32 Years

HDFC MUTUAL FUND
BHAROSA APNO KA

BHAROSE AUR ANUBHAV KA FUND

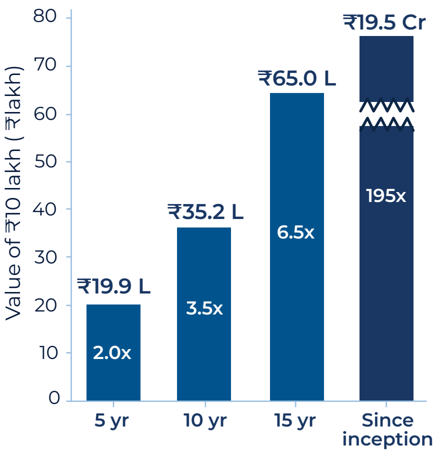
HDFC Balanced Advantage Fund

Striking the right balance of Debt and Equity can take you a long way.

Inception Date: February 01, 1994.

Lump Sum

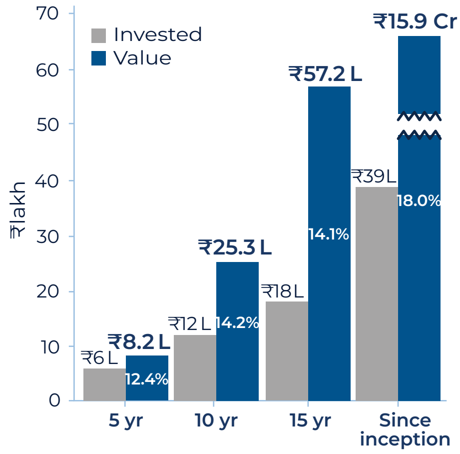
Value of ₹10 lakh invested as a lump sum



Potential Wealth Creation

SIP

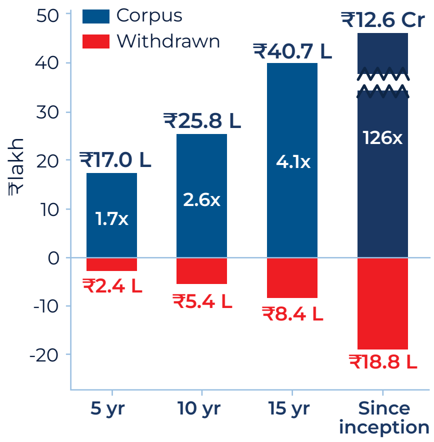
Value of ₹10,000 invested monthly through SIP



Potential Wealth Accumulation

SWP

Corpus value after investing ₹10 lakh and withdrawing ₹5,000 per month through SWP



Potential Income Generation

Lump sum investments of ₹10 lakh are assumed to have been made on 1 August 2021, 1 August 2016, and 1 August 2011 for the 5-year, 10-year, and 15-year periods respectively. For SIP illustrations, a monthly investment of ₹10,000 is assumed to have commenced on the same respective start dates and continued on the first business day of every month thereafter. For SWP illustrations, withdrawals of ₹5,000 per month are assumed on the first business day of every month, commencing after completion of one year from the date of initial investment. Valuation is as on 31 July 2026. Since inception performance is considered from 1 February 1994 (scheme inception date) to 31 July 2026.

A single strategy may support different needs — **lump sum for potential wealth creation, SIP for steady accumulation**, and **SWP for drawing a regular cash flow** while the remaining corpus continues to grow in line with market.

₹10 lakh invested since inception i.e. February 01, 1994, grew to ~₹19.5 crore as on July 31, 2026 — **a ~195× outcome driven by long term compounding.**

