

The Fund offers flexible and convenient Systematic Investment Plan (SIP) facility. To illustrate the advantages of SIP investments, this is how your investments would have grown if you had invested say ₹10,000 systematically on the first Business Day of every month over a period of time.

ANIL BAMBOLI

HDFC DYNAMIC DEBT FUND

SIP PERFORMANCE - Regular plan - Growth Option

	Since Inception SIP	15 year SIP	10 year SIP	5 year SIP	3 year SIP	1 year SIP
Total Amount Invested (₹. in Lacs)	34.50	18.00	12.00	6.00	3.60	1.20
Market Value as on December 31, 2025 (₹. in Lacs)	108.99	29.93	16.19	6.96	3.94	1.22
Returns (%)	7.12	6.46	5.84	5.88	5.91	2.93
Benchmark Returns (%) #	N.A.	7.46	6.98	6.76	7.31	5.31
Additional Benchmark Returns (%) ##	N.A.	6.54	6.18	6.56	7.20	3.55

Past performance may or may not be sustained in future and is not a guarantee of any future returns.

#NIFTY Composite Debt Index A- III ##CRISIL 10 Year Gilt Index. This scheme is managed by Anil Bamboli from February 16, 2004.

Inception Date: April 28, 1997

HDFC SHORT TERM DEBT FUND

SIP PERFORMANCE - Regular plan - Growth Option

	Since Inception SIP	15 year SIP	10 year SIP	5 year SIP	3 year SIP	1 year SIP
Total Amount Invested (₹. in Lacs)	18.70	18.00	12.00	6.00	3.60	1.20
Market Value as on December 31, 2025 (₹. in Lacs)	35.08	32.80	17.33	7.17	4.05	1.24
Returns (%)	7.61	7.57	7.14	7.08	7.73	6.67
Benchmark Returns (%) #	7.39	7.36	6.90	6.97	7.63	6.80
Additional Benchmark Returns (%) ##	6.54	6.54	6.18	6.56	7.20	3.55

Past performance may or may not be sustained in future and is not a guarantee of any future returns.

#CRISIL Short Duration Debt A-II Index ##CRISIL 10 Year Gilt Index. This scheme is managed by Anil Bamboli from June 25, 2010.

Inception Date: June 25, 2010

HDFC GILT FUND

SIP PERFORMANCE - Regular plan - Growth Option

	Since Inception SIP	15 year SIP	10 year SIP	5 year SIP	3 year SIP	1 year SIP
Total Amount Invested (₹. in Lacs)	29.40	18.00	12.00	6.00	3.60	1.20
Market Value as on December 31, 2025 (₹. in Lacs)	72.96	30.75	16.34	6.98	3.96	1.22
Returns (%)	6.76	6.79	6.01	6.00	6.28	3.11
Benchmark Returns (%) #	N.A.	7.36	7.02	6.86	7.06	3.59
Additional Benchmark Returns (%) ##	N.A.	6.54	6.18	6.56	7.20	3.55

Past performance may or may not be sustained in future and is not a guarantee of any future returns.

#NIFTY All Duration G-Sec Index ##CRISIL 10 Year Gilt Index. This scheme is managed by Anil Bamboli from September 1, 2007.

Inception Date: July 25, 2001

N.A. Not Available

Assuming ₹10,000 invested systematically on the first Business Day of every month over a period of time.

CAGR returns are computed after accounting for the cash flow by using XIRR method (investment internal rate of return) for Regular Plan - Growth Option.

Load is not taken into consideration for computation of performance. Since Inception Date = Date of First allotment in the Scheme / Plan.

Disclaimer: The above investment simulation is for illustrative purposes only and should not be construed as a promise on minimum returns and safeguard of capital. The AMC / Mutual Fund is not guaranteeing or promising or forecasting any returns. SIP does not assure a profit or guarantee protection against a loss in a declining market.

Please refer SIP Enrolment Form or contact nearest ISC for SIP Load Structure and other details.

HDFC BANKING AND PSU DEBT FUND

SIP PERFORMANCE - Regular plan - Growth Option

	Since Inception SIP	10 year SIP	5 year SIP	3 year SIP	1 year SIP
Total Amount Invested (₹. in Lacs)	14.20	12.00	6.00	3.60	1.20
Market Value as on December 31, 2025 (₹. in Lacs)	21.91	17.08	7.11	4.02	1.24
Returns (%)	7.06	6.86	6.73	7.33	6.15
Benchmark Returns (%) #	6.83	6.67	6.57	7.24	6.29
Additional Benchmark Returns (%) ##	6.39	6.18	6.56	7.20	3.55

Past performance may or may not be sustained in future and is not a guarantee of any future returns.

#NIFTY Banking & PSU Debt Index A-II ##CRISIL 10 Year Gilt Index. This scheme is managed by Anil Bamboli from March 26, 2014.

