

Everyday life

or

A life you love?



Aim to retire on your own terms

Start early, Invest consistently

HDFC RETIREMENT SAVINGS FUND - EQUITY PLAN

A Notified Tax Savings Cum Pension Scheme*

[An open ended retirement solution oriented scheme having a lock-in of 5 years or till retirement age (whichever is earlier)]

SIP Performance - Regular Plan - Growth Option

SIP since inception* of ₹ 10,000 invested systematically on the first business day of every month (total investment ₹ 12.20 lakh) in HDFC Retirement Savings Fund - Equity Plan would have grown to ~ ₹ 25.58 lakh by March 31, 2026 (refer below table).

	Since Inception* SIP	10 Year SIP	5 Year SIP	3 Year SIP	1 Year SIP
Total Amount Invested (₹ in Lacs)	12.20	12.00	6.00	3.60	1.20
Market Value as on March 31, 2026 (₹ in Lacs)	25.58	24.70	7.42	3.62	1.07
Returns (%)	13.94	13.83	8.43	0.41	-19.68
Benchmark Returns (%) #	12.26	12.15	7.37	1.36	-18.21
Additional Benchmark Returns (%) ##	11.10	10.98	5.80	0.46	-18.44

Assuming ₹ 10,000 invested systematically on the first business Day of every month over a period of time. CAGR returns are computed after accounting for the cash flow by using XIRR method (investment internal rate of return) for Regular Plan - Growth Option. The above investment simulations are for illustrative purposes only and should not be construed as a promise on minimum returns and safeguard of capital. SIP - Systematic Investment Plan.

Performance - Regular Plan - Growth Option

NAV as at March 31, 2026 ₹ 44.717 (per unit)

Period	Scheme Returns (%)	Benchmark Returns (%)#	Additional Benchmark Returns (%)##	Value of investment of (₹) 10,000		
				Scheme (₹)	Benchmark (₹)#	Additional Benchmark (₹)##
Last 1 Year	-5.06	-2.87	-3.97	9,494	9,712	9,601
Last 3 Years	12.58	13.22	10.03	14,274	14,513	13,320
Last 5 Years	14.83	11.88	10.01	19,974	17,531	16,113
Last 10 Years	15.07	13.51	12.54	40,733	35,512	32,594
Since Inception*	15.98	14.56	13.60	44,717	39,469	36,257

NIFTY 500 (Total Returns Index). ## NIFTY 50 Index (TRI). The scheme is co-managed by Mr. Anupam Joshi (Debt Assets) March 07, 2026, Mr. Arun Agarwal (Arbitrage Assets) since April 1, 2025, Mr. Srinivasan Ramamurthy (Equity Assets) since December 14, 2021 and Ms. Nandita Menezes (Arbitrage Assets) since April 1, 2025.

Benchmark and Additional Benchmark performance is computed as on 30th March, 2026, since values for 31st March 2026 are not available. *Since inception - February 25, 2016. Past performance may or may not be sustained in future and is not a guarantee of any future returns. Please refer complete performance for other funds details overleaf.

HDFC Retirement Savings Fund - Equity Plan

(A NOTIFIED TAX SAVINGS CUM PENSION SCHEME *)

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Performance of other funds managed by Anupam Joshi, Co-Fund Manager of HDFC Retirement Savings Fund - Equity Plan (who manages total 18 schemes which have completed one year)

Performance of Top 3 schemes by Anupam Joshi				
Scheme	Managing Scheme since	Returns (%) as on March 31, 2026		
		Last 1 year (%)	Last 3 years (%)	Last 5 years (%)
HDFC Hybrid Equity Fund @	October 6, 2022	-5.10	7.70	9.47
Benchmark - NIFTY 50 Hybrid Composite Debt 65:35 Index (Total Returns Index)		-1.62	8.92	8.64
HDFC Hybrid Debt Fund	March 07, 2026	0.97	8.49	8.44
Benchmark - NIFTY 50 Hybrid Composite Debt 15:85 Index (Total Returns Index)		1.53	7.03	6.36
HDFC Retirement Savings Fund - Hybrid Equity Plan @	March 07, 2026	-4.36	9.85	10.26
Benchmark - NIFTY 50 Hybrid Composite Debt 65:35 Index (Total Returns Index)		-1.62	8.92	8.64
Performance of Bottom 3 schemes by Anupam Joshi				
HDFC Nifty G-Sec Sep 2032 Index Fund	August 31, 2024	3.71	7.31	N.A.
Benchmark - NIFTY G-Sec Sep 2032 Index		4.45	7.86	N.A.
HDFC Retirement Savings Fund - Hybrid Debt Plan	March 07, 2026	0.66	6.95	6.53
Benchmark - NIFTY 50 Hybrid Composite Debt 15:85 Index (Total Returns Index)		1.53	7.03	6.36
HDFC Income Fund	March 07, 2026	1.76	5.96	4.62
Benchmark - CRISIL Medium To Long Duration Debt A-III Index		4.05	6.94	5.79

