SCHEME PERFORMANCE - REGULAR PLAN - GROWTH OPTION (ANIL BAMBOLI)

HDFC DYNAMIC DEBT FUND
NAV as at January 30, 2026 ₹90.3418

Date	Period	Scheme Returns (%)	Benchmark Returns (%)#	Additional Benchmark Returns (%)##	Value of ₹10,000 invested Scheme (₹)	Benchmark (₹)#	Additional Benchmark (₹)##
Jan 31, 25	Last 1 Year	4.07	6.13	5.17	10,405	10,611	10,515
Jan 31, 23	Last 3 Years	6.54	7.44	7.72	12,093	12,403	12,499
Jan 29, 21	Last 5 Years	5.79	5.73	4.99	13,257	13,217	12,762
Jan 29, 16	Last 10 Years	6.23	7.29	6.45	18,304	20,219	18,701
Apr 28, 97	Since Inception	7.95	NA	NA	90,342	NA	NA

#NIFTY Composite Debt Index A- III ##CRISIL 10 Year Gilt Index. This scheme is managed by Anil Bamboli from February 16, 2004.

HDFC SHORT TERM DEBT FUND
NAV as at January 30, 2026 ₹33.025

Date	Period	Scheme Returns (%)	Benchmark Returns (%)#	Additional Benchmark Returns (%)##	Value of ₹10,000 invested Scheme (₹)	Benchmark (₹)#	Additional Benchmark (₹)##
Jan 31, 25	Last 1 Year	7.16	7.23	5.17	10,714	10,721	10,515
Jan 31, 23	Last 3 Years	7.61	7.48	7.72	12,461	12,415	12,499
Jan 29, 21	Last 5 Years	6.11	6.06	4.99	13,459	13,427	12,762
Jan 29, 16	Last 10 Years	7.33	7.14	6.45	20,305	19,947	18,701
Jun 25, 10	Since Inception	7.95	7.59	6.41	33,025	31,316	26,385

#CRISIL Short Duration Debt A-II Index ##CRISIL 10 Year Gilt Index. This scheme is managed by Anil Bamboli from June 25, 2010.

HDFC GILT FUND
NAV as at January 30, 2026 ₹55.8674

Date	Period	Scheme Returns (%)	Benchmark Returns (%)#	Additional Benchmark Returns (%)##	Value of ₹10,000 invested Scheme (₹)	Benchmark (₹)#	Additional Benchmark (₹)##
Jan 31, 25	Last 1 Year	4.33	4.82	5.17	10,432	10,480	10,515
Jan 31, 23	Last 3 Years	6.82	7.73	7.72	12,189	12,503	12,499
Jan 29, 21	Last 5 Years	4.99	5.78	4.99	12,759	13,247	12,762
Jan 29, 16	Last 10 Years	6.73	7.35	6.45	19,203	20,334	18,701
Jul 25, 01	Since Inception	7.26	NA	NA	55,867	NA	NA

#NIFTY All Duration G-Sec Index ##CRISIL 10 Year Gilt Index. This scheme is managed by Anil Bamboli from September 1, 2007.
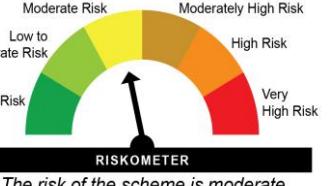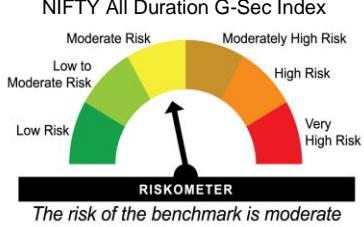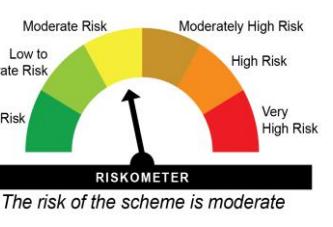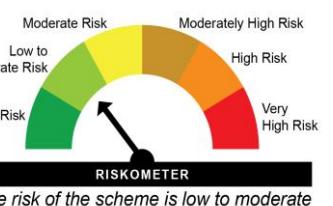
HDFC BANKING AND PSU DEBT FUND
NAV as at January 30, 2026 ₹23.6237

Date	Period	Scheme Returns (%)	Benchmark Returns (%)#	Additional Benchmark Returns (%)##	Value of ₹10,000 invested Scheme (₹)	Benchmark (₹)#	Additional Benchmark (₹)##
Jan 31, 25	Last 1 Year	6.65	6.72	5.17	10,663	10,670	10,515
Jan 31, 23	Last 3 Years	7.18	7.15	7.72	12,313	12,303	12,499
Jan 29, 21	Last 5 Years	5.78	5.69	4.99	13,245	13,190	12,762
Jan 29, 16	Last 10 Years	7.16	6.91	6.45	19,990	19,518	18,701
Mar 26, 14	Since Inception	7.52	7.32	7.08	23,624	23,113	22,510

#NIFTY Banking & PSU Debt Index A-II ##CRISIL 10 Year Gilt Index. This scheme is managed by Anil Bamboli from March 26, 2014.

HDFC CHARITY FUND FOR CANCER CURE - 50% IDCW DONATION^
NAV as at January 30, 2026 ₹10.2121

Date	Period	Scheme Returns (%)	Benchmark Returns (%)#	Additional Benchmark Returns (%)##	Value of ₹10,000 invested Scheme (₹)	Benchmark (₹)#	Additional Benchmark (₹)##
Jan 31, 25	Last 1 Year	6.79	6.55	5.17	10,677	10,653	10,515
Aug 14, 23	Since Inception	7.50	7.19	7.41	11,951	11,868	11,926

#NIFTY Medium Duration Debt Index ##CRISIL 10 year Gilt Index. This scheme is managed by Anil Bamboli from August 14, 2023.

