

## SCHEME PERFORMANCE - REGULAR PLAN - GROWTH OPTION (ANIL BAMBOLI, ARUN AGARWAL, BHAGYESH KAGALKAR, NIRMAN MORAKHIA & SRINIVASAN RAMAMURTHY)

HDFC MULTI-ASSET FUND			NAV as at January 31, 2025			₹66.621
Date	Period	Scheme Returns (%)	Benchmark Returns (%)	Additional Benchmark Returns (%)	Value of ₹10,000 invested (₹)	Additional Benchmark (₹)
Jan 31, 24	Last 1 Year	11.60	11.61	9.55	11,164	10,958
Jan 31, 22	Last 3 Years	12.11	11.69	12.01	14,094	14,058
Jan 31, 20	Last 5 Years	14.30	14.00	15.80	19,521	20,844
Jan 30, 15	Last 10 Years	10.41	11.01	11.66	26,951	30,174
Aug 17, 05	Since Inception	10.23	NA	13.80	66,621	123,988

#65% NIFTY 50 (Total Returns Index) + 25% NIFTY Composite Debt Index + 10% Price of Domestic Gold ##NIFTY 50 (Total Returns Index). This scheme is managed by Srinivasan Ramamurthy from January 13, 2022, Arun Agarwal from August 24, 2020, Anil Bamboli from August 17, 2005, Nirman Morakhia from February 15, 2023 & Bhagyesh Kagalkar from February 02, 2022.

## BENCHMARK AND SCHEME RISKOMETERS

NAME AND RISKOMETER OF BENCHMARK	NAME OF SCHEME(S)	RISKOMETER OF THE SCHEME(S)
<p>65% NIFTY 50 (Total Returns Index) + 25% NIFTY Composite Debt Index + 10% Price of Domestic Gold</p> <p style="text-align: center;"><b>RISKOMETER</b> <i>The risk of the benchmark is high</i></p>	HDFC Multi-Asset Fund	<p style="text-align: center;"><b>RISKOMETER</b> <i>The risk of the scheme is high</i></p>

Benchmark and Scheme Riskometer as on January 31, 2025

**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.**

## SCHEME PERFORMANCE - REGULAR PLAN - GROWTH OPTION (ANIL BAMBOLI, ARUN AGARWAL, GOPAL AGRAWAL, NIRMAN MORAKHIA & SRINIVASAN RAMAMURTHY)

HDFC BALANCED ADVANTAGE FUND			NAV as at January 31, 2025		₹488.845		
Date	Period	Scheme Returns (%)	Benchmark Returns (%)#	Additional Benchmark Returns (%)##	Value of ₹10,000 invested		
					Scheme Returns (₹)	Benchmark Returns (₹)	Additional Benchmark Returns (₹)##
Jan 31, 24	Last 1 Year	10.07	9.23	9.55	11,010	10,925	10,958
Jan 31, 22	Last 3 Years	19.50	9.48	12.01	17,073	13,124	14,058
Jan 31, 20	Last 5 Years	19.64	11.94	15.80	24,532	17,584	20,844
Jan 30, 15	Last 10 Years	13.02	9.97	11.66	34,039	25,894	30,174
Feb 01, 94	Since Inception	18.24	NA	11.201	809,197	NA	268,998

#NIFTY 50 Hybrid Composite Debt 50:50 Index ##NIFTY 50 (Total Returns Index). Scheme performance may not strictly be comparable with that of its Additional Benchmark in view of balanced nature of the scheme where a portion of scheme's investments are made in debt instruments. \$\$ All Distributions declared prior to the splitting of the Scheme into IDCW & Growth Options are assumed to be reinvested in the units of the Scheme at the then prevailing NAV (ex-distribution) NAV. As NIFTY 50 TRI data is not available since inception of the scheme, additional benchmark performance is calculated using composite CAGR of NIFTY 50 PRI values from February 1, 1994 to June 29, 1999 and TRI values since June 30, 1999. This scheme is managed by Gopal Agrawal from July 29, 2022, Srinivasan Ramamurthy from July 29, 2022, Arun Agarwal from October 6, 2022, Nirman Morakhia from February 15, 2023 & Anil Bamboli from July 29, 2022.

