

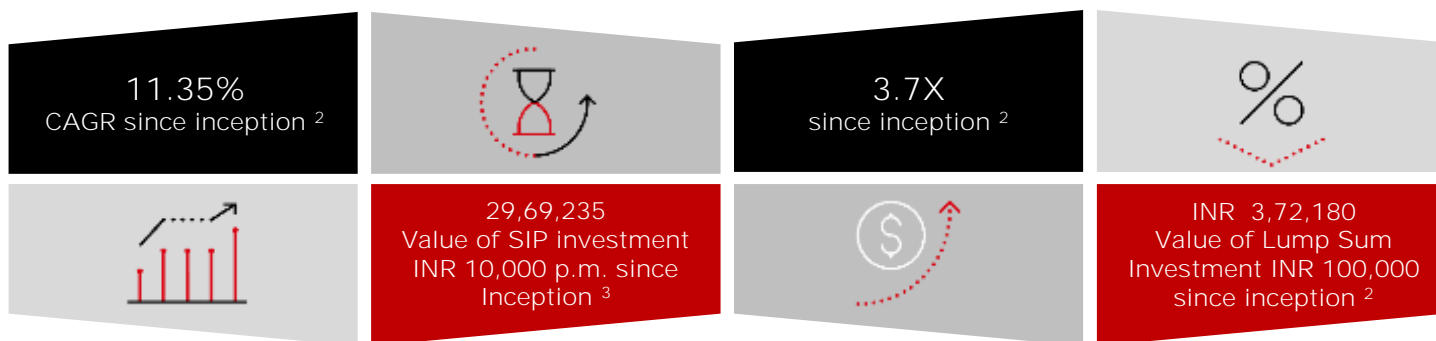
## Product Note

### HSBC Aggressive Hybrid Fund (HAHF) (Formerly known as L&T Hybrid Equity Fund)

Aggressive Hybrid fund – An open ended hybrid scheme investing predominantly in equity and equity related instruments. (HSBC Equity Hybrid Fund has merged into L&T Hybrid Equity Fund and the surviving scheme has been renamed)

May 2023

Fund Category	Fund Manager	Benchmark <sup>1</sup>	Inception Date	AUM
Aggressive Hybrid Fund	Cheenu Gupta and Shriram Ramanathan	Nifty 50 Hybrid Composite Debt 65:35 Index	7 Feb 2011	Rs. 4668.21Cr



Risk Ratios <sup>4</sup>	
Standard Deviation	11.05%
Beta	0.98
Sharpe Ratio <sup>5</sup>	0.79
R2	0.86

Load / Expenses	
Entry Load	NA
Exit Load	NIL (after 1 year), 1% (before 1 year) <sup>6</sup>
Expense ratio (Other than Direct) <sup>7</sup>	1.89%
Expense ratio (Direct)	0.85%

Portfolio	% of net assets
HDFC Bank Limited	7.18%
ICICI Bank Limited	4.55%
Reliance Industries Limited	4.06%
Larsen and Toubro Limited	3.83%
The Indian Hotels Company Limited	3.48%
Hindustan Unilever Limited	2.84%
KPIT Technologies Limited	2.67%
Sun Pharmaceutical Industries Limited	2.38%
UltraTech Cement Limited	2.33%
Infosys Limited	2.23%

Sector - Allocation	% of net assets
Government Securities	16.51%
Banks	16.49%
IT - Software	8.65%
Finance	5.25%
Leisure Services	4.83%
Electrical Equipment	4.56%
Petroleum Products	4.06%
Construction	3.83%
Automobiles	3.33%
Pharmaceuticals & Biotechnology	3.00%

<sup>1</sup> SEBI vide its circular no. SEBI/HO/IMD/IMD-II DF3/P/ CIR/2021/652 dated October 27, 2021, 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. Furthermore, the same is effective from 01 December 2021

<sup>2</sup> As on 30 April 2023 of Growth option. During the same period, scheme benchmark (Nifty 50 Hybrid Composite Debt 65:35 Index) has moved by 3.5X to Rs. 3,51,050 from Rs.100,000 and delivered return of 10.82%. Please refer page no. 3 for detailed performance.