Inception Date: March 26, 2014

HDFC INCOME PLUS ARBITRAGE ACTIVE FOF

SIP PERFORMANCE - Regular plan - Growth Option

	Since Inception SIP	10 year SIP	5 year SIP	3 year SIP	1 year SIP
Total Amount Invested (₹. in Lacs)	16.70	12.00	6.00	3.60	1.20
Market Value as on December 31, 2025 (₹. in Lacs)	37.92	21.97	7.84	4.07	1.23
Returns (%)	11.03	11.63	10.62	8.19	4.97
Benchmark Returns (%) #	6.81	6.52	6.69	7.01	5.14
Additional Benchmark Returns (%) ##	6.50	6.18	6.56	7.20	3.55

Past performance may or may not be sustained in future and is not a guarantee of any future returns.

#40% NIFTY 50 Arbitrage Index (TRI) + 60% NIFTY Composite Debt Index ##Crisil 10 Year Gilt Index. This scheme is managed by Anil Bamboli from June 28, 2014.

Inception Date: February 06, 2012

N.A. Not Available

CAGR returns are computed after accounting for the cash flow by using XIRR method (investment internal rate of return) for Regular Plan - Growth Option.

Load is not taken into consideration for computation of performance. Since Inception Date = Date of First allotment in the Scheme / Plan.

Disclaimer: The above investment simulation is for illustrative purposes only and should not be construed as a promise on minimum returns and safeguard of capital.

The AMC / Mutual Fund is not guaranteeing or promising or forecasting any returns. SIP does not assure a profit or guarantee protection against a loss in a declining market.

Please refer SIP Enrolment Form or contact nearest ISC for SIP Load Structure and other details.

BENCHMARK AND SCHEME RISKOMETERS

NAME AND RISKOMETER OF BENCHMARK	NAME OF SCHEME(S)	RISKOMETER OF THE SCHEME(S)
<p>NIFTY Composite Debt Index A- III</p> <p>Moderate Risk Moderately High Risk</p> <p>Low to Moderate Risk High Risk</p> <p>Low Risk Very High Risk</p> <p>RISKOMETER</p> <p><i>The risk of the benchmark is moderate</i></p>	HDFC Dynamic Debt Fund	<p>Moderate Risk Moderately High Risk</p> <p>Low to Moderate Risk High Risk</p> <p>Low Risk Very High Risk</p> <p>RISKOMETER</p> <p><i>The risk of the scheme is moderate</i></p>
<p>CRISIL Short Duration Debt A-II Index</p> <p>Moderate Risk Moderately High Risk</p> <p>Low to Moderate Risk High Risk</p> <p>Low Risk Very High Risk</p> <p>RISKOMETER</p> <p><i>The risk of the benchmark is low to moderate</i></p>	HDFC Short Term Debt Fund	<p>Moderate Risk Moderately High Risk</p> <p>Low to Moderate Risk High Risk</p> <p>Low Risk Very High Risk</p> <p>RISKOMETER</p> <p><i>The risk of the scheme is moderate</i></p>
<p>NIFTY All Duration G-Sec Index</p> <p>Moderate Risk Moderately High Risk</p> <p>Low to Moderate Risk High Risk</p> <p>Low Risk Very High Risk</p> <p>RISKOMETER</p> <p><i>The risk of the benchmark is moderate</i></p>	HDFC Gilt Fund	<p>Moderate Risk Moderately High Risk</p> <p>Low to Moderate Risk High Risk</p> <p>Low Risk Very High Risk</p> <p>RISKOMETER</p> <p><i>The risk of the scheme is moderate</i></p>
<p>NIFTY Banking & PSU Debt Index A-II</p> <p>Moderate Risk Moderately High Risk</p> <p>Low to Moderate Risk High Risk</p> <p>Low Risk Very High Risk</p> <p>RISKOMETER</p> <p><i>The risk of the benchmark is low to moderate</i></p>	HDFC Banking and PSU Debt Fund	<p>Moderate Risk Moderately High Risk</p> <p>Low to Moderate Risk High Risk</p> <p>Low Risk Very High Risk</p> <p>RISKOMETER</p> <p><i>The risk of the scheme is moderate</i></p>
<p>40% NIFTY 50 Arbitrage Index (TRI) + 60% NIFTY Composite Debt Index</p> <p>Moderate Risk Moderately High Risk</p> <p>Low to Moderate Risk High Risk</p> <p>Low Risk Very High Risk</p> <p>RISKOMETER</p> <p><i>The risk of the benchmark is low to moderate</i></p>	HDFC Income Plus Arbitrage Active FOF	<p>Moderate Risk Moderately High Risk</p> <p>Low to Moderate Risk High Risk</p> <p>Low Risk Very High Risk</p> <p>RISKOMETER</p> <p><i>The risk of the scheme is moderate</i></p>

Benchmark and Scheme Riskometer as on December 31, 2025