

Amplifying opportunities

Corporate Deck



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Looking forward

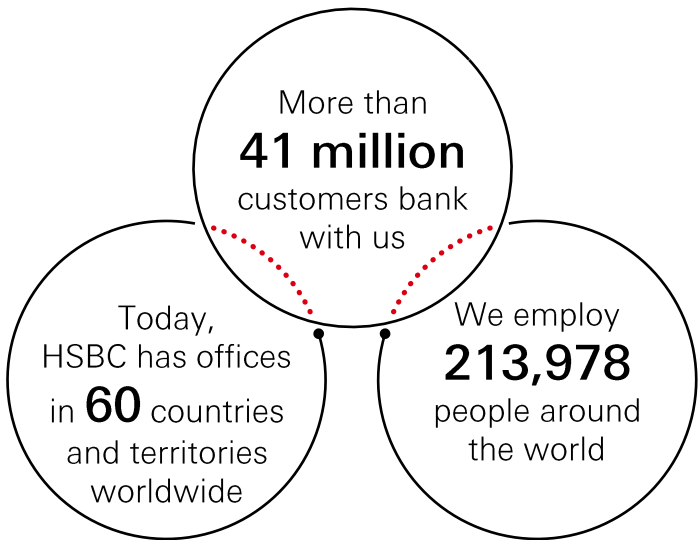
Annexures

HSBC Group

One of the world's largest Banking and Financial Services organisation



- Founded in 1865
- Supporting our customers for more than 150 years
- HSBC Group's global businesses - WPB, GB&M, CMB



Common equity tier 1 ('CET1') ratio: 15.0%

Credit ratings¹:
A+/F1+ (Fitch);
A3/P-2 (Moody's);
A-/A-2 (S&P)

Q2 2024
Profit before tax:
USD 8.9bn

1. HSBC Holdings Plc ranked long term/short term as on 19 February 2024. Source: HSBC Holdings Plc, as on 30 June 2024, unless otherwise indicated. Any forecast, projection or target contained in this presentation is for information purposes only and is not guaranteed in any way. HSBC Asset Management India Private Limited accepts no liability for any failure to meet such forecasts, projections or targets. For illustrative purpose only.



The investment manager of the HSBC Group



HSBC Asset Management's vision

To be the trusted asset management partner to our clients, helping them thrive by capturing global growth opportunities

A global network of local experts

Investment professionals working across key locations

Presence in
20+ locations

675 investment
professionals



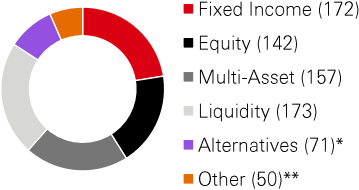
63 Americas

415 EMEA

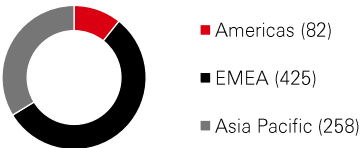
197 Asia-Pacific¹

USD765bn under management

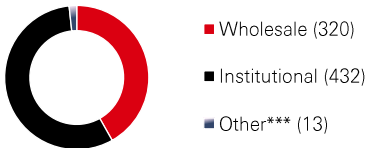
AuM by asset
class (USD bn)



AuM by region
(USD bn)



AuM by client
type (USD bn)



1. Asia-Pacific includes employees and assets of Hang Seng Bank, in which HSBC has a majority holding.
2. HSBC Jintrust Fund Management company is a joint venture between HSBC Asset Management and Shanxi Trust Corporation Limited.
3. Sale of Argentina operation is closed on 6 December 2024.

*Alternatives assets excludes USD 4.3bn from committed capital ("dry powder") as well as advisory and oversight assets.
**Other in asset class refers to HASE (USD42bn as at Q2'24).
***Other in client type refers to asset distributed by Hang Seng Bank

Source: HSBC Asset Management at 30 September 2024. Assets under management are presented on a distributed (AUD) basis. Any differences are due to rounding.

HSBC Asset Management India *

Expertise and experience



- HSBC Asset Management India / HSBC Mutual Fund (part of Global HSBC Asset Management company)
- Managers/sub-advisors of Indian equity and debt assets from more than 26 years

Expertise in managing Indian equity and debt	On the ground presence combined with global oversight
International experience	Differentiated Product offerings

Assets under management / Advisory[^]
USD 22.5 bn
INR 1,93,189 Cr



Asset class wise disclosure of AUM & AAUM Rs. in Lakhs		
Category	AUM as on the last day of the Quarter	Average AUM for the Quarter
Income	2,041,409.38	2,160,139.87
Equity (other than ELSS)	8,057,645.33	7,964,913.80
Liquid	2,056,092.30	2,463,151.83
Gilt	26,309.55	24,232.80
Equity ELSS	457,268.93	458,342.74
Fund of Funds investing overseas	14,780.94	15,961.69
Total	12,653,506.43	13,086,742.74
Fund of Funds investing Domestic	12,159.13	12,373.30
Disclosure of percentage of AUM by geography		
GEOGRAPHICAL SPREAD	% of Total AUM as on the last day of the Quarter	
Top 5 Cities	59%	
Next 10 Cities	19%	
Next 20 Cities	9%	
Next 75 Cities	9%	
Others	4%	
Total	100%	

Data as of 31 Dec 2024, Any differences are due to rounding, Mutual Fund –MF, ^ Assets under management & Advisory of HSBC Asset Management India, * HSBC Asset Management (India) Private Limited

Reach, experience and expertise

HSBC Asset Management India*

INR 1.93 trillion
USD 22.5 billion
AUM[^]

