

Portfolio Summary as on 13 Sep 2024

| Portfolio Details | HSBC Short Duration Fund | HSBC Dynamic Bond Fund | HSBC Medium to Long Duration Fund | HSBC Corporate Bond Fund | HSBC Low Duration Fund | HSBC Money Market Fund | HSBC Credit Risk Fund | HSBC Overnight Fund | HSBC Liquid Fund | HSBC Medium Duration Fund | HSBC Banking and PSU Debt Fund | HSBC Gilt Fund | HSBC Ultra Short Duration Fund | HSBC CRIL Bx 50 50 50 BDL Aggr Indx Fund | CRISIL JUNE 2027 INDEX | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
|--|--|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|--|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---------------------------------------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|
| Average Maturity(Months)** (As on Aug 31, 2024) | 40.91 | 189.18 | 124.87 | 50.41 | 17.82 | 5.18 | 35.93 | 0.08 | 1.50 | 67.87 | 19.41 | 240.13 | 7.94 | 40.62 | 32.73 | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Modified Duration(Months) (As on Aug 31, 2024) | 33.04 | 98.25 | 76.33 | 40.66 | 10.32 | 4.81 | 27.9 | 0.08 | 1.49 | 44.5 | 17.14 | 111.17 | 4.97 | 34.84 | 28.97 | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Borrowing AAA & P1+ and/or equivalent/TREPS Coverage | 100.00% | 100.00% | 100.00% | 100.00% | 86.52% | 100.00% | 44.16% | 100.00% | 100.00% | 83.99% | 100.00% | 100.00% | 100.00% | 100.00% | 100.00% | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| AA+ & AA- and/or equivalent | 0.00% | 0.00% | 0.00% | 0.00% | 13.48% | 0.00% | 54.11% | 0.00% | 0.00% | 16.01% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| AA- and Below | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 1.73% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Unrated categories | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Unrated SBCS** | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Fixed Deposits | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Cash (INR)S & Treas | 0.84% | 1.34% | 4.80% | 2.2% | 1.83% | 2.78% | 8.83% | 94.24% | 0.17% | 1.15% | 1.16% | 2.04% | 3.82% | 0.81% | 0.81% | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Credit Maturity** | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.27% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Net Current Assets | 3.20% | 4.22% | 1.67% | -2.55% | 3.17% | 0.03% | 2.69% | 0.29% | 1.44% | 3.20% | 4.02% | 1.07% | -1.61% | 2.62% | 1.54% | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Bonds & MCA | 86.79% | 3.80% | 0.00% | 78.87% | 85.75% | 0.00% | 62.55% | 0.00% | 3.52% | 47.15% | 75.43% | 0.00% | 23.19% | 0.00% | 0.00% | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Securitized Debt | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 3.79% | 0.00% | 0.00% | 8.48% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Fixed Deposits | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Dated G-Secs | 36.90% | 91.38% | 93.50% | 19.56% | 11.79% | 4.28% | 27.56% | 0.00% | 0.00% | 39.98% | 19.37% | 98.80% | 3.45% | 97.05% | 97.65% | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Money Market Assets & T-Bills | 2.47% | 0.00% | 0.00% | 27.39% | 92.91% | 2.44% | 5.47% | 94.02% | 0.00% | 0.00% | 0.00% | 71.35% | 0.00% | 0.00% | 0.00% | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Maturity ** | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Up to 30 days | 5.16% | 5.56% | 6.50% | 3.76% | 14.08% | 2.81% | 14.30% | 100.00% | 5.61% | 9.77% | 5.22% | 3.11% | 2.02% | 2.97% | 2.95% | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| More Than 30 days | 94.84% | 94.44% | 93.50% | 96.24% | 85.92% | 97.19% | 85.61% | 0.00% | 94.39% | 90.23% | 94.78% | 96.89% | 97.98% | 97.03% | 97.05% | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Yield to Maturity (YTM) (As on Aug 31, 2024) | 7.38% | 7.05% | 6.94% | 7.23% | 7.68% | 7.41% | 8.04% | 6.68% | 7.36% | 7.77% | 7.48% | 7.05% | 7.44% | 7.00% | 6.87% | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Exit Load * | Nil | Nil | Nil | Nil | Nil | Nil | Refer the Section for Exit Load | Nil | Nil | Nil | Nil | Nil | Nil | Nil | Nil | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Regular Plan* | 0.75% | 0.78% | 1.90% | 0.84% | 0.40% | 0.40% | 0.16% | 0.22% | 1.10% | 0.61% | 1.70% | 0.47% | 0.43% | 0.45% | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Direct Plan* | 0.27% | 0.20% | 0.87% | 0.30% | 0.20% | 0.20% | 0.06% | 0.12% | 0.40% | 0.23% | 0.48% | 0.21% | 0.23% | 