

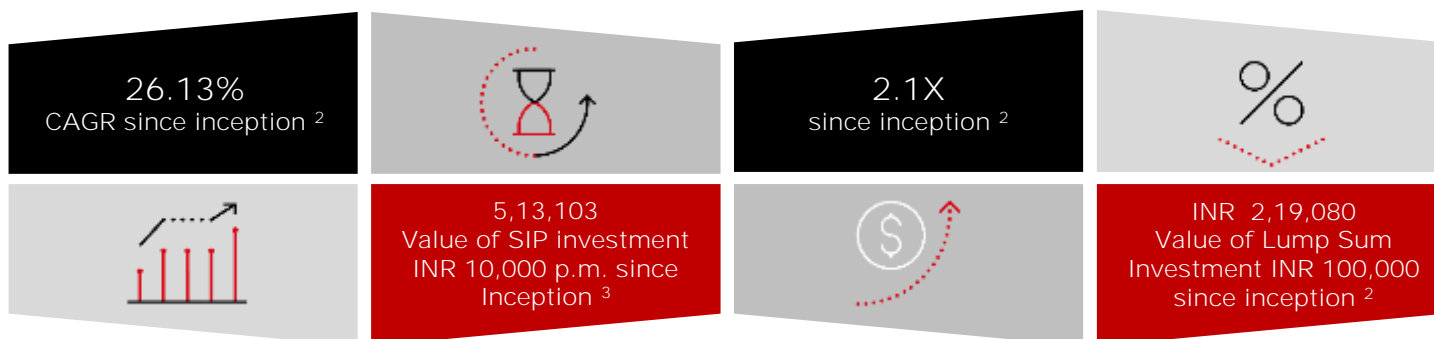
## Product Note

### HSBC Nifty 50 Index Fund (HNIF) (Formerly known as L&T Nifty 50 Index Fund)

Index Fund - An open-ended Equity Scheme tracking NIFTY 50 Index.

September 2023

Fund Category	Fund Manager	Benchmark <sup>1</sup>	Inception Date	AUM
Index Fund	Praveen Ayathan	Nifty 50 TRI	15 Apr 2020	Rs. 192.07 Cr



Portfolio	% of net assets	Sector - Allocation	% of net assets
HDFC Bank Limited	13.75%	Banks	31.36%
Reliance Industries Limited	9.55%	IT - Software	13.64%
ICICI Bank Limited	7.87%	Petroleum Products	9.93%
Infosys Limited	6.01%	Diversified FMCG	7.17%
ITC Limited	4.55%	Automobiles	6.04%
Tata Consultancy Services Limited	4.03%	Finance	4.11%
Larsen & Toubro Limited	3.83%	Construction	3.83%
Axis Bank Limited	3.13%	Pharmaceuticals & Biotechnology	3.52%
Kotak Mahindra Bank Limited	3.03%	Consumer Durables	3.24%
Hindustan Unilever Limited	2.62%	Telecom - Services	2.52%

<sup>1</sup> As per clause 1.9 of the SEBI Master Circular dated May 19, 2023, 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.

<sup>2</sup> As on 31 August 2023 of Growth option regular plan. During the same period, scheme benchmark (Nifty 50 TRI) has moved by 2.2X to Rs 2,24,750 from Rs 100,000 and delivered return of 27.09%. Please refer page no. 3 for detailed performance of HSBC Nifty 50 Index Fund.

<sup>3</sup> During the same period, value of scheme benchmark (Nifty Next 50 TRI) has moved to 5,19,041.

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

## Why HSBC Nifty 50 Index Fund?

- The scheme will adopt a passive investment strategy
- Invests in stocks comprising the Nifty 50 index in the same proportion as in the index with the objective of achieving returns equivalent to the Total Returns Index of Nifty 50 index by minimizing the performance difference between the benchmark index and the scheme
- The Total Returns Index is an index that reflects the returns on the index from index gain/ loss plus dividend payments by the constituent stocks
- To create a corpus through generating inflation-adjusted returns to cater to long-term goals

## Investment Objective

The scheme will adopt a passive investment strategy. The scheme will invest in stocks comprising the Nifty 50 index in the same proportion as in the index with the objective of achieving returns equivalent to the Total Returns Index of Nifty 50 index by minimizing the performance difference between the benchmark index and the scheme. The Total Returns Index is an index that reflects the returns on the index from index gain/ loss plus dividend payments by the constituent stocks. There is no assurance that the investment objective of the scheme will be realized.

