

# Create Wealth Through The Right Mix

## HSBC Managed Solutions

An Open Ended Fund of Funds Scheme investing in a basket of equity, debt, Gold and other Exchange Traded Funds

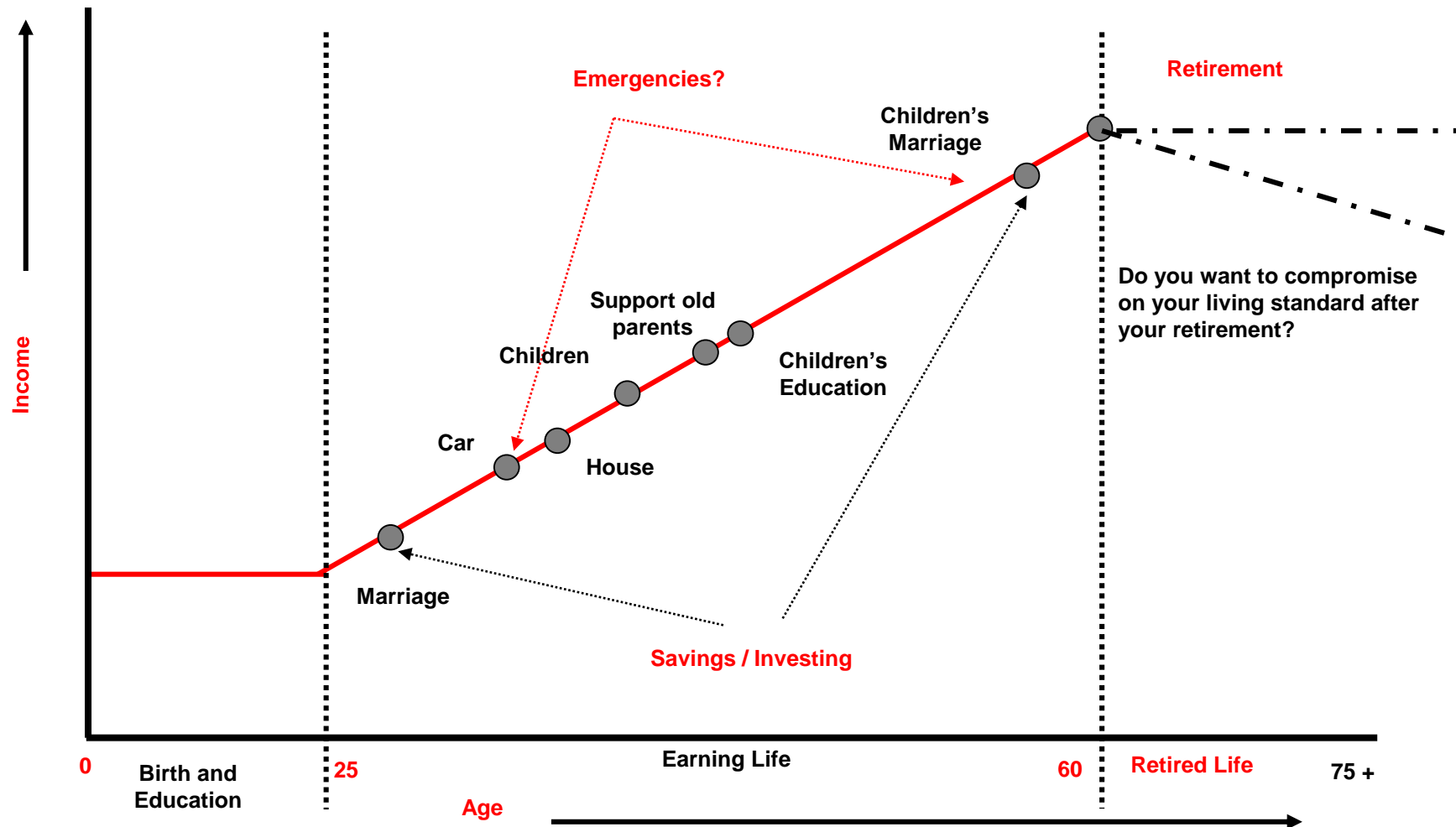


**HSBC**  
Asset Management

April 2021

# Why invest?

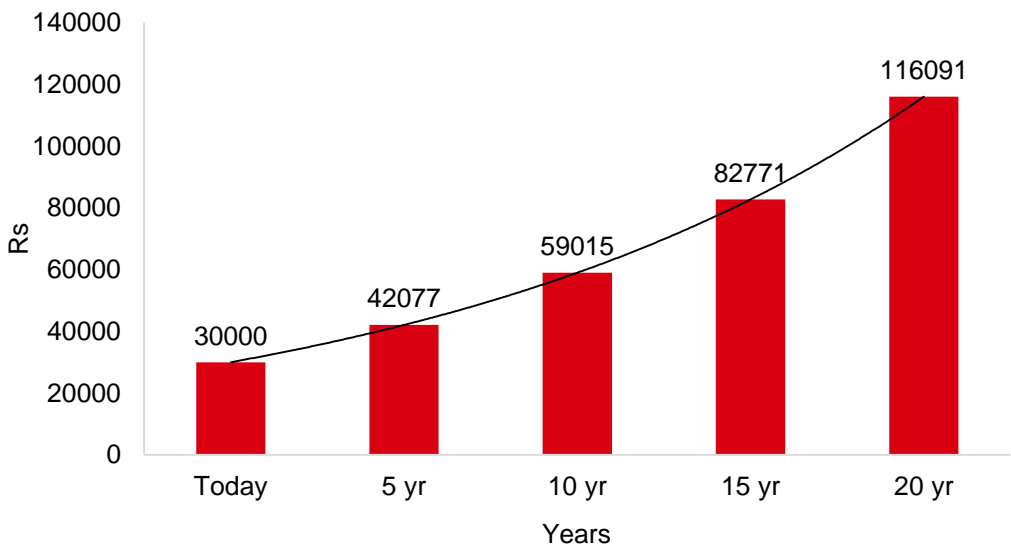
Greater demand to spend



For representation purpose only, It may differ on a case-to-case basis)

