

## SCHEME PERFORMANCE - DIRECT PLAN - GROWTH OPTION (SHOBHIT MEHROTRA)

HDFC FLOATING RATE DEBT FUND		NAV as at December 31, 2025 ₹52.7013				
Date	Period	Scheme Returns (%)	Benchmark (%)#	Additional Returns (%)##	Value of ₹10,000 invested (₹)	₹10,000 invested (₹)##
Dec 31, 24	Last 1 Year	8.13	7.85	6.37	10,813	10,785
Dec 30, 22	Last 3 Years	8.17	7.60	7.90	12,661	12,462
Dec 31, 20	Last 5 Years	6.73	6.03	5.05	13,851	13,401
Dec 31, 15	Last 10 Years	7.51	7.19	6.52	20,637	20,031
Jan 01, 13	Since Inception	7.89	7.63	6.55	26,847	26,020
#CRISIL Short Duration Debt A-II Index ##CRISIL 10 Year Gilt Index. This scheme is managed by Shobhit Mehrotra from October 23, 2007.						

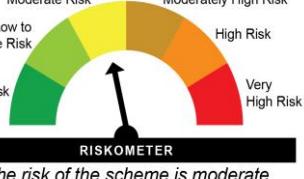
HDFC CREDIT RISK DEBT FUND		NAV as at December 31, 2025 ₹26.9468				
Date	Period	Scheme Returns (%)	Benchmark (%)#	Additional Returns (%)##	Value of ₹10,000 invested (₹)	₹10,000 invested (₹)##
Dec 31, 24	Last 1 Year	8.61	7.51	6.37	10,861	10,751
Dec 30, 22	Last 3 Years	8.23	8.00	7.90	12,684	12,603
Dec 31, 20	Last 5 Years	7.32	7.46	5.05	14,241	14,332
Dec 31, 15	Last 10 Years	8.27	8.14	6.52	22,153	21,881
Mar 25, 14	Since Inception	8.78	8.43	7.15	26,947	25,943
#NIFTY Credit Risk Bond Index B-II ##CRISIL 10 Year Gilt Index. This scheme is managed by Shobhit Mehrotra from March 25, 2014.						

HDFC INCOME FUND		NAV as at December 31, 2025 ₹65.3105				
Date	Period	Scheme Returns (%)	Benchmark (%)#	Additional Returns (%)##	Value of ₹10,000 invested (₹)	₹10,000 invested (₹)##
Dec 31, 24	Last 1 Year	6.14	7.26	6.37	10,614	10,726
Dec 30, 22	Last 3 Years	7.59	7.75	7.90	12,459	12,515
Dec 31, 20	Last 5 Years	5.67	5.75	5.05	13,176	13,225
Dec 31, 15	Last 10 Years	6.84	7.62	6.52	19,394	20,861
Jan 01, 13	Since Inception	7.19	7.86	6.55	24,672	26,749
#CRISIL Medium To Long Duration Debt A-III Index ##CRISIL 10 Year Gilt Index. This scheme is managed by Shobhit Mehrotra from September 11, 2007.						

HDFC LONG DURATION DEBT FUND		NAV as at December 31, 2025 ₹12.3499				
Date	Period	Scheme Returns (%)	Benchmark (%)#	Additional Returns (%)##	Value of ₹10,000 invested (₹)	₹10,000 invested (₹)##
Dec 31, 24	Last 1 Year	3.41	2.63	6.37	10,341	10,263
Jan 20, 23	Since Inception	7.42	6.93	7.97	12,350	12,183
#NIFTY Long Duration Debt Index - A-III ##CRISIL 10 Year Gilt Index. This scheme is managed by Shobhit Mehrotra from January 20, 2023.						

**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

## 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>CRISIL Short Duration Debt A-II Index</p>  <p><b>RISKOMETER</b></p> <p>The risk of the benchmark is low to moderate</p>	HDFC Floating Rate Debt Fund	 <p><b>RISKOMETER</b></p> <p>The risk of the scheme is moderate</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>B-III</b></td> </tr> <tr> <td colspan="4">B-III - A Scheme with Relatively High Interest Rate Risk and Moderate Credit Risk.</td></tr> </table>	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>B-III</b>	B-III - A Scheme with Relatively High Interest Rate Risk and Moderate Credit Risk.			
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Benchmark and Scheme Riskometer as on December 31, 2025