

**SCHEME PERFORMANCE - DIRECT PLAN - GROWTH OPTION
(BHAVYESH DIVECHA & PRAVEEN JAIN)**

HDFC CREDIT RISK DEBT FUND		NAV as at April 30, 2026		₹27.4404		
Date	Period	Scheme Returns (%)	Benchmark Returns (%)#	Additional Returns (%)##	Value of ₹10,000 invested (₹)	Scheme Benchmark Additional (₹)##
Apr 30, 25	Last 1 Year	6.84	4.76	0.59	10,684	10,476
Apr 28, 23	Last 3 Years	7.95	7.20	6.35	12,589	12,035
Apr 30, 21	Last 5 Years	7.22	7.12	4.78	14,174	14,108
Apr 29, 16	Last 10 Years	8.07	7.87	6.03	21,753	21,350
Mar 25, 14	Since Inception	8.70	8.27	6.89	27,440	26,162

#NIFTY Credit Risk Bond Index B-II ##CRISIL 10 Year Gilt Index. This scheme is managed by Praveen Jain from March 07, 2026 & Bhavyesh Divecha from March 07, 2026.

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 Credit Risk Bond Index B-II</p> <p>The risk of the benchmark is moderately high</p>	HDFC Credit Risk Debt Fund	<p>The risk of the scheme is moderately high</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></td> <td>C-III</td> </tr> </table> <p>C-III - A Scheme with Relatively High Interest Rate Risk and Relatively High 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)			C-III
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)			C-III																				

Benchmark and Scheme Riskometer as on April 30, 2026

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.