<sup>3</sup> During the same period, value of scheme benchmark (Nifty 50 Hybrid Composite Debt 65:35 Index) has moved to 30,48,246. Please refer page no. 5 for detailed performance.

<sup>4</sup> Statistical Ratios disclosed are as per monthly returns (Annualized) for the last 3 years.

<sup>5</sup> Risk free rate: 6.90% (FIMMDA-NSE MIBOR) as on April 30, 2023

<sup>6</sup> Exit Load - If the units redeemed or switched out are upto 10% of the units purchased or switched in ("the limit") within 1 year from the date of allotment - Nil

• If units redeemed or switched out are over and above the limit within 1 year from the date of allotment - 1%

• If units are redeemed or switched out on or after 1 year from the date of allotment - Nil

<sup>7</sup> Continuing plans

Data as on 30 April 2023 unless otherwise given

The fund has undergone merger/consolidation along with changes to its fundamental attributes as per the notice published on 15 Oct '22. For more details visit our website page - <https://www.assetmanagement.hsbc.co.in/en/mutual-funds/acquisition-of-lt-mutual-fund>.

One of the pre-requisites for a sound investment strategy is to strike a desired balance between risk and return so that along with achieving a strong long term growth, one could also maintain a certain level of stability in the investment portfolio. One of the simpler ways of accomplishing this balance is by investing in asset allocation funds that follow a disciplined asset allocation strategy. While there are funds with different asset allocation strategies to suit the needs of investors with different investment horizons and risk appetite, equity oriented asset allocation funds probably offer the right mix of growth potential and stability for moderately aggressive investors seeking long term wealth creation.

## Why HSBC Aggressive Hybrid Fund?

- To benefit from both asset classes of equity and fixed income for an optimal asset-allocation portfolio
- Aim to seek a balance between long term growth and stability from an actively managed portfolio of equity and equity related securities and fixed income instruments
- Maintains a minimum of 65% allocation to equity and equity related securities and at least 25% allocation to fixed income securities including money market instruments
- To create a corpus through generating inflation-adjusted returns to cater to long-term goals

## Fund Philosophy

- Invests 65-75% in equity and equity related securities and 25-35% in debt and money market securities
- Focus on investing in fundamentally strong businesses at a valuation level that offers adequate margin of safety
- Bottom-up stock selection using our proprietary investment approach
- Flexible equity investment approach to help capitalize on opportunities across the market spectrum
- For fixed income allocation, focus is on maintaining high credit quality portfolio
- Strong risk management framework - a well-diversified portfolio with focus on managing portfolio risks

## Investment Objective

To seek long term capital growth and income through investments in equity and equity related securities and fixed income instruments. However, there is no assurance that the investment objective of the Scheme will be achieved.

HSBC Aggressive Hybrid Fund (HAHF) | Product Note  
[ May 2023 ]

Fund Managers - Cheenu Gupta (Equity) (No of Schemes Managed – 7) - Managing Fund Since 02 July 2021 and Shriram Ramanathan (No of Schemes Managed – 11) - Managing Fund Since 30 May 2016 and Sonal Gupta (No of Schemes Managed - 4, for investment in foreign securities)

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	PTP Returns %	Amount in Rs	PTP Returns %	Amount in Rs	PTP Returns %	Amount in Rs	PTP Returns %	
HSBC Aggressive Hybrid Fund-Reg	10268	2.69	15673	16.19	13856	6.74	37218	11.35	07-Feb-11
Scheme Benchmark (NIFTY 50 Hybrid Composite Debt 65:35 Index)	10682	6.84	16225	17.54	17034	11.25	35105	10.82	
Additional Benchmark (Nifty 50 TRI)	10689	6.91	18945	23.78	17865	12.31	38829	11.73	