The above returns are of Regular Plan - Growth Option. On account of difference in the type of the Scheme, asset allocation, investment strategy, inception dates, the performance of these schemes is strictly not comparable.

Performance of other funds managed by Srinivasan Ramamurthy, Co-Fund Manager of HDFC Retirement Savings Fund - Equity Plan (who manages total 10 schemes which have completed one year)

Performance of Top 3 schemes by Srinivasan Ramamurthy				
Scheme	Managing Scheme since	Returns (%) as on March 31, 2026		
		Last 1 year (%)	Last 3 years (%)	Last 5 years (%)
HDFC Balanced Advantage Fund @	July 29, 2022	-1.39	14.34	15.43
Benchmark - NIFTY 50 Hybrid Composite Debt 50:50 Index (Total Returns Index)		-0.64	8.39	7.99
HDFC Multi-Asset Active FOF ‡	January 13, 2022	4.78	13.62	N.A.
Benchmark - 50% NIFTY 50 TRI + 40% NIFTY Composite Debt Index + 10% Gold derived as per regulatory norms		4.53	11.16	N.A.
HDFC Hybrid Equity Fund @	July 01, 2025	-5.10	7.70	9.47
Benchmark - NIFTY 50 Hybrid Composite Debt 65:35 Index (Total Returns Index)		-1.62	8.92	8.64
Performance of Bottom 3 schemes by Srinivasan Ramamurthy				
HDFC Equity Savings Fund	December 14, 2021	2.52	8.82	8.73
Benchmark - NIFTY Equity Savings Index (Total Returns Index)		3.12	8.64	7.85
HDFC Retirement Savings Fund - Hybrid Debt Plan	December 14, 2021	0.66	6.95	6.53
Benchmark - NIFTY 50 Hybrid Composite Debt 15:85 Index (Total Returns Index)		1.53	7.03	6.36
HDFC Housing Opportunities Fund ‡	January 12, 2024	-6.27	13.54	12.86
Benchmark - NIFTY Housing Index (TRI)		-2.89	13.05	11.54

Top 3 and bottom 3 schemes managed by the Fund Manager have been derived on the basis of since inception returns vis-à-vis the benchmark. In case the benchmark is not available on the Scheme's inception date, the returns for the concerned scheme is considered from the date the benchmark is available. The above returns are of Regular Plan - Growth Option. On account of difference in the type of the Scheme, asset allocation, investment strategy, inception dates, the performance of these schemes is strictly not comparable.

Common notes for the above tables: Past performance may or may not be sustained in future and is not a guarantee of any future returns. TRI - Total Returns Index. Different plans viz. Regular Plan and Direct Plan have different expense structure. The expenses of the Direct Plan under the scheme will be lower to the extent of the distribution expenses/commission charged in the Regular Plan. Returns greater than 1 year period are compounded annualized (CAGR). Load is not taken into consideration for computation of above performance(s). Returns as on March 31, 2026. ‡ Benchmark and Additional Benchmark performance is computed as on 30th March, 2026, since values for 31st March 2026 are not available. @ Additional Benchmark performance is computed as on 30th March, 2026, since values for 31st March 2026 are not available.

HDFC Retirement Savings Fund - Equity Plan

(A NOTIFIED TAX SAVINGS CUM PENSION SCHEME *)

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Performance of other funds managed by Nandita Menezes, Co-Fund Manager of HDFC Retirement Savings Fund - Equity Plan (who manages total 30 schemes which have completed one year)

