

## Product Note

### HSBC Managed Solutions India - Conservative

(An open ended Fund of Fund scheme investing in a basket of equity, debt, Gold and other Exchange Traded Funds)

August 2024

| Fund Category            | Fund Manager   | Benchmark <sup>1</sup>   | Inception Date | AUM <sup>2</sup> & |
|--------------------------|--|--|----------------|--------------------|
| Fund of Funds (Domestic) | Gautam Bhupal, Cheenu Gupta and Sonal Gupta <sup>#</sup> | Composite Index constituting 10% of BSE 200 TRI Index and 90% of CRISIL Composite Bond Index | 30 May 2014    | Rs. 25.12 Cr       |

| Risk Ratios <sup>3</sup> |       |
|--------------------------|-------|
| Standard Deviation       | 2.34% |
| Beta                     | 0.77  |

| Risk Ratios <sup>3</sup>  |       |
|---------------------------|-------|
| Sharpe Ratio <sup>4</sup> | -0.28 |
| R2                        | 0.91% |

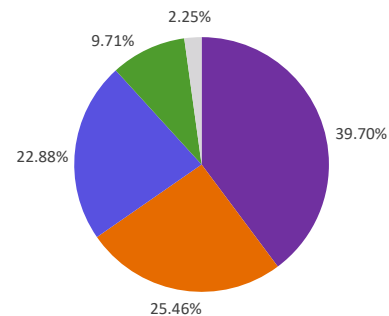
## Portfolio

| Issuer  | % to Net Assets |
|---|-----------------|
| <b>Mutual Fund Units</b>                          | <b>97.75%</b>   |
| HSBC Short Duration Fund - Direct Growth          | 39.60%          |
| HSBC Medium To Long Duration Fund - Direct Growth | 25.46%          |
| HSBC Dynamic Bond Fund - Direct Growth            | 22.98%          |
| HSBC Large Cap Fund- Direct Growth                | 9.71%           |
| <b>Cash Equivalent</b>                            | <b>2.25%</b>    |
| <b>TREPS*</b>                                     | <b>2.45%</b>    |
| <b>Net Current Assets</b>                         | <b>-0.20%</b>   |
| <b>Total Net Assets as on 31-July-2024</b>        | <b>100.00%</b>  |

\*TREPS : Tri-Party Repo



## Asset Allocation



- Short Duration Fund (Debt)
- Medium to Long Duration Fund (Debt)
- Dynamic Bond Fund (Debt)
- Large Cap Equity Fund
- Cash Equivalents

## Investment Objective

The objective of the Plan is to provide long term total return aimed at providing income through an active asset allocation with diversification commensurate with the risk profile of investments by investing in a basket of debt, equity, gold ETFs and other ETFs and money market instruments.

**Exit Load:** In respect of each purchase / switch-in of Units, an Exit Load of 1% is payable if Units are redeemed / switched-out within 1 year from the date of allotment. 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.

\*In terms of 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 August 1, 2009.

**Month End Total Expenses Ratios (Annualized)<sup>4</sup>** – Regular<sup>5</sup>: 1.30%, Direct: 0.53%

<sup>1</sup> As per clause 1.9 of the SEBI Master Circular for Mutual Funds no. SEBI/HO/IMD/IMD-PoD-1/P/CIR/2024/90d dated 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. Furthermore, the same is effective from 01 December 2021. <sup>2</sup> AUM is as on 31 July 2024.

<sup>3</sup> Statistical Ratios disclosed are as per monthly returns (Annualized) for the last 3 years. <sup>4</sup> Risk free rate: 6.55% (FIMMDA-NSE MIBOR) <sup>5</sup> Continuing plans.

<sup>6</sup> TER Annualized TER including GST on Investment Management Fees and additional charges by underlying fund.

<sup>#</sup>For disclosure of quarterly AUM/AAUM and AUM by geography, please visit our website: <https://www.assetmanagement.hsbc.co.in/en/mutual-funds/investorresources/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 July 2024. **Past performance may or may not be sustained in the future and is not indicative of future results.**

Fund of Fund (FOF) Note - The investors are bearing the recurring expenses of the scheme, in addition to the expenses of other schemes in which the Fund of Funds Scheme makes investments. Note : Please refer to Scheme Information Document for more details on Asset Allocation of the scheme.

Fund Manager - Gautam Bhupal Effective 21 Oct 2015. Total Schemes Managed – 13, Fund Manager - Cheenu Gupta Effective 01 Apr 2024. Total Schemes Managed – 12  
Fund Manager - Sonal Gupta Effective 01 Apr 2024. Total Schemes Managed - 25

| Lump Sum Investment Performance   |              |           |              |           |              |           |                 |           | Inception Date |
|---|--------------|-----------|--------------|-----------|--------------|-----------|-----------------|-----------|----------------|
| Fund / Benchmark<br>(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 Managed Solutions India – Conservative - Regular Plan <sup>***</sup>                                       | 10973        | 9.70      | 11917        | 6.01      | 13675        | 6.45      | 20344           | 7.17      | 30-Apr-14      |
| Scheme Benchmark (Composite Index constituting 10% of BSE 200 TRI Index and 90% of CRISIL Composite Bond Index) | 11086        | 10.83     | 12361        | 7.31      | 14873        | 8.25      | 24528           | 9.14      |                |
| Additional Benchmark (Nifty 50 TRI)   | 12784        | 27.76     | 16387        | 17.86     | 23784        | 18.90     | 42336           | 15.10     |                |
| Additional Benchmark (CRISIL 10 Year Gilt Index)  | 10836        | 8.33      | 11544        | 4.89      | 12714        | 4.91      | 20336           | 7.16      |                |

**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 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 2024 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.


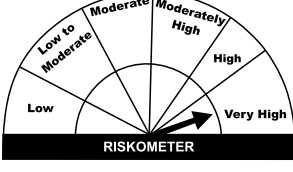

As per clause 5.9.1 of the SEBI Master Circular dated 27 June, 2024, the scheme returns vis-à-vis the benchmark return (Total Return Index) shall be disclosed are provided from the date of allotment of units.

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 27 June, 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. <sup>\*\*\*</sup> Face value Rs 10

Source: HSBC Mutual Fund, data as on 31 July 2024

[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 Riskometer (as applicable)   |
|--|--|--|
| <p><b>HSBC Managed Solutions India – Conservative</b></p> <p>(An open ended Fund of Fund scheme investing in a basket of equity, debt, Gold and other Exchange Traded Funds)</p> <p><b>This product is suitable for investors who are seeking*:</b></p> <ul style="list-style-type: none"> <li>To provide income over the long-term.</li> <li>Investing predominantly in units of debt mutual funds as well as in a basket of equity mutual funds, gold &amp; other exchange traded funds and money market instruments.</li> </ul> <p>Benchmark Index : Composite index constituting 10% of BSE 200 TRI Index and 90% of CRISIL Composite Bond Index</p> |  <p>Investors understand that their principal will be at Moderately High 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 31 July 2024, 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 July 2024

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

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