25,75,965
Customers

61,557
Distribution
partners

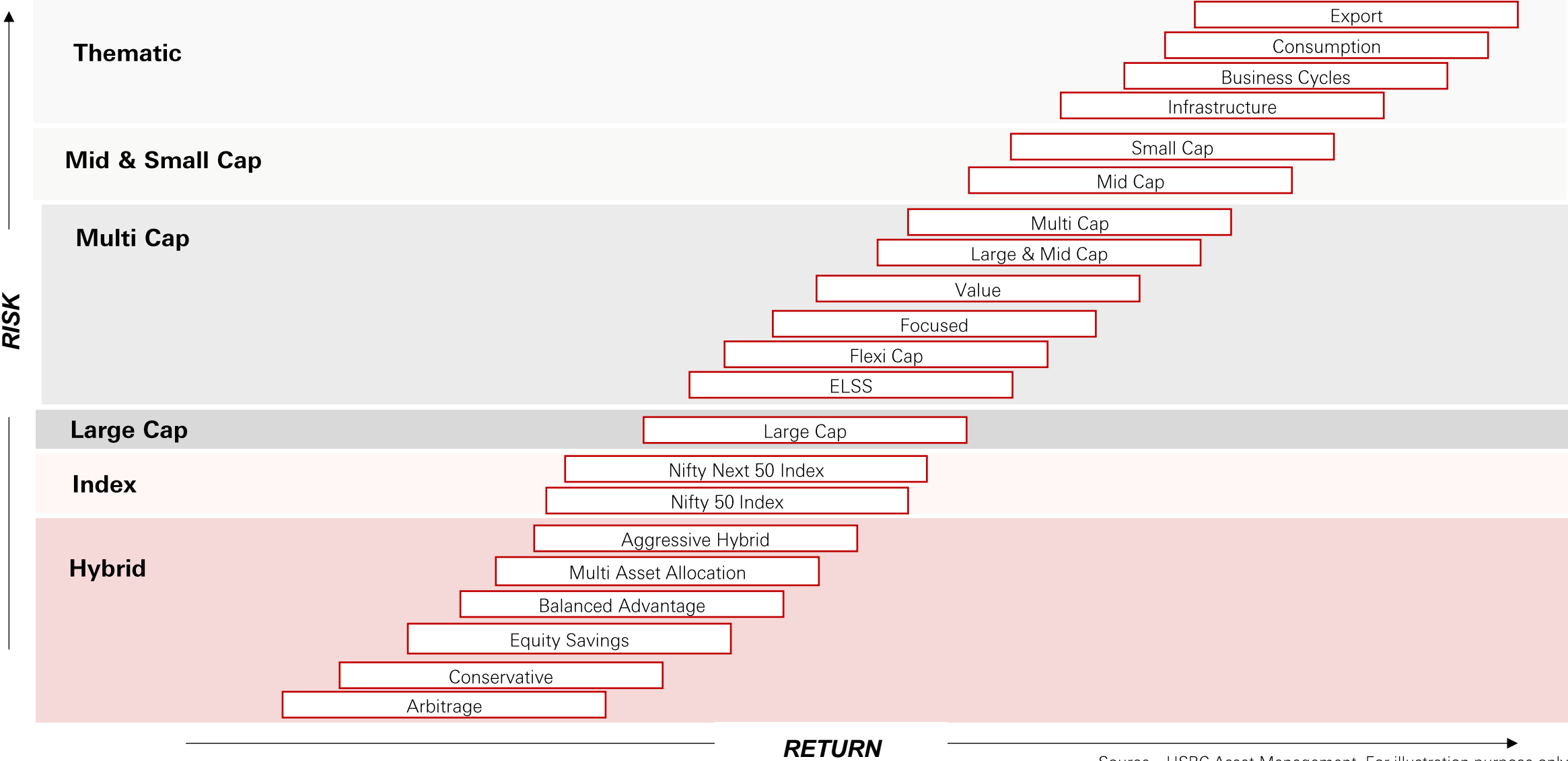
64
Locations

30
Investment
professionals

The reach, experience and expertise of HSBC MF has the potential to support distribution partners / clients effectively and help achieve significant mutual milestones.

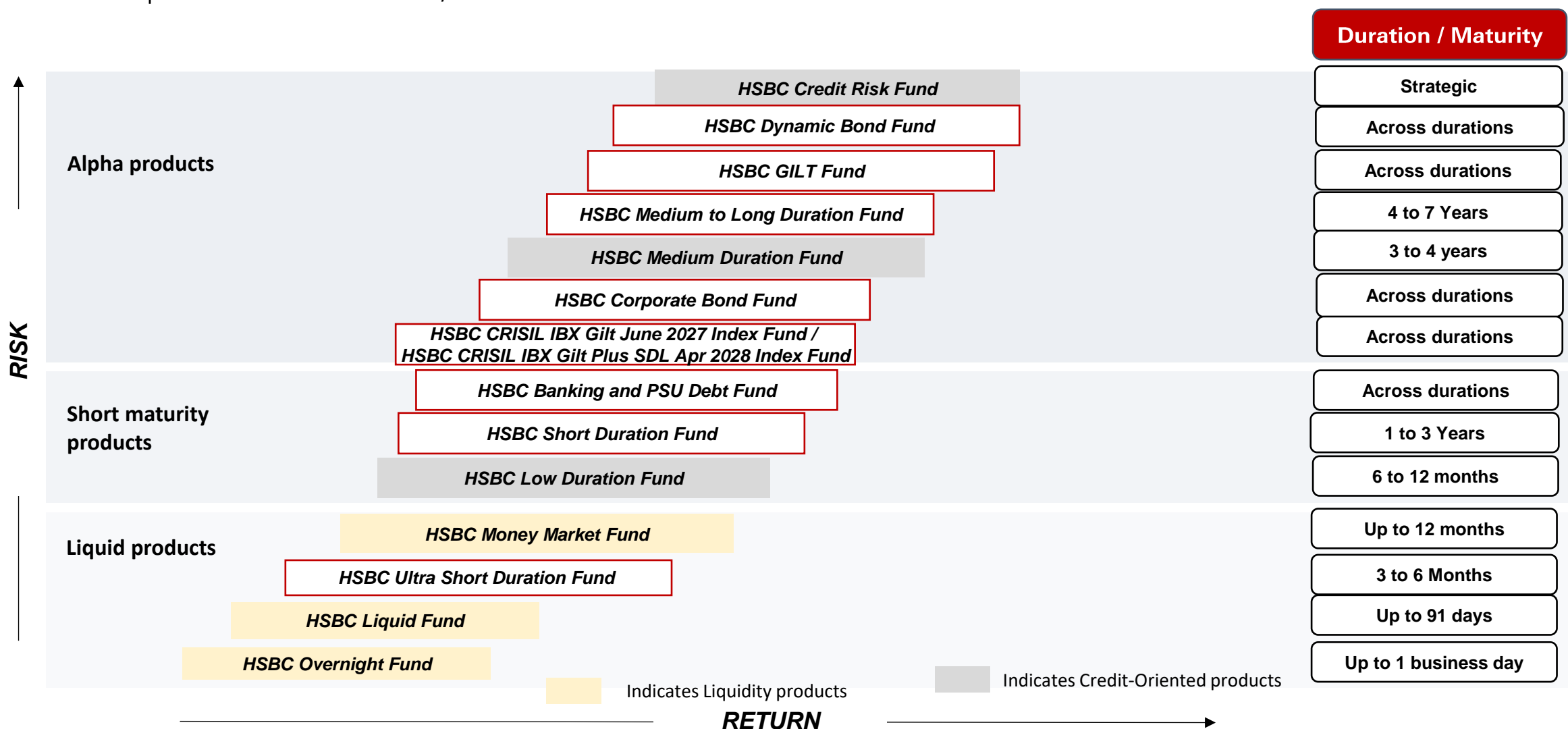
[^] AUM – Assets Under Management + Advisory, Any differences are due to rounding, AUM Data as of 31 Dec 2024, Other data as of 30 Nov '24, * HSBC Asset Management (India) Private Limited

Equity Funds – Diverse Equity, Hybrid & Index Strategies (13 Equity + 6 Hybrid + 2 Index)



Debt Funds - Product basket spanning across fund categories

Diverse options based on risk, return and investment horizon



Equity Investment Management

Equity - Investment Approach

Guiding principles that drive Investment philosophy and approach

Investment mandate

- Ensures that the fund manager adheres to the investment style stated in the prospectus and Offer Documents

Active fund management

- Focus and conviction on long-term business fundamentals
- Coupled with disciplined yet active fund management generate superior long-term performance

Research based stock selection

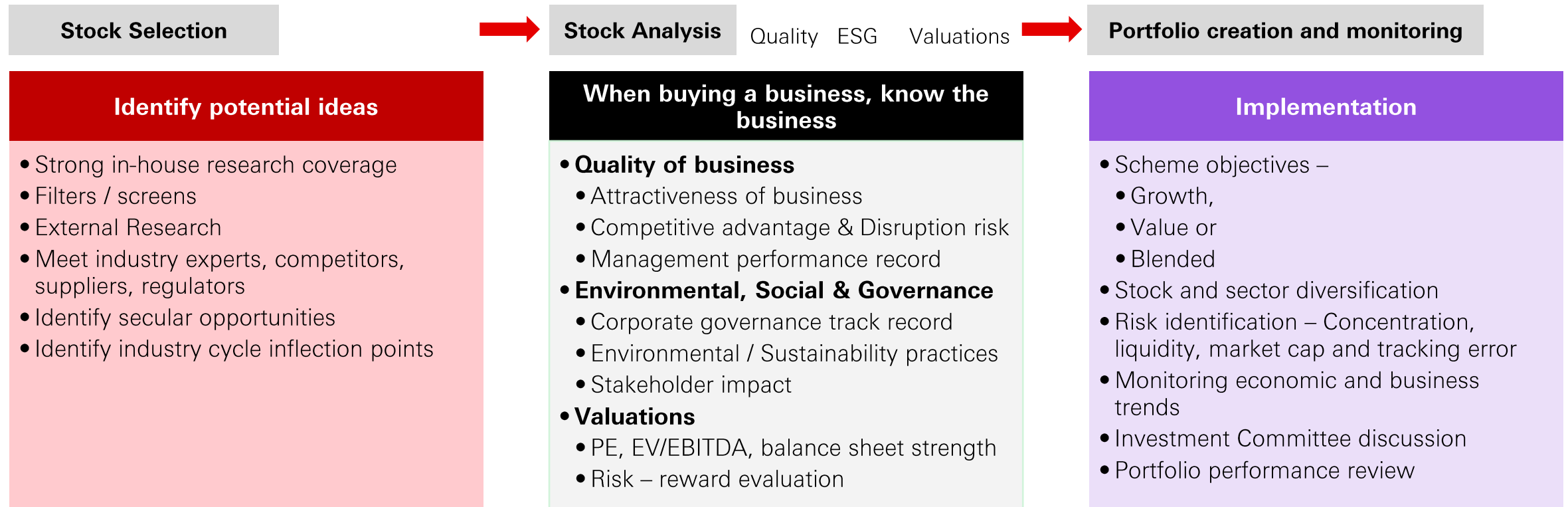
- Focus is on identifying stocks with
 - Strong business fundamentals,
 - Better growth prospects and
 - Undervalued relative to their intrinsic worth