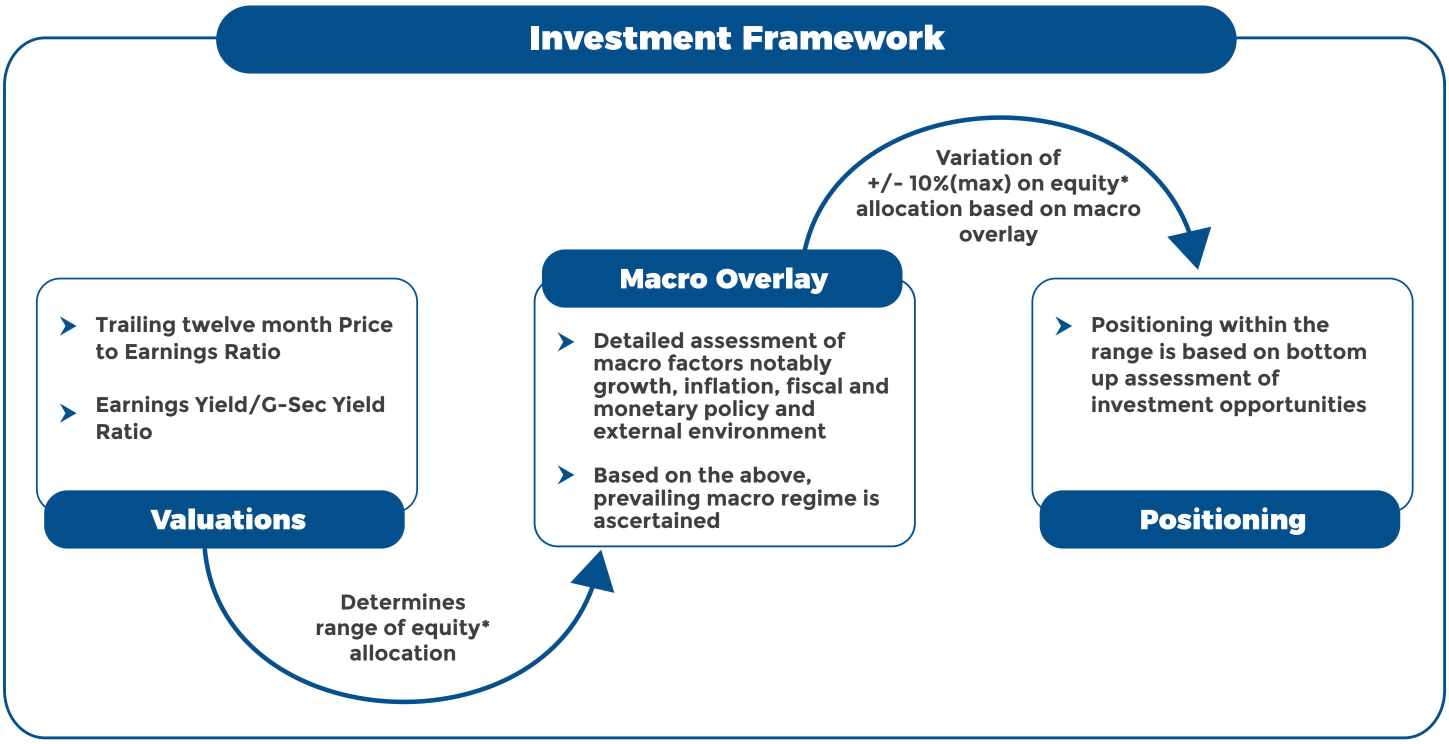
A ₹10,000 monthly **SIP since inception i.e. February 01, 1994, has turned ₹39 lakh of total contributions into ~₹15.9 crore**; consistency and time in the market have created meaningful wealth.

With a ₹5,000 monthly withdrawal, the initial ₹10 lakh corpus has continued to rise over time — demonstrating the ability to generate income without depleting capital, with only the gains portion taxed.

Past performance may or may not be sustained in future and is not a guarantee of any future returns

Financial Markets are full of uncertainties and for an investor, managing one's asset allocation mix dynamically is a challenging task, which may also not be tax efficient.

HDFC Balanced Advantage Fund invests dynamically in a combination of Equity and Debt instruments wherein the allocation between equity and debt is based on following framework:



Note: *The scheme maintains equity allocation (hedged + unhedged) at minimum 65% all points of time. The above framework is broadly indicative and the fund manager may change the framework depending on the market conditions.

