

**SCHEME PERFORMANCE - DIRECT PLAN - GROWTH OPTION  
(ANUPAM JOSHI, ARUN AGARWAL, NANDITA MENEZES & SRINIVASAN RAMAMURTHY)**

HDFC RETIREMENT SAVINGS FUND - EQUITY PLAN		NAV as at May 29, 2026		₹53.913			
Date	Period	Scheme Returns (%)	Benchmark Returns (%)#	Additional Returns (%)##	Value of ₹10,000 invested (₹)	Scheme Benchmark Additional (₹)#	Value of ₹10,000 invested (₹)##
May 30, 25	Last 1 Year	-4.75	0.28	-3.85	9,526	10,028	9,616
May 31, 23	Last 3 Years	12.74	13.92	9.54	14,324	14,778	13,140
May 31, 21	Last 5 Years	14.74	12.49	9.88	19,879	18,007	16,012
May 31, 16	Last 10 Years	16.38	14.03	12.54	45,562	37,165	32,593
Feb 25, 16	Since Inception	17.84	15.43	13.98	53,913	43,618	38,301

#NIFTY 500 (Total Returns Index) ##Nifty 50 Index (TRI). This scheme is managed by Srinivasan Ramamurthy from December 14, 2021, Anupam Joshi from March 07, 2026, Arun Agarwal from April 1, 2025 & Nandita Menezes from April 1, 2025.

HDFC RETIREMENT SAVINGS FUND - HYBRID EQUITY PLAN		NAV as at May 29, 2026		₹41.667			
Date	Period	Scheme Returns (%)	Benchmark Returns (%)#	Additional Returns (%)##	Value of ₹10,000 invested (₹)	Scheme Benchmark Additional (₹)#	Value of ₹10,000 invested (₹)##
May 30, 25	Last 1 Year	-4.33	-2.26	-3.85	9,568	9,774	9,616
May 31, 23	Last 3 Years	10.22	8.37	9.54	13,385	12,723	13,140
May 31, 21	Last 5 Years	10.96	8.46	9.88	16,819	15,009	16,012
May 31, 16	Last 10 Years	13.73	10.92	12.54	36,213	28,195	32,593
Feb 25, 16	Since Inception	14.92	11.94	13.98	41,667	31,828	38,301

#NIFTY 50 Hybrid Composite Debt 65:35 Index (Total Returns Index) ##Nifty 50 Index (TRI). This scheme is managed by Srinivasan Ramamurthy from December 14, 2021, Anupam Joshi from March 07, 2026, Arun Agarwal from April 1, 2025 & Nandita Menezes from April 1, 2025.

HDFC RETIREMENT SAVINGS FUND - HYBRID DEBT PLAN		NAV as at May 29, 2026		₹24.3966			
Date	Period	Scheme Returns (%)	Benchmark Returns (%)#	Additional Returns (%)##	Value of ₹10,000 invested (₹)	Scheme Benchmark Additional (₹)#	Value of ₹10,000 invested (₹)##
May 30, 25	Last 1 Year	0.29	-0.35	-0.03	10,028	9,965	9,997
May 31, 23	Last 3 Years	7.49	6.37	5.99	12,418	12,034	11,906
May 31, 21	Last 5 Years	7.50	6.14	4.72	14,352	13,467	12,593
May 31, 16	Last 10 Years	8.75	7.95	6.04	23,136	21,496	17,972
Feb 26, 16	Since Inception	9.08	8.37	6.29	24,397	22,817	18,705

#NIFTY 50 Hybrid Composite Debt 15:85 Index (Total Returns Index) ##CRISIL 10 Year Gilt Index. This scheme is managed by Srinivasan Ramamurthy from December 14, 2021, Anupam Joshi from March 07, 2026, Arun Agarwal from April 1, 2025 & Nandita Menezes from April 1, 2025.

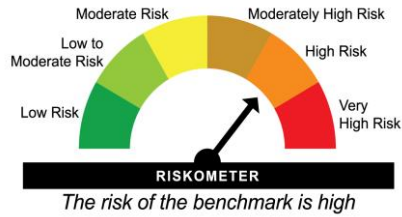
**BENCHMARK AND SCHEME RISKOMETERS**

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

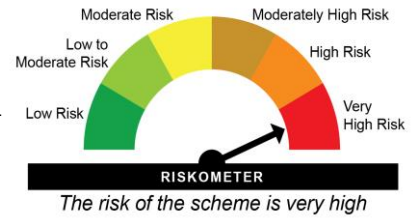
Past performance may or may not be sustained in future and is not a guarantee of any future returns. Returns greater than 1 year period are compounded annualized (CAGR). Different plans viz. Regular Plan and Direct Plan have a different expense structure. The expenses of the Direct Plan under the Scheme 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.

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NIFTY 50 Hybrid Composite Debt 65:35 Index  
(Total Returns Index)



HDFC Retirement Savings Fund - Hybrid Equity Plan



Benchmark and Scheme Riskometer as on May 31, 2026

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