Robust risk management

- A robust framework for evaluating, monitoring and managing various risks are an integral part of the investment process

Equity - Investment approach and brief process

Power of SAPM - Equity investment process comprises three stages

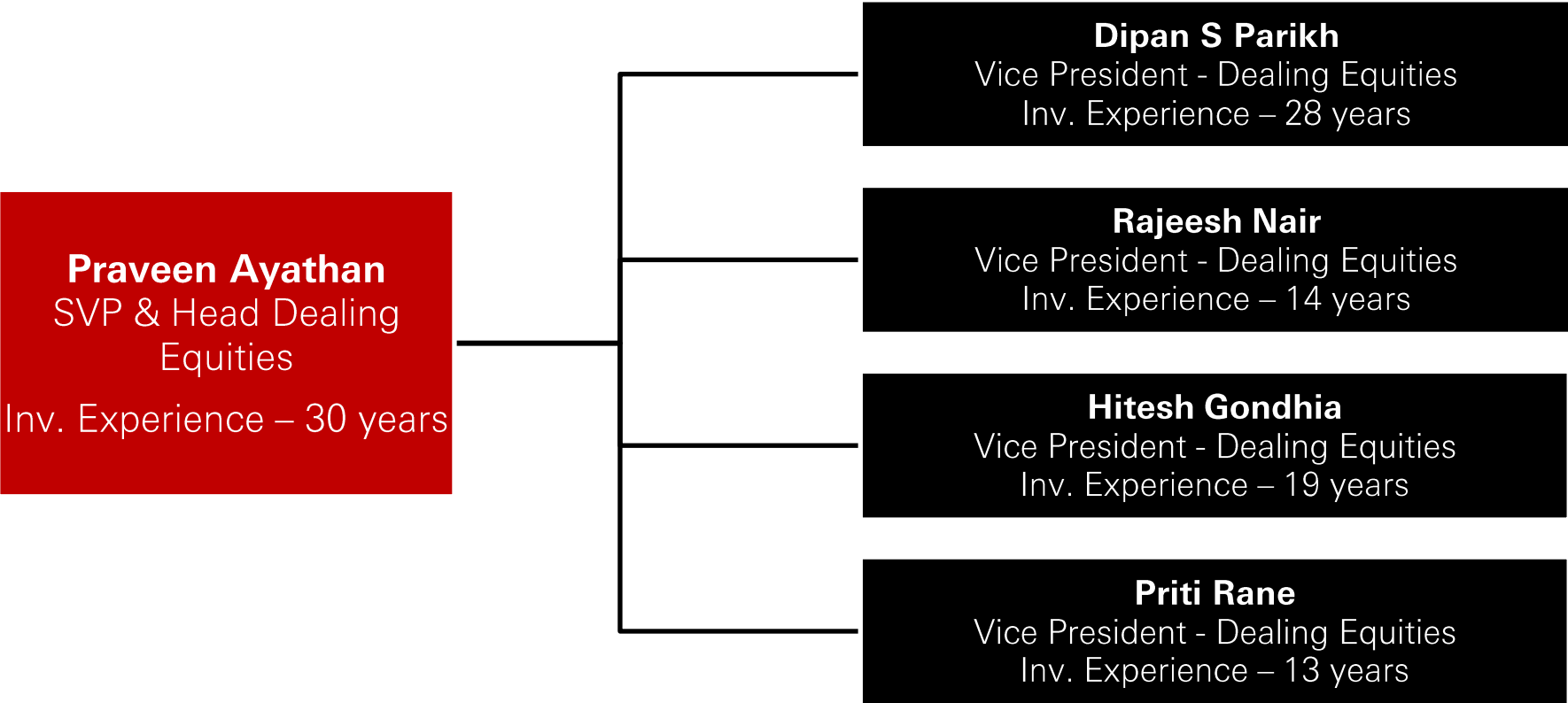


Active Equity - Fund Management Team

5 Equity Fund Managers with about 24 years of average investment experience



Source: HSBC Mutual Fund, Data as on 31 Dec 2024



Source: HSBC Mutual Fund, Data as on 31 Dec 2024

Team of 9 analysts with wide sector coverage with an average experience of more than a decade

Sonal Gupta Head of Research

Sector Coverage –
Auto & Auto Comps
Experience – 20 years

IT Services, Metals analyst

Sidharth Vora – VP Equities - Inv. Experience – 12 years

Consumer Staples, Consumer discretionary and retail analyst

Anish Goenka – VP Equities, Inv. Experience – 12 years

Banks and NBFCs (Lending) & Cement analyst

Prakriti Banka – VP Equities, Inv. Experience – 15 years

BFSI (ex lending), Chemical, Paper and Packaging analyst

Harsh Shah – VP Equities - Inv. Experience – 9 years

Pharma & Healthcare, Paints, Media and Textiles analyst

Nisha Sehrawat – VP Equities, Inv. Experience – 14 years

Capital Goods, Power, Infra, Construction, Logistics and transportation analyst

Mayank Chaturvedi, AVP Equities - Inv. Experience – 5 years

O&G, Telecom, Real Estate, Consumer durables, Building materials and Sugar

Jigar Shah – VP Equities, Inv. Experience – 10 years

Investment specialist

Ashish Gupta, SVP Investment Specialist – Equities, Inv. Experience - 14 years

Equity, Hybrid and Global Funds

	Fund Name		
1	HSBC Large Cap Fund	21	HSBC Managed Solutions India – Conservative
2	HSBC Focused Fund	22	HSBC Managed Solutions India – Growth
3	HSBC Small Cap Fund	23	HSBC Managed Solutions India – Moderate
4	HSBC Infrastructure Fund	24	HSBC Aggressive Hybrid Fund
5	HSBC Value Fund	25	HSBC Balanced Advantage Fund
6	HSBC Large & Mid Cap Fund	26	HSBC Equity Savings Fund
7	HSBC ELSS Tax Saver Fund	27	HSBC Arbitrage Fund
8	HSBC Flexi Cap Fund	28	HSBC Conservative Hybrid Fund
9	HSBC Midcap Fund	29	HSBC Multi Asset Allocation Fund
10	HSBC Business Cycles Fund		
11	HSBC Tax Saver Equity Fund		
12	HSBC Nifty 50 Index Fund		
13	HSBC Nifty Next 50 Index Fund		
14	HSBC Multi Cap Fund		
15	HSBC Consumption Fund		
16	HSBC India Export Opportunities Fund		
17	HSBC Asia Pacific (Ex Japan) Dividend Yield Fund		
18	HSBC Brazil Fund		
19	HSBC Global Emerging Markets Fund		
20	HSBC Global Equity Climate Change Fund		

Source: HSBC Mutual Fund, Data as on 31 Dec 2024. Refer page no 23 to 28 for Riskometers.

Fixed Income Investment Management

Fixed Income - Investment Philosophy

True to label funds

Our Fixed Income investment team focuses on critical aspects of portfolio construction to generate attractive risk-adjusted returns through multiple diversified investment positions advised by in-house research.

