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 Benchmark Returns (%)##	Value of ₹10,000 invested Scheme (₹)	Benchmark (₹)#	Additional 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 CREDIT RISK DEBT FUND — NAV as at January 30, 2026 — ₹24.9007

Date	Period	Scheme Returns (%)	Benchmark Returns (%)#	Additional Benchmark Returns (%)##	Value of ₹10,000 invested Scheme (₹)	Benchmark (₹)#	Additional 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 INCOME FUND — NAV as at January 30, 2026 — ₹58.7491

Date	Period	Scheme Returns (%)	Benchmark Returns (%)#	Additional Benchmark Returns (%)##	Value of ₹10,000 invested Scheme (₹)	Benchmark (₹)#	Additional 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 LONG DURATION DEBT FUND — NAV as at January 30, 2026 — ₹12.1798

Date	Period	Scheme Returns (%)	Benchmark Returns (%)#	Additional Benchmark Returns (%)##	Value of ₹10,000 invested Scheme (₹)	Benchmark (₹)#	Additional 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.

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)
CRISIL Short Duration Debt A-II Index *The risk of the benchmark is low to moderate*	HDFC Floating Rate Debt Fund	*The risk of the scheme is moderate*	B-III - A Scheme with Relatively High Interest Rate Risk and Moderate Credit Risk.
CRISIL Medium To Long Duration Debt A-III Index *The risk of the benchmark is moderate*	HDFC Income Fund	*The risk of the scheme is moderate*	B-III - A Scheme with Relatively High Interest Rate Risk and Moderate Credit Risk.
NIFTY Credit Risk Bond Index B-II *The risk of the benchmark is moderately high*	HDFC Credit Risk Debt Fund	*The risk of the scheme is high*	C-III - A Scheme with Relatively High Interest Rate Risk and Relatively High Credit Risk.
NIFTY Long Duration Debt Index - A-III *The risk of the benchmark is moderate*	HDFC Long Duration Debt Fund	*The risk of the scheme is moderate*	A-III - A Scheme with Relatively High Interest Rate Risk and Relatively Low Credit Risk.

Potential Risk Class tables

HDFC Floating Rate Debt Fund

Credit Risk → / Interest Rate Risk ↓	Relatively Low (Class A)	Moderate (Class B)	Relatively High (Class C)
Relatively Low (Class I)			
Moderate (Class II)			
Relatively High (Class III)		B-III	

HDFC Income Fund

Credit Risk → / Interest Rate Risk ↓	Relatively Low (Class A)	Moderate (Class B)	Relatively High (Class C)
Relatively Low (Class I)			
Moderate (Class II)			
Relatively High (Class III)		B-III	

HDFC Credit Risk Debt Fund

Credit Risk → / Interest Rate Risk ↓	Relatively Low (Class A)	Moderate (Class B)	Relatively High (Class C)
Relatively Low (Class I)			
Moderate (Class II)			
Relatively High (Class III)			C-III

HDFC Long Duration Debt Fund

Credit Risk → / Interest Rate Risk ↓	Relatively Low (Class A)	Moderate (Class B)	Relatively High (Class C)
Relatively Low (Class I)			
Moderate (Class II)			
Relatively High (Class III)	A-III		

Benchmark and Scheme Riskometer as on January 31, 2026