



SCHEME PERFORMANCE - DIRECT PLAN - GROWTH OPTION (ANUPAM JOSHI & PRAVEEN JAIN)

HDFC LOW DURATION FUND		NAV as at July 31, 2025		₹63.1325	
Date	Period	Scheme Returns (%)	Benchmark Returns (%)	Additional Returns (%)	Value of ₹10,000 invested
		#	#	#	#
Jul 31, 24	Last 1 Year	8.42	7.79	7.41	10,842
Jul 29, 22	Last 3 Years	7.90	7.33	7.06	12,570
Jul 31, 20	Last 5 Years	6.62	5.76	5.58	13,782
Jul 31, 15	Last 10 Years	7.42	6.72	6.31	20,477
Jan 01, 13	Since Inception	7.76	7.20	6.55	25,608
					23,980
					22,212

#NIFTY Low Duration Debt Index A-I ##CRISIL 1 Year T-Bill Index. This scheme is managed by Anupam Joshi from October 27, 2015 & Praveen Jain from October 6, 2022.

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)																				
<p>NIFTY Low Duration Debt Index A-I</p>  <p>The risk of the benchmark is low to moderate</p>	HDFC Low Duration Fund	 <p>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></td><td>B-III</td><td></td></tr> </table> <p>B-III - A Scheme with Relatively High Interest Rate Risk and Moderate Credit Risk.</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-III	
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-III																					

Benchmark and Scheme Riskometer as on July 31, 2025

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.