'True to Label' products

- Duration and credit strategies are 'true to label'
- We do not use 'proxy' for credit quality
- Our duration strategy is played out using a combination of instruments rather than concentrated securities

Balanced approach to credit

- To achieve optimal risk adjusted returns
- Fundamental credit research based investing, based on Public ratings
- External rating is used only as a filter rather than an active criteria

Preserve Credibility

Preserve long term credibility of funds across categories that has been built over many years and through cycles

Fixed Income - Investment approach and brief process

Guiding principles that drive Investment philosophy and approach

Investment mandate

- Ensures that schemes are managed in line with stated objective / investment strategy of the scheme ensuring strong long-term credibility

Research based issuer selection

- Our strong in-house credit team has extensive expertise in credit research
- Responsible for conducting independent, unbiased and timely analysis of credit metrics

Robust risk management

- Identifying and managing risks emanating from
 - portfolio liquidity,
 - portfolio concentration,
 - credit quality,
 - market risk and
 - asset allocation

Fixed Income - Fund Management Team

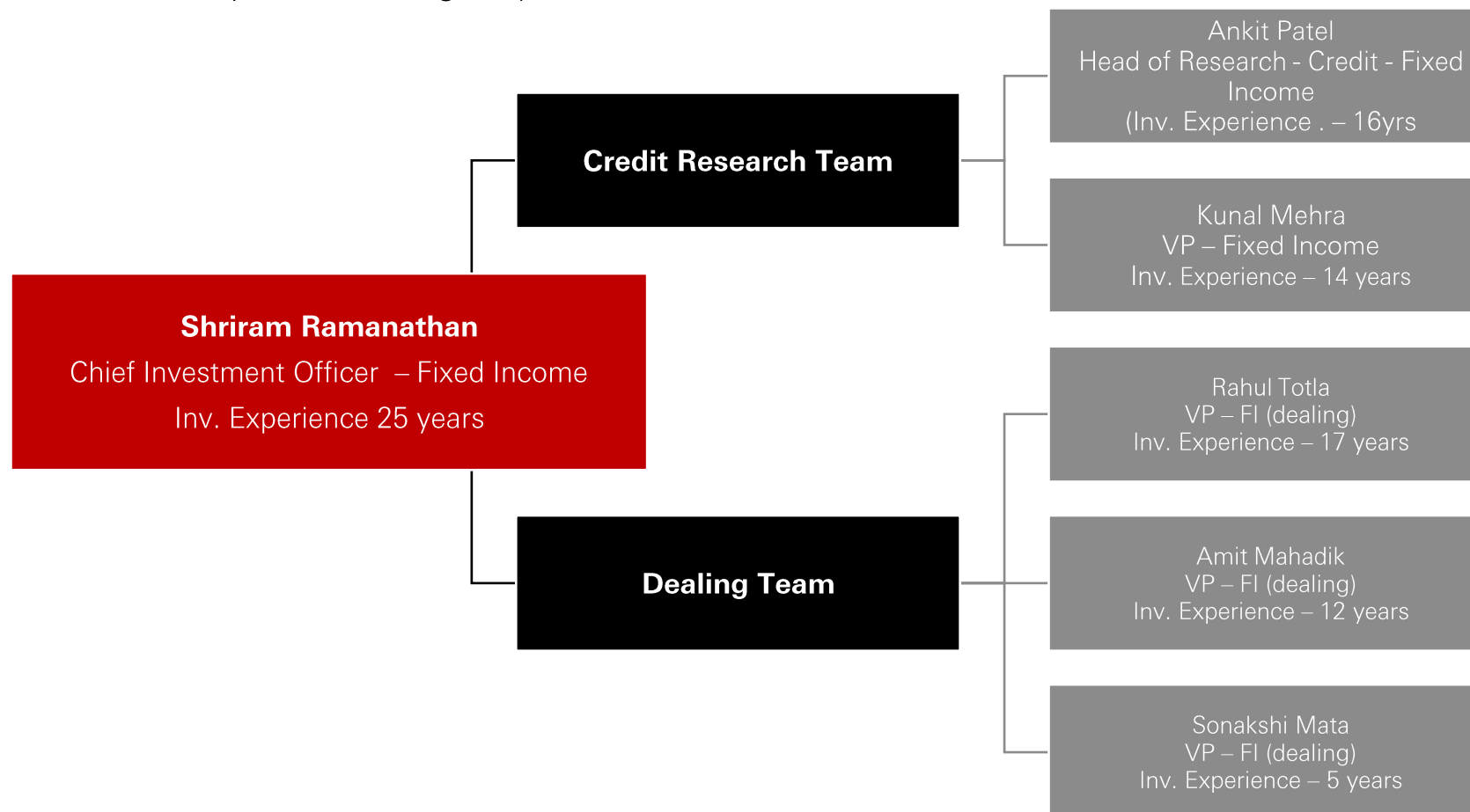
4 Fixed Income Fund Managers with over 18 years average investment experience



Source: HSBC Mutual Fund, Data as on 31 Dec 2024

Fixed Income – Credit Research and Dealing Team

- 2 Credit Analysts with about 14 years of average experience
- 3 Dealers with about 14 years of average experience



Source: HSBC Mutual Fund, Data as on 31 Dec 2024

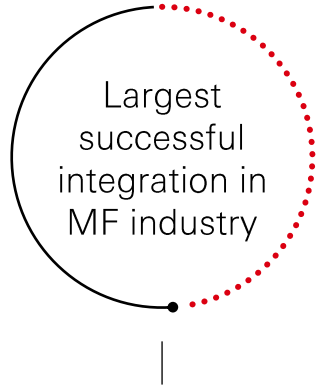
Debt Funds

	Fund Name
1	HSBC Liquid Fund
2	HSBC Overnight Fund
3	HSBC Money Market Fund
4	HSBC Ultra Short Duration Fund
5	HSBC Banking and PSU Fund
6	HSBC Low Duration Fund
7	HSBC Medium Duration Fund
8	HSBC Credit Risk Fund
9	HSBC Dynamic Bond Fund
10	HSBC Short Duration Fund
11	HSBC Gilt Fund
12	HSBC Corporate Bond Fund
13	HSBC Medium to Long Duration Fund
14	HSBC CRISIL IBX 50-50 Gilt Plus Apr 2028 Index Fund
15	HSBC CRISIL IBX Gilt June 2027 Index Fund

Source: HSBC Mutual Fund, Data as on 31 Dec 2024, Refer page no 23 to 28 for Riskometers.

Looking forward

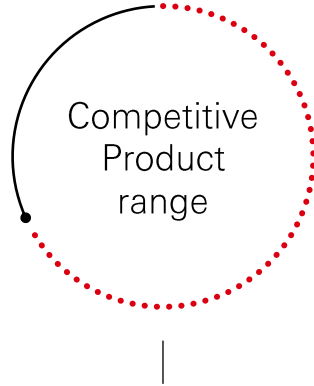
HSBC Mutual Fund



Successful completion of integration of L&T Investment Management (LTIM) with HSBC AMC.

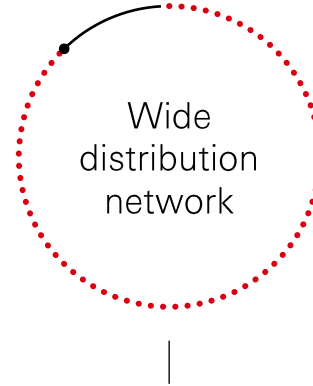
One of the largest merger in the Indian Mutual Industry.

A milestone in the growth journey of HSBC's wealth management strategy and commitment in India.



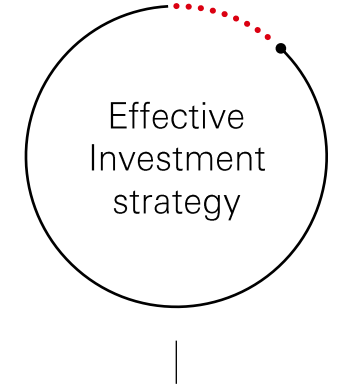
As a combined entity, we bring to you a wider and more competitive range of products and services.

HSBC Mutual Fund will now offer 44 open ended funds (16 Equity (includes 2 index funds), 15 Debt (includes 2 index funds), 6 Hybrid, and 7 Fund of Funds).



We strongly believe that with our increased reach, distribution network and world class processes, we will be able to give a richer experience to our investors and serve them better.



Distribution network encompasses leading banks, regional distributors, MF Distributors (MFDs), as well as established digital platforms.



Our investment strategy continues to have the same discipline, rigour, and ethos in all our funds and the combined experience and expertise of our fund management teams will be beneficial to our investors.

Above all our combined and experienced team will be able to cater to the wealth management needs of our customers effectively.

