

## SCHEME PERFORMANCE - DIRECT PLAN - GROWTH OPTION (ANIL BAMBOLI)

HDFC SHORT TERM DEBT FUND		NAV as at October 31, 2025		₹33.8661	
Date	Period	Scheme Returns (%)	Benchmark Returns (%)#	Additional Returns (%)##	Value of ₹10,000 invested (₹) Benchmark (₹)##
Oct 31, 24	Last 1 Year	8.58	8.21	7.66	10,858 10,821 10,766
Oct 31, 22	Last 3 Years	8.28	7.82	8.58	12,699 12,536 12,805
Oct 29, 20	Last 5 Years	6.63	6.08	5.20	13,793 13,439 12,892
Oct 30, 15	Last 10 Years	7.72	7.22	6.56	21,054 20,095 18,883
Jan 01, 13	Since Inception	8.11	7.67	6.63	27,207 25,827 22,789
#CRISIL Short Duration Debt A-II Index ##CRISIL 10 Year Gilt Index. This scheme is managed by Anil Bamboli from June 25, 2010.					

HDFC BANKING AND PSU DEBT FUND		NAV as at October 31, 2025		₹24.5126	
Date	Period	Scheme Returns (%)	Benchmark Returns (%)#	Additional Returns (%)##	Value of ₹10,000 invested (₹) Benchmark (₹)##
Oct 31, 24	Last 1 Year	8.29	7.69	7.66	10,829 10,769 10,766
Oct 31, 22	Last 3 Years	7.97	7.44	8.58	12,590 12,405 12,805
Oct 29, 20	Last 5 Years	6.38	5.72	5.20	13,629 13,215 12,892
Oct 30, 15	Last 10 Years	7.73	7.00	6.56	21,065 19,691 18,883
Mar 26, 14	Since Inception	8.03	7.41	7.24	24,513 22,932 22,511
#NIFTY Banking & PSU Debt Index A-II ##CRISIL 10 Year Gilt Index. This scheme is managed by Anil Bamboli from March 26, 2014.					

HDFC DYNAMIC DEBT FUND		NAV as at October 31, 2025		₹99.4698	
Date	Period	Scheme Returns (%)	Benchmark Returns (%)#	Additional Returns (%)##	Value of ₹10,000 invested (₹) Benchmark (₹)##
Oct 31, 24	Last 1 Year	5.82	7.67	7.66	10,582 10,767 10,766
Oct 31, 22	Last 3 Years	7.78	7.98	8.58	12,522 12,592 12,805
Oct 29, 20	Last 5 Years	6.88	5.86	5.20	13,953 13,299 12,892
Oct 30, 15	Last 10 Years	6.91	7.36	6.56	19,522 20,363 18,883
Jan 01, 13	Since Inception	7.68	7.66	6.63	25,855 25,803 22,789
#NIFTY Composite Debt Index A-III ##CRISIL 10 Year Gilt Index. This scheme is managed by Anil Bamboli from February 16, 2004.					

HDFC GILT FUND		NAV as at October 31, 2025		₹58.6527	
Date	Period	Scheme Returns (%)	Benchmark Returns (%)#	Additional Returns (%)##	Value of ₹10,000 invested (₹) Benchmark (₹)##
Oct 31, 24	Last 1 Year	6.19	6.36	7.66	10,619 10,636 10,766
Oct 31, 22	Last 3 Years	7.81	8.40	8.58	12,535 12,741 12,805
Oct 29, 20	Last 5 Years	5.54	5.85	5.20	13,100 13,297 12,892
Oct 30, 15	Last 10 Years	7.02	7.39	6.56	19,721 20,423 18,883
Jan 01, 13	Since Inception	7.57	7.38	6.63	25,525 24,959 22,789
#NIFTY All Duration G-Sec Index ##CRISIL 10 Year Gilt Index. This scheme is managed by Anil Bamboli from September 1, 2007.					

HDFC INCOME PLUS ARBITRAGE ACTIVE FOF		NAV as at October 31, 2025		₹43.7088	
Date	Period	Scheme Returns (%)	Benchmark Returns (%)#	Additional Returns (%)##	Value of ₹10,000 invested (₹) Benchmark (₹)##
Oct 31, 24	Last 1 Year	1.25	7.15	7.66	10,125 10,715 10,766
Oct 31, 22	Last 3 Years	13.12	7.71	8.58	14,479 12,499 12,805
Oct 30, 20	Last 5 Years	15.71	5.99	5.21	20,759 13,382 12,892
Oct 30, 15	Last 10 Years	12.13	6.66	6.56	31,454 19,066 18,883
Jan 01, 13	Since Inception	11.44	7.11	6.63	40,171 24,151 22,789
#40% NIFTY 50 Arbitrage Index + 60% NIFTY Composite Debt Index (w.e.f. August 30, 2025) ##Crisil 10 Year Gilt Index. Scheme performance may not strictly be comparable with that of its Additional Benchmark in view of the hybrid nature of the scheme where a portion of scheme's investments are made in equity instruments. This scheme is managed by Anil Bamboli from June 28, 2014.					

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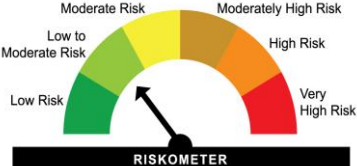







HDFC CHARITY FUND FOR CANCER CURE - 50% IDCW DONATION^		NAV as at October 31, 2025		₹10.4498	
Date	Period	Scheme Returns (%)	Benchmark Returns (%)#	Additional Returns (%)##	Value of ₹10,000 invested (₹) Benchmark (₹)##
Oct 31, 24	Last 1 Year	7.41	8.04	7.66	10,741 10,804 10,766
Aug 14, 23	Since Inception	7.89	7.88	8.27	11,832 11,830 11,927
#NIFTY Medium Duration Debt Index ##CRISIL 10 year Gilt Index. This scheme is managed by Anil Bamboli from August 14, 2023.					