## BENCHMARK AND SCHEME RISKOMETERS

NAME AND RISKOMETER OF BENCHMARK	NAME OF SCHEME(S)	RISKOMETER OF THE SCHEME(S)
<p>NIFTY 50 Hybrid Composite Debt 50:50 Index</p> <p><b>RISKOMETER</b> <i>The risk of the benchmark is high</i></p>	HDFC Balanced Advantage Fund	<p><b>RISKOMETER</b> <i>The risk of the scheme is very high</i></p>

Benchmark and Scheme Riskometer as on January 31, 2025

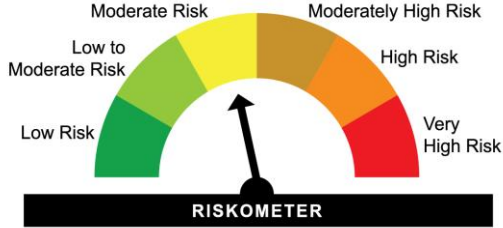

**Past performance may or may not be sustained in future and is not a guarantee of any future returns.** Returns greater than 1 year period are compounded annualized (CAGR). Different plans viz. Regular Plan and Direct Plan have a different expense structure. The expenses of the Direct Plan under the 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.**

## SCHEME PERFORMANCE - REGULAR PLAN - GROWTH OPTION (ANIL BAMBOLI, ARUN AGARWAL, NIRMAN MORAKHIA & SRINIVASAN RAMAMURTHY)

HDFC EQUITY SAVINGS FUND		NAV as at January 31, 2025		₹63.091			
Date	Period	Scheme Returns (%)	Benchmark Returns (%)#	Additional Returns (%)##	Value of ₹10,000 invested		
					Scheme Returns (₹)#	Benchmark Returns (₹)#	Additional Benchmark (₹)##
Jan 31, 24	Last 1 Year	7.62	8.63	9.77	10,764	10,866	10,980
Jan 31, 22	Last 3 Years	9.22	8.70	6.62	13,033	12,846	12,121
Jan 31, 20	Last 5 Years	10.94	9.89	5.77	16,812	16,034	13,244
Jan 30, 15	Last 10 Years	9.19	8.62	6.55	24,112	22,892	18,868
Sep 17, 04	Since Inception	9.46	NA	6.04	63,091	NA	33,071
#NIFTY Equity Savings Index ##CRISIL 10 Year Gilt Index. This scheme is managed by Srinivasan Ramamurthy from December 14, 2021, Anil Bamboli from September 17, 2004, Arun Agarwal from August 24, 2020 & Nirman Morakhia from February 15, 2023.							

## BENCHMARK AND SCHEME RISKOMETERS

NAME AND RISKOMETER OF BENCHMARK	NAME OF SCHEME(S)	RISKOMETER OF THE SCHEME(S)
<p style="text-align: center;">NIFTY Equity Savings Index</p>  <p style="text-align: center;"><b>RISKOMETER</b></p> <p style="text-align: center;"><i>The risk of the benchmark is moderate</i></p>	HDFC Equity Savings Fund	 <p style="text-align: center;"><b>RISKOMETER</b></p> <p style="text-align: center;"><i>The risk of the scheme is moderately high</i></p>
Benchmark and Scheme Riskometer as on January 31, 2025		

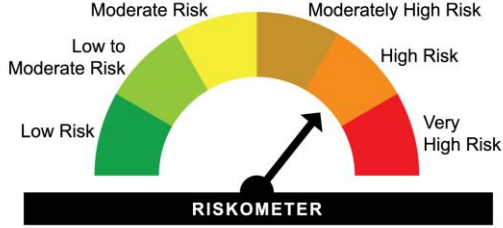
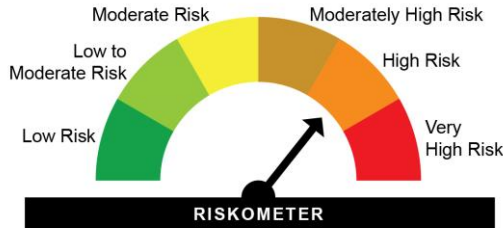
Past performance may or may not be sustained in future and is not a guarantee of any future returns. Returns greater than 1 year period are compounded annualized (CAGR). Different plans viz. Regular Plan and Direct Plan have a different expense structure. The expenses of the Direct Plan under the Scheme 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.

