

HDFC Floating Rate Debt Fund

[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]



December 2025

FUND FACTS

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 November 30, 2025)

Name of Instrument	Industry/Rating	% to NAV
GOI 2034	Sovereign	11.25
National Bank for Agriculture & Rural Development	CRISIL - AAA / ICRA - AAA	7.58
GOI 2031	Sovereign	6.84
Floating Rate GOI 2033	Sovereign	6.33
Shivshakti Securitisation Trust	CRISIL - AAA (SO)	4.53
Power Finance Corporation Ltd.	CRISIL - AAA	4.42
Bajaj Housing Finance Ltd.	CRISIL - AAA / IND - AAA	4.31
LIC Housing Finance Ltd.	CRISIL - AAA	4.06
Indian Railways Finance Corp. Ltd.	CRISIL - AAA	3.22
Jubilant Beverages Limited	CRISIL - AA	2.94

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

Portfolio Classification by Rating Class(%)

Sovereign	27.23
AAA/AAA(SO)/A1+/A1+(SO) & Equivalent	55.88
AA+	3.81
AA/AA-	9.86
Alternative Investment Fund Units	0.28
Cash, Cash Equivalents and Net Current Assets	2.94
Average for Month of November, 2025 (in Rs. Crore)	15,711.39

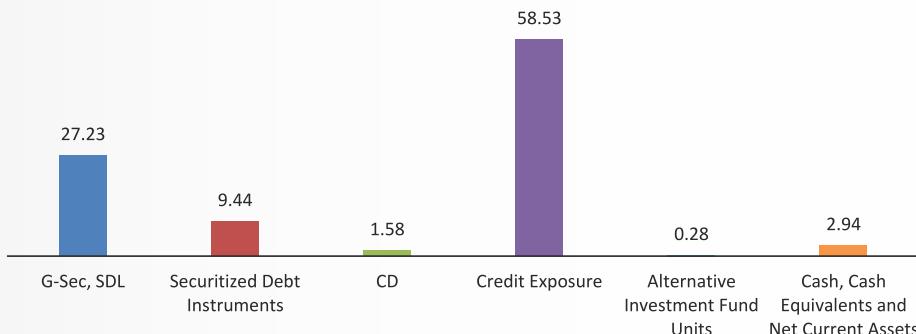
Portfolio Details (as on November 30, 2025)

Residual Maturity*	4.28 Years
Macaulay Duration*	1.88 Years
Annualized Portfolio YTM #*	6.98 %

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 November 30, 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)

^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) Switch of investments between Plans under a Scheme having separate portfolios, will be subject to applicable exit load. (iii) No exit load will be levied on Bonus Units and Units allotted on IDCW Re-investment. (iv) The exit load levied on redemption/switch-out will be the load prevailing 1. In case of lumpsum transactions, on the date of allotment of units 2. In case of Systematic Transactions such as SIP, STP etc., on the date of registration/ enrolment.

Product Labelling

This product is suitable for investors who are seeking*	
<ul style="list-style-type: none"> 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 <p>* Investors should consult their financial advisers, if in doubt about whether the product is suitable for them.</p>	<p>Riskometer as on 30 November, 2025 (current risk as per latest month end portfolio)</p> <p>The risk of the scheme is moderate</p>
Potential Risk Class (Maximum risk the Scheme can take)	

Credit Risk →	Relatively low (Class A)	Moderate (Class B)	Relatively High (Class C)
Interest Rate Risk ↓			
Relatively Low (Class I)			
Moderate (Class II)			
Relatively High (Class III)		B-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 15 December, 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.