

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

HDFC DYNAMIC DEBT FUND		NAV as at December 31, 2025		₹90.26	
Date	Period	Scheme Returns (%)	Benchmark Returns (%)#	Additional Returns (%)##	Value of ₹10,000 invested (₹)#
Dec 31, 24	Last 1 Year	4.67	7.02	6.37	10,467
Dec 30, 22	Last 3 Years	6.62	7.59	7.90	12,126
Dec 31, 20	Last 5 Years	5.76	5.71	5.05	13,232
Dec 31, 15	Last 10 Years	6.20	7.35	6.52	18,257
Apr 28, 97	Since Inception	7.97	NA	NA	90,260
#NIFTY Composite Debt Index A- III ##CRISIL 10 Year Gilt Index. This scheme is managed by Anil Bamboli from February 16, 2004.					

HDFC SHORT TERM DEBT FUND		NAV as at December 31, 2025		₹33.0164	
Date	Period	Scheme Returns (%)	Benchmark Returns (%)#	Additional Returns (%)##	Value of ₹10,000 invested (₹)#
Dec 31, 24	Last 1 Year	7.83	7.85	6.37	10,783
Dec 30, 22	Last 3 Years	7.74	7.60	7.90	12,510
Dec 31, 20	Last 5 Years	6.11	6.03	5.05	13,452
Dec 31, 15	Last 10 Years	7.39	7.19	6.52	20,406
Jun 25, 10	Since Inception	8.00	7.62	6.46	33,016
#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		₹55.878	
Date	Period	Scheme Returns (%)	Benchmark Returns (%)#	Additional Returns (%)##	Value of ₹10,000 invested (₹)#
Dec 31, 24	Last 1 Year	5.12	5.70	6.37	10,512
Dec 30, 22	Last 3 Years	6.97	7.91	7.90	12,245
Dec 31, 20	Last 5 Years	4.94	5.73	5.05	12,730
Dec 31, 15	Last 10 Years	6.70	7.41	6.52	19,132
Jul 25, 01	Since Inception	7.29	NA	NA	55,878
#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		₹23.654	
Date	Period	Scheme Returns (%)	Benchmark Returns (%)#	Additional Returns (%)##	Value of ₹10,000 invested (₹)#
Dec 31, 24	Last 1 Year	7.46	7.35	6.37	10,746
Dec 30, 22	Last 3 Years	7.37	7.25	7.90	12,381
Dec 31, 20	Last 5 Years	5.79	5.61	5.05	13,255
Dec 31, 15	Last 10 Years	7.25	6.98	6.52	20,153
Mar 26, 14	Since Inception	7.59	7.37	7.15	23,654
#NIFTY Banking & PSU Debt Index A-II ##CRISIL 10 Year Gilt Index. This scheme is managed by Anil Bamboli from March 26, 2014.					










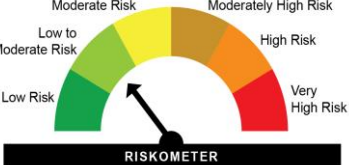
HDFC CHARITY FUND FOR CANCER CURE - 50% IDCW DONATION^		NAV as at December 31, 2025		₹10.1702	
Date	Period	Scheme Returns (%)	Benchmark Returns (%)#	Additional Returns (%)##	Value of ₹10,000 invested (₹)#
Dec 31, 24	Last 1 Year	7.17	7.46	6.37	10,717
Aug 14, 23	Since Inception	7.58	7.50	7.73	11,902
#NIFTY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

HDFC CHARITY FUND FOR CANCER CURE - 75% IDCW DONATION^		NAV as at December 31, 2025		₹10.1702	
Date	Period	Scheme Returns (%)	Benchmark Returns (%)#	Additional Returns (%)##	Value of ₹10,000 invested (₹)#
Dec 31, 24	Last 1 Year	7.17	7.46	6.37	10,717
Aug 14, 23	Since Inception	7.58	7.50	7.73	11,902
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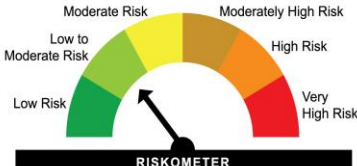

HDFC INCOME PLUS ARBITRAGE ACTIVE FOF		NAV as at December 31, 2025		₹39.9273	
Date	Period	Scheme Returns (%)	Benchmark Returns (%)#	Additional Returns (%)##	Value of ₹10,000 invested (₹)#
Dec 31, 24	Last 1 Year	1.31	6.55	6.37	10,131
Dec 30, 22	Last 3 Years	11.97	7.43	7.90	14,046
Dec 31, 20	Last 5 Years	12.88	5.93	5.05	18,330
Dec 31, 15	Last 10 Years	11.32	6.65	6.52	29,259
Feb 06, 12	Since Inception	10.47	7.21	6.67	39,927
#40% NIFTY 50 Arbitrage Index (TRI) + 60% NIFTY Composite Debt Index ##Crisil 10 Year Gilt Index. Scheme performance may not strictly be comparable with that of its Additional Benchmark in view of the hybrid nature of the scheme where a portion of scheme's investments are made in equity instruments. This scheme is managed by Anil Bamboli from June 28, 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</p> <p>The risk of the benchmark is moderate</p>	HDFC Dynamic 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	
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<p>CRISIL Short Duration Debt A-II Index</p>  <p>RISKOMETER</p> <p>The risk of the benchmark is low to moderate</p>	HDFC Short Term 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	
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Benchmark and Scheme Riskometer as on December 31, 2025