

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

HDFC CREDIT RISK DEBT FUND		NAV as at April 30, 2026		₹25.277		
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	6.23	4.76	0.59	10,623	10,476
Apr 28, 23	Last 3 Years	7.31	7.20	6.35	12,366	12,328
Apr 30, 21	Last 5 Years	6.58	7.12	4.78	13,755	14,108
Apr 29, 16	Last 10 Years	7.39	7.87	6.03	20,407	21,350
Mar 25, 14	Since Inception	7.96	8.27	6.89	25,277	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><b>C-III</b></td> </tr> </table> <p><b>C-III - A Scheme with Relatively High Interest Rate Risk and Relatively High Credit Risk.</b></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)			<b>C-III</b>
Credit Risk →	Relatively Low (Class A)	Moderate (Class B)	Relatively High (Class C)																				
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Relatively High (Class III)			<b>C-III</b>																				

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