HSBC Mutual Fund

Product Note

HSBC Aggressive Hybrid fund (HAHF)

(An open ended hybrid scheme investing predominantly in equity and equity related instruments)

April 2025

Fund Category	Fund Manager	Benchmark [1]	Inception Date*	AUM[&]
Aggressive Hybrid Fund	Cheenu Gupta, Shriram Ramanathan and Gautam Bhupal, and Mohd. Asif Rizwi, Sonal Gupta[#]	Nifty 50 Hybrid Composite Debt 65:35 Index	7 Feb 2011	Rs. 5,021.82 Cr

12.01%
CAGR since inception* [2]

4.9X
since inception* [2]

42,15,904
Value of SIP investment INR 10,000 p.m. since Inception* [3]

INR 4,97,970
Value of Lump Sum Investment INR 100,000 since inception* [2]

Portfolio	% to net assets
Zomato Limited	4.12%
Mahindra & Mahindra Limited	3.85%
ICICI Bank Limited	3.69%
HDFC Bank Limited	3.67%
Bharat Electronics Limited	3.62%
Trent Limited	3.20%
BSE Limited	3.09%
GE Vernova T&D India Limited	2.92%
CG Power and Industrial Solutions Limited	2.90%
Persistent Systems Limited	2.48%

Industry - Allocation	% to net assets
Debt Instrument	17.63%
Banks	11.68%
Electrical Equipment	9.24%
Retailing	7.85%
IT - Software	6.51%
Government Securities	6.17%
Consumer Durables	5.68%
Capital Markets	5.59%
Automobiles	5.03%
Aerospace & Defense	4.89%

Risk Ratios[4]	
Standard Deviation	13.44%
Beta	1.19

Risk Ratios[4]	
Sharpe Ratio [5]	0.27
R2	0.69%

Exit Load: Any redemption / switch-out of units within 1 year from the date of allotment shall be subject to exit load as under: a. For 10% of the units redeemed / switched-out: Nil. b. For remaining units redeemed or switched-out: 1.00%. 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. * 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 September 1, 2009. Upfront commission shall be paid directly by the investor to the AMFI registered Distributors based on the investor's assessment of various factors including the service rendered by the distributors. No exit load (if any) will be charged for units allotted under bonus / Reinvestment of IDCW option.

Month End Total Expenses Ratios (Annualized)[6] – Regular[7]: 1.89%, Direct: 0.85%

* Since inception - 07 Feb 11

[1] 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.

[2] As on 31 March 2025 of Growth option regular plan. During the same period, scheme benchmark (Nifty 50 Hybrid Composite Debt 65:35 Index) has moved by 4.4X to Rs. 4,47,050 from Rs.100,000 and delivered return of 11.16%. Please refer page no. 3 for detailed performance.

[3] During the same period, value of scheme benchmark (Nifty 50 Hybrid Composite Debt 65:35 Index) has moved to 41,33,055. Please refer page no. 3 for detailed performance.

[4] Quantitative Data disclosed are as per monthly returns (Annualized) for the last 3 years.[5] Risk free rate: 7.20 (FIMMDA-NSE MIBOR)

[6] TER Annualized TER including GST on Investment Management Fees. [7] Continuing plans

[&]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).

Source – HSBC Mutual Fund, Data as of 31 March 2025. **Past performance may or may not be sustained in the future and is not indicative of future results.**

[#] Sonal Gupta is dedicated fund manager for investments in foreign securities by all the schemes of HSBC 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 seek opportunity 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 20% allocation to fixed income securities including money market instruments
- Aim to create a corpus through generating inflation-adjusted returns to cater to long-term goals

Fund Approach

- Invests 65-80% in equity and equity related securities and 20-35% 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.

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Source - HSBC Mutual Fund, Data as of 31 March 2025
Note : Please refer to Scheme Information Document for more details on Asset Allocation of the scheme.

Fund Manager - Cheenu Gupta Effective 02 Jul 2021. Total Schemes Managed - 8
Fund Manager - Gautam Bhupal Effective 01 Oct 2023. Total Schemes Managed - 13
Fund Manager - Shriram Ramanathan Effective 30 May 2016. Total Schemes Managed - 9
Fund Manager - Mohd Asif Rizwi Effective 01 May 2024. Total Schemes Managed - 15
Fund Manager - Sonal Gupta Effective 05 Jul 2021. Total Schemes Managed - 24

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 Aggressive Hybrid Fund-Regular Plan~~	10536	5.32	13445	10.36	23160	18.28	49797	12.01	**07-Feb-11**
Scheme Benchmark (NIFTY 50 Hybrid Composite Debt 65:35 Index)	10755	7.49	13385	10.20	22794	17.90	44705	11.16	
Additional Benchmark (Nifty 50 TRI)	10665	6.65	13956	11.77	28957	23.72	51748	12.32	

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 March 2025 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

SIP Performance - HSBC Aggressive Hybrid Fund – Regular Plan					**Inception Date: 07-Feb-11**
Scheme Name & Benchmarks	**1 Year**	**3 Years**	**5 Years**	**Since Inception**	
Total amount invested (₹)	120000	360000	600000	1690000	
Market Value as on March 31, 2025 (₹)	1,13,095	4,22,513	8,14,625	42,15,904	
Scheme Returns (%)	-10.58	10.69	12.19	12.09	
NIFTY 50 Hybrid Composite Debt 65:35 Index - Scheme Benchmark (₹)	1,21,573	4,24,299	8,15,574	41,33,055	
NIFTY 50 Hybrid Composite Debt 65:35 Index - Scheme Benchmark Returns (%)	2.46	10.98	12.24	11.84	
Nifty 50 TRI - Additional Benchmark (₹)	1,19,261	4,32,382	8,75,118	47,22,692	
Nifty 50 TRI - Additional Benchmark Returns (%)	-1.15	12.28	15.10	13.52	

Past performance may or may not be sustained in the future and is not indicative of future results. 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. IDCW are assumed to be reinvested and bonus is adjusted. Load is not taken into consideration.
Sonal Gupta is dedicated fund manager for investments in foreign securities by all the schemes of HSBC Mutual Fund.
Source: HSBC Mutual Fund, data as on 31 March 2025
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 Risk-o-meter (as applicable)
HSBC 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.	 The risk of the scheme is Very High Risk	As per AMFI Tier I. **Benchmark Index : Nifty 50 Hybrid composite Debt 65:35 Index** The risk of the benchmark is High 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 March 2025, 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 31 March 2025

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.

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

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