

Unlocking opportunities

Corporate Deck

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HSBC Group

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



- Founded in 1865 and supporting our customers for more than 150 years
- HSBC Group's operating model consists of three global businesses.
- Effective from 1 January 2025, the Group will operate through four connected businesses including Hong Kong, UK, Corporate and Institutional Banking, and International Wealth and Premier Banking.



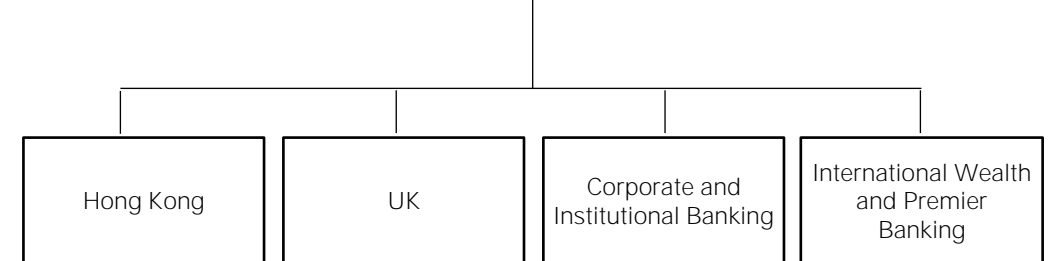
Common equity tier 1 ('CET1') ratio: 14.6%

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

Q2 2025
Profit before tax:
USD 6.3bn



HSBC Asset Management is the investment management business of the HSBC Group, servicing investors across these HSBC businesses



HSBC Asset Management's vision

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

Source: Data as of 30 June 2025. HSBC Holdings Plc, as at 28 May 2025, unless otherwise indicated. 1. HSBC Holdings Plc ranked long term/short term, Any forecast, projection or target contained in this presentation is for information purposes only and is not guaranteed in any way. HSBC Asset Management accepts no liability for any failure to meet such forecasts, projections or targets. For illustrative purpose only.

A global network of local experts

Investment professionals working across key locations

Presence in
20 locations

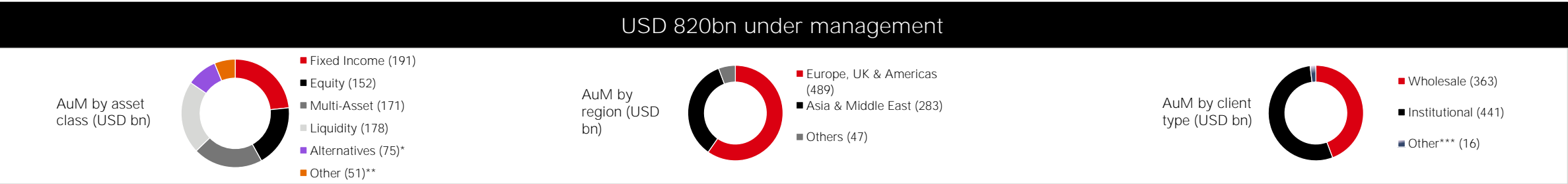


678 investment professionals

60 Americas

417 EMEA

201 Asia -Pacific¹



1. Asia-Pacific includes employees 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.

*Alternatives assets excludes USD 2.6bn from committed capital ("dry powder") as well as advisory and oversight assets.
**Other in asset class refers to HASE (USD51bn as at Jun'25).
***Other in client type refers to asset distributed by Hang Seng Bank

Source: HSBC Asset Management at 30 June 2025. Assets under management are presented on a distributed (AUD) basis. Any differences are due to rounding.

The world map is not accurate and is for illustration purpose only.

HSBC Asset Management India¹

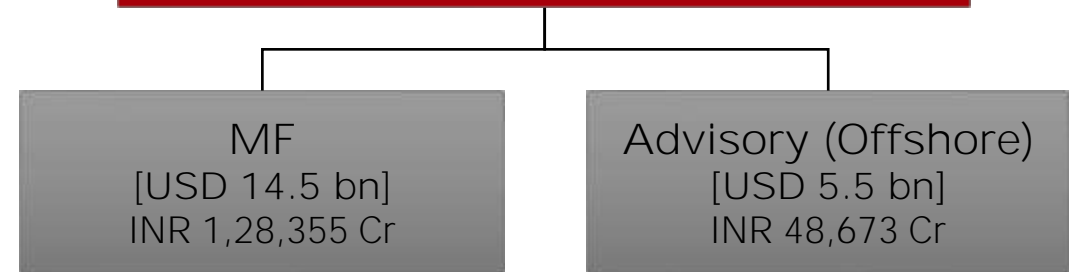
Expertise and experience



- 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 27 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 20.0 bn
INR 1,77,028 Cr



Asset class wise disclosure of AUM & AAUM (Rs. Lakhs)		
Category of the Scheme	AUM as on the last day of the Quarter	Average AUM for the Quarter
Liquid Fund/Money Market Fund/Floater Fund	2,215,431.81	2,658,830.46
Gilt Fund/Gilt Fund with 10 year constant duration	24,488.93	24,766.63
Remaining Income/Debt Oriented Schemes	2,058,854.40	2,086,353.21
Growth/Equity Oriented Schemes (Other than ELSS)	6,620,013.36	6,694,239.99
ELSS Funds	426,231.16	432,893.22
Hybrid Schemes	1,202,150.21	1,247,748.90
Index Funds	255,600.41	256,872.93
Fund of Funds investing Overseas	32,749.26	28,767.48
Total	12,835,520	13,430,472.82

Disclosure of percentage of AUM by geography	
GEOGRAPHICAL SPREAD	% of Total AUM as on the last day of the Quarter
Top 5 Cities	57.29%
Next 10 Cities	19.11%
Next 20 Cities	9.41%
Next 75 Cities	9.67%
Others	4.52%
Total	100.00%

Data as of 31 Aug 2025, Any differences are due to rounding, Mutual Fund –MF, ^ Assets under management + Advisory of HSBC Asset Management India, *1 HSBC Asset Management (India) Private Limited.
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>

HSBC Asset Management India¹

INR 1.77 trillion
USD 20.0 billion
AUM[^]