Portfolio Construction Framework

Equity Portfolio Construction

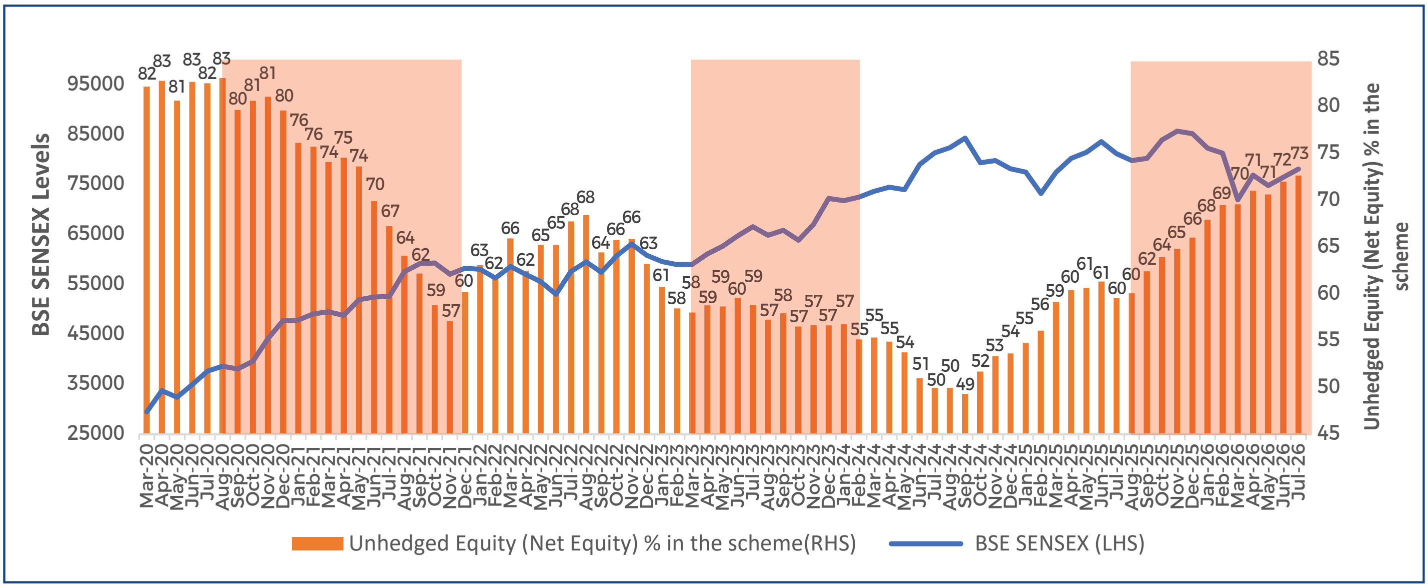
- **Active management of equity portfolio focusing on**
  - **Positioning across Sectors / Market Capitalization**
  - **Risk mitigation through appropriate sizing of exposure**
- **Stock selection would be based on troika of quality assessment, earnings outlook and valuations**

Debt Portfolio Construction

- **Active management of debt portfolio focusing on**
  - **Spreads across credits/asset classes/tenures**
  - **Modulation of duration, based on interest rate view**
- **To manage credit risk, our fixed income investment philosophy emphasizes on Safety, Liquidity and Returns (SLR) in that order**

Note: The portfolio construction is the purview of the Fund Manager and allocation may change depending on the market conditions.

The asset allocation is done with a medium to long term view. As of 31st July 2026, net equity exposure of the Scheme was ~73% of Total assets vs ~82% in March 2020.



As of 31st July 2026, the Scheme's NAV is up ~195 times since its inception on 1st February 1994 vs NIFTY 50 TRI, which is up ~ 28 times in the same period*. This amounts to returns of ~18% CAGR for the Scheme vs ~11% CAGR for NIFTY 50 TRI during the same period*.

*Since September 2001 i.e. inception date of NIFTY 50 Hybrid Composite Debt 50:50 Index (Total Returns Index) (Scheme's Benchmark), NAV of HDFC Balanced Advantage Fund is up ~ 81 times vs ~ 16 times for the Scheme's Benchmark - NIFTY 50 Hybrid Composite Debt 50:50 Index (Total Returns Index). Inception date of Scheme: 1st February, 1994. As NIFTY 50 TRI data is not available since inception of the scheme, For periods prior to July 1999, the TRI values have been derived based on the performance of the Nifty 50 Price Index.

Past performance may or may not be sustained in future and is not a guarantee of any future returns. HDFC AMC / HDFC MF is not guaranteeing or assuring any returns on investments in the Scheme. (For complete performance details, please refer page 3 of this document).

1. Performance Snapshot

	3 Years % CAGR	5 Years % CAGR	10 Years % CAGR
HDFC Balanced Advantage Fund - Regular Plan - Growth Option	12.66	14.92	13.35
Benchmark@	7.62	8.22	9.93
Category Average^^	9.27	8.74	9.51

As of 31st July 2026, @Benchmark - NIFTY 50 Hybrid Composite Debt 50:50 Index (Total Returns Index).
^^Number of schemes in the category: 3 years - 28, 5 years - 20, 10 years – 11

Considering the performance of the Scheme, its dynamic equity allocation and portfolio positioning, the Scheme is suited for investors looking for growth of equity and stability of debt, with a medium to long term view.