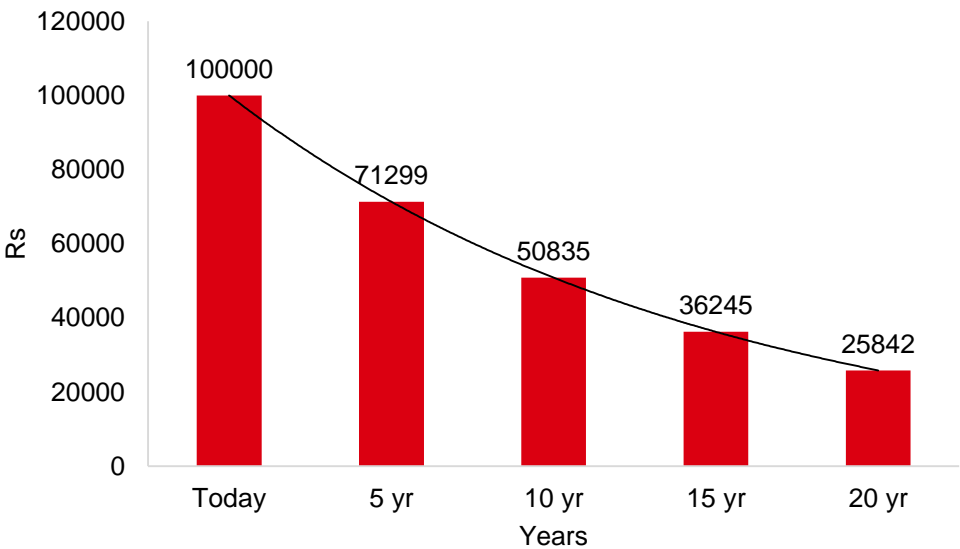
# If our expenses are real, returns should also be real

Real cost of today's expense over time



At inflation of 7%

Value of today's Rs 100,000 over time



At inflation of 7%

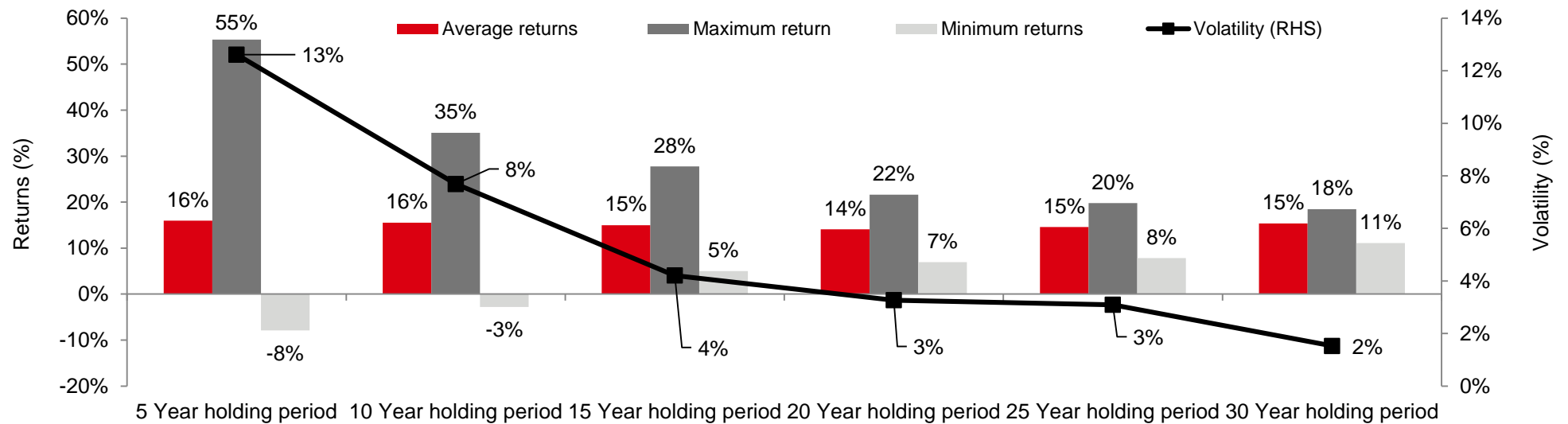
Savings is not enough, you also have to beat inflation!

Source: Labour bureau.nic.in, CRISIL  
Notes:  
Inflation represented average of monthly inflation of industrial workers declared since January 1993 till December 2020  
Past performance may or may not sustain, past performance does not guarantee the future performance.

# Equity – Volatile short-term, attractive long-term potential

- ◆ While equity is a good investment instrument for a young populace, the asset class is beneficial only in the long term
- ◆ Equity is exposed to volatility in the short term
- ◆ As evident from the returns distribution chart below, the percentage of positive returns increases as the investment horizon increases
- ◆ Similarly, the holding period returns chart shows that there are no negative returns for the investment period above 15 years
- ◆ Another benefit of long-term investing is that volatility decreases with an increase in the investment horizon

## Holding period returns



Average annualised returns on a daily rolling basis since inception (1979) of S&P BSE Sensex considered across various holding periods