29 Lakh+
Customers

67,000+
Distribution
partners

60
Locations

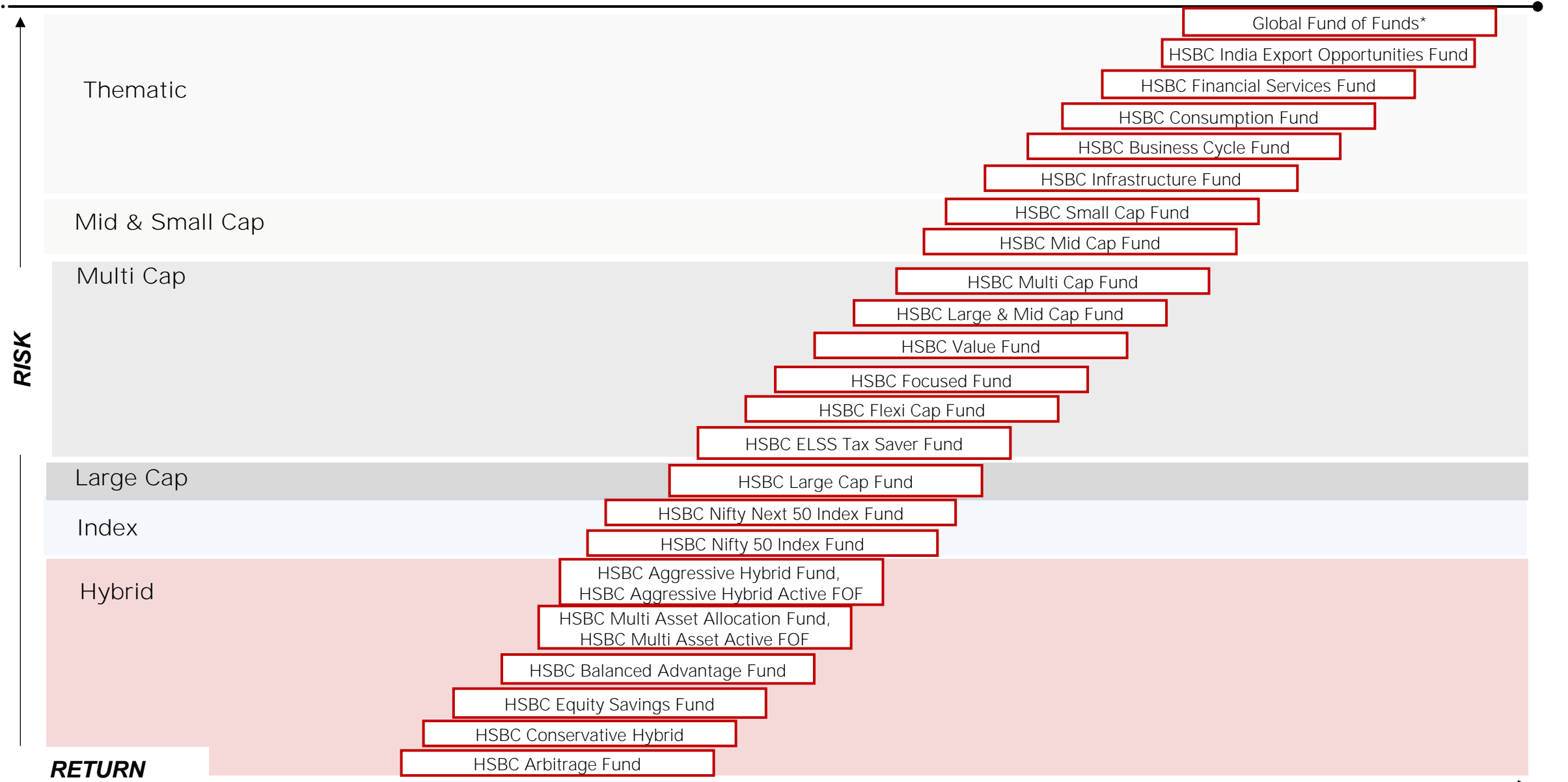
30
Investment
professionals

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, Data as of 31 August 2025, Customers = 29,02,381, Distribution Partners = 67191.

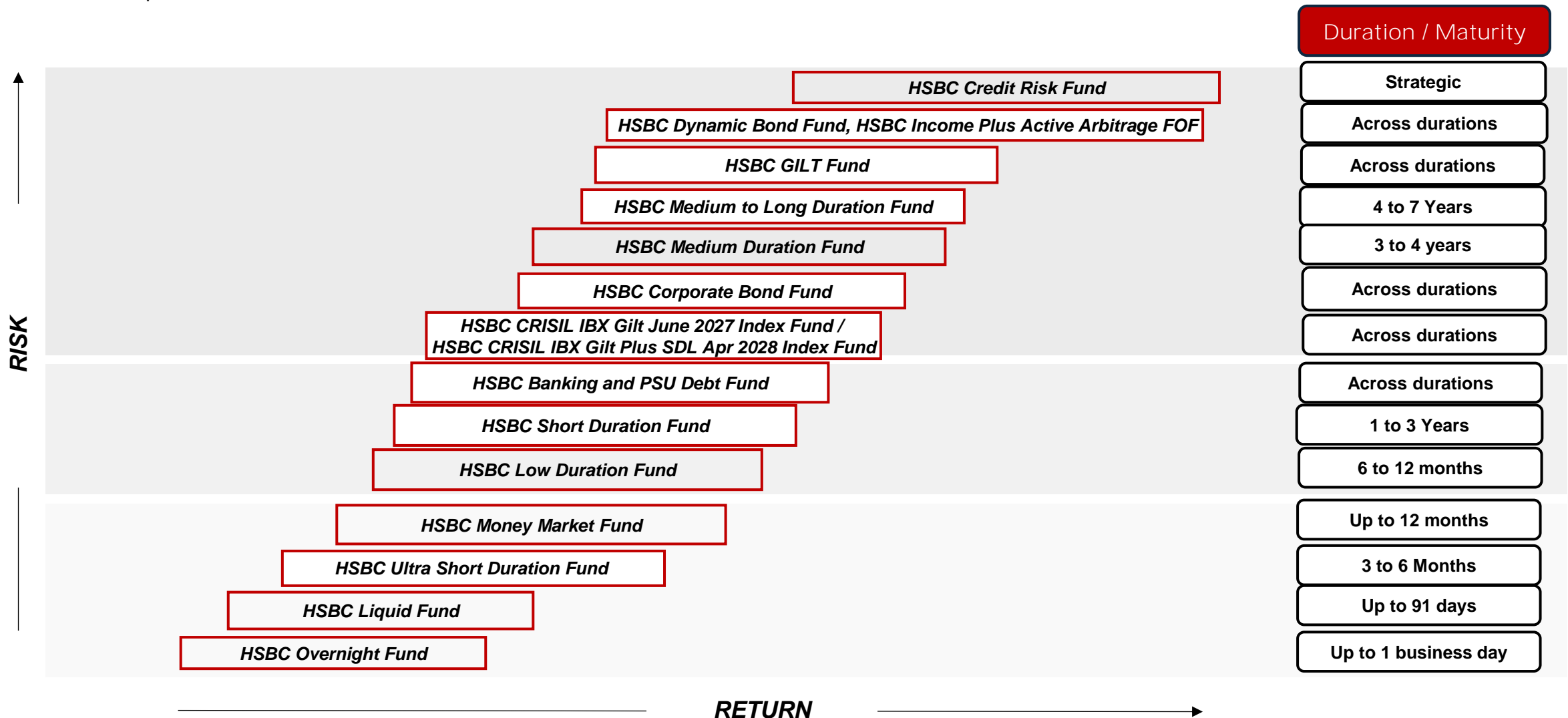
¹, HSBC Asset Management (India) Private Limited, For disclosure of quarterly AUM/AAUM and AUM by geography, please visit our website: <https://www.assetmanagement.hsbc.co.in/en/mutual-funds/investor-resources/information-library#&accordion1446811090=4>