## SCHEME PERFORMANCE - REGULAR PLAN - GROWTH OPTION (ANIL BAMBOLI, BHAGYESH KAGALKAR & SRINIVASAN RAMAMURTHY)

HDFC ASSET ALLOCATOR FUND OF FUNDS				NAV as at January 31, 2025			₹16.925
Date	Period	Scheme Returns (%)	Benchmark Returns (%)#	Additional Benchmark Returns (%)##	Value of ₹10,000 invested		
					Scheme (₹)	Benchmark (₹)#	Additional Benchmark (₹)##
Jan 31, 24	Last 1 Year	12.20	12.15	9.55	11,223	11,218	10,958
Jan 31, 22	Last 3 Years	14.10	11.30	12.01	14,860	13,792	14,058
May 05, 21	Since Inception	15.09	12.46	14.92	16,925	15,525	16,832
#90% NIFTY 50 Hybrid Composite Debt 65:35 Index (Total Returns Index) and 10% Domestic Prices of Gold derived as per regulatory norms ##NIFTY 50 (Total Returns Index). This scheme is managed by Srinivasan Ramamurthy from January 13, 2022, Anil Bamboli from May 05, 2021(w.e.f February 23, 2022) & Bhagyesh Kagalkar from February 02, 2022.							

## BENCHMARK AND SCHEME RISKOMETERS

NAME AND RISKOMETER OF BENCHMARK	NAME OF SCHEME(S)	RISKOMETER OF THE SCHEME(S)
<p>90% NIFTY 50 Hybrid Composite Debt 65:35 Index (Total Returns Index) and 10% Domestic Prices of Gold derived as per regulatory norms</p>  <p><b>RISKOMETER</b></p> <p><i>The risk of the benchmark is high</i></p>	<p>HDFC Asset Allocator Fund Of Funds</p>	 <p><b>RISKOMETER</b></p> <p><i>The risk of the scheme is high</i></p>
Benchmark and Scheme Riskometer as on January 31, 2025		

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.

## SCHEME PERFORMANCE - REGULAR PLAN - GROWTH OPTION (ANIL BAMBOLI & SRINIVASAN RAMAMURTHY)

HDFC DYNAMIC PE RATIO FUND OF FUNDS					NAV as at January 31, 2025		₹38.5831
Date	Period	Scheme Returns (%)	Benchmark Returns (%)#	Additional Benchmark Returns (%)##	Value of ₹10,000 invested		
					Scheme Returns (₹)	Benchmark Returns (₹)#	Additional Benchmark Returns (₹)##
Jan 31, 24	Last 1 Year	8.25	9.36	9.55	10,828	10,939	10,958
Jan 31, 22	Last 3 Years	13.23	10.27	12.01	14,524	13,414	14,058
Jan 31, 20	Last 5 Years	15.05	13.22	15.80	20,175	18,617	20,844
Jan 30, 15	Last 10 Years	10.54	10.57	11.66	27,269	27,334	30,174
Feb 06, 12	Since Inception	10.95	11.83	13.43	38,583	42,735	51,412

#NIFTY 50 Hybrid Composite Debt 65:35 Index (Total Returns Index) ##NIFTY 50 (Total Returns Index). Scheme performance may not strictly be comparable with that of its Additional Benchmark in view of the hybrid nature of the scheme where a portion of scheme's investments are made in equity instruments. This scheme is managed by Anil Bamboli from June 28, 2014 & Srinivasan Ramamurthy from January 13, 2022.

## BENCHMARK AND SCHEME RISKOMETERS

NAME AND RISKOMETER OF BENCHMARK	NAME OF SCHEME(S)	RISKOMETER OF THE SCHEME(S)
<p>NIFTY 50 Hybrid Composite Debt 65:35 Index (Total Returns Index)</p>  <p><b>RISKOMETER</b> <i>The risk of the benchmark is high</i></p>	<p>HDFC Dynamic PE Ratio Fund of Funds</p>	 <p><b>RISKOMETER</b> <i>The risk of the scheme is high</i></p>

Benchmark and Scheme Riskometer as on January 31, 2025

**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.**

# SCHEME PERFORMANCE - REGULAR PLAN - GROWTH OPTION (SHOBHIT MEHROTRA & SRINIVASAN RAMAMURTHY)

HDFC RETIREMENT SAVINGS FUND - EQUITY PLAN						
NAV as at January 31, 2025 ₹47.422						
Date	Period	Scheme Returns (%)	Benchmark Returns (%)#	Additional Returns (%)##	Value of ₹10,000 invested (₹)	Additional Benchmark (₹)##
Jan 31, 24	Last 1 Year	10.53	10.03	9.55	11,056	11,006
Jan 31, 22	Last 3 Years	17.98	14.24	12.01	16,429	14,916
Jan 31, 20	Last 5 Years	22.10	18.16	15.80	27,163	23,054
Feb 25, 16	Since Inception	19.02	17.11	16.00	47,422	41,055
#NIFTY 500 (Total Returns Index) ##NIFTY 50 (Total Returns Index). This scheme is managed by Srinivasan Ramamurthy from December 14, 2021 & Shobhit Mehrotra from February 25, 2016.						