Data as of December 31, 2020

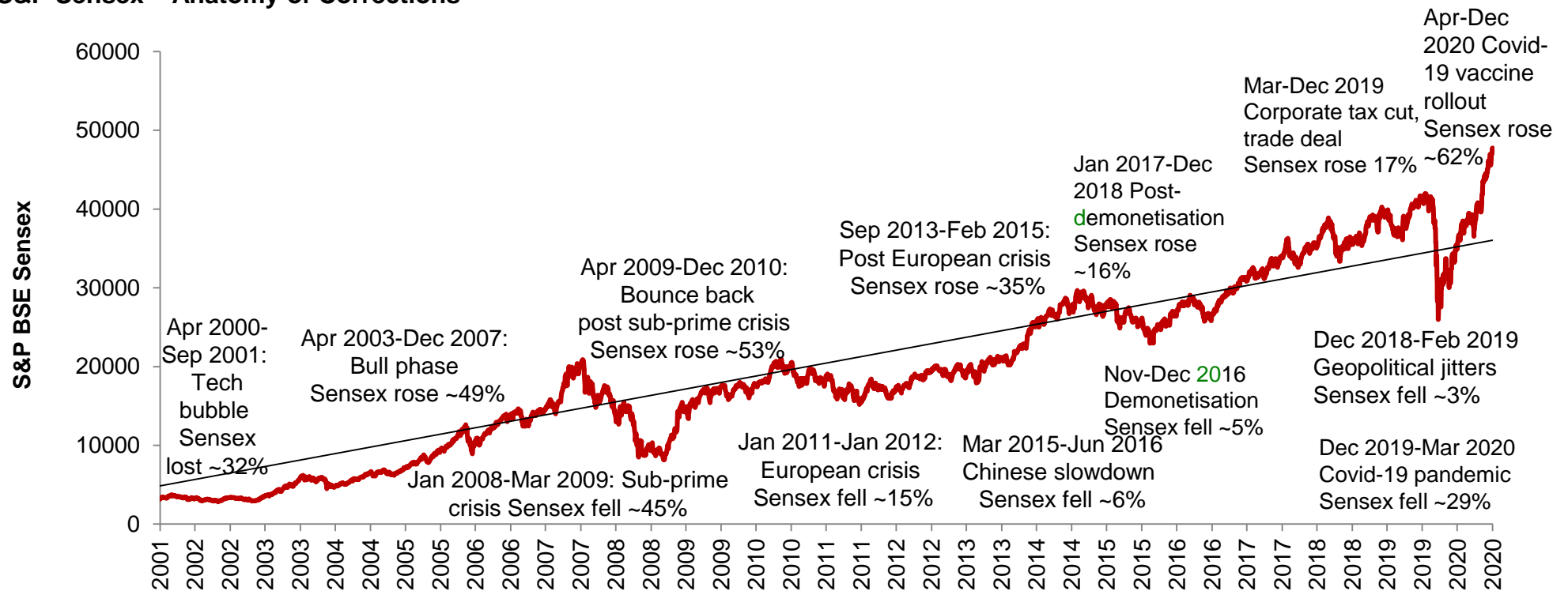
Source: BSE, CRISIL Research

Past performance may or may not sustain and does not guarantee future performance.

# Is equity investment the only way?

- ◆ While equity is a good investment instrument for a young populace, the asset class is beneficial in the long term
  - Equity is exposed to volatility in the short term
  - As seen in the chart, while the linear trend of the asset class is positive in the long term, the short term periods may subject to volatility
  - An example of this volatility is the subprime crisis in early 2008, which lopped nearly half of the market gains, while the quantitative easing by global central banks subsequently pushed the markets higher

## S&P Sensex – Anatomy of Corrections



Source: BSE, CRISIL Research

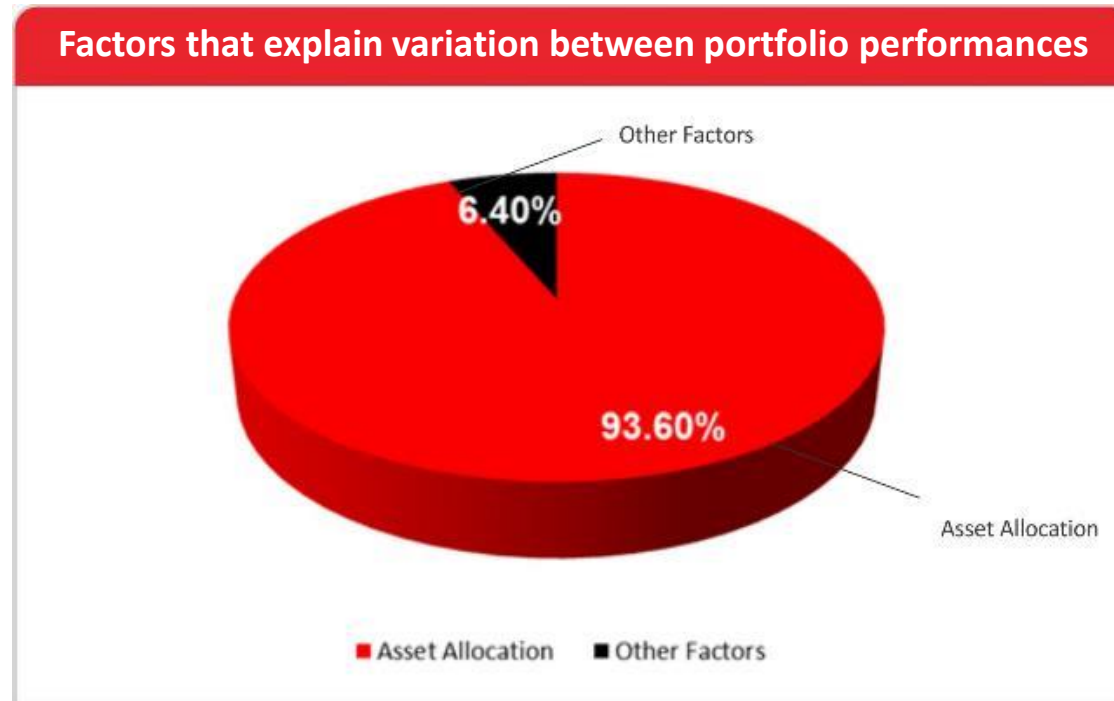
Notes:

Data as of December 2020

Returns for period less than one-year are absolute otherwise annualised

Past performance may or may not sustain, past performance does not guarantee the future performance.