Equity, Hybrid, Index & FOF diverse strategies (14 Equity + 6 Hybrid + 2 Index + 7 FOF)



Debt Funds - Product basket of 16 funds spanning across categories

Diverse options based on risk, return and investment horizon



Source – HSBC Mutual Fund, For illustration purpose only, Data as on 31 Aug '25

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

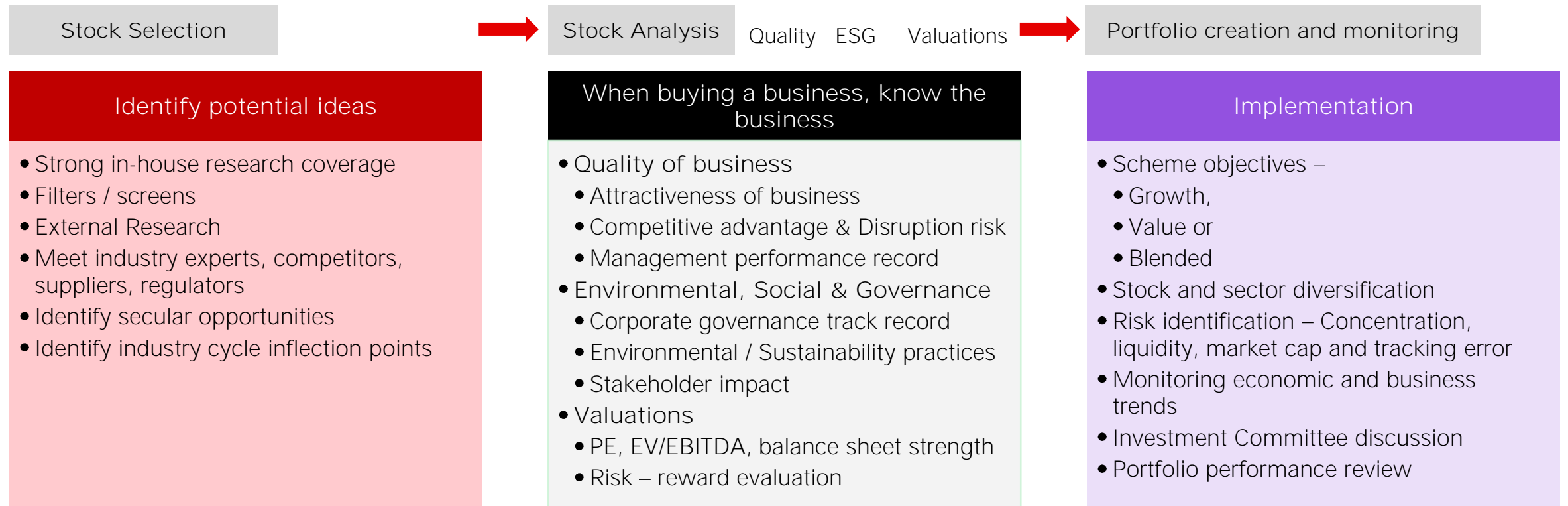
- Focus is on identifying stocks with
 - Strong business fundamentals,
 - Better growth prospects and
 - Undervalued relative to their intrinsic worth

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



Deep coverage of Indian investment universe

India Onshore capability

Portfolio Managers
Research Analysts
Advisor
Equity CIO

India Offshore capability

Portfolio Managers: 2

Research Analysts: 30

Onshore Indian
Equity & Hybrid
(HSBC Mutual
Fund)
INR 850 bn

Offshore Indian
Equity
INR 443 bn

Companies* covered across sectors & market caps have increased from 450+ in March'23 to 550+ in March'25

