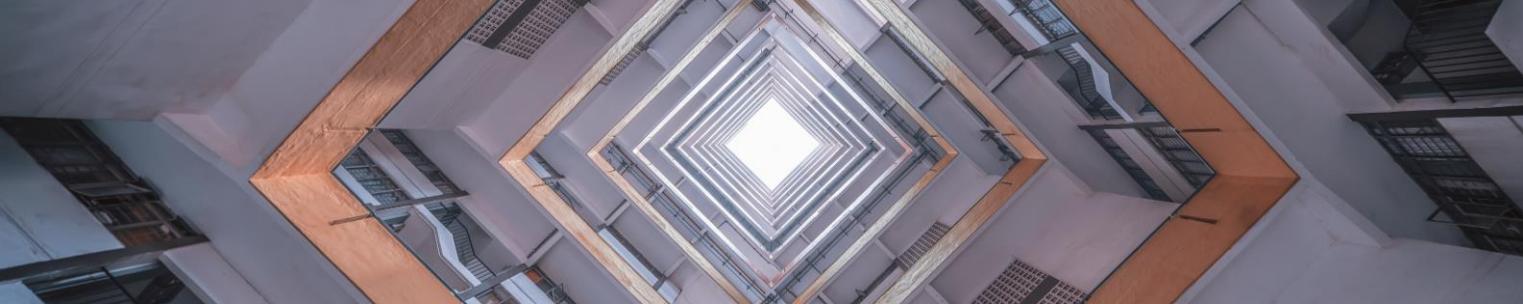


# HSBC Equity Savings Fund

(An open ended scheme investing in equity, arbitrage and debt)

Brochure





## HSBC Equity Savings Fund

(An open ended scheme investing in equity, arbitrage and debt)

Investors often strive to strike a balance between the risk associated with their investments and proportionate returns. It is a known fact that equities, over a longer period of time, prove to be unwavering wealth creators. However, despite long-term growth opportunities, investors take caution while investing in equities, due to the intermittent risk. A solution to this could be a portfolio mix of equities, debt and arbitrage opportunities that could help achieve the desired risk-return profile, along with tax efficiency.

### Reasons to invest now

- ◆ Equity markets are no longer cheap and risk averse investors may find it challenging to enter at higher market levels in equity only funds
- ◆ In the short-term equity markets by nature are more volatile, compared to other asset classes
- ◆ With low fixed deposit rates and inflation impact, the net performance of some traditional and Fixed Income Products is relatively low
- ◆ In this scenario, Equity Savings Fund may provide an alternative solution

### Key Features

**The fund aims to generate regular income by predominantly investing in arbitrage opportunities** in the cash and derivatives segments of the equity markets and debt and money market instruments

01

**Aims to generate long-term capital appreciation through unhedged exposure to equity** and equity related instruments. The arbitrage components in the portfolio of this scheme aims to minimise the downside risk

02

**The fund manager can decide asset allocation between equity and debt depending on prevailing market** and economic conditions as per indicative allocation given in the Scheme Information Document

03

Note:

[ ]

**Past performance may or may not be sustained in future and is not a guarantee of any future returns.**

Source: [HSBC Mutual Fund, Data as of 30 November 2025]



About the Fund

Fund Details

Who can consider?

Why Equity Savings Fund?

Product Label



## Fund Highlights

Fund Category <b>Equity Savings Fund</b>	Benchmark <sup>3</sup> <b>NIFTY Equity Savings Index</b>	Inception Date <b>18 Oct 2011</b>
AUM& Rs.786.83 Cr	Fund Manager Cheenu Gupta, Praveen Ayathan, Mahesh Chhabria, Mohd. Asif Rizwi, Mayank Chaturvedi#	

## Portfolio allocation

Portfolio	% to Net Assets	% to Net Assets (Hedged)	% to Net Assets (Unhedged)
ETERNAL Limited	3.62%	0.00%	3.62%
FSN E-Commerce Ventures Limited	2.72%	0.00%	2.72%
Larsen & Toubro Limited	2.59%	0.00%	2.59%
Aditya Infotech Limited	2.49%	0.00%	2.49%
Billionbrains Garage Ventures Limited	2.02%	0.00%	2.02%
Bharti Airtel Limited	5.47%	3.73%	1.74%
HDFC Asset Management Company Limited	1.70%	0.00%	1.70%
Godfrey Phillips India Limited	1.65%	0.00%	1.65%
Bajaj Finance Limited	1.58%	0.00%	1.58%
PB Fintech Limited	1.57%	0.00%	1.57%

Note:

[\* Since inception - 18 Oct 11. 3. 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.