Performance of other funds managed by the Fund Manager									Inception Date
Fund / Benchmark (Value of Rs 10,000 invested)	1 Year		3 Years		5 Years		Since Inception		
	Amount in Rs	PTP Returns %	Amount in Rs	PTP Returns %	Amount in Rs	PTP Returns %	Amount in Rs	PTP Returns %	
HSBC Large and Mid Cap Fund-Reg	10566	5.67	18033	21.76	NA	NA	15648	11.58	28-Mar-19
Scheme Benchmark (NIFTY Large Midcap 250 TRI)	10561	5.63	21002	28.12	NA	NA	17593	14.82	
Additional Benchmark (Nifty 50 TRI)	10689	6.91	18945	23.78	NA	NA	16366	12.81	
HSBC ELSS Fund-Reg	10458	4.59	17906	21.48	13956	6.90	80499	12.91	27-Feb-06
Scheme Benchmark (Nifty 500 TRI)	10404	4.05	19585	25.17	16949	11.14	70007	12.00	
Additional Benchmark (Nifty 50 TRI)	10689	6.91	18945	23.78	17865	12.31	72443	12.22	
HSBC Mid Cap Fund-Reg <sup>8</sup>	10200	2.00	18516	22.84	13889	6.79	206503	17.55	09-Aug-04
Scheme Benchmark (NIFTY Midcap 150 TRI)	10744	7.46	23780	33.55	17632	12.02	NA	NA	
Additional Benchmark (Nifty 50 TRI)	10689	6.91	18945	23.78	17865	12.31	139130	15.09	
HSBC Tax Saver Equity Fund-Reg	10140	1.40	17984	21.65	14418	7.60	55476	11.07	05-Jan-07
Scheme Benchmark (Nifty 500 TRI)	10404	4.05	19585	25.17	16949	11.14	55227	11.04	
Additional Benchmark (Nifty 50 TRI)	10689	6.91	18945	23.78	17865	12.31	55039	11.02	
HSBC Conservative Hybrid Fund - Reg	10445	4.46	12563	7.92	13596	6.33	46097	8.29	24-Feb-04
Scheme Benchmark (NIFTY 50 Hybrid Composite Debt 15:85 Index)	10635	6.37	12820	8.65	15189	8.71	46501	8.34	
Additional Benchmark (CRISIL 10 year Gilt Index)	10701	7.03	10952	3.08	13761	6.59	28228	5.56	
HSBC Equity Savings Fund-Reg	10479	4.81	15063	14.66	13838	6.72	24195	7.96	18-Oct-11
Scheme Benchmark (NIFTY Equity Savings Index)	10615	6.17	13839	11.46	15074	8.56	28333	9.45	
Additional Benchmark (CRISIL 10 year Gilt Index)	10701	7.03	10952	3.08	13753	6.58	21298	6.77	
HSBC Money Market Fund - Reg	10530	5.31	11299	4.16	13114	5.56	33910	7.13	10-Aug-05
Scheme Benchmark (Nifty Money Market Index B-I)	10599	6.01	11444	4.61	13127	5.59	35583	7.42	
Additional Benchmark (CRISIL 1 Year T Bill Index)	10499	5.01	11287	4.12	13138	5.60	28196	6.02	
HSBC Low Duration Fund - Reg	10517	5.19	11798	5.68	12827	5.10	23623	7.18	04-Dec-10
Scheme Benchmark (NIFTY Low Duration Debt Index B-I)	10601	6.03	11755	5.55	13620	6.37	25237	7.75	
Additional Benchmark (CRISIL 1 Year T Bill Index)	10499	5.01	11287	4.12	13138	5.60	21851	6.50	
HSBC Medium Duration Fund	10511	5.12	12055	6.44	13427	6.06	17296	6.88	02-Feb-15
Scheme Benchmark (NIFTY Medium Duration Debt Index B-III)	10639	6.40	12490	7.71	14414	7.58	18414	7.69	
Additional Benchmark (CRISIL 10 year Gilt Index)	10701	7.03	10952	3.08	13761	6.59	16351	6.15	

Past performance may or may not be sustained in the future. PTP returns – Point to Point returns. Data as at 30 April 2023

