

SCHEME PERFORMANCE - REGULAR PLAN - GROWTH OPTION
(ANUPAM JOSHI, ARUN AGARWAL, CHIRAG SETALVAD & NANDITA MENEZES)

HDFC RETIREMENT FUND - EQUITY PLAN		NAV as at September 30, 2026 ₹46.474					
Date	Period	Scheme Returns (%)	Benchmark Returns (%)#	Additional Returns (%)##	Value of ₹10,000 invested (₹)	Scheme Benchmark (₹)#	Additional Benchmark (₹)##
Sep 30, 25	Last 1 Year	-7.06	-2.03	-7.09	9,294	9,797	9,291
Sep 29, 23	Last 3 Years	7.21	9.50	6.05	12,327	13,135	11,931
Sep 30, 21	Last 5 Years	10.08	9.04	6.37	16,168	15,418	13,621
Sep 30, 16	Last 10 Years	13.47	12.76	11.47	35,422	33,254	29,635
Feb 25, 16	Since Inception	15.59	14.67	13.14	46,474	42,708	37,029
#NIFTY 500 (Total Returns Index) ##Nifty 50 Index (TRI). This scheme is managed by Anupam Joshi from March 07, 2026, Arun Agarwal from April 1, 2025, Nandita Menezes from April 1, 2025 & Chirag Setalvad from September 01, 2026.							

HDFC RETIREMENT FUND - HYBRID DEBT PLAN		NAV as at September 30, 2026 ₹21.4617					
Date	Period	Scheme Returns (%)	Benchmark Returns (%)#	Additional Returns (%)##	Value of ₹10,000 invested (₹)	Scheme Benchmark (₹)#	Additional Benchmark (₹)##
Sep 30, 25	Last 1 Year	-0.50	0.29	1.33	9,950	10,029	10,133
Sep 29, 23	Last 3 Years	5.28	5.80	6.17	11,672	11,845	11,972
Sep 30, 21	Last 5 Years	5.63	5.44	4.88	13,152	13,036	12,694
Sep 30, 16	Last 10 Years	6.74	7.41	5.52	19,208	20,444	17,125
Feb 26, 16	Since Inception	7.47	8.14	6.18	21,462	22,917	18,883
#NIFTY 50 Hybrid Composite Debt 15:85 Index (Total Returns Index) ##CRISIL 10 Year Gilt Index. Scheme performance may not strictly be comparable with that of its Additional Benchmark in view of hybrid nature of the scheme where a portion of scheme's investments are made in equity instruments. This scheme is managed by Anupam Joshi from March 07, 2026, Arun Agarwal from April 1, 2025, Nandita Menezes from April 1, 2025 & Chirag Setalvad from September 01, 2026.							

HDFC RETIREMENT FUND - HYBRID EQUITY PLAN		NAV as at September 30, 2026 ₹35.766					
Date	Period	Scheme Returns (%)	Benchmark Returns (%)#	Additional Returns (%)##	Value of ₹10,000 invested (₹)	Scheme Benchmark (₹)#	Additional Benchmark (₹)##
Sep 30, 25	Last 1 Year	-6.68	-3.96	-7.09	9,332	9,604	9,291
Sep 29, 23	Last 3 Years	5.54	6.09	6.05	11,760	11,943	11,931
Sep 30, 21	Last 5 Years	7.40	6.12	6.37	14,289	13,462	13,621
Sep 30, 16	Last 10 Years	10.85	10.07	11.47	28,039	26,120	29,635
Feb 25, 16	Since Inception	12.77	11.35	13.14	35,766	31,268	37,029
#NIFTY 50 Hybrid Composite Debt 65:35 Index (Total Returns Index) ##Nifty 50 Index (TRI). Scheme performance may not strictly be comparable with that of its Additional Benchmark in view of hybrid nature of the scheme where a portion of scheme's investments are made in equity instruments. This scheme is managed by Anupam Joshi from March 07, 2026, Arun Agarwal from April 1, 2025, Nandita Menezes from April 1, 2025 & Chirag Setalvad from September 01, 2026.							

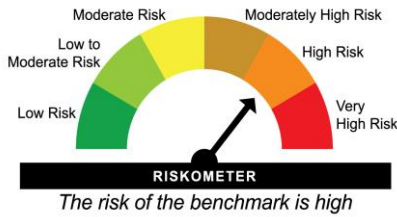
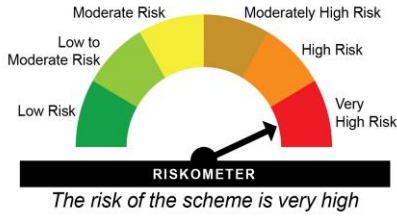
BENCHMARK AND SCHEME RISKOMETERS

NAME AND RISKOMETER OF BENCHMARK	NAME OF SCHEME(S)	RISKOMETER OF THE SCHEME(S)
NIFTY 50 Hybrid Composite Debt 15:85 Index (Total Returns Index)  The risk of the benchmark is moderately high	HDFC Retirement Fund - Hybrid Debt Plan	 The risk of the scheme is moderately high
NIFTY 500 (Total Returns Index)  The risk of the benchmark is very high	HDFC Retirement Fund - Equity Plan	 The risk of the scheme is very high

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.

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NAME AND RISKOMETER OF BENCHMARK	NAME OF SCHEME(S)	RISKOMETER OF THE SCHEME(S)
NIFTY 50 Hybrid Composite Debt 65:35 Index (Total Returns Index)  RISKOMETER The risk of the benchmark is high	HDFC Retirement Fund - Hybrid Equity Plan	 RISKOMETER The risk of the scheme is very high
Benchmark and Scheme Riskometer as on September 30, 2026		

HDFC Mutual Fund: SEBI Registration Number: MF/044/00/6

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