

Get regular income when you need it.

SWP (Systematic Withdrawal Plan)



Wouldn't you love to have enough money to do the things you love the most – be it travelling or buying the latest gadgets, among others? But ensuring a regular income doesn't always mean having a job. In fact, you can get a regular income from all the money that you have invested over the years to support your financial needs.

Systematic Withdrawal Plan (SWP) is a tool that helps you to get regular, steady payouts from your current investments. This ensures a steady cashflow while being tax efficient at the same time. So you can continue enjoying life and meeting your financial commitments.

Here's how an SWP works for you

1

Invest a lumpsum in a mutual fund scheme

2

Choose SWP amount, frequency and the date of payout – monthly, quarterly or annually

3

Tax efficient returns since withdrawals are taxed on capital gains only while traditional savings options are fully taxable

4

Continuous growth while redeemed units are deducted, the balance units continue to grow

Advantages of an SWP



Helps build disciplined access to cash through regular payouts




Helps to build wealth over the long term to meet your goals






Ensures continued growth potential for units that remain invested





Steady cashflow for liquidity and financial stability



Why choose an SWP?



-  Ideal for investors looking to create regular income from existing investments
-  Good option for those looking to continue growing their corpus over the long term
-  Helps create financial independence and aims to preserve your capital

What's makes SWP tax efficient?

-  With SWP, you pay tax only on the gains and not the entire amount withdrawn unlike traditional savings
-  Tax does not apply to accrual unlike other traditional savings options

HSBC Aggressive Hybrid Fund

Performance through SWP option for the period (1 Apr 2016 to 31 March 2026)

Total Amount Investd (on 1 April 2016)	Amount withdrawn monthly (1 Apr 2016 to 31 March 2026)	Present Value (on 31 March 2026)
₹25,00,000	₹25,000	₹18,02,285
		Total amount withdrawn (1 Apr 2016 to 31 March 2026)
		₹29,75,000
		Returns
		10.84%

Source - ICRA MFI Explorer. Data as on 31 March 2026. Data Period: 1 Apr 2016 to 31 March 2026. Note: the SWP transaction processed only on the 1st Business Day of the month. Please refer Scheme Information Document (SID) for more details. **Past performance may or may not be sustained in future and is not a guarantee of any future returns.**