Performance of other funds managed by the Fund Manager										Inception Date
Fund / Benchmark (Value of Rs 10,000 invested)	1 Year		3 Years		5 Years		Since Inception			
	Amount in Rs	PTP Returns %	Amount in Rs	PTP Returns %	Amount in Rs	PTP Returns %	Amount in Rs	PTP Returns %		
HSBC Credit Risk Fund	10492	4.93	11966	6.18	12447	4.47	24739	6.91	08-Oct-09	
Scheme Benchmark (NIFTY Credit Risk Bond Index C-III)	10828	8.30	12915	8.92	15208	8.74	32667	9.12		
Additional Benchmark (CRISIL 10 year Gilt Index)	10701	7.03	10952	3.08	13761	6.59	22508	6.16		
HSBC Dynamic Bond Fund - Reg	10453	4.54	11359	4.35	13676	6.45	25277	7.64	27-Sep-10	
Scheme Benchmark (NIFTY Composite Debt Index A-III)	10562	5.63	11782	5.63	14369	7.51	25332	7.66		
Additional Benchmark (CRISIL 10 year Gilt Index)	10701	7.03	10952	3.08	13761	6.59	21681	6.34		
HSBC Short Duration Fund - Reg	10459	4.60	11479	4.72	13060	5.48	21308	6.90	27-Dec-11	
Scheme Benchmark (NIFTY Short Duration Debt Index B-II)	10591	5.92	11996	6.27	14022	6.99	23749	7.92		
Additional Benchmark (CRISIL 10 year Gilt Index)	10701	7.03	10952	3.08	13761	6.59	20824	6.68		
HSBC Gilt Fund – Reg <sup>9</sup>	10538	5.40	11181	3.80	13462	6.12	57276	7.85	29-Mar-00	
Scheme Benchmark (NIFTY All Duration G-Sec Index)	10745	7.48	11520	4.84	14688	7.98	NA	NA		
Additional Benchmark (CRISIL 10 year Gilt Index)	10701	7.03	10952	3.08	13761	6.59	NA	NA		
HSBC Corporate Bond Fund – Reg <sup>10</sup>	10574	5.76	11816	5.73	14507	7.72	62375	7.27	31-Mar-97	
Scheme Benchmark (NIFTY Corporate Bond Index B-III)	10583	5.85	12305	7.17	14402	7.56	NA	NA		
Additional Benchmark (CRISIL 10 year Gilt Index)	10701	7.03	10952	3.08	13761	6.59	NA	NA		
HSBC Medium to Long Duration Fund - Reg	10462	4.63	11024	3.31	13357	5.95	36498	6.55	10-Dec-02	
Scheme Benchmark (NIFTY Medium to Long Duration Debt Index B-III)	10784	7.86	12778	8.53	14561	7.80	43243	7.44		
Additional Benchmark (CRISIL 10 year Gilt Index)	10701	7.03	10952	3.08	13761	6.59	32434	5.94		

Lump sum investment performance															Inception Date:
Fund / Benchmark (Value of Rs 10,000 invested)	7 Days		15 Days		30 Days		1 Year		3 Years		5 Years		Since Inception		
	Amount in Rs	PTP Returns %	Amount in Rs	PTP Returns %	Amount in Rs	PTP Returns %	Amount in Rs	PTP Returns %	Amount in Rs	PTP Returns %	Amount in Rs	PTP Returns %	Amount in Rs	PTP Returns %	
HSBC Liquid Fund – Reg <sup>11</sup>	10011	5.96	10025	6.14	10057	7.36	10591	5.95	11316	4.22	12897	5.21	22537	7.04	04-Dec-02
Scheme Benchmark (CRISIL Liquid Fund A-I Index)	10011	6.12	10026	6.55	10060	7.78	10613	6.17	11390	4.44	12970	5.33	22795	7.14	
Additional Benchmark (CRISIL 1 Year T Bill Index)	10015	8.41	10027	6.73	10081	10.69	10498	5.01	11287	4.12	13138	5.60	21366	6.56	

Note - Sonal Gupta shall be dedicated fund manager for investments in foreign securities by all the schemes of HSBC Mutual Fund.

Past performance may or may not be sustained in the future. Refer note below.

