

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

HDFC FLOATING RATE DEBT FUND		NAV as at October 31, 2025		₹52.2189	
Date	Period	Scheme Returns (%)	Benchmark Returns (%)#	Additional Returns (%)##	Value of ₹10,000 invested
					Scheme Benchmark Additional (₹) (₹) Benchmark (₹)##
Oct 31, 24	Last 1 Year	8.31	8.21	7.66	10,831 10,821 10,766
Oct 31, 22	Last 3 Years	8.21	7.82	8.58	12,674 12,536 12,805
Oct 29, 20	Last 5 Years	6.83	6.08	5.20	13,919 13,439 12,892
Oct 30, 15	Last 10 Years	7.54	7.22	6.56	20,700 20,095 18,883
Jan 01, 13	Since Inception	7.92	7.67	6.63	26,601 25,827 22,789
#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 October 31, 2025		₹64.8465	
Date	Period	Scheme Returns (%)	Benchmark Returns (%)#	Additional Returns (%)##	Value of ₹10,000 invested
					Scheme Benchmark Additional (₹) (₹) Benchmark (₹)##
Oct 31, 24	Last 1 Year	6.42	7.89	7.66	10,642 10,789 10,766
Oct 31, 22	Last 3 Years	7.87	8.22	8.58	12,555 12,677 12,805
Oct 29, 20	Last 5 Years	5.76	5.89	5.20	13,238 13,317 12,892
Oct 30, 15	Last 10 Years	6.72	7.63	6.56	19,168 20,885 18,883
Jan 01, 13	Since Inception	7.23	7.92	6.63	24,496 26,609 22,789
#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 October 31, 2025		₹26.6942	
Date	Period	Scheme Returns (%)	Benchmark Returns (%)#	Additional Returns (%)##	Value of ₹10,000 invested
					Scheme Benchmark Additional (₹) (₹) Benchmark (₹)##
Oct 31, 24	Last 1 Year	8.55	7.71	7.66	10,855 10,771 10,766
Oct 31, 22	Last 3 Years	8.36	8.24	8.58	12,726 12,685 12,805
Oct 29, 20	Last 5 Years	7.51	7.62	5.20	14,372 14,445 12,892
Oct 30, 15	Last 10 Years	8.31	8.17	6.56	22,244 21,959 18,883
Mar 25, 14	Since Inception	8.82	8.48	7.24	26,694 25,719 22,523
#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 October 31, 2025		₹12.2836	
Date	Period	Scheme Returns (%)	Benchmark Returns (%)#	Additional Returns (%)##	Value of ₹10,000 invested
					Scheme Benchmark Additional (₹) (₹) Benchmark (₹)##
Oct 31, 24	Last 1 Year	3.56	3.48	7.66	10,356 10,348 10,766
Jan 20, 23	Since Inception	7.68	7.30	8.41	12,284 12,166 12,519
#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)																				
<b>CRISIL Short Duration Debt A-II Index</b>  <i>The risk of the benchmark is low to moderate</i>	HDFC Floating Rate 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></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>	
Credit Risk →	Relatively Low (Class A)	Moderate (Class B)	Relatively High (Class C)																				
Interest Rate Risk ↓																							
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Moderate (Class II)																							
Relatively High (Class III)		<b>B-III</b>																					
<b>CRISIL Medium To Long Duration Debt A-III Index</b>  <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>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 Credit Risk Bond Index B-II</b>  <i>The risk of the benchmark is moderately high</i>	HDFC Credit Risk Debt Fund	 <i>The risk of the scheme is high</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></td><td><b>C-III</b></td></tr> </table> <p><b>C-III - A Scheme with Relatively High Interest Rate Risk and Relatively High 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>C-III</b>
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>C-III</b>																				
<b>NIFTY Long Duration Debt Index - A-III</b>  <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><b>A-III</b></td><td></td><td></td></tr> </table> <p><b>A-III - A Scheme with Relatively High Interest Rate Risk and Relatively Low 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>A-III</b>		
Credit Risk →	Relatively Low (Class A)	Moderate (Class B)	Relatively High (Class C)																				
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Relatively High (Class III)	<b>A-III</b>																						

Benchmark and Scheme Riskometer as on October 31, 2025