

## Benefits of Systematic Investment Plan (SIP) - SIP Performance of Select Schemes - Fund Manager-wise

The Fund offers flexible and convenient Systematic Investment Plan (SIP) facility. To illustrate the advantages of SIP investments, this is how your investments would have grown if you had invested say ₹10,000 systematically on the first Business Day of every month over a period of time.

### SHOBHIT MEHROTRA

#### HDFC FLOATING RATE DEBT FUND

##### SIP PERFORMANCE - Regular plan - Growth Option

	Since Inception SIP	15 year SIP	10 year SIP	5 year SIP	3 year SIP	1 year SIP
Total Amount Invested (₹. in Lacs)	21.90	18.00	12.00	6.00	3.60	1.20
Market Value as on December 31, 2025 (₹. in Lacs)	46.26	32.64	17.33	7.22	4.05	1.24
Returns (%)	7.62	7.51	7.14	7.32	7.85	6.98
Benchmark Returns (%) #	7.46	7.36	6.90	6.97	7.63	6.80
Additional Benchmark Returns (%) ##	6.48	6.54	6.18	6.56	7.20	3.55

Past performance may or may not be sustained in future and is not a guarantee of any future returns.

#CRISIL Short Duration Debt A-II Index ##CRISIL 10 Year Gilt Index. This scheme is managed by Shobhit Mehrotra from October 23, 2007.

Inception Date: October 23, 2007

#### HDFC INCOME FUND

##### SIP PERFORMANCE - Regular plan - Growth Option

	Since Inception SIP	15 year SIP	10 year SIP	5 year SIP	3 year SIP	1 year SIP
Total Amount Invested (₹. in Lacs)	30.40	18.00	12.00	6.00	3.60	1.20
Market Value as on December 31, 2025 (₹. in Lacs)	75.96	29.19	15.98	6.95	3.97	1.22
Returns (%)	6.57	6.15	5.58	5.84	6.38	3.58
Benchmark Returns (%) #	7.85	7.70	7.15	6.90	7.51	5.54
Additional Benchmark Returns (%) ##	N.A.	6.54	6.18	6.56	7.20	3.55

Past performance may or may not be sustained in future and is not a guarantee of any future returns.

#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.

Inception Date: September 11, 2000

#### HDFC CREDIT RISK DEBT FUND

##### SIP PERFORMANCE - Regular plan - Growth Option

	Since Inception SIP	10 year SIP	5 year SIP	3 year SIP	1 year SIP
Total Amount Invested (₹. in Lacs)	14.20	12.00	6.00	3.60	1.20
Market Value as on December 31, 2025 (₹. in Lacs)	22.47	17.48	7.18	4.05	1.25
Returns (%)	7.46	7.30	7.12	7.72	7.18
Benchmark Returns (%) #	8.04	7.92	7.60	7.58	6.48
Additional Benchmark Returns (%) ##	6.39	6.18	6.56	7.20	3.55

Past performance may or may not be sustained in future and is not a guarantee of any future returns.

#NIFTY Credit Risk Bond Index B-II ##CRISIL 10 Year Gilt Index. This scheme is managed by Shobhit Mehrotra from March 25, 2014.

Inception Date: March 25, 2014

N.A. Not Available

Assuming ₹10,000 invested systematically on the first Business Day of every month over a period of time.

CAGR returns are computed after accounting for the cash flow by using XIRR method (investment internal rate of return) for Regular Plan - Growth Option.

Load is not taken into consideration for computation of performance. Since Inception Date = Date of First allotment in the Scheme / Plan.

**Disclaimer:** The above investment simulation is for illustrative purposes only and should not be construed as a promise on minimum returns and safeguard of capital. The AMC / Mutual Fund is not guaranteeing or promising or forecasting any returns. SIP does not assure a profit or guarantee protection against a loss in a declining market.

Please refer SIP Enrolment Form or contact nearest ISC for SIP Load Structure and other details.

## HDFC LONG DURATION DEBT FUND

## SIP PERFORMANCE - Regular plan - Growth Option

	Since Inception SIP	1 year SIP
Total Amount Invested (₹. in Lacs)	3.60	1.20
Market Value as on December 31, 2025 (₹. in Lacs)	3.93	1.21
<b>Returns (%)</b>	<b>5.74</b>	<b>1.42</b>
Benchmark Returns (%) #	5.50	0.79
Additional Benchmark Returns (%) ##	7.20	3.55

**Past performance may or may not be sustained in future and is not a guarantee of any future returns.**

#NIFTY Long Duration Debt Index - A-III ##CRISIL 10 Year Gilt Index. This scheme is managed by Shobhit Mehrotra from January 20, 2023.

Inception Date: January 20, 2023

N.A. Not Available








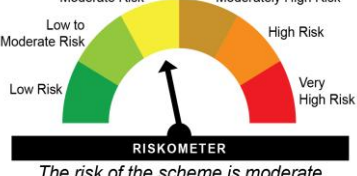
CAGR returns are computed after accounting for the cash flow by using XIRR method (investment internal rate of return) for Regular Plan - Growth Option.

Load is not taken into consideration for computation of performance. Since Inception Date = Date of First allotment in the Scheme / Plan.

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