

Amplifying opportunities

Corporate Deck



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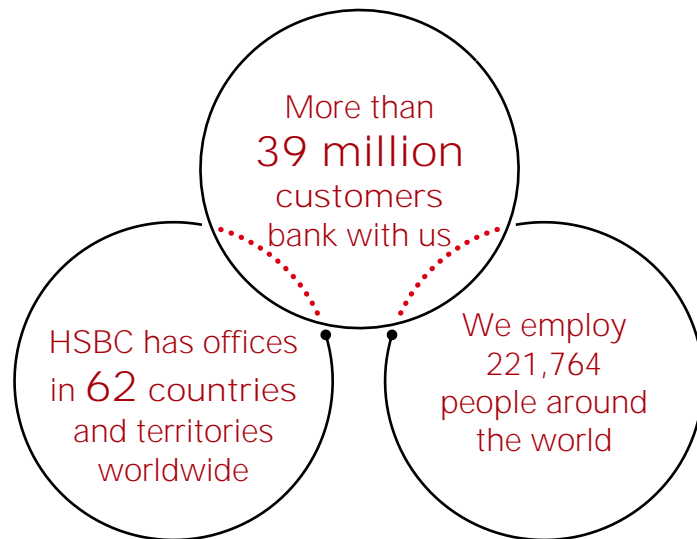
Annexures

HSBC Group

One of the world's largest Banking and Financial Services organisation



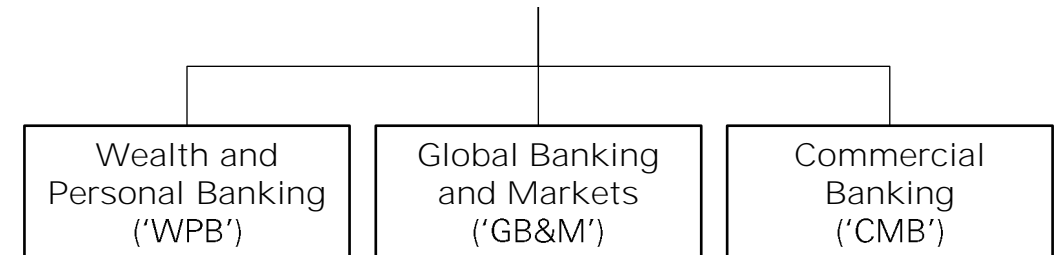
- Founded in 1865
- Supporting our customers for more than 150 years
- HSBC Group's global businesses - WPB, GB&M, CMB



Common equity tier 1 ('CET1') ratio: 14.7%	Credit ratings ¹ : A+/F1+ (Fitch); A3/P-2 (Moody's); A-/A-2 (S&P)	Q2 2023 Profit before tax: USD8.8bn
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The investment manager of the HSBC Group



HSBC Asset Management's vision

To be the trusted asset management partner to our clients, helping them thrive by capturing global growth opportunities

Source: HSBC Holdings Plc, as at 31 March 2023, unless otherwise indicated. HSBC Holdings Plc ranked long term/short term as at 1 March 2023.

Any forecast, projection or target contained in this presentation is for information purposes only and is not guaranteed in any way. HSBC Asset Management accepts no liability for any failure to meet such forecasts, projections or targets. For illustrative purpose only.

HSBC Asset Management

Investment professionals working across key locations

Presence in
20+ locations

645 investment
professionals



78 Americas

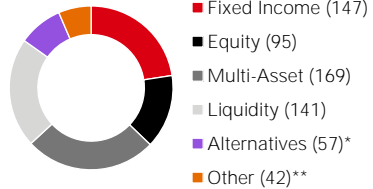
382 EMEA

185 Asia-Pacific¹

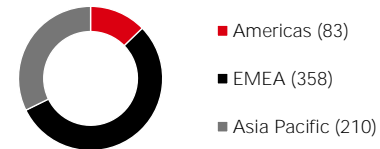
● HSBC Asset Management offices - Countries and territories where our investment teams sit are in bold

USD651bn under management

AuM by asset class (USD bn)



AuM by region (USD bn)



AuM by client type (USD bn)



1. Asia-Pacific includes employees and assets of Hang Seng Bank, in which HSBC has a majority holding.
2. HSBC Jintrust Fund Management company is a joint venture between HSBC Asset Management and Shanxi Trust Corporation Limited.

* Alternatives assets excludes USD 4.9bn from committed capital ("dry powder") as well as advisory and oversight assets.
** Other in asset class refers to HASE (USD42bn as at Q2'23).

*** Other in client type refers to asset distributed by Hang Seng Bank
Source: HSBC Asset Management as at 30 June 2023. Assets under management are presented on a distributed (AUD) basis. Any differences are due to rounding.

HSBC Mutual Fund

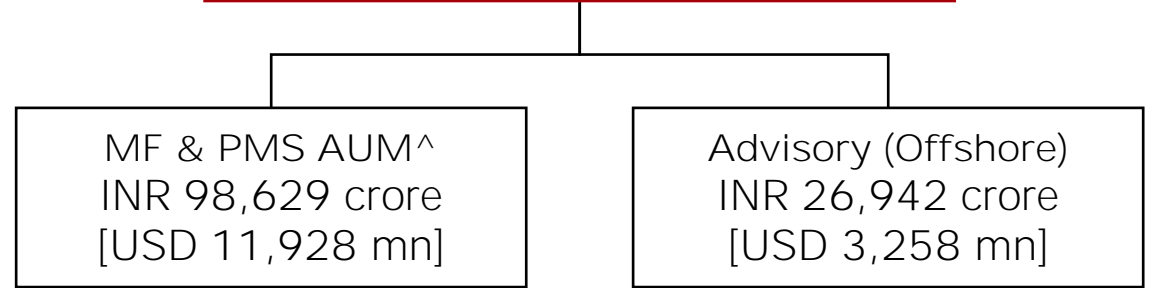
Expertise and experience



- HSBC Mutual Fund is a brand used by HSBC Asset Management India (part of Global HSBC Asset Management company)
- Launched first fund in 1997
- Managers/sub-advisors of Indian equity and debt assets from more than 26 years

Expertise in managing Indian equity and debt	On the ground presence combined with global oversight
International experience	Differentiated Product offerings

Assets under management / Advisory[^]
 INR 1,25,571 crore
 [USD 15.1 bn]



Asset class wise disclosure of AUM & AAUM Rs. in Lakhs		
Category	AUM as on the last day of the Quarter	Average AUM for the Quarter
Income	2,158,381	2,201,663
Equity (other than ELSS)	5,083,986	4,913,982
Liquid	2,193,039	2,225,619
Gilt	21,934	22,070
Equity ELSS	349,055	345,511
Fund of Funds investing overseas	27,654	29,526
Total	9,834,050	9,738,372
Fund of Funds investing Domestic	12,600	12,880

Disclosure of percentage of AUM by geography	
GEOGRAPHICAL SPREAD	% of Total AUM as on the last day of the Quarter
Top 5 Cities	79%
Next 10 Cities	13%
Next 20 Cities	5%
Next 75 Cities	3%
Others	0%
Total	100%

Reach, experience and expertise

HSBC Mutual Fund

USD 15.1 bn
AUM*

23,18,993
Customers

57,013
Distribution
partners

64
Locations

32
Investment
professionals

The reach, experience and expertise of HSBC MF has the potential to support distribution partners / clients effectively and help achieve significant mutual milestones.

* AUM – Assets Under Management + Advisory, Any differences are due to rounding, Data as at 31 August 2023

Equity Investment Management

Equity - Investment Approach

Guiding principles that drive Investment philosophy and approach

Investment mandate

- Ensures that the fund manager adheres to the investment style stated in the prospectus and Offer Documents

Active fund management

- Focus and conviction on long-term business fundamentals
- Coupled with disciplined yet active fund management generate superior long-term performance

