

HDFC CRISIL-IBX Financial Services 9-12 Months Debt Index Fund

NFO Period: 19th to 23rd March 2026

What is HDFC CRISIL-IBX Financial Services 9-12 Months Debt Index Fund?

An open ended scheme tracking CRISIL-IBX Financial Services 9-12 Months Debt Index. A Relatively Low Interest Rate Risk and Relatively Low Credit Risk.

What is CRISIL-IBX Financial Services 9-12 Months Debt Index?

A debt index that seeks to track the performance of Commercial Papers (CPs), Certificates of Deposit (CDs) & corporate bond securities maturing within 9 to 12 months from the date of inclusion in the index.

Key Features & Benefits



Portfolio rebalanced semi-annually to maintain exposure to debt securities with 9-12 months residual maturity, resulting in Relatively Low Interest Rate Risk



Open ended structure & Liquidity - Transact any time with no exit load



Rolldown benefit – Strategy benefits in upward sloping yield curve environments (upto 12 months segment); yields on 12-month securities tend to decline as their residual maturity reduces

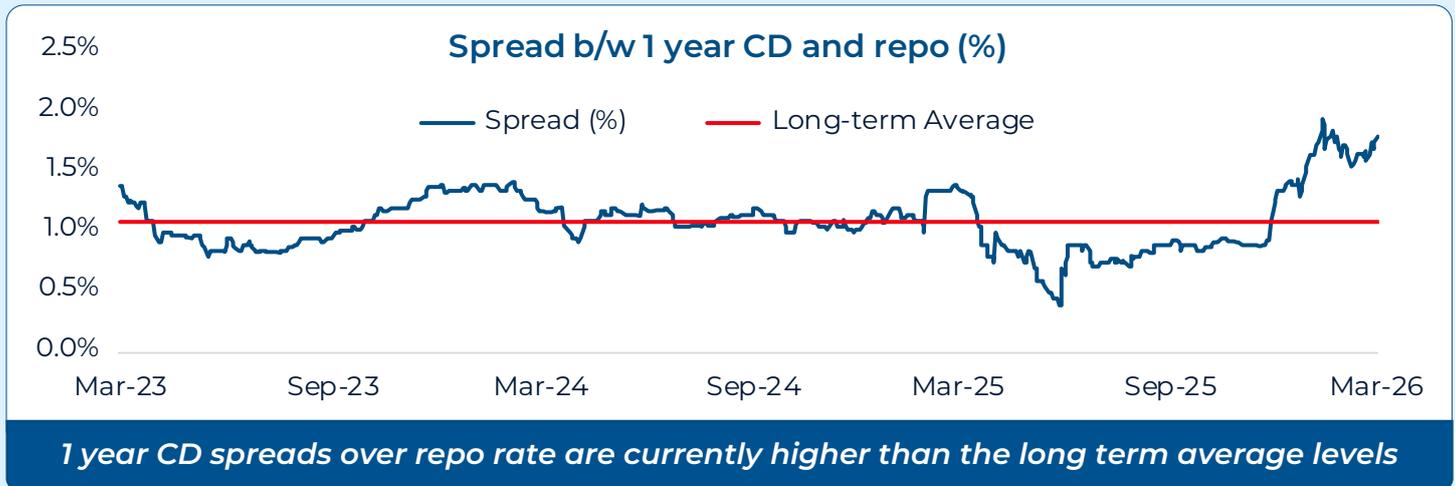


Full index allocation to high grade AAA-rated Financial Services sector issuers results in:

- ▶ Index yield generally higher than comparable maturity G-Secs
- ▶ Relatively Low credit risk of the portfolio
- ▶ Issuers diversified across Financial Institutions, Housing Finance Companies, NBFCs, Public Sector Banks and Private Sector Banks

Why invest now?