For scheme and benchmark riskometer, complete performance details, please refer next page of this document.

HDFC Balanced Advantage Fund

A. SIP Performance^ - Regular Plan - Growth Option

	Since Inception*	15 year SIP	10 year SIP	5 year SIP	3 year SIP	1 year SIP
Total Amount Invested (₹ in lacs)	39.00	18.00	12.00	6.00	3.60	1.20
Market Value as on July 31, 2026 (₹ in lacs)$$	1,591.02	57.15	25.24	8.18	3.97	1.22
Returns (%)$$	**18.03**	**14.13**	**14.24**	**12.38**	**6.42**	**3.04**
Benchmark Returns (%)#	**N.A.**	**10.06**	**9.51**	**7.17**	**5.01**	**1.68**
Additional Benchmark Returns (%)##	**12.97**	**12.31**	**11.97**	**8.16**	**4.39**	**-0.61**

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 simulation is for illustrative purposes only and should not be construed as a promise on minimum returns and safeguard of capital. SIP - Systematic Investment Plan.

B. Performance^ - Regular Plan - Growth Option

NAV as on July 31, 2026 ₹526.398 (per unit)

Period	Scheme Returns (%)$$	Benchmark Returns (%)#	Additional Benchmark Returns (%)##	Value of investment of (₹) 10,000		
				Scheme (₹)$$	Benchmark (₹)#	Additional Benchmark (₹)##
Last 1 Year	2.22	1.15	-0.43	10,222	10,115	9,957
Last 3 Years	12.66	7.62	8.56	14,303	12,466	12,798
Last 5 Years	14.92	8.22	10.39	20,057	14,850	16,405
Last 10 Years	13.35	9.93	12.27	35,070	25,790	31,857
Since Inception*	17.60	N.A.	10.84	19,48,179	N.A.	2,84,391

Common notes for the above table A & B: ^Past performance may or may not be sustained in future and is not a guarantee of any future returns. *Inception Date: February 01, 1994. The scheme is co-managed by Mr. Gopal Agrawal (Equity Portfolio) (since July 29, 2022), Mr. Srinivasan Ramamurthy (Equity Portfolio) (since July 29, 2022), Mr. Arun Agarwal (Arbitrage Assets) (since October 6, 2022), Nandita Menezes (Arbitrage Assets) (since March 29, 2025) and Mr. Anil Bamboli (Debt Portfolio) (since July 29, 2022). # NIFTY 50 Hybrid Composite Debt 50:50 Index (Total Returns Index). ## Nifty 50 Index (TRI). $$ All Distributions declared prior to the splitting of the Scheme into IDCW & Growth Options are assumed to be reinvested in the units of the Scheme at the then prevailing NAV (ex-distribution NAV). As NIFTY 50 TRI data is not available since inception of the scheme, additional benchmark performance is calculated using composite CAGR of NIFTY 50 PRI values from February 1, 1994 to June 29, 1999 and TRI values since June 30, 1999. Scheme performance may not strictly be comparable with that of its Additional Benchmark in view of balanced nature of the scheme where a portion of scheme's investments are made in debt instruments. Returns greater than 1 year period are compounded annualized (CAGR). Load is not taken into consideration for computation of performance. Different plans viz. Regular Plan and Direct Plan have a 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. N.A.: Not Available. Returns as on July 31, 2026

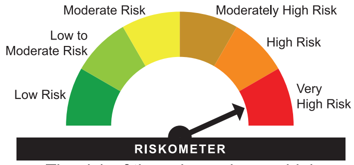
For performance of other funds managed by fund manager, Please click here.

HDFC Balanced Advantage Fund (An open ended balanced advantage fund) is suitable for investors who are seeking*:

- To generate long-term capital appreciation / income
- Investments in a mix of equity and debt 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**
Scheme and Benchmark Riskometer as on July 31, 2026

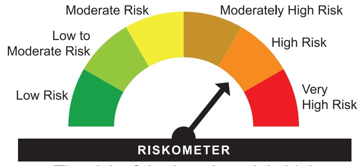
Scheme Riskometer #



The risk of the scheme is very high

Benchmark Riskometer #

NIFTY 50 Hybrid Composite Debt 50:50 Index (Total Returns Index)



The risk of the benchmark is high

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

Date of Release: August 14, 2026

Mission: To be the wealth creator for every Indian

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