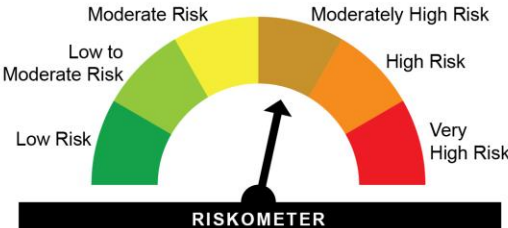


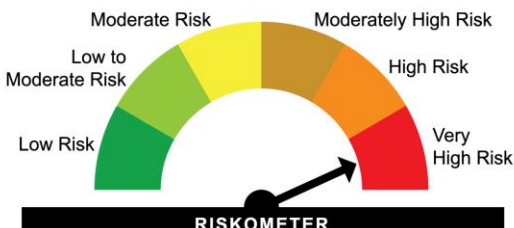
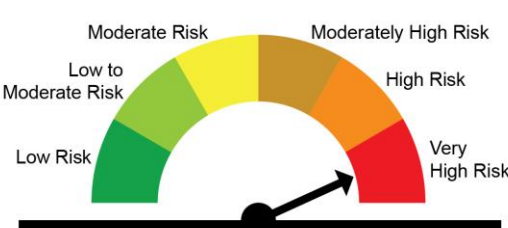
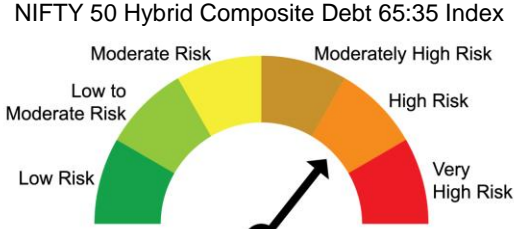
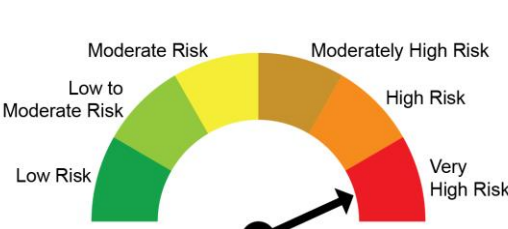
HDFC RETIREMENT SAVINGS FUND - HYBRID DEBT PLAN						
NAV as at January 31, 2025 ₹20.7779						
Date	Period	Scheme Returns (%)	Benchmark Returns (%)#	Additional Returns (%)##	Value of ₹10,000 invested (₹)	Additional Benchmark (₹)##
Jan 31, 24	Last 1 Year	7.84	8.78	9.77	10,786	10,881
Jan 31, 22	Last 3 Years	8.15	7.49	6.62	12,651	12,422
Jan 31, 20	Last 5 Years	8.40	8.59	5.77	14,971	15,103
Feb 26, 16	Since Inception	8.53	9.14	6.67	20,778	21,857
#NIFTY 50 Hybrid Composite Debt 15:85 Index ##CRISIL 10 Year Gilt Index. Scheme performance may not strictly be comparable with that of its Additional Benchmark in view of hybrid nature of the scheme where a portion of scheme's investments are made in equity instruments. This scheme is managed by Srinivasan Ramamurthy from December 14, 2021 & Shobhit Mehrotra from February 26, 2016.						