Performance of Top 3 schemes by Nandita Menezes				
Scheme	Managing Scheme since	Returns (%) as on March 31, 2026		
		Last 1 year (%)	Last 3 years (%)	Last 5 years (%)
HDFC Balanced Advantage Fund @	March 29, 2025	-1.39	14.34	15.43
Benchmark - NIFTY 50 Hybrid Composite Debt 50:50 Index (Total Returns Index)		-0.64	8.39	7.99
HDFC Retirement Savings Fund - Hybrid Equity Plan @	April 01, 2025	-4.36	9.85	10.26
Benchmark - NIFTY 50 Hybrid Composite Debt 65:35 Index (Total Returns Index)		-1.62	8.92	8.64
HDFC Multi-Asset Allocation Fund ‡	March 29, 2025	5.24	12.37	11.56
Benchmark - 65% Nifty 50 Tri + 22.5% Nifty Composite Debt Index +10% Domestic Price of Gold + 2.5% Domestic Price of Silver (w.e.f. December 10, 2025)		4.38	11.76	10.71
Performance of Bottom 3 schemes by Nandita Menezes				
HDFC Nifty 50 Index Fund ‡	March 29, 2025	-4.36	9.56	9.52
Benchmark - NIFTY 50 Index (TRI)		-3.97	10.03	10.01
HDFC BSE Sensex Index Fund ‡	March 29, 2025	-6.40	7.69	8.57
Benchmark - BSE SENSEX Index (TRI)		-5.98	8.15	9.05
HDFC Silver ETF Fund of Fund	March 29, 2025	119.03	44.05	N.A.
Benchmark - Domestic Prices of physical Silver (derived as per regulatory norms)		126.27	47.51	N.A.

The above returns are of Regular Plan - Growth Option. On account of difference in the type of the Scheme, asset allocation, investment strategy, inception dates, the performance of these schemes is strictly not comparable.

Performance of other funds managed by Arun Agarwal, Co-Fund Manager of HDFC Retirement Savings Fund - Equity Plan (who manages total 43 schemes which have completed one year)

Performance of Top 3 schemes by Arun Agarwal				
Scheme	Managing Scheme since	Returns (%) as on March 31, 2026		
		Last 1 year (%)	Last 3 years (%)	Last 5 years (%)
HDFC Balanced Advantage Fund @	October 6, 2022	-1.39	14.34	15.43
Benchmark - NIFTY 50 Hybrid Composite Debt 50:50 Index (Total Returns Index)		-0.64	8.39	7.99
HDFC Retirement Savings Fund - Hybrid Equity Plan @	April 1, 2025	-4.36	9.85	10.26
Benchmark - NIFTY 50 Hybrid Composite Debt 65:35 Index (Total Returns Index)		-1.62	8.92	8.64
HDFC Multi-Asset Allocation Fund ‡	August 24, 2020	5.24	12.37	11.56
Benchmark - 65% Nifty 50 Tri + 22.5% Nifty Composite Debt Index +10% Domestic Price of Gold + 2.5% Domestic Price of Silver (w.e.f. December 10, 2025)		4.38	11.76	10.71
Performance of Bottom 3 schemes by Arun Agarwal				
HDFC Nifty 50 Index Fund ‡	August 24, 2020	-4.36	9.56	9.52
Benchmark - NIFTY 50 Index (TRI)		-3.97	10.03	10.01
HDFC BSE Sensex Index Fund ‡	August 24, 2020	-6.40	7.69	8.57
Benchmark - BSE SENSEX Index (TRI)		-5.98	8.15	9.05
HDFC Silver ETF Fund of Fund	February 15, 2023	119.03	44.05	N.A.
Benchmark - Domestic Prices of physical Silver (derived as per regulatory norms)		126.27	47.51	N.A.

Top 3 and bottom 3 schemes managed by the Fund Manager have been derived on the basis of since inception returns vis-à-vis the benchmark. In case the benchmark is not available on the Scheme's inception date, the returns for the concerned scheme is considered from the date the benchmark is available. The above returns are of Regular Plan - Growth Option. On account of difference in the type of the Scheme, asset allocation, investment strategy, inception dates, the performance of these schemes is strictly not comparable.

Common notes for the above tables: Past performance may or may not be sustained in future and is not a guarantee of any future returns. TRI - Total Returns Index. Different plans viz. Regular Plan and Direct Plan have different expense structure. The expenses of the Direct Plan under the scheme will be lower to the extent of the distribution expenses/commission charged in the Regular Plan. Returns greater than 1 year period are compounded annualized (CAGR). Load is not taken into consideration for computation of above performance(s). Returns as on March 31, 2026. ‡ Benchmark and Additional Benchmark performance is computed as on 30th March, 2026, since values for 31st March 2026 are not available. @ Additional Benchmark performance is computed as on 30th March, 2026, since values for 31st March 2026 are not available.

