

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

HDFC RETIREMENT SAVINGS FUND - EQUITY PLAN		NAV as at April 30, 2026			₹47.955		
Date	Period	Scheme Returns (%)	Benchmark Returns (%)#	Additional Returns (%)##	Value of ₹10,000 invested (₹)	Scheme Benchmark (₹)#	Additional Benchmark (₹)##
Apr 30, 25	Last 1 Year	-1.51	3.96	-0.28	9,849	10,396	9,972
Apr 28, 23	Last 3 Years	13.60	15.28	11.18	14,676	15,339	13,753
Apr 30, 21	Last 5 Years	15.97	14.03	11.69	20,981	19,289	17,382
Apr 29, 16	Last 10 Years	15.51	14.40	13.18	42,341	38,435	34,537
Feb 25, 16	Since Inception	16.64	15.56	14.29	47,955	43,623	38,971

#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			₹36.859		
Date	Period	Scheme Returns (%)	Benchmark Returns (%)#	Additional Returns (%)##	Value of ₹10,000 invested (₹)	Scheme Benchmark (₹)#	Additional Benchmark (₹)##
Apr 30, 25	Last 1 Year	-1.29	0.40	-0.28	9,871	10,040	9,972
Apr 28, 23	Last 3 Years	10.75	9.54	11.18	13,596	13,152	13,753
Apr 30, 21	Last 5 Years	11.27	9.67	11.69	17,060	15,872	17,382
Apr 29, 16	Last 10 Years	12.76	11.35	13.18	33,275	29,331	34,537
Feb 25, 16	Since Inception	13.67	12.16	14.29	36,859	32,179	38,971

#NIFTY 50 Hybrid Composite Debt 65:35 Index (Total Returns Index) ##Nifty 50 Index (TRI). Scheme performance may not strictly be comparable with that of its Additional Benchmark in view of hybrid nature of the scheme where a portion of scheme's investments are made in equity instruments. 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			₹21.5104		
Date	Period	Scheme Returns (%)	Benchmark Returns (%)#	Additional Returns (%)##	Value of ₹10,000 invested (₹)	Scheme Benchmark (₹)#	Additional Benchmark (₹)##
Apr 30, 25	Last 1 Year	1.00	0.99	0.59	10,100	10,099	10,059
Apr 28, 23	Last 3 Years	7.01	6.89	6.35	12,260	12,221	12,035
Apr 30, 21	Last 5 Years	6.78	6.51	4.78	13,887	13,710	12,628
Apr 29, 16	Last 10 Years	7.53	8.09	6.03	20,685	21,775	17,971
Feb 26, 16	Since Inception	7.81	8.46	6.30	21,510	22,860	18,631



#NIFTY 50 Hybrid Composite Debt 15:85 Index (Total Returns Index) ##CRISIL 10 Year Gilt Index. Scheme performance may not strictly be comparable with that of its Additional Benchmark in view of hybrid nature of the scheme where a portion of scheme's investments are made in equity instruments. 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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<p>NIFTY 50 Hybrid Composite Debt 65:35 Index (Total Returns Index)</p>  <p align="center">RISKOMETER</p> <p align="center"><i>The risk of the benchmark is high</i></p>	<p align="center">HDFC Retirement Savings Fund - Hybrid Equity Plan</p>	 <p align="center">RISKOMETER</p> <p align="center"><i>The risk of the scheme is very high</i></p>
<p>Benchmark and Scheme Riskometer as on April 30, 2026</p>		

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

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

MUTUAL FUND INVESTMENTS ARE SUBJECT TO MARKET RISKS, READ ALL SCHEME RELATED DOCUMENTS CAREFULLY.