HDFC RETIREMENT SAVINGS FUND - HYBRID EQUITY PLAN						
NAV as at January 31, 2025 ₹36.516						
Date	Period	Scheme Returns (%)	Benchmark Returns (%)#	Additional Returns (%)##	Value of ₹10,000 invested (₹)	Additional Benchmark (₹)##
Jan 31, 24	Last 1 Year	8.69	9.36	9.55	10,871	10,939
Jan 31, 22	Last 3 Years	13.61	10.27	12.01	14,670	13,414
Jan 31, 20	Last 5 Years	15.93	13.22	15.80	20,957	18,617
Feb 25, 16	Since Inception	15.59	13.46	16.00	36,516	30,926
#NIFTY 50 Hybrid Composite Debt 65:35 Index ##NIFTY 50 (Total Returns Index). Scheme performance may not strictly be comparable with that of its Additional Benchmark in view of hybrid nature of the scheme where a portion of scheme's investments are made in equity instruments. This scheme is managed by Srinivasan Ramamurthy from December 14, 2021 & Shobhit Mehrotra from February 25, 2016.						

HDFC HYBRID DEBT FUND						
NAV as at January 31, 2025 ₹79.0368						
Date	Period	Scheme Returns (%)	Benchmark Returns (%)#	Additional Returns (%)##	Value of ₹10,000 invested (₹)	Additional Benchmark (₹)##
Jan 31, 24	Last 1 Year	8.60	8.78	9.77	10,862	10,881
Jan 31, 22	Last 3 Years	9.72	7.49	6.62	13,213	12,422
Jan 31, 20	Last 5 Years	10.58	8.59	5.77	16,546	15,103
Jan 30, 15	Last 10 Years	8.50	8.31	6.55	22,620	22,233
Dec 26, 03	Since Inception	10.29	8.37	5.74	79,037	54,559
#NIFTY 50 Hybrid Composite Debt 15:85 Index ##CRISIL 10 Year Gilt Index. Scheme performance may not strictly be comparable with that of its Additional Benchmark in view of the hybrid nature of the scheme where a portion of scheme's investments are made in equity instruments. This scheme is managed by Srinivasan Ramamurthy from December 14, 2021 & Shobhit Mehrotra from September 1, 2007.						

**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)
<p>NIFTY 50 Hybrid Composite Debt 15:85 Index</p>  <p><b>RISKOMETER</b></p> <p><i>The risk of the benchmark is moderately high</i></p>	HDFC Retirement Savings Fund - Hybrid Debt Plan	 <p><b>RISKOMETER</b></p> <p><i>The risk of the scheme is moderately high</i></p>
<p>NIFTY 50 Hybrid Composite Debt 15:85 Index</p>  <p><b>RISKOMETER</b></p> <p><i>The risk of the benchmark is moderately high</i></p>	HDFC Hybrid Debt Fund	 <p><b>RISKOMETER</b></p> <p><i>The risk of the scheme is moderately high</i></p>
<p>NIFTY 500 (Total Returns Index)</p>  <p><b>RISKOMETER</b></p> <p><i>The risk of the benchmark is very high</i></p>	HDFC Retirement Savings Fund - Equity Plan	 <p><b>RISKOMETER</b></p> <p><i>The risk of the scheme is very high</i></p>
<p>NIFTY 50 Hybrid Composite Debt 65:35 Index</p>  <p><b>RISKOMETER</b></p> <p><i>The risk of the benchmark is high</i></p>	HDFC Retirement Savings Fund - Hybrid Equity Plan	 <p><b>RISKOMETER</b></p> <p><i>The risk of the scheme is very high</i></p>