Name of Scheme	Fund Manager	No. of funds managed and Co-managed
HSBC Aggressive Hybrid Fund	Cheenu Gupta (Equity)- Since July 02, 2021 Shriram Ramanathan (Fixed Income)-Since May 30, 2016	Cheenu Gupta-7 Shriram Ramanathan-11
HSBC Large & Mid Cap Fund	Cheenu Gupta- Since Nov 26, 2022 Neelotpal Sahai- Since Mar 28, 2019	Cheenu Gupta-7 Neelotpal Sahai-4
HSBC ELSS Fund	Cheenu Gupta- Since Jul 02, 2021 Gautam Bhupal- Since Nov 26, 2022	Cheenu Gupta-7 Gautam Bhupal-6
HSBC Midcap Fund	Vihang Shankar Naik- Since June 28 2016 Cheenu Gupta- Since Nov 26 2022	Vihang Shankar Naik-4 Cheenu Gupta-7
HSBC Tax Saver Fund	Gautam Bhupal- Since July 23, 2019 Cheenu Gupta- Since Nov 26, 2022	Gautam Bhupal-6 Cheenu Gupta-7
HSBC Conservative Hybrid Fund	Ritesh Jain (Fixed Income) Since Nov 26, 2022 Cheenu Gupta (Equity) Since Nov 26, 2022	Ritesh Jain-5 Cheenu Gupta-7
HSBC Equity Savings Fund	Cheenu Gupta (Equity) -Since Jul 02, 2021 Ritesh Jain (Fixed Income) -Since Nov 26, 2022	Cheenu Gupta-7 Ritesh Jain-5
HSBC Money Market Fund	Kapil Lal Punjabi - Since Nov 26, 2022 Shriram Ramanathan- Since Mar 21, 2020	Kapil Lal Punjabi-6 Shriram Ramanathan-11
HSBC Credit Risk Fund	Shriram Ramanathan- Since Nov 24, 2012 Kapil Lal Punjabi - Since Nov 26, 2022	Shriram Ramanathan-11 Kapil Lal Punjabi-6
HSBC Low Duration Fund	Shriram Ramanathan- Since Nov 24, 2012 Mahesh Chhabria- Since Nov 26, 2022	Shriram Ramanathan-11 Mahesh Chhabria-4
HSBC Medium Duration Fund	Shriram Ramanathan - Since Feb 02, 2015 Kapil Lal Punjabi- Since Nov 26, 2022	Shriram Ramanathan-11 Kapil Lal Punjabi-6
HSBC Dynamic Bond Fund	Jalpan Shah- Since May 30, 2016 Shriram Ramanathan- Since Feb 02, 2015	Jalpan Shah-7 Shriram Ramanathan-11
HSBC Short Duration Fund	Jalpan Shah- Since May 30, 2016 Shriram Ramanathan - Since May 30, 2016	Jalpan Shah-7 Shriram Ramanathan-11
HSBC Gilt Fund	Jalpan Shah- Since May 30, 2016 Shriram Ramanathan- Since April 03, 2017	Jalpan Shah-7 Shriram Ramanathan-11
HSBC Corporate Bond Fund	Jalpan Shah - Since April 03, 2017 Shriram Ramanathan- Since June 30, 2014	Jalpan Shah-7 Shriram Ramanathan-11
HSBC Medium to Long Duration Fund	Jalpan Shah Since Nov, 26 2022 Shriram Ramanathan- Since Nov, 26 2022	Jalpan Shah-7 Shriram Ramanathan-11
HSBC Liquid Fund	Kapil Lal Punjabi- Since Mar 14, 2014 Shriram Ramanathan - Since Nov 26, 2022	Kapil Lal Punjabi-6 Shriram Ramanathan-11

<sup>8</sup> HSBC Mid Cap Fund: The launch date of the S&P BSE 150 Mid Cap TRI is November 30, 2017 whereas the inception date of the scheme is August 09, 2004. The corresponding benchmark returns since inception of the scheme is not available.

<sup>9</sup> HSBC Gilt Fund: The launch date of the NIFTY All Duration G-Sec Index is Sep 03, 2001 whereas the inception date of the scheme is Mar 29, 2000. The corresponding benchmark returns since inception of the scheme not available.