Research based stock selection

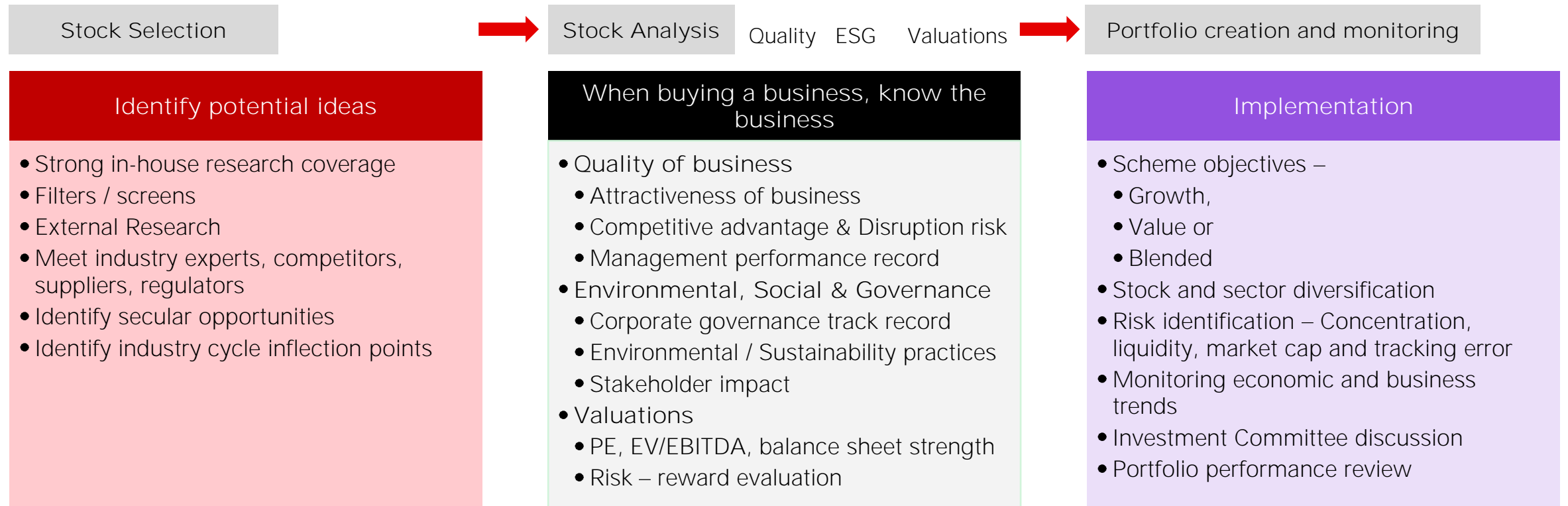
- Focus is on identifying stocks with
 - Strong business fundamentals,
 - Better growth prospects and
 - Undervalued relative to their intrinsic worth

Robust risk management

- A robust framework for evaluating, monitoring and managing various risks are an integral part of the investment process

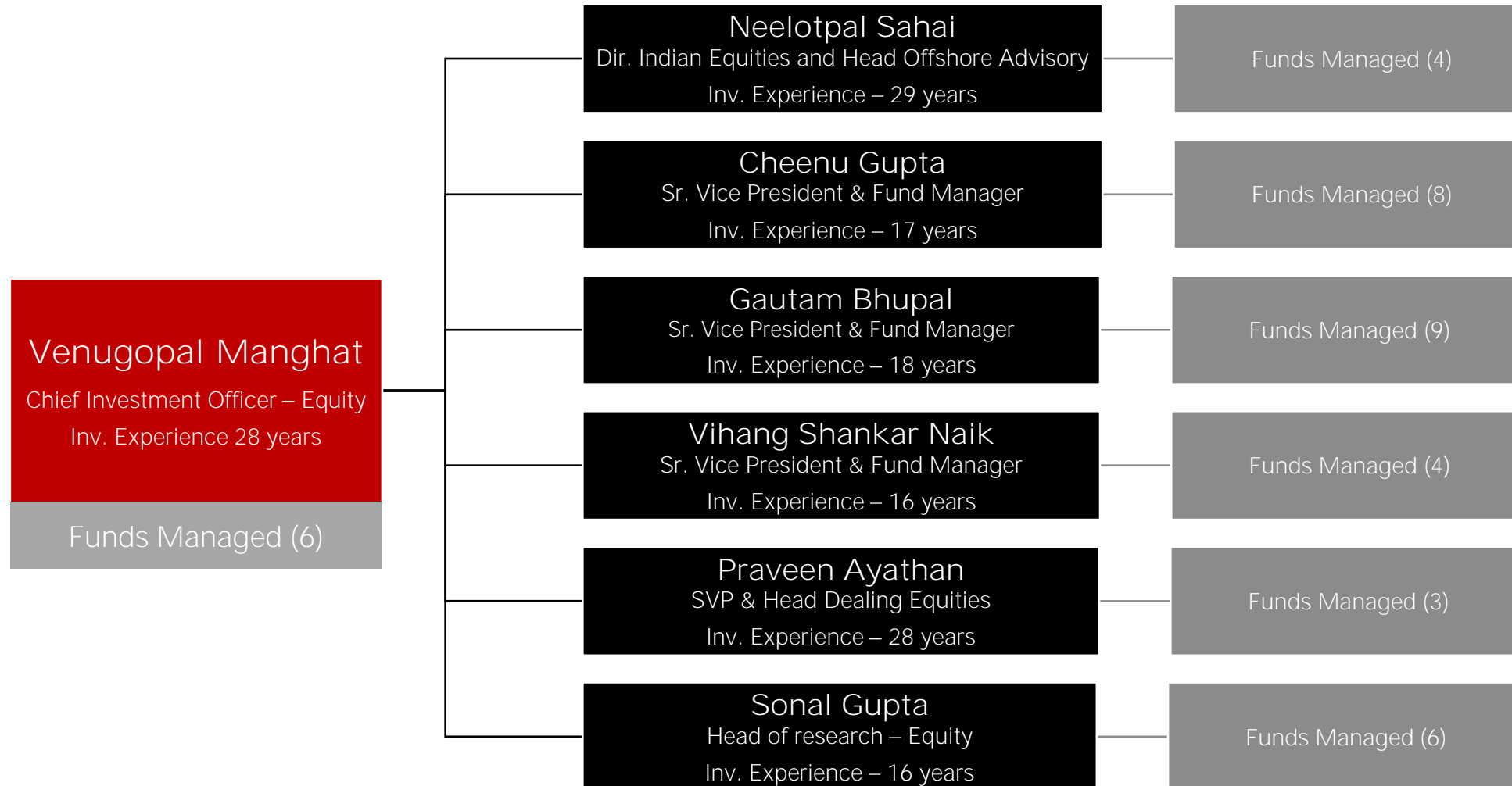
Equity - Investment Process

Power of SAPM - Equity investment process comprises three stages



Equity - Fund Management Team

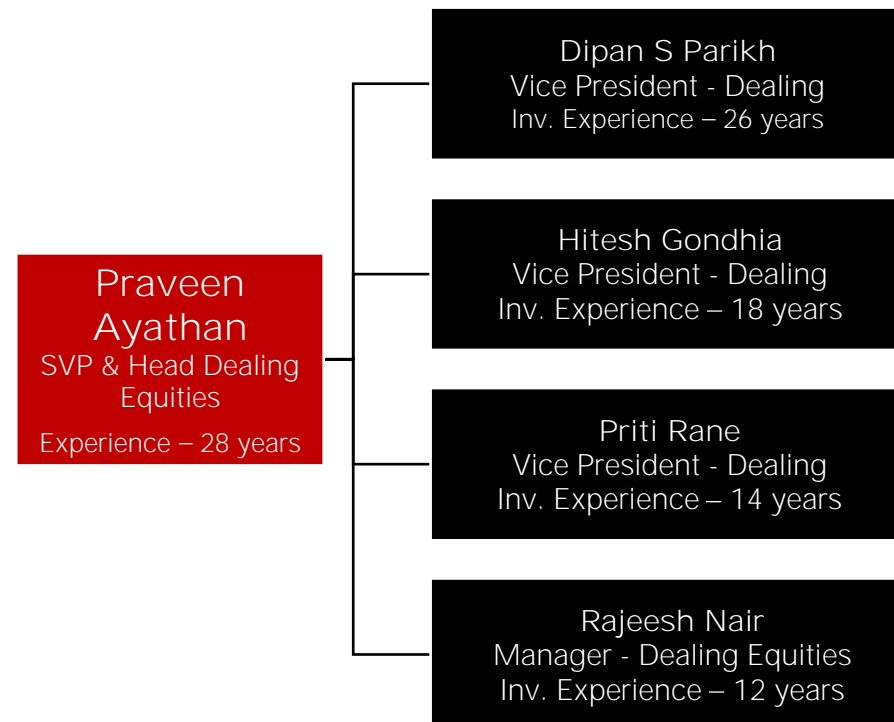
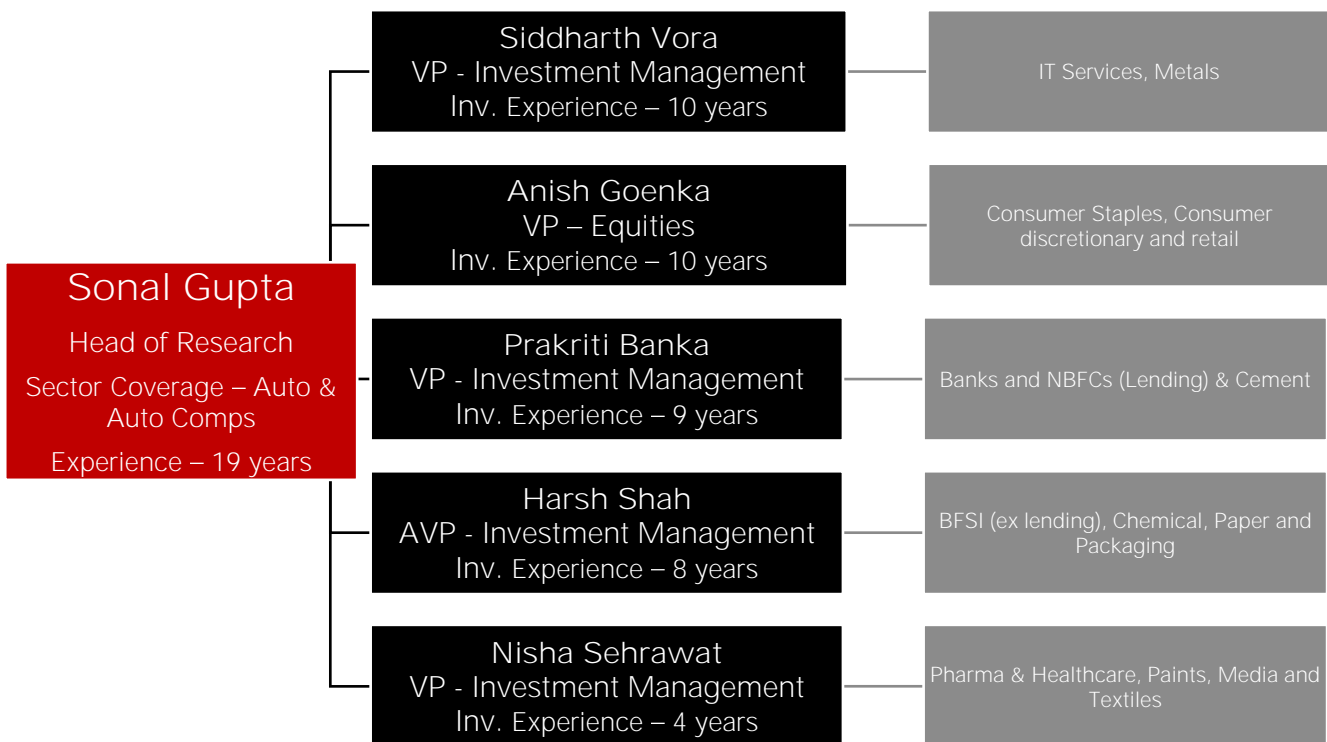
7 Equity Fund Managers with over 21 years of average investment experience