# Asset allocation: A key determinant of performance



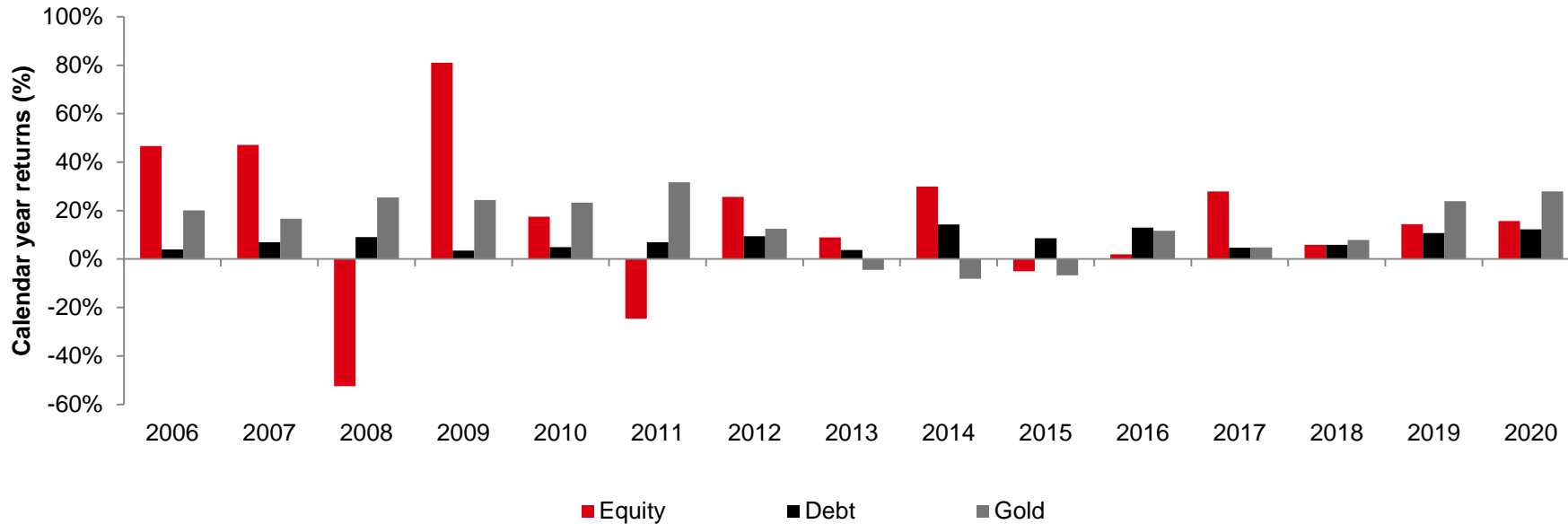
**Asset allocation represents ~94% for performance variation, while other factors viz. security selection, market timing just about 6%**

# What does performance history suggest?

## Annual performance of asset classes

- ◆ Different asset classes tend to outperform each other across different time periods
- ◆ Allocating funds solely to a single asset class is not prudent as it may not garner efficient inflation and risk-adjusted returns
- ◆ Different levels of correlation among different asset classes provide the portfolio with an effective hedge

## The best asset changes almost every year



Equity represented by NIFTY 50, debt by CRISIL Composite Bond Fund Index, and gold by MCX spot gold prices (PM) (per 10 gram)

Returns are absolute

Source: NSE, CRISIL Research, Data as December 2020

Past performance may or may not sustain and does not guarantee future performance.

# Asset allocation: The answer!

1

- Allocate funds across various investment classes optimally based on an individual's risk-return profile

2

- The basic premise of asset allocation is to earn efficient risk-adjusted returns and to spread risk

3

- In simple terms, asset allocation is an investment strategy to figure out how much of one's portfolio is to be invested in different asset classes depending on one's risk-taking abilities and financial goals

4

- The right asset allocation helps to counter market uncertainty as it diversifies investments not only within an asset class but also across asset classes

5

- Asset allocation can be a good medium for meeting financial goals and wealth maximisation



# Why switch to goal-based asset allocation?

- A goal-based approach involves investing to achieve specific goals (small, medium and long-term) by allocating money to different asset classes in sync with one's risk capacity and time horizon
- Let us take the hypothetical case of a young professional
- His/ her priorities across different time horizons are captured in the table below. Based on those, he/ she can allocate funds across asset classes

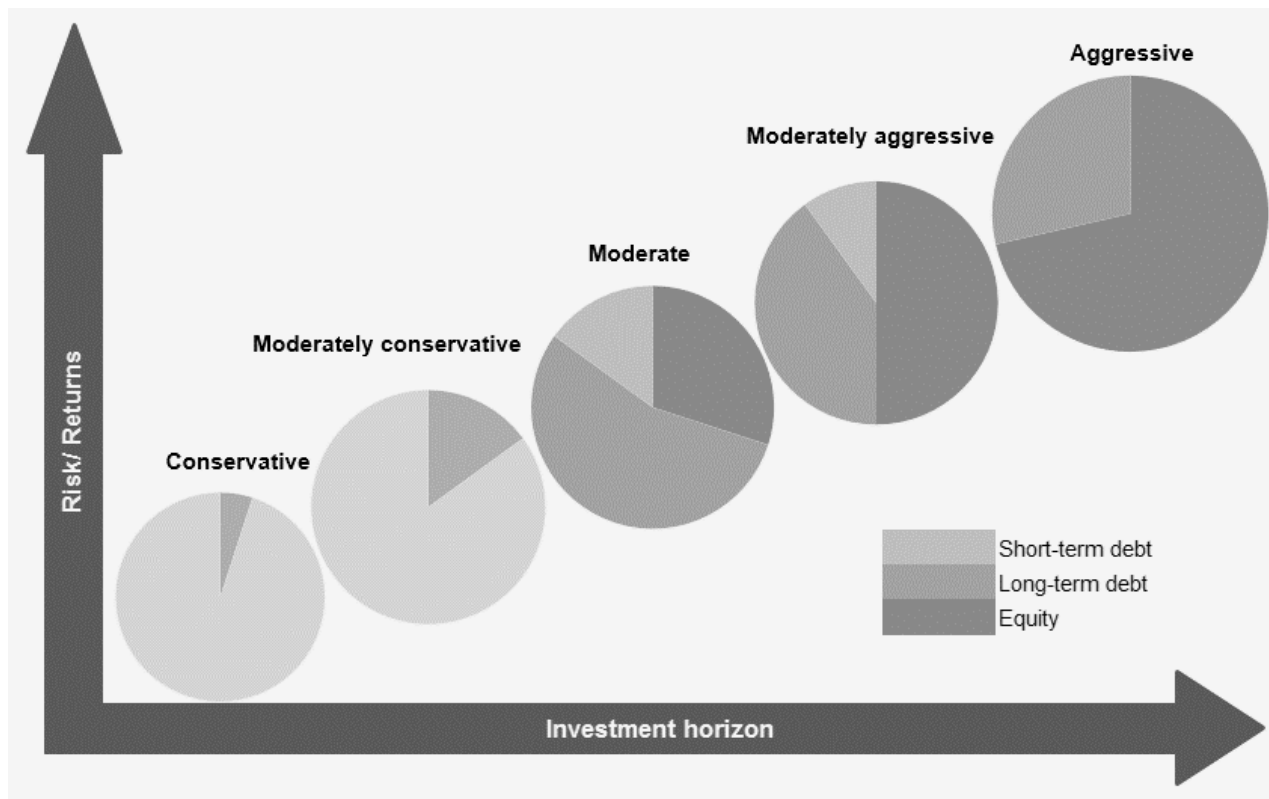
	<b>Want</b>	Goal – Buying a car	Goal – Buying a vacation home	Goals – Foreign vacation, estate planning
		Investment objective – Stability	Investment objective – Stability and growth	Investment objective – Growth
		Asset allocation – Moderately conservative	Asset allocation – Moderately aggressive	Asset allocation – Aggressive
	<b>Need</b>	Goals – Child care, down payment on home	Goals – Children's education, old-age parent care	Goals – Retirement, children's marriage
		Investment objective – Stability	Investment objectives – Stability and growth	Investment objective – Growth
		Asset allocation – Conservative	Asset allocation – Moderate	Asset allocation – Moderately aggressive
		<b>Short term</b>	<b>Medium term</b>	<b>Long term</b>