<sup>10</sup> HSBC Corporate Bond Fund: The launch date of the NIFTY Corporate Bond Index B-III is Sep 03, 2001 whereas the inception date of the scheme is Mar 31, 1997. The corresponding benchmark returns since inception of the scheme not available

<sup>11</sup> HSBC Liquid Fund: Since there was no continuous NAV history available for the surviving Plan of HSBC Liquid Fund prior to May 19, 2011, returns since the said date have been considered for calculating Since Inception performance. The inception date of HSBC Liquid Fund however is December 4, 2002.

SIP Performance - HSBC Aggressive Hybrid Fund – Reg					Inception Date: 07-Feb-11
Scheme Name & Benchmarks	1 Year	3 Years	5 Years	Since Inception	
Total amount invested (₹)	120000	360000	600000	1460000	
Market Value as on April 30, 2023 (₹)	1,24,093	4,09,345	7,55,489	29,69,235	
Scheme Returns (%)	6.50	8.58	9.19	11.08	
NIFTY 50 Hybrid Composite Debt 65:35 Index - Scheme Benchmark (₹)	1,25,416	4,24,777	8,08,879	30,48,246	
NIFTY 50 Hybrid Composite Debt 65:35 Index - Scheme Benchmark Returns (%)	8.63	11.12	11.94	11.47	
Nifty 50 TRI - Additional Benchmark (₹)	1,25,331	4,45,256	8,54,658	33,54,927	
Nifty 50 TRI - Additional Benchmark Returns (%)	8.50	14.40	14.18	12.91	

Since Inception returns are provided from the date of allotment of units. PTP returns – Point to Point returns.

For SIP returns, monthly investment of Rs.10,000 invested on the 1st day of every month has been considered. SIP Return are calculated on XIRR basis.

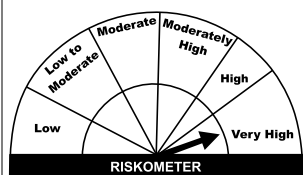
The performance details provided herein is of Regular Plan - Growth Option. Returns on ₹10,000 are point-to-point returns for the specific time period, invested at the start of the period. The returns for the respective periods are provided as on last available NAV of April 2023 for the respective Schemes. 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.

Pursuant to the transfer of schemes of L&T Mutual Fund to HSBC Mutual Fund, which was effective from the close of business hours of November 25, 2022, the performance of the Scheme (which is the surviving scheme out of the merger of schemes with similar features) provided above is computed as per the provisions of SEBI Circular No- SEBI/HO/IMD/DF3/CIR/P/2018/69 dated April 12, 2018 using the weighted average performance of both transferor and transferee schemes. The details of the transferor and transferee schemes please refer to our notice dated October 14, 2022 available on www.assetmanagement.hsbc.co.in.

Past performance may or may not be sustained in the future. PTP returns – Point to Point returns. Data as at 30 April 2023

## Product Label

### HSBC Aggressive Hybrid Fund (Erstwhile L&T Hybrid Equity Fund)



Investors understand that their principal will be at Very High risk

Aggressive Hybrid Fund - An open ended hybrid scheme investing predominantly in equity and equity related instruments..

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

- Long term wealth creation and income
  - Investment in equity and equity related securities and fixed income instruments.
- (Benchmark : : Nifty 50Hybrid composite debt 65:35 Index)



#### Scheme name and Type of scheme

#### \*Riskometer of the Scheme

#### Riskometer of the benchmark

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

**HSBC Large and Mid Cap Fund (Erstwhile HSBC Large & Mid Cap Equity Fund) - Large and Mid Cap Fund** – An open ended equity scheme investing in both large cap and mid cap stocks.

- Long term wealth creation and income
- Investment predominantly in equity and equity related securities of Large and Mid cap companies (Benchmark : NIFTY Large Midcap 250 TRI)

**HSBC ELSS Fund (Erstwhile L&T Tax Advantage Fund) - Equity Linked Savings Scheme** - An open ended equity linked saving scheme with a statutory lock in of 3 years and tax benefit

- Long term capital growth
- Investment predominantly in equity and equity-related securities. (Benchmark : NIFTY 500 TRI Index)

**HSBC Midcap Fund (Erstwhile L&T Midcap Fund) - Midcap Fund** – An open ended equity scheme predominantly investing in mid cap stocks.

