



Product Note

HSBC Balanced Advantage Fund

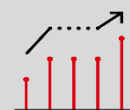
(An open ended dynamic asset allocation fund)

September 2026

10.07%
CAGR since inception* 2



4.4X
since inception* 2



Rs. 40,58,213
Value of SIP investment
Rs. 10,000 p.m. since
Inception* 3



Rs. 4,45,810
Value of Lump Sum
Investment Rs. 1,00,000
since inception* 2

Why HSBC Balanced Advantage Fund

Asset allocation between equity and debt depending on prevailing market and economic conditions



Aims to build a portfolio of companies diversified across major industries, economic sectors and market capitalization that offer an acceptable risk reward balance



Investment in debt securities will be guided by credit quality, liquidity, interest rates and their outlook



To grab opportunity from both asset classes of equity and fixed income for an optimal asset-allocation portfolio



To grab opportunity from both asset classes of equity and fixed income for an optimal asset-allocation portfolio



Key Facts

Fund Manager	Neelotpal Sahai, Praveen Ayathan, Mahesh Chhabria, Mohd. Asif Rizwi, Prakriti Banka Mayank Chaturvedi#
Benchmark¹	NIFTY 50 Hybrid Composite Debt 50:50 Index
Inception Date	7 Feb 2011
AUM⁸	Rs. 1,522.18 cr.

#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. Data as on 31 August 2026.

¹ As per clause 7.22 of the SEBI Master Circular for Mutual Funds dated March 20, 2026 on Benchmarks for Mutual Fund Schemes' has two-tiered structure for benchmarking of certain categories of schemes. Accordingly, the benchmark has been classified as Tier 1 benchmark.

² As on 31 August 2026 of Growth option regular plan. During the same period, scheme benchmark (NIFTY 50 Hybrid Composite Debt 50:50 Index) has moved by 4.3X to Rs 4,32,900 from Rs 100,000 and delivered return of 9.87%. Please refer detailed performance of HSBC Balanced Advantage Fund. ³During the same period, value of scheme benchmark (NIFTY 50 Hybrid Composite Debt 50:50 Index) has moved to Rs. 42,22,647.

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). Past performance may or may not sustain and doesn't guarantee the future performance. SEBI Registered Name/Number-HSBC Mutual Fund/MF/046/02/5

Portfolio	% to Net Assets	% to Net Assets(Hedged)	% to Net Assets(Unhedged)	Industry - Allocation	% of net assets
ICICI Bank Limited	Banks	5.06%	0.00%	Banks	20.08%
HDFC Bank Limited	Banks	6.11%	1.69%	Debt Instrument	13.00%
Reliance Industries Limited	Petroleum Products	4.19%	0.00%	Government Securities	11.84%
Larsen & Toubro Limited	Construction	2.66%	0.00%	Pharmaceuticals & Biotechnology	5.95%
Shriram Finance Limited	Finance	2.19%	0.00%	Retailing	5.54%
Eternal Limited	Retailing	2.20%	0.59%	Petroleum Products	4.19%
Infosys Limited	IT - Software	1.49%	0.00%	Finance	3.78%
Sterlite Technologies Limited	Telecom - Equipment & Accessories	1.44%	0.00%	Realty	3.62%
Mahindra & Mahindra Limited	Automobiles	1.40%	0.00%	Industrial Products	3.01%
Radico Khaitan Limited	Beverages	1.33%	0.00%	IT - Software	2.69%

Risk Ratios ⁴	
Standard Deviation	7.79%
Beta	0.89

Risk Ratios ⁴	
Sharpe Ratio ⁵	0.48
R2	0.77%

Month End Base Expenses Ratios (Annualized)⁶

Plan	Base Expense Ratio (BER)
Regular ⁷	1.81%
Direct	0.69%

Market Capitalisation

Large Cap	49.92%
Mid Cap	13.40%
Small Cap	9.79%
Debt	26.89%

⁴ Quantitative Data disclosed are as per monthly returns (Annualized) for the last 3 years. ⁵ Risk free rate: 4.96% (FIMMDA-NSE Mibor) Refer to the Fund’s website, www.assetmanagement.hsbc.co.in for monthly portfolio disclosures. ⁶ BER excludes brokerage & transaction cost, and statutory levies(including GST). Refer to the notice cum addendum issued on March 27, 2026 with respect to change in “Base Expense Ratio (BER) limits” of all schemes of HSBC Mutual Fund effective April 01, 2026. For detailed BER Click Here (https://old.camsonline.com/COL_HSBCDownload.aspx). ⁷ Continuing plans

Investment Objective

To seek long term capital growth and income through investments in equity and equity related securities and fixed income instruments. There is no assurance that the objective of the Scheme will be realised and the Scheme does not assure or guarantee any returns.