Source: HSBC Mutual Fund, Data as on 31 August 2023

Equity - Research Team

- Team of 6 Research analysts with about 8 years of average investment experience



Source: HSBC Mutual Fund, Data as on 31 August 2023

Equity, Hybrid and Global Funds

	Fund Name	Launch Date	Fund Manager (1)	Fund Manager (2)
1	HSBC Large Cap Fund	10-Dec-02	Neelotpal Sahai	Gautam Bhupal
2	HSBC Focused Fund	22-Jul-20	Neelotpal Sahai	Cheenu Gupta
3	HSBC Small Cap Fund	12-May-14	Venugopal Manghat	Vihang Shankar Naik
4	HSBC Infrastructure Fund	27-Sep-07	Venugopal Manghat	Gautam Bhupal
5	HSBC Value Fund	08-Jan-10	Venugopal Manghat	Vihang Shankar Naik
6	HSBC Large & Mid Cap Fund	28-Mar-19	Cheenu Gupta	Neelotpal Sahai
7	HSBC ELSS Fund	27-Feb-06	Cheenu Gupta	Gautam Bhupal
8	HSBC Flexi Cap Fund	24-Feb-04	Vihang Shankar Naik	Venugopal Manghat
9	HSBC Midcap Fund	09-Aug-04	Vihang Shankar Naik	Cheenu Gupta
10	HSBC Business Cycles Fund	20-Aug-14	Gautam Bhupal	Venugopal Manghat, Sonal Gupta (For overseas investments)
11	HSBC Tax Saver Fund	01-Jan-07	Gautam Bhupal	Cheenu Gupta
12	HSBC Nifty 50 Index Fund	15-Apr-20	Praveen Ayathan	
13	HSBC Nifty Next 50 Index Fund	15-Apr-20	Praveen Ayathan	
14	HSBC Multi Cap Fund	30-Jan-23	Venugopal Manghat (Equity)	Kapil Lal Punjabi (Fixed Income)
15	HSBC Consumption Fund	10-Aug-23	Gautam Bhupal	Sonal Gupta (For overseas investments)
16	HSBC Asia Pacific (Ex Japan) Dividend Yield Fund	24-Feb-14	Sonal Gupta (For Overseas Investments)	
17	HSBC Brazil Fund	06-May-11	Sonal Gupta (For Overseas Investments)	
18	HSBC Global Emerging Markets Fund	17-Mar-08	Sonal Gupta (For Overseas Investments)	
19	HSBC Global Equity Climate Change Fund	22-Mar-21	Sonal Gupta (For Overseas Investments)	Kapil Punjabi (For Fixed Income)
20	HSBC Managed Solutions India - Conservative	30-Apr-14	Gautam Bhupal	
21	HSBC Managed Solutions India - Growth	30-Apr-14	Gautam Bhupal	
22	HSBC Managed Solutions India - Moderate	30-Apr-14	Gautam Bhupal	
23	HSBC Aggressive Hybrid Fund	07-Feb-11	Cheenu Gupta	Shriram Ramanathan
24	HSBC Balanced Advantage Fund	07-Feb-11	Neelotpal Sahai	Mahesh Chhabria
25	HSBC Equity Savings Fund	18-Oct-11	Cheenu Gupta	Mahesh Chhabria
26	HSBC Arbitrage Fund	30-Jun-14	Praveen Ayathan	Mahesh Chhabria
27	HSBC Conservative Hybrid Fund	24-Feb-04	Mahesh Chhabria	Cheenu Gupta

Source: HSBC Mutual Fund, Data as on 31 August 2023 12

Fixed Income Investment Management

Fixed Income - Investment Approach

Guiding principles that drive Investment philosophy and approach

Investment mandate

- Ensures that schemes are managed in line with stated objective / investment strategy of the scheme ensuring strong long-term credibility

Research based issuer selection

- Our strong in-house credit team has extensive expertise in credit research
- Responsible for conducting independent, unbiased and timely analysis of credit metrics

Robust risk management

- Identifying and managing risks emanating from
 - portfolio liquidity,
 - portfolio concentration,
 - credit quality,
 - market risk and
 - asset allocation

Fixed Income - Investment Process

Fixed Income investment process comprises three stages

Our Fixed Income investment team focuses on critical aspects of portfolio construction to generate attractive risk-adjusted returns through multiple diversified investment positions advised by in-house research.

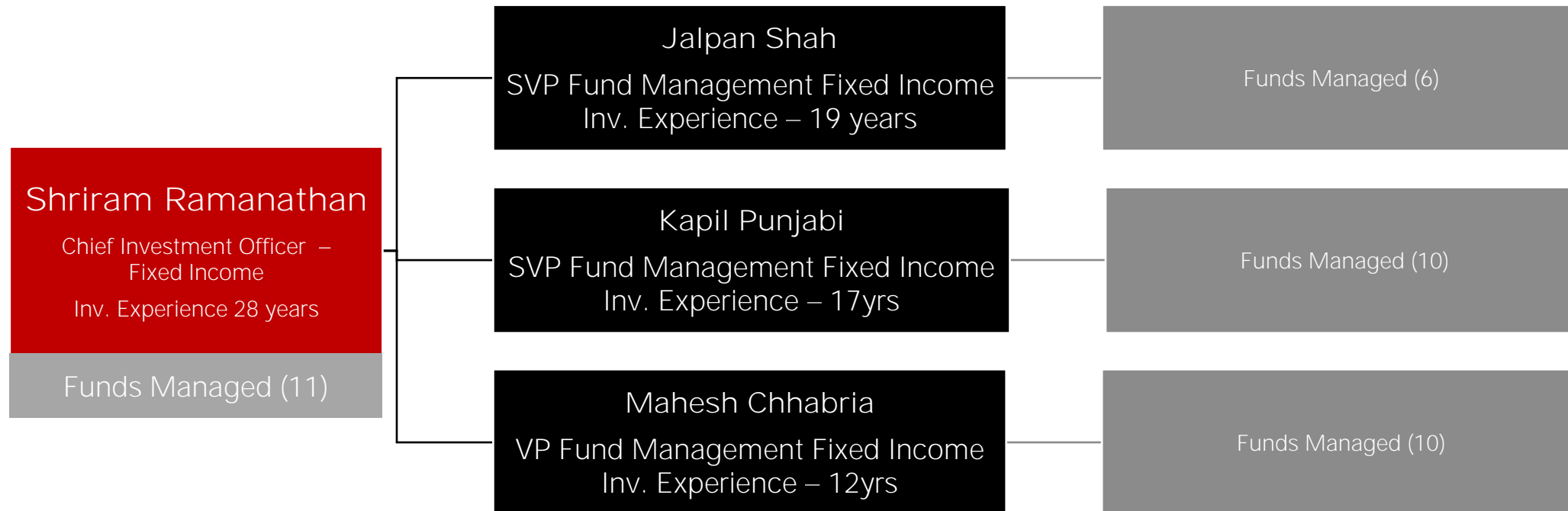


Rigorous research to deliver relative value using a combination of top down and bottom up approaches