HSBC Aggressive Hybrid Fund: Regular Plan - Growth Option

Date	NAV (₹)	Units*	Cumulative Market Value (₹)*	Scheme Cash Flow (₹)^	Date	NAV (₹)	Units*	Cumulative Market Value (₹)*	Scheme Cash Flow (₹)^
01-Apr-2016	19.29	129594	25,00,000	(25,00,000)#	03-May-2021	32.59	-767	22,41,990	25,000
02-May-2016	19.41	-1288	24,90,292	25,000	01-Jun-2021	33.87	-738	23,05,330	25,000
01-Jun-2016	19.86	-1259	25,22,773	25,000	01-Jul-2021	34.24	-730	23,05,241	25,000
01-Jul-2016	20.58	-1215	25,89,501	25,000	02-Aug-2021	35.68	-701	23,77,401	25,000
01-Aug-2016	21.38	-1169	26,65,544	25,000	01-Sep-2021	36.56	-684	24,11,303	25,000
01-Sep-2016	21.51	-1162	26,56,501	25,000	01-Oct-2021	36.92	-677	24,09,846	25,000
03-Oct-2016	21.82	-1146	26,69,787	25,000	01-Nov-2021	37.80	-661	24,41,958	25,000
01-Nov-2016	21.94	-1140	26,58,980	25,000	01-Dec-2021	36.92	-677	23,60,167	25,000
01-Dec-2016	21.03	-1189	25,24,037	25,000	03-Jan-2022	38.39	-651	24,29,210	25,000
02-Jan-2017	20.87	-1198	24,80,313	25,000	01-Feb-2022	37.42	-668	23,42,764	25,000
01-Feb-2017	22.16	-1128	26,08,008	25,000	02-Mar-2022	35.58	-703	22,02,934	25,000
01-Mar-2017	22.58	-1107	26,33,266	25,000	01-Apr-2022	37.01	-675	22,66,279	25,000
03-Apr-2017	23.33	-1072	26,95,129	25,000	02-May-2022	35.97	-695	21,77,840	25,000
02-May-2017	24.05	-1039	27,53,767	25,000	01-Jun-2022	34.41	-727	20,57,914	25,000
01-Jun-2017	24.48	-1021	27,77,422	25,000	01-Jul-2022	32.90	-760	19,42,896	25,000
03-Jul-2017	24.69	-1013	27,76,362	25,000	01-Aug-2022	35.82	-698	20,90,153	25,000
01-Aug-2017	25.35	-986	28,25,466	25,000	01-Sep-2022	36.50	-685	21,04,776	25,000
01-Sep-2017	25.49	-981	28,16,182	25,000	03-Oct-2022	35.74	-699	20,36,351	25,000
03-Oct-2017	25.14	-994	27,52,955	25,000	01-Nov-2022	37.24	-671	20,96,749	25,000
01-Nov-2017	26.09	-958	28,31,421	25,000	01-Dec-2022	37.51	-666	20,86,837	25,000
01-Dec-2017	25.76	-970	27,70,932	25,000	02-Jan-2023	36.62	-683	20,12,069	25,000
01-Jan-2018	26.42	-946	28,17,136	25,000	01-Feb-2023	35.89	-697	19,47,098	25,000
01-Feb-2018	26.87	-930	28,39,899	25,000	01-Mar-2023	36.01	-694	19,28,430	25,000
01-Mar-2018	26.00	-962	27,22,638	25,000	03-Apr-2023	35.99	-695	19,02,701	25,000
02-Apr-2018	25.84	-968	26,80,463	25,000	02-May-2023	37.24	-671	19,43,665	25,000
02-May-2018	26.77	-934	27,52,369	25,000	01-Jun-2023	38.85	-643	20,02,775	25,000
01-Jun-2018	26.19	-954	26,68,145	25,000	03-Jul-2023	40.29	-621	20,51,774	25,000
02-Jul-2018	25.79	-969	26,02,195	25,000	01-Aug-2023	41.00	-610	20,63,234	25,000
01-Aug-2018	26.71	-936	26,70,120	25,000	01-Sep-2023	41.66	-600	20,71,234	25,000
03-Sep-2018	27.01	-926	26,74,508	25,000	03-Oct-2023	42.22	-592	20,74,350	25,000
01-Oct-2018	25.39	-985	24,89,073	25,000	01-Nov-2023	40.84	-612	19,81,112	25,000
01-Nov-2018	24.89	-1005	24,15,147	25,000	01-Dec-2023	43.40	-576	20,80,553	25,000
03-Dec-2018	25.47	-982	24,46,530	25,000	01-Jan-2024	45.30	-552	21,46,751	25,000
01-Jan-2019	25.52	-980	24,26,525	25,000	01-Feb-2024	45.89	-545	21,49,743	25,000
01-Feb-2019	24.93	-1003	23,45,331	25,000	01-Mar-2024	47.05	-531	21,78,982	25,000
01-Mar-2019	24.80	-1008	23,08,571	25,000	01-Apr-2024	47.65	-525	21,81,838	25,000
01-Apr-2019	26.24	-953	24,16,851	25,000	02-May-2024	49.93	-501	22,61,295	25,000
02-May-2019	26.15	-956	23,83,560	25,000	03-Jun-2024	52.22	-479	23,39,677	25,000
03-Jun-2019	27.00	-926	24,36,323	25,000	01-Jul-2024	54.01	-463	23,94,998	25,000
01-Jul-2019	26.71	-936	23,85,605	25,000	01-Aug-2024	55.42	-451	24,32,466	25,000
01-Aug-2019	25.15	-994	22,20,759	25,000	02-Sep-2024	55.47	-451	24,09,638	25,000
03-Sep-2019	24.99	-1001	21,81,541	25,000	01-Oct-2024	56.19	-445	24,16,147	25,000
01-Oct-2019	25.78	-970	22,26,212	25,000	04-Nov-2024	53.91	-464	22,93,049	25,000
01-Nov-2019	26.87	-930	22,94,716	25,000	02-Dec-2024	55.56	-450	23,38,186	25,000
02-Dec-2019	27.00	-926	22,80,562	25,000	01-Jan-2025	56.03	-446	23,32,819	25,000
01-Jan-2020	27.19	-919	22,72,036	25,000	03-Feb-2025	51.02	-490	20,99,403	25,000
03-Feb-2020	26.89	-930	22,21,633	25,000	03-Mar-2025	46.45	-538	18,86,388	25,000
02-Mar-2020	26.23	-953	21,42,592	25,000	01-Apr-2025	48.95	-511	19,62,846	25,000
01-Apr-2020	20.78	-1203	16,71,954	25,000	02-May-2025	50.73	-493	20,09,105	25,000
04-May-2020	22.78	-1098	18,07,985	25,000	02-Jun-2025	53.99	-463	21,13,342	25,000
01-Jun-2020	23.63	-1058	18,50,853	25,000	01-Jul-2025	55.72	-449	21,56,168	25,000
01-Jul-2020	24.72	-1012	19,10,673	25,000	01-Aug-2025	55.14	-453	21,08,765	25,000
03-Aug-2020	25.68	-973	19,60,430	25,000	01-Sep-2025	55.75	-448	21,07,084	25,000
01-Sep-2020	26.71	-936	20,13,902	25,000	01-Oct-2025	56.35	-444	21,04,627	25,000
01-Oct-2020	26.83	-932	19,98,252	25,000	03-Nov-2025	57.63	-434	21,27,463	25,000
02-Nov-2020	27.49	-909	20,22,326	25,000	01-Dec-2025	57.23	-437	20,87,796	25,000
01-Dec-2020	29.73	-841	21,62,095	25,000	01-Jan-2026	56.51	-442	20,36,365	25,000
01-Jan-2021	30.88	-810	22,20,356	25,000	02-Feb-2026	55.02	-454	19,57,553	25,000
01-Feb-2021	31.29	-799	22,24,982	25,000	02-Mar-2026	55.32	-452	19,43,497	25,000
01-Mar-2021	32.40	-772	22,78,699	25,000	31-Mar-2026	51.30	-94465	18,02,285	18,02,285@
01-Apr-2021	32.49	-769	22,60,451	25,000					

