

# HDFC CRISIL-IBX Financial Services 3-6 Months Debt Index Fund

## What is HDFC CRISIL-IBX Financial Services 3-6 Months Debt Index Fund?

An Index Fund tracking CRISIL-IBX Financial Services 3-6 Months Debt Index

## What is CRISIL-IBX Financial Services 3-6 Months Debt Index?

A constant maturity index that seeks to track the performance of Commercial Papers (CPs), Certificates of Deposit (CDs) & corporate bond securities maturing within 3 to 6 months from the date of inclusion in the index.

## Why invest?



### Constant Maturity Index Fund

Seeks to maintain exposure to securities with 3-6 months maturity



### Open-ended scheme

Transact with no exit load



Index yield generally higher than G-Secs of comparable maturity

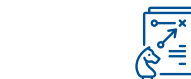


### Relatively Low Credit Risk

Diversified portfolio across AAA Financial Services



### Relatively Low Interest Rate Risk



### Roll-down approach

Strategy benefits from upward sloping yield curve

Scheme Name	Residual Maturity*	Macaulay Duration*	Modified Duration*	Annualized Portfolio YTM#*
	Days	Days	Days	
HDFC CRISIL-IBX Financial Services 3-6 Months Debt Index Fund	132	130	122	6.68%

As on 31<sup>st</sup> October 2025. #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

Total Expense Ratio (As On October 31, 2025)	Including Additional Expenses and Goods and Service Tax on Management Fees	
	Regular: 0.26%	Direct: 0.12%

## PORTFOLIO

Company	Rating	% to NAV
<b>DEBT &amp; DEBT RELATED</b>		
Credit Exposure (Non Perpetual)		
• Aditya Birla Capital Ltd.	ICRA - AAA	11.68
• Kotak Mahindra Prime Ltd.	CRISIL - AAA	11.68
• HDB Financial Services Ltd.	CRISIL - AAA	9.74
• Power Finance Corporation Ltd.	CRISIL - AAA	7.81
• Bajaj Finance Ltd.	CRISIL - AAA	6.10
• REC Limited.	CRISIL - AAA	5.86
• Small industrial Development Bank	CRISIL - AAA	4.87
• LIC Housing Finance Ltd.	CRISIL - AAA	3.89
National Bank for Agri & Rural Dev.	CRISIL - AAA	2.92
HDFC Bank Ltd.£	CRISIL - AAA	1.96
Export - Import Bank of India	CRISIL - AAA	0.97
<b>Sub Total</b>		<b>67.48</b>
<b>Total</b>		<b>67.48</b>
<b>MONEY MARKET INSTRUMENTS</b>		
CP		
• ICICI Securities Ltd	CRISIL - A1+	15.23
• Barclays Invest & Loans (India) Ltd.	CRISIL - A1+	12.33
<b>Sub Total</b>		<b>27.56</b>
CD		
Axis Bank Ltd.	CRISIL - A1+	0.95
Bank of Baroda	IND - A1+	0.95
Indian Bank	CRISIL - A1+	0.94
Union Bank of India	IND - A1+	0.93
<b>Sub Total</b>		<b>3.77</b>
<b>Total</b>		<b>31.33</b>
Cash,Cash Equivalents and Net Current Assets		1.19
<b>Grand Total</b>		<b>100.00</b>

Management Group	% to NAV
PSU	26.23
ICICI	15.23
Barclays Bank Plc.	12.33
Birla Aditya	11.68
Kotak	11.68
HDFC Bank Limited	9.73
Bajaj	6.10

• Top Ten Holdings  
£ Sponsor

Face Value / Allotment NAV per Unit: ₹10, +  
Industry  
Classification as recommended by AMFI, Data is as  
of October 31, 2025 unless otherwise specified.

**HDFC CRISIL-IBX Financial Services 3-6 Months Debt Index Fund (An open ended Scheme tracking CRISIL-IBX Financial Services 3-6 Months Debt Index Fund. A Relatively Low Interest Rate Risk and Relatively Low Credit Risk.)This product is suitable for investors who are seeking\***

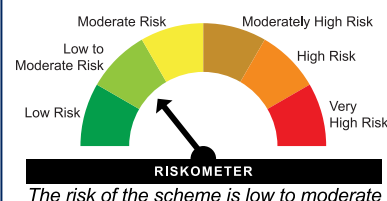
- Income generated from exposure to shorter-term maturities on the yield curve.
- Returns that are commensurate (before fees and expenses) with the performance of the CRISIL-IBX Financial Services 3-6 Months Debt Index, subject to tracking difference.
- Investment in debt securities replicating the Underlying Index.

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

#For latest riskometer, investors may refer to the Monthly Portfolios disclosed on the website of the Fund viz. [www.hdfcfund.com](http://www.hdfcfund.com)

Scheme Riskometer as on October 31, 2025

### Riskometer#



**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)	A-I		
Moderate (Class II)			
Relatively High (Class III)			
A-I - A Scheme with Relatively Low Interest Rate Risk and Relatively Low Credit Risk			

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Date of Release: 17<sup>th</sup> November, 2025

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**Mission: To be the wealth creator for every Indian**

**Vision: To be the most respected asset manager in the world**