | Benchmark (₹)# | Additional Benchmark (₹)## |
|---|---|---|---|---|---|---|---|
| Oct 31, 25 | Last 1 Year | 4.89 | 1.33 | -0.26 | 10,487 | 10,132 | 9,974 |
| Oct 31, 23 | Last 3 Years | 7.08 | 5.87 | 5.93 | 12,278 | 11,866 | 11,888 |
| Aug 14, 23 | Since Inception | 6.95 | 5.80 | 5.55 | 12,411 | 11,987 | 11,896 |

#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 October 30, 2026 ₹10.2291

| Date | Period | Scheme Returns (%) | Benchmark Returns (%)# | Additional Benchmark Returns (%)## | Value of ₹10,000 invested: Scheme (₹) | Benchmark (₹)# | Additional Benchmark (₹)## |
|---|---|---|---|---|---|---|---|
| Oct 31, 25 | Last 1 Year | 4.89 | 1.33 | -0.26 | 10,487 | 10,132 | 9,974 |
| Oct 31, 23 | Last 3 Years | 7.08 | 5.87 | 5.93 | 12,278 | 11,866 | 11,888 |
| Aug 14, 23 | Since Inception | 6.95 | 5.80 | 5.55 | 12,411 | 11,987 | 11,896 |

#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).

## CO-MANAGED BY ANUPAM JOSHI & PRAVEEN JAIN

### HDFC CRISIL-IBX FINANCIAL SERVICES 9-12 MONTHS DEBT INDEX FUND

NAV as at October 30, 2026 ₹10.4116

| Date | Period | Scheme Returns (%) | Benchmark Returns (%)# | Additional Benchmark Returns (%)## | Value of ₹10,000 invested: Scheme (₹) | Benchmark (₹)# | Additional Benchmark (₹)## |
|---|---|---|---|---|---|---|---|
| Apr 30, 26 | Last 6 Months | 6.34 | 6.27 | 3.45 | 10,318 | 10,314 | 10,173 |

#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 3.18%.

## CO-MANAGED BY ANUPAM JOSHI & SANKALP BAID

### HDFC NIFTY G-SEC APR 2029 INDEX FUND

NAV as at October 30, 2026 ₹12.9794

| Date | Period | Scheme Returns (%) | Benchmark Returns (%)# | Additional Benchmark Returns (%)## | Value of ₹10,000 invested: Scheme (₹) | Benchmark (₹)# | Additional Benchmark (₹)## |
|---|---|---|---|---|---|---|---|
| Oct 31, 25 | Last 1 Year | 3.66 | 3.80 | -0.26 | 10,365 | 10,379 | 9,974 |
| Oct 31, 23 | Last 3 Years | 7.39 | 7.60 | 5.93 | 12,385 | 12,459 | 11,888 |
| Mar 10, 23 | Since Inception | 7.42 | 7.62 | 6.14 | 12,979 | 13,068 | 12,426 |

#NIFTY G- Sec Apr 2029 Index ##CRISIL 10 Year Gilt Index.

### HDFC NIFTY G-SEC DEC 2026 INDEX FUND

NAV as at October 30, 2026 ₹13.1412

| Date | Period | Scheme Returns (%) | Benchmark Returns (%)# | Additional Benchmark Returns (%)## | Value of ₹10,000 invested: Scheme (₹) | Benchmark (₹)# | Additional Benchmark (₹)## |
|---|---|---|---|---|---|---|---|
| Oct 31, 25 | Last 1 Year | 5.55 | 6.20 | -0.26 | 10,554 | 10,618 | 9,974 |
| Oct 31, 23 | Last 3 Years | 7.20 | 7.58 | 5.93 | 12,320 | 12,450 | 11,888 |
| Nov 10, 22 | Since Inception | 7.12 | 7.44 | 6.11 | 13,141 | 13,297 | 12,655 |

#NIFTY G-Sec Dec 2026 Index ##CRISIL 10 Year Gilt Index.

### HDFC NIFTY G-SEC JUL 2031 INDEX FUND

NAV as at October 30, 2026 ₹13.1511

| Date | Period | Scheme Returns (%) | Benchmark Returns (%)# | Additional Benchmark Returns (%)## | Value of ₹10,000 invested: Scheme (₹) | Benchmark (₹)# | Additional Benchmark (₹)## |
|---|---|---|---|---|---|---|---|
| Oct 31, 25 | Last 1 Year | 2.50 | 2.59 | -0.26 | 10,249 | 10,259 | 9,974 |
| Oct 31, 23 | Last 3 Years | 7.19 | 7.37 | 5.93 | 12,315 | 12,376 | 11,888 |
| Nov 10, 22 | Since Inception | 7.14 | 7.32 | 6.11 | 13,151 | 13,240 | 12,655 |

#NIFTY G-Sec July 2031 Index ##CRISIL 10 Year Gilt Index.

### HDFC NIFTY G-SEC JUN 2027 INDEX FUND

NAV as at October 30, 2026 ₹13.0641

| Date | Period | Scheme Returns (%) | Benchmark Returns (%)# | Additional Benchmark Returns (%)## | Value of ₹10,000 invested: Scheme (₹) | Benchmark (₹)# | Additional Benchmark (₹)## |
|---|---|---|---|---|---|---|---|
| Oct 31, 25 | Last 1 Year | 5.00 | 5.41 | -0.26 | 10,498 | 10,539 | 9,974 |
| Oct 31, 23 | Last 3 Years | 7.29 | 7.37 | 5.93 | 12,350 | 12,379 | 11,888 |
| Dec 09, 22 | Since Inception | 7.11 | 7.21 | 6.00 | 13,064 | 13,113 | 12,546 |

#NIFTY G-Sec Jun 2027 Index ##CRISIL 10 Year Gilt Index.

### HDFC NIFTY G-SEC JUN 2036 INDEX FUND

NAV as at October 30, 2026 ₹12.8886

| Date | Period | Scheme Returns (%) | Benchmark Returns (%)# | Additional Benchmark Returns (%)## | Value of ₹10,000 invested: Scheme (₹) | Benchmark (₹)# | Additional Benchmark (₹)## |
|---|---|---|---|---|---|---|---|
| Oct 31, 25 | Last 1 Year | 2.14 | 0.95 | -0.26 | 10,214 | 10,094 | 9,974 |
| Oct 31, 23 | Last 3 Years | 7.12 | 6.78 | 5.93 | 12,290 | 12,175 | 11,888 |
| Mar 15, 23 | Since Inception | 7.24 | 6.85 | 6.00 | 12,889 | 12,718 | 12,358 |

#NIFTY G-Sec Jun 2036 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 127 to 135.

| HDFC NIFTY G-SEC SEP 2032 INDEX FUND | | | | | NAV as at October 30, 2026 | | ₹12.9948 |
|---|---|---|---|---|---|---|---|
| Date | Period | Scheme Returns (%) | Benchmark Returns (%)# | Additional Benchmark Returns (%)## | Value of ₹10,000 invested Scheme (₹) | Benchmark (₹)# | Additional Benchmark (₹)## |
| Oct 31, 25 | Last 1 Year | 2.30 | 2.54 | -0.26 | 10,229 | 10,253 | 9,974 |
| Oct 31, 23 | Last 3 Years | 7.10 | 7.39 | 5.93 | 12,283 | 12,385 | 11,888 |
| Dec 09, 22 | Since Inception | 6.96 | 7.24 | 6.00 | 12,995 | 13,128 | 12,546 |
| #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 October 30, 2026 | | ₹12.8547 |
|---|---|---|---|---|---|---|---|
| Date | Period | Scheme Returns (%) | Benchmark Returns (%)# | Additional Benchmark Returns (%)## | Value of ₹10,000 invested Scheme (₹) | Benchmark (₹)# | Additional Benchmark (₹)## |
| Oct 31, 25 | Last 1 Year | 5.26 | 5.39 | -0.26 | 10,524 | 10,537 | 9,974 |
| Oct 31, 23 | Last 3 Years | 7.40 | 7.59 | 5.93 | 12,389 | 12,455 | 11,888 |
| Mar 23, 23 | Since Inception | 7.21 | 7.42 | 5.96 | 12,855 | 12,946 | 12,323 |
| #NIFTY SDL Plus G-Sec Jun 2027 40:60 Index ##CRISIL 10 Year Gilt Index. | | | | | | | |