0.17% | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Month End Total Expense ratios (As on Aug 31, 2024) | <table border="1"> <thead> <tr> <th></th> <th>* Excludes GST on Management Fees of 0.03% on Direct Plan and 0.02% on Regular Plan of Total Net Assets</th> <th>* Excludes GST on Management Fees of 0.04% on Direct Plan and 0.04% on Regular Plan of Total Net Assets</th> <th>* Excludes GST on Management Fees of 0.08% on Direct Plan and 0.08% on Regular Plan of Total Net Assets</th> <th>* Excludes GST on Management Fees of 0.08% on Direct Plan and 0.08% on Regular Plan of Total Net Assets</th> <th>* Excludes GST on Management Fees of 0.03% on Direct Plan and 0.03% on Regular Plan of Total Net Assets</th> <th>* Excludes GST on Management Fees of 0.03% on Direct Plan and 0.03% on Regular Plan of Total Net Assets</th> <th>* Excludes GST on Management Fees of 0.02% on Direct Plan and 0.02% on Regular Plan of Total Net Assets</th> <th>* Excludes GST on Management Fees of 0.12% on Direct Plan and 0.12% on Regular Plan of Total Net Assets</th> <th>* Excludes GST on Management Fees of 0.00% on Direct Plan and 0.00% on Regular Plan of Total Net Assets</th> <th>* Excludes GST on Management Fees of 0.00% on Direct Plan and 0.00% on Regular Plan of Total Net Assets</th> <th>* Excludes GST on Management Fees of 0.03% on Direct Plan and 0.03% on Regular Plan of Total Net Assets</th> <th>* Excludes GST on Management Fees of 0.03% on Direct Plan and 0.03% on Regular Plan of Total Net Assets</th> <th>* Excludes GST on Management Fees of 0.00% on Direct Plan and 0.00% on Regular Plan of Total Net Assets</th> <th>* Excludes GST on Management Fees of 0.00% on Direct Plan and 0.00% on Regular Plan of Total Net Assets</th> <th>* Excludes GST on Management Fees of 0.03% on Direct Plan and 0.03% on Regular Plan of Total Net Assets</th> <th>* Excludes GST on Management Fees of 0.02% on Direct Plan and 0.02% on Regular Plan of Total Net Assets</th> </tr> </thead> <tbody> <tr> <td>For Product labelling refer Page No 2</td> <td>0.27%</td> <td>0.20%</td> <td>0.87%</td> <td>0.30%</td> <td>0.20%</td> <td>0.20%</td> <td>0.06%</td> <td>0.12%</td> <td>0.40%</td> <td>0.23%</td> <td>0.48%</td> <td>0.21%</td> <td>0.23%</td> <td>0.17%</td> <td>0.27%</td> <td>0.20%</td> </tr> </tbody> </table> | | | | | | | | | | | | | | | | | * Excludes GST on Management Fees of 0.03% on Direct Plan and 0.02% on Regular Plan of Total Net Assets | * Excludes GST on Management Fees of 0.04% on Direct Plan and 0.04% on Regular Plan of Total Net Assets | * Excludes GST on Management Fees of 0.08% on Direct Plan and 0.08% on Regular Plan of Total Net Assets | * Excludes GST on Management Fees of 0.08% on Direct Plan and 0.08% on Regular Plan of Total Net Assets | * Excludes GST on Management Fees of 0.03% on Direct Plan and 0.03% on Regular Plan of Total Net Assets | * Excludes GST on Management Fees of 0.03% on Direct Plan and 0.03% on Regular Plan of Total Net Assets | * Excludes GST on Management Fees of 0.02% on Direct Plan and 0.02% on Regular Plan of Total Net Assets | * Excludes GST on Management Fees of 0.12% on Direct Plan and 0.12% on Regular Plan of Total Net Assets | * Excludes GST on Management Fees of 0.00% on Direct Plan and 0.00% on Regular Plan of Total Net Assets | * Excludes GST on Management Fees of 0.00% on Direct Plan and 0.00% on Regular Plan of Total Net Assets | * Excludes GST on Management Fees of 0.03% on Direct Plan and 0.03% on Regular Plan of Total Net Assets | * Excludes GST on Management Fees of 0.03% on Direct Plan and 0.03% on Regular Plan of Total Net Assets | * Excludes GST on Management Fees of 0.00% on Direct Plan and 0.00% on Regular Plan of Total Net Assets | * Excludes GST on Management Fees of 0.00% on Direct Plan and 0.00% on Regular Plan of Total Net Assets | * Excludes GST on Management Fees of 0.03% on Direct Plan and 0.03% on Regular Plan of Total Net Assets | * Excludes GST on Management Fees of 0.02% on Direct Plan and 0.02% on Regular Plan of Total Net Assets | For Product labelling refer Page No 2 | 0.27% | 0.20% | 0.87% | 0.30% | 0.20% | 0.20% | 0.06% | 0.12% | 0.40% | 0.23% | 0.48% | 0.21% | 0.23% | 0.17% | 0.27% | 0.20% |
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| For Product labelling refer Page No 2 | 0.27% | 0.20% | 0.87% | 0.30% | 0.20% | 0.20% | 0.06% | 0.12% | 0.40% | 0.23% | 0.48% | 0.21% | 0.23% | 0.17% | 0.27% | 0.20% | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |

** Includes interest reset months in case of floating rate instruments

** Effective on full recovery, hence bank risk

* All instruments maturing on the next business day

* Exit Load shall be applicable on prospective basis if switched out / redeemed within 7 Calendar Days (Effective 20 Oct 2019)

| Investor exit on (Calendar Day) | Day 1 | Day 2 | Day 3 | Day 4 | Day 5 | Day 6 | Day 7 |
|---|---------|---------|---------|---------|---------|---------|---------|
| Exit Load as a % of redemption proceeds | 0.0070% | 0.0065% | 0.0060% | 0.0055% | 0.0050% | 0.0045% | 0.0000% |

HSBC Credit Risk Fund exits redeemed or switched out are upto 20% of the units purchased or switched in ("Clear limit") within 2 years from the date of allotment - Nil % Units redeemed or switched out are over and above the limit within 1 year from the date of allotment - 2% Units redeemed or switched on or after 1 year upto 2 years from the date of allotment - 2% Units redeemed or switched on or

Scheme Names

| HSBC Short Duration Fund | HSBC Dynamic Bond Fund | HSBC Medium to Long Duration Fund | HSBC Corporate Bond Fund | HSBC Low Duration Fund | HSBC Money Market Fund | HSBC Credit Risk Fund |
|---|------------------------|-----------------------------------|--------------------------|------------------------|------------------------|-----------------------|
| <p>Generation of regular returns over short term - Investment in fixed income securities of shorter term maturity.</p> <p>Generation of reasonable returns over medium to long term - Investment in fixed income securities.</p> <p>Regular income over medium term - Investment in diversified portfolio of fixed income securities such that the Maturity/ Duration of the portfolio is between 4 year to 7 years.</p> <p>Generation of regular and stable income over medium to long term - Investment predominantly in AA+ and above rated corporate bonds and money market instruments.</p> <p>Liquidity over short term - Investment in Debt / Money Market instruments such that the Maturity/ Duration of the portfolio is between 6 months to 12 months.</p> <p>Generation of regular income over short to medium term - Investment in money market instruments.</p> <p>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> | | | | | | |
| <p>Product Labelling</p> <p>This product is suitable for investors who are seeking?</p> | | | | | | |
| <p>CRISIL Bx 50 50 50 BDL Aggr Indx Fund</p> <p>HSBC Overnight Fund</p> <p>HSBC Liquid Fund</p> <p>HSBC Medium Duration Fund</p> <p>HSBC Banking and PSU Debt Fund</p> <p>HSBC Gilt Fund</p> <p>HSBC Ultra Short Duration Fund</p> <p>HSBC CRIL Bx 50 50 50 BDL Aggr Indx Fund</p> | | | | | | |
| <p>Income over large maturity period - Investment in Government Securities</p> <p>Income over short term and high liquidity - Investment in debt & money market instruments with overnight maturity</p> <p>Overnight liquidity over short term - Investment in Money Market Instruments</p> <p>Generation of income over medium term - Investment primarily in debt and money market securities</p> <p>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> <p>Generation of returns over medium to long term - Investment in Government Securities</p> <p>Income over short term with low volatility - Investment in debt & money market instruments such that the Maturity/ Duration of the portfolio is between 3 months-6 months *</p> <p>Income over large maturity period - Investment in credit assets under the composition of CRISIL Bx 50 50 50 BDL Aggr Indx - April 2028</p> | | | | | | |
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* Investors should consult their financial advisers if in doubt about whether the product is suitable for them. Disclaimer: © Copyright: HSBC Mutual Fund, ALL RIGHTS RESERVED.

HSBC Mutual Fund
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* Please note that the above risk-o-meter is as per the product labelling of the scheme available as on the date of this communication's disclosure. As per SEBI circular dated October 05, 2020 on product labelling (as amended from time to time), risk-o-meter will be calculated on a monthly basis based on the risk value of the scheme's portfolio based on the methodology specified by SEBI in the above stated circular. The AMC will disclose the risk-o-meter along with portfolio disclosure for all their schemes on their respective website and on ASFI website within 10 days from the close of each month. Any change in risk-o-meter shall be communicated by way of Notice cum Advertisement and by way of e-mail or SMS to subscribers of that particular scheme.

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