

Fund Positioning

HDFC Gilt Fund invests in sovereign securities issued by the Central and State Governments in India across maturities, on the basis of interest rate outlook with a focus on offering credit risk free returns over a medium to long term. Global & Local macroeconomic variables such as growth, inflation, currency & Liquidity are evaluated to arrive at an interest rate outlook & position the portfolio accordingly. The scheme is ideal for those with an investment horizon of more than 18 months.

Investment Objective

To generate credit risk-free returns through investments in sovereign securities issued by the Central Government and/or State Government. There is no assurance that the investment objective of the Scheme will be achieved.

Top 10 Portfolio Holdings (as on August 31, 2026)

Name of Instrument	Industry/Rating	% to NAV
6.9 GOI 2065	Sovereign	15.98
7.34 GOI 2064	Sovereign	11.45
7.3 GOI 2053	Sovereign	10.81
7.18 GOI 2033	Sovereign	6.08
6.94 GOI 2036	Sovereign	4.95
7.18 GOI 2037	Sovereign	4.02
7.25 GOI 2063	Sovereign	4.01
7.27% Gujarat SDL ISD 171225 MAT 171234	Sovereign	3.92
7.24 GOI 2055	Sovereign	2.86
7.64% Gujarat SDL ISD 170124 MAT 170133	Sovereign	2.47

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

Portfolio Classification by Rating Class(%)

Sovereign	84.28
Cash, Cash Equivalents and Net Current Assets	15.72
Average for Month of August, 2026 (in Rs. Crore)	2,033.07

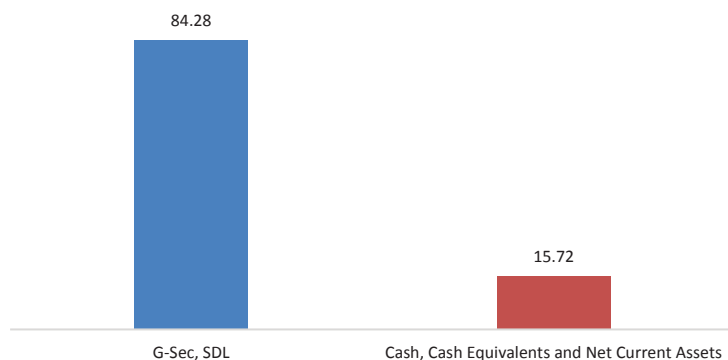
Portfolio Details (as on August 31, 2026)

Residual Maturity*	20.71 Years
Macaulay Duration*	8.44 Years
Annualized Portfolio YTM #*	7.18%

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 August 31, 2026



Fund Features

Category of Scheme	Gilt Fund
Fund Manager*	Anil Bamboli (since September 01, 2007)
Inception Date	July 25, 2001
Benchmark	NIFTY All Duration G-Sec Index
Investment Plans/Options	The Scheme offers Regular Plan and Direct Plan. Each Plan offers following Options: Growth Payout of IDCW Option/Facility and Re investment of IDCW Option/Facility • Normal • Quarterly.
Exit Load^	NIL

* Dedicated fund manager for overseas investments: Mr. Gopal Agrawal (w.e.f- September 01, 2026)

^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) No Exit load will be levied on bonus Units and on units allotted on Re-investment of Income Distribution cum Capital Withdrawal. (iii) No Exit load will be levied on Units allotted in the Target Scheme under the Transfer of Income Distribution cum Capital Withdrawal (IDCW) Plan Facility (TIP Facility). (iv) In case of Systematic Transactions such as Systematic Investment Plan (SIP), Flex Systematic Investment Plan (Flex SIP), Systematic Transfer Plan (STP), HDFC Flex Systematic Transfer Plan (Flex STP), HDFC Swing Systematic Transfer Plan (Swing STP), HDFC Flexindex Plan (Flexindex) etc., Exit Load, if any, prevailing on the date of registration / enrolment shall be levied.

Product Labelling

This product is suitable for investors who are seeking*

- Credit risk free returns over medium to long term
- To generate credit riskfree returns through investments in sovereign securities issued by the Central Government and / or State Government

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

Riskometer as on 31 August, 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)			
Moderate (Class II)			
Relatively High (Class III)	A-III		
A-III – A Scheme with Relatively High Interest Rate Risk and Relatively Low 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 23 September, 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.