Benchmark and Scheme Riskometer as on January 31, 2025



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

HDFC FLOATING RATE DEBT FUND		NAV as at January 31, 2025		₹48.1183	
Date	Period	Scheme Returns (%)	Benchmark Returns (%)#	Additional Returns (%)##	Value of ₹10,000 invested
					Scheme Benchmark Additional (₹) (₹) Benchmark (₹)##
Jan 31, 24	Last 1 Year	8.26	7.83	9.77	10,829 10,785 10,980
Jan 31, 22	Last 3 Years	6.89	6.27	6.62	12,216 12,005 12,121
Jan 31, 20	Last 5 Years	6.72	6.31	5.77	13,850 13,583 13,244
Jan 30, 15	Last 10 Years	7.38	7.23	6.55	20,394 20,118 18,868
Oct 23, 07	Since Inception	7.78	7.58	6.55	36,503 35,373 29,956
#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 January 31, 2025		₹56.2018	
Date	Period	Scheme Returns (%)	Benchmark Returns (%)#	Additional Returns (%)##	Value of ₹10,000 invested
					Scheme Benchmark Additional (₹) (₹) Benchmark (₹)##
Jan 31, 24	Last 1 Year	8.71	8.72	9.77	10,874 10,874 10,980
Jan 31, 22	Last 3 Years	5.75	6.35	6.62	11,828 12,031 12,121
Jan 31, 20	Last 5 Years	5.45	6.85	5.77	13,044 13,935 13,244
Jan 30, 15	Last 10 Years	5.81	7.63	6.55	17,606 20,883 18,868
Sep 11, 00	Since Inception	7.33	8.74	NA	56,202 77,365 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 MEDIUM TERM DEBT FUND		NAV as at January 31, 2025		₹54.2103	
Date	Period	Scheme Returns (%)	Benchmark Returns (%)#	Additional Returns (%)##	Value of ₹10,000 invested
					Scheme Benchmark Additional (₹) (₹) Benchmark (₹)##
Jan 31, 24	Last 1 Year	7.97	8.45	9.77	10,800 10,847 10,980
Jan 31, 22	Last 3 Years	6.07	5.88	6.62	11,934 11,872 12,121
Jan 31, 20	Last 5 Years	6.45	6.76	5.77	13,675 13,874 13,244
Jan 30, 15	Last 10 Years	7.09	7.40	6.55	19,850 20,430 18,868
Feb 06, 02	Since Inception	7.63	7.76	6.55	54,210 55,822 43,048
#NIFTY Medium Duration Debt Index A-III ##CRISIL 10 Year Gilt Index. This scheme is managed by Shobhit Mehrotra from September 1, 2007.					






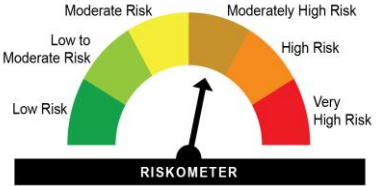




HDFC CREDIT RISK DEBT FUND		NAV as at January 31, 2025		₹23.1865	
Date	Period	Scheme Returns (%)	Benchmark Returns (%)#	Additional Returns (%)##	Value of ₹10,000 invested
					Scheme Benchmark Additional (₹) (₹) Benchmark (₹)##
Jan 31, 24	Last 1 Year	7.99	7.81	9.77	10,802 10,784 10,980
Jan 31, 22	Last 3 Years	6.32	7.66	6.62	12,019 12,480 12,121
Jan 31, 20	Last 5 Years	7.19	8.02	5.77	14,155 14,714 13,244
Jan 30, 15	Last 10 Years	7.58	8.28	6.55	20,780 22,177 18,868
Mar 25, 14	Since Inception	8.05	8.51	7.26	23,187 24,294 21,415
#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 January 31, 2025		₹11.911	
Date	Period	Scheme Returns (%)	Benchmark Returns (%)#	Additional Returns (%)##	Value of ₹10,000 invested
					Scheme Benchmark Additional (₹) (₹) Benchmark (₹)##
Jan 31, 24	Last 1 Year	9.71	10.28	9.77	10,974 11,031 10,980
Jan 20, 23	Since Inception	8.98	9.10	8.95	11,911 11,936 11,903
#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)																				
<b>CRISIL Short Duration Debt A-II Index</b>  <i>The risk of the benchmark is low to moderate</i>	<b>HDFC Floating Rate Debt Fund</b>	 <i>The risk of the scheme is low to moderate</i>	<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>	
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>CRISIL Medium To Long Duration Debt A-III Index</b>  <i>The risk of the benchmark is moderate</i>	<b>HDFC Income Fund</b>	 <i>The risk of the scheme is moderate</i>	<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>	
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>NIFTY Medium Duration Debt Index A-III</b>  <i>The risk of the benchmark is moderate</i>	<b>HDFC Medium Term Debt Fund</b>	 <i>The risk of the scheme is moderately high</i>	<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 ↓																							
Relatively Low (Class I)																							
Moderate (Class II)																							
Relatively High (Class III)			<b>C-III</b>																				
<b>NIFTY Credit Risk Bond Index B-II</b>  <i>The risk of the benchmark is moderately high</i>	<b>HDFC Credit Risk Debt Fund</b>	 <i>The risk of the scheme is high</i>	<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 ↓																							
Relatively Low (Class I)																							
Moderate (Class II)																							
Relatively High (Class III)			<b>C-III</b>																				
<b>NIFTY Long Duration Debt Index - A-III</b>  <i>The risk of the benchmark is moderate</i>	<b>HDFC Long Duration Debt Fund</b>	 <i>The risk of the scheme is moderate</i>	<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>		
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>																						