Large-cap stocks
coverage –
95%*

Mid-cap stocks
coverage –
95%*

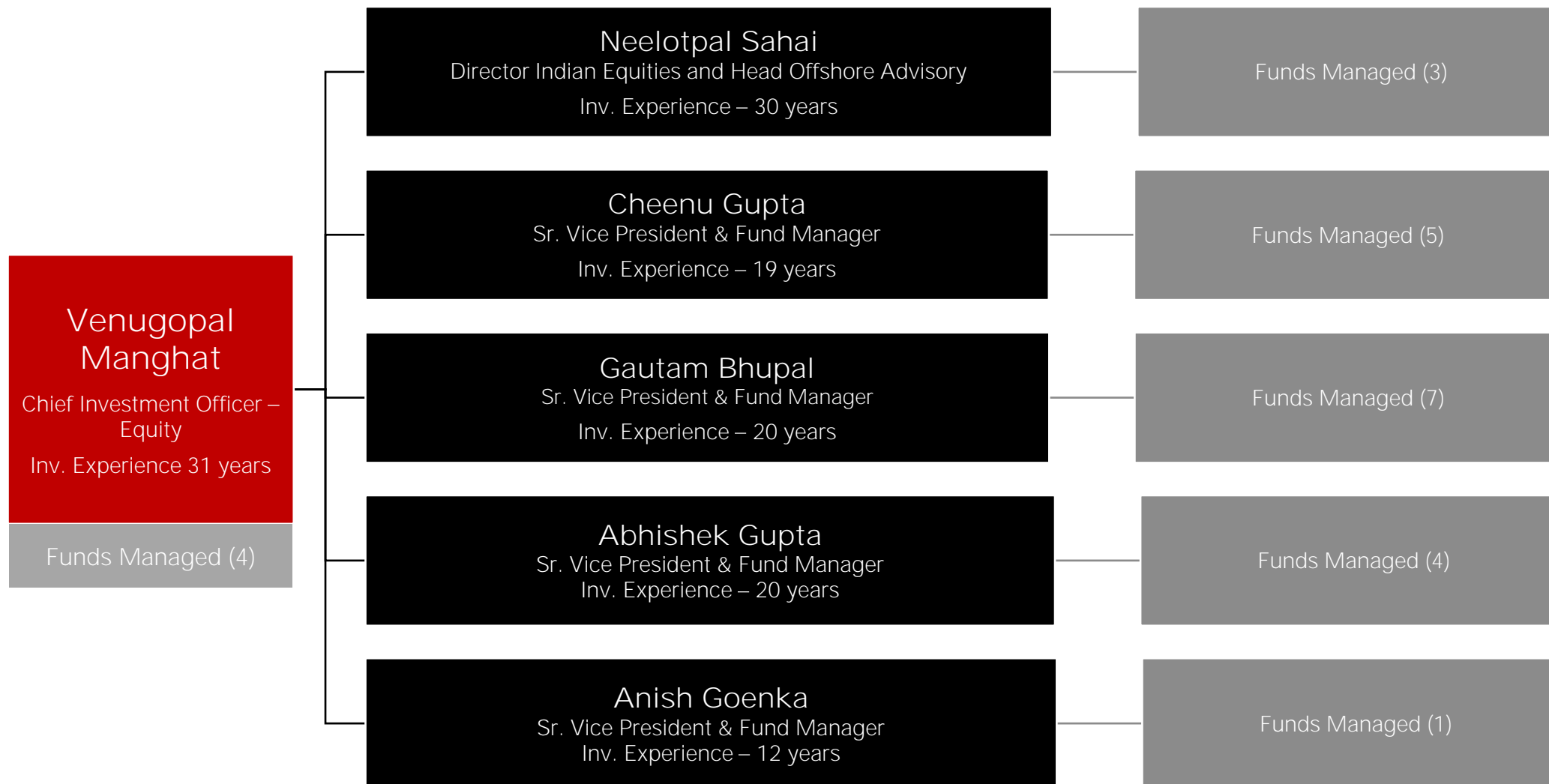
Small-cap stocks
coverage –
75%*

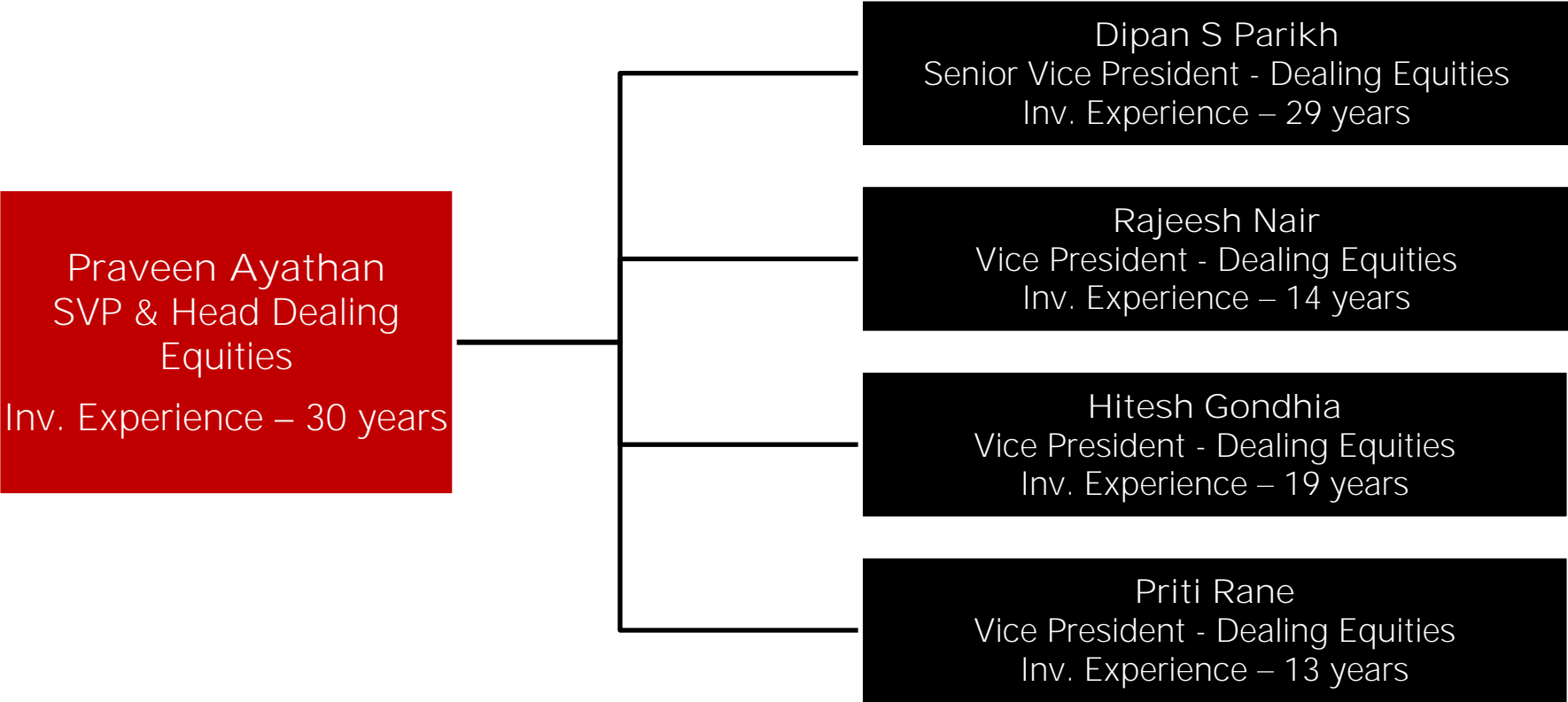
Source – HSBC Mutual Fund, HSBC Asset Management, Morningstar, Aum & Portfolio Manager & Research Analyst data as of 31 Aug 2025, Other Data as on 30 June '25, Sectors - Auto & Auto comps, Pharma & Healthcare, Paints, Media, Textiles, Consumer Staples, Consumer Discretionary, Durables and bldg materials, Real Estate, O&G Sugar Telecom, Capital Goods, Power & infra, Logistics, Tech Services, Metals, Cement, Banks and lenders, Financial services, Chemical and Paper. The AUM shown is for provisional purposes.

