

**SCHEME PERFORMANCE - DIRECT PLAN - GROWTH OPTION
(ANUPAM JOSHI, ARUN AGARWAL, NANDITA MENEZES & SRINIVASAN RAMAMURTHY)**

HDFC RETIREMENT SAVINGS FUND - EQUITY PLAN		NAV as at April 30, 2026		₹54.748		
Date	Period	Scheme Returns (%)	Benchmark Returns (%)#	Additional Returns (%)##	Value of ₹10,000 invested (₹)	Additional Value of ₹10,000 invested (₹)##
Apr 30, 25	Last 1 Year	-0.49	3.96	-0.28	9,951	10,396
Apr 28, 23	Last 3 Years	14.83	15.28	11.18	15,158	15,339
Apr 30, 21	Last 5 Years	17.29	14.03	11.69	22,212	19,289
Apr 29, 16	Last 10 Years	17.02	14.40	13.18	48,206	38,435
Feb 25, 16	Since Inception	18.17	15.56	14.29	54,748	43,623

#NIFTY 500 (Total Returns Index) ##Nifty 50 Index (TRI). This scheme is managed by Srinivasan Ramamurthy from December 14, 2021, Anupam Joshi from March 07, 2026, Arun Agarwal from April 1, 2025 & Nandita Menezes from April 1, 2025.

HDFC RETIREMENT SAVINGS FUND - HYBRID EQUITY PLAN		NAV as at April 30, 2026		₹42.205		
Date	Period	Scheme Returns (%)	Benchmark Returns (%)#	Additional Returns (%)##	Value of ₹10,000 invested (₹)	Additional Value of ₹10,000 invested (₹)##
Apr 30, 25	Last 1 Year	-0.17	0.40	-0.28	9,983	10,040
Apr 28, 23	Last 3 Years	12.03	9.54	11.18	14,074	13,152
Apr 30, 21	Last 5 Years	12.61	9.67	11.69	18,113	15,872
Apr 29, 16	Last 10 Years	14.26	11.35	13.18	37,964	29,331
Feb 25, 16	Since Inception	15.19	12.16	14.29	42,205	32,179

#NIFTY 50 Hybrid Composite Debt 65:35 Index (Total Returns Index) ##Nifty 50 Index (TRI). This scheme is managed by Srinivasan Ramamurthy from December 14, 2021, Anupam Joshi from March 07, 2026, Arun Agarwal from April 1, 2025 & Nandita Menezes from April 1, 2025.

HDFC RETIREMENT SAVINGS FUND - HYBRID DEBT PLAN		NAV as at April 30, 2026		₹24.4708		
Date	Period	Scheme Returns (%)	Benchmark Returns (%)#	Additional Returns (%)##	Value of ₹10,000 invested (₹)	Additional Value of ₹10,000 invested (₹)##
Apr 30, 25	Last 1 Year	2.10	0.99	0.59	10,210	10,099
Apr 28, 23	Last 3 Years	8.21	6.89	6.35	12,677	12,221
Apr 30, 21	Last 5 Years	8.03	6.51	4.78	14,715	13,710
Apr 29, 16	Last 10 Years	8.90	8.09	6.03	23,470	21,775
Feb 26, 16	Since Inception	9.19	8.46	6.30	24,471	22,860

#NIFTY 50 Hybrid Composite Debt 15:85 Index (Total Returns Index) ##CRISIL 10 Year Gilt Index. This scheme is managed by Srinivasan Ramamurthy from December 14, 2021, Anupam Joshi from March 07, 2026, Arun Agarwal from April 1, 2025 & Nandita Menezes from April 1, 2025.

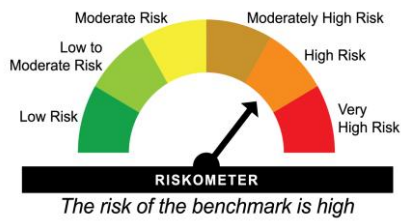
BENCHMARK AND SCHEME RISKOMETERS

NAME AND RISKOMETER OF BENCHMARK	NAME OF SCHEME(S)	RISKOMETER OF THE SCHEME(S)
<p>NIFTY 50 Hybrid Composite Debt 15:85 Index (Total Returns Index)</p> <p>The risk of the benchmark is moderately high</p>	HDFC Retirement Savings Fund - Hybrid Debt Plan	<p>The risk of the scheme is moderately high</p>
<p>NIFTY 500 (Total Returns Index)</p> <p>The risk of the benchmark is very high</p>	HDFC Retirement Savings Fund - Equity Plan	<p>The risk of the scheme is very high</p>

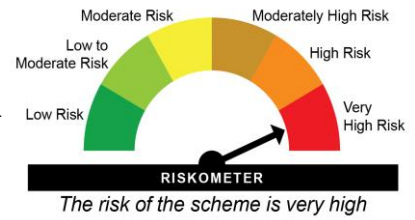
Past performance may or may not be sustained in future and is not a guarantee of any future returns. Returns greater than 1 year period are compounded annualized (CAGR). Different plans viz. Regular Plan and Direct Plan have a different expense structure. The expenses of the Direct Plan under the Scheme 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.

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NIFTY 50 Hybrid Composite Debt 65:35 Index
 (Total Returns Index)



HDFC Retirement
 Savings Fund - Hybrid
 Equity Plan



Benchmark and Scheme Riskometer as on April 30, 2026

HDFC Mutual Fund: SEBI Registration Number: MF/044/00/6