## CO-MANAGED BY ARUN AGARWAL & NANDITA MENEZES

| HDFC BSE 500 INDEX FUND | | | | | NAV as at October 30, 2026 | | ₹14.8108 |
|---|---|---|---|---|---|---|---|
| Date | Period | Scheme Returns (%) | Benchmark Returns (%)# | Additional Benchmark Returns (%)## | Value of ₹10,000 invested Scheme (₹) | Benchmark (₹)# | Additional Benchmark (₹)## |
| Oct 31, 25 | Last 1 Year | -7.45 | -7.15 | -9.45 | 9,257 | 9,287 | 9,057 |
| Oct 31, 23 | Last 3 Years | 9.35 | 9.95 | 7.74 | 13,074 | 13,291 | 12,508 |
| Apr 21, 23 | Since Inception | 11.77 | 12.42 | 9.24 | 14,811 | 15,114 | 13,660 |
| #BSE 500 Index (TRI) ##Nifty 50 Index (TRI). | | | | | | | |

| HDFC BSE INDIA SECTOR LEADERS INDEX FUND | | | | | NAV as at October 30, 2026 | | ₹9.0535 |
|---|---|---|---|---|---|---|---|
| Date | Period | Scheme Returns (%) | Benchmark Returns (%)# | Additional Benchmark Returns (%)## | Value of ₹10,000 invested Scheme (₹) | Benchmark (₹)# | Additional Benchmark (₹)## |
| Apr 30, 26 | Last 6 Months | -6.76 | -6.48 | -6.24 | 9,661 | 9,675 | 9,687 |
| #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 -3.39%. | | | | | | | |

| HDFC DEVELOPED WORLD OVERSEAS EQUITY PASSIVE FOF | | | | | NAV as at October 30, 2026 | | ₹21.663 |
|---|---|---|---|---|---|---|---|
| Date | Period | Scheme Returns (%) | Benchmark Returns (%)# | Additional Benchmark Returns (%)## | Value of ₹10,000 invested Scheme (₹) | Benchmark (₹)# | Additional Benchmark (₹)## |
| Oct 31, 25 | Last 1 Year | 19.89 | 20.35 | -9.45 | 11,983 | 12,029 | 9,057 |
| Oct 31, 23 | Last 3 Years | 27.70 | 27.89 | 7.74 | 20,826 | 20,916 | 12,508 |
| Oct 29, 21 | Last 5 Years | 15.46 | 15.92 | 6.69 | 20,532 | 20,947 | 13,829 |
| Oct 06, 21 | Since Inception | 16.48 | 16.97 | 6.66 | 21,663 | 22,137 | 13,865 |
| #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 October 30, 2026 | | ₹9.8872 |
|---|---|---|---|---|---|---|---|
| Date | Period | Scheme Returns (%) | Benchmark Returns (%)# | Additional Benchmark Returns (%)## | Value of ₹10,000 invested Scheme (₹) | Benchmark (₹)# | Additional Benchmark (₹)## |
| Oct 31, 25 | Last 1 Year | -7.32 | -6.91 | -9.45 | 9,270 | 9,311 | 9,057 |
| Jul 10, 24 | Since Inception | -0.49 | -0.05 | -1.18 | 9,887 | 9,987 | 9,731 |
| #NIFTY100 Low Volatility 30 Index (TRI) ##Nifty 50 Index (TRI). | | | | | | | |

| HDFC NIFTY LARGEMIDCAP 250 INDEX FUND | | | | | NAV as at October 30, 2026 | | ₹9.5208 |
|---|---|---|---|---|---|---|---|
| Date | Period | Scheme Returns (%) | Benchmark Returns (%)# | Additional Benchmark Returns (%)## | Value of ₹10,000 invested Scheme (₹) | Benchmark (₹)# | Additional Benchmark (₹)## |
| Oct 31, 25 | Last 1 Year | -6.24 | -5.98 | -9.45 | 9,378 | 9,404 | 9,057 |
| Oct 09, 24 | Since Inception | -2.36 | -2.05 | -2.71 | 9,521 | 9,582 | 9,450 |
| #Nifty LargeMidcap 250 Index (TRI) ##Nifty 50 Index (TRI). | | | | | | | |

| HDFC NIFTY200 MOMENTUM 30 INDEX FUND | | | | | NAV as at October 30, 2026 | | ₹9.5832 |
|---|---|---|---|---|---|---|---|
| Date | Period | Scheme Returns (%) | Benchmark Returns (%)# | Additional Benchmark Returns (%)## | Value of ₹10,000 invested Scheme (₹) | Benchmark (₹)# | Additional Benchmark (₹)## |
| Oct 31, 25 | Last 1 Year | -9.19 | -8.48 | -9.45 | 9,084 | 9,154 | 9,057 |
| Feb 28, 24 | Since Inception | -1.58 | -0.83 | 3.08 | 9,583 | 9,781 | 10,845 |
| #NIFTY200 Momentum 30 Total Returns Index (TRI) ##Nifty 50 Index (TRI). | | | | | | | |

| HDFC NIFTY MIDCAP 150 INDEX FUND | | | | | NAV as at October 30, 2026 | | ₹17.9934 |
|---|---|---|---|---|---|---|---|
| Date | Period | Scheme Returns (%) | Benchmark Returns (%)# | Additional Benchmark Returns (%)## | Value of ₹10,000 invested Scheme (₹) | Benchmark (₹)# | Additional Benchmark (₹)## |
| Oct 31, 25 | Last 1 Year | -4.28 | -3.90 | -9.45 | 9,573 | 9,611 | 9,057 |
| Oct 31, 23 | Last 3 Years | 13.19 | 13.73 | 7.74 | 14,500 | 14,711 | 12,508 |
| Apr 21, 23 | Since Inception | 18.11 | 18.82 | 9.24 | 17,993 | 18,379 | 13,660 |
| #NIFTY Midcap 150 Index (TRI) ##Nifty 50 Index (TRI). | | | | | | | |

| HDFC NIFTY 100 EQUAL WEIGHT INDEX FUND | | | | | NAV as at October 30, 2026 | | ₹16.5226 |
|---|---|---|---|---|---|---|---|
| Date | Period | Scheme Returns (%) | Benchmark Returns (%)# | Additional Benchmark Returns (%)## | Value of ₹10,000 invested Scheme (₹) | Benchmark (₹)# | Additional Benchmark (₹)## |
| Oct 31, 25 | Last 1 Year | -3.80 | -3.34 | -9.45 | 9,621 | 9,666 | 9,057 |
| Oct 31, 23 | Last 3 Years | 13.21 | 13.84 | 7.74 | 14,510 | 14,755 | 12,508 |
| Feb 23, 22 | Since Inception | 11.31 | 11.98 | 7.90 | 16,523 | 16,994 | 14,280 |
| #NIFTY 100 Equal Weight Total Returns Index (TRI) ##Nifty 50 Index (TRI). | | | | | | | |

| HDFC NIFTY INDIA CONSUMPTION INDEX FUND | | | | | NAV as at October 30, 2026 | | ₹9.3422 |
|---|---|---|---|---|---|---|---|
| Date | Period | Scheme Returns (%) | Benchmark Returns (%)# | Additional Benchmark Returns (%)## | Value of ₹10,000 invested Scheme (₹) | Benchmark (₹)# | Additional Benchmark (₹)## |
| Apr 30, 26 | Last 6 Months | -4.73 | -4.48 | -6.24 | 9,763 | 9,776 | 9,687 |
| #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 -2.37%. | | | | | | | |

| HDFC NIFTY 50 INDEX FUND | | | | | NAV as at October 30, 2026 | | ₹225.6639 |
|---|---|---|---|---|---|---|---|
| Date | Period | Scheme Returns (%) | Benchmark Returns (%)# | Additional Benchmark Returns (%)## | Value of ₹10,000 invested Scheme (₹) | Benchmark (₹)# | Additional Benchmark (₹)## |
| Oct 31, 25 | Last 1 Year | -9.70 | -9.45 | -10.42 | 9,033 | 9,057 | 8,961 |
| Oct 31, 23 | Last 3 Years | 7.45 | 7.74 | 6.45 | 12,404 | 12,508 | 12,063 |
| Oct 29, 21 | Last 5 Years | 6.41 | 6.69 | 5.91 | 13,646 | 13,829 | 13,329 |
| Oct 28, 16 | Last 10 Years | 11.28 | 11.63 | 11.60 | 29,157 | 30,093 | 30,010 |
| Jan 01, 13 | Since Inception | 11.29 | 11.63 | 11.56 | 43,921 | 45,804 | 45,430 |
| #Nifty 50 Index (TRI) ##BSE SENSEX Index (TRI). | | | | | | | |

| HDFC NIFTY 100 INDEX FUND | | | | | NAV as at October 30, 2026 | | ₹14.3251 |
|---|---|---|---|---|---|---|---|
| Date | Period | Scheme Returns (%) | Benchmark Returns (%)# | Additional Benchmark Returns (%)## | Value of ₹10,000 invested Scheme (₹) | Benchmark (₹)# | Additional Benchmark (₹)## |
| Oct 31, 25 | Last 1 Year | -8.48 | -8.18 | -9.45 | 9,154 | 9,184 | 9,057 |
| Oct 31, 23 | Last 3 Years | 8.74 | 9.17 | 7.74 | 12,858 | 13,011 | 12,508 |
| Feb 23, 22 | Since Inception | 7.97 | 8.45 | 7.90 | 14,325 | 14,624 | 14,280 |
| #NIFTY 100 Total Returns Index (TRI) ##Nifty 50 Index (TRI). | | | | | | | |

| HDFC NIFTY TOP 20 EQUAL WEIGHT INDEX FUND | | | | | NAV as at October 30, 2026 | | ₹9.9244 |
|---|---|---|---|---|---|---|---|
| Date | Period | Scheme Returns (%) | Benchmark Returns (%)# | Additional Benchmark Returns (%)## | Value of ₹10,000 invested Scheme (₹) | Benchmark (₹)# | Additional Benchmark (₹)## |
| Oct 31, 25 | Last 1 Year | -8.73 | -8.41 | -9.45 | 9,129 | 9,162 | 9,057 |
| Mar 25, 25 | Since Inception | -0.47 | -0.08 | -0.41 | 9,924 | 9,987 | 9,934 |
| #Nifty Top 20 Equal Weight Index (TRI) ##Nifty 50 (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 127 to 135.