For representation purpose only, it may differ on a case-to-case basis)

# Why risk profiling?

Asset allocation should be as per risk profile

- Risk profiling involves investors assessing themselves on various parameters to evaluate their risk-taking capacity, and accordingly allocating money to different asset classes
- Risk profiling is usually undertaken via a formal questionnaire-based process where investors answer questions that probe their goals, risk-taking capacity and suitability



For representation purpose only; may differ on a case-to-case basis  
Past performance may or may not sustain and does not guarantee future performance.

# Asset allocation through mutual funds

- Investors may not have the resources to manage their money and allocate assets across asset classes
- Further, allocation is not just restricted among asset classes but also, within the asset class
  - Equity sub-asset allocation based on market cap (large, mid and small) and sector or theme-based
  - Debt sub-asset allocation based on maturity (short and long term)
- Professional management is an option to consider
- Investments can be routed through mutual funds
- Benefits of mutual fund
  - Professional management – A dedicated team helps better analyse investment opportunities in the market
  - Research and credit function – An independent research and credit function aids investment
  - Focused risk management – Imperative to manage inherent risks in the asset classes

Past performance may or may not sustain and does not guarantee future performance. Mutual fund investments are subject to market risks, read all scheme related documents carefully.

# Takeaways

## Impact of asset allocation

- Lowers volatility
- Encourages stable investor behavior and potentially provides better results
- Rebalancing – a key supporting factor

**Asset allocation is an excellent tool for addressing the volatility of investment markets**

# HSBC Managed Solutions (HMS)

An Open Ended Fund of Funds Scheme investing in a basket of equity, debt, Gold and other Exchange Traded Funds

# HSBC Managed Solutions: the right mix for investments

- Multi-asset<sup>^</sup> portfolios which are actively managed
- Constructed to optimize Return whilst managing Risk
- Offer transactional efficiency to the investor

How do I ensure Investment discipline?	✓
How do I avoid transactional cost?	✓



**A unique investment solution for Indian investors**

<sup>^</sup>The scheme has provision to invest in asset classes such as Equity Schemes (Units of Domestic Equity and Offshore Equity), Debt Schemes, Gold and Other Exchange Traded Funds, Money Market Schemes / Liquid Funds and Money Market Instruments.

# HSBC Managed Solutions: Salient features

**Construct** : Fund of Funds feeding into HSBC Asset Management India / Third Party funds

## **Style : Active Asset Allocation**

- Strategic/Dynamic/Tactical
- Minimum quarterly review of allocation weights
- Regular rebalancing for market movements
- Annual comprehensive review of design principles

## **Benefits**

- Diversification : Domestic Equities/Bonds
- Rebalancing
- Discipline: Long term solution i.e. not topical

# HSBC Managed Solutions: 3 Options

- **Managed Solutions India – Growth**

Primarily invests in units of equity funds, with a provision to diversify in debt funds, gold ETFs and liquid funds

- **Managed Solutions India – Moderate**

Primarily invests in units of equity and debt funds, with a provision to diversify in gold ETF and liquid funds

- **Managed Solutions India – Conservative**

Primarily invests in debt funds, with a provision to diversify in equity funds, gold ETF and liquid funds

The right mix for your investments



# HSBC Managed Solution – Fund snapshot

## HSBC Managed Solutions India - Growth

(An open ended fund of fund scheme investing in a basket of equity, debt, Gold and other Exchange Traded Funds)

**Investment objective** - The objective of the Plan is to provide long term total return primarily by seeking capital appreciation through an active asset allocation with diversification commensurate with the risk profile of investments by investing in a basket of debt, equity, gold exchange traded funds (ETFs) and other ETFs, units of offshore mutual funds and money market instruments.

This product is suitable for investors who are seeking\*:

- To create wealth over long term
- Investing predominantly in units of equity mutual funds as well as in a basket of debt mutual funds, gold & exchange traded funds, offshore mutual funds and money market instruments.



\*Investors should consult their financial advisers if in doubt about whether the product is suitable for them.

### Fund Details

Date of Allotment: 30-Apr-14

Benchmark: Composite Index constituting 80% of S&P BSE 200 TRI Index and 20% of CRISIL Composite Bond Fund Index

NAV (as on 31.03.21)

Growth ₹ 22.7661

Direct Growth ₹ 23.2324

AUM (as on 31.03.21) ₹ 40.30 Cr

AAUM (for the month of Mar) ₹ 40.84 Cr

Fund Manager: Gautam Bhargal (Total Experience-16 Yrs.) - For Equity (since Oct 21, 2015), Anilha Rangan (Total Experience-14 Yrs.) - For Debt (since Feb 18, 2019)

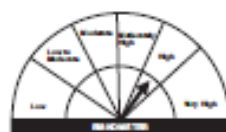
## HSBC Managed Solutions India - Moderate

(An open ended fund of fund scheme investing in a basket of equity, debt, Gold and other Exchange Traded Funds)

**Investment Objective** - The objective of the fund is to provide long term total return aimed at capital appreciation and providing income through an active asset allocation with diversification commensurate with the risk profile of investments by investing in a basket of debt, equity, gold ETFs and other ETFs, units of offshore mutual funds and money market instruments.