*Large Cap: top 100 stocks on full market capitalisation basis, Mid caps - next 150 stocks based on full market capitalization, Small Cap: Stocks in Nifty 250 small cap index, 437 companies from NIFTY 500 TRI, remaining outside Nifty 500 TRI
HSBC Mutual Fund is a brand used by HSBC Asset Management India (part of Global HSBC Asset Management company)

Active Equity - Fund Management Team

6 Equity Fund Managers with about 22 years of average investment experience





Source: HSBC Mutual Fund, Data as on 31 Aug 2025

Equity Research Team

15

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	Consumer Staples, Consumer discretionary and retail analyst Anish Goenka – SVP Equities, Inv. Experience – 12 years
	IT Services, Metals analyst Sidharth Vora – VP Equities - Inv. Experience – 13 years
	Banks and NBFCs (Lending) & Cement analyst Prakriti Banka – VP Equities, Inv. Experience – 14 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 – 13 years
	Capital Goods, Power, Infra, Construction, Logistics and transportation analyst Mayank Chaturvedi, VP 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		Fund Name
1	HSBC Large Cap Fund	22	HSBC Aggressive Hybrid Active FOF
2	HSBC Focused Fund	23	HSBC Multi Asset Active FOF
3	HSBC Small Cap Fund	24	HSBC Aggressive Hybrid Fund
4	HSBC Infrastructure Fund	25	HSBC Balanced Advantage Fund
5	HSBC Value Fund	26	HSBC Equity Savings Fund
6	HSBC Large & Mid Cap Fund	27	HSBC Arbitrage Fund
7	HSBC ELSS Tax Saver Fund	28	HSBC Multi Asset Allocation Fund
8	HSBC Flexi Cap Fund		
9	HSBC Midcap Fund		
10	HSBC Business Cycles Fund		
11	HSBC Financial Services Fund		
12	HSBC Multi Cap Fund		
13	HSBC Consumption Fund		
14	HSBC India Export Opportunities Fund		
15	HSBC Tax Saver Equity Fund		
16	HSBC Nifty 50 Index Fund		
17	HSBC Nifty Next 50 Index Fund		
18	HSBC Asia Pacific (Ex Japan) Dividend Yield Fund		
19	HSBC Brazil Fund		
20	HSBC Global Emerging Markets Fund		
21	HSBC Global Equity Climate Change Fund		

Source: HSBC Mutual Fund, Data as on 31 Aug 2025, Refer page no 25 to 40 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

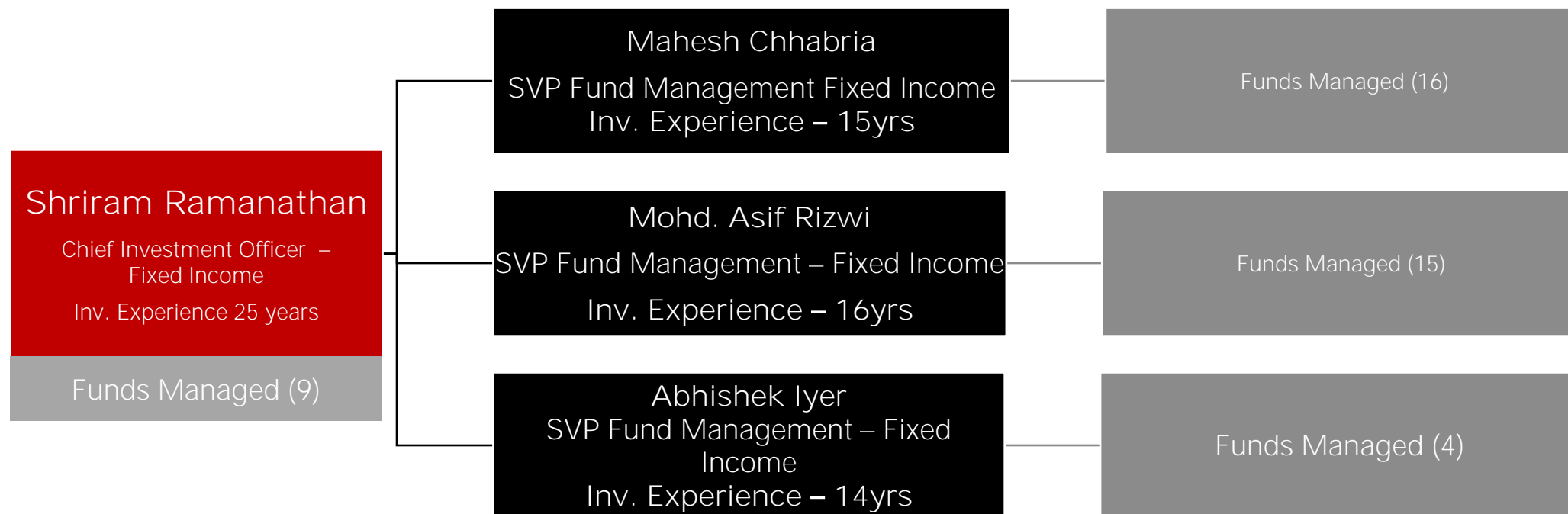
- Our strong in-house credit team has extensive expertise in credit research
- Responsible for conducting independent, unbiased and timely analysis of credit metrics