## HDFC NIFTY500 MULTICAP 50:25:25 INDEX FUND

NAV as at October 30, 2026 ₹9.4994

| Date | Period | Scheme Returns (%) | Benchmark Returns (%)# | Additional Benchmark Returns (%)## | Value of ₹10,000 invested: Scheme (₹) | Benchmark (₹)# | Additional Benchmark (₹)## |
|---|---|---|---|---|---|---|---|
| Oct 31, 25 | Last 1 Year | -5.94 | -5.53 | -9.45 | 9,408 | 9,448 | 9,057 |
| Aug 23, 24 | Since Inception | -2.32 | -1.87 | -2.27 | 9,499 | 9,595 | 9,510 |

#Nifty500 Multicap 50:25:25 Index (TRI) ##Nifty 50 Index (TRI).

## HDFC NIFTY50 EQUAL WEIGHT INDEX FUND

NAV as at October 30, 2026 ₹17.7159

| Date | Period | Scheme Returns (%) | Benchmark Returns (%)# | Additional Benchmark Returns (%)## | Value of ₹10,000 invested: Scheme (₹) | Benchmark (₹)# | Additional Benchmark (₹)## |
|---|---|---|---|---|---|---|---|
| Oct 31, 25 | Last 1 Year | -4.60 | -4.15 | -9.45 | 9,541 | 9,586 | 9,057 |
| Oct 31, 23 | Last 3 Years | 11.30 | 11.85 | 7.74 | 13,786 | 13,992 | 12,508 |
| Oct 29, 21 | Last 5 Years | 10.36 | 10.93 | 6.69 | 16,381 | 16,807 | 13,829 |
| Aug 20, 21 | Since Inception | 11.63 | 12.21 | 7.95 | 17,716 | 18,202 | 14,881 |

#NIFTY50 Equal Weight Total Returns Index (TRI) ##Nifty 50 Index (TRI).

## HDFC NIFTY INDIA DIGITAL INDEX FUND

NAV as at October 30, 2026 ₹8.6876

| Date | Period | Scheme Returns (%) | Benchmark Returns (%)# | Additional Benchmark Returns (%)## | Value of ₹10,000 invested: Scheme (₹) | Benchmark (₹)# | Additional Benchmark (₹)## |
|---|---|---|---|---|---|---|---|
| Oct 31, 25 | Last 1 Year | -6.60 | -5.91 | -9.45 | 9,342 | 9,411 | 9,057 |
| Dec 11, 24 | Since Inception | -7.19 | -6.57 | -2.33 | 8,688 | 8,797 | 9,565 |

#Nifty India Digital Index (TRI) ##Nifty 50 Index (TRI).

## HDFC NIFTY NEXT 50 INDEX FUND

NAV as at October 30, 2026 ₹16.034

| Date | Period | Scheme Returns (%) | Benchmark Returns (%)# | Additional Benchmark Returns (%)## | Value of ₹10,000 invested: Scheme (₹) | Benchmark (₹)# | Additional Benchmark (₹)## |
|---|---|---|---|---|---|---|---|
| Oct 31, 25 | Last 1 Year | -2.54 | -2.14 | -9.45 | 9,746 | 9,787 | 9,057 |
| Oct 31, 23 | Last 3 Years | 15.78 | 16.43 | 7.74 | 15,521 | 15,781 | 12,508 |
| Nov 03, 21 | Since Inception | 9.92 | 10.55 | 6.52 | 16,034 | 16,500 | 13,705 |

#NIFTY Next 50 Total Returns Index (TRI) ##Nifty 50 Index (TRI).

## HDFC NIFTY100 QUALITY 30 INDEX FUND

NAV as at October 30, 2026 ₹10.4926

| Date | Period | Scheme Returns (%) | Benchmark Returns (%)# | Additional Benchmark Returns (%)## | Value of ₹10,000 invested: Scheme (₹) | Benchmark (₹)# | Additional Benchmark (₹)## |
|---|---|---|---|---|---|---|---|
| Oct 31, 25 | Last 1 Year | -4.70 | -4.28 | -9.45 | 9,531 | 9,573 | 9,057 |
| Feb 20, 25 | Since Inception | 2.89 | 3.29 | 1.54 | 10,493 | 10,562 | 10,262 |

#Nifty100 Quality 30 Index (TRI) ##Nifty 50 Index (TRI).

## HDFC NIFTY REALTY INDEX FUND

NAV as at October 30, 2026 ₹9.1427

| Date | Period | Scheme Returns (%) | Benchmark Returns (%)# | Additional Benchmark Returns (%)## | Value of ₹10,000 invested: Scheme (₹) | Benchmark (₹)# | Additional Benchmark (₹)## |
|---|---|---|---|---|---|---|---|
| Oct 31, 25 | Last 1 Year | -14.15 | -13.70 | -9.45 | 8,589 | 8,633 | 9,057 |
| Mar 26, 24 | Since Inception | -3.39 | -2.91 | 3.07 | 9,143 | 9,261 | 10,818 |

#NIFTY Realty Index (TRI) ##Nifty 50 Index (TRI).

## HDFC NIFTY SMALLCAP 250 INDEX FUND

NAV as at October 30, 2026 ₹18.2517

| Date | Period | Scheme Returns (%) | Benchmark Returns (%)# | Additional Benchmark Returns (%)## | Value of ₹10,000 invested: Scheme (₹) | Benchmark (₹)# | Additional Benchmark (₹)## |
|---|---|---|---|---|---|---|---|
| Oct 31, 25 | Last 1 Year | -3.21 | -2.61 | -9.45 | 9,680 | 9,740 | 9,057 |
| Oct 31, 23 | Last 3 Years | 11.64 | 12.39 | 7.74 | 13,915 | 14,195 | 12,508 |
| Apr 21, 23 | Since Inception | 18.59 | 19.54 | 9.24 | 18,252 | 18,775 | 13,660 |

#NIFTY Smallcap 250 Index (TRI) ##Nifty 50 Index (TRI).

## HDFC BSE SENSEX INDEX FUND

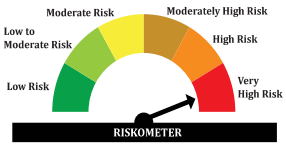
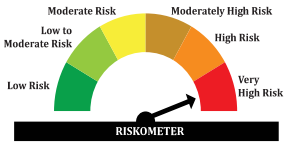
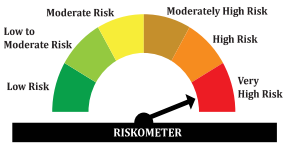
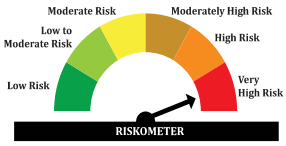
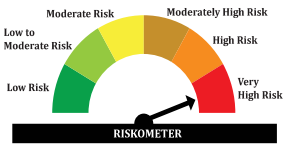
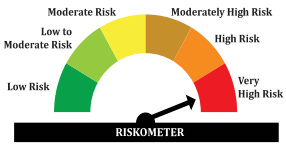
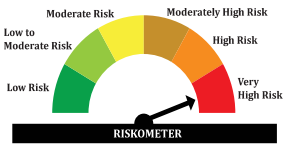
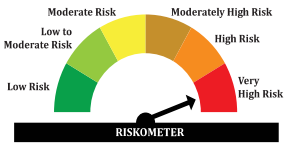
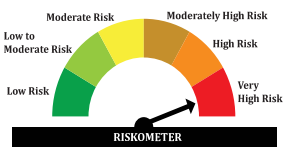
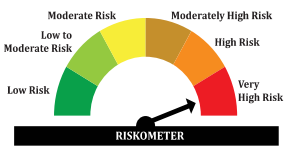
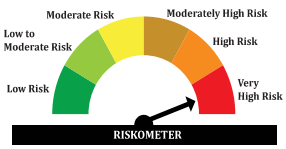
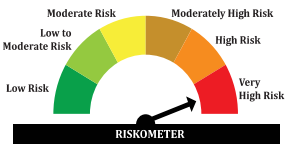
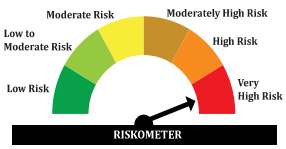
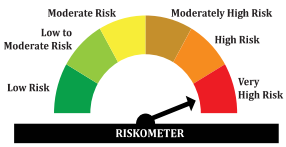
NAV as at October 30, 2026 ₹712.9588

| Date | Period | Scheme Returns (%) | Benchmark Returns (%)# | Additional Benchmark Returns (%)## | Value of ₹10,000 invested: Scheme (₹) | Benchmark (₹)# | Additional Benchmark (₹)## |
|---|---|---|---|---|---|---|---|
| Oct 31, 25 | Last 1 Year | -10.67 | -10.42 | -9.45 | 8,936 | 8,961 | 9,057 |
| Oct 31, 23 | Last 3 Years | 6.17 | 6.45 | 7.74 | 11,967 | 12,063 | 12,508 |
| Oct 29, 21 | Last 5 Years | 5.63 | 5.91 | 6.69 | 13,157 | 13,329 | 13,829 |
| Oct 28, 16 | Last 10 Years | 11.26 | 11.60 | 11.63 | 29,089 | 30,010 | 30,093 |
| Jan 01, 13 | Since Inception | 11.22 | 11.56 | 11.63 | 43,570 | 45,430 | 45,804 |

#BSE SENSEX Index (TRI) ##Nifty 50 Index (TRI).

