FUND FACTS

HDFC Floating Interest Rates Fund

(Erstwhile HDFC Floating Rate Debt Fund scheme name changed w.e.f. August 26, 2026.) An open ended debt scheme predominantly investing in floating rate instruments (including fixed rate instruments converted to floating rate exposures using swaps / derivatives) A Relatively High Interest Rate Risk and Moderate Credit Risk

HDFC MUTUAL FUND BHAROSA APNO KA

November 2026

Fund Positioning

HDFC Floating Interest Rates Fund invests predominantly in short term floating rate debt securities, fixed rate debt instruments swapped for floating rate returns, & money market instruments. Currently the scheme is positioned at the shorter end of the yield curve. The ideal investment horizon in this fund is 3-12 months.

Investment Objective

To generate income/capital appreciation through investment in a portfolio comprising substantially of floating rate debt, fixed rate debt instruments swapped for floating rate returns and money market instruments. There is no assurance that the investment objective of the Scheme will be achieved.

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

Company	Industry*	% to NAV
National Bank for Agri & Rural Dev.	CRISIL - AAA / ICRA - AAA	8.57
GOI 2031	Sovereign	7.05
Small Industries Development Bank	CRISIL - AAA	6.04
Bajaj Housing Finance Ltd.	CRISIL - AAA / IND - AAA	5.10
Shivshakti Securitisation Trust	CRISIL - AAA(SO)	4.27
Canara Bank	CRISIL - A1+	4.10
GOI 2034	Sovereign	3.34
Jubilant Beverages Limited	CRISIL - AA	3.16
Power Finance Corporation Ltd.	CRISIL - AAA	3.04
National Housing Bank	CARE - AAA / CRISIL - AAA	2.98

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

Portfolio Classification by Rating Class (%)

Sovereign	11.21
AAA/AAA(SO)/A1+/A1+(SO) & Equivalent	71.24
AA+	8.16
AA/AA-	6.55
Alternative Investment Fund Units	0.32
Cash, Cash Equivalents and Net Current Assets	2.52

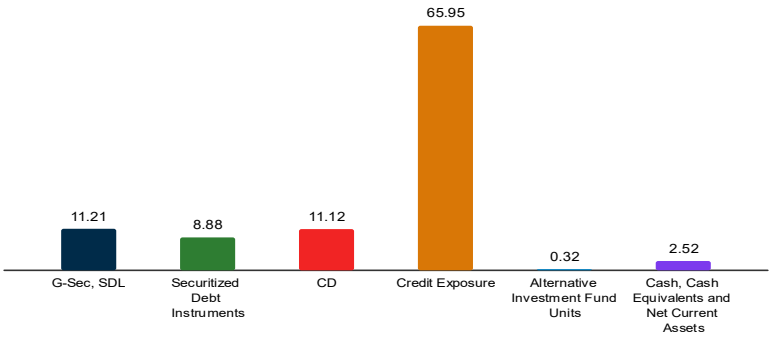
Average for Month of October, 2026 (in Rs. Crore)	15,560.09

Portfolio Details (as on October 31, 2026)

Residual Maturity *	2.44 Years
Macaulay Duration *	1.70 Years
Annualized Portfolio YTM#*	8.13%

#Semi annual YTM has been annualized.
*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 October 31, 2026



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HDFC MUTUAL FUND BHAROSA APNO KA

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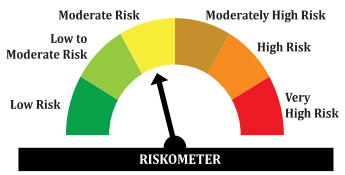
Fund Features

Category of Scheme	FLOATING INTEREST RATES FUND
Fund Manager*	Anil Bamboli (since March 07, 2026)
Inception Date	October 23, 2007
Benchmark	CRISIL Short Duration Debt A-II Index
Investment Plans / Options	Regular Plan, Direct Plan. Under both the Plans: Growth & IDCW Option. The (Daily) IDCW Option offers only Re-investment of IDCW Option. The (Weekly and Monthly) IDCW Option offers following Sub-Options: Payout of IDCW Option; and Re-investment of IDCW Option.
$$ Exit Load	Nil

*Fund manager for overseas investments: Mr. Gopal Agrawal (since 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 and Riskometer

This product is suitable for investors who are seeking*	Riskometer as on October 31, 2026 (current risk as per latest month end portfolio)	Potential Risk Class (Maximum risk the Scheme can take)
• Income over short term • To generate income / capital appreciation through investment in a portfolio comprising substantially of floating rate debt, fixed rate debt instruments swapped for floating rate returns and money market instruments	 *The risk of the scheme is moderate*	
*Investors should consult their financial advisers, if in doubt about whether the product is suitable for them		

Credit Risk → / Interest Rate Risk ↓	Relatively Low (Class A)	Moderate (Class B)	Relatively High (Class C)
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.

Disclaimer: For further details, refer Scheme Information Document and Key Information Memorandum available on www.hdfcfund.com. The views expressed herein are as of 19 November, 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