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

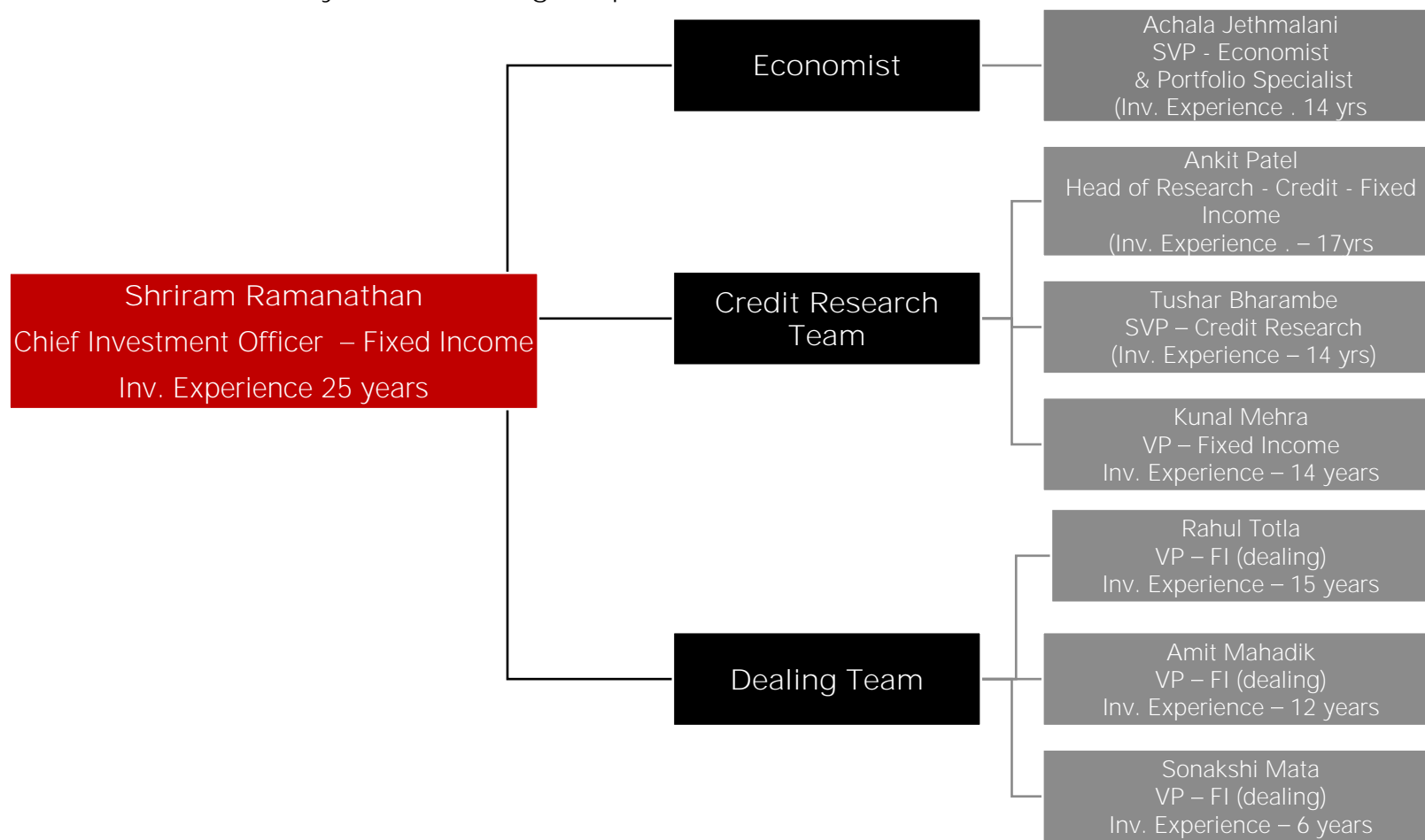
4 Fixed Income Fund Managers with over 17 years average investment experience



Source: HSBC Mutual Fund, Data as on 31 Aug 2025

Fixed Income – Credit Research and Dealing Team

- 3 Credit Analysts with about 15 years of average experience
- 3 Dealers with about 11 years of average experience



Source: HSBC Mutual Fund, Data as on 31 Aug 2025

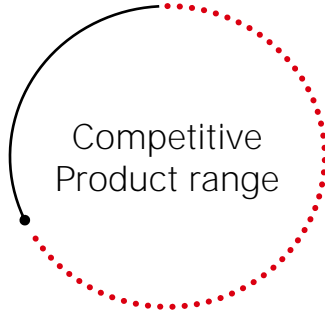
Debt & Hybrid Funds

	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
16	HSBC Conservative Hybrid Fund
17	HSBC Income Plus Arbitrage Active FOF

Source: HSBC Mutual Fund, Data as on 31 Aug 2025, Refer page no 25 to 40 for Riskometers.

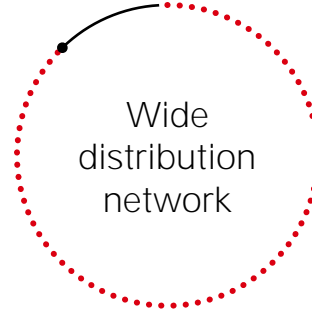
Looking forward

HSBC Mutual Fund



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

HSBC Mutual Fund will now offer 45 open ended funds (17 Equity (includes 2 index funds), 15 Debt (includes 2 index funds), 6 Hybrid, and 7 Fund of Funds (3 Domestic and 4 Offshore 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.

Source: HSBC Mutual Fund, Data as on 31 Aug 2025

Annexure






Product Label

Scheme name and Type of scheme	Riskometer of the Scheme	Riskometer of the benchmark (as applicable)
<p>This product is suitable for investors who are seeking*:</p> <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 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 Business Cycles Fund (An open ended equity scheme following business cycles based investing theme)</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 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 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>The risk of the scheme is Very High Risk</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 of the benchmark (as applicable)
<p>HSBC Balanced Advantage Fund (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>The risk of the scheme is Moderately High Risk</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 as on 31 Aug 2025. 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



Product Label

Scheme name and Type of scheme	*Scheme Risk-o-meter	Benchmark Risk-o-meter of the benchmark (as applicable)
HSBC ELSS Tax saver Fund (An open ended equity linked saving scheme with a statutory lock in of 3 years and tax benefit) This product is suitable for investors who are seeking*: <ul style="list-style-type: none"> • Long term capital growth • Investment predominantly in equity and equity-related securities. As per AMFI Tier I Benchmark Index: NIFTY 500 TRI HSBC Midcap Fund (An open ended equity scheme predominantly investing in mid cap stocks) This product is suitable for investors who are seeking*: <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>The risk of the scheme is Very High Risk</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 of the benchmark (as applicable)
HSBC Aggressive Hybrid Fund (An open ended hybrid scheme investing predominantly in equity and equity related instruments) This product is suitable for investors who are seeking*: <ul style="list-style-type: none"> • Long term wealth creation and income • Investment in equity and equity related securities and fixed income instruments As per AMFI Tier I Benchmark Index : NIFTY 50 Hybrid Composite Debt 65:35 Index	 <p>The risk of the scheme is Very High Risk</p>	 <p>The risk of the benchmark is High Risk</p>
Scheme name and Type of scheme	Scheme Risk-o-meter	Benchmark Risk-o-meter of the benchmark (as applicable)
HSBC Equity Savings Fund (An open ended scheme investing in equity, arbitrage and debt) This product is suitable for investors who are seeking*: <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. As per AMFI Tier I Benchmark Index: NIFTY Equity Savings Index	 <p>The risk of the scheme is Moderately High Risk</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 as on 31 Aug 2025. 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