& 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).

# Mayank Chaturvedi shall be the fund manager for investments in foreign securities (wherever applicable) for all the schemes of HSBC Mutual Fund. w.e.f. October 01, 2025.]

**Past performance may or may not be sustained in future and is not a guarantee of any future returns.**

Source: [HSBC Mutual Fund, Data as of 30 November 2025]

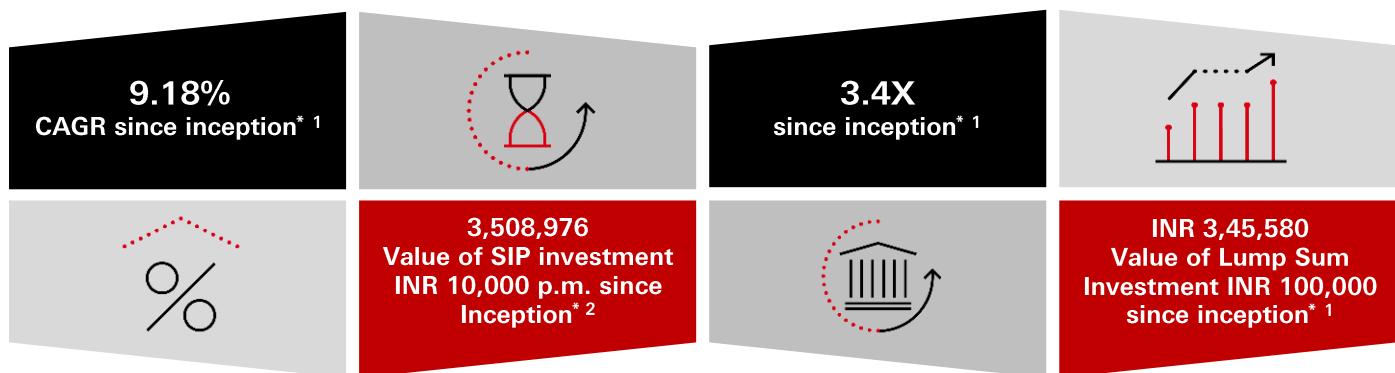




## Portfolio - Industry Allocation

Industry	% to net assets
Banks	15.09%
Government Securities	13.92%
Debt Instrument	12.53%
Retailing	6.35%
Telecom - Services	5.47%
Pharmaceuticals & Biotechnology	5.18%
Finance	5.17%
Capital Markets	4.69%
Consumer Durables	3.85%
IT - Software	3.36%

## Performance Summary



### Note:

[\* Since inception - 18 Oct 11. 1 As on 28 November 2025 of Growth option regular plan. During the same period, scheme benchmark (Nifty Equity Savings Index) has moved by 3.7X to Rs. 3,71,910 from Rs.100,000 and delivered return of 9.75%. Please refer page no. 3 for detailed performance of HSBC Equity Savings Fund.

2 During the same period, value of scheme benchmark (Nifty Equity Savings Index) has moved 3,459,864.

4 TER Annualized TER including GST on Investment Management Fees

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**Past performance may or may not be sustained in future and is not a guarantee of any future returns.**

Source: [HSBC Mutual Fund, Data as of 30 November 2025 ]



## Performance Details

Fund Manager - Cheenu Gupta Effective 02 Jul 2021. Total Schemes Managed - 5; Fund Manager - Praveen Ayathan Effective 01 Oct 2023. Total Schemes Managed - 5; Fund Manager - Mahesh Chhabria Effective 15 Jul 2023. Total Schemes Managed - 16; Fund Manager - Mohd Asif Rizvi Effective 01 Feb 2025. Total Schemes Managed - 15; Fund Manager - Mayank Chaturvedi Effective 01 Oct 2025. Total Schemes Managed - 20