Spread between 1 year CD and repo is currently attractive

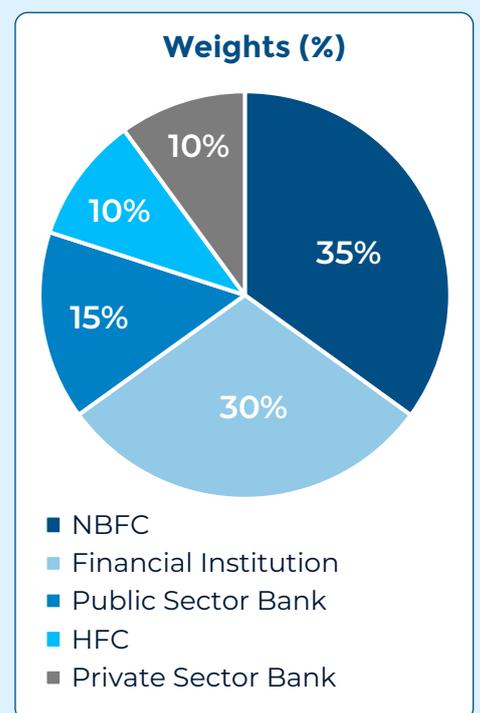


Source: Valuation agencies, Bloomberg. Data as of Mar 9, 2026

About the CRISIL-IBX Financial Services 9-12 Months Debt Index

| Issuer | Sub Sector | Weight |
|---|-----------------------|--------|
| Rural Electrification Corporation Ltd. | Financial Institution | 5.00% |
| Power Finance Corporation Ltd. | Financial Institution | 5.00% |
| National Bank for Agriculture & Rural Development | Financial Institution | 5.00% |
| Small Industries Development Bank Of India | Financial Institution | 5.00% |
| Export Import Bank Of India | Financial Institution | 5.00% |
| LIC Housing Finance Ltd. | HFC | 5.00% |
| Bajaj Housing Finance Ltd. | HFC | 5.00% |
| Kotak Mahindra Prime Ltd. | NBFC | 5.00% |
| Mahindra & Mahindra Financial Services Ltd. | NBFC | 5.00% |
| Tata Capital Ltd. | NBFC | 5.00% |
| Bajaj Finance Ltd. | NBFC | 5.00% |
| Aditya Birla Capital Ltd. | NBFC | 5.00% |
| Axis Bank Ltd. | Private Sector Bank | 5.00% |
| HDFC Bank Ltd. | Private Sector Bank | 5.00% |
| Kotak Mahindra Bank Ltd. | Private Sector Bank | 5.00% |
| Canara Bank | Public Sector Bank | 5.00% |
| Bank of Baroda | Public Sector Bank | 5.00% |
| Punjab National Bank | Public Sector Bank | 5.00% |
| Union Bank Of India | Public Sector Bank | 5.00% |
| Indian Bank | Public Sector Bank | 5.00% |

| Index Parameter | Quants |
|-------------------|--------|
| YTM* | 7.33% |
| Avg. Maturity | 0.93 |
| Macaulay Duration | 0.93 |
| Modified Duration | 0.87 |



Source: CRISIL. Data as of Mar 15, 2026. YTM – Yield to Maturity *The YTM provided is of the Index and not that of the Scheme. HFC – Housing Finance Company, NBFC – Non-Bank Finance Company

Why invest in HDFC CRISIL-IBX Financial Services 9-12 Months Debt Index Fund?

Portfolio rebalanced semi-annually

Seeks to maintain exposure to securities with residual 9-12 months maturity

Relatively Low Credit Risk

Diversified portfolio across AAA Financial Services

Open-ended scheme

Transact with no exit load

Relatively Low Interest Rate Risk

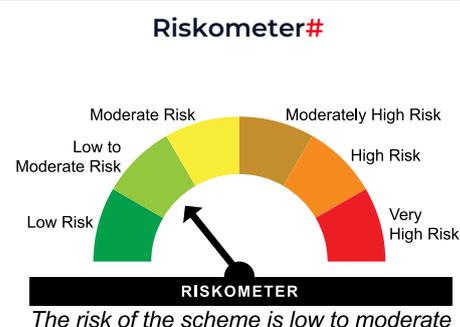
Index yield generally higher than comparable maturity G-Secs

Rolldown approach

Strategy benefits when yield curve is upward sloping (upto 12 month segment)

HDFC CRISIL-IBX Financial Services 9-12 Months Debt Index Fund (An open ended Scheme tracking the CRISIL-IBX Financial Services 9-12 Months Debt Index. A Relatively Low Interest Rate Risk and Relatively Low Credit Risk.) 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 9-12 Months Debt Index, subject to tracking difference.
- Investment in debt securities replicating the Underlying Index.



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) | A-I | | |
| Moderate (Class II) | | | |
| Relatively High (Class III) | | | |

A-I - A Scheme with Relatively Low 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.

#The product labeling assigned during the NFO is based on internal assessment of the Scheme characteristics or model portfolio and the same may vary post NFO when the actual investments are made. 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.

Date of Release: 16th March 2026

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