FUND FACTS

HDFC Liquid Fund

(An Open ended Liquid Scheme. A Relatively Low Interest Rate Risk and Moderate Credit Risk)

HDFC MUTUAL FUND
BHAROSA APNO KA

October 2026

Fund Positioning

HDFC Liquid Fund is an open ended liquid scheme ideal for parking surplus money pending deployment or for meeting contingencies. The fund invests predominantly in money market and short term debt instruments. The Scheme invests in debt and money market instruments with residual maturity not exceeding 91 days, subject to regulatory changes from time to time.

Investment Objective

To generate income through a portfolio comprising money market and debt instruments. There is no assurance that the investment objective of the Scheme will be achieved.

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

Name of Instrument	Industry/Rating	% to NAV
Union Bank of India	ICRA - A1+ / IND - A1+	9.00
Small Industries Development Bank	CARE - A1+ / CRISIL - A1+	6.09
Reliance Retail ventures Ltd.	CRISIL - A1+	5.22
Bank of Baroda	CARE - A1+ / IND - A1+	4.73
Kotak Securities Ltd.	CRISIL - A1+	4.32
Bank of India	CARE - A1+ / CRISIL - A1+	4.32
91 Days TBILL MAT 171226	Sovereign	4.25
National Bank for Agri & Rural Dev.	ICRA - A1+	4.21
ICICI Securities Ltd	CRISIL - A1+	3.92
91 Days TBILL MAT 031226	Sovereign	3.73

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

Portfolio Classification by Rating Class(%)

Sovereign	19.33
AAA/AAA(SO)/A1+/A1+(SO) & Equivalent	87.14
Alternative Investment Fund Units	0.30
Cash, Cash Equivalents and Net Current Assets	-6.77
Average for Month of September, 2026 (in Rs. Crore)	**74,653.64**

Portfolio Details (as on September 30, 2026)

Residual Maturity*	56 Days
Macaulay Duration*	55 Days
Annualized Portfolio YTM #*	6.39%

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.

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



Fund Features

Category of Scheme	Liquid Fund
Fund Manager*	Swapnil Jangam (since October 6, 2022), Rohan Pillai (w.e.f October 1, 2025)
Inception Date	October 17, 2000
Benchmark	CRISIL Liquid Debt A-I Index
Investment Plans/Options	Plans: Regular Plan, Direct Plan. Under both the plans: Growth and Income Distribution cum Capital Withdrawal (IDCW) option. The Income Distribution cum Capital Withdrawal (IDCW) option offers Daily Income Distribution cum Capital Withdrawal (IDCW) option (Reinvestment facility only) and Weekly and Monthly Income Distribution cum Capital Withdrawal (IDCW) option (with payout and re-investment facility)
Exit Load^	- On investments made on or before October 19, 2019 : **NIL** - On investments (including through existing systematic plan Registrations) made on or after October 20, 2019, as follows:

Units redeemed/switched-out within "X" days from the date of allotment	**Exit load as a % of redemption proceeds**
Day 1	0.0070%
Day 2	0.0065%
Day 3	0.0060%
Day 4	0.0055%
Day 5	0.0050%
Day 6	0.0045%
Day 7 onwards	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 (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.

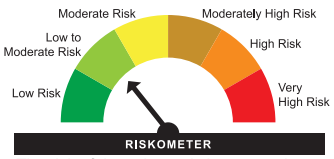
Product Labelling

This product is suitable for investors who are seeking*

- Regular income over short term
- To generate income through a portfolio comprising money market and debt instruments

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

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



The risk of the scheme is low to moderate

Potential Risk Class (Maximum risk the Scheme can take)			
Credit Risk → / Interest Rate Risk ↓	Relatively low (Class A)	Moderate (Class B)	Relatively High (Class C)
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 15 October, 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.

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

Mission: To be the wealth creator for every Indian

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