This product is suitable for investors who are seeking\*:

- To create wealth and provide income over the long term
- Investments in a basket of debt mutual funds, equity mutual funds, gold & exchange traded funds, offshore mutual funds and money market instruments.



\*Investors should consult their financial advisers if in doubt about whether the product is suitable for them.

### Fund Details

Date of Allotment: 30-Apr-14

Benchmark: CRISIL Hybrid 35+65 - Aggressive Fund Index

NAV (as on 31.03.21)

Growth ₹ 21.3108

Direct Growth ₹ 21.8346

AUM (as on 31.03.21) ₹ 68.73 Cr

AAUM (for the month of Mar) ₹ 69.46 Cr

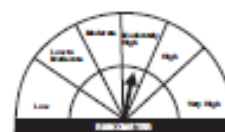
## HSBC Managed Solutions India - Conservative

(An open ended fund of fund scheme investing in a basket of equity, debt, Gold and other Exchange Traded Funds)

**Investment Objective** - The objective of the Plan is to provide long term total return aimed at providing income through an active asset allocation with diversification commensurate with the risk profile of investments by investing in a basket of debt, equity, gold ETFs and other ETFs and money market instruments.

This product is suitable for investors who are seeking\*:

- To provide income over the long-term;
- Investing predominantly in units of debt mutual funds as well as in a basket of equity mutual funds, gold & other exchange traded funds and money market instruments.



\*Investors should consult their financial advisers if in doubt about whether the product is suitable for them.

### Fund Details

Date of Allotment: 30-Apr-14

Benchmark: Composite Index constituting of 90% into CRISIL Composite Bond Fund Index and 10% of S&P BSE 200 Index TRI

NAV (as on 31.03.21)

Growth ₹ 16.7087

Direct Growth ₹ 17.1655

AUM (as on 31.03.21) ₹ 49.71 Cr

AAUM (for the month of Mar) ₹ 50.11 Cr

Minimum Investment: Lumpsum ₹ 5,000, SIP ₹ 500, Additional Purchase ₹ 1,000/- in multiples of Re 1 thereafter

Entry load - NA, Exit load - 1 % if redeemed / switched out within 1 year from date of allotment, else nil

# HSBC Managed Solution – Portfolio and allocation

## HSBC Managed Solutions India - Growth

Ratios <sup>1</sup>	
Standard Deviation	18.50%
Beta (Slope)	0.92
Sharpe Ratio <sup>2</sup>	0.41
Month End Total Expenses Ratios (Annualized) <sup>3</sup>	
Other than Direct <sup>4</sup>	1.82%
Direct	1.46%

### Sector Allocation

Mutual Fund	99.54%
Reverse Repos/TREPS	0.83%
Net Current Assets	-0.37%

Issuer	% to Net Assets
Mutual Fund	
Domestic Mutual Fund Unit	99.54%
HSBC Large Cap Equity Fund - Growth Direct	60.98%
HSBC Small Cap Equity Fund - Growth Direct	20.63%
HSBC Short Duration Fund - Growth Direct	9.00%
HSBC Debt Fund - Growth Direct	7.44%
HSBC Flexi Debt Fund - Growth Direct	1.49%
Cash Equivalent	0.46%
TREPS*	0.37%
Reverse Repos	0.46%
Net Current Assets:	-0.37%
Total Net Assets as on 31-Mar-2021	100.00%

\*TREPS : Tri-Party Repo

## HSBC Managed Solutions India - Moderate

Ratios <sup>1</sup>	
Standard Deviation	14.97%
Beta (Slope)	0.99
Sharpe Ratio <sup>2</sup>	0.43
Month End Total Expenses Ratios (Annualized) <sup>3</sup>	
Other than Direct <sup>4</sup>	1.90%
Direct	1.31%

### Sector Allocation

Mutual Fund	99.45%
Reverse Repos/TREPS	0.82%
Net Current Assets	-0.27%

Issuer	% to Net Assets
Mutual Fund	
Domestic Mutual Fund Unit	99.45%
HSBC Large Cap Equity Fund - Growth Direct	49.42%
HSBC Small Cap Equity Fund - Growth Direct	16.85%
HSBC Short Duration Fund - Growth Direct	16.58%
HSBC Debt Fund - Growth Direct	9.62%
HSBC Flexi Debt Fund - Growth Direct	6.98%
Cash Equivalent	0.55%
TREPS*	0.37%
Reverse Repos	0.45%
Net Current Assets:	-0.27%
Total Net Assets as on 31-Mar-2021	100.00%

\*TREPS : Tri-Party Repo

## HSBC Managed Solutions India - Conservative

Ratios <sup>1</sup>	
Standard Deviation	5.12%
Beta (Slope)	0.74
Sharpe Ratio <sup>2</sup>	0.55
Month End Total Expenses Ratios (Annualized) <sup>3</sup>	
Other than Direct <sup>4</sup>	1.59%
Direct	0.82%

### Sector Allocation

Mutual Fund	99.51%
Reverse Repos/TREPS	0.68%
Net Current Assets	-0.19%

Issuer	% to Net Assets
Mutual Fund	
Domestic Mutual Fund Unit	99.51%
HSBC Short Duration Fund - Growth Direct	44.97%
HSBC Flexi Debt Fund - Growth Direct	24.72%
HSBC Debt Fund - Growth Direct	14.05%
HSBC Large Cap Equity Fund - Growth Direct	10.07%
IDFC Dynamic Bond Fund - Direct PI - Growth	5.70%
Cash Equivalent	0.49%
TREPS*	0.30%
Reverse Repos	0.38%
Net Current Assets:	-0.19%
Total Net Assets as on 31-Mar-2021	100.00%

