

**SCHEME PERFORMANCE - DIRECT PLAN - GROWTH OPTION
(BHAVYESH DIVECHA & PRAVEEN JAIN)**

| HDFC CREDIT RISK DEBT FUND | | NAV as at May 29, 2026 | | ₹27.5132 | | |
|----------------------------|-----------------|------------------------|------------------------|--------------------------|-------------------------------|---|
| Date | Period | Scheme Returns (%) | Benchmark Returns (%)# | Additional Returns (%)## | Value of ₹10,000 invested (₹) | Additional Value of ₹10,000 invested (₹)# |
| May 30, 25 | Last 1 Year | 6.05 | 3.76 | -0.03 | 10,603 | 10,375 |
| May 31, 23 | Last 3 Years | 7.79 | 6.93 | 5.99 | 12,523 | 12,224 |
| May 31, 21 | Last 5 Years | 7.03 | 6.99 | 4.72 | 14,045 | 14,016 |
| May 31, 16 | Last 10 Years | 8.04 | 7.79 | 6.04 | 21,677 | 21,175 |
| Mar 25, 14 | Since Inception | 8.66 | 8.21 | 6.88 | 27,513 | 26,161 |

#NIFTY Credit Risk Bond Index B-II ##CRISIL 10 Year Gilt Index. This scheme is managed by Praveen Jain from March 07, 2026 & Bhavyesh Divecha from March 07, 2026.

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 Credit Risk Bond Index B-II</p> <p>The risk of the benchmark is moderately high</p> | HDFC Credit Risk Debt Fund | <p>The risk of the scheme is high</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> <tr> <td colspan="4">C-III - A Scheme with Relatively High Interest Rate Risk and Relatively High Credit Risk.</td> </tr> </table> | 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 | C-III - A Scheme with Relatively High Interest Rate Risk and Relatively High Credit Risk. | | | |
| 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 | | | | | | | | | | | | | | | | | | | | | | | | |
| C-III - A Scheme with Relatively High Interest Rate Risk and Relatively High Credit Risk. | | | | | | | | | | | | | | | | | | | | | | | | | | | |

Benchmark and Scheme Riskometer as on May 31, 2026

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

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.