
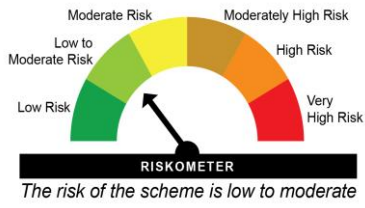


SCHEME PERFORMANCE - REGULAR PLAN - GROWTH OPTION (ANUPAM JOSHI & PRAVEEN JAIN)

HDFC LOW DURATION FUND		NAV as at January 30, 2026		₹59.6172	
Date	Period	SchemeReturns (%)	BenchmarkReturns (%)#	AdditionalReturns (%)##	Value of ₹10,000 invested
					SchemeReturns (%)# BenchmarkReturns (%)##
Jan 31, 25	Last 1 Year	6.82	6.84	5.73	10,680 10,682 10,571
Jan 31, 23	Last 3 Years	7.13	7.27	6.72	12,295 12,344 12,155
Jan 29, 21	Last 5 Years	5.85	5.97	5.64	13,293 13,365 13,160
Jan 29, 16	Last 10 Years	6.66	6.62	6.12	19,063 19,003 18,119
Nov 18, 99	Since Inception	7.05	NA	6.32	59,617 NA 49,819

#NIFTY Low Duration Debt Index A-I ##CRISIL 1 Year T-Bill Index. This scheme is managed by Anupam Joshi from October 27, 2015 & Praveen Jain from October 6, 2022.

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>NIFTY Low Duration Debt Index A-I</p>  <p>The risk of the benchmark is low to moderate</p>	HDFC Low Duration Fund	 <p>The risk of the scheme is low to moderate</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 ↓																							
Relatively Low (Class I)																							
Moderate (Class II)																							
Relatively High (Class III)		B-III																					

Benchmark and Scheme Riskometer as on January 31, 2026

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.