

HSBC MUTUAL FUND

NOTICE-CUM-ADDENDUM

Potential Risk Class Matrix for debt schemes based on Interest Rate Risk and Credit Risk

NOTICE is hereby given that in order to help investors take more informed decisions, SEBI vide its circular no. SEBI/HO/IMD/IMD-II DOF3/P/CIR/2021/573 dated June 07, 2021, has mandated for debt schemes to also display (in addition to the risk-o-meter) the Potential Risk Class ('PRC') matrix i.e. 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.

Accordingly, in accordance with the provisions of aforesaid SEBI circular, following PRC matrix (calculated in accordance with the methodology prescribed in the said SEBI circular) stands inserted in the Scheme Information Document (SID) and Key Information Document (KIM) of following debt schemes of HSBC Mutual Fund ('the Fund') along with the description of the PRC matrix which shall be integral part of the existing description of 'type of the scheme', with effect from December 01, 2021:

Scheme Name	PRC Matrix				Description of the PRC Matrix (added to the existing description of the 'Type of Scheme')
HSBC Overnight Fund HSBC Cash Fund HSBC Ultra Short Duration Fund HSBC Fixed Term Series 137 HSBC Fixed Term Series 139 HSBC Fixed Term Series 140	Potential Risk Class				Relatively low interest rate risk and relatively low credit risk.
	Credit Risk →	Relatively Low (Class A)	Moderate (Class B)	Relatively High (Class C)	
	Interest Rate Risk ↓				
	Relatively Low (Class I)	AI			
	Moderate (Class II)				
	Relatively High (Class III)				

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HSBC Low Duration Fund	<table border="1"> <thead> <tr> <th colspan="4" data-bbox="600 367 1497 407">Potential Risk Class</th> </tr> <tr> <th data-bbox="600 410 926 451">Credit Risk →</th> <th data-bbox="930 410 1129 529">Relatively Low (Class A)</th> <th data-bbox="1134 410 1276 529">Moderate (Class B)</th> <th data-bbox="1281 410 1497 529">Relatively High (Class C)</th> </tr> <tr> <th data-bbox="600 451 926 529">Interest Rate Risk ↓</th> <td></td> <td></td> <td></td> </tr> </thead> <tbody> <tr> <td data-bbox="600 532 926 573">Relatively Low (Class I)</td> <td></td> <td data-bbox="1134 532 1276 573" style="text-align: center;">BI</td> <td></td> </tr> <tr> <td data-bbox="600 576 926 617">Moderate (Class II)</td> <td></td> <td></td> <td></td> </tr> <tr> <td data-bbox="600 620 926 660">Relatively High (Class III)</td> <td></td> <td></td> <td></td> </tr> </tbody> </table>	Potential Risk Class				Credit Risk →	Relatively Low (Class A)	Moderate (Class B)	Relatively High (Class C)	Interest Rate Risk ↓				Relatively Low (Class I)		BI		Moderate (Class II)				Relatively High (Class III)				Relatively low interest rate risk and moderate credit risk.
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This Notice-cum-Addendum forms an integral part of the existing SID/ KIM of the aforesaid schemes of the Fund. All other features of the respective schemes remain unchanged.

For any queries or clarifications in this regard, please contact our Customer Service Number - 1800 200 2434 / 1800 258 2434 or write to us at hsbcmf@camsonline.com. Investors calling from abroad may call on +91 44 39923900 to connect to our customer care center. You may also visit any of the Investor Service centers (ISC) of the Fund, details of which are available on our website www.assetmanagement.hsbc.co.in.

**For & on behalf of HSBC Asset Management (India) Private Limited
(Investment Manager to HSBC Mutual Fund)**

Sd/-
Authorised Signatory
Mumbai, November 25, 2021

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