

# Fund Overview

## HSBC Money Market Fund

(An open ended debt scheme investing in money market instruments. Relatively low interest rate risk and moderate credit risk.)



July 2026

|                           |                                                                    |
|---------------------------|--------------------------------------------------------------------|
| Fund Launch Date          | 10 Aug 2005                                                        |
| Fund manager              | Mahesh Chhabria, Abhishek Iyer                                     |
| Investment Manager        | HSBC Asset Management (India) Pvt. Ltd                             |
| Currency                  | INR                                                                |
| Fund Domicile             | India                                                              |
| Benchmark                 | NIFTY Money Market Index A-I <sup>1</sup>                          |
| Dealing                   | Every Business Day                                                 |
| Cut-off Time <sup>2</sup> | 15:00 for Subscriptions and Switch Ins, Redemption and Switch Outs |
| Settlement                | T+1                                                                |

### Overview

- ◆ Provides investors with an opportunity to invest in short-term INR denominated money market instruments.
- ◆ Main objectives/Includes:
  - Daily liquidity\*
  - Active risk management
  - Extensive credit research

#### Month End Total Expenses Ratios (Annualized)<sup>3</sup>

| Plan                 | Base Expense Ratio (BER) |
|----------------------|--------------------------|
| Regular <sup>4</sup> | 0.29%                    |
| Direct               | 0.12%                    |

### Fund Approach

- Aims to selectively invest in good quality credits, while also maintaining adequate portfolio liquidity
- Current investment is in mix of T-Bills, CDs and CPs
- To create a corpus by generating risk-adjusted returns

- (1) As per clause 7.22 of the SEBI Master Circular for Mutual Funds 26 dated March 20, 2026., on Benchmarks for 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.
- (2) Subscription is subject to availability of funds for utilization before the cut-off time without availing any credit facility.
- (3) TER Annualized TER including GST on Investment Management Fees
- (4) Continuing plans

As per As per para 15.4 of SEBI Master Circular on Mutual Funds dated March 20, 2026, the Fund shall transfer the redemption / repurchase proceeds within 3 working Days, from the date of acceptance of redemption request. Under normal circumstances, the Fund will endeavour to dispatch the redemption proceeds within 1 business day from the date of receiving redemption request. (3) Source: HSBC Mutual Fund, Data as on 30 June 2026

SEBI Registered Name/Number-HSBC Mutual Fund/MF/046/02/5

**Map Disclaimer:** The world map is not accurate and is for illustration purpose only.



HSBC Mutual Fund

Portfolio characteristics

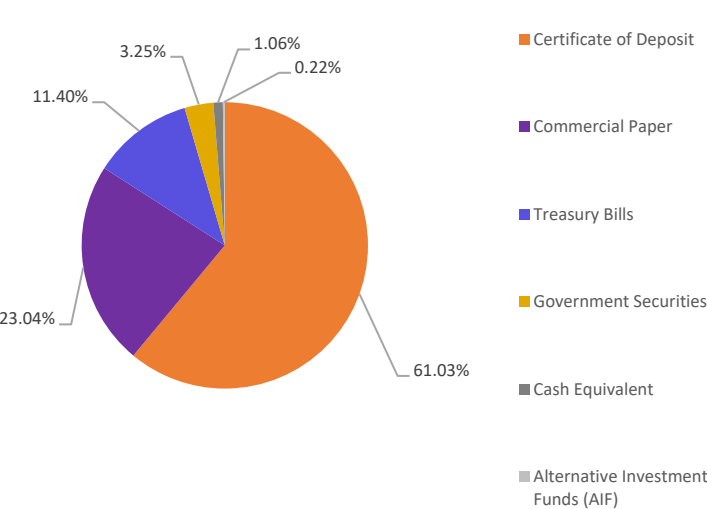
|                                |             |
|--------------------------------|-------------|
| Yield to Maturity <sup>5</sup> | 6.75%       |
| Current AUM <sup>6</sup> &     | INR 62.2 bn |
| Average Maturity               | 211.44 Days |
| Modified Duration              | 202.84 Days |
| Macaulay Duration              | 211.21 Days |