- Long term wealth creation
- Investment in equity and equity related securities of mid cap companies. (Benchmark : NIFTY Midcap 150 TRI)

**HSBC Tax Saver Equity Fund - Equity Linked Savings Scheme** - An open ended equity linked saving scheme with a statutory lock in of 3 years and tax benefit

- Long term capital growth
- Investment predominantly in equity and equity-related securities. (Benchmark : NIFTY 500 TRI Index)



Investors understand that their principal will be at Very High risk



### HSBC Equity Savings Fund (Erstwhile L&T Equity Savings Fund)



Investors understand that their principal will be at Moderately High risk

Equity Savings Fund – An open ended scheme investing in equity, arbitrage and debt.

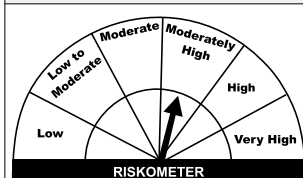
This product is suitable for investors who are seeking\*:

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

Benchmark Index: NIFTY Equity Savings Index



### HSBC Conservative Hybrid Fund (Erstwhile HSBC Regular Savings Fund)



Investors understand that their principal will be at Moderately High risk

Conservative Hybrid Fund– An open ended hybrid scheme investing predominantly in debt instruments.

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

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

Benchmark Index: NIFTY 50 Hybrid Composite Debt 15:85 Index



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

**HSBC Liquid Fund (Erstwhile HSBC Cash Fund)**



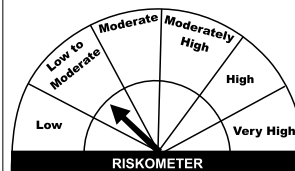
Investors understand that their principal will be at Low to Moderate risk

Liquid Fund - An open-ended Liquid Scheme. Relatively Low interest rate risk and Low credit risk.

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

- Overnight liquidity over short term
- Investment in Money Market Instruments

Benchmark Index: Nifty Liquid Index B-I



**HSBC Money Market Fund (Erstwhile L&T Money Market Fund)**



Investors understand that their principal will be at Low to Moderate risk

An open ended debt scheme investing in money market instruments. Relatively Low interest rate risk and Moderate credit risk.

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

- Generation of regular income over short to medium term
- Investment in money market instruments

Benchmark Index: Nifty Money Market Index B-I



**HSBC Low Duration Fund (Erstwhile L&T Low Duration Fund)**



Investors understand that their principal will be at Low to Moderate risk

**Low Duration Fund** - An open ended low duration debt scheme investing in instruments such that the Macaulay duration of the portfolio is between 6 months to 12 months (for details on Macaulay's Duration please refer to SID under the section "Asset Allocation Pattern"). A relatively low interest rate risk and moderate credit risk.

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

- Liquidity over short term
- Investment in Debt / Money Market Instruments such that the Macaulay<sup>^</sup> duration of the portfolio is between 6 months to 12 months

Benchmark Index: NIFTY Low Duration Debt Index B-I



**HSBC Medium Duration Fund (Erstwhile L&T Resurgent India Bond Fund)**



Investors understand that their principal will be at Moderate risk

Medium Duration Fund - An open ended medium term debt scheme investing in instruments such that the Macaulay duration of the portfolio is between 3 years to 4 years (for details on Macaulay's Duration please refer to the SID under the section "Asset Allocation Pattern"). A relatively high interest rate risk and moderate credit risk.

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

- Generation of income over medium term
- Investment primarily in debt and money market securities

Benchmark Index: NIFTY Medium Duration Debt Index B-III



**HSBC Credit Risk Fund (Erstwhile L&T Credit Risk Fund)**



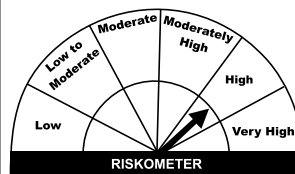
Investors understand that their principal will be at Moderate risk

Credit Risk Fund - An open ended debt scheme predominantly investing in AA and below rated corporate bonds (excluding AA+ rated corporate bonds). A relatively high interest rate risk and relatively high credit risk.