Lump Sum Investment Performance										Inception Date	
Fund / Benchmark (Value of Rs 10,000 invested)	1 Year		3 Years		5 Years		10 Years		Since Inception		
	Amount in Rs	Returns %	Amount in Rs								
HSBC Equity Savings Fund-Regular Plan~~	10453	4.54	14653	13.59	17989	12.45	23877	9.09	34558	9.18	
Scheme Benchmark (NIFTY Equity Savings Index)	10871	8.74	13222	9.77	16069	9.94	24611	9.42	37191	9.75	
Additional Benchmark (CRISIL 10 year Gilt Index)	10707	7.09	12620	8.07	12895	5.21	18994	6.62	25836	6.95	
HSBC Equity Savings Fund-Direct Plan~~	10544	5.46	15047	14.60	18799	13.44	26012	10.03	34711	10.12	
Scheme Benchmark (NIFTY Equity Savings Index)	10871	8.74	13222	9.77	16069	9.94	24611	9.42	32439	9.54	
Additional Benchmark (CRISIL 10 year Gilt Index)	10707	7.09	12620	8.07	12895	5.21	18994	6.62	22847	6.61	

SIP Performance - HSBC Equity Savings Fund – Regular Plan					Inception Date: 18-Oct-11
Scheme Name & Benchmarks		1 Year	3 Years	5 Years	
Total amount invested (₹)		120000	360000	600000	1690000
Market Value as on November 28, 2025 (₹)		126,714	433,401	809,559	3,508,976
Scheme Returns (%)		10.69	12.48	11.96	9.77
NIFTY Equity Savings Index - Scheme Benchmark (₹)		126,842	418,788	764,375	3,459,864
NIFTY Equity Savings Index - Scheme Benchmark Returns (%)		10.89	10.12	9.64	9.59
CRISIL 10 Year Gilt Index - Additional Benchmark (₹)		123,152	404,471	711,965	2,749,629
CRISIL 10 Year Gilt Index - Additional Benchmark Returns (%)		4.98	7.75	6.79	6.61

SIP Performance - HSBC Equity Savings Fund – Direct Plan					Inception Date: 01-Jan-13
Scheme Name & Benchmarks		1 Year	3 Years	5 Years	
Total amount invested (₹)		120000	360000	600000	1540000
Market Value as on November 28, 2025 (₹)		127,297	439,718	829,657	3,215,390
Scheme Returns (%)		11.63	13.49	12.95	10.84
NIFTY Equity Savings Index - Scheme Benchmark (₹)		126,842	418,788	764,375	2,933,844
NIFTY Equity Savings Index - Scheme Benchmark Returns (%)		10.89	10.12	9.64	9.54
CRISIL 10 Year Gilt Index - Additional Benchmark (₹)		123,152	404,471	711,965	2,384,553
CRISIL 10 Year Gilt Index - Additional Benchmark Returns (%)		4.98	7.75	6.79	6.55

### Note:

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

Past performance may or may not be sustained in future and is not a guarantee of any future 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. IDCW are assumed to be reinvested and bonus is adjusted. Load is not taken into consideration.

Mayank Chaturvedi shall be the fund manager for investments in foreign securities (wherever applicable) for all the schemes of HSBC Mutual Fund. w.e.f. October 01, 2025.

Source: HSBC Mutual Fund, data as on 30 November 2025

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

**Past performance may or may not be sustained in future and is not a guarantee of any future returns.**

Source: [HSBC Mutual Fund, Data as of 30 November 2025 ]



About the Fund



Fund Details

Who can consider?

Why Equity Savings Fund?

Product Label

## Who can invest

### Risk averse

First time Equity Investors who are seeking potential long-term growth but are risk averse towards market volatility & uncertainty

### Capital appreciation

The fund aims to generate long-term capital appreciation through unhedged exposure to equity and equity related instruments

### Tax efficient

Investors seeking tax efficient performance with moderate equity exposure

## Fees

### Exit Load

Exit Load:

i. If the units redeemed or switched out are upto 10% of the units purchased or switched in ("the limit") within 1 Month from the date of allotment – Nil

ii. If units redeemed or switched out are over and above the limit i.e beyond 10% of the allotted units within 1 Month from the date of allotment – 0.50%

iii. If units are redeemed or switched out on or after 1 Month from the date of allotment

– Nil

- A switch-out or a withdrawal under SWP or transfer under STP (except a switch-out or a transfer under STP into any of the Equity Schemes except HSBC Arbitrage Fund) may also attract an Exit Load like any Redemption.

- No Exit load will be chargeable in case of switches made between different plans and options within the Scheme.

- No Exit load will be chargeable in case of Units allotted on account of IDCW reinvestments, if any.

- Exit load is not applicable for Segregated Portfolio.