Right amount of diversification ensures a prudent risk profile

Fixed Income - Fund Management Team

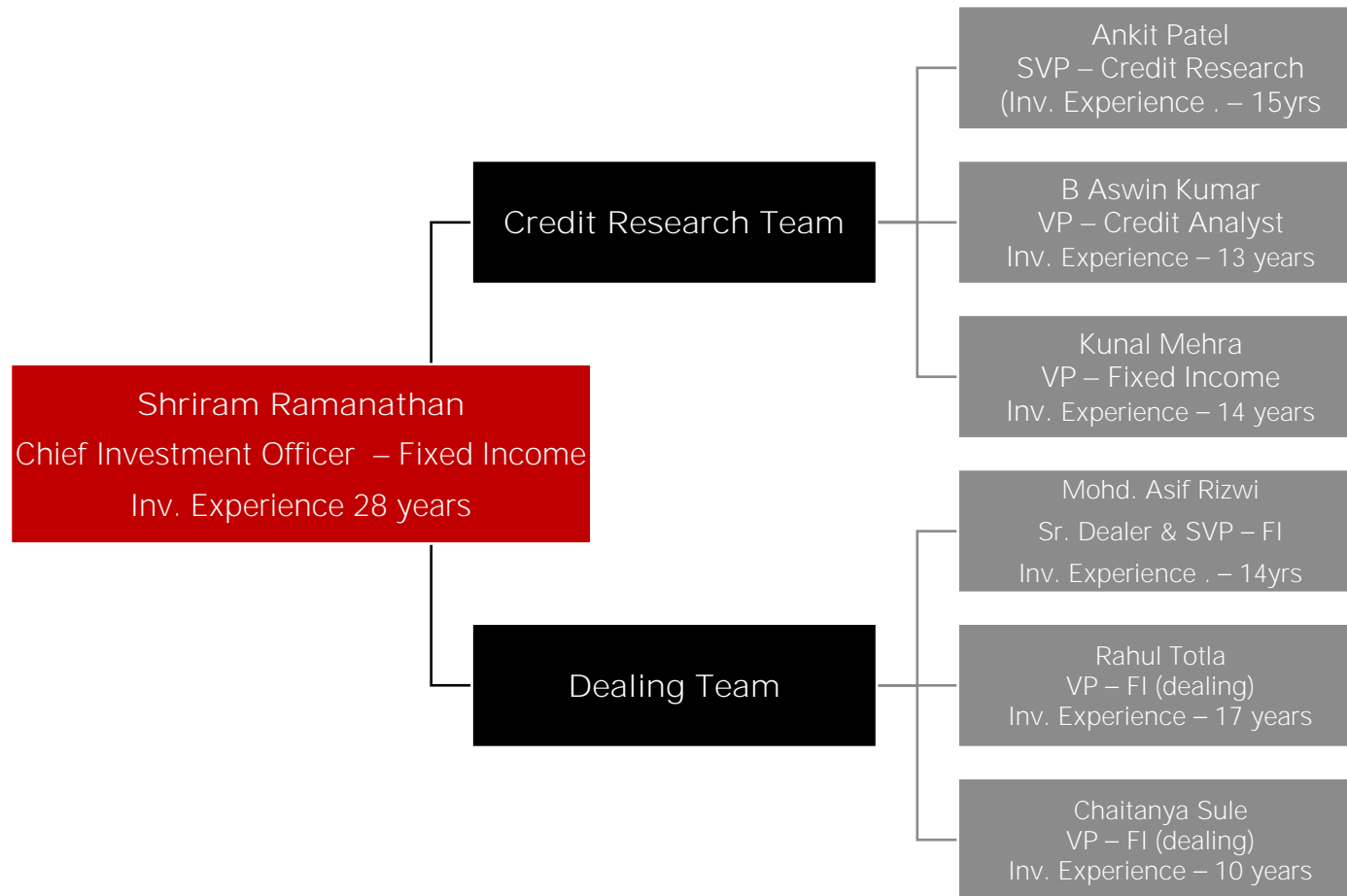
4 Fixed Income Fund Managers with over 19 years average investment experience



Source: HSBC Mutual Fund, Data as on 31 August 2023

Fixed Income – Credit Research and Dealing Team

- 3 Credit Analysts with about 14 years of average experience
- 3 Dealers with about 13 years of average experience

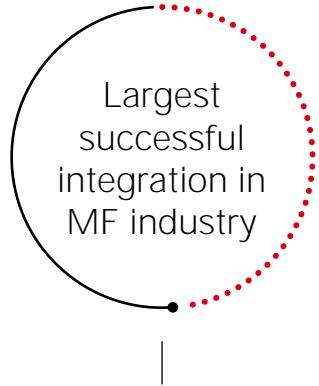


Debt Funds

	Fund Name	Launch Date	Fund Manager (1)	Fund Manager (2)
1	HSBC Liquid Fund	04-Dec-02	Kapil Lal Punjabi	Shriram Ramanathan
2	HSBC Overnight Fund	22-May-19	Kapil Lal Punjabi	Mahesh Chhabria
3	HSBC Money Market Fund	10-Aug-05	Kapil Lal Punjabi	Shriram Ramanathan
4	HSBC Ultra Short Duration Fund	30-Jan-20	Mahesh Chhabria	Jalpan Shah
5	HSBC Banking and PSU Fund	12-Sep-12	Mahesh Chhabria	Jalpan Shah
6	HSBC Low Duration Fund	04-Dec-10	Shriram Ramanathan	Mahesh Chhabria
7	HSBC Medium Duration Fund	02-Feb-15	Shriram Ramanathan	Kapil Lal Punjabi
8	HSBC Credit Risk Fund	08-Oct-09	Shriram Ramanathan	Kapil Lal Punjabi
9	HSBC Dynamic Bond Fund	27-Sep-10	Jalpan Shah	Shriram Ramanathan
10	HSBC Short Duration Fund	27-Dec-11	Mahesh Chhabria	Jalpan Shah
11	HSBC Gilt Fund	23-Mar-00	Jalpan Shah	Shriram Ramanathan
12	HSBC Corporate Bond Fund	13-Mar-97	Jalpan Shah	Shriram Ramanathan
13	HSBC Medium to Long Duration Fund	10-Dec-02	Kapil Lal Punjabi	Shriram Ramanathan
14	HSBC CRISIL IBX 50-50 Gilt Plus Apr 2028 Index Fund	31-Mar-22	Mahesh Chhabria	Kapil Lal Punjabi
15	HSBC CRISIL IBX Gilt June 2027 Index Fund	23-Mar-23	Mahesh Chhabria	Kapil Lal Punjabi

Looking forward

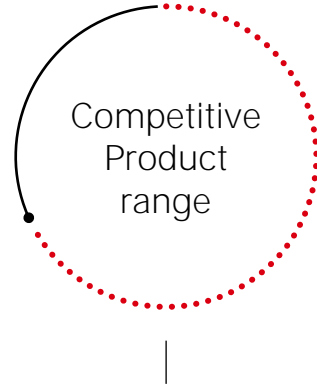
HSBC Mutual Fund



Successful completion of integration of L&T Investment Management (LTIM) with HSBC AMC.

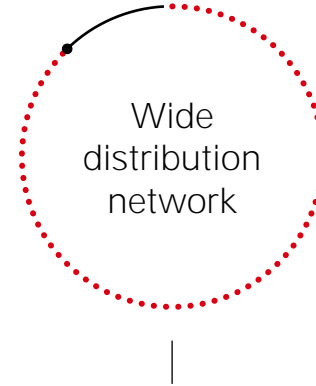
One of the largest merger in the Indian Mutual Industry.

A milestone in the growth journey of HSBC's wealth management strategy and commitment in India.



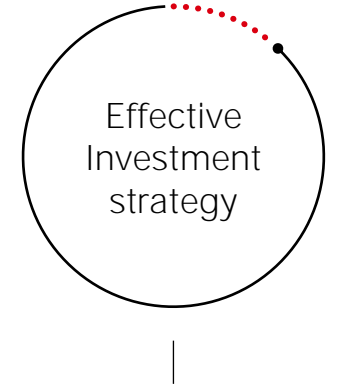
As a combined entity, we bring to you a wider and more competitive range of products and services.

HSBC Mutual Fund will now offer 42 open ended funds (15 Equity (includes 2 index funds), 15 Debt (includes 2 index funds), 5 Hybrid, and 7 Fund of Funds).



We strongly believe that with our increased reach, distribution network and world class processes, we will be able to give a richer experience to our investors and serve them better.

Distribution network encompasses leading banks, regional distributors, MF Distributors (MFDs), as well as established digital platforms.





Our investment strategy continues to have the same discipline, rigour, and ethos in all our funds and the combined experience and expertise of our fund management teams will be beneficial to our investors.

Above all our combined and experienced team will be able to cater to the wealth management needs of our customers effectively.