Riskometer



Scheme name and Type of scheme	Scheme Riskometer	Benchmark Riskometer (as applicable)
<p>This product is suitable for investors who are seeking*:</p> <p>HSBC Focused Fund – (An open ended equity scheme investing in maximum 30 stocks across market caps (i.e. Multi-Cap)</p> <ul style="list-style-type: none">• Long term wealth creation• Investment in equity and equity related securities across market capitalization in maximum 30 stocks As per AMFI Tier I Benchmark i.e. Benchmark Index: Nifty 500 TRI <p>HSBC Flexi Cap Fund – (An open ended dynamic equity scheme investing across large cap, mid cap, small cap stocks.)</p> <ul style="list-style-type: none">• To create wealth over long term• Investment in equity and equity related securities across market capitalizations As per AMFI Tier I. Benchmark Index: Nifty 500 TRI <p>HSBC Large and Mid Cap Fund – (An open ended equity scheme investing in both large cap and mid cap stocks)</p> <ul style="list-style-type: none">• Long term wealth creation and income• Investment predominantly in equity and equity related securities of Large and Mid-cap companies. As per AMFI Tier I Benchmark Index: NIFTY Large Midcap 250 TRI <p>HSBC Large Cap Fund – (An open ended equity scheme predominantly investing in large cap stocks)</p> <ul style="list-style-type: none">• To create wealth over long term.• Investment in predominantly large cap equity and equity related securities As per AMFI Tier I Benchmark i.e. Benchmark Index: Nifty 100 TRI <p>HSBC Midcap Fund – (An open ended equity scheme predominantly investing in mid cap stocks)</p> <ul style="list-style-type: none">• Long term wealth creation• Investment in equity and equity related securities of mid-cap companies As per AMFI Tier I Benchmark i.e. Benchmark Index: Nifty Midcap 150 TRI <p>HSBC Infrastructure Fund – (An open-ended equity Scheme following Infrastructure theme)</p> <ul style="list-style-type: none">• To create wealth over long term• Investment in equity and equity related securities, primarily in themes that play an important role in India’s economic development. As per AMFI Tier I Benchmark i.e. Benchmark Index: NIFTY Infrastructure TRI <p>HSBC Small Cap Fund – (An open ended equity scheme predominantly investing in small cap stocks)</p> <ul style="list-style-type: none">• Long term capital appreciation• Investment predominantly in equity and equity-related securities, including equity derivatives in Indian markets with key theme focus being emerging companies (small cap stocks); and foreign securities As per AMFI Tier I Benchmark i.e. Benchmark Index: Nifty Smallcap 250 TRI	 <p>The risk of the scheme is Very High Risk</p>	 <p>The risk of the benchmark is Very 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 Dec 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

Source: HSBC Mutual Fund, Data as on 31 Dec 2024

Riskometer



Scheme name and Type of scheme	Scheme Riskometer	Benchmark Riskometer (as applicable)
<p>This product is suitable for investors who are seeking*:</p> <p>HSBC Business Cycles Fund - (An open ended equity scheme following business cycles based investing theme)</p> <ul style="list-style-type: none">Long term capital appreciationInvestment predominantly in equity and equity-related securities, including equity derivatives in Indian markets with focus on riding business cycles through dynamic allocation between various sectors and stocks at different stages of business cycles in the economy. As per AMFI Tier I Benchmark i.e. Benchmark Index: Nifty 500 TRI <p>HSBC Value Fund - (An open ended equity scheme following a value investment strategy)</p> <ul style="list-style-type: none">Long term capital appreciationInvestment predominantly in equity and equity-related securities in Indian markets and foreign securities with higher focus on undervalued securities. As per AMFI Tier I Benchmark i.e. Benchmark Index: Nifty 500 TRI <p>HSBC ELSS Tax saver Fund - (An open ended equity linked saving scheme with a statutory lock in of 3 years and tax benefit)</p> <ul style="list-style-type: none">Long term capital growthInvestment predominantly in equity and equity related securities As per AMFI Tier I Benchmark Index: Nifty 500 TRI <p>HSBC Tax Saver Equity Fund - (An open ended equity linked saving scheme with a statutory lock in of 3 years and tax benefit)</p> <ul style="list-style-type: none">To create wealth over long termInvestment in equity and equity related securities with no capitalisation bias. (As per AMFI Tier I Benchmark i.e. Benchmark Index: Nifty 500 TRI)	 <p>The risk of the scheme is Very High Risk</p>	 <p>The risk of the benchmark is Very High Risk</p>



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Note on Risk-o-meters: Riskometer is as on 31 Dec 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

Source: HSBC Mutual Fund, Data as on 31 Dec 2024

Riskometer

Scheme name and Type of scheme	*Scheme Riskometer	Benchmark Riskometer (as applicable)
<p>This product is suitable for investors who are seeking*:</p> <p>HSBC Nifty 50 Index Fund - (An open ended Equity Scheme tracking Nifty 50 Index)</p> <ul style="list-style-type: none">• Long Term capital appreciation• Investment in equity securities covered by the NIFTY 50. <p>As per AMFI Tier I Benchmark Index: Nifty 50 TRI</p> <p>HSBC Nifty Next 50 Index Fund - (An open ended Equity Scheme tracking Nifty Next 50 Index)</p> <ul style="list-style-type: none">• Long term capital appreciation• Investment in equity securities covered by the Nifty Next 50. <p>As per AMFI Tier I Benchmark Index: Nifty Next 50 TRI</p> <p>HSBC Multi Cap Fund - (An open ended equity scheme investing across large cap, mid cap, small cap stocks)</p> <ul style="list-style-type: none">• To create wealth over long-term• Investment predominantly in equity and equity related securities across market capitalization <p>As per AMFI Tier I. Benchmark Index: Nifty 500 Multi-cap 50:25:25 TRI</p> <p>HSBC Consumption Fund - (An open ended equity scheme following consumption theme)</p> <ul style="list-style-type: none">• To create wealth over long-term• Investment predominantly in equity and equity related securities of companies engaged in or expected to benefit from consumption and consumption related activities <p>As per AMFI Tier I Benchmark i.e. Benchmark Index: Nifty India Consumption Index TRI</p>	 <p>The risk of the scheme is Very High Risk</p>	 <p>The risk of the benchmark is Very High Risk</p>







HSBC Aggressive Hybrid Fund		
<p>*Scheme Riskometer</p>  <p>The risk of the scheme is Very High Risk</p>	<p>(An open ended hybrid scheme investing predominantly in equity and equity related instruments)</p> <p>This product is suitable for investors who are seeking*:</p> <ul style="list-style-type: none">• Long term wealth creation and income• Investment in equity and equity related securities and fixed income instruments <p>As per AMFI Tier I Benchmark Index: NIFTY 50 Hybrid Composite Debt 65:35 Index</p>	<p>Benchmark Riskometer (as applicable)</p>  <p>The risk of the benchmark is 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 Dec 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

Source: HSBC Mutual Fund, Data as on 31 Dec 2024

Riskometer



HSBC Arbitrage Fund		
<p>*Scheme Riskometer</p>  <p>The risk of the scheme is Low Risk</p>	<p>(An open ended scheme investing in arbitrage opportunities)</p> <p>This product is suitable for investors who are seeking*:</p> <ul style="list-style-type: none">• Generation of reasonable returns over short to medium term• Investment predominantly in arbitrage opportunities in the cash and derivatives segments of the equity markets; and debt and money market instrument <p>As per AMFI Tier I Benchmark i.e. Benchmark Index: Nifty 50 Arbitrage Index</p>	<p>Benchmark Riskometer (as applicable)</p>  <p>The risk of the benchmark is Low Risk</p>
HSBC Balanced Advantage Fund		
<p>*Scheme Riskometer</p>  <p>The risk of the scheme is High Risk</p>	<p>(An open ended dynamic asset allocation fund)</p> <p>This product is suitable for investors who are seeking*:</p> <ul style="list-style-type: none">• Long term capital appreciation and generation of reasonable returns• Investment in equity and equity related instruments, derivatives and debt and money market instruments <p>As per AMFI Tier I Benchmark Index - Nifty 50 Hybrid composite debt 50:50 Index</p>	<p>Benchmark Riskometer (as applicable)</p>  <p>The risk of the benchmark is High Risk</p>
HSBC Equity Savings Fund		
<p>*Scheme Riskometer</p>  <p>The risk of the scheme is Moderately High Risk</p>	<p>(An open ended scheme investing in equity, arbitrage and debt)</p> <p>This product is suitable for investors who are seeking*:</p> <ul style="list-style-type: none">• Generation of regular income by predominantly investing in arbitrage opportunities in the cash and derivatives segment and long-term capital appreciation through unhedged exposure to equity and equity related instruments.• Investment in equity and equity related instruments, derivatives and debt and money market instruments. <p>As per AMFI Tier I Benchmark Index: NIFTY Equity Savings Index</p>	<p>Benchmark Riskometer (as applicable)</p>  <p>The risk of the benchmark is Moderate 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 Dec 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

