

Benefits of Systematic Investment Plan (SIP) - SIP Performance of Select Schemes - Fund Manager-wise

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.

CO - MANAGED BY ANUPAM JOSHI, ARUN AGARWAL, NANDITA MENEZES & SRINIVASAN RAMAMURTHY

HDFC RETIREMENT SAVINGS FUND - EQUITY PLAN

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)	12.30	12.00	6.00	3.60	1.20
Market Value as on April 30, 2026 (₹. in Lacs)	27.54	26.16	7.85	3.84	1.15
Returns (%)	15.01	14.90	10.70	4.22	-7.69
Benchmark Returns (%) #	13.91	13.81	10.97	7.17	-1.01
Additional Benchmark Returns (%) ##	12.26	12.14	8.34	4.60	-6.15

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

#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.

Inception Date: February 25, 2016

HDFC RETIREMENT SAVINGS FUND - HYBRID DEBT PLAN

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)	12.30	12.00	6.00	3.60	1.20
Market Value as on April 30, 2026 (₹. in Lacs)	17.75	17.12	6.97	3.84	1.19
Returns (%)	6.96	6.91	5.95	4.19	-1.10
Benchmark Returns (%) #	7.46	7.40	6.05	4.90	-0.71
Additional Benchmark Returns (%) ##	5.68	5.65	5.65	5.12	-0.52

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

#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.

Inception Date: February 26, 2016

HDFC RETIREMENT SAVINGS FUND - HYBRID EQUITY PLAN

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)	12.30	12.00	6.00	3.60	1.20
Market Value as on April 30, 2026 (₹. in Lacs)	22.78	21.71	7.35	3.78	1.15
Returns (%)	11.55	11.42	8.07	3.26	-7.05
Benchmark Returns (%) #	10.51	10.42	7.51	4.85	-3.74
Additional Benchmark Returns (%) ##	12.26	12.14	8.34	4.60	-6.15

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

#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.

Inception Date: February 25, 2016

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.


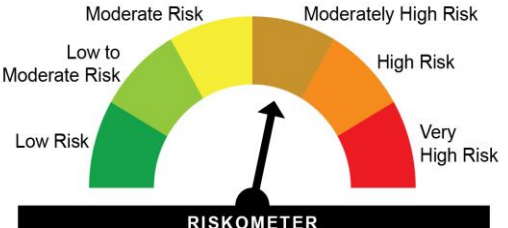

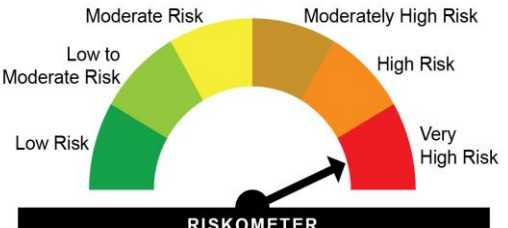
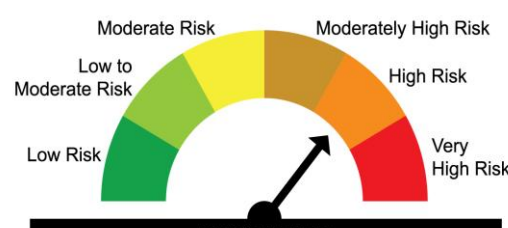
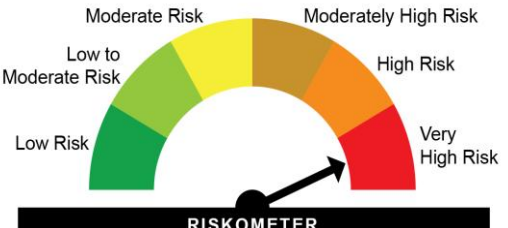
Load is not taken into consideration for computation of performance. Since Inception Date = Date of First allotment in the Scheme / Plan.

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.

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

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>RISKOMETER</p> <p><i>The risk of the benchmark is moderately high</i></p>	<p>HDFC Retirement Savings Fund - Hybrid Debt Plan</p>	 <p>RISKOMETER</p> <p><i>The risk of the scheme is moderately high</i></p>
<p>NIFTY 500 (Total Returns Index)</p>  <p>RISKOMETER</p> <p><i>The risk of the benchmark is very high</i></p>	<p>HDFC Retirement Savings Fund - Equity Plan</p>	 <p>RISKOMETER</p> <p><i>The risk of the scheme is very high</i></p>
<p>NIFTY 50 Hybrid Composite Debt 65:35 Index (Total Returns Index)</p>  <p>RISKOMETER</p> <p><i>The risk of the benchmark is high</i></p>	<p>HDFC Retirement Savings Fund - Hybrid Equity Plan</p>	 <p>RISKOMETER</p> <p><i>The risk of the scheme is very high</i></p>

Benchmark and Scheme Riskometer as on April 30, 2026

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