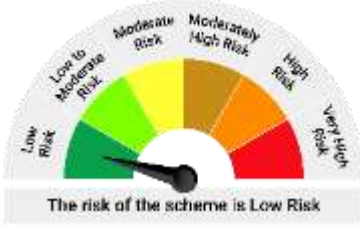

Product Label

Scheme name and Type of scheme	Scheme Risk-o-meter	Benchmark Risk-o-meter of the benchmark (as applicable)
<p>HSBC Small Cap Fund (An open ended equity scheme predominantly investing in small cap stocks) This product is suitable for Investors who are seeking*:</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 Small Cap 250 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 appreciation • Investment 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 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 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 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 As per AMFI Tier I. Benchmark Index : NIFTY 500 Multi-cap 50:25:25 TRI <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. As per AMFI Tier I. Benchmark Index : NIFTY 50 TRI <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 As per AMFI Tier I. Benchmark Index : Nifty Next 50 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 as on 31 Aug 2025. 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






Product Label

Scheme name and Type of scheme	Scheme Risk-o-meter	Benchmark Risk-o-meter of the benchmark (as applicable)
<p>This product is suitable for investors who are seeking*:</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>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 term Investment in equity and equity related securities with no capitalisation bias. <p>As per AMFI Tier I. Benchmark Index : NIFTY 500 TRI</p>		
<p>HSBC Arbitrage Fund (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>		

* Investors should consult their financial advisers if in doubt about whether the product is suitable for them.

Note on Risk-o-meters: Riskometer as on 31 Aug 2025. 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



Product Label

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 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>

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>As per AMFI Tier I Benchmark i.e. Benchmark Index: Nifty 500 TRI</p> <p>HSBC Financial Services Fund (An open-ended equity scheme investing in financial services sector)</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 financial services businesses <p>As per AMFI Tier I Benchmark i.e. Benchmark Index: BSE Financial Services 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 as on 31 Aug 2025, 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

Scheme name and Type of scheme	Scheme Risk-o-meter	Benchmark Risk-o-meter (as applicable)
<div>HSBC Overnight Fund</div> <div>(An open ended debt scheme investing in overnight securities. Relatively Low interest rate risk and relatively Low credit risk.)</div> <div>This product is suitable for investors who are seeking*:</div> <div><div>Income over short term and high liquidity</div><div>investment in debt & money market instruments with overnight maturity</div></div>	 <div>The risk of the scheme is Low Risk</div>	<div>As per AMFI Tier 1 Benchmark Index: NIFTY 1D Rate Index</div>  <div>The risk of the benchmark is Low Risk</div>

* Investors should consult their financial advisers if in doubt about whether the product is suitable for them.
Note on Risk-o-meters: Riskometer as on 31 Aug 2025. 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 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.			

Scheme name and Type of scheme	Scheme Risk-o-meter	Benchmark Risk-o-meter (as applicable)
<div>HSBC Liquid Fund</div> <div>(An open ended Liquid Scheme. Relatively Low interest rate risk and moderate credit risk.)</div> <div>This product is suitable for investors who are seeking*:</div> <div><div>Overnight liquidity over short term</div><div>Investment in Money Market Instruments</div></div>	 <div>The risk of the scheme is Low to Moderate Risk</div>	<div>As per AMFI Tier 1 Benchmark Index: NIFTY Liquid Index A-I</div>  <div>The risk of the benchmark is Low to Moderate Risk</div>

* Investors should consult their financial advisers if in doubt about whether the product is suitable for them.
Note on Risk-o-meters: Riskometer as on 31 Aug 2025. 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 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.			

Product Label

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.^ 	 <p>The risk of the scheme is Low to Moderate Risk</p>	As per AMFI tier 1 Benchmark Index: NIFTY Ultra Short Duration Debt Index A-I  <p>The risk of the benchmark is Low to Moderate Risk</p>



* Investors should consult their financial advisers if in doubt about whether the product is suitable for them.

^ 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.

Note on Risk-o-meters: Riskometer as on 31 Aug 2025. 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 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.			

Scheme name and Type of scheme	Scheme Risk-o-meter	Benchmark Risk-o-meter (as applicable)
HSBC Money Market Fund (An open ended debt scheme investing in money market instruments. Relatively low interest rate risk and moderate credit risk.) This product is suitable for investors who are seeking*: <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>	As per AMFI tier 1 Benchmark Index : NIFTY Money Market Index A-I  <p>The risk of the benchmark is Low to 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 as on 31 Aug 2025. 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)		B-I	
Moderate (Class II)			
Relatively High (Class III)			
A Scheme with Relatively Low interest rate risk and Moderate credit risk.			

Product Label

Scheme name and Type of scheme	Scheme Risk-o-meter	Benchmark Risk-o-meter (as applicable)
HSBC Low Duration Fund (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.) This product is suitable for investors who are seeking*: <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>	As per AMFI tier 1 Benchmark Index: NIFTY Low Duration Debt Index A-I  <p>The risk of the benchmark is Low to Moderate Risk</p>

* Investors should consult their financial advisers if in doubt about whether the product is suitable for them.



^ 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.

Note on Risk-o-meters: Riskometer as on 31 Aug 2025. 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 Low Duration Fund)

Credit Risk → Interest Rate Risk ↓	Relatively Low (Class A)	Moderate (Class B)	Relatively High (Class C)
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.

Scheme name and Type of scheme	Scheme Risk-o-meter	Benchmark Risk-o-meter (as applicable)
HSBC Short Duration Fund (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.) This product is suitable for investors who are seeking*: <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>	As per AMFI tier 1 Benchmark Index: Nifty Short Duration Debt Index A-II  <p>The risk of the benchmark is Low to 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 as on 31 Aug 2025. 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 Short 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)	A-II		
Relatively High (Class III)			

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

Product Label


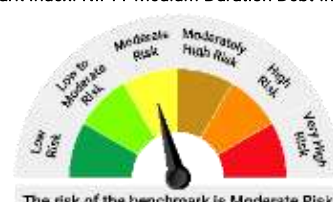
Scheme name and Type of scheme	Scheme Risk-o-meter	Benchmark Risk-o-meter (as applicable)
HSBC Banking and PSU Debt Fund (An open ended debt scheme primarily investing in debt instruments of banks, public sector undertakings, public financial institutions and municipal bonds. A relatively high interest rate risk and relatively low credit risk.) This product is suitable for investors who are seeking*: <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 Moderate Risk</p>	As per AMFI tier I Benchmark Index: Nifty Banking & PSU Debt Index A-II  <p>The risk of the benchmark is Low to 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 as on 31 Aug 2025. 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 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.			