HDFC CHARITY FUND FOR CANCER CURE - 75% IDCW DONATION^
NAV as at January 30, 2026 ₹10.2121

Date	Period	Scheme Returns (%)	Benchmark Returns (%)#	Additional Benchmark Returns (%)##	Value of ₹10,000 invested Scheme (₹)	Benchmark (₹)#	Additional Benchmark (₹)##
Jan 31, 25	Last 1 Year	6.79	6.55	5.17	10,677	10,653	10,515
Aug 14, 23	Since Inception	7.50	7.19	7.41	11,951	11,868	11,926

#NIFTY Medium Duration Debt Index ##CRISIL 10 year Gilt Index. This scheme is managed by Anil Bamboli from August 14, 2023.
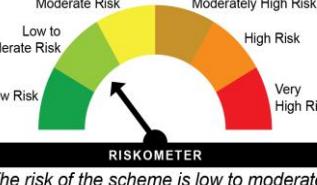
HDFC INCOME PLUS ARBITRAGE ACTIVE FOF
NAV as at January 30, 2026 ₹39.9898

Date	Period	Scheme Returns (%)	Benchmark Returns (%)#	Additional Benchmark Returns (%)##	Value of ₹10,000 invested Scheme (₹)	Benchmark (₹)#	Additional Benchmark (₹)##
Jan 31, 25	Last 1 Year	3.65	5.95	5.17	10,364	10,593	10,515
Jan 31, 23	Last 3 Years	12.13	7.38	7.72	14,100	12,382	12,499
Jan 29, 21	Last 5 Years	12.91	6.00	4.99	18,363	13,385	12,762
Jan 29, 16	Last 10 Years	12.03	6.63	6.45	31,185	19,018	18,701
Feb 06, 12	Since Inception	10.41	7.18	6.62	39,990	26,393	24,507

#40% NIFTY 50 Arbitrage Index (TRI) + 60% NIFTY Composite Debt Index ##Crisil 10 Year Gilt Index. Scheme performance may not strictly be comparable with that of its Additional Benchmark in view of the hybrid nature of the scheme where a portion of scheme's investments are made in equity instruments. This scheme is managed by Anil Bamboli from June 28, 2014.

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)
NIFTY Composite Debt Index A- III *The risk of the benchmark is moderate*	HDFC Dynamic Debt Fund	*The risk of the scheme is moderate*	Credit Risk → / Interest Rate Risk ↓ — Relatively Low (Class A), Moderate (Class B), Relatively High (Class C). Relatively High (Class III): **B-III**. **B-III - A Scheme with Relatively High Interest Rate Risk and Moderate Credit Risk.**
CRISIL Short Duration Debt A-II Index *The risk of the benchmark is low to moderate*	HDFC Short Term Debt Fund	*The risk of the scheme is moderate*	Credit Risk → / Interest Rate Risk ↓ — Relatively Low (Class A), Moderate (Class B), Relatively High (Class C). Relatively High (Class III): **B-III**. **B-III - A Scheme with Relatively High Interest Rate Risk and Moderate Credit Risk.**
NIFTY All Duration G-Sec Index *The risk of the benchmark is moderate*	HDFC Gilt Fund	*The risk of the scheme is moderate*	Credit Risk → / Interest Rate Risk ↓ — Relatively Low (Class A), Moderate (Class B), Relatively High (Class C). Relatively High (Class III): **A-III**. **A-III - A Scheme with Relatively High Interest Rate Risk and Relatively Low Credit Risk.**
NIFTY Banking & PSU Debt Index A-II *The risk of the benchmark is low to moderate*	HDFC Banking and PSU Debt Fund	*The risk of the scheme is moderate*	Credit Risk → / Interest Rate Risk ↓ — Relatively Low (Class A), Moderate (Class B), Relatively High (Class C). Relatively High (Class III): **B-III**. **B-III - A Scheme with Relatively High Interest Rate Risk and Moderate Credit Risk.**
NIFTY Medium Duration Debt Index *The risk of the benchmark is moderate*	HDFC Charity Fund for Cancer Cure - 50% IDCW Donation^	*The risk of the scheme is low to moderate*	Credit Risk → / Interest Rate Risk ↓ — Relatively Low (Class A), Moderate (Class B), Relatively High (Class C). Relatively High (Class III): **A-III**. **A-III - A Scheme with Relatively High Interest Rate Risk and Relatively Low Credit Risk.**

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)
NIFTY Medium Duration Debt Index *The risk of the benchmark is moderate*	HDFC Charity Fund for Cancer Cure - 75% IDCW Donation^	*The risk of the scheme is low to moderate*	A-III - A Scheme with Relatively High Interest Rate Risk and Relatively Low Credit Risk.
40% NIFTY 50 Arbitrage Index (TRI) + 60% NIFTY Composite Debt Index *The risk of the benchmark is low to moderate*	HDFC Income Plus Arbitrage Active FOF	*The risk of the scheme is moderate*	.

Benchmark and Scheme Riskometer as on January 31, 2026

The Potential Risk Class table:

Credit Risk → / Interest Rate Risk ↓	Relatively Low (Class A)	Moderate (Class B)	Relatively High (Class C)
Relatively Low (Class I)			
Moderate (Class II)			
Relatively High (Class III)	A-III		