^Scheme Cash Flow - ₹25,000 withdrawn per month. #Total Amount invested. @Accumulated Balance. Source - ICRA MFI Explorer. Data as on 31 March 2026. Data from 1 April 2016 to 31 March 2026. *Market Value and Units post withdrawal through SWP. Approximate numbers due to rounding off for the data series. Note: the SWP transaction processed only on the 1st Business Day of the month. Please refer Scheme Information Document (SID) for more details. **Past performance may or may not be sustained in future and is not a guarantee of any future returns.**

Lumpsum Performance - HSBC Aggressive Hybrid Fund - Regular Plan

Fund / Benchmark (Value of Rs 10,000 invested)	1 Year		3 Year		5 Year		10 Years		Since Inception		Since Date
	Amount (Rs)	Returns (%)	Amount (Rs)	Returns (%)	Amount (Rs)	Returns (%)	Amount (Rs)	Returns (%)	Amount (Rs)	Returns (%)	
HSBC Aggressive Hybrid Fund-Regular Plan	10,346	3.46	14,201	12.39	5,950	9.78	26,703	10.31	51,521	11.43	07-Feb-11
Scheme Benchmark (NIFTY 50 Hybrid Composite Debt 65:35 Index)	9,838	-1.62	12,924	8.92	15,135	8.64	28,309	10.96	43,981	10.27	
Additional Benchmark Nifty 50 TRI)	9,601	-3.97	13,320	10.03	16,113	10.01	32,594	12.54	49,683	11.16	

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 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 March 2026 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 6.9.1 of the SEBI Master Circular for Mutual Funds dated March 20, 2026., 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 14.3 of the SEBI Master Circular for Mutual Funds dated March 20, 2026., 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 (₹)	1,20,000	3,60,000	6,00,000	18,10,000
Market Value as on March 30, 2026 (₹)	1,12,457	3,78,209	7,22,608	44,74,305
Scheme Returns (%)	-11.50	3.24	7.38	11.14
NIFTY 50 Hybrid Composite Debt 65:35 Index - Scheme Benchmark (₹)	11,12,041	3,72,191	6,95,772	41,78,256
NIFTY 50 Hybrid Composite Debt 65:35 Index - Scheme Benchmark Returns (%)	-12.13	2.18	5.87	10.34
Nifty 50 TRI - Additional Benchmark (₹)	1,07,835	3,62,647	6,94,709	46,42,093
Nifty 50 TRI - Additional Benchmark Returns (%)	-18.33	0.48	5.81	11.57

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.

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 31 March 2026

Fund Manager - Gautam Bhupal Effective 01 Oct 2023. Total Schemes Managed – 7; Shriram Ramanathan Effective 30 May 2016. Total Schemes Managed - 9; Mohd Asif Rizwi Effective 01 May 2024. Total Schemes Managed – 15; Mayank Chaturvedi Effective 01 Oct 2025. Total Schemes Managed – 20.

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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.

(Benchmark: Nifty 50 Hybrid Composite Debt 65:35 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 March 2026, 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 2026.

Investors are requested to note that as per SEBI (Mutual Funds) Regulations, 2026 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.