Load / Month End Total Expenses Ratios (Annualized) <sup>5</sup>	
Entry Load	NA
Exit Load - NIL (after 1 year), 1% (before 1 year) <sup>4</sup>	
Expense ratio (Other than Direct) <sup>6</sup>	0.45%
Expense ratio (Direct)	0.20%

<sup>4</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>5</sup> TER Annualized TER including GST on Investment Management Fees

<sup>6</sup> Continuing plans

Fund Manager - Praveen Ayathan (No of Schemes Managed – 3) - Managing Fund Since 15 Apr 2020)

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 %	15-April-20
HSBC Nifty 50 Index Fund - Regular	10894	8.91	17183	19.78	NA	NA	21908	26.13	
Scheme Benchmark (Nifty 50 TRI)	10953	9.50	17532	20.58	NA	NA	22475	27.09	
Additional Benchmark (S&P BSE Sensex TRI)	11034	10.31	17410	20.30	NA	NA	22286	26.77	

PTP returns – Point to Point returns. As per clause 5.9.1 of the SEBI Master Circular dated May 19, 2023 the scheme returns vis-à-vis the benchmark return (Total Return Index) shall be disclosed are provided from the date of allotment of units. | IDCW are assumed to be reinvested and Bonus is adjusted. | 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 August 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. Considering the varying maturities of the close ended schemes, the performance of close-ended schemes is not provided as it is strictly not comparable with that of open-ended schemes.

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 May 19, 2023 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.

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. Source: HSBC Mutual Fund, data as on 31 August 2023

Past performance may or may not be sustained in the future.

SIP Performance HSBC Nifty 50 Index Fund - Regular					Inception Date: 16-Apr-20
Scheme Name & Benchmarks	1 Year	3 Years	5 Years	Since Inception	
Total amount invested (₹)	120000	360000	NA	400000	
Market Value as on August 31, 2023 (₹)	128,234	435,340	NA	513,103	
Scheme Returns (%)	12.99	12.75	NA	15.10	
Nifty 50 TRI - Scheme Benchmark (₹)	128,540	439,512	NA	519,041	
Nifty 50 TRI - Scheme Benchmark Returns (%)	13.48	13.41	NA	15.82	
S&P BSE Sensex TRI - Additional Benchmark (₹)	128,496	440,112	NA	519,089	
S&P BSE Sensex TRI - Additional Benchmark Returns (%)	13.41	13.50	NA	15.83	

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.

As per clause 5.9.1 of the SEBI Master Circular dated May 19, 2023 the scheme returns vis-à-vis the benchmark return (Total Return Index) shall be disclosed are provided from the date of allotment of units.

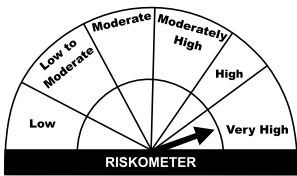

The performance details provided herein is of Regular Plan - Growth Option. Returns on ₹10,000 are point-to-point returns for the specific time period, invested at the start of the period. The returns for the respective periods are provided as on last available NAV of July 2023 for the respective Schemes. 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. Considering the varying maturities of the close ended schemes, the performance of close-ended schemes is not provided as it is strictly not comparable with that of open-ended schemes.

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Past performance may or may not be sustained in the future. Source: HSBC Mutual Fund, data as on 31 August 2023

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

## Product Label

HSBC Nifty 50 Index Fund (Erstwhile L&T Nifty 50 Index)		
<p><b>* Riskometer of the Scheme</b></p>  <p><b>RISKOMETER</b> Investors understand that their principal will be at Very High risk</p>	<p>Index Fund - An open-ended Equity Scheme tracking Nifty 50 Index</p> <p><b>This product is suitable for investors who are seeking*:</b></p> <ul style="list-style-type: none"> <li>• Long term wealth creation</li> <li>• Investment in equity securities covered by the NIFTY 50</li> </ul> <p><b>Benchmark : NIFTY 50 Index TRI</b></p>	<p><b>Riskometer of the benchmark</b></p>  <p><b>RISKOMETER</b></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

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