

Benefits of Systematic Investment Plan (SIP) - SIP Performance of Select Schemes - Fund Manager-wise

The Fund offers flexible and convenient Systematic Investment Plan (SIP) facility. To illustrate the advantages of SIP investments, this is how your investments would have grown if you had invested say ₹10,000 systematically on the first Business Day of every month over a period of time.

CO - MANAGED BY BHAVYESH DIVECHA & PRAVEEN JAIN

HDFC CREDIT RISK DEBT FUND

SIP PERFORMANCE - Regular plan - Growth Option

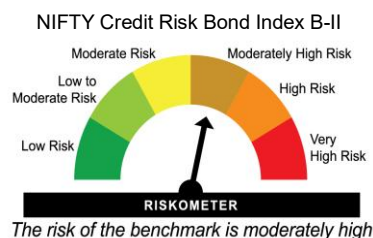
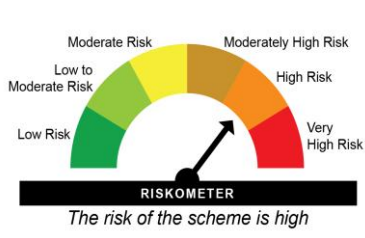
	Since Inception SIP	10 year SIP	5 year SIP	3 year SIP	1 year SIP
Total Amount Invested (₹. in Lacs)	14.50	12.00	6.00	3.60	1.20
Market Value as on March 31, 2026 (₹. in Lacs)	22.98	17.31	7.13	4.01	1.23
Returns (%)	7.33	7.12	6.84	7.10	5.28
Benchmark Returns (%) #	7.81	7.62	7.06	6.58	3.95
Additional Benchmark Returns (%) ##	5.96	5.64	5.59	5.12	-1.30

Past performance may or may not be sustained in future and is not a guarantee of any future returns.

#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.

Inception Date: March 25, 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)																								
 <p>NIFTY Credit Risk Bond Index B-II</p> <p>The risk of the benchmark is moderately high</p>	<p>HDFC Credit Risk Debt Fund</p>	 <p>The risk of the scheme is high</p>	<table border="1" style="width: 100%; border-collapse: collapse;"> <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 style="background-color: #cccccc;">C-III</td> </tr> <tr> <td colspan="4" style="text-align: center; font-size: small;">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.			
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Benchmark and Scheme Riskometer as on March 31, 2026

Assuming ₹10,000 invested systematically on the first Business Day of every month over a period of time.

CAGR returns are computed after accounting for the cash flow by using XIRR method (investment internal rate of return) for Regular Plan - Growth Option.

Load is not taken into consideration for computation of performance. Since Inception Date = Date of First allotment in the Scheme / Plan.

Disclaimer: The above investment simulation is for illustrative purposes only and should not be construed as a promise on minimum returns and safeguard of capital. The AMC / Mutual Fund is not guaranteeing or promising or forecasting any returns. SIP does not assure a profit or guarantee protection against a loss in a declining market.

Please refer SIP Enrolment Form or contact nearest ISC for SIP Load Structure and other details.