

SCHEME PERFORMANCE - DIRECT PLAN - GROWTH OPTION (ANIL BAMBOLI)

HDFC DYNAMIC DEBT FUND		NAV as at December 31, 2025 ₹99.9838				
Date	Period	Scheme Returns	Benchmark (%)	Additional (%)#	Value of ₹10,000 invested Returns (₹)	₹# Benchmark (%)## (₹)##
Dec 31, 24	Last 1 Year	5.45	7.02	6.37	10,545	10,702
Dec 30, 22	Last 3 Years	7.50	7.59	7.90	12,427	12,461
Dec 31, 20	Last 5 Years	6.68	5.71	5.05	13,821	13,201
Dec 31, 15	Last 10 Years	7.02	7.35	6.52	19,724	20,341
Jan 01, 13	Since Inception	7.62	7.60	6.55	25,989	25,935
#NIFTY Composite Debt Index A- III ##CRISIL 10 Year Gilt Index. This scheme is managed by Anil Bamboli from February 16, 2004.						

HDFC CHARITY FUND FOR CANCER CURE - 50% IDCW DONATION^		NAV as at December 31, 2025 ₹10.1702				
Date	Period	Scheme Returns	Benchmark (%)	Additional (%)#	Value of ₹10,000 invested Returns (₹)	₹# Benchmark (%)## (₹)##
Dec 31, 24	Last 1 Year	7.17	7.46	6.37	10,717	10,746
Aug 14, 23	Since Inception	7.58	7.50	7.73	11,902	11,880
#NIFTY Medium Duration Debt Index ##CRISIL 10 year Gilt Index. This scheme is managed by Anil Bamboli from August 14, 2023.						

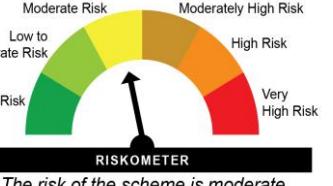
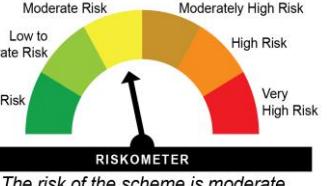
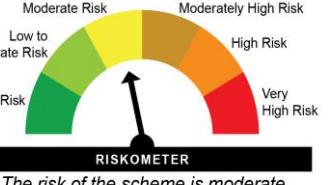
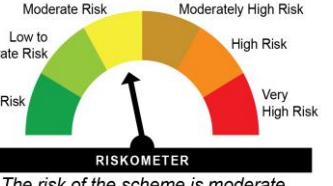
HDFC SHORT TERM DEBT FUND		NAV as at December 31, 2025 ₹34.1311				
Date	Period	Scheme Returns	Benchmark (%)	Additional (%)#	Value of ₹10,000 invested Returns (₹)	₹# Benchmark (%)## (₹)##
Dec 31, 24	Last 1 Year	8.19	7.85	6.37	10,819	10,785
Dec 30, 22	Last 3 Years	8.08	7.60	7.90	12,631	12,462
Dec 31, 20	Last 5 Years	6.51	6.03	5.05	13,712	13,401
Dec 31, 15	Last 10 Years	7.70	7.19	6.52	21,004	20,031
Jan 01, 13	Since Inception	8.06	7.63	6.55	27,420	26,020
#CRISIL Short Duration Debt A-II Index ##CRISIL 10 Year Gilt Index. This scheme is managed by Anil Bamboli from June 25, 2010.						

HDFC GILT FUND		NAV as at December 31, 2025 ₹58.9471				
Date	Period	Scheme Returns	Benchmark (%)	Additional (%)#	Value of ₹10,000 invested Returns (₹)	₹# Benchmark (%)## (₹)##
Dec 31, 24	Last 1 Year	5.58	5.70	6.37	10,558	10,570
Dec 30, 22	Last 3 Years	7.43	7.91	7.90	12,404	12,571
Dec 31, 20	Last 5 Years	5.40	5.73	5.05	13,009	13,217
Dec 31, 15	Last 10 Years	7.15	7.41	6.52	19,957	20,441
Jan 01, 13	Since Inception	7.51	7.33	6.55	25,653	25,096
#NIFTY All Duration G-Sec Index ##CRISIL 10 Year Gilt Index. This scheme is managed by Anil Bamboli from September 1, 2007.						

HDFC BANKING AND PSU DEBT FUND		NAV as at December 31, 2025 ₹24.6773				
Date	Period	Scheme Returns	Benchmark (%)	Additional (%)#	Value of ₹10,000 invested Returns (₹)	₹# Benchmark (%)## (₹)##
Dec 31, 24	Last 1 Year	7.87	7.35	6.37	10,787	10,735
Dec 30, 22	Last 3 Years	7.79	7.25	7.90	12,529	12,340
Dec 31, 20	Last 5 Years	6.23	5.61	5.05	13,531	13,140
Dec 31, 15	Last 10 Years	7.70	6.98	6.52	21,007	19,643
Mar 26, 14	Since Inception	7.97	7.37	7.15	24,677	23,102
#NIFTY Banking & PSU Debt Index A-II ##CRISIL 10 Year Gilt Index. This scheme is managed by Anil Bamboli from March 26, 2014.						

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

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 Composite Debt Index A- III</p>  <p>RISKOMETER The risk of the benchmark is moderate</p>	HDFC Dynamic Debt Fund	 <p>RISKOMETER 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>CRISIL Short Duration Debt A-II Index</p>  <p>RISKOMETER The risk of the benchmark is low to moderate</p>	HDFC Short Term Debt Fund	 <p>RISKOMETER 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 Banking & PSU Debt Index A-II</p>  <p>RISKOMETER The risk of the benchmark is low to moderate</p>	HDFC Banking and PSU Debt Fund	 <p>RISKOMETER 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 Medium Duration Debt Index</p>  <p>RISKOMETER The risk of the benchmark is moderate</p>	HDFC Charity Fund for Cancer Cure - 50% IDCW Donation^	 <p>RISKOMETER 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>A-III</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	
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<p>NIFTY Medium Duration Debt Index</p>  <p>RISKOMETER</p> <p><i>The risk of the benchmark is moderate</i></p>	<p>HDFC Charity Fund for Cancer Cure - 75% IDCW Donation[^]</p>	 <p>RISKOMETER</p> <p><i>The risk of the scheme is low to moderate</i></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		
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<p>40% NIFTY 50 Arbitrage Index (TRI) + 60% NIFTY Composite Debt Index</p>  <p>RISKOMETER</p> <p><i>The risk of the benchmark is low to moderate</i></p>	<p>HDFC Income Plus Arbitrage Active FOF</p>	 <p>RISKOMETER</p> <p><i>The risk of the scheme is moderate</i></p>																					

Benchmark and Scheme Riskometer as on December 31, 2025