

SCHEME PERFORMANCE - REGULAR PLAN - GROWTH OPTION (SHOBHIT MEHROTRA)

HDFC FLOATING RATE DEBT FUND		NAV as at December 31, 2025		₹51.6046	
Date	Period	Scheme Returns (%)	Benchmark Returns (%)#	Additional Returns (%)##	Value of ₹10,000 invested (₹) Benchmark (₹)##
Dec 31, 24	Last 1 Year	7.88	7.85	6.37	10,788 10,785 10,637
Dec 30, 22	Last 3 Years	7.92	7.60	7.90	12,574 12,462 12,569
Dec 31, 20	Last 5 Years	6.48	6.03	5.05	13,690 13,401 12,795
Dec 31, 15	Last 10 Years	7.30	7.19	6.52	20,246 20,031 18,816
Oct 23, 07	Since Inception	7.79	7.60	6.52	39,147 37,908 31,548
#CRISIL Short Duration Debt A-II Index ##CRISIL 10 Year Gilt Index. This scheme is managed by Shobhit Mehrotra from October 23, 2007.					

HDFC INCOME FUND		NAV as at December 31, 2025		₹58.8683	
Date	Period	Scheme Returns (%)	Benchmark Returns (%)#	Additional Returns (%)##	Value of ₹10,000 invested (₹) Benchmark (₹)##
Dec 31, 24	Last 1 Year	5.51	7.26	6.37	10,551 10,726 10,637
Dec 30, 22	Last 3 Years	6.83	7.75	7.90	12,197 12,515 12,569
Dec 31, 20	Last 5 Years	4.68	5.75	5.05	12,570 13,225 12,795
Dec 31, 15	Last 10 Years	6.01	7.62	6.52	17,942 20,861 18,816
Sep 11, 00	Since Inception	7.25	8.69	NA	58,868 82,396 NA
#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 CREDIT RISK DEBT FUND		NAV as at December 31, 2025		₹24.867	
Date	Period	Scheme Returns (%)	Benchmark Returns (%)#	Additional Returns (%)##	Value of ₹10,000 invested (₹) Benchmark (₹)##
Dec 31, 24	Last 1 Year	7.98	7.51	6.37	10,798 10,751 10,637
Dec 30, 22	Last 3 Years	7.58	8.00	7.90	12,457 12,603 12,569
Dec 31, 20	Last 5 Years	6.68	7.46	5.05	13,820 14,332 12,795
Dec 31, 15	Last 10 Years	7.57	8.14	6.52	20,748 21,881 18,816
Mar 25, 14	Since Inception	8.04	8.43	7.15	24,867 25,943 22,553
#NIFTY Credit Risk Bond Index B-II ##CRISIL 10 Year Gilt Index. This scheme is managed by Shobhit Mehrotra from March 25, 2014.					

HDFC LONG DURATION DEBT FUND		NAV as at December 31, 2025		₹12.2226	
Date	Period	Scheme Returns (%)	Benchmark Returns (%)#	Additional Returns (%)##	Value of ₹10,000 invested (₹) Benchmark (₹)##
Dec 31, 24	Last 1 Year	3.06	2.63	6.37	10,306 10,263 10,637
Jan 20, 23	Since Inception	7.05	6.93	7.97	12,223 12,183 12,536
#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

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)	POTENTIAL RISK CLASS (Maximum risk the Scheme can take)																				
<p>CRISIL Short Duration Debt A-II Index</p> <p>RISKOMETER</p> <p>The risk of the benchmark is low to moderate</p>	HDFC Floating Rate Debt Fund	<p>RISKOMETER</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>B-III</td><td></td></tr> </table> <p>B-III - A Scheme with Relatively High Interest Rate Risk and Moderate 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)		B-III	
Credit Risk →	Relatively Low (Class A)	Moderate (Class B)	Relatively High (Class C)																				
Interest Rate Risk ↓																							
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Moderate (Class II)																							
Relatively High (Class III)		B-III																					
<p>CRISIL Medium To Long Duration Debt A-III Index</p> <p>RISKOMETER</p> <p>The risk of the benchmark is moderate</p>	HDFC Income Fund	<p>RISKOMETER</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>B-III</td><td></td></tr> </table> <p>B-III - A Scheme with Relatively High Interest Rate Risk and Moderate 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)		B-III	
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<p>NIFTY Credit Risk Bond Index B-II</p> <p>RISKOMETER</p> <p>The risk of the benchmark is moderately high</p>	HDFC Credit Risk Debt Fund	<p>RISKOMETER</p> <p>The risk of the scheme is 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																				
<p>NIFTY Long Duration Debt Index - A-III</p> <p>RISKOMETER</p> <p>The risk of the benchmark is moderate</p>	HDFC Long Duration Debt Fund	<p>RISKOMETER</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>A-III</td><td></td><td></td></tr> </table> <p>A-III - A Scheme with Relatively High Interest Rate Risk and Relatively Low 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)	A-III		
Credit Risk →	Relatively Low (Class A)	Moderate (Class B)	Relatively High (Class C)																				
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Benchmark and Scheme Riskometer as on December 31, 2025