

SCHEME PERFORMANCE - REGULAR PLAN - GROWTH OPTION (SHOBHIT MEHROTRA)

HDFC FLOATING RATE DEBT FUND		NAV as at January 30, 2026		₹51.6716	
Date	Period	Scheme Returns (%)	Benchmark Returns (%)#	Additional Returns (%)##	Value of ₹10,000 invested (₹) Benchmark (₹)##
Jan 31, 25	Last 1 Year	7.38	7.23	5.17	10,736 10,721 10,515
Jan 31, 23	Last 3 Years	7.85	7.48	7.72	12,543 12,415 12,499
Jan 29, 21	Last 5 Years	6.47	6.06	4.99	13,685 13,427 12,762
Jan 29, 16	Last 10 Years	7.26	7.14	6.45	20,171 19,947 18,701
Oct 23, 07	Since Inception	7.76	7.56	6.48	39,198 37,931 31,504
#CRISIL Short Duration Debt A-II Index ##CRISIL 10 Year Gilt Index. This scheme is managed by Shobhit Mehrotra from October 23, 2007.					

HDFC INCOME FUND		NAV as at January 30, 2026		₹58.7491	
Date	Period	Scheme Returns (%)	Benchmark Returns (%)#	Additional Returns (%)##	Value of ₹10,000 invested (₹) Benchmark (₹)##
Jan 31, 25	Last 1 Year	4.53	6.16	5.17	10,452 10,615 10,515
Jan 31, 23	Last 3 Years	6.68	7.53	7.72	12,142 12,433 12,499
Jan 29, 21	Last 5 Years	4.60	5.73	4.99	12,525 13,215 12,762
Jan 29, 16	Last 10 Years	6.00	7.52	6.45	17,925 20,665 18,701
Sep 11, 00	Since Inception	7.22	8.64	NA	58,749 82,132 NA
#CRISIL Medium To Long Duration Debt A-III Index ##CRISIL 10 Year Gilt Index. This scheme is managed by Shobhit Mehrotra from September 11, 2007.					

HDFC CREDIT RISK DEBT FUND		NAV as at January 30, 2026		₹24.9097	
Date	Period	Scheme Returns (%)	Benchmark Returns (%)#	Additional Returns (%)##	Value of ₹10,000 invested (₹) Benchmark (₹)##
Jan 31, 25	Last 1 Year	7.39	6.90	5.17	10,737 10,688 10,515
Jan 31, 23	Last 3 Years	7.47	7.84	7.72	12,412 12,541 12,499
Jan 29, 21	Last 5 Years	6.60	7.44	4.99	13,771 14,321 12,762
Jan 29, 16	Last 10 Years	7.53	8.07	6.45	20,676 21,756 18,701
Mar 25, 14	Since Inception	8.00	8.38	7.09	24,901 25,970 22,521
#NIFTY Credit Risk Bond Index B-II ##CRISIL 10 Year Gilt Index. This scheme is managed by Shobhit Mehrotra from March 25, 2014.					

HDFC LONG DURATION DEBT FUND		NAV as at January 30, 2026		₹12.1798	
Date	Period	Scheme Returns (%)	Benchmark Returns (%)#	Additional Returns (%)##	Value of ₹10,000 invested (₹) Benchmark (₹)##
Jan 31, 25	Last 1 Year	2.26	1.43	5.17	10,225 10,143 10,515
Jan 31, 23	Last 3 Years	6.93	6.66	7.72	12,226 12,135 12,499
Jan 20, 23	Since Inception	6.72	6.51	7.69	12,180 12,107 12,518
#NIFTY Long Duration Debt Index - A-III ##CRISIL 10 Year Gilt Index. This scheme is managed by Shobhit Mehrotra from January 20, 2023.					

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.

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>CRISIL Short Duration Debt A-II Index</p> <p>RISKOMETER</p> <p>The risk of the benchmark is low to moderate</p>	HDFC Floating Rate Debt Fund	<p>RISKOMETER</p> <p>The risk of the scheme is 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 ↓																							
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Moderate (Class II)																							
Relatively High (Class III)		B-III																					
<p>CRISIL Medium To Long Duration Debt A-III Index</p> <p>RISKOMETER</p> <p>The risk of the benchmark is moderate</p>	HDFC Income Fund	<p>RISKOMETER</p> <p>The risk of the scheme is 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	
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<p>NIFTY Credit Risk Bond Index B-II</p> <p>RISKOMETER</p> <p>The risk of the benchmark is moderately high</p>	HDFC Credit Risk Debt Fund	<p>RISKOMETER</p> <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> </table> <p>C-III - A Scheme with Relatively High Interest Rate Risk and Relatively High 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)			C-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)			C-III																				
<p>NIFTY Long Duration Debt Index - A-III</p> <p>RISKOMETER</p> <p>The risk of the benchmark is moderate</p>	HDFC Long Duration Debt Fund	<p>RISKOMETER</p> <p>The risk of the scheme is 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>A-III</td><td></td><td></td></tr> </table> <p>A-III - A Scheme with Relatively High Interest Rate Risk and Relatively Low 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)	A-III		
Credit Risk →	Relatively Low (Class A)	Moderate (Class B)	Relatively High (Class C)																				
Interest Rate Risk ↓																							
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Relatively High (Class III)	A-III																						

Benchmark and Scheme Riskometer as on January 31, 2026