

## Product Note

### 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)

December 2024

Fund Category	Fund Manager	Benchmark <sup>1</sup>	Inception Date	AUM <sup>2</sup> &
Fund of Funds (Domestic)	Gautam Bhupal, Cheenu Gupta and Sonal Gupta <sup>#</sup>	CRISIL Hybrid 35+65 - Aggressive Index	30-Apr-14	Rs. 59.11 Cr

Risk Ratios <sup>3</sup>	
Standard Deviation	8.93%
Beta	0.90

Risk Ratios <sup>3</sup>	
Sharpe Ratio <sup>3</sup>	0.63
R2	0.89%

## 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.

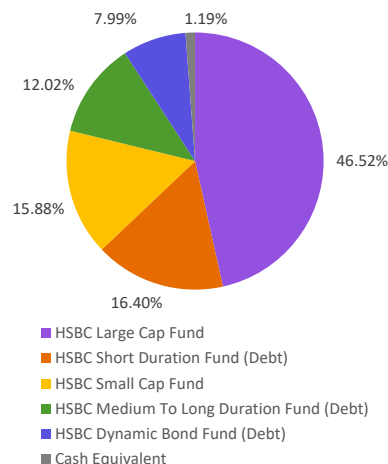
## Portfolio

Issuer	% to Net Assets
<b>Mutual Fund Units</b>	<b>98.81%</b>
Hsbc Large Cap Fund - Direct Growth	46.52%
HSBC Short Duration Fund - Direct Growth	16.40%
HSBC Small Cap Fund - Direct Growth	15.88%
Hsbc Medium To Long Duration Fund - Direct Growth	12.02%
HSBC Dynamic Bond Fund - Direct Growth	7.99%
<b>Cash Equivalent</b>	<b>1.19%</b>
<b>TREPS*</b>	<b>1.70%</b>
<b>Net Current Assets</b>	<b>-0.51%</b>
<b>Total Net Assets as on 30-November-2024</b>	<b>100.00%</b>

\*TREPS : Tri-Party Repo



## Asset Allocation



**Exit Load:** In respect of each purchase / switch-in of Units, an Exit Load of 1% is payable if Units are redeemed / switched-out within 1 year from the date of allotment. No Exit Load will be charged, if Units are redeemed / switched-out after 1 year from the date of allotment. The exit loads set forth above is subject to change at the discretion of the AMC and such changes shall be implemented prospectively. \*In terms of 10.4.1.a. of SEBI Master Circular on Mutual Funds dated June 27, 2024, no entry load will be charged to the investor effective August 1, 2009.

**Month End Total Expenses Ratios (Annualized)<sup>4</sup> – Regular<sup>5</sup>:** 1.92%, Direct: 0.88%

<sup>1</sup> As per clause 1.9 of the SEBI Master Circular dated June 27, 2024, on 'Guiding Principles for bringing uniformity in Benchmarks of Mutual Fund Schemes' has introduced two-tiered structure for benchmarking of certain categories of schemes. Accordingly, the benchmark has been classified as Tier 1 benchmark effective from 01 December 2021.

<sup>2</sup> AUM is as on 30 November 2024.

<sup>3</sup> Statistical Ratios disclosed are as per monthly returns (Annualized) for the last 3 years.

<sup>4</sup> Risk free rate: 6.76% (FIMMDA-NSE MIBOR)

<sup>5</sup> Continuing plans.

<sup>6</sup> TER Annualized TER including GST on Investment Management Fees and additional charges by underlying fund.

<sup>#</sup>For disclosure of quarterly AUM/AAUM and AUM by geography, please visit our website: <https://www.assetmanagement.hsbc.co.in/en/mutual-funds/investor-resources/information-library/#&accordion1446811090=4>

**Note:** The sector(s)/stock(s)/issuer(s) mentioned in this document do not constitute any research report nor it should be considered as an investment research, investment recommendation or advice to any reader of this content to buy or sell any stocks / investments. The Fund/portfolio may or may not have any existing / future position in these sector(s)/stock(s)/issuer(s).

**Fund of Fund (FOF) Note -** The investors are bearing the recurring expenses of the scheme, in addition to the expenses of other schemes in which the Fund of Funds Scheme makes investments. Note : Please refer to Scheme Information Document for more details on Asset Allocation of the scheme. Source – HSBC Mutual Fund, Data as of 30 November 2024.

**Past performance may or may not be sustained in the future and is not indicative of future results.**

Fund Manager - Gautam Bhupal Effective 21 Oct 2015. Total Schemes Managed – 13, Fund Manager - Cheenu Gupta Effective 01 Apr 2024. Total Schemes Managed – 11  
Fund Manager - Sonal Gupta Effective 01 Apr 2024. Total Schemes Managed - 26

Lump Sum Investment Performance								Inception Date
Fund / Benchmark (Value of Rs 10,000 invested)	1 Year		3 Years		5 Years		Since Inception	
	Amount in Rs	Returns %	Amount in Rs	Returns %	Amount in Rs	Returns %	Amount in Rs	Returns %
HSBC Managed Solutions India – Moderate - Regular Plan~~	12066	20.66	14292	12.64	19798	14.62	34688	12.46
Scheme Benchmark (CRISIL Hybrid 35+65 - Aggressive Fund Index)	12039	20.39	14312	12.69	20051	14.91	38333	13.53
Additional Benchmark (Nifty 50 TRI)	12127	21.27	14723	13.76	21208	16.21	41098	14.28
Additional Benchmark (CRISIL 10 Year Gilt Index)	11039	10.39	11762	5.56	13059	5.48	20965	7.24

**Past performance may or may not be sustained in the future and is not indicative of future results.** The performance details provided herein are of Regular 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 November 2024 for the respective schemes. Returns for 1 year and above are Compounded Annualized. Returns for less than 1 year is Simple Annualized. 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 Regular Plan.