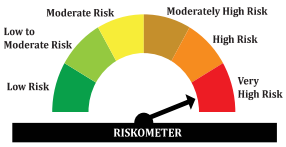
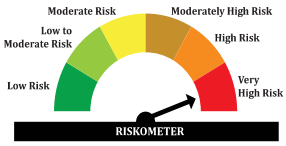
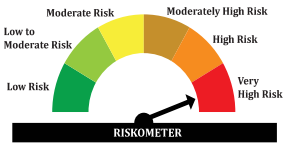
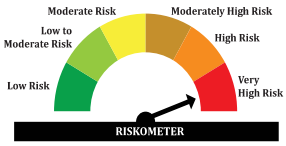
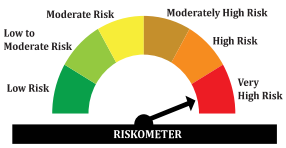
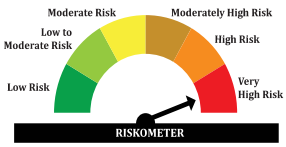
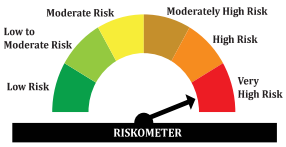
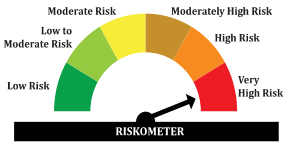
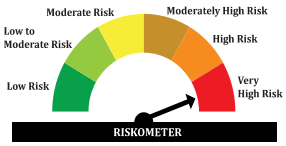
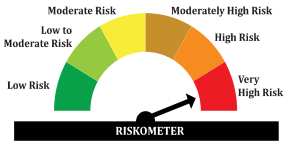
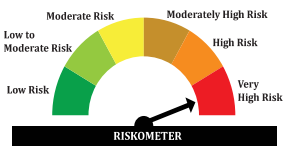
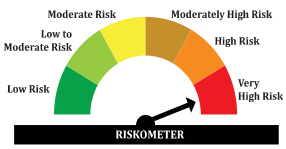
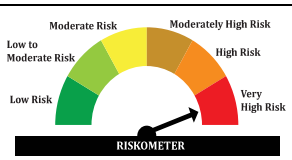
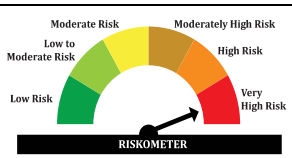
**Past performance may or may not be sustained in future and is not a guarantee of any future returns.** Returns greater than 1 year period are compounded annualized (CAGR). Different plans viz. Regular Plan and Direct Plan have a different expense structure. The expenses of the Direct Plan under the 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 127 to 135.

# BENCHMARK AND SCHEME RISKOMETERS

| Fund Name & Benchmark | Product Labelling (This product is suitable for investors who are seeking ~) | Scheme Riskometer | Benchmark Riskometer |
|---|---|---|---|
| **HDFC BSE Sensex Index Fund**<br><br>**BENCHMARK:** BSE SENSEX Index (TRI) | • Returns that are commensurate with the performance of the BSE SENSEX Index (TRI), subject to tracking errors over long term.<br>• Investment in equity securities covered by the BSE SENSEX Index (TRI). | <br>*The risk of the scheme is very high* | <br>*The risk of the benchmark is very high* |
| **HDFC Nifty 50 Index Fund**<br><br>**BENCHMARK:** Nifty 50 Index (TRI) | • Returns that are commensurate with the performance of the NIFTY 50 Index (TRI), subject to tracking errors over long term<br>• Investment in equity securities covered by the NIFTY 50 Index (TRI). | <br>*The risk of the scheme is very high* | <br>*The risk of the benchmark is very high* |
| **HDFC NIFTY Next 50 Index Fund**<br><br>**BENCHMARK:** NIFTY Next 50 Total Returns Index (TRI) | • 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<br>• Investment in securities covered by the NIFTY Next 50 Index (TRI). | <br>*The risk of the scheme is very high* | <br>*The risk of the benchmark is very high* |
| **HDFC NIFTY Midcap 150 Index Fund**<br><br>**BENCHMARK:** NIFTY Midcap 150 Index (TRI) | • 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.<br>• Investment in securities covered by the NIFTY Midcap 150 Index (TRI) | <br>*The risk of the scheme is very high* | <br>*The risk of the benchmark is very high* |
| **HDFC NIFTY Smallcap 250 Index Fund**<br><br>**BENCHMARK:** NIFTY Smallcap 250 Index (TRI) | • 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.<br>• Investment in securities covered by the NIFTY Smallcap 250 Index (TRI). | <br>*The risk of the scheme is very high* | <br>*The risk of the benchmark is very high* |
| **HDFC BSE 500 Index Fund**<br><br>**BENCHMARK:** BSE 500 Index (TRI) | • Returns that are commensurate (before fees and expenses) with the performance of the BSE 500 Index (TRI) over long term, subject to tracking error<br>• Investment in securities covered by the BSE 500 Index (TRI). | <br>*The risk of the scheme is very high* | <br>*The risk of the benchmark is very high* |
| **HDFC NIFTY200 Momentum 30 Index Fund**<br><br>**BENCHMARK:** NIFTY200 Momentum 30 Total Returns Index (TRI) | • 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.<br>• Investment in equity securities covered by the NIFTY200 Momentum 30 Index (TRI) | <br>*The risk of the scheme is very high* | <br>*The risk of the benchmark is very high* |

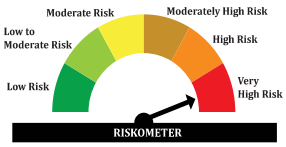
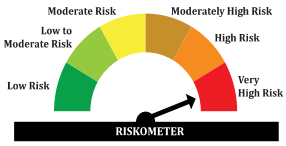
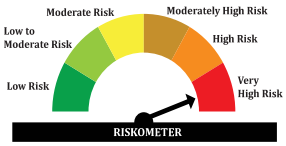
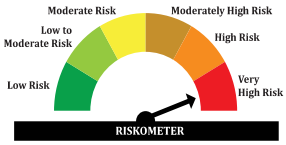
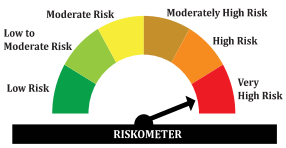
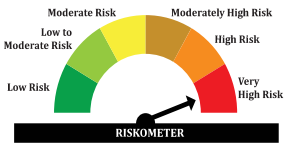
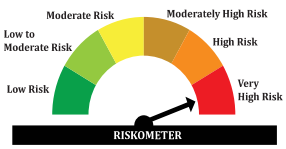
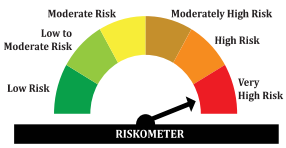
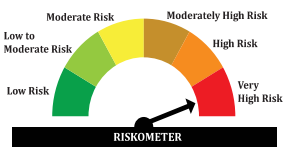
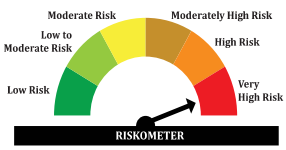
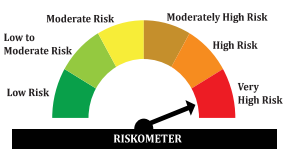
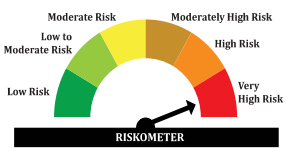
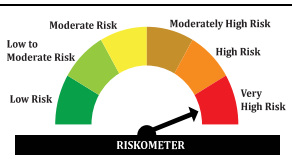
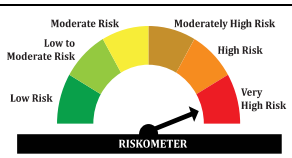
~ Investors should consult their financial advisers, if in doubt about whether the product is suitable for them

