

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

HDFC DYNAMIC DEBT FUND			NAV as at December 31, 2025			₹90.26
Date	Period	Scheme	Benchmark	Additional	Value of ₹10,000 invested	
		Returns	Returns	Benchmark	Scheme	Benchmark
		(%)	(%)#	Returns	(₹)	(₹)##
Dec 31, 24	Last 1 Year	4.67	7.02	6.37	10,467	10,702
Dec 30, 22	Last 3 Years	6.62	7.59	7.90	12,126	12,461
Dec 31, 20	Last 5 Years	5.76	5.71	5.05	13,232	13,201
Dec 31, 15	Last 10 Years	6.20	7.35	6.52	18,257	20,341
Apr 28, 97	Since Inception	7.97	NA	NA	90,260	NA
#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	Benchmark	Additional	Value of ₹10,000 invested	
		Returns	Returns	Benchmark	Scheme	Benchmark
		(%)	(%)#	Returns	(₹)	(₹)##
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			₹33.0164
Date	Period	Scheme	Benchmark	Additional	Value of ₹10,000 invested	
		Returns	Returns	Benchmark	Scheme	Benchmark
		(%)	(%)#	Returns	(₹)	(₹)##
Dec 31, 24	Last 1 Year	7.83	7.85	6.37	10,783	10,785
Dec 30, 22	Last 3 Years	7.74	7.60	7.90	12,510	12,462
Dec 31, 20	Last 5 Years	6.11	6.03	5.05	13,452	13,401
Dec 31, 15	Last 10 Years	7.39	7.19	6.52	20,406	20,031
Jun 25, 10	Since Inception	8.00	7.62	6.46	33,016	31,297
#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	Benchmark	Additional	Value of ₹10,000 invested	
		Returns	Returns	Benchmark	Scheme	Benchmark
		(%)	(%)#	Returns	(₹)	(₹)##
Dec 31, 24	Last 1 Year	5.12	5.70	6.37	10,512	10,570
Dec 30, 22	Last 3 Years	6.97	7.91	7.90	12,245	12,571
Dec 31, 20	Last 5 Years	4.94	5.73	5.05	12,730	13,217
Dec 31, 15	Last 10 Years	6.70	7.41	6.52	19,132	20,441
Jul 25, 01	Since Inception	7.29	NA	NA	55,878	NA
#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	Benchmark	Additional	Value of ₹10,000 invested	
		Returns	Returns	Benchmark	Scheme	Benchmark
		(%)	(%)#	Returns	(₹)	(₹)##
Dec 31, 24	Last 1 Year	7.46	7.35	6.37	10,746	10,735
Dec 30, 22	Last 3 Years	7.37	7.25	7.90	12,381	12,340
Dec 31, 20	Last 5 Years	5.79	5.61	5.05	13,255	13,140
Dec 31, 15	Last 10 Years	7.25	6.98	6.52	20,153	19,643
Mar 26, 14	Since Inception	7.59	7.37	7.15	23,654	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>The risk of the benchmark is moderate</p>	HDFC Dynamic Debt Fund	<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> <tr> <td colspan="4">B-III - A Scheme with Relatively High Interest Rate Risk and Moderate 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)		B-III		B-III - A Scheme with Relatively High Interest Rate Risk and Moderate Credit Risk.			
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<p>CRISIL Short Duration Debt A-II Index</p> <p>The risk of the benchmark is low to moderate</p>	HDFC Short Term Debt Fund	<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> <tr> <td colspan="4">B-III - A Scheme with Relatively High Interest Rate Risk and Moderate 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)		B-III		B-III - A Scheme with Relatively High Interest Rate Risk and Moderate Credit Risk.			
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<p>NIFTY Medium Duration Debt Index</p> <p>The risk of the benchmark is moderate</p>	HDFC Charity Fund for Cancer Cure - 50% IDCW Donation^	<p>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>A-III</td> <td></td> <td></td> </tr> <tr> <td colspan="4">A-III - A Scheme with Relatively High Interest Rate Risk and Relatively Low 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)	A-III			A-III - A Scheme with Relatively High Interest Rate Risk and Relatively Low Credit Risk.			
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BENCHMARK AND SCHEME RISKOMETERS

<p>NIFTY Medium Duration Debt Index</p>  <p>The risk of the benchmark is moderate</p>	<p>HDFC Charity Fund for Cancer Cure - 75% IDCW Donation^</p>	 <p>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>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>The risk of the benchmark is low to moderate</p>	<p>HDFC Income Plus Arbitrage Active FOF</p>	 <p>The risk of the scheme is moderate</p>																					

Benchmark and Scheme Riskometer as on December 31, 2025