As per clause 5.9.1 of the SEBI Master Circular dated June 27, 2024, the scheme returns vis-à-vis the benchmark return (Total Return Index) shall be disclosed are provided from the date of allotment of units.

Post merger performance of the surviving scheme, arising out of merger of schemes with similar features, is computed as per the provisions of clause 13.4 of the SEBI Master Circular dated June 27, 2024, on Disclosure of Performance of Schemes post-merger using the weighted average performance of both transferor and transferee schemes. In other cases, performance is computed using the Applicable NAV of the surviving/continuing schemes. ~~ Face value Rs 10

Source: HSBC Mutual Fund, data as on 30 November 2024

[Click here](#) to check other funds performance managed by the Fund Manager

Product Label

Scheme name and Type of scheme	Scheme Risk-o-meter	Benchmark Riskometer (as applicable)
<p><b>HSBC Managed Solutions India – Moderate</b></p> <p>(An open ended Fund of Fund scheme investing in a basket of equity, debt, Gold and other Exchange Traded Funds)</p> <p><b>This product is suitable for investors who are seeking:</b></p> <ul style="list-style-type: none"><li>• To create wealth and provide income over the long-term;</li><li>• Investments in a basket of debt mutual funds, equity mutual funds, gold &amp; exchange traded funds, offshore mutual funds and money market instruments;</li></ul> <p>Benchmark Index : CRISIL Hybrid 35+65 -Aggressive Index</p>	 <p>The risk of the scheme is High Risk</p>	 <p>The risk of the benchmark is Very High Risk</p>

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

**Note on Risk-o-meters:** Riskometer is as on 30 November 2024, Any change in risk-o-meter shall be communicated by way of Notice cum Addendum and by way of an e-mail or SMS to unitholders of that particular scheme

**Past performance may or may not be sustained in the future and is not indicative of future results.** Source: HSBC Mutual Fund, data as on 30 November 2024

Investors are requested to note that as per SEBI (Mutual Funds) Regulations, 1996 and guidelines issued thereunder, HSBC AMC, its employees and/or empaneled distributors/agents are forbidden from guaranteeing/promising/assuring/predicting any returns or future performances of the schemes of HSBC Mutual Fund. Hence please do not rely upon any such statements/commitments. If you come across any such practices, please register a complaint via email at [investor.line@mutualfunds.hsbc.co.in](mailto:investor.line@mutualfunds.hsbc.co.in).

**Disclaimer:** This document has been prepared by HSBC Mutual Fund for information purposes only and should not be construed as i) an offer or recommendation to buy or sell securities, commodities, currencies or other investments referred to herein; or ii) an offer to sell or a solicitation or an offer for purchase of any of the funds of HSBC Mutual Fund; or iii) an investment research or investment advice. It does not have regard to specific investment objectives, financial situation and the particular needs of any specific person who may receive this document. Investors should seek personal and independent advice regarding the appropriateness of investing in any of the funds, securities, other investment or investment strategies that may have been discussed or referred herein and should understand that the views regarding future prospects may or may not be realized. In no event shall HSBC Mutual Fund/HSBC Asset management (India) Private Limited and / or its affiliates or any of their directors, trustees, officers and employees be liable for any direct, indirect, special, incidental or consequential damages arising out of the use of information / opinion herein.

This document is intended only for those who access it from within India and approved for distribution in Indian jurisdiction only. Distribution of this document to anyone (including investors, prospective investors or distributors) who are located outside India or foreign nationals residing in India, is strictly prohibited. Neither this document nor the units of HSBC Mutual Fund have been registered under Securities law/Regulations in any foreign jurisdiction. The distribution of this document in certain jurisdictions may be unlawful or restricted or totally prohibited and accordingly, persons who come into possession of this document are required to inform themselves about, and to observe, any such restrictions. If any person chooses to access this document from a jurisdiction other than India, then such person do so at his/her own risk and HSBC and its group companies will not be liable for any breach of local law or regulation that such person commits as a result of doing so.

© Copyright. HSBC Mutual Fund 2024, ALL RIGHTS RESERVED.  
HSBC Mutual Fund, 9-11th Floor, NESCO - IT Park Bldg. 3, Nesco Complex, Western Express Highway, Goregaon East, Mumbai 400063. Maharashtra.  
GST - 27AABCH0007N1Z5, Email: [investor.line@mutualfunds.hsbc.co.in](mailto:investor.line@mutualfunds.hsbc.co.in) | Website: [www.assetmanagement.hsbc.co/in](http://www.assetmanagement.hsbc.co/in)

**Mutual Fund investments are subject to market risks, read all scheme related documents carefully.**