Annexure

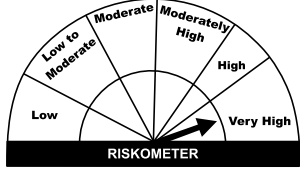

Riskometer



Scheme name and Type of scheme	Riskometer of the Scheme	Riskometer of the benchmark
<p>This product is suitable for investors who are seeking*:</p> <p>HSBC Focused Fund (Erstwhile HSBC Focused Equity Fund) - Focused Fund – An open ended equity scheme investing in maximum 30 stocks across market caps (i.e. Multi-Cap).</p> <ul style="list-style-type: none"> • Long term wealth creation • Investment in equity and equity related securities across market capitalization in maximum 30 stocks. (Benchmark : NIFTY 500 TRI Index) <p>HSBC Flexi Cap Fund - Flexi Cap Fund – An open ended dynamic equity scheme investing across large cap, mid cap, small cap stocks.</p> <ul style="list-style-type: none"> • To create wealth over long term • Investment in equity and equity related securities across market capitalizations. (Benchmark : NIFTY 500 TRI Index) <p>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.</p> <ul style="list-style-type: none"> • 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) <p>HSBC Large Cap Fund (Erstwhile HSBC Large Cap Equity Fund) - Large Cap Fund – An open ended equity scheme predominantly investing in large cap stocks.</p> <ul style="list-style-type: none"> • To create wealth over long term. • Investment in predominantly large cap equity and equity related securities. (Benchmark : NIFTY 100 TRI Index) <p>HSBC Midcap Fund (Erstwhile L&T Midcap Fund) - Midcap Fund – An open ended equity scheme predominantly investing in mid cap stocks.</p> <ul style="list-style-type: none"> • Long term wealth creation • Investment in equity and equity related securities of mid cap companies. (Benchmark : Nifty Midcap 150 TRI Index) <p>HSBC Infrastructure Fund - Thematic Fund (Erstwhile L&T Infrastructure Fund) – An open-ended Equity Scheme following Infrastructure theme.</p> <ul style="list-style-type: none"> • To create wealth over long term • Investment in equity and equity related securities, primarily in themes that play an important role in India’s economic development. (Benchmark : NIFTY Infrastructure TRI Index) <p>HSBC Small Cap Fund (Erstwhile L&T Emerging Businesses Fund) - Small Cap Fund – An open ended equity scheme predominantly investing in small cap stocks</p> <ul style="list-style-type: none"> • Long term capital appreciation • Investment predominantly in equity and equity-related securities, including equity derivatives in Indian markets with key theme focus being emerging companies (small cap stocks); and foreign securities (Benchmark : Nifty Small Cap 250 TRI) 	 <p>Investors understand that their principal will be at 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 31 August 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 Mutual Fund, Data as on 31 August 2023

Riskometer

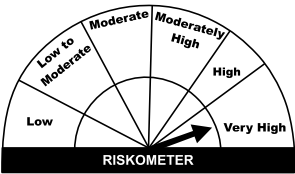
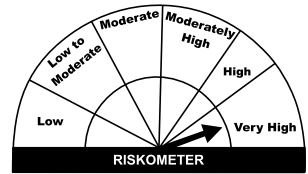
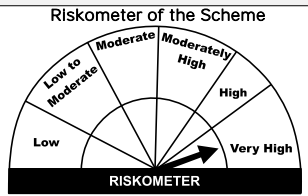

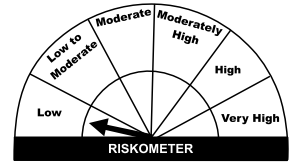
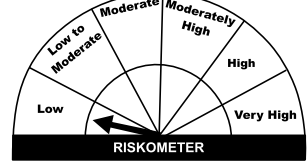

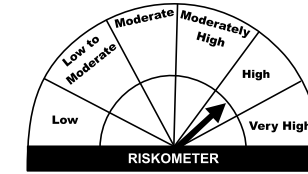
Scheme name and Type of scheme	Riskometer of the Scheme	Riskometer of the benchmark
<p>This product is suitable for investors who are seeking*:</p> <p>HSBC Business Cycles Fund (Erstwhile L&T Business Cycles Fund) - Thematic Fund - An open ended equity scheme following business cycles based investing theme.</p> <ul style="list-style-type: none"> • Long term capital appreciation • Investment predominantly in equity and equity-related securities, including equity derivatives in Indian markets with focus on riding business cycles through dynamic allocation between various sectors and stocks at different stages of business cycles in the economy. (Benchmark : NIFTY 500 TRI Index) <p>HSBC Value Fund (Erstwhile L&T India Value Fund) - Value Fund - An open ended equity scheme following a value investment strategy.</p> <ul style="list-style-type: none"> • Long term capital appreciation • Investment predominantly in equity and equity-related securities in Indian markets and foreign securities with higher focus on undervalued securities. (Benchmark : NIFTY 500 TRI Index) <p>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</p> <ul style="list-style-type: none"> • Long term capital growth • Investment predominantly in equity and equity-related securities. (Benchmark : NIFTY 500 TRI Index) <p>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</p> <ul style="list-style-type: none"> • To create wealth over long term • Investment in equity and equity related securities with no capitalisation bias. (Benchmark : NIFTY 500 TRI Index) 	 <p>Investors understand that their principal will be at Very High risk</p>	

Scheme name and Type of scheme	Riskometer of the Scheme	Riskometer of the benchmark
<p>This product is suitable for investors who are seeking*:</p> <p>HSBC Nifty 50 Index Fund (Erstwhile L&T Nifty 50 Index) - Index Fund - An open-ended Equity Scheme tracking Nifty 50 Index</p> <ul style="list-style-type: none"> • Long term wealth creation • Investment in equity securities covered by the NIFTY 50 (Benchmark : NIFTY 50 Index TRI) <p>HSBC Nifty Next 50 Index Fund (Erstwhile L&T Nifty Next 50 Index) - Index Fund - An open-ended Equity Scheme tracking Nifty Next 50 Index</p> <ul style="list-style-type: none"> • Long term capital appreciation • Investment in equity securities covered by the NIFTY NEXT 50 (Benchmark : NIFTY 500 TRI Index) <p>HSBC Multi Cap Fund - Multi Cap Fund - An open ended equity scheme investing across large cap, mid cap, small cap stocks.</p> <ul style="list-style-type: none"> • To create wealth over long-term • Investment predominantly in equity and equity related securities across market capitalization (Benchmark: NIFTY 500 Multicap 50:25:25 TRI) 	 <p>Investors understand that their principal will be at 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 31 August 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 Mutual Fund, Data as on 31 August 2023

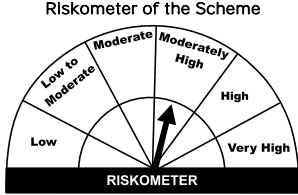

Riskometer

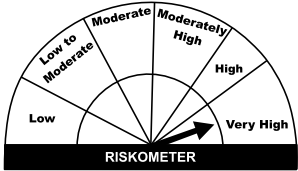
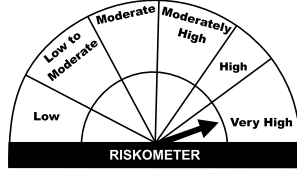
Scheme name and Type of scheme		Riskometer of the Scheme	Riskometer of the benchmark
<p>HSBC Consumption Fund (Thematic Fund) - The investment objective of the Fund is to generate long-term capital growth from an actively managed portfolio of equity and equity related securities of companies engaged in or expected to benefit from consumption and consumption related activities. However, there can be no assurance or guarantee that the investment objective of the scheme will be achieved.</p> <p>This product is suitable for investors who are seeking*:</p> <ul style="list-style-type: none"> To create wealth over long-term Investment predominantly in equity and equity related securities of companies engaged in or expected to benefit from consumption and consumption related activities <p>(Benchmark : Nifty India Consumption Index TRI)</p>		 <p>Investors understand that their principal will be at Very High risk</p>	
HSBC Aggressive Hybrid Fund (Erstwhile L&T Hybrid Equity Fund)			
<p>Riskometer of the Scheme</p>  <p>Investors understand that their principal will be at Very High risk</p>	<p>Aggressive Hybrid Fund - An open ended hybrid scheme investing predominantly in equity and equity related instruments..</p> <p>This product is suitable for investors who are seeking*:</p> <ul style="list-style-type: none"> Long term wealth creation and income Investment in equity and equity related securities and fixed income instruments. <p>Benchmark : : Nifty 50Hybrid composite debt 65:35 Index</p>	<p>Riskometer of the benchmark</p> 	
HSBC Arbitrage Fund (Erstwhile L&T Arbitrage Opportunities Fund)			
<p>*Riskometer of the Scheme</p>  <p>Investors understand that their principal will be at Low risk</p>	<p>Arbitrage Fund – An open ended scheme investing in arbitrage opportunities.</p> <p>This product is suitable for investors who are seeking*:</p> <ul style="list-style-type: none"> Generation of reasonable returns over short to medium term Investment predominantly in arbitrage opportunities in the cash and derivatives segments of the equity markets; and debt and money market instrument. <p>Benchmark Index: Nifty 50 Arbitrage Index</p>	<p>Riskometer of the benchmark</p> 	
HSBC Balanced Advantage Fund (Erstwhile L&T Balanced Advantage Fund)			
<p>*Riskometer of the Scheme</p>  <p>Investors understand that their principal will be at Moderately High risk</p>	<p>HSBC Balanced Advantage Fund – An open ended dynamic asset allocation fund.</p> <p>This product is suitable for investors who are seeking*:</p> <ul style="list-style-type: none"> Long term capital appreciation and generation of reasonable returns Investment in equity and equity related instruments, derivatives and debt and money market instruments <p>Benchmark Index: NIFTY 50 Hybrid Composite Debt 50:50 Index</p>	<p>Riskometer of the benchmark</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 31 August 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 Mutual Fund, Data as on 31 August 2023