Source: HSBC Mutual Fund, Data as on 31 Dec 2024

Riskometer




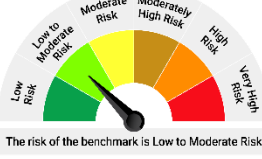
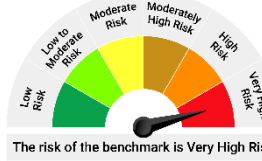
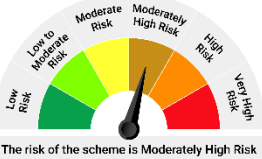


Scheme name and Type of scheme	*Scheme Riskometer	Benchmark Riskometer (as applicable)
<p>This product is suitable for investors who are seeking*:</p> <p>HSBC Global Equity Climate Change Fund of Fund - (An open ended fund of fund scheme investing in HSBC Global Investment Funds – Global Equity Climate Change)</p> <ul style="list-style-type: none">• To create wealth over long-term• Investment predominantly in companies positioned to benefit from climate change through fund of funds route <p>As per AMFI Tier I Benchmark Index: MSCI AC World Index TRI</p> <p>HSBC Asia Pacific (Ex Japan) Dividend Yield Fund – (An open ended fund of fund scheme investing in HSBC Global Investment Funds - Asia Pacific Ex Japan Equity High Dividend Fund)</p> <ul style="list-style-type: none">• To create wealth over long-term• Investment in equity and equity related securities of Asia Pacific countries (excluding Japan) through fund of funds route <p>As per AMFI Tier I Benchmark i.e. Benchmark Index: MSCI AC Asia Pacific ex Japan TRI</p> <p>HSBC Brazil Fund - (An open ended fund of fund scheme investing in HSBC Global Investment Funds - Brazil Equity Fund)</p> <ul style="list-style-type: none">• To create wealth over long term• Invests in equity and equity related securities through feeder route in Brazilian markets <p>As per AMFI Tier I Benchmark i.e. MSCI Brazil 10/40 Index TRI</p> <p>HSBC Global Emerging Markets Fund - (An open ended fund of fund scheme investing in HSBC Global Investment Funds - Global Emerging Markets Equity Fund)</p> <ul style="list-style-type: none">• To create wealth over long term• Investment predominantly in units of HSBC Global Investment Funds – Global Emerging Markets Equity Fund <p>As per AMFI Tier I Benchmark Index: MSCI Emerging Market Index TRI</p>	 <p>The risk of the scheme is Very High Risk</p>	 <p>The risk of the benchmark is Very 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 Dec 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

Source: HSBC Mutual Fund, Data as on 31 Dec 2024

Riskometer








HSBC Multi Asset Allocation Fund		
<p>*Scheme Riskometer</p>  <p>The risk of the scheme is Very High Risk</p>	<p>(An open ended scheme investing in Equity & Equity Related instruments, Debt & Money Market Securities and Gold / Silver ETFs)</p> <p>This product is suitable for investors who are seeking*:</p> <ul style="list-style-type: none">• Long term wealth creation• Investment in equity and equity related securities, fixed income instruments and Gold / Silver ETFs. <p>As per AMFI Tier I. Benchmark Index: BSE 200 TRI (65%) + NIFTY Short Duration Debt Index (20%) +Domestic Price of Gold (10%) +Domestic Price of Silver (5%)</p>	<p>BSE 200 TRI</p>  <p>The risk of the benchmark is Very High Risk</p> <p>Domestic Price of Gold</p>  <p>The risk of the benchmark is Moderately High Risk</p> <p>NIFTY Short Duration Debt Index</p>  <p>The risk of the benchmark is Low to Moderate Risk</p> <p>Domestic Price of Silver</p>  <p>The risk of the benchmark is Very High Risk</p>
HSBC Managed Solutions India – Conservative		
<p>*Scheme Riskometer</p>  <p>The risk of the scheme is Moderately High Risk</p>	<p>(An open ended Fund of Fund scheme investing in a basket of equity, debt, Gold and other Exchange Traded Funds)</p> <p>This product is suitable for investors who are seeking*:</p> <ul style="list-style-type: none">• To provide income over the long-term;• Investing predominantly in units of debt mutual funds as well as in a basket of equity mutual funds, gold & other exchange traded funds and money market instruments; <p>As per AMFI Tier I Benchmark Index: CRISIL Composite Bond Index and BSE 200 TRI Index</p>	<p>Benchmark Riskometer (as applicable)</p>  <p>The risk of the benchmark is Moderate Risk</p>  <p>The risk of the benchmark is Very 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 Dec 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

Source: HSBC Mutual Fund, Data as on 31 Dec 2024

Riskometer



HSBC Managed Solutions India - Growth		
<p>*Scheme Riskometer</p>  <p>The risk of the scheme is Very High Risk</p>	<p>(An open ended Fund of Fund scheme investing in a basket of equity, debt, Gold and other Exchange Traded Funds)</p> <p>This product is suitable for investors who are seeking*:</p> <ul style="list-style-type: none">• To create wealth over long-term• Investing predominantly in units of equity mutual funds as well as in a basket of debt mutual funds, gold & exchange traded funds, offshore mutual funds and money market instruments <p>As per AMFI Tier I Benchmark Index: CRISIL Composite Bond Index and BSE 200 TRI Index</p>	<p>Benchmark Riskometer (as applicable)</p>  <p>The risk of the benchmark is Moderate Risk</p>  <p>The risk of the benchmark is Very High Risk</p>
HSBC Managed Solutions India - Moderate		
<p>*Scheme Riskometer</p>  <p>The risk of the scheme is High Risk</p>	<p>(An open ended Fund of Fund scheme investing in a basket of equity, debt, Gold and other Exchange Traded Funds)</p> <p>This product is suitable for investors who are seeking*:</p> <ul style="list-style-type: none">• To create wealth and provide income over the long-term;• Investments in a basket of debt mutual funds, equity mutual funds, gold & exchange traded funds, offshore mutual funds and money market instruments; <p>As per AMFI Tier I Benchmark Index: CRISIL Hybrid 35+65 - Aggressive Index</p>	<p>Benchmark Riskometer (as applicable)</p>  <p>The risk of the benchmark is Very High Risk</p>
Scheme name and Type of scheme	Scheme Risk-o-meter	Benchmark Risk-o-meter (as applicable)
<p>HSBC India Export Opportunities Fund (An open ended equity scheme following export theme)</p> <p>This product is suitable for investors who are seeking*:</p> <ul style="list-style-type: none">• To create wealth over long term.• Investment predominantly in equity and equity related securities of companies engaged in or expected to benefit from export of goods or Services.	 <p>The risk of the scheme is Very High Risk</p>	<p>As per AMFI Tier I Benchmark i.e. Benchmark : Nifty 500 TRI</p>  <p>The risk of the benchmark is Very 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 Dec 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

Source: HSBC Mutual Fund, Data as on 31 Dec 2024

Riskometer

Scheme name and Type of scheme	*Scheme Risk-o-meter	Benchmark Risk-o-meter (as applicable)
<p>HSBC Liquid Fund</p> <p>(An open-ended Liquid Scheme. Relatively Low interest rate risk and moderate credit risk.)</p> <p>This product is suitable for investors who are seeking*:</p> <ul style="list-style-type: none">• Overnight liquidity over short term• Investment in Money Market Instruments	 <p>The risk of the scheme is Low to Moderate Risk</p>	<p>As per AMFI Tier 1 Benchmark Index: NIFTY Liquid Index A-I</p>  <p>The risk of the benchmark is Low to Moderate Risk</p>

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



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Note on Risk-o-meters: Riskometer is as on 31 Dec 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

Source: HSBC Mutual Fund, Data as on 31 Dec 2024

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.

