

## Benefits of Systematic Investment Plan (SIP) - SIP Performance of Select Schemes - Fund Manager-wise

The Fund offers flexible and convenient Systematic Investment Plan (SIP) facility. To illustrate the advantages of SIP investments, this is how your investments would have grown if you had invested say ₹10,000 systematically on the first Business Day of every month over a period of time.

### CO - MANAGED BY ROHAN PILLAI & SWAPNIL JANGAM

#### HDFC LIQUID FUND

##### SIP PERFORMANCE - Regular plan - Growth Option

	Since Inception SIP	15 year SIP	10 year SIP	5 year SIP	3 year SIP	1 year SIP
Total Amount Invested (₹. in Lacs)	30.10	18.00	12.00	6.00	3.60	1.20
Market Value as on October 31, 2025 (₹. in Lacs)	76.40	29.85	16.25	7.06	4.00	1.24
Returns (%)	6.75	6.42	5.91	6.43	6.88	6.34
Benchmark Returns (%) #	N.A.	6.44	5.99	6.48	6.87	6.30
Additional Benchmark Returns (%) ##	6.20	6.37	6.09	6.38	6.92	6.00

**Past performance may or may not be sustained in future and is not a guarantee of any future returns.**

#CRISIL Liquid Debt A-I Index ##CRISIL 1 Year T-Bill Index. This scheme is managed by Rohan Pillai from October 01, 2025 & Swapnil Jangam from October 6, 2022.

Inception Date: October 17, 2000

#### HDFC OVERNIGHT FUND

##### SIP PERFORMANCE - Regular plan - Growth Option

	Since Inception SIP	15 year SIP	10 year SIP	5 year SIP	3 year SIP	1 year SIP
Total Amount Invested (₹. in Lacs)	28.50	18.00	12.00	6.00	3.60	1.20
Market Value as on October 31, 2025 (₹. in Lacs)	61.08	28.13	15.75	6.96	3.95	1.24
Returns (%)	5.92	5.69	5.31	5.85	6.18	5.63
Benchmark Returns (%) #	N.A.	5.86	5.48	6.03	6.33	5.78
Additional Benchmark Returns (%) ##	6.21	6.37	6.09	6.38	6.92	6.00

**Past performance may or may not be sustained in future and is not a guarantee of any future returns.**

#CRISIL Liquid Overnight Index ##CRISIL 1 Year T-Bill Index. This scheme is managed by Rohan Pillai from October 01, 2025 & Swapnil Jangam from March 01, 2025.





Inception Date: February 06, 2002

CAGR returns are computed after accounting for the cash flow by using XIRR method (investment internal rate of return) for Regular Plan - Growth Option. Load is not taken into consideration for computation of performance. Since Inception Date = Date of First allotment in the Scheme / Plan.

**Disclaimer:** The above investment simulation is for illustrative purposes only and should not be construed as a promise on minimum returns and safeguard of capital. The AMC / Mutual Fund is not guaranteeing or promising or forecasting any returns. SIP does not assure a profit or guarantee protection against a loss in a declining market. **Please refer SIP Enrolment Form or contact nearest ISC for SIP Load Structure and other details.**

N.A. Not Available

## 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>CRISIL Liquid Debt A-I Index</p>  <p>The risk of the benchmark is low to moderate</p>	HDFC Liquid 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><b>B-I</b></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></td><td></td></tr> <tr> <td colspan="4"><b>B-I - A Scheme with Relatively Low Interest Rate Risk and Moderate 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)		<b>B-I</b>		Moderate (Class II)				Relatively High (Class III)				<b>B-I - A Scheme with Relatively Low Interest Rate Risk and Moderate Credit Risk.</b>			
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<p>CRISIL Liquid Overnight Index</p>  <p>The risk of the benchmark is low</p>	HDFC Overnight Fund	 <p>The risk of the scheme is low</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><b>A-I</b></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></td><td></td></tr> <tr> <td colspan="4"><b>A-I - A Scheme with Relatively Low 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)	<b>A-I</b>			Moderate (Class II)				Relatively High (Class III)				<b>A-I - A Scheme with Relatively Low Interest Rate Risk and Relatively Low Credit Risk.</b>			
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Benchmark and Scheme Riskometer as on October 31, 2025