Riskometer

HSBC Equity Savings Fund (Erstwhile L&T Equity Savings Fund)		
 <p>Investors understand that their principal will be at Moderately High risk</p>	<p>Equity Savings Fund – An open ended scheme investing in equity, arbitrage and debt.</p> <p>This product is suitable for Investors who are seeking*:</p> <ul style="list-style-type: none"> Investment in fixed income (debt and money market instruments) as well as equity and equity related securities Capital appreciation over medium to long term <p>Benchmark Index: NIFTY Equity Savings Index</p>	<p>Riskometer of the benchmark</p> 

Scheme name and Type of scheme	Riskometer of the Scheme	Riskometer of the benchmark
<p>This product is suitable for investors who are seeking*:</p> <p>HSBC Global Equity Climate Change Fund of Fund - Fund of Funds (Overseas) - An open ended fund of fund scheme investing in HSBC Global Investment Funds – Global Equity Climate Change</p> <ul style="list-style-type: none"> To create wealth over long term. Investment predominantly in companies positioned to benefit from climate change through fund of funds route <p>(Benchmark: MSCI AC World TRI)</p> <p>HSBC Asia Pacific (Ex Japan) Dividend Yield Fund - Fund of Funds (Overseas) – An Open Ended Fund of Funds Scheme investing in HSBC Global Investments Fund - Asia Pacific Ex Japan Equity High Dividend Fund</p> <ul style="list-style-type: none"> To create wealth over long term Investment in equity and equity related securities of Asia Pacific countries (excluding Japan) through fund of funds route <p>(Benchmark Index: MSCI AC Asia Pacific ex Japan TRI)</p> <p>HSBC Brazil Fund – Fund of Funds (Overseas) - An Open-Ended Fund of Funds Scheme investing in HSBC Global Investments Fund - (HGIF) Brazil Equity Fund.</p> <ul style="list-style-type: none"> To create wealth over long term Invests in equity and equity related securities through feeder route in Brazilian markets <p>(Benchmark : MSCI Brazil 10/40 Index TRI)</p> <p>HSBC Global Emerging Markets Fund - Fund of Funds (Overseas) - An Open-Ended Fund of Funds Scheme investing in HSBC Global Investments Fund - (HGIF) Brazil Equity Fund.</p> <ul style="list-style-type: none"> To create wealth over long term Investment predominantly in units of HSBC Global Investment Funds – Global Emerging Markets Equity Fund <p>(Benchmark : MSCI Emerging Markets Index TRI)</p>	 <p>Investors understand that their principal will be at 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 31 August 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 Mutual Fund, Data as on 31 August 2023

Riskometer

HSBC Managed Solutions India – Conservative

Riskometer of the Scheme



Investors understand that their principal will be at Moderately High risk

Fund of Funds (Domestic) - An Open Ended Fund of Funds Scheme investing in a basket of equity, debt, Gold and other Exchange Traded Funds.

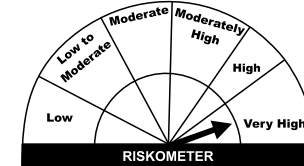
This product is suitable for investors who are seeking*:

- 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

Benchmark Index : A composite index with 10% weight to S&P BSE 200 and 90% weight to CRISIL Composite Bond Index

Riskometer of the benchmark

Benchmark: S&P BSE 200 TRI Index



Benchmark: CRISIL Composite Bond Fund Index



HSBC Managed Solutions India - Growth

Riskometer of the Scheme



Investors understand that their principal will be at Very High risk

Fund of Funds (Overseas/Domestic) - An Open Ended Fund of Funds Scheme investing in a basket of equity, debt, Gold and other Exchange Traded Funds.

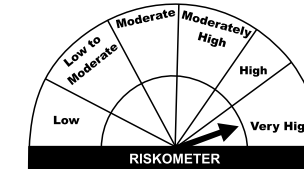
This product is suitable for investors who are seeking*:

- 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

Benchmark Index: A composite index with 80% weight to S&P BSE 200 and 20% weight to CRISIL Composite Bond Index

Riskometer of the benchmark

Benchmark Index : S&P BSE 200 TRI Index



Benchmark Index : CRISIL Composite Bond Fund Index



* 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 31 August 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.** Data as on 31 August 2023.

Riskometer

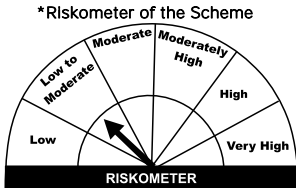
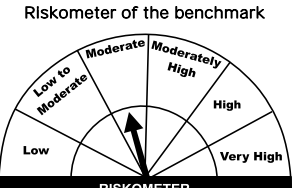
HSBC Managed Solutions India - Moderate		
<p>Riskometer of the Scheme</p>  <p>Investors understand that their principal will be at High risk</p>	<p>Fund of Funds (Overseas/Domestic) - An Open Ended Fund of Funds Scheme investing in a basket of equity, debt, Gold and other Exchange Traded Funds.</p> <p>This product is suitable for investors who are seeking*:</p> <ul style="list-style-type: none"> • 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; <p>Benchmark Index: CRISIL Hybrid 35 + 65 – Aggressive Index</p>	<p>Riskometer of the benchmark</p> 

HSBC Conservative Hybrid Fund (Erstwhile HSBC Regular Savings Fund)		
<p>Riskometer of the Scheme</p>  <p>Investors understand that their principal will be at Moderately High risk</p>	<p>Conservative Hybrid Fund– An open ended hybrid scheme investing predominantly in debt instruments.</p> <p>This product is suitable for investors who are seeking*:</p> <ul style="list-style-type: none"> • Capital appreciation over medium to long term • Investment in fixed income (debt and money market instruments) as well as equity and equity related securities <p>Benchmark Index: NIFTY 50 Hybrid Composite Debt 15:85 Index</p>	<p>Riskometer of the benchmark</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 31 August 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.** Data as on 31 August 2023.

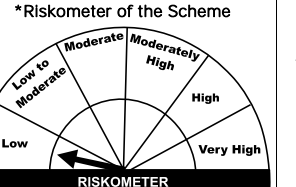
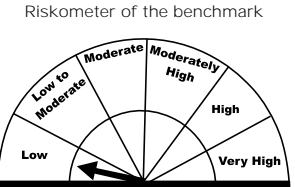
Riskometer

HSBC Liquid Fund (Erstwhile HSBC Cash Fund)		
<p>*Riskometer of the Scheme</p>  <p>Investors understand that their principal will be at Low to Moderate risk</p>	<p>Liquid Fund - An open-ended Liquid Scheme. Relatively Low interest rate risk and Low credit risk.</p> <p>This product is suitable for investors who are seeking*:</p> <ul style="list-style-type: none"> • Overnight liquidity over short term • Investment in Money Market Instruments <p>Benchmark Index: Nifty Liquid Index B-I</p>	<p>Riskometer of the benchmark</p> 

Potential Risk Class (HSBC Liquid Fund)

Credit Risk →	Relatively Low (Class A)	Moderate (Class B)	Relatively High (Class C)
Interest Rate Risk ↓			
Relatively Low (Class I)		B-I	
Moderate (Class II)			
Relatively High (Class III)			

A Scheme with Relatively Low interest rate risk and Moderate credit risk.

HSBC Overnight Fund		
<p>*Riskometer of the Scheme</p>  <p>Investors understand that their principal will be at Low risk</p>	<p>Overnight fund – An open ended debt scheme investing in overnight securities. Relatively Low interest rate risk and Low credit risk.</p> <p>This product is suitable for investors who are seeking*:</p> <ul style="list-style-type: none"> • Income over short term and high liquidity • Investment in debt & money market instruments with overnight maturity <p>Benchmark Index: NIFTY 1D Rate Index</p>	<p>Riskometer of the benchmark</p> 

Potential Risk Class (HSBC Overnight Fund)

Credit Risk →	Relatively Low (Class A)	Moderate (Class B)	Relatively High (Class C)
Interest Rate Risk ↓			
Relatively Low (Class I)	A-I		
Moderate (Class II)			
Relatively High (Class III)			

A Scheme with Relatively Low interest rate risk and Low credit risk.