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

- Generation of regular returns and capital appreciation over medium to long term
- Investment in debt instruments (including securitized debt), government and money market securities

Benchmark Index: NIFTY Credit Risk Bond Index C-III



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

**HSBC Dynamic Bond Fund (Erstwhile L&T Flexi Bond Fund)**

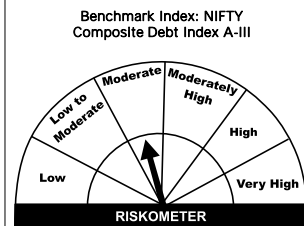


Investors understand that their principal will be at Moderate risk

**Dynamic Bond Fund** - An open ended dynamic debt scheme investing across duration. A relatively high interest rate risk and relatively low credit risk.

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

- Generation of reasonable returns over medium to long term
- Investment in fixed income securities



**HSBC Short Duration Fund (Erstwhile L&T Short Term Bond Fund)**

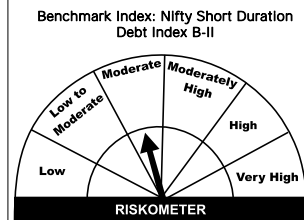


Investors understand that their principal will be at Low to Moderate risk

**Short Duration Fund** - An open ended short term debt scheme investing in instruments such that the Macaulay duration of the portfolio is between 1 year to 3 years for details on Macaulay's Duration please refer to SID under the section "Asset Allocation Pattern"). A moderate interest rate risk and moderate credit risk.

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

- Generation of regular returns over short term
- Investment in fixed income securities of shorter term maturity.



**HSBC Gilt Fund (Erstwhile L&T Gilt Fund)**

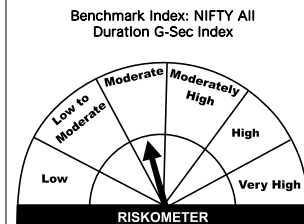


Investors understand that their principal will be at Moderate risk

**Gilt Fund** - An open ended debt scheme investing in government securities across maturity. A relatively high interest rate risk and relatively low credit risk.

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

- Generation of returns over medium to long term
- Investment in Government Securities



**HSBC Corporate Bond Fund (Erstwhile L&T Triple Ace Bond Fund)**

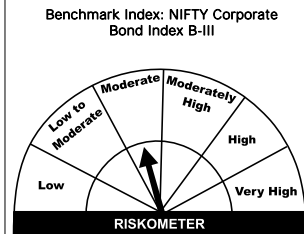


Investors understand that their principal will be at Moderate risk

**Corporate Bond Fund** - An open ended debt scheme predominantly investing in AA+ and above rated corporate bonds. A relatively high interest rate risk and relatively low credit risk.

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

- Generation of regular and stable income over medium to long term
- Investment predominantly in AA+ and above rated corporate bonds and money market instruments



**HSBC Medium to Long Duration Fund (Erstwhile HSBC Debt Fund)**

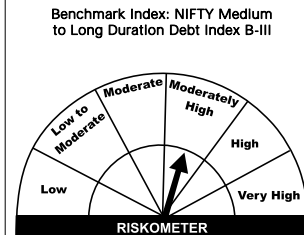


Investors understand that their principal will be at Moderate risk

**Medium to Long Duration Fund** - An open ended medium to long term debt scheme investing in instruments such that the Macaulay duration of the portfolio is between 4 years to 7 years (for details on Macaulay's Duration please refer to SID under the section "Asset Allocation Pattern"). Relatively high interest rate risk and moderate credit risk.

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

- Regular income over medium term
- Investment in diversified portfolio of fixed income securities such that the Macaulay<sup>A</sup> duration of the portfolio is between 4 year to 7 years



\* 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 April 2023, 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. Source: HSBC Asset Management India, data as at 30 April 2023

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