

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

HDFC FLOATING RATE DEBT FUND		NAV as at September 30, 2025		₹51.8698	
Date	Period	Scheme Returns (%)	Benchmark Returns (%)#	Additional Returns (%)##	Value of ₹10,000 invested (₹) Benchmark (₹)##
Sep 30, 24	Last 1 Year	8.39	8.14	7.05	10,839 10,814 10,705
Sep 30, 22	Last 3 Years	8.14	7.72	8.48	12,648 12,500 12,770
Sep 30, 20	Last 5 Years	6.90	6.21	5.41	13,961 13,516 13,014
Sep 30, 15	Last 10 Years	7.54	7.22	6.50	20,700 20,085 18,779
Jan 01, 13	Since Inception	7.92	7.67	6.63	26,424 25,664 22,672
#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 September 30, 2025		₹64.6085	
Date	Period	Scheme Returns (%)	Benchmark Returns (%)#	Additional Returns (%)##	Value of ₹10,000 invested (₹) Benchmark (₹)##
Sep 30, 24	Last 1 Year	6.06	7.18	7.05	10,606 10,718 10,705
Sep 30, 22	Last 3 Years	7.88	7.96	8.48	12,557 12,587 12,770
Sep 30, 20	Last 5 Years	6.00	6.12	5.41	13,387 13,458 13,014
Sep 30, 15	Last 10 Years	6.70	7.60	6.50	19,145 20,822 18,779
Jan 01, 13	Since Inception	7.25	7.90	6.63	24,407 26,374 22,672
#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 September 30, 2025		₹26.4744	
Date	Period	Scheme Returns (%)	Benchmark Returns (%)#	Additional Returns (%)##	Value of ₹10,000 invested (₹) Benchmark (₹)##
Sep 30, 24	Last 1 Year	8.37	7.69	7.05	10,837 10,769 10,705
Sep 30, 22	Last 3 Years	8.23	8.21	8.48	12,680 12,674 12,770
Sep 30, 20	Last 5 Years	7.79	7.76	5.41	14,555 14,534 13,014
Sep 30, 15	Last 10 Years	8.34	8.19	6.50	22,284 21,977 18,779
Mar 25, 14	Since Inception	8.81	8.48	7.25	26,474 25,562 22,407
#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 September 30, 2025		₹12.2568	
Date	Period	Scheme Returns (%)	Benchmark Returns (%)#	Additional Returns (%)##	Value of ₹10,000 invested (₹) Benchmark (₹)##
Sep 30, 24	Last 1 Year	2.88	3.01	7.05	10,288 10,301 10,705
Jan 20, 23	Since Inception	7.84	7.35	8.48	12,257 12,108 12,455
#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

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)																				
CRISIL Short Duration Debt A-II Index RISKOMETER The risk of the benchmark is low to moderate	HDFC Floating Rate Debt Fund	RISKOMETER The risk of the scheme is moderate	<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> B-III - A Scheme with Relatively High Interest Rate Risk and Moderate Credit Risk.	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																					
CRISIL Medium To Long Duration Debt A-III Index RISKOMETER The risk of the benchmark is moderate	HDFC Income Fund	RISKOMETER The risk of the scheme is moderate	<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> B-III - A Scheme with Relatively High Interest Rate Risk and Moderate Credit Risk.	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																					
NIFTY Credit Risk Bond Index B-II RISKOMETER The risk of the benchmark is moderately high	HDFC Credit Risk Debt Fund	RISKOMETER The risk of the scheme is high	<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></td><td>C-III</td></tr> </table> C-III - A Scheme with Relatively High Interest Rate Risk and Relatively High Credit Risk.	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)			C-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)			C-III																				
NIFTY Long Duration Debt Index - A-III RISKOMETER The risk of the benchmark is moderate	HDFC Long Duration Debt Fund	RISKOMETER The risk of the scheme is moderate	<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> </table> A-III - A Scheme with Relatively High Interest Rate Risk and Relatively Low Credit Risk.	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		
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																						

Benchmark and Scheme Riskometer as on September 30, 2025