# BENCHMARK AND SCHEME RISKOMETERS

| Fund Name & Benchmark | Product Labelling (This product is suitable for investors who are seeking ~) | Scheme Riskometer | Benchmark Riskometer |
|---|---|---|---|
| **HDFC NIFTY Realty Index Fund**<br><br>**BENCHMARK:** NIFTY Realty Index (TRI) | • Returns that are commensurate (before fees and expenses) with the performance of the NIFTY Realty Index (TRI) over long term, subject to tracking error.<br>• Investment in securities covered by the NIFTY Realty Index (TRI). | <br>*The risk of the scheme is very high* | <br>*The risk of the benchmark is very high* |
| **HDFC NIFTY 100 Index Fund**<br><br>**BENCHMARK:** NIFTY 100 Total Returns Index (TRI) | • Returns that are commensurate(before fees and expenses) with the performance of the NIFTY 100 Index (TRI) over long term, subject to tracking error<br>• Investment in equity securities covered by the NIFTY 100 Index (TRI). | <br>*The risk of the scheme is very high* | <br>*The risk of the benchmark is very high* |
| **HDFC NIFTY50 Equal Weight Index Fund**<br><br>**BENCHMARK:** NIFTY50 Equal Weight Total Returns Index (TRI) | • 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<br>• Investment in securities covered by the NIFTY50 Equal Weight Index (TRI). | <br>*The risk of the scheme is very high* | <br>*The risk of the benchmark is very high* |
| **HDFC NIFTY 100 Equal Weight Index Fund**<br><br>**BENCHMARK:** NIFTY 100 Equal Weight Total Returns Index (TRI) | • 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<br>• Investment in equity securities covered by the NIFTY 100 Equal Weight Index (TRI). | <br>*The risk of the scheme is very high* | <br>*The risk of the benchmark is very high* |
| **HDFC NIFTY100 Low Volatility 30 Index Fund**<br><br>**BENCHMARK:** NIFTY100 Low Volatility 30 Index (TRI) | • 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.<br>• Investment in securities covered by the NIFTY100 Low Volatility 30 Index (TRI). | <br>*The risk of the scheme is very high* | <br>*The risk of the benchmark is very high* |
| **HDFC NIFTY500 MULTICAP 50:25:25 INDEX FUND**<br><br>**BENCHMARK:** Nifty500 Multicap 50:25:25 Index (TRI) | • 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.<br>• Investment in securities covered by the Nifty500 Multicap 50:25:25 Index (TRI). | <br>*The risk of the scheme is very high* | <br>*The risk of the benchmark is very high* |
| **HDFC Nifty LargeMidcap 250 Index Fund**<br><br>**BENCHMARK:** Nifty LargeMidcap 250 Index (TRI) | • 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.<br>• Investment in equity securities covered by the Nifty LargeMidcap 250 Index (TRI). | <br>*The risk of the scheme is very high* | <br>*The risk of the benchmark is very high* |

~ Investors should consult their financial advisers, if in doubt about whether the product is suitable for them

# BENCHMARK AND SCHEME RISKOMETERS

| Fund Name & Benchmark | Product Labelling (This product is suitable for investors who are seeking ~) | Scheme Riskometer | Benchmark Riskometer |
|---|---|---|---|
| **HDFC Nifty India Digital Index Fund**<br><br>**BENCHMARK:** Nifty India Digital Index (TRI) | • 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.<br>• Investment in equity securities covered by the Nifty India Digital Index (TRI) | <br>*The risk of the scheme is very high* | <br>*The risk of the benchmark is very high* |
| **HDFC BSE SENSEX ETF**<br><br>**BENCHMARK:** BSE SENSEX Index (TRI) | • Returns that are commensurate (before fees and expenses) with the performance of the BSE SENSEX Index (TRI), over long term, subject to tracking error.<br>• Investment in securities covered by the BSE SENSEX Index (TRI). | <br>*The risk of the scheme is very high* | <br>*The risk of the benchmark is very high* |
| **HDFC NIFTY 50 ETF**<br><br>**BENCHMARK:** Nifty 50 Index (TRI) | • Returns that are commensurate with the performance of the NIFTY 50 Index (TRI), over long term, subject to tracking error.<br>• Investment in equity securities covered by the NIFTY 50 Index (TRI). | <br>*The risk of the scheme is very high* | <br>*The risk of the benchmark is very high* |
| **HDFC NIFTY Next 50 ETF**<br><br>**BENCHMARK:** NIFTY Next 50 Total Returns Index (TRI) | • 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.<br>• Investment in securities covered by the NIFTY Next 50 Total Returns Index (TRI). | <br>*The risk of the scheme is very high* | <br>*The risk of the benchmark is very high* |
| **HDFC NIFTY 100 ETF**<br><br>**BENCHMARK:** NIFTY 100 Total Returns Index (TRI) | • 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.<br>• Investment in securities covered by the NIFTY 100 Total Returns Index (TRI). | <br>*The risk of the scheme is very high* | <br>*The risk of the benchmark is very high* |
| **HDFC NIFTY Bank ETF**<br><br>**BENCHMARK:** NIFTY Bank Index (TRI) | • Returns that are commensurate (before fees and expenses) with the performance of the NIFTY Bank Index (TRI), subject to tracking error, over long term.<br>• Investment in equity securities covered by the NIFTY Bank Index (TRI). | <br>*The risk of the scheme is very high* | <br>*The risk of the benchmark is very high* |
| **HDFC NIFTY IT ETF**<br><br>**BENCHMARK:** NIFTY IT Index (TRI) | • Returns that are commensurate (before fees and expenses) with the performance of the NIFTY IT Index (TRI), over long term, subject to tracking error.<br>• Investment in securities covered by the NIFTY IT Index (TRI). | <br>*The risk of the scheme is very high* | <br>*The risk of the benchmark is very high* |

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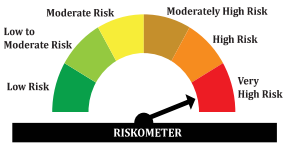
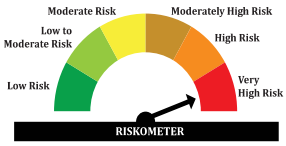
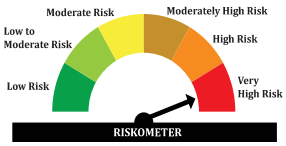
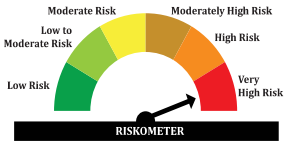
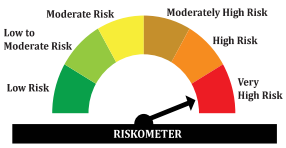
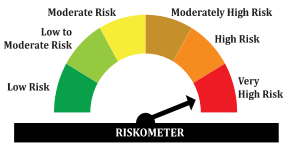
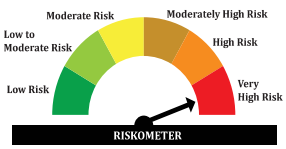
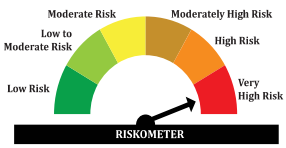
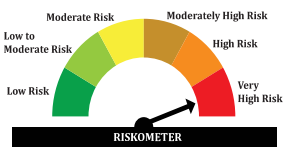
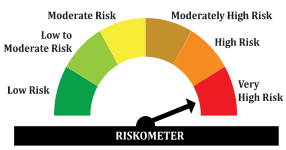
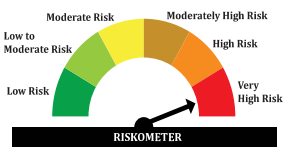
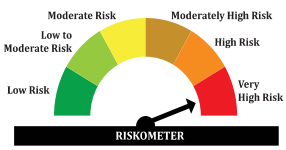
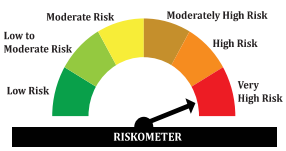
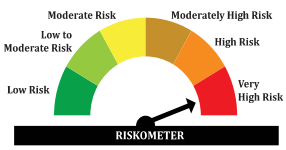
# BENCHMARK AND SCHEME RISKOMETERS

