

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

HDFC FLOATING RATE DEBT FUND		NAV as at July 31, 2025		₹50.4211			
Date	Period	Scheme Returns (%)	Benchmark Returns (%)#	Additional Returns (%)##	Value of ₹10,000 invested (₹)	Scheme Returns (%)	Additional Returns (%)##
Jul 31, 24	Last 1 Year	8.68	8.76	9.88	10,868	10,876	10,988
Jul 29, 22	Last 3 Years	8.11	7.65	8.69	12,643	12,483	12,850
Jul 31, 20	Last 5 Years	6.67	6.06	5.33	13,812	13,425	12,966
Jul 31, 15	Last 10 Years	7.40	7.31	6.85	20,441	20,257	19,416
Oct 23, 07	Since Inception	7.84	7.65	6.65	38,250	37,080	31,441
#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		₹58.5141			
Date	Period	Scheme Returns (%)	Benchmark Returns (%)#	Additional Returns (%)##	Value of ₹10,000 invested (₹)	Scheme Returns (%)	Additional Returns (%)##
Jul 31, 24	Last 1 Year	8.11	9.27	9.88	10,811	10,927	10,988
Jul 29, 22	Last 3 Years	7.47	8.22	8.69	12,419	12,681	12,850
Jul 31, 20	Last 5 Years	5.03	5.97	5.33	12,782	13,366	12,966
Jul 31, 15	Last 10 Years	6.19	7.87	6.85	18,242	21,348	19,416
Sep 11, 00	Since Inception	7.35	8.77	NA	58,514	81,199	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 July 31, 2025		₹24.2568			
Date	Period	Scheme Returns (%)	Benchmark Returns (%)#	Additional Returns (%)##	Value of ₹10,000 invested (₹)	Scheme Returns (%)	Additional Returns (%)##
Jul 31, 24	Last 1 Year	8.76	8.26	9.88	10,876	10,826	10,988
Jul 29, 22	Last 3 Years	7.55	8.30	8.69	12,448	12,711	12,850
Jul 31, 20	Last 5 Years	7.15	7.90	5.33	14,126	14,628	12,966
Jul 31, 15	Last 10 Years	7.69	8.29	6.85	20,983	22,190	19,416
Mar 25, 14	Since Inception	8.11	8.54	7.39	24,257	25,372	22,477
#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		₹12.2596			
Date	Period	Scheme Returns (%)	Benchmark Returns (%)#	Additional Returns (%)##	Value of ₹10,000 invested (₹)	Scheme Returns (%)	Additional Returns (%)##
Jul 31, 24	Last 1 Year	6.67	6.94	9.88	10,667	10,694	10,988
Jan 20, 23	Since Inception	8.39	8.31	9.20	12,260	12,237	12,493
#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 low to 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)																				
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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 ↓																							
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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		
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Benchmark and Scheme Riskometer as on July 31, 2025