\*TREPS : Tri-Party Repo

<sup>1</sup>Ratios: disclosed are as per monthly returns (Annualized) for the last 3 years. <sup>2</sup>Risk free rate: 3.50% (FIMMDA-NSE Mibor) as on Mar 31, 2021. <sup>3</sup>TER includes "GST on Investment Management fees and expenses of Underlying schemes". The investor will bear the recurring expenses of the scheme, in addition to the expenses of underlying scheme. <sup>4</sup>Continuing plans

# Funds Performance

Fund Manager - Gautam Bhupal (For Equity) Effective 21 October 2015. Total Schemes Managed - 7

Fund Manager - Anitha Rangan (For Fixed Income) Effective 18 February 2019. Total Schemes Managed - 3

HSBC Managed Solutions India - Moderate	Inception Date: 30-Apr-14							
Fund / Benchmark (Value of ₹10,000 invested)	1 Year		3 Years		5 Years		Since Inception	
	Amount in ₹	Returns (%)	Amount in ₹	Returns (%)	Amount in ₹	Returns (%)	Amount in ₹	Returns (%)
HSBC Managed Solutions India Moderate	14,719	47.19	13,020	9.16	17,231	11.49	21,313	11.55
Scheme Benchmark (CRISIL Hybrid 35+65 - Aggressive Index)	14,975	49.75	14,402	12.88	18,934	13.61	23,622	13.22
Additional Benchmark (Nifty 50 TRI)*	17,254	72.54	15,065	14.58	20,227	15.12	23,927	13.43
Additional Benchmark (CRISIL 10 Year Gilt Index)*	10,360	3.60	12,692	8.24	14,140	7.17	17,390	8.32

Fund Manager - Gautam Bhupal (For Equity) Effective 21 October 2015. Total Schemes Managed - 7

Fund Manager - Anitha Rangan (For Fixed Income) Effective 18 February 2019. Total Schemes Managed - 3

HSBC Managed Solutions India - Conservative	Inception Date: 30-Apr-14							
Fund / Benchmark (Value of ₹10,000 invested)	1 Year		3 Years		5 Years		Since Inception	
	Amount in ₹	Returns (%)	Amount in ₹	Returns (%)	Amount in ₹	Returns (%)	Amount in ₹	Returns (%)
HSBC Managed Solutions India Conservative	10,966	9.66	12,026	6.32	13,884	6.78	16,712	7.70
Scheme Benchmark (Composite Index of CRISIL Composite Bond Fund Index (90%) and S&P BSE 200 TRI (10%))	11,587	15.87	13,244	9.78	15,876	9.68	19,541	10.16
Additional Benchmark (Nifty 50 TRI)*	17,254	72.54	15,065	14.58	20,227	15.12	23,927	13.43
Additional Benchmark (CRISIL 10 Year Gilt Index)*	10,360	3.60	12,692	8.24	14,140	7.17	17,390	8.32

Fund Manager - Gautam Bhupal (For Equity) Effective 21 October 2015. Total Schemes Managed - 7

Fund Manager - Anitha Rangan (For Debt) Effective 18 February 2019. Total Schemes Managed - 3

HSBC Managed Solutions India - Growth	Inception Date: 30-Apr-14							
Fund / Benchmark (Value of ₹10,000 invested)	1 Year		3 Years		5 Years		Since Inception	
	Amount in ₹	Returns (%)	Amount in ₹	Returns (%)	Amount in ₹	Returns (%)	Amount in ₹	Returns (%)
HSBC Managed Solutions India - Growth	15,975	59.75	13,222	9.72	18,114	12.61	22,769	12.62
Scheme Benchmark (20% of CRISIL Composite Bond Fund Index and 80% of S&P BSE 200 TRI)	16,459	64.59	14,514	13.17	19,765	14.59	24,622	13.90
Additional Benchmark (Nifty 50 TRI)*	17,254	72.54	15,065	14.58	20,227	15.12	23,927	13.43
Additional Benchmark (CRISIL 10 Year Gilt Index)*	10,360	3.60	12,692	8.24	14,140	7.17	17,390	8.32

\*Additional benchmark as per SEBI circular no. SEBI/HO/IMD/DF2/CIR/P/2021/024 dated March 04, 2021

The performance details provided herein are of other than Direct Plan - Growth Option. Returns on ₹10,000 are point-to-point returns for the specific time period, invested at the start of the period. The returns for the respective periods are provided as on last available NAV of March 2021 for the respective Schemes. Returns for 1 year and Above are Compounded Annualised. Returns for less than 1 year is Simple Annualised.. Load is not taken into consideration for computation of performance. Different plans shall 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 to the Other than Direct Plan. The performance data of the scheme(s) managed by the respective Fund Manager which has/have not completed 6 month is not provided. Considering the varying maturities of the close ended schemes, the performance of close-ended schemes is not provided as it is strictly not comparable with that of open ended schemes.

# Other funds performance managed by Fund Manager

Fund Manager - Neelotpal Sahai Effective 29 July 2020. Total Schemes Managed - 5

Fund Manager - Gautam Bhupal (For Equity) Effective 29 July 2020. Total Schemes Managed - 7

HSBC Focused Equity Fund*		Inception Date: 22-Jul-20		
Fund / Benchmark (Value of ₹10,000 invested)	6 Months		Since Inception	
	Amount in ₹	Returns (%)	Amount in ₹	Returns (%)
HSBC Focused Equity Fund	12,720	62.01	13,196	31.96
Scheme Benchmark (S&P BSE 200 TRI)	12,822	64.62	13,593	35.93

Fund Manager - Gautam Bhupal Effective 23 July 2019. Total Schemes Managed - 7

HSBC Tax Saver Equity Fund		Inception Date: 05-Jan-07					
Fund / Benchmark (Value of ₹10,000 invested)	1 Year		3 Years		5 Years		Since Inception
	Amount in ₹	Returns (%)	Amount in ₹	Returns (%)	Amount in ₹	Returns (%)	Amount in ₹ Returns (%)
HSBC Tax Saver Equity Fund	16,390	63.90	12,534	7.79	17,906	12.35	45,480 11.22
Scheme Benchmark (S&P BSE 200 TRI)	17,626	76.26	14,735	13.74	20,563	15.50	45,772 11.27
Additional Benchmark (Nifty 50 TRI)	17,254	72.54	15,065	14.58	20,227	15.12	43,707 10.91