| Fund Name & Benchmark | Product Labelling (This product is suitable for investors who are seeking ~) | Scheme Riskometer | Benchmark Riskometer |
|---|---|---|---|
| **HDFC NIFTY Private Bank ETF**<br><br>**BENCHMARK:** NIFTY Private Bank Index (TRI) | • 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.<br>• Investment in securities covered by the NIFTY Private Bank Index (TRI). | <br>*The risk of the scheme is very high* | <br>*The risk of the benchmark is very high* |
| **HDFC NIFTY Midcap 150 ETF**<br><br>**BENCHMARK:** NIFTY Midcap 150 Index (TRI) | • 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<br>• Investment in securities covered by the NIFTY Midcap 150 Index (TRI). | <br>*The risk of the scheme is very high* | <br>*The risk of the benchmark is very high* |
| **HDFC NIFTY Smallcap 250 ETF**<br><br>**BENCHMARK:** NIFTY Smallcap 250 Index (TRI) | • 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.<br>• Investment in securities covered by the NIFTY Smallcap 250 Index (TRI). | <br>*The risk of the scheme is very high* | <br>*The risk of the benchmark is very high* |
| **HDFC NIFTY PSU BANK ETF**<br><br>**BENCHMARK:** NIFTY PSU Bank Index (TRI) | • 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.<br>• Investment in securities covered by the NIFTY PSU Bank Index (TRI). | <br>*The risk of the scheme is very high* | <br>*The risk of the benchmark is very high* |
| **HDFC BSE 500 ETF**<br><br>**BENCHMARK:** BSE 500 Index (TRI) | • Returns that are commensurate (before fees and expenses) with the performance of the BSE 500 Index (TRI), over long term, subject to tracking error.<br>• Investment in securities covered by the BSE 500 Index (TRI). | <br>*The risk of the scheme is very high* | <br>*The risk of the benchmark is very high* |
| **HDFC NIFTY100 Quality 30 ETF**<br><br>**BENCHMARK:** NIFTY100 Quality 30 Index (TRI) | • Returns that are commensurate (before fees and expenses) with the performance of the NIFTY100 Quality 30 Index Index (TRI), over long term, subject to tracking error.<br>• Investment in securities covered by the NIFTY100 Quality 30 Index Index (TRI). | <br>*The risk of the scheme is very high* | <br>*The risk of the benchmark is very high* |
| **HDFC NIFTY50 VALUE 20 ETF**<br><br>**BENCHMARK:** NIFTY50 Value 20 Index (TRI) | • 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.<br>• Investment in securities covered by the NIFTY50 Value 20 Index (TRI). | <br>*The risk of the scheme is very high* | <br>*The risk of the benchmark is very high* |

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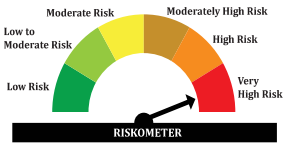
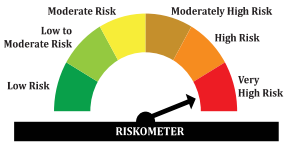
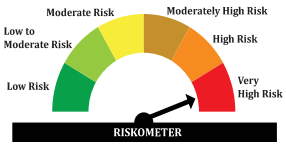
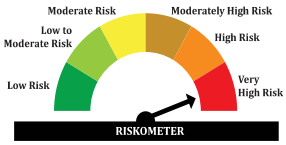
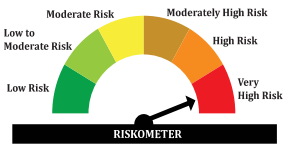
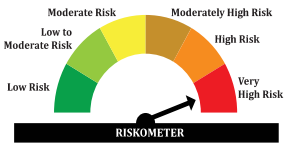
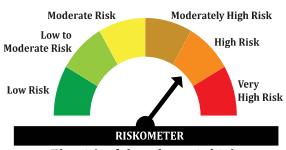
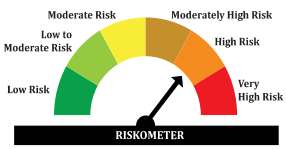
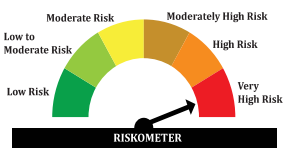
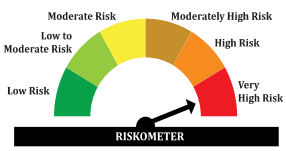
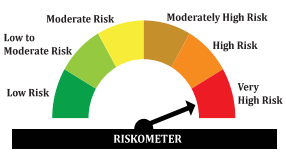
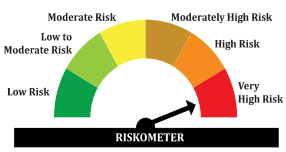
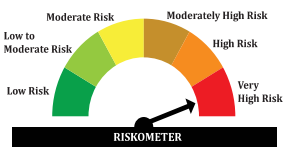
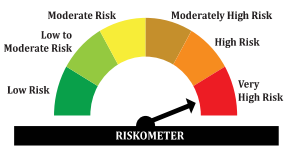
# BENCHMARK AND SCHEME RISKOMETERS

| Fund Name & Benchmark | Product Labelling (This product is suitable for investors who are seeking ~) | Scheme Riskometer | Benchmark Riskometer |
|---|---|---|---|
| **HDFC NIFTY Growth Sectors 15 ETF**<br><br>**BENCHMARK:** NIFTY Growth Sectors 15 Index (TRI) | • 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.<br>• Investment in securities covered by the NIFTY Growth Sectors 15 Index (TRI). | <br>*The risk of the scheme is very high* | <br>*The risk of the benchmark is very high* |
| **HDFC NIFTY100 Low Volatility 30 ETF**<br><br>**BENCHMARK:** NIFTY100 Low Volatility 30 Index (TRI) | • 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.<br>• Investment in securities covered by the NIFTY100 Low Volatility 30 Index (TRI). | <br>*The risk of the scheme is very high* | <br>*The risk of the benchmark is very high* |
| **HDFC NIFTY200 Momentum 30 ETF**<br><br>**BENCHMARK:** NIFTY 200 Momentum 30 Index (TRI) | • 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.<br>• Investment in securities covered by the NIFTY200 Momentum 30 Index (TRI). | <br>*The risk of the scheme is very high* | <br>*The risk of the benchmark is very high* |
| **HDFC Gold ETF**<br><br>**BENCHMARK:** Domestic Price of Physical Gold | • Returns that are commensurate with the performance of gold, subject to tracking errors, over long term<br>• Investment in Gold bullion of 0.995 fineness | <br>*The risk of the scheme is high* | <br>*The risk of the benchmark is high* |
| **HDFC Silver ETF**<br><br>**BENCHMARK:** Domestic Prices of physical Silver (derived as per regulatory norms) | • Returns that are commensurate with the performance of Silver, subject to tracking errors, over long term.<br>• Investment in Silver bullion of 0.999 fineness. | <br>*The risk of the scheme is very high* | <br>*The risk of the benchmark is very high* |
| **HDFC Developed World Overseas Equity Passive FOF**<br><br>**BENCHMARK:** MSCI World Index (Net Total Return Index) (Due to time zone difference, benchmark performance will be calculated with a day's lag). | • Returns that closely correspond to the performance of the MSCI World Index, subject to tracking errors, over long term<br>• Investments in units/shares of overseas equity Index Funds and/or ETFs | <br>*The risk of the scheme is very high* | <br>*The risk of the benchmark is very high* |
| **HDFC Nifty Top 20 Equal Weight Index Fund**<br><br>**BENCHMARK:** Nifty Top 20 Equal Weight Index (TRI) | • 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.<br>• Investment in securities covered by the Nifty Top 20 Equal Weight Index (TRI) | <br>*The risk of the scheme is very high* | <br>*The risk of the benchmark is very high* |

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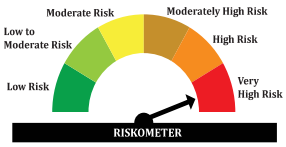
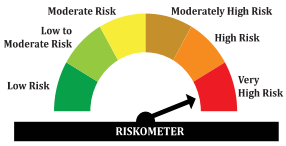
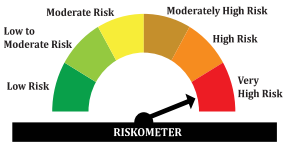
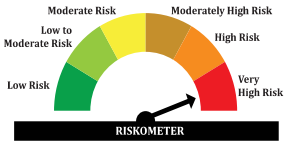
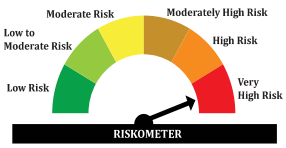
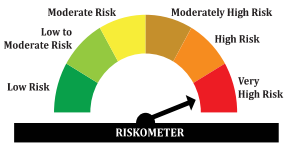
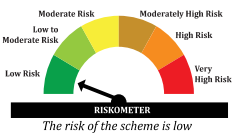
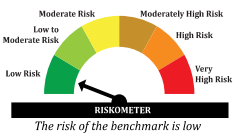
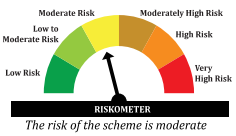
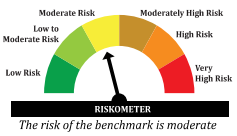
# BENCHMARK AND SCHEME RISKOMETERS