* 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 31 August 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 Mutual Fund, data as on 31 August 2023.

Potential Risk Class ('PRC') matrix indicates the maximum interest rate risk (measured by Macaulay Duration of the scheme) and maximum credit risk (measured by Credit Risk Value of the scheme) the fund manager can take in the scheme. PRC matrix classification is done in accordance with and subject to the methodology/guidelines prescribed by SEBI to help investors take informed decision based on the maximum interest rate risk and maximum credit risk the fund manager can take in the scheme, as depicted in the PRC matrix.

Riskometer

HSBC CRISIL IBX 50:50 Gilt Plus SDL Apr 2028 Index Fund		
<p>*Riskometer of the Scheme</p>  <p style="font-size: small;">Investors understand that their principal will be at Moderate risk</p>	<p>Index Fund - An open-ended Target Maturity Index Fund tracking CRISIL IBX 50:50 Gilt Plus SDL Index – April 2028. Relatively High interest rate risk and relatively Low credit risk.</p> <p>This product is suitable for investors who are seeking*:</p> <ul style="list-style-type: none"> Income over target maturity period Investments in Government Securities and State Development Loans (SDLs) <p>Benchmark Index: CRISIL IBX 50:50 Gilt Plus SDL Index – April 2028</p>	<p>Riskometer of the benchmark</p>  <p style="font-size: small;">Investors understand that their principal will be at Moderate risk</p>

HSBC CRISIL IBX Gilt June 2027 Index Fund		
 <p style="font-size: small;">Investors understand that their principal will be at Moderate risk</p>	<p>HSBC CRISIL IBX Gilt June 2027 Index Fund An open-ended Target Maturity Index Fund tracking CRISIL-IBX Gilt Index - June 2027. Relatively high interest rate risk and relatively low credit risk.</p> <p>This product is suitable for investors who are seeking*:</p> <ul style="list-style-type: none"> Income over target maturity period Investments in Government Securities and Tbills <p>Benchmark CRISIL-IBX Gilt Index - June 2027</p>	<p>Riskometer of the benchmark</p>  <p style="font-size: small;">Investors understand that their principal will be at Moderate risk</p>

Potential Risk Class (HSBC CRISIL IBX 50:50 Gilt Plus SDL Apr 2028 Index Fund) & (HSBC CRISIL IBX Gilt June 2027 Index Fund)

Credit Risk →			
Interest Rate Risk ↓	Relatively Low (Class A)	Moderate (Class B)	Relatively High (Class C)
Relatively Low (Class I)			
Moderate (Class II)			
Relatively High (Class III)	AIII		
A Scheme with Relatively High interest rate risk and Low credit risk.			


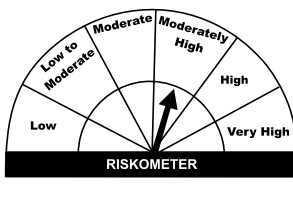
* Investors should consult their financial advisers if in doubt about whether the product is suitable for them.

Note on Risk-o-meters: Riskometer is as on 31 August 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 Mutual Fund, data as on 31 August 2023.

Potential Risk Class ('PRC') matrix indicates the maximum interest rate risk (measured by Macaulay Duration of the scheme) and maximum credit risk (measured by Credit Risk Value of the scheme) the fund manager can take in the scheme. PRC matrix classification is done in accordance with and subject to the methodology/guidelines prescribed by SEBI to help investors take informed decision based on the maximum interest rate risk and maximum credit risk the fund manager can take in the scheme, as depicted in the PRC matrix.

Data as on 31 August 2023

Riskometer

HSBC Medium to Long Duration Fund		
<p>*Riskometer of the Scheme</p> 	<p>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.</p> <p>This product is suitable for investors who are seeking*:</p> <ul style="list-style-type: none"> • Regular income over medium to long term • Investment in diversified portfolio of fixed income securities such that the Macaulay[^] duration of the portfolio is between 4 year to 7 years <p>Benchmark Index: Nifty Medium to Long Duration Debt Index B-III</p>	<p>Riskometer of the benchmark</p> 

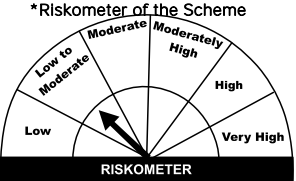
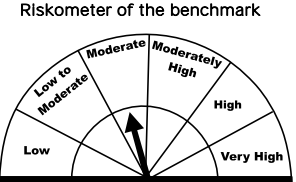
Potential Risk Class (HSBC Medium to Long Duration Fund)			
Credit Risk →			
Interest Rate Risk ↓	Relatively Low (Class A)	Moderate (Class B)	Relatively High (Class C)
Relatively Low (Class I)			
Moderate (Class II)			
Relatively High (Class III)		B-III	
A Scheme with Relatively High interest rate risk and Moderate credit risk.			

* 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 31 August 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.**

Potential Risk Class ('PRC') matrix indicates the maximum interest rate risk (measured by Macaulay Duration of the scheme) and maximum credit risk (measured by Credit Risk Value of the scheme) the fund manager can take in the scheme. PRC matrix classification is done in accordance with and subject to the methodology/guidelines prescribed by SEBI to help investors take informed decision based on the maximum interest rate risk and maximum credit risk the fund manager can take in the scheme, as depicted in the PRC matrix. Data as on 31 August 2023.

Riskometer

HSBC Ultra Short Duration Fund		
<p>*Riskometer of the Scheme</p>  <p>Investors understand that their principal will be at Low to Moderate risk</p>	<p>Ultra Short Duration Fund - An open ended ultra-short term debt scheme investing in instruments such that the Macaulay Duration of the portfolio is between 3 months to 6 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.</p> <p>This product is suitable for investors who are seeking*:</p> <ul style="list-style-type: none"> • Income over short term with low volatility. • Investment in debt & money market instruments such that the Macaulay Duration of the portfolio is between 3 months- 6 months. ^ <p>Benchmark Index: NIFTY Ultra Short Duration Debt Index B-I</p>	<p>Riskometer of the benchmark</p> 

Potential Risk Class (HSBC Ultra Short Duration Fund)

Credit Risk →	Relatively Low (Class A)	Moderate (Class B)	Relatively High (Class C)
Interest Rate Risk ↓			
Relatively Low (Class I)		B-I	
Moderate (Class II)			
Relatively High (Class III)			

A Scheme with Relatively Low interest rate risk and Moderate credit risk.



* 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 31 August 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 Mutual Fund, data as on 31 August 2023.

Potential Risk Class ('PRC') matrix indicates the maximum interest rate risk (measured by Macaulay Duration of the scheme) and maximum credit risk (measured by Credit Risk Value of the scheme) the fund manager can take in the scheme. PRC matrix classification is done in accordance with and subject to the methodology/guidelines prescribed by SEBI to help investors take informed decision based on the maximum interest rate risk and maximum credit risk the fund manager can take in the scheme, as depicted in the PRC matrix.

Data as on 31 August 2023

Riskometer

Scheme name and Type of scheme	*Riskometer of the Scheme	Riskometer of the benchmark
<p>This product is suitable for investors who are seeking*:</p> <p>HSBC Banking and PSU Fund Banking and PSU Fund - An open ended debt scheme primarily investing in debt instruments of banks, public sector undertakings, public financial institutions and municipal bonds. A relatively high interest rate risk and relatively low credit risk.</p> <ul style="list-style-type: none"> • Generation of reasonable returns and liquidity over short term • Investment predominantly in securities issued by Banks, Public Sector Undertakings and Public Financial Institutions and municipal corporations in India. (Benchmark : NIFTY Banking & PSU Debt Index) <p>HSBC Dynamic Bond Fund Dynamic Bond Fund - An open ended dynamic debt scheme investing across duration. A relatively high interest rate risk and relatively low credit risk.</p> <ul style="list-style-type: none"> • Generation of reasonable returns over medium to long term • Investment in fixed income securities (Benchmark Index: NIFTY Composite Debt Index A-III) <p>HSBC Corporate Bond Fund 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.</p> <ul style="list-style-type: none"> • Generation of regular and stable income over medium to long term • Investment predominantly in AA+ and above rated corporate bonds and money market instruments. (Benchmark Index: NIFTY Corporate Bond Index B-III) 	 <p>Investors understand that their principal will be at Moderate risk</p>	

Potential Risk Class (HSBC Banking and PSU Debt Fund), (HSBC Dynamic Bond Fund) & (HSBC Corporate Bond Fund)

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)	A-III		

A Scheme with Relatively High interest rate risk and Low credit risk.