Scheme name and Type of scheme	Scheme Risk-o-meter	Benchmark Risk-o-meter (as applicable)
HSBC Medium Duration Fund (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.) This product is suitable for investors who are seeking*: <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>	As per AMFI tier 1 Benchmark Index: NIFTY Medium Duration Debt Index A-III  <p>The risk of the benchmark is Moderate Risk</p>


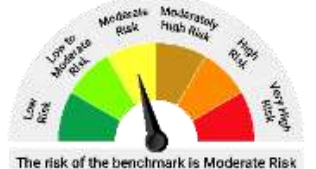
* Investors should consult their financial advisers if in doubt about whether the product is suitable for them.

Note on Risk-o-meters: Riskometer as on 31 Aug 2025. 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 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.			

Product Label



Scheme name and Type of scheme	Scheme Risk-o-meter	Benchmark Risk-o-meter (as applicable)
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. 15 of SID for explanation on Macaulay's duration). 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"> 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 risk of the scheme is Moderate Risk</p>	As per AMFI tier 1 Benchmark Index : Nifty Medium to Long Duration Debt Index A-III  <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 as on 31 Aug 2025. 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

^ 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.

Potential Risk Class (HSBC Medium to Long 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)	A-III		
A Scheme with Relatively High interest rate risk and Low credit risk.			


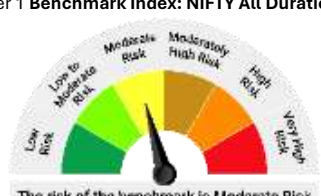
Scheme name and Type of scheme	Scheme Risk-o-meter	Benchmark Risk-o-meter (as applicable)
HSBC Dynamic Bond Fund (An open ended dynamic debt scheme investing across duration. A relatively high interest rate risk and relatively low credit risk.) This product is suitable for investors who are seeking*: <ul style="list-style-type: none"> Generation of reasonable returns over medium to long term Investment in Fixed Income Securities 	 <p>The risk of the scheme is Moderate Risk</p>	As per AMFI Tier 1 Benchmark Index: NIFTY Composite Debt Index A-III  <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 as on 31 Aug 2025. 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 Dynamic 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.			

Product Label

Scheme name and Type of scheme	Scheme Risk-o-meter	Benchmark Risk-o-meter (as applicable)
HSBC Gilt Fund (An open ended debt scheme investing in government securities across maturity. 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 returns over medium to long term • Investment in Government Securities 	 <p>The risk of the scheme is Moderate Risk</p>	As per AMFI tier 1 Benchmark Index: NIFTY All Duration G-Sec Index  <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 as on 31 Aug 2025. 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 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.

Scheme name and Type of scheme	Scheme Risk-o-meter	Benchmark Risk-o-meter (as applicable)
HSBC Credit Risk Fund (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.) This product is suitable for investors who are seeking*: <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>	As per AMFI tier 1 Benchmark Index: NIFTY Credit Risk Bond Index B-II  <p>The risk of the benchmark is Moderately High Risk</p>

* Investors should consult their financial advisers if in doubt about whether the product is suitable for them.



Note on Risk-o-meters: Riskometer as on 31 Aug 2025. 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 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.

Product Label

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 period Investment in constituents similar to the composition of CRISIL IBX 50:50 Gilt Plus SDL Index – April 2028. 	 <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>



^ Returns and risk commensurate with CRISIL IBX 50:50 Gilt Plus SDL Index - April 2028, subject to tracking errors

* Investors should consult their financial advisers if in doubt about whether the product is suitable for them.

Note on Risk-o-meters: Riskometer as on 31 Aug 2025. 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

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)	A-III		
A Scheme with Relatively High interest rate risk and Low credit risk.			

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 period Investments in Government Securities and Tbills^ 	 <p>The risk of the scheme is Low to Moderate Risk</p>	As per AMFI tier 1 Benchmark Index: CRISIL-IBX Gilt Index - June 2027  <p>The risk of the benchmark is Low to Moderate Risk</p>

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

* Investors should consult their financial advisers if in doubt about whether the product is suitable for them.



Note on Risk-o-meters: Riskometer as on 31 Aug 2025. 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

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)	A-III		
A Scheme with Relatively High interest rate risk and Relatively Low 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.



Product Label

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 	 <p>The risk of the scheme is Moderate Risk</p>	As per AMFI Tier I Benchmark Index: NIFTY Corporate Bond Index A-II  <p>The risk of the benchmark is Low to 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 as on 31 Aug 2025. 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 Corporate Bond Fund)			
Credit Risk →	Relatively Low (Class A)		Relatively High (Class C)
Interest Rate Risk ↓	Moderate (Class B)		
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.			






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. 	 <p>The risk of the scheme is Moderately High Risk</p>	As per AMFI tier 1 Benchmark Index: NIFTY 50 Hybrid Composite Debt 15:85 Index  <p>The risk of the benchmark is Moderately High Risk</p>

* Investors should consult their financial advisers if in doubt about whether the product is suitable for them.

Note on Risk-o-meters: Riskometer as on 31 Aug 2025. 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 ('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.

Product Label






Scheme name and Type of scheme	Scheme Risk-o-meter	Benchmark Riskometer (as applicable)
<p>HSBC Income Plus Arbitrage Active FOF (Erstwhile HSBC Managed Solutions India - Conservative)</p> <p>(An open-ended Income plus Arbitrage Active Fund of Fund scheme)</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 schemes of debt mutual funds, Arbitrage Funds and money market instruments. <p>Benchmark Index : 65% NIFTY Short Duration Debt Index + 35% NIFTY 50 Arbitrage Index</p>	 <p>The risk of the scheme is Moderate Risk</p>	<p>Benchmark Index : Composite index constituting 65% NIFTY Short Duration Debt Index</p>  <p>The risk of the benchmark is Low to Moderate Risk</p> <p>Nifty 50 Arbitrage Index</p>  <p>The risk of the benchmark is Low Risk</p>
<p>HSBC Aggressive Hybrid Active FOF (Erstwhile HSBC Managed Solutions India - Growth Plan)</p> <p>(An open-ended Aggressive Hybrid Active Fund of Fund scheme)</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 schemes of equity and debt mutual funds <p>Benchmark Index : CRISIL Hybrid 35+65-Aggressive Index - TRI</p>	 