Fund Manager - Neelotpal Sahai Effective 26 Nov 2022. Total Schemes Managed - 3; Fund Manager - Mahesh Chhabria Effective 15 Jul 2023. Total Schemes Managed - 14; Fund Manager - Mohd Asif Rizwi Effective 01 Feb 2025. Total Schemes Managed - 15; Fund Manager - Praveen Ayathan Effective 01 Oct 2023. Total Schemes Managed - 5; Fund Manager - Prakriti Banka Effective 01 Oct 2025. Total Schemes Managed - 1; Fund Manager - Mayank Chaturvedi Effective 01 Oct 2025. Total Schemes Managed - 19

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	Returns %	Amount in Rs	Returns %	Amount in Rs	Returns %	Amount in Rs		Returns %
HSBC Balanced Advantage Fund – Regular Plan~~	10351	3.49	12956	9.01	14518	7.74	21767	8.08	44581	10.07	07-Feb-11
Scheme Benchmark (Nifty 50 Hybrid composite debt 50:50 Index)	10138	1.37	12476	7.64	14057	7.04	25207	9.68	43290	9.87	
Additional Benchmark (BSE Sensex TRI)	9745	-2.54	12291	7.11	14213	7.28	30489	11.79	52535	11.24	
HSBC Balanced Advantage Fund – Direct Plan~~	10487	4.85	13479	10.45	15521	9.19	24713	9.46	43573	11.37	01-Jan-13
Scheme Benchmark (Nifty 50 Hybrid composite debt 50:50 Index)	10138	1.37	12476	7.64	14057	7.04	25207	9.68	37161	10.08	
Additional Benchmark (BSE Sensex TRI)	9745	-2.54	12291	7.11	14213	7.28	30489	11.79	46927	11.97	

Past performance may or may not be sustained in future and is not a guarantee of any future returns. 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 August 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 Balanced Advantage Fund – Regular Plan					Inception Date: 07 Feb 11
Scheme Name & Benchmarks	1 Year	3 Years	5 Years	Since Inception	
Total amount invested (₹)	120000	360000	600000	1860000	
Market Value as on August 31, 2026 (₹)	1,23,361	3,91,980	7,33,587	40,58,213	
Scheme Returns (%)	5.25	5.61	7.97	9.40	
Nifty 50 Hybrid composite debt 50:50 Index - Scheme Benchmark (₹)	1,19,881	3,82,912	7,08,493	42,22,647	
Nifty 50 Hybrid composite debt 50:50 Index - Scheme Benchmark Returns (%)	-0.18	4.05	6.58	9.86	
BSE Sensex TRI - Additional Benchmark (₹)	1,16,781	3,67,776	6,95,898	49,37,533	
BSE Sensex TRI - Additional Benchmark Returns (%)	-4.95	1.39	5.87	11.63	

SIP Performance HSBC Balanced Advantage Fund – Direct Plan					Inception Date: 01 Jan 13
Scheme Name & Benchmarks	1 Year	3 Years	5 Years	Since Inception	
Total amount invested (₹)	120000	360000	600000	1630000	
Market Value as on August 31, 2026 (₹)	1,24,239	4,00,281	7,60,775	34,14,556	
Scheme Returns (%)	6.63	7.02	9.43	10.25	
Nifty 50 Hybrid composite debt 50:50 Index - Scheme Benchmark (₹)	1,19,881	3,82,912	7,08,493	32,70,335	
Nifty 50 Hybrid composite debt 50:50 Index - Scheme Benchmark Returns (%)	-0.18	4.05	6.58	9.68	
BSE Sensex TRI - Additional Benchmark (₹)	1,16,781	3,67,776	6,95,898	37,27,036	
BSE Sensex TRI - Additional Benchmark Returns (%)	-4.95	1.39	5.87	11.41	

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.

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

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, A switch-out or a withdrawal under SWP 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 dividend reinvestments, if any** A switch-out or a withdrawal under SWP or a 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/CDSC like any Redemption. No Exit Load will be chargeable in case of switches made between different options of the Scheme. No Exit Load will be chargeable in respect of redemption / switch out of redemption of Units allotted on account of dividend. In case of units switched out/systematically transferred to another option/plan within the same plan/Scheme and if subsequently redeemed, for the purpose of determining the Exit Load, the date when such units were first allotted in the respective plan/Scheme will be considered as the purchase/allotment date.

Product Label

Scheme name and Type of scheme	Scheme Risk-o-meter	Benchmark Risk-o-meter (as applicable)
HSBC Balanced Advantage Fund (An open ended dynamic asset allocation fund investing in debt and equity instruments only) This product is suitable for investors who are seeking*: - Long term capital appreciation and generation of reasonable returns - Investment in equity and equity related instruments, derivatives and debt and money market instruments	 The risk of the scheme is Very High Risk	As per AMFI Tier I. Benchmark Index: NIFTY 50 Hybrid Composite Debt 50:50 Index  The risk of the benchmark is High Risk

* 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 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 future and is not a guarantee of any future returns. Source: HSBC Mutual Fund, data as on 31 August 2026

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