| Fund Name & Benchmark | Product Labelling (This product is suitable for investors who are seeking ~) | Scheme Riskometer | Benchmark Riskometer |
|---|---|---|---|
| **HDFC Nifty100 Quality 30 Index Fund**<br><br>**BENCHMARK:** Nifty100 Quality 30 Index (TRI) | • 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.<br>• Investment in equity securities covered by the Nifty100 Quality 30 Index(TRI) | <br>*The risk of the scheme is very high* | <br>*The risk of the benchmark is very high* |
| **HDFC BSE India Sector Leaders Index Fund**<br><br>**BENCHMARK:** BSE India Sector Leaders Index (TRI) | • 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.<br>• Investment in equity securities covered by the BSE India Sector Leaders Index (TRI) | <br>*The risk of the scheme is very high* | <br>*The risk of the benchmark is very high* |
| **HDFC Nifty India Consumption Index Fund**<br><br>**BENCHMARK:** Nifty India Consumption Index (TRI) | • 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. | <br>*The risk of the scheme is very high* | <br>*The risk of the benchmark is very high* |

| Fund Name & Benchmark | Product Labelling (This product is suitable for investors who are seeking ~) | Scheme Riskometer (Current risk as per latest month end portfolio) | Benchmark Riskometer | Potential Risk Class (Maximum risk the Scheme can take) |
|---|---|---|---|---|
| **HDFC Nifty G-Sec Dec 2026 Index Fund**<br>**BENCHMARK:** NIFTY G-Sec Dec 2026 Index | • 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<br>• Investment in Government Securities/SDL, TREPS on Government Securities/Treasury bills | <br>*The risk of the scheme is low* | <br>*The risk of the benchmark is low* | Credit Risk → / Interest Rate Risk ↓ \| Relatively Low (Class A) \| Moderate (Class B) \| Relatively High (Class C)<br>Relatively Low (Class I) \| \| \|<br>Moderate (Class II) \| \| \|<br>Relatively High (Class III) \| **A-III** \| \|<br>**A-III - A Scheme with Relatively High Interest Rate Risk and Relatively Low Credit Risk.** |
| **HDFC Nifty G-Sec Jul 2031 Index Fund**<br>**BENCHMARK:** NIFTY G-Sec July 2031 Index | • 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.<br>• Investment in Government Securities/SDL, TREPS on Government Securities/Treasury bills | <br>*The risk of the scheme is moderate* | <br>*The risk of the benchmark is moderate* | Credit Risk → / Interest Rate Risk ↓ \| Relatively Low (Class A) \| Moderate (Class B) \| Relatively High (Class C)<br>Relatively Low (Class I) \| \| \|<br>Moderate (Class II) \| \| \|<br>Relatively High (Class III) \| **A-III** \| \|<br>**A-III - A Scheme with Relatively High Interest Rate Risk and Relatively Low Credit Risk.** |

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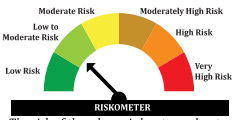
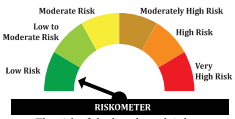
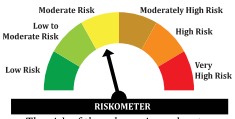
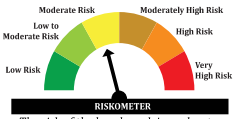
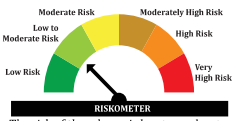
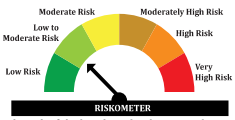
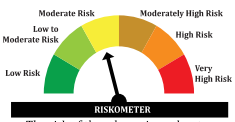
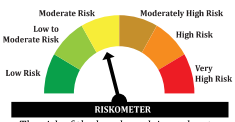
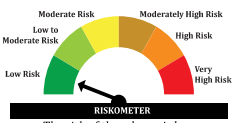
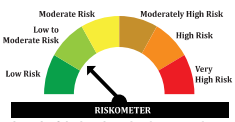
# BENCHMARK AND SCHEME RISKOMETERS

| Fund Name & Benchmark | Product Labelling (This product is suitable for investors who are seeking ~) | Scheme Riskometer (Current risk as per latest month end portfolio) | Benchmark Riskometer | Potential Risk Class (Maximum risk the Scheme can take) |
|---|---|---|---|---|
| **HDFC Nifty G-Sec Jun 2027 Index Fund**<br>**BENCHMARK:** NIFTY G-Sec Jun 2027 Index | • 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.<br>• Investment in Government Securities/SDL, TREPS on Government Securities/Treasury bills | <br>*The risk of the scheme is low to moderate* | <br>*The risk of the benchmark is low* | Credit Risk → / Interest Rate Risk ↓: Relatively Low (Class A) \| Moderate (Class B) \| Relatively High (Class C)<br>Relatively Low (Class I)<br>Moderate (Class II)<br>Relatively High (Class III): **A-III**<br>**A-III - A Scheme with Relatively High Interest Rate Risk and Relatively Low Credit Risk.** |
| **HDFC Nifty G-Sec Sep 2032 Index Fund**<br>**BENCHMARK:** NIFTY G-Sec Sep 2032 Index | • 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<br>• Investment in Government Securities/SDL, TREPS on Government Securities/Treasury bills | <br>*The risk of the scheme is moderate* | <br>*The risk of the benchmark is moderate* | Credit Risk → / Interest Rate Risk ↓: Relatively Low (Class A) \| Moderate (Class B) \| Relatively High (Class C)<br>Relatively Low (Class I)<br>Moderate (Class II)<br>Relatively High (Class III): **A-III**<br>**A-III - A Scheme with Relatively High Interest Rate Risk and Relatively Low Credit Risk.** |
| **HDFC NIFTY G-Sec Apr 2029 Index Fund**<br>**BENCHMARK:** NIFTY G- Sec Apr 2029 Index | • 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.<br>• Investment in Government Securities/SDL, TREPS on Government Securities/Treasury bills. | <br>*The risk of the scheme is low to moderate* | <br>*The risk of the benchmark is low to moderate* | Credit Risk → / Interest Rate Risk ↓: Relatively Low (Class A) \| Moderate (Class B) \| Relatively High (Class C)<br>Relatively Low (Class I)<br>Moderate (Class II)<br>Relatively High (Class III): **A-III**<br>**A-III - A Scheme with Relatively High Interest Rate Risk and Relatively Low Credit Risk.** |
| **HDFC NIFTY G-sec Jun 2036 Index Fund**<br>**BENCHMARK:** NIFTY G-Sec Jun 2036 Index | • 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<br>• Investment in Government Securities/SDL, TREPS on Government Securities/Treasury bills | <br>*The risk of the scheme is moderate* | <br>*The risk of the benchmark is moderate* | Credit Risk → / Interest Rate Risk ↓: Relatively Low (Class A) \| Moderate (Class B) \| Relatively High (Class C)<br>Relatively Low (Class I)<br>Moderate (Class II)<br>Relatively High (Class III): **A-III**<br>**A-III - A Scheme with Relatively High Interest Rate Risk and Relatively Low Credit Risk.** |
| **HDFC NIFTY SDL Plus G-Sec Jun 2027 40:60 Index Fund**<br>**BENCHMARK:** NIFTY SDL Plus G-Sec Jun 2027 40:60 Index | • 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<br>• Investment in Government Securities/SDL, TREPS on Government Securities/Treasury bills | <br>*The risk of the scheme is low* | <br>*The risk of the benchmark is low to moderate* | Credit Risk → / Interest Rate Risk ↓: Relatively Low (Class A) \| Moderate (Class B) \| Relatively High (Class C)<br>Relatively Low (Class I)<br>Moderate (Class II)<br>Relatively High (Class III): **A-III**<br>**A-III - A Scheme with Relatively High Interest Rate Risk and Relatively Low Credit Risk.** |

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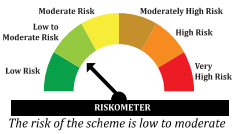
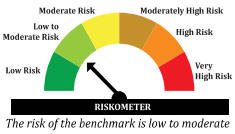
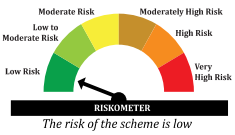
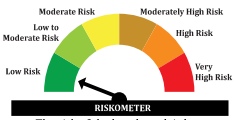
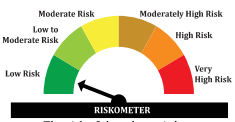
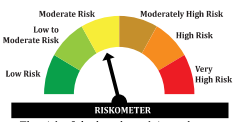
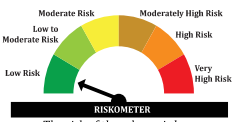
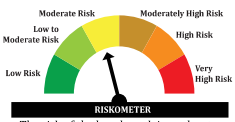
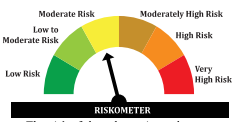
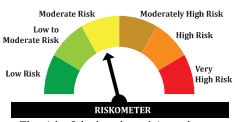
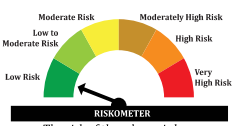
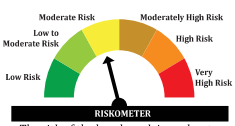
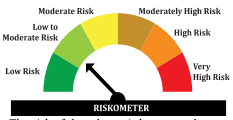
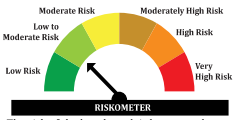
# BENCHMARK AND SCHEME RISKOMETERS