Fund Information

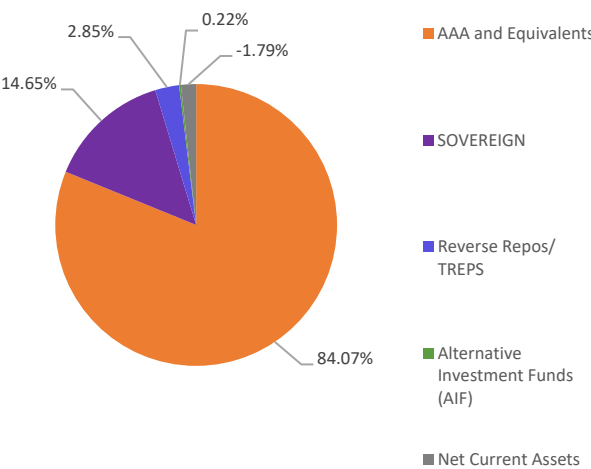
|                                      | Features         |
|--------------------------------------|------------------|
| NAV (as on 30.06.26) - Growth option | INR 28.0919      |
| Settlement Date                      | T+1 <sup>7</sup> |

Portfolio Compositions<sup>8</sup>

Instrument Mix



Credit Quality Mix – local<sup>9</sup>  
credit rating agencies’ short-term ratings



HSBC Mutual Fund/HSBC Asset Management (India) Private Limited would update the current expense ratios (TER) on its website at least three working days prior to the effective date of the change. Details of such changes can be referred on the following link under the Daily TER section:  
[https://old.camsonline.com/COL\\_HSBCDownload.aspx](https://old.camsonline.com/COL_HSBCDownload.aspx)

Notes:

(5) YTM is annualized.

(6) AUM is as on 30 June 2026.

& 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>

(7,8) Subject to change without notice.

(9) The rating mentioned above refers to the local credit rating in India. The rating criteria and methodology used by Indian local rating agencies may be different from those adopted by most of the established international credit rating agencies. Therefore, the Indian local credit rating system may not provide an equivalent standard for comparison with securities rated by international credit rating agencies.

As per As per para 14.22 of SEBI Master Circular on Mutual Funds dated June 27, 2024, the Fund shall transfer the redemption / repurchase proceeds within 3 working Days, from the date of acceptance of redemption request. Under normal circumstances, the Fund will endeavour to dispatch the redemption proceeds 1 Business Day from the date of receiving a valid redemption request before the cut off time. Source: HSBC Mutual Fund, Data as on 30 June 2026

| Top 10 issuers/counterparties | % NAV |
|-------------------------------|-------|
| SIDBI                         | 6.95% |
| Bank of Baroda                | 6.95% |
| Canara Bank                   | 6.94% |
| Punjab National Bank          | 6.88% |
| Axis Bank Limited             | 6.58% |
| HDFC Bank Limited             | 5.79% |
| The Federal Bank Limited      | 4.25% |
| NABARD                        | 3.86% |
| Union Bank of India           | 3.85% |

## Investment process and team

Our investment process is active, fundamental and value driven. It combines qualitative top-down analysis of macroeconomic and market dynamics, with structured bottom-up research into individual bond issuers and fixed income securities. While investment decisions are taken locally to ensure focus and accountability, our portfolio managers in India are able to access the expertise and experience of our investment professionals worldwide in order to gain a truly global perspective.

Fund Manager - Mahesh Chhabria Effective 01 Feb 2025. Total Schemes Managed – 14; Fund Manager - Abhishek Iyer Effective 01 Apr 2025. Total Schemes Managed - 04