Riskometer

Scheme name and Type of scheme	*Scheme Risk-o-meter	Benchmark Risk-o-meter
<p>HSBC Overnight Fund</p> <p>(An open ended debt scheme investing in overnight securities. Relatively Low interest rate risk and relatively Low credit risk.)</p> <p>This product is suitable for investors who are seeking*:</p> <ul style="list-style-type: none">Income over short term and high liquidityThe scheme primarily invests in Debt, Money Market instruments, Cash and Cash equivalents (including Repo) with overnight maturity / maturing on or before next business day.	 <p>The risk of the scheme is Low Risk</p>	<p>As per AMFI Tier 1 Benchmark Index : NIFTY 1D Rate Index</p>  <p>The risk of the benchmark is Low Risk</p>

Potential Risk Class (HSBC Overnight Fund)			
Credit Risk →	Relatively Low (Class A)	Moderate (Class B)	Relatively High (Class C)
Interest Rate Risk ↓			
Relatively Low (Class I)	A-I		
Moderate (Class II)			
Relatively High (Class III)			
A Scheme with Relatively Low interest rate risk and Low credit 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 Dec 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

Source: HSBC Mutual Fund, Data as on 31 Dec 2024

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.

Riskometer

Scheme name and Type of scheme	*Scheme Risk-o-meter	Benchmark Risk-o-meter (as applicable)
HSBC CRISIL IBX 50:50 Gilt Plus SDL Apr 2028 Index Fund (An open ended Target Maturity Index Fund tracking CRISIL IBX 50:50 Gilt Plus SDL Index – April 2028. A Relatively high interest rate risk and relatively low credit risk.) This product is suitable for investors who are seeking*: <ul style="list-style-type: none">Income over target maturity periodThe Scheme shall predominantly track the performance of CRISIL IBX 50:50 Gilt Plus SDL Index – April 2028 <p>^ Returns and risk commensurate with CRISIL IBX 50:50 Gilt Plus SDL Index - April 2028, subject to tracking errors.</p>	 <p>The risk of the scheme is Low to Moderate Risk</p>	As per AMFI Tier 1 Benchmark Index: CRISIL IBX 50:50 Gilt Plus SDL Index – April 2028  <p>The risk of the benchmark is Low to Moderate Risk</p>

HSBC CRISIL IBX 50:50 Gilt Plus SDL Apr 2028 Index 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)	AIII		
A Scheme with Relatively High interest rate risk and Low credit risk.			



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Note on Risk-o-meters: Riskometer is as on 31 Dec 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

Source: HSBC Mutual Fund, Data as on 31 Dec 2024

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.

Riskometer



Scheme name and Type of scheme	*Scheme Risk-o-meter	Benchmark Risk-o-meter (as applicable)
HSBC CRISIL IBX Gilt June 2027 Index Fund (An open-ended Target Maturity Index Fund tracking CRISIL-IBX Gilt Index - June 2027. A Relatively high interest rate risk and relatively low credit risk) This product is suitable for investors who are seeking*: <ul style="list-style-type: none">Income over target maturity periodInvestments in Government Securities and Tbills^	 The risk of the scheme is Moderate Risk	As per AMFI Tier 1. Benchmark Index : CRISIL-IBX Gilt Index - June 2027  The risk of the benchmark is Low to Moderate Risk

^ Returns and risk commensurate with CRISIL-IBX Gilt Index - June 2027, subject to tracking errors.

HSBC CRISIL IBX Gilt June 2027 Index 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)	AIII		
A Scheme with Relatively High interest rate risk and Low credit risk.			

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Note on Risk-o-meters: Riskometer is as on 31 Dec 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
Source: HSBC Mutual Fund, Data as on 31 Dec 2024
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.

Riskometer

Scheme name and Type of scheme	*Scheme Risk-o-meter	Benchmark Risk-o-meter (as applicable)	
<p>HSBC Medium to Long Duration Fund (An open ended medium to long term debt scheme investing in instruments such that the Macaulay duration of the portfolio is between 4 years to 7 years. (Please refer Page No. 11 of SID for explanation on Macaulay’s duration). Relatively High interest rate risk and relatively Low credit risk.)</p> <p>This product is suitable for investors who are seeking*:</p> <ul style="list-style-type: none">• Regular income over medium to long term• Investment in diversified portfolio of fixed income securities such that the Macaulay^ duration of the portfolio is between 4 year to 7 years <p>^ The Macaulay duration is the weighted average term to maturity of the cash flows from a bond. The weight of each cash flow is determined by dividing the present value of the cash flow by the price.</p>	 <p>The risk of the scheme is Moderate Risk</p>	<p>As per AMFI tier 1 Benchmark Index: NIFTY Medium to Long Duration Debt Index A- III</p>  <p>The risk of the benchmark is Moderate Risk</p>	
Potential Risk Class (HSBC Medium to Long Duration Fund)			
Credit Risk →			
Interest Rate Risk ↓	Relatively Low (Class A)	Moderate (Class B)	Relatively High (Class C)
Relatively Low (Class I)			
Moderate (Class II)			
Relatively High (Class III)	A-III		
A Scheme with Relatively High interest rate risk and Moderate credit risk.			





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Note on Risk-o-meters: Riskometer is as on 31 Dec 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

Source: HSBC Mutual Fund, Data as on 31 Dec 2024

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.

Riskometer


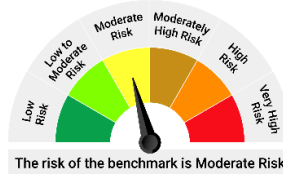
Scheme name and Type of scheme	*Scheme Risk-o-meter	Benchmark Risk-o-meter (as applicable)
HSBC Conservative Hybrid Fund (An open ended hybrid scheme investing predominantly in debt instruments) This product is suitable for investors who are seeking*: <ul style="list-style-type: none">• Capital appreciation over medium to long term• Investment in fixed income (debt and money market instruments) as well as equity and equity related securities.	 The risk of the scheme is Moderately High Risk	As per AMFI Tier 1. Benchmark Index: NIFTY 50 Hybrid Composite Debt 15:85 Index  The risk of the benchmark is Moderately High Risk
Scheme name and Type of scheme	*Scheme Risk-o-meter	Benchmark Risk-o-meter (as applicable)
HSBC Ultra Short Duration Fund (An open ended ultra-short term debt scheme investing in instruments such that the Macaulay Duration of the portfolio is between 3 months to 6 months. (Please refer Page No. 11 for explanation on Macaulay's duration). Relatively Low interest rate risk and moderate credit risk.) This product is suitable for investors who are seeking*: <ul style="list-style-type: none">• Income over short term with low volatility.• Investment in debt & money market instruments such that the Macaulay Duration of the portfolio is between 3 months- 6 months.^	 The risk of the scheme is Low to Moderate Risk	As per AMFI Tier 1. Benchmark Index: NIFTY Ultra Short Duration Debt Index A-I  The risk of the benchmark is Low to Moderate Risk


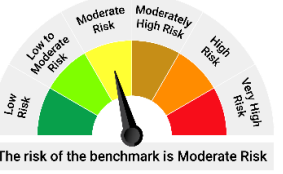
Potential Risk Class (HSBC Ultra Short Duration Fund)			
Credit Risk →	Relatively Low (Class A)	Moderate (Class B)	Relatively High (Class C)
Interest Rate Risk ↓			
Relatively Low (Class I)		B-I	
Moderate (Class II)			
Relatively High (Class III)			

A Scheme with Relatively Low interest rate risk and Moderate credit risk.

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Note on Risk-o-meters: Riskometer is as on 31 Dec 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
Source: HSBC Mutual Fund, Data as on 31 Dec 2024
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.