| Fund Name & Benchmark | Product Labelling (This product is suitable for investors who are seeking ~) | Scheme Riskometer (Current risk as per latest month end portfolio) | Benchmark Riskometer | Potential Risk Class (Maximum risk the Scheme can take) |
|---|---|---|---|---|
| **HDFC CRISIL-IBX Financial Services 3-6 Months Debt Index Fund**<br>**BENCHMARK:** CRISIL-IBX Financial Services 3-6 Months Debt Index ("the Underlying Index") | • Income generated from exposure to shorter-term maturities on the yield curve.<br>• 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.<br>• Investment in debt securities replicating the Underlying Index. | <br>*The risk of the scheme is low to moderate* | <br>*The risk of the benchmark is low to moderate* | Credit Risk → / Interest Rate Risk ↓: Relatively Low (Class A) \| Moderate (Class B) \| Relatively High (Class C)<br>Relatively Low (Class I): **A-I**<br>Moderate (Class II)<br>Relatively High (Class III)<br>**A-I - A Scheme with Relatively Low Interest Rate Risk and Relatively Low Credit Risk.** |
| **HDFC NIFTY 1D RATE LIQUID ETF - Growth**<br>**BENCHMARK:** NIFTY 1D Rate Index | • 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<br>• Investment in TREPS covered by the NIFTY 1D Rate Index | <br>*The risk of the scheme is low* | <br>*The risk of the benchmark is low* | Credit Risk → / Interest Rate Risk ↓: Relatively Low (Class A) \| Moderate (Class B) \| Relatively High (Class C)<br>Relatively Low (Class I): **A-I**<br>Moderate (Class II)<br>Relatively High (Class III)<br>**A-I - A Scheme with Relatively Low Interest Rate Risk and Relatively Low Credit Risk.** |
| **HDFC Charity Fund for Cancer Cure (A Fixed Maturity Plan)**<br>**BENCHMARK:** NIFTY Medium Duration Debt Index | • Regular income over 1196 days (tenure of the Scheme)<br>• Investment in debt and money market instruments and government securities | <br>*The risk of the scheme is low* | <br>*The risk of the benchmark is moderate* | Credit Risk → / Interest Rate Risk ↓: Relatively Low (Class A) \| Moderate (Class B) \| Relatively High (Class C)<br>Relatively Low (Class I)<br>Moderate (Class II)<br>Relatively High (Class III): **A-III**<br>**A-III - A Scheme with Relatively High Interest Rate Risk and Relatively Low Credit Risk.** |
| **HDFC FMP 1861D March 2022 (46)**<br>**BENCHMARK:** NIFTY Medium To Long Duration Debt Index | • Regular income over 1861 days (tenure of the Plan)<br>• Investment in debt and money market instruments and government securities. | <br>*The risk of the scheme is low* | <br>*The risk of the benchmark is moderate* | Credit Risk → / Interest Rate Risk ↓: Relatively Low (Class A) \| Moderate (Class B) \| Relatively High (Class C)<br>Relatively Low (Class I)<br>Moderate (Class II)<br>Relatively High (Class III): **A-III**<br>**A-III - A Scheme with Relatively High Interest Rate Risk and Relatively Low Credit Risk.** |
| **HDFC FMP 2638D February 2023 (47)**<br>**BENCHMARK:** NIFTY Long Duration Debt Index | • Regular income over 2638 days (tenure of the plan)<br>• Investment in debt and money market instruments and government securities. | <br>*The risk of the scheme is moderate* | <br>*The risk of the benchmark is moderate* | Credit Risk → / Interest Rate Risk ↓: Relatively Low (Class A) \| Moderate (Class B) \| Relatively High (Class C)<br>Relatively Low (Class I)<br>Moderate (Class II)<br>Relatively High (Class III): **A-III**<br>**A-III - A Scheme with Relatively High Interest Rate Risk and Relatively Low Credit Risk.** |
| **HDFC FMP 1876D March 2022 (46)**<br>**BENCHMARK:** NIFTY Medium To Long Duration Debt Index | • Regular income over 1876 days (tenure of the Plan)<br>• Investment in debt and money market instruments and government securities. | <br>*The risk of the scheme is low* | <br>*The risk of the benchmark is moderate* | Credit Risk → / Interest Rate Risk ↓: Relatively Low (Class A) \| Moderate (Class B) \| Relatively High (Class C)<br>Relatively Low (Class I)<br>Moderate (Class II)<br>Relatively High (Class III): **A-III**<br>**A-III - A Scheme with Relatively High 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 (This product is suitable for investors who are seeking ~) | Scheme Riskometer (Current risk as per latest month end portfolio) | Benchmark Riskometer | Potential Risk Class (Maximum risk the Scheme can take) |
|---|---|---|---|---|
| **HDFC CRISIL-IBX Financial Services 9-12 Months Debt Index Fund**<br><br>**BENCHMARK:** CRISIL-IBX Financial Services 9-12 Months Debt Index | • Income generated from exposure to shorter-term maturities on the yield curve.<br>• 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.<br>• Investment in debt securities replicating the Underlying Index. | <br>*The risk of the scheme is low to moderate* | <br>*The risk of the benchmark is low to moderate* | Credit Risk → / Interest Rate Risk ↓ \| Relatively Low (Class A) \| Moderate (Class B) \| Relatively High (Class C)<br>Relatively Low (Class I) \| **A-I** \| \| \|<br>Moderate (Class II) \| \| \| \|<br>Relatively High (Class III) \| \| \| \|<br>**A-I - A Scheme with Relatively Low Interest Rate Risk and Relatively Low Credit Risk.** |

Benchmark and Scheme Riskometer As on October 31, 2026

For latest riskometer, investors may refer to the Monthly Portfolios disclosed on the website of the fund viz. www.hdfcfund.com

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**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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For HDFC NIFTY Smallcap 250 Index Fund, HDFC NIFTY G-Sec Apr 2029 Index Fund, HDFC NIFTY Midcap 150 ETF, HDFC NIFTY Smallcap 250 ETF, HDFC Nifty 50 Index Fund, HDFC NIFTY 100 Index Fund, HDFC NIFTY50 Equal Weight Index Fund, HDFC NIFTY 100 Equal Weight Index Fund, HDFC NIFTY Next 50 Index Fund, HDFC NIFTY Midcap 150 Index Fund, HDFC NIFTY 50 ETF, HDFC NIFTY Bank ETF, HDFC NIFTY 100 ETF, HDFC NIFTY Next 50 ETF, HDFC NIFTY50 VALUE 20 ETF, HDFC NIFTY100 Quality 30 ETF, HDFC NIFTY Growth Sectors 15 ETF, HDFC NIFTY100 Low Volatility 30 ETF, HDFC NIFTY200 Momentum 30 ETF, HDFC NIFTY IT ETF, HDFC NIFTY Private Bank ETF, HDFC NIFTY PSU BANK ETF, HDFC Nifty G-Sec Dec 2026 Index Fund, HDFC Nifty G-Sec Jul 2031 Index Fund, HDFC Nifty G-Sec Jun 2027 Index Fund, HDFC Nifty G-Sec Sep 2032 Index Fund, HDFC NIFTY G-sec Jun 2036 Index Fund, HDFC NIFTY SDL Plus G-Sec Jun 2027 40:60 Index Fund, HDFC NIFTY 1D RATE LIQUID ETF - Growth, HDFC NIFTY200 Momentum 30 Index Fund, HDFC NIFTY Realty Index Fund, HDFC NIFTY100 Low Volatility 30 Index Fund, HDFC NIFTY500 MULTICAP 50:25:25 INDEX FUND, HDFC Nifty LargeMidcap 250 Index Fund, HDFC Nifty India Digital Index Fund, HDFC Nifty100 Quality 30 Index Fund, HDFC Nifty Top 20 Equal Weight Index Fund, HDFC Nifty India Consumption Index Fund : The Scheme of HDFC Mutual Fund (the "Product(s)") are not sponsored, endorsed, sold or promoted by NSE INDICES LTD ("NIL"). NIL does not make any representation or warranty, express or implied, to the owners of the Product(s) or any member of the public regarding the advisability of investing in securities generally or in the Product(s) particularly or the ability of the NIFTY Indices to track general stock market performance in India. The relationship of NIL with HDFC Asset Management Company Limited ("the Issuer/Licensee") is only in respect of the licensing of the Indices and certain trademarks and trade names associated with such Indices which is determined, composed and calculated by NIL without regard to the Issuer /Licensee or the Product(s). NIL does not have any obligation to take the needs of the Issuer/Licensee or the owners of the Product(s) into consideration in determining, composing or calculating the NIFTY Indices. NIL is not responsible for or has participated in the determination of the timing of, prices at, or quantities of the Product(s) to be issued or in the determination or calculation of the equation by which the Product(s) is to be converted into cash. NIL has no obligation or liability in connection with the administration, marketing or trading of the Product(s)

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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**Vision: To be the most respected asset manager in the world**

Date of Release: November 25, 2026