| Lump Sum Investment Performance                    |             |           |             |           |             |           |             |           |             |           |             |           |             |           |             |           |             |           |                 | Inception Date |           |
|----------------------------------------------------|-------------|-----------|-------------|-----------|-------------|-----------|-------------|-----------|-------------|-----------|-------------|-----------|-------------|-----------|-------------|-----------|-------------|-----------|-----------------|----------------|-----------|
| Fund / Benchmark<br>(Value of Rs 10,000 invested)  | 7 Days      |           | 15 Days     |           | 30 Days     |           | 3 Months    |           | 6 Months    |           | 1 Year      |           | 3 Years     |           | 5 Years     |           | 10 Years    |           | Since Inception |                |           |
|                                                    | Amount in ₹ | Returns % | Amount in ₹ | Returns % | Amount in ₹ | Returns % | Amount in ₹ | Returns % | Amount in ₹ | Returns % | Amount in ₹ | Returns % | Amount in ₹ | Returns % | Amount in ₹ | Returns % | Amount in ₹ | Returns % | Amount in ₹     |                | Returns % |
| HSBC Money Market Fund - Regular Plan              | 10024       | 15.76     | 10044       | 12.17     | 10098       | 13.11     | 10185       | 7.62      | 10305       | 6.25      | 10618       | 6.18      | 12280       | 7.08      | 13432       | 6.08      | 18749       | 6.48      | 42138           | 7.12           | 10-Aug-05 |
| Scheme Benchmark (NIFTY Money Market Index A-I)    | 10022       | 14.17     | 10039       | 10.79     | 10090       | 11.92     | 10190       | 7.85      | 10327       | 6.70      | 10638       | 6.38      | 12312       | 7.17      | 13583       | 6.31      | 18362       | 6.26      | 44027           | 7.35           |           |
| Additional Benchmark ((CRISIL 1 Year T Bill Index) | 10011       | 6.68      | 10032       | 8.81      | 10068       | 8.87      | 10119       | 4.86      | 10205       | 4.17      | 10427       | 4.27      | 12047       | 6.40      | 13205       | 5.72      | 17927       | 6.01      | 34390           | 6.09           |           |
| HSBC Money Market Fund - Direct Plan               | 10024       | 15.97     | 10045       | 12.37     | 10100       | 13.30     | 10190       | 7.83      | 10315       | 6.46      | 10639       | 6.39      | 12366       | 7.33      | 13646       | 6.41      | 19518       | 6.91      | 26288           | 7.42           | 01-Jan-13 |
| Scheme Benchmark (NIFTY Money Market Index A-I)    | 10022       | 14.17     | 10039       | 10.79     | 10090       | 11.92     | 10190       | 7.85      | 10327       | 6.70      | 10638       | 6.38      | 12312       | 7.17      | 13583       | 6.31      | 18362       | 6.26      | 24745           | 6.94           |           |
| Additional Benchmark ((CRISIL 1 Year T Bill Index) | 10011       | 6.68      | 10032       | 8.81      | 10068       | 8.87      | 10119       | 4.86      | 10205       | 4.17      | 10427       | 4.27      | 12047       | 6.40      | 13205       | 5.72      | 17927       | 6.01      | 23082           | 6.39           |           |

**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 June 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.

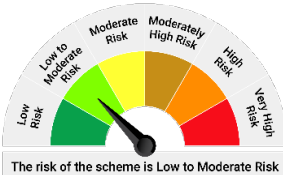
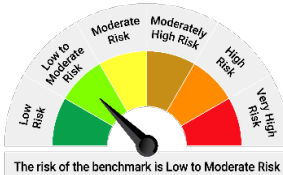
Post merger performance of the surviving scheme, arising out of merger of schemes with similar features, is computed as per the provisions of clause 14.3 of the SEBI Master Circular for Mutual Funds dated March 20, 2026., on Disclosure of Performance of Schemes post-merger using the weighted average 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

Returns for Debt schemes has been calculated as on last business day NAV provided as on 30 April 2026.

Source: HSBC Mutual Fund, data as on 30 June 2026

[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 Risk-o-meter<br>(as applicable)                                                                                                                                                                            |
|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|--------------------------------------------------------------------------------------------------------------------------------------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| <b>HSBC Money Market Fund</b><br>(An open ended debt scheme investing in money market instruments. Relatively low interest rate risk and moderate credit risk.)<br><b>This product is suitable for investors who are seeking*:</b> <ul style="list-style-type: none"><li>• Generation of regular income over short to medium term</li><li>• Investment in money market instruments</li></ul> | <br>The risk of the scheme is Low to Moderate Risk | <b>As per AMFI Tier 1. Benchmark Index: NIFTY Money Market Index A-I</b><br><br>The risk of the benchmark is Low to Moderate 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 **30 June 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

### Potential Risk Class (HSBC Money Market Fund)

| Credit Risk →                                                             | Relatively Low (Class A) | Moderate (Class B) | Relatively High (Class C) |
|---------------------------------------------------------------------------|--------------------------|--------------------|---------------------------|
| Interest Rate Risk ↓                                                      |                          |                    |                           |
| Relatively Low (Class I)                                                  |                          |                    |                           |
| Moderate (Class II)                                                       |                          |                    |                           |
| Relatively High (Class III)                                               |                          |                    |                           |
| A Scheme with Relatively Low interest rate risk and Moderate credit risk. |                          |                    |                           |

Potential Risk Class ('PRC') matrix indicates the maximum interest rate risk (measured by Macaulay Duration of the scheme) and maximum credit risk (measured by Credit Risk Value of the scheme) the fund manager can take in the scheme. PRC matrix classification is done in accordance with and subject to the methodology/guidelines prescribed by SEBI to help investors take informed decision based on the maximum interest rate risk and maximum credit risk the fund manager can take in the scheme, as depicted in the PRC matrix.

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 30 June 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](mailto:investor.line@mutualfunds.hsbc.co.in).

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