

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 Scheme Returns	Value of ₹10,000 invested	
		(%)	(%)#	(%)#	(₹)	₹10,000 invested
Dec 31, 24	Last 1 Year	7.88	7.85	6.37	10,788	10,637
Dec 30, 22	Last 3 Years	7.92	7.60	7.90	12,574	12,569
Dec 31, 20	Last 5 Years	6.48	6.03	5.05	13,690	13,401
Dec 31, 15	Last 10 Years	7.30	7.19	6.52	20,246	20,031
Oct 23, 07	Since Inception	7.79	7.60	6.52	39,147	37,908
#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			₹24.867
Date	Period	Scheme Returns	Benchmark Returns	Additional Scheme Returns	Value of ₹10,000 invested	
		(%)	(%)#	(%)#	(₹)	₹10,000 invested
Dec 31, 24	Last 1 Year	7.98	7.51	6.37	10,798	10,751
Dec 30, 22	Last 3 Years	7.58	8.00	7.90	12,457	12,603
Dec 31, 20	Last 5 Years	6.68	7.46	5.05	13,820	14,332
Dec 31, 15	Last 10 Years	7.57	8.14	6.52	20,748	21,881
Mar 25, 14	Since Inception	8.04	8.43	7.15	24,867	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			₹58.8683
Date	Period	Scheme Returns	Benchmark Returns	Additional Scheme Returns	Value of ₹10,000 invested	
		(%)	(%)#	(%)#	(₹)	₹10,000 invested
Dec 31, 24	Last 1 Year	5.51	7.26	6.37	10,551	10,726
Dec 30, 22	Last 3 Years	6.83	7.75	7.90	12,197	12,515
Dec 31, 20	Last 5 Years	4.68	5.75	5.05	12,570	13,225
Dec 31, 15	Last 10 Years	6.01	7.62	6.52	17,942	20,861
Sep 11, 00	Since Inception	7.25	8.69	NA	58,868	82,396
#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			₹12.2226
Date	Period	Scheme Returns	Benchmark Returns	Additional Scheme Returns	Value of ₹10,000 invested	
		(%)	(%)#	(%)#	(₹)	₹10,000 invested
Dec 31, 24	Last 1 Year	3.06	2.63	6.37	10,306	10,263
Jan 20, 23	Since Inception	7.05	6.93	7.97	12,223	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>The risk of the benchmark is low to moderate</p>	HDFC Floating Rate Debt Fund	<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 ↓																							
Relatively Low (Class I)																							
Moderate (Class II)																							
Relatively High (Class III)		B-III																					
<p>CRISIL Medium To Long Duration Debt A-III Index</p> <p>The risk of the benchmark is moderate</p>	HDFC Income Fund	<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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Relatively High (Class III)		B-III																					
<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 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
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<p>NIFTY Long Duration Debt Index - A-III</p> <p>The risk of the benchmark is moderate</p>	HDFC Long Duration Debt Fund	<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		
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Benchmark and Scheme Riskometer as on December 31, 2025