The exit load set forth above is subject to change at the discretion of the AMC and such changes shall be implemented prospectively..

**Month End Total Expenses Ratios (Annualized)<sup>4</sup> – Regular<sup>5</sup>: 1.52%, Direct: 0.66%**

Note:

[Views provided above are based on information available in public domain at this moment and subject to change. Investors should not consider the same as investment advice. Please consult your financial advisor for all your investment decision. 4 TER Annualized TER including GST on Investment Management Fees, 5 Continuing plans]

**Past performance may or may not be sustained in future and is not a guarantee of any future returns.**

Source: [HSBC Mutual Fund, Data as of 30 November 2025]

Click the button to zoom in





# 1

## RELATIVELY LOW VOLATILITY

Exposure to Fixed Income securities and equity arbitrage may reduce fund volatility inherent to directional equity exposure

# 2

## ARBITRAGE OPPORTUNITIES

Debt securities (10-35%) and arbitrage opportunities (20-50% hedged) to aim to reduce volatility

# 4

## DISCIPLINED REBALANCING

It helps in aligning with strategic asset allocation over long term and helps in risk control

# 3

## UPSIDE POTENTIAL

Exposure to long only equity (15 – 45% unhedged equity allocation) may help to enhance the returns of the scheme over long run

# 5

## TAX EFFICIENT

As more than 65% of the scheme's portfolio is deployed in equity, the scheme enjoys equity taxation

Note:

[ Views provided above are based on information available in public domain at this moment and subject to change.]

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Source: [HSBC Mutual Fund, Data as of 30 November 2025]



About the  
Fund

Fund  
Details

Who can  
consider?



Why Equity  
Savings Fund?

Product  
Label



## Product Label

Scheme name and Type of scheme	Scheme Risk-o-meter	Benchmark Risk-o-meter (as applicable)
<p><b>HSBC Equity Savings Fund</b> (An open ended scheme investing in equity, arbitrage and debt)</p> <p><b>This product is suitable for investors who are seeking*:</b></p> <ul style="list-style-type: none"><li>• Generation of regular income by predominantly investing in arbitrage opportunities in the cash and derivatives segment and long-term capital appreciation through unhedged exposure to equity and equity related instruments.</li><li>• Investment in equity and equity related instruments, derivatives and debt and money market instruments.</li></ul>	 <p>The risk of the scheme is Moderately High Risk</p>	<p>As per AMFI Tier I. <b>Benchmark Index: NIFTY Equity Savings Index</b></p>  <p>The risk of the benchmark is Moderate Risk</p>

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

**Note on Risk-o-meters:** Riskometer is as on 30 November 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



## Disclaimers

### **Past performance may or may not be sustained in future and is not a guarantee of any future returns.**

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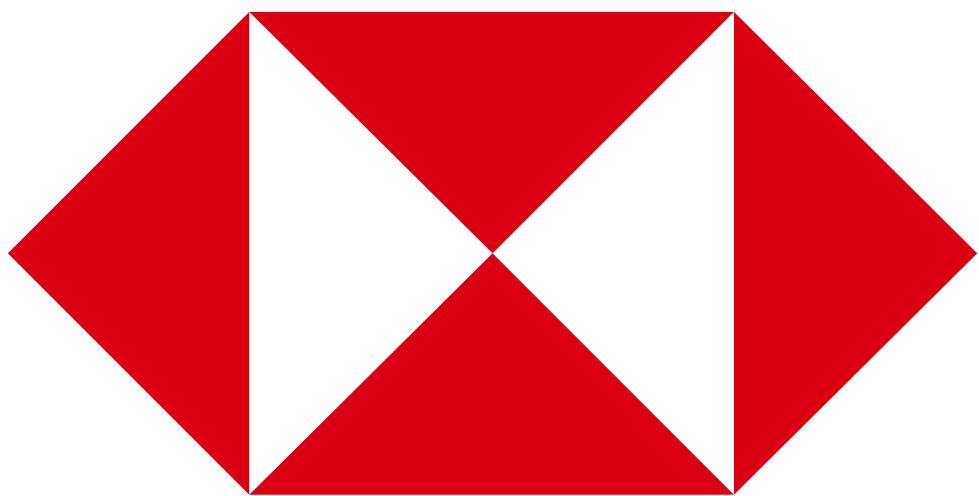
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**Mutual Fund investments are subject to market risks, read all scheme related documents carefully.**

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