

Investment Strategy

- HDFC Money Market Fund invests in money market securities with a maturity of up to 1 year
- The fund aims to maintain a higher credit quality with a focus on accruals
- The duration of the portfolio will be actively managed based on the interest rate outlook of the fund manager
- Lower interest rate risk vis-à-vis certain debt funds
- No lock-in, no exit load

Suitability

HDFC Money Market Fund is suitable for investors:

- Desiring a higher degree of liquidity and lower interest rate risk compared to certain debt schemes
- Seeking low interest rate risk
- With a need to park surplus cash flows
- Using it as a channel to transfer funds systematically to other funds

Investment Objective

To generate income/capital appreciation by investing in money market instruments. There is no assurance that the investment objective of the scheme will be achieved.

Top 10 Portfolio Holdings (as on April 30, 2026)

| Name of Instrument | Industry/Rating | % to NAV |
|---|---------------------------------------|----------|
| National Bank for Agriculture & Rural Development | CRISIL - A1+ / ICRA - A1+ / IND - A1+ | 10.09 |
| Small Industries Development Bank | CARE - A1+ | 8.28 |
| Canara Bank | CRISIL - A1+ | 6.77 |
| Bank of Baroda | CARE - A1+ / IND - A1+ | 6.13 |
| Punjab National Bank | CARE - A1+ / CRISIL - A1+ | 4.54 |
| Punjab & Sind Bank | ICRA - A1+ | 3.94 |
| Indusind Bank Ltd. | CRISIL - A1+ | 3.17 |
| Yes Bank Ltd. | CRISIL - A1+ | 3.17 |
| Indian Overseas Bank | CARE - A1+ | 3.16 |
| Muthoot Fincorp Limited | CRISIL - A1+ | 3.13 |

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

Portfolio Classification by Rating Class(%)

| | |
|--|------------------|
| Sovereign | 9.50 |
| AAA/AAA(SO)/A1+/A1+(SO) & Equivalent | 90.75 |
| Alternative Investment Fund Units | 0.31 |
| Cash, Cash Equivalents and Net Current Assets | -0.56 |
| Average for Month of April, 2026 (in Rs. Crore) | 29,809.95 |

Portfolio Details (as on April 30, 2026)

| | |
|-----------------------------|----------|
| Residual Maturity* | 256 Days |
| Macaulay Duration* | 255 Days |
| Annualized Portfolio YTM #* | 7.23 % |

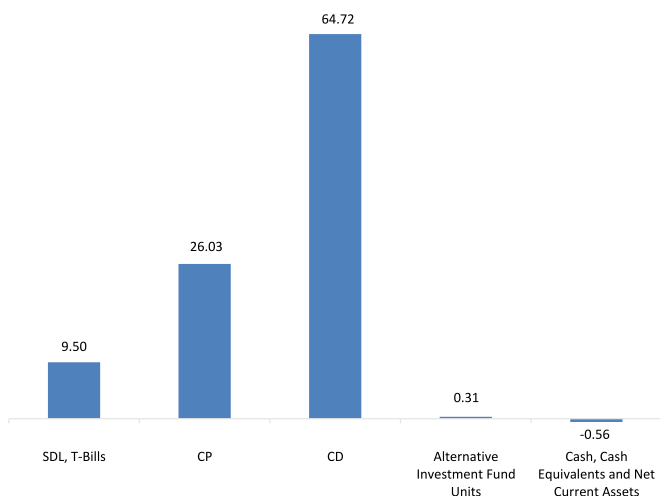
semi annual YTM has been annualised.

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

The current investment strategy is subject to change as per the fund manager's outlook.

HDFC Mutual Fund/AMC is not guaranteeing/offering/communicating any returns / indicative yields on investments made in the said Scheme.

Portfolio Classification by Asset Class (%) as on April 30, 2026



Fund Features

| | |
|--------------------------|--|
| Category of Scheme | Money Market Fund |
| Fund Manager* | Praveen Jain (w.e.f August 31, 2024) |
| Inception Date | November 18, 1999 |
| Benchmark | CRISIL Money Market A-I Index |
| Investment Plans/Options | Plans: Regular Plan, Direct Plan. Each Plan offers Growth, Daily Income Distribution cum Capital Withdrawal (IDCW) Option (with Reinvestment facility only), Weekly 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.

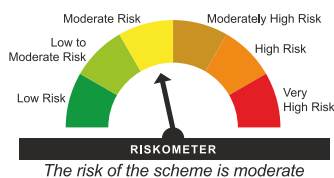
Product Labelling

This product is suitable for investors who are seeking*

- Income over short term
- To generate income/capital appreciation by investing in money market instruments

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

Riskometer as on 30 April, 2026 (current risk as per latest month end portfolio)



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

B-I – A Scheme with Relatively Low 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 11 May, 2026 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.