

SCHEME PERFORMANCE - DIRECT PLAN - GROWTH OPTION (SHOBHIT MEHROTRA)

HDFC FLOATING RATE DEBT FUND		NAV as at July 31, 2025		₹51.4430	
Date	Period	Scheme Returns (%)	Benchmark Returns (%)#	Additional Returns (%)##	Value of ₹10,000 invested (₹) # Benchmark (₹)##
Jul 31, 24	Last 1 Year	8.93	8.76	9.88	10,893
Jul 29, 22	Last 3 Years	8.36	7.65	8.69	12,730
Jul 31, 20	Last 5 Years	6.92	6.06	5.33	13,976
Jul 31, 15	Last 10 Years	7.60	7.31	6.85	20,824
Jan 01, 13	Since Inception	7.96	7.70	6.75	26,206
#CRISIL Short Duration Debt A-II Index ##CRISIL 10 Year Gilt Index. This scheme is managed by Shobhit Mehrotra from October 23, 2007.					

HDFC INCOME FUND		NAV as at July 31, 2025		₹64.7574	
Date	Period	Scheme Returns (%)	Benchmark Returns (%)#	Additional Returns (%)##	Value of ₹10,000 invested (₹) # Benchmark (₹)##
Jul 31, 24	Last 1 Year	8.75	9.27	9.88	10,875
Jul 29, 22	Last 3 Years	8.38	8.22	8.69	12,738
Jul 31, 20	Last 5 Years	6.02	5.97	5.33	13,399
Jul 31, 15	Last 10 Years	7.04	7.87	6.85	19,762
Jan 01, 13	Since Inception	7.37	8.01	6.75	24,463
#CRISIL Medium To Long Duration Debt A-III Index ##CRISIL 10 Year Gilt Index. This scheme is managed by Shobhit Mehrotra from September 11, 2007.					

HDFC CREDIT RISK DEBT FUND		NAV as at July 31, 2025		₹26.2207	
Date	Period	Scheme Returns (%)	Benchmark Returns (%)#	Additional Returns (%)##	Value of ₹10,000 invested (₹) # Benchmark (₹)##
Jul 31, 24	Last 1 Year	9.40	8.26	9.88	10,940
Jul 29, 22	Last 3 Years	8.20	8.30	8.69	12,677
Jul 31, 20	Last 5 Years	7.78	7.90	5.33	14,550
Jul 31, 15	Last 10 Years	8.42	8.29	6.85	22,453
Mar 25, 14	Since Inception	8.86	8.54	7.39	26,221
#NIFTY Credit Risk Bond Index B-II ##CRISIL 10 Year Gilt Index. This scheme is managed by Shobhit Mehrotra from March 25, 2014.					

HDFC LONG DURATION DEBT FUND		NAV as at July 31, 2025		₹12.3695	
Date	Period	Scheme Returns (%)	Benchmark Returns (%)#	Additional Returns (%)##	Value of ₹10,000 invested (₹) # Benchmark (₹)##
Jul 31, 24	Last 1 Year	7.04	6.94	9.88	10,704
Jan 20, 23	Since Inception	8.77	8.31	9.20	12,370
#NIFTY Long Duration Debt Index - A-III ##CRISIL 10 Year Gilt Index. This scheme is managed by Shobhit Mehrotra from January 20, 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

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)																								
CRISIL Short Duration Debt A-II Index <i>The risk of the benchmark is low to moderate</i>	HDFC Floating Rate Debt Fund	 <i>The risk of the scheme is low to 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-III</td><td></td></tr> <tr> <td colspan="4">B-III - A Scheme with Relatively High Interest Rate Risk and Moderate Credit Risk.</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-III		B-III - A Scheme with Relatively High Interest Rate Risk and Moderate Credit Risk.			
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CRISIL Medium To Long Duration Debt A-III Index <i>The risk of the benchmark is moderate</i>	HDFC Income Fund	 <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-III</td><td></td></tr> <tr> <td colspan="4">B-III - A Scheme with Relatively High Interest Rate Risk and Moderate Credit Risk.</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-III		B-III - A Scheme with Relatively High Interest Rate Risk and Moderate Credit Risk.			
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NIFTY Long Duration Debt Index - A-III <i>The risk of the benchmark is moderate</i>	HDFC Long Duration Debt Fund	 <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>A-III</td><td></td><td></td></tr> <tr> <td colspan="4">A-III - A Scheme with Relatively High Interest Rate Risk and Relatively Low Credit Risk.</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)	A-III			A-III - A Scheme with Relatively High Interest Rate Risk and Relatively Low Credit Risk.			
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Benchmark and Scheme Riskometer as on July 31, 2025