

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

HDFC FLOATING RATE DEBT FUND		NAV as at October 31, 2025		₹51.1519	
Date	Period	Scheme Returns (%)	Benchmark Returns (%)#	Additional Returns (%)##	Value of ₹10,000 invested (₹) Benchmark (₹)##
Oct 31, 24	Last 1 Year	8.06	8.21	7.66	10,806 10,821 10,766
Oct 31, 22	Last 3 Years	7.96	7.82	8.58	12,587 12,536 12,805
Oct 29, 20	Last 5 Years	6.58	6.08	5.20	13,757 13,439 12,892
Oct 30, 15	Last 10 Years	7.34	7.22	6.56	20,312 20,095 18,883
Oct 23, 07	Since Inception	7.81	7.62	6.57	38,804 37,626 31,505
#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		₹58.5075	
Date	Period	Scheme Returns (%)	Benchmark Returns (%)#	Additional Returns (%)##	Value of ₹10,000 invested (₹) Benchmark (₹)##
Oct 31, 24	Last 1 Year	5.80	7.89	7.66	10,580 10,789 10,766
Oct 31, 22	Last 3 Years	7.05	8.22	8.58	12,272 12,677 12,805
Oct 29, 20	Last 5 Years	4.77	5.89	5.20	12,626 13,317 12,892
Oct 30, 15	Last 10 Years	5.88	7.63	6.56	17,718 20,885 18,883
Sep 11, 00	Since Inception	7.28	8.72	NA	58,508 81,966 NA
#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		₹24.6581	
Date	Period	Scheme Returns (%)	Benchmark Returns (%)#	Additional Returns (%)##	Value of ₹10,000 invested (₹) Benchmark (₹)##
Oct 31, 24	Last 1 Year	7.92	7.71	7.66	10,792 10,771 10,766
Oct 31, 22	Last 3 Years	7.71	8.24	8.58	12,498 12,685 12,805
Oct 29, 20	Last 5 Years	6.87	7.62	5.20	13,949 14,445 12,892
Oct 30, 15	Last 10 Years	7.60	8.17	6.56	20,814 21,959 18,883
Mar 25, 14	Since Inception	8.08	8.48	7.24	24,658 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		₹12.1637	
Date	Period	Scheme Returns (%)	Benchmark Returns (%)#	Additional Returns (%)##	Value of ₹10,000 invested (₹) Benchmark (₹)##
Oct 31, 24	Last 1 Year	3.20	3.48	7.66	10,320 10,348 10,766
Jan 20, 23	Since Inception	7.30	7.30	8.41	12,164 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)																				
<p>CRISIL Short Duration Debt A-II Index</p>  <p>RISKOMETER</p> <p><i>The risk of the benchmark is low to moderate</i></p>	HDFC Floating Rate Debt Fund	 <p>RISKOMETER</p> <p><i>The risk of the scheme is moderate</i></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 ↓																							
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Moderate (Class II)																							
Relatively High (Class III)		B-III																					
<p>CRISIL Medium To Long Duration Debt A-III Index</p>  <p>RISKOMETER</p> <p><i>The risk of the benchmark is moderate</i></p>	HDFC Income Fund	 <p>RISKOMETER</p> <p><i>The risk of the scheme is moderate</i></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	
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<p>NIFTY Credit Risk Bond Index B-II</p>  <p>RISKOMETER</p> <p><i>The risk of the benchmark is moderately high</i></p>	HDFC Credit Risk Debt Fund	 <p>RISKOMETER</p> <p><i>The risk of the scheme is high</i></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></td><td>C-III</td></tr> </table> <p>C-III - A Scheme with Relatively High Interest Rate Risk and Relatively High 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)			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																				
<p>NIFTY Long Duration Debt Index - A-III</p>  <p>RISKOMETER</p> <p><i>The risk of the benchmark is moderate</i></p>	HDFC Long Duration Debt Fund	 <p>RISKOMETER</p> <p><i>The risk of the scheme is moderate</i></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>A-III</td><td></td><td></td></tr> </table> <p>A-III - A Scheme with Relatively High Interest Rate Risk and Relatively Low 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)	A-III		
Credit Risk →	Relatively Low (Class A)	Moderate (Class B)	Relatively High (Class C)																				
Interest Rate Risk ↓																							
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Benchmark and Scheme Riskometer as on October 31, 2025