HDFC Retirement Savings Fund - Equity Plan

(A NOTIFIED TAX SAVINGS CUM PENSION SCHEME *)

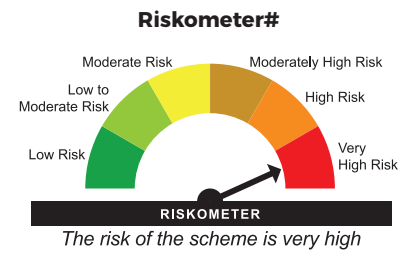
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HDFC Retirement Savings Fund - Equity Plan

[A notified Tax Savings Cum Pension Scheme An open ended retirement solution oriented scheme having a lock-in of 5 years or till retirement age (whichever is earlier)] is suitable for investors who are seeking~:

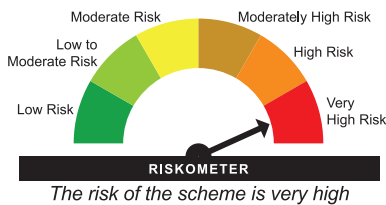
- A corpus to provide for pension in the form of income to the extent of the redemption value of their holding after the age of 60 years
- Investment predominantly in equity and equity related instruments



- 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

RISKOMETER# OF THE SCHEME(S)	NAME OF SCHEME(S)	NAME OF BENCHMARK AND RISKOMETER#
	HDFC Retirement Savings Fund - Equity Plan	NIFTY 500 (Total Returns Index)
	HDFC Retirement Savings Fund - Hybrid Equity Plan	NIFTY 50 Hybrid Composite Debt 65:35 Index (Total Returns Index)
	HDFC Hybrid Equity Fund	
	HDFC Nifty 50 Index Fund	Nifty 50 Index (TRI)
	HDFC BSE Sensex Index Fund	BSE SENSEX Index (TRI)
	HDFC Silver ETF Fund of Fund	Domestic Prices of physical Silver (derived as per regulatory norms)



HDFC Retirement Savings Fund - Equity Plan

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RISKOMETER# OF THE SCHEME(S)	NAME OF SCHEME(S)	NAME OF BENCHMARK AND RISKOMETER#
<p>The risk of the scheme is very high</p>	HDFC Balanced Advantage Fund	NIFTY 50 Hybrid Composite Debt 50:50 Index (Total Returns Index) The risk of the benchmark is high
	HDFC Housing Opportunities Fund	Nifty Housing Index (TRI) The risk of the benchmark is very high
	HDFC Multi-Asset Allocation Fund	65% Nifty 50 TRI + 22.5% Nifty Composite Debt Index +10% Domestic Price of Gold + 2.5% Domestic Price of Silver (w.e.f. December 10, 2025) The risk of the benchmark is high
<p>The risk of the scheme is moderately high</p>	HDFC Retirement Savings Fund - Hybrid Debt Plan	NIFTY 50 Hybrid Composite Debt 15:85 Index (Total Returns Index) The risk of the benchmark is moderately high
	HDFC Hybrid Debt Fund	NIFTY Equity Savings Index (Total Returns Index) The risk of the benchmark is moderate
	HDFC Equity Savings Fund	50% NIFTY 50 TRI + 40% NIFTY Composite Debt Index + 10% Gold derived as per regulatory norms The risk of the benchmark is high
<p>The risk of the scheme is high</p>	HDFC Multi-Asset Active FOF™	 The risk of the benchmark is high

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RISKOMETER# OF THE SCHEME(S)	NAME OF SCHEME(S)	NAME OF BENCHMARK AND RISKOMETER#	
<p>The risk of the scheme is moderate</p>	HDFC Nifty GSec Sep 2032 Index Fund	NIFTY G-Sec Sep 2032 Index <p>The risk of the benchmark 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)			
A-III			
A-III - A Scheme with Relatively High Interest Rate Risk and Relatively Low Credit Risk.			
<p>The risk of the scheme is moderate</p>	HDFC Income Fund	CRISIL Medium To Long Duration Debt A-III Index <p>The risk of the benchmark 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.			
Benchmark and Scheme Riskometer as on March 31, 2026			

For latest Riskometer, investors may refer to the Monthly Portfolios disclosed on the website of the Fund viz. www.hdfcfund.com
 π Investors in the Scheme shall bear the recurring expenses of the Scheme in addition to the expenses of other schemes in which this Fund of Funds scheme makes investment (subject to regulatory limits).
 ¥ Investing in the Scheme shall be eligible for tax benefits U/S 80C of the Income-Tax Act, 1961.

Date of Release: April 27, 2026

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