Fund Manager - Kapil Punjabi (For Debt) Effective 18 February 2019. Total Schemes Managed - 8

Fund Manager - Gautam Bhupal (For Equity) Effective 23 July 2019. Total Schemes Managed - 7

HSBC Regular Savings Fund		Inception Date: 24-Feb-04					
Fund / Benchmark (Value of ₹10,000 invested)	1 Year		3 Years		5 Years		Since Inception
	Amount in ₹	Returns (%)	Amount in ₹	Returns (%)	Amount in ₹	Returns (%)	Amount in ₹ Returns (%)
HSBC Regular Savings Fund	11,711	17.11	12,287	7.08	14,379	7.53	42,804 8.87
Scheme Benchmark (CRISIL Hybrid 85+15 Conservative Index)	11,657	16.57	13,364	10.11	16,051	9.92	40,638 8.54
Additional Benchmark (CRISIL 10 Year Gilt Index)	10,360	3.60	12,686	8.25	14,138	7.17	26,538 5.87

Fund Manager - Gautam Bhupal Effective 11 May 2018. Total Schemes Managed - 7

HSBC Infrastructure Equity Fund		Inception Date: 23-Feb-06					
Fund / Benchmark (Value of ₹10,000 invested)	1 Year		3 Years		5 Years		Since Inception
	Amount in ₹	Returns (%)	Amount in ₹	Returns (%)	Amount in ₹	Returns (%)	Amount in ₹ Returns (%)
HSBC Infrastructure Equity Fund	20,402	104.02	8,885	-3.85	13,096	5.54	20,395 4.83
Scheme Benchmark (S&P BSE India Infrastructure TRI)*	19,411	94.11	10,542	1.77	16,308	10.27	NA NA
Additional Benchmark (Nifty 50 TRI)	17,254	72.54	15,065	14.58	20,227	15.12	57,628 12.29

ICRA MFI Explorer, Data as on 31 March 2021

\*Simple Annualised growth rate of the scheme only for the past 6 months from the last day of month-end preceding the date of advertisement to be provided. [Exception: Overnight funds, Liquid funds and Money Market funds where performance can be advertised by simple annualisation of yields if a performance figure is available for at least 7 days, 15 days and 30 days]

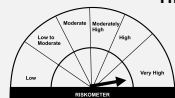
\*Additional benchmark as per SEBI circular no. SEBI/HO/IMD/DF2/CIR/P/2021/024 dated March 04, 2021

1The launch date of the S&PBSE India Infrastructure Index (INR) is May 19, 2014 whereas the inception date of the scheme is Feb 23, 2006. Information presented for 5 year return is back-tested which is available from Mar 31, 2008. The corresponding benchmark returns since inception of the scheme is not available. All index data is available on the website of Asia Index Pvt. Ltd. a joint venture between BSE Ltd. and S&PDowJones Indices LLC. (source: <http://www.asiaindex.co.in>).

The performance details provided herein are of other than Direct Plan -Growth Option. Returns on ₹10,000 are point-to-point returns for the specific time period, invested at the start of the period. The returns for the respective periods are provided as on last available NAV of March 2021 for the respective Schemes. Returns for 1 year and Above are Compounded Annualised. Returns for less than 1 year is Simple Annualised. Load is not taken into consideration for computation of performance. Different plans shall 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 to the Other than Direct Plan. The performance data of the scheme(s) managed by the respective Fund Manager which has/have not completed 6 month is not provided. Considering the varying maturities of the close ended schemes, the performance of close-ended schemes is not provided as it is strictly not comparable with that of open ended schemes.

# HSBC Global Asset Management India Product Label

## HSBC Focused Equity Fund



This product is suitable for investors who are seeking\*:

- Long term wealth creation
- Investment in equity and equity related securities across market capitalization in maximum 30 stocks

Investors understand that their principal will be at Very High risk

\*Investors should consult their financial advisers if in doubt about whether the product is suitable for them.

## HSBC Tax Saver Equity Fund



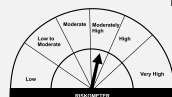
This product is suitable for investors who are seeking\*:

- To create wealth over long term
- Invests in equity and equity related securities with no capitulation bias

Investors understand that their principal will be at Very High risk

\*Investors should consult their financial advisers if in doubt about whether the product is suitable for them.

## HSBC Regular Savings Fund



This product is suitable for investors who are seeking\*:

- Capital appreciation over medium to long term.
- Investment in fixed income (debt and money market instruments) as well as equity and equity related securities.

Investors understand that their principal will be at Moderately High risk

\*Investors should consult their financial advisers if in doubt about whether the product is suitable for them.

## HSBC Managed Solutions India - Moderate



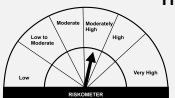
This product is suitable for investors who are seeking\*:

- To create wealth and provide income over the long term
- Investments in a basket of debt mutual funds, equity mutual funds, gold & exchange traded funds, offshore mutual funds and money market instruments.

Investors understand that their principal will be at High risk

\*Investors should consult their financial advisers if in doubt about whether the product is suitable for them.

## HSBC Managed Solutions India - Conservative



This product is suitable for investors who are seeking\*:

- To provide income over the long-term;
- Investing predominantly in units of debt mutual funds as well as in a basket of equity mutual funds, gold & other exchange traded funds and money market instruments.

Investors understand that their principal will be at Moderately High risk

\*Investors should consult their financial advisers if in doubt about whether the product is suitable for them.

## HSBC Managed Solutions India -Growth



This product is suitable for investors who are seeking\*:

- To create wealth over long term
- Investing predominantly in units of equity mutual funds as well as in a basket of debt mutual funds, gold & exchange traded funds, offshore mutual funds and money market instruments.

Investors understand that their principal will be at Very High risk

\*Investors should consult their financial advisers if in doubt about whether the product is suitable for them.

## HSBC Infrastructure Equity Fund



This product is suitable for investors who are seeking\*:

- To create wealth over long term
- Invests in equity and equity related securities, primarily in themes that play an important role in India's economic development

Investors understand that their principal will be at Very High risk

\*Investors should consult their financial advisers if in doubt about whether the product is suitable for them.



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