HDFC CHARITY FUND FOR CANCER CURE - 75% IDCW DONATION^		NAV as at October 31, 2025		₹10.4498	
Date	Period	Scheme Returns (%)	Benchmark Returns (%)#	Additional Returns (%)##	Value of ₹10,000 invested (₹) Benchmark (₹)##
Oct 31, 24	Last 1 Year	7.41	8.04	7.66	10,741 10,804 10,766
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#NIFTY Medium Duration Debt Index ##CRISIL 10 year Gilt Index. This scheme is managed by Anil Bamboli from August 14, 2023.					

Past performance may or may not be sustained in future and is not a guarantee of any future returns. Returns greater than 1 year period are compounded annualized (CAGR). 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. Load is not taken into consideration for computation of performance. Since Inception Date = Date of First allotment in the Scheme / Plan. N.A: Not Available

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

# BENCHMARK AND SCHEME RISKOMETERS

NAME AND RISKOMETER OF BENCHMARK	NAME OF SCHEME(S)	RISKOMETER OF THE SCHEME(S)	POTENTIAL RISK CLASS (Maximum risk the Scheme can take)																				
<b>CRISIL Short Duration Debt A-II Index</b>  <b>RISKOMETER</b> <i>The risk of the benchmark is low to moderate</i>	<b>HDFC Short Term Debt Fund</b>	 <b>RISKOMETER</b> <i>The risk of the scheme is moderate</i>	<table border="1"> <tr> <td>Credit Risk →</td><td>Relatively Low (Class A)</td><td>Moderate (Class B)</td><td>Relatively High (Class C)</td></tr> <tr> <td>Interest Rate Risk ↓</td><td></td><td></td><td></td></tr> <tr> <td>Relatively Low (Class I)</td><td></td><td></td><td></td></tr> <tr> <td>Moderate (Class II)</td><td></td><td></td><td></td></tr> <tr> <td>Relatively High (Class III)</td><td></td><td><b>B-III</b></td><td></td></tr> </table> <p><b>B-III - A Scheme with Relatively High Interest Rate Risk and Moderate Credit Risk.</b></p>	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>B-III</b>	
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<b>NIFTY Banking &amp; PSU Debt Index A-II</b>  <b>RISKOMETER</b> <i>The risk of the benchmark is low to moderate</i>	<b>HDFC Banking and PSU Debt Fund</b>	 <b>RISKOMETER</b> <i>The risk of the scheme is moderate</i>	<table border="1"> <tr> <td>Credit Risk →</td><td>Relatively Low (Class A)</td><td>Moderate (Class B)</td><td>Relatively High (Class C)</td></tr> <tr> <td>Interest Rate Risk ↓</td><td></td><td></td><td></td></tr> <tr> <td>Relatively Low (Class I)</td><td></td><td></td><td></td></tr> <tr> <td>Moderate (Class II)</td><td></td><td></td><td></td></tr> <tr> <td>Relatively High (Class III)</td><td></td><td><b>B-III</b></td><td></td></tr> </table> <p><b>B-III - A Scheme with Relatively High Interest Rate Risk and Moderate Credit Risk.</b></p>	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>B-III</b>	
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<b>NIFTY Composite Debt Index A- III</b>  <b>RISKOMETER</b> <i>The risk of the benchmark is moderate</i>	<b>HDFC Dynamic Debt Fund</b>	 <b>RISKOMETER</b> <i>The risk of the scheme is moderate</i>	<table border="1"> <tr> <td>Credit Risk →</td><td>Relatively Low (Class A)</td><td>Moderate (Class B)</td><td>Relatively High (Class C)</td></tr> <tr> <td>Interest Rate Risk ↓</td><td></td><td></td><td></td></tr> <tr> <td>Relatively Low (Class I)</td><td></td><td></td><td></td></tr> <tr> <td>Moderate (Class II)</td><td></td><td></td><td></td></tr> <tr> <td>Relatively High (Class III)</td><td></td><td><b>B-III</b></td><td></td></tr> </table> <p><b>B-III - A Scheme with Relatively High Interest Rate Risk and Moderate Credit Risk.</b></p>	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>B-III</b>	
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## BENCHMARK AND SCHEME RISKOMETERS

<p><b>NIFTY Medium Duration Debt Index</b></p> <p><b>RISKOMETER</b> The risk of the benchmark is moderate</p>	<p><b>HDFC Charity Fund for Cancer Cure - 50% IDCW Donation<sup>A</sup></b></p>	<p><b>RISKOMETER</b> The risk of the scheme is low to moderate</p>	<table border="1"> <tr> <td>Credit Risk →</td><td>Relatively Low (Class A)</td><td>Moderate (Class B)</td><td>Relatively High (Class C)</td></tr> <tr> <td>Interest Rate Risk ↓</td><td></td><td></td><td></td></tr> <tr> <td>Relatively Low (Class I)</td><td></td><td></td><td></td></tr> <tr> <td>Moderate (Class II)</td><td></td><td></td><td></td></tr> <tr> <td>Relatively High (Class III)</td><td><b>A-III</b></td><td></td><td></td></tr> <tr> <td colspan="4"><b>A-III - A Scheme with Relatively High Interest Rate Risk and Relatively Low Credit Risk.</b></td></tr> </table>	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>A-III</b>			<b>A-III - A Scheme with Relatively High Interest Rate Risk and Relatively Low Credit Risk.</b>			
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Benchmark and Scheme Riskometer as on October 31, 2025