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

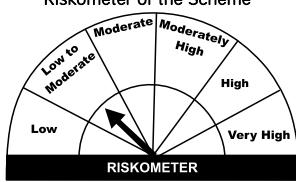
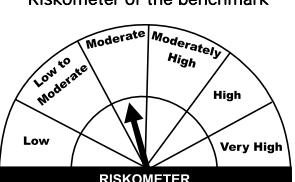
Note on Risk-o-meters: Riskometer is as on 31 August 2023. Any change in risk-o-meter shall be communicated by way of Notice cum Addendum and by way of an e-mail or SMS to unitholders of that particular scheme. **Past performance may or may not be sustained in the future.** Source: HSBC Mutual Fund, data as on 31 August 2023.

Potential Risk Class ('PRC') matrix indicates the maximum interest rate risk (measured by Macaulay Duration of the scheme) and maximum credit risk (measured by Credit Risk Value of the scheme) the fund manager can take in the scheme. PRC matrix classification is done in accordance with and subject to the methodology/guidelines prescribed by SEBI to help investors take informed decision based on the maximum interest rate risk and maximum credit risk the fund manager can take in the scheme, as depicted in the PRC matrix.


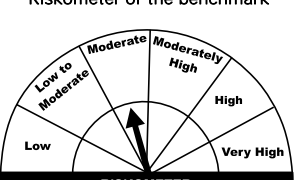
Data as on 31 August 2023

Riskometer

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

<p>*Riskometer of the Scheme</p>  <p>Investors understand that their principal will be at Low to Moderate risk</p>	<p>An open ended debt scheme investing in money market instruments. A Relatively Low interest rate risk and Moderate credit risk.</p> <p>This product is suitable for investors who are seeking*:</p> <ul style="list-style-type: none"> • Generation of regular income over short to medium term • Investment in money market instruments <p>Benchmark Index: Nifty Money Market Index B-I</p>	<p>Riskometer of the benchmark</p> 
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HSBC Low Duration Fund (Erstwhile L&T Low Duration Fund)

<p>*Riskometer of the Scheme</p>  <p>Investors understand that their principal will be at Low to Moderate risk</p>	<p>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.</p> <p>This product is suitable for investors who are seeking*:</p> <ul style="list-style-type: none"> • Generation of reasonable returns over short to medium term • Investment in fixed income securities and money market instruments <p>Benchmark Index: NIFTY Low Duration Debt Index B-I</p>	<p>Riskometer of the benchmark</p> 
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Potential Risk Class (HSBC Money Market Fund) & (HSBC Low Duration Fund)			
Credit Risk →	Relatively Low (Class A)	Moderate (Class B)	Relatively High (Class C)
Interest Rate Risk ↓			
Relatively Low (Class I)		B-I	
Moderate (Class II)			
Relatively High (Class III)			
A Scheme with Relatively Low interest rate risk and Moderate credit risk.			

* 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 31 August 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 Mutual Fund, data as on 31 August 2023.

Potential Risk Class ('PRC') matrix indicates the maximum interest rate risk (measured by Macaulay Duration of the scheme) and maximum credit risk (measured by Credit Risk Value of the scheme) the fund manager can take in the scheme. PRC matrix classification is done in accordance with and subject to the methodology/guidelines prescribed by SEBI to help investors take informed decision based on the maximum interest rate risk and maximum credit risk the fund manager can take in the scheme, as depicted in the PRC matrix.

Data as on 31 August 2023

Riskometer

HSBC Credit Risk Fund (Erstwhile L&T Credit Risk Fund)		
<p>*Riskometer of the Scheme</p> <p>Investors understand that their principal will be at Moderate risk</p>	<p>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.</p> <p>This product is suitable for investors who are seeking*:</p> <ul style="list-style-type: none"> • Generation of regular returns and capital appreciation over medium to long term • Investment in debt instruments (including securitized debt), government and money market securities <p>Benchmark Index: NIFTY Credit Risk Bond Index C-III</p>	<p>Riskometer of the benchmark</p>

Potential Risk Class (HSBC Credit Risk Fund)			
Credit Risk →	Relatively Low (Class A)		Relatively High (Class C)
Interest Rate Risk ↓	Moderate (Class B)		High (Class C)
Relatively Low (Class I)			
Moderate (Class II)			
Relatively High (Class III)			C-III
A Scheme with Relatively High interest rate risk and High credit risk.			



* 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 31 August 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 Mutual Fund, data as on 31 August 2023.

Potential Risk Class ('PRC') matrix indicates the maximum interest rate risk (measured by Macaulay Duration of the scheme) and maximum credit risk (measured by Credit Risk Value of the scheme) the fund manager can take in the scheme. PRC matrix classification is done in accordance with and subject to the methodology/guidelines prescribed by SEBI to help investors take informed decision based on the maximum interest rate risk and maximum credit risk the fund manager can take in the scheme, as depicted in the PRC matrix.

Data as on 31 August 2023

Riskometer

HSBC Short Duration Fund (Erstwhile L&T Short Term Bond Fund)		
<p>*Riskometer of the Scheme</p>  <p>Investors understand that their principal will be at Moderate risk</p>	<p>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.</p> <p>This product is suitable for investors who are seeking*:</p> <ul style="list-style-type: none"> • Generation of regular returns over short term • Investment in fixed income securities of shorter term maturity. <p>Benchmark Index: Nifty Short Duration Debt Index B-II</p>	<p>Riskometer of the benchmark</p> 


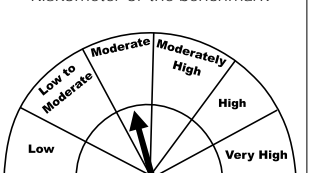
Potential Risk Class (HSBC Short Duration Fund)			
Credit Risk →	Relatively Low (Class A)	Moderate (Class B)	Relatively High (Class C)
Interest Rate Risk ↓			
Relatively Low (Class I)			
Moderate (Class II)		B-II	
Relatively High (Class III)			
A Scheme with Relatively Moderate interest rate risk and Moderate credit risk.			

* 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 31 August 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 Mutual Fund, data as on 31 August 2023.

Potential Risk Class ('PRC') matrix indicates the maximum interest rate risk (measured by Macaulay Duration of the scheme) and maximum credit risk (measured by Credit Risk Value of the scheme) the fund manager can take in the scheme. PRC matrix classification is done in accordance with and subject to the methodology/guidelines prescribed by SEBI to help investors take informed decision based on the maximum interest rate risk and maximum credit risk the fund manager can take in the scheme, as depicted in the PRC matrix. Data as on 31 August 2023

Riskometer

HSBC Gilt Fund		
<p>*Riskometer of the Scheme</p>  <p>Investors understand that their principal will be at Low to Moderate risk</p>	<p>Gilt Fund - An open ended debt scheme investing in government securities across maturity. A relatively high interest rate risk and relatively low credit risk.</p> <p>This product is suitable for investors who are seeking*:</p> <ul style="list-style-type: none"> • Generation of returns over medium to long term • Investment in Government Securities. <p>Benchmark Index: NIFTY All Duration G-Sec Index</p>	<p>Riskometer of the benchmark</p> 

Potential Risk Class (HSBC Gilt Fund)			
Credit Risk →			
Interest Rate Risk ↓	Relatively Low (Class A)	Moderate (Class B)	Relatively High (Class C)
Relatively Low (Class I)			
Moderate (Class II)			
Relatively High (Class III)	A-III		
A Scheme with Relatively high interest rate risk and relatively low credit risk.			

* 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 31 August 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 Mutual Fund, data as on 31 August 2023.

Potential Risk Class ('PRC') matrix indicates the maximum interest rate risk (measured by Macaulay Duration of the scheme) and maximum credit risk (measured by Credit Risk Value of the scheme) the fund manager can take in the scheme. PRC matrix classification is done in accordance with and subject to the methodology/guidelines prescribed by SEBI to help investors take informed decision based on the maximum interest rate risk and maximum credit risk the fund manager can take in the scheme, as depicted in the PRC matrix. Data as on 31 August 2023

Riskometer

HSBC Medium Duration Fund (Erstwhile L&T Resurgent India Bond Fund)		
<p>*Riskometer of the Scheme</p> <p>Investors understand that their principal will be at Moderate risk</p>	<p>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.</p> <p>This product is suitable for investors who are seeking*:</p> <ul style="list-style-type: none"> • Generation of income over medium term • Investment primarily in debt and money market securities <p>Benchmark Index: NIFTY Medium Duration Debt Index B-III</p>	<p>Riskometer of the benchmark</p>

Potential Risk Class (HSBC Medium Duration Fund)			
Credit Risk →			
Interest Rate Risk ↓	Relatively Low (Class A)	Moderate (Class B)	Relatively High (Class C)
Relatively Low (Class I)			
Moderate (Class II)			
Relatively High (Class III)		B-III	
A Scheme with Relatively High interest rate risk and Moderate credit risk.			

* 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 31 August 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 Mutual Fund, data as on 31 August 2023.

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Data as on 31 August 2023

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HSBC Asset Management (India) Private Limited, 9-11 Floors, NESCO IT Park, Building no. 3, Western Express Highway, Goregaon (East), Mumbai – 400 063, India. investor.line@mutualfunds.hsbc.co.in | Website: www.assetmanagement.hsbc.co.in

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