

Fund Positioning

HDFC Floating Rate Debt Fund invests predominantly in short term floating rate debt securities, fixed rate debt instruments swapped for floating rate returns, & money market instruments. Currently the scheme is positioned at the shorter end of the yield curve. The ideal investment horizon in this fund is 3-12 months.

Investment Objective

To generate income/capital appreciation through investment in a portfolio comprising substantially of floating rate debt, fixed rate debt instruments swapped for floating rate returns and money market instruments. There is no assurance that the investment objective of the Scheme will be achieved.

Top 10 Portfolio Holdings (as on May 31, 2025)

| Name of Instrument | Industry/Rating | % to NAV |
|---|---------------------------|----------|
| GOI 2034 | Sovereign | 15.99 |
| Floating Rate GOI 2033 | Sovereign | 8.30 |
| National Bank for Agriculture & Rural Development | CRISIL - AAA / ICRA - AAA | 6.88 |
| Power Finance Corporation Ltd. | CRISIL - AAA | 6.60 |
| GOI 2031 | Sovereign | 6.22 |
| LIC Housing Finance Ltd. | CRISIL - AAA | 3.37 |
| Bajaj Housing Finance Ltd. | CRISIL - AAA | 2.83 |
| Housing and Urban Development Corporation Ltd. | CARE - AAA / ICRA - AAA | 2.83 |
| Indian Railways Finance Corp. Ltd. | CRISIL - AAA | 2.63 |
| Aadhar Housing Finance Limited | ICRA - AA | 2.34 |

For complete monthly portfolio details, please refer to the fund website, www.hdfcfund.com

Portfolio Classification by Rating Class(%)

| | |
|---|------------------|
| Sovereign | 34.19 |
| AAA/AAA(SO)/A1+/A1+(SO) & Equivalent | 48.64 |
| AA+ | 6.48 |
| AA/AA- | 7.24 |
| Alternative Investment Fund Units | 0.29 |
| Cash, Cash Equivalents and Net Current Assets | 3.16 |
| AUM for May 2025 (in Rs. Crore) | 15,113.73 |

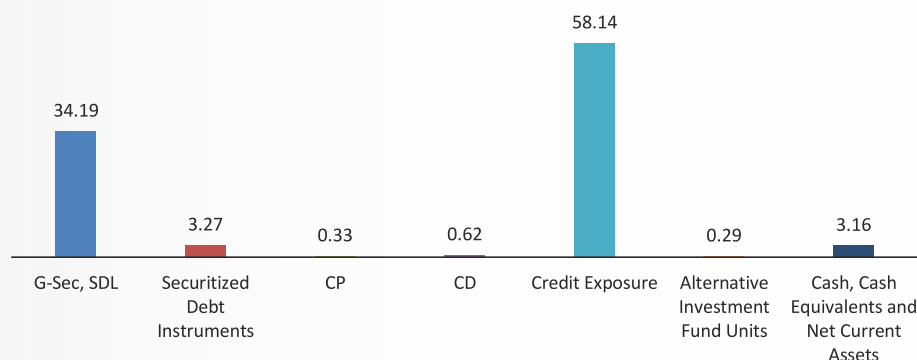
Portfolio Details (as on May 31, 2025)

| | |
|-----------------------------|------------|
| Residual Maturity* | 4.79 Years |
| Macaulay Duration* | 1.79 Years |
| Annualized Portfolio YTM #* | 7.13 % |

semi annual YTM has been annualised.

* Calculated on amount invested in debt securities (including accrued interest), deployment of funds in TREPS and Reverse Repo and net receivable/ payable.

Portfolio Classification by Asset Class (%) as on May 31, 2025



Fund Features

| | |
|--------------------------|--|
| Category of Scheme | Floater Fund |
| Fund Manager* | Shobhit Mehrotra (23 rd October 2007) |
| Inception Date | October 23, 2007 |
| Benchmark | CRISIL Short Duration Debt A-II Index |
| Investment Plans/Options | Plans: Regular Plan, Direct Plan. Under both the plans: Growth and Income Distribution cum Capital Withdrawal (IDCW) option. The Income Distribution cum Capital Withdrawal (IDCW) option offers Daily Income Distribution cum Capital Withdrawal (IDCW) option (with Reinvestment facility only) and Weekly and Monthly Income Distribution cum Capital Withdrawal (IDCW) option (with payout and Reinvestment facility) |
| Exit Load | NIL |

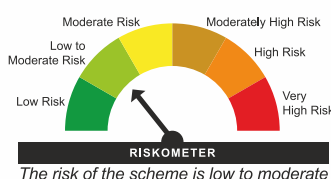
* Dedicated fund manager for overseas investments: Mr. Dhruv Muchhal (since June 22, 2023)

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.

Riskometer as on 31 May, 2025
(current risk as per latest month end portfolio)Potential Risk Class
(Maximum risk the Scheme can take)

| | Relatively low (Class A) | Moderate (Class B) | Relatively High (Class C) |
|--------------------------------|-----------------------------|-----------------------|------------------------------|
| Credit Risk → | | | |
| Interest Rate Risk ↓ | | | |
| 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.

Disclaimer:

For further details, refer Scheme Information Document and Key Information Memorandum available on www.hdfcfund.com. The views expressed herein are as of 17 June, 2025 and are based on internal data, publicly available information and other sources believed to be reliable. The document is given in summary form and does not purport to be complete. The document does not have regard to specific investment objectives, financial situation and the particular needs of any specific person who may receive this document. The information/ data herein alone are not sufficient and should not be used for the development or implementation of an investment strategy. The statements contained herein are based on our current views and involve known and unknown risks and uncertainties that could cause actual results, performance or events to differ materially from those expressed or implied in such statements. **Past performance may or may not be sustained in future and is not a guarantee of any future returns.** HDFC AMC / HDFC Mutual Fund is not guaranteeing / offering / communicating any indicative yield on investments made in the scheme(s). Neither HDFC AMC and HDFC Mutual Fund (the Fund) nor any person connected with them, accepts any liability arising from the use of this document. The recipient(s) before acting on any information herein should make his/her/their own investigation and seek appropriate professional advice.