WEEKEND BYTES
NOVEMBER 2026

HDFC MUTUAL FUND
BHAROSA APNO KA

LITTLE TEACHERS, BIG LESSONS



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

Children have a wonderful way of looking at the world. They question freely, dream without limits, find joy in simple things and aren't afraid to try again when things don't go their way.

We spend years teaching them how to tie their shoelaces, count their coins and say "thank you". But if we look closely, they have lessons to teach us too — including a few that relate beautifully to how we think about money.



This Children's Day, let's learn from our little teachers.

01 **"But why?" — Stay curious**

A child's favourite question is often "why?", and rarely does one answer satisfy them.

The money lesson: Bring that curiosity to investing. Ask why a fund exists, what it invests in, what risks it carries and whether it fits your goals. Understanding before investing is always a strong start.

02 **The piggy bank — Small coins add up**

A one-rupee coin dropped into a piggy bank may seem small, but over time those tiny contributions grow silently.

The money lesson: You don't need a large amount to begin. Small, regular SIPs given time can build a meaningful corpus. Compounding quietly amplifies it.

03 Learning to ride a cycle — Fall, dust off, pedal again

Wobbles, scraped knees and falls are part of the ride. Yet children get up and try again.

The money lesson: Markets wobble too. Staying focused on your long-term goals, investment horizon and risk appetite helps navigate volatility without reacting to every dip.

04 "When I grow up..." — Dream big, then plan

Children dream fearlessly — to become an astronaut, a doctor, a cricketer, etc.

The money lesson: Big dreams need financial preparation. Whether it's education, college or studies abroad, identifying the goal, estimating costs and starting early helps turn aspirations into a plan.

05 Not every game needs a crowd — Think independently

Children often enjoy doing their own thing, not always following the crowd.

The money lesson: Investment choices are personal. Popularity doesn't mean suitability. Your decisions should reflect your unique goals and risk appetite.



Investing in their dreams

As parents, we know that turning a child's dreams into reality calls for preparation. A thoughtful, goal-linked investment approach may help.

Below are key features of HDFC Children's Fund

Key Features of HDFC Children's Fund

01 Purpose-Built for a Child's Future

A solution-oriented scheme designed specifically to help build a long-term corpus for education and future aspirations.

02 Diversified Investment Approach

Invests across equity, equity-related instruments, debt securities and money market instruments — aiming for balanced growth and stability.

03 Build in Discipline with Lock in

Comes with a minimum five-year lock-in or until the child attains majority, encouraging long-term, committed investing.

04 Long and Credible Track Record

With a track record of more than 25 years, dating back to March 2001, the fund has seen different market cycles.

05 SIP for Steady Corpus Building

Supports disciplined investing through SIPs, enabling parents to start small and build consistently over time.

Perhaps children remind us of what we sometimes forget as adults: stay curious, be patient, think independently and never stop dreaming.

This Children's Day, let's celebrate our little teachers and the big lessons they bring into our lives.

Because every big dream deserves a thoughtful beginning.

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).

A. 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. SIP - Systematic Investment Plan.

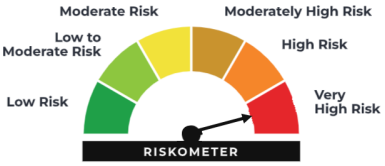
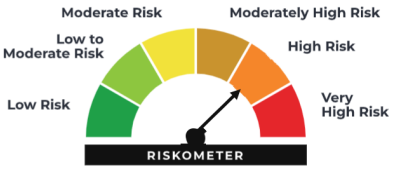
B. Performance^ - Regular Plan - Growth Option

NAV as on October 30, 2026. ₹277.917 (per unit)

Date	Period	NAV per Unit (₹)	Scheme Returns (%)^$	Benchmark Returns (%)#	Additional Benchmark Returns (%)##	Value of investment of ₹ 10,000		
						Scheme (₹)$	Benchmark (₹)#	Additional Benchmark (₹)##
Oct 31, 25	Last 1 Year	297.356	-6.54	-6.09	-9.45	9,348	9,393	9,057
Oct 31, 23	Last 3 Years	225.718	7.18	7.06	7.74	12,313	12,272	12,508
Oct 29, 21	Last 5 Years	186.175	8.33	6.27	6.69	14,928	13,555	13,829
Oct 28, 16	Last 10 Years	95.091	11.31	10.11	11.63	29,226	26,229	30,093
Mar 02, 01	Since Inception	10.000	14.99	NA	13.36	3,61,292	NA	2,50,314

Common notes for the above table A & B: ^Past performance may or may not be sustained in future and is not a guarantee of any future returns. HDFC AMC / HDFC MF is not guaranteeing or assuring any returns on investments in this Scheme. *Inception Date: March 02, 2001. The scheme is co-managed by Mr. Chirag Setalvad (Equity Portfolio) (since April 2, 2007) and Mr. Anil Bamboli (Debt Portfolio) (since October 6, 2022). # NIFTY 50 Hybrid Composite Debt 65:35 Index (Total Returns Index). ## Nifty 50 Index (TRI). $ Adjusted for Bonus units declared under the Scheme. N.A. Not Available. The above returns are of Regular Plan – Growth Option. Returns greater than 1 year period are compounded annualized (CAGR). Load is not taken into consideration for computation of performance. 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. 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. Above returns are as on October 30, 2026.

HDFC Children's Fund

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)) is suitable for investors who are seeking~:	Scheme Riskometer #	Benchmark Riskometer #
■ Capital appreciation over long term ■ Investment in equity and equity related instruments as well as debt and money market instruments.	 *The risk of the scheme is very high*	NIFTY 50 Hybrid Composite Debt 65:35 Index (Total Returns Index)  *The risk of the benchmark is high*

~ Investors should consult their financial advisers, if in doubt about whether the product is suitable for them. #For latest Riskometer, investors may refer to the Monthly Portfolios disclosed on the website of the Fund viz. **www.hdfcfund.com**
Benchmark and Scheme Riskometer as on October 31, 2026

Views expressed above are indicative and should not be construed as investment advice or as a substitute for financial planning. Due to the personal nature of investments, investors are advised to seek professional advice before investing.

MUTUAL FUND INVESTMENTS ARE SUBJECT TO MARKET RISKS, READ ALL SCHEME RELATED DOCUMENTS CAREFULLY.