Riskometer

Scheme name and Type of scheme	*Scheme Risk-o-meter	Benchmark Risk-o-meter (as applicable)
HSBC Dynamic Bond Fund (An open ended dynamic debt scheme investing across duration. A relatively high interest rate risk and relatively low credit risk.) This product is suitable for investors who are seeking*: <ul style="list-style-type: none">• Generation of reasonable returns over medium to long term• Investment in fixed income securities	 The risk of the scheme is Moderate Risk	As per AMFI Tier 1. Benchmark Index: NIFTY Composite Debt Index A-III  The risk of the benchmark is Moderate Risk

Scheme name and Type of scheme	*Scheme Risk-o-meter	Benchmark Risk-o-meter (as applicable)
HSBC Corporate Bond Fund (An open ended debt scheme predominantly investing in AA+ and above rated corporate bonds. A relatively high interest rate risk and relatively low credit risk) This product is suitable for investors who are seeking*: <ul style="list-style-type: none">• Generation of regular and stable income over medium to long term• Investment predominantly in AA+ and above rated corporate bonds and money market instruments	 The risk of the scheme is Moderate Risk	As per AMFI Tier 1. Benchmark Index: NIFTY Corporate Bond Index A-II  The risk of the benchmark is Moderate Risk

Potential Risk Class (HSBC Dynamic Bond Fund) and (HSBC Corporate Bond 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-III		
A Scheme with Relatively High interest rate risk and Low credit risk.			


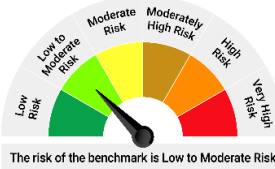
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Note on Risk-o-meters: Riskometer is as on 31 Dec 2024, Any change in risk-o-meter shall be communicated by way of Notice cum Addendum and by way of an e-mail or SMS to unitholders of that particular scheme

Source: HSBC Mutual Fund, Data as on 31 Dec 2024

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.

Riskometer

Scheme name and Type of scheme	*Scheme Risk-o-meter	Benchmark Risk-o-meter (as applicable)
<p>HSBC Banking and PSU Debt Fund</p> <p>(An open ended debt scheme primarily investing in debt instruments of banks, public sector undertakings, public financial institutions and municipal bonds. A relatively high interest rate risk and relatively low credit risk.)</p> <p>This product is suitable for investors who are seeking*:</p> <ul style="list-style-type: none">• Generation of reasonable returns and liquidity over short term• Investment predominantly in securities issued by Banks, Public Sector Undertakings and Public Financial Institutions and municipal corporations in India	 <p>The risk of the scheme is Low to Moderate Risk</p>	<p>As per AMFI Tier 1. Benchmark Index: NIFTY Banking & PSU Debt Index A-II</p>  <p>The risk of the benchmark is Low to Moderate Risk</p>

Potential Risk Class (HSBC Banking and PSU Debt 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-III		
A Scheme with Relatively High interest rate risk and Low credit risk.			

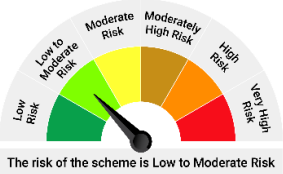
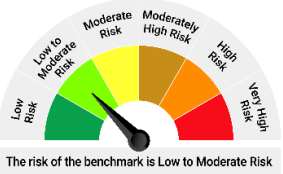
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Source: HSBC Mutual Fund, Data as on 31 Dec 2024

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.

Riskometer

Scheme name and Type of scheme	*Scheme Risk-o-meter	Benchmark Risk-o-meter (as applicable)
<p>HSBC Low Duration Fund</p> <p>(An open ended low duration debt scheme investing in instruments such that the Macaulay duration of the portfolio is between 6 months to 12 months. (Please refer page 11 of the SID for explanation on Macaulay Duration). A relatively low interest rate risk and moderate credit risk.)</p> <p>This product is suitable for investors who are seeking*:</p> <ul style="list-style-type: none">• Liquidity over short term• Investment in Debt / Money Market Instruments such that the Macaulay^ duration of the portfolio is between 6 months to 12 months.	 <p>The risk of the scheme is Low to Moderate Risk</p>	<p>As per AMFI Tier 1, Benchmark Index: NIFTY Low Duration Debt Index A-I</p>  <p>The risk of the benchmark is Low to Moderate Risk</p>

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

^ The Macaulay duration is the weighted average term to maturity of the cash flows from a bond. The weight of each cash flow is determined by dividing the present value of the cash flow by the price.



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Source: HSBC Mutual Fund, Data as on 31 Dec 2024

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.

Riskometer

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

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)		B-I	
Moderate (Class II)			
Relatively High (Class III)			
A Scheme with Relatively Low interest rate risk and Moderate credit risk.			



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Source: HSBC Mutual Fund, Data as on 31 Dec 2024

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.

Riskometer

Scheme name and Type of scheme	*Scheme Risk-o-meter	Benchmark Risk-o-meter (as applicable)
<p>HSBC Credit Risk Fund</p> <p>(An open ended debt scheme predominantly investing in AA and below rated corporate bonds (excluding AA+ rated corporate bonds). A relatively high interest rate risk and relatively high credit risk.)</p> <p>This product is suitable for investors who are seeking*:</p> <ul style="list-style-type: none">• Generation of regular returns and capital appreciation over medium to long term• Investment in debt instruments (including securitized debt), government and money market securities	 <p>The risk of the scheme is Moderately High Risk</p>	<p>As per AMFI Tier 1. Benchmark Index: NIFTY Credit Risk Bond Index B-II</p>  <p>The risk of the benchmark is Moderately High Risk</p>

Potential Risk Class (HSBC Credit Risk 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)			C-III
A Scheme with Relatively High interest rate risk and High credit risk.			



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Note on Risk-o-meters: Riskometer is as on 31 Dec 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

Source: HSBC Mutual Fund, Data as on 31 Dec 2024

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Riskometer

Scheme name and Type of scheme	*Scheme Risk-o-meter	Benchmark Risk-o-meter (as applicable)
<p>HSBC Short Duration Fund</p> <p>(An open ended short term debt scheme investing in instruments such that the Macaulay Duration of the portfolio is between 1 year to 3 years (please refer to page no. 11 of SID for details on Macaulay's Duration). A Moderate interest rate risk and Relatively Low credit risk.)</p> <p>This product is suitable for investors who are seeking*:</p> <ul style="list-style-type: none">• Generation of regular returns over short term• Investment in fixed income securities of shorter-term maturity.	 <p>The risk of the scheme is Moderate Risk</p>	<p>As per AMFI Tier 1, Benchmark Index: NIFTY Short Duration Debt Index A-II</p>  <p>The risk of the benchmark is Moderate Risk</p>

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



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Source: HSBC Mutual Fund, Data as on 31 Dec 2024

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Riskometer

Scheme name and Type of scheme	*Scheme Risk-o-meter	Benchmark Risk-o-meter (as applicable)
<p>HSBC Gilt Fund</p> <p>(An open ended debt scheme investing in government securities across maturity. A relatively high interest rate risk and relatively low credit risk.)</p> <p>This product is suitable for investors who are seeking*:</p> <ul style="list-style-type: none">• Generation of returns over medium to long term• Investment in Government Securities.	 <p>The risk of the scheme is Moderate Risk</p>	<p>As per AMFI Tier 1, Benchmark Index: NIFTY All Duration G-Sec Index</p>  <p>The risk of the benchmark is Moderate Risk</p>

Potential Risk Class (HSBC Gilt 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-III		
A Scheme with Relatively High interest rate risk and Low credit risk.			



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Riskometer

Scheme name and Type of scheme	*Scheme Risk-o-meter	Benchmark Risk-o-meter (as applicable)
<p>HSBC Medium Duration Fund</p> <p>(An open ended medium term debt scheme investing in instruments such that the Macaulay duration of the portfolio is between 3 years to 4 years (please refer to page no. 12 in the SID for details on Macaulay's Duration). Relatively high interest rate risk and moderate credit risk.)</p> <p>This product is suitable for investors who are seeking*:</p> <ul style="list-style-type: none">• Generation of income over medium term• Investment primarily in debt and money market securities	 <p>The risk of the scheme is Moderate Risk</p>	<p>As per AMFI Tier 1. Benchmark Index: NIFTY Medium Duration Debt Index A-II</p>  <p>The risk of the benchmark is Moderate Risk</p>

Potential Risk Class (HSBC Medium Duration 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)		B-III	
A Scheme with Relatively High interest rate risk and Moderate credit 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 Dec 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

Source: HSBC Mutual Fund, Data as on 31 Dec 2024

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.

Riskometer

[Click here to see Fund Riskometers](#)

<https://www.assetmanagement.hsbc.co.in/assets/documents/mutual-funds/en/540b8156-7414-480c-abda-0c1c5bb156f9/performance-equity-hybrid-debt-global-funds-jan-2025.pdf>

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