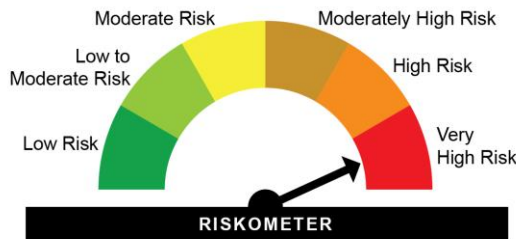
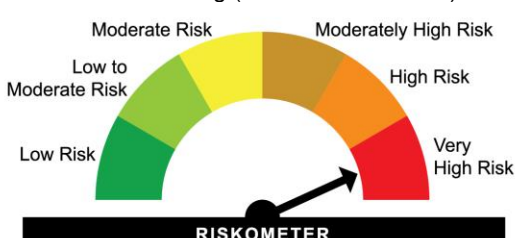
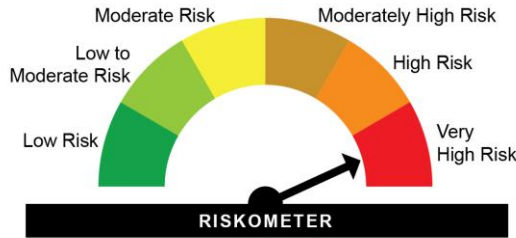
Benchmark and Scheme Riskometer as on January 31, 2025

## SCHEME PERFORMANCE - REGULAR PLAN - GROWTH OPTION (SRINIVASAN RAMAMURTHY)

HDFC INFRASTRUCTURE FUND				NAV as at January 31, 2025			₹44.029
Date	Period	Scheme Returns (%)	Benchmark Returns (%)#	Additional Benchmark Returns (%)##	Value of ₹10,000 invested		
					Scheme Returns (₹)	Benchmark Returns (₹)#	Additional Benchmark Returns (₹)##
Jan 31, 24	Last 1 Year	10.45	5.84	9.55	11,048	10,585	10,958
Jan 31, 22	Last 3 Years	27.84	29.30	12.01	20,907	21,631	14,058
Jan 31, 20	Last 5 Years	23.69	30.49	15.80	28,984	37,892	20,844
Jan 30, 15	Last 10 Years	10.02	14.66	11.66	26,002	39,319	30,174
Mar 10, 08	Since Inception	9.16	9.95	11.17	44,029	49,698	59,907
#BSE India Infrastructure Index (Total Returns Index) ##NIFTY 50 (Total Returns Index). This scheme is managed by Srinivasan Ramamurthy from January 12, 2024.							

HDFC HOUSING OPPORTUNITIES FUND				NAV as at January 31, 2025			₹20.787
Date	Period	Scheme Returns (%)	Benchmark Returns (%)#	Additional Benchmark Returns (%)##	Value of ₹10,000 invested		
					Scheme Returns (₹)	Benchmark Returns (₹)#	Additional Benchmark Returns (₹)##
Jan 31, 24	Last 1 Year	3.15	4.86	9.55	10,316	10,488	10,958
Jan 31, 22	Last 3 Years	17.05	12.05	12.01	16,042	14,072	14,058
Jan 31, 20	Last 5 Years	17.41	17.48	15.80	22,335	22,394	20,844
Dec 06, 17	Since Inception	10.76	13.54	13.98	20,787	24,818	25,514
#NIFTY Housing (Total Returns Index) ##NIFTY 50 (Total Returns Index). This scheme is managed by Srinivasan Ramamurthy from January 12, 2024.							

## BENCHMARK AND SCHEME RISKOMETERS

NAME AND RISKOMETER OF BENCHMARK	NAME OF SCHEME(S)	RISKOMETER OF THE SCHEME(S)
<p>BSE India Infrastructure Index (Total Returns Index)</p>  <p><b>RISKOMETER</b></p> <p><i>The risk of the benchmark is very high</i></p>	HDFC Infrastructure Fund	 <p><b>RISKOMETER</b></p> <p><i>The risk of the scheme is very high</i></p>
<p>NIFTY Housing (Total Returns Index)</p>  <p><b>RISKOMETER</b></p> <p><i>The risk of the benchmark is very high</i></p>	HDFC Housing Opportunities Fund	 <p><b>RISKOMETER</b></p> <p><i>The risk of the scheme is very high</i></p>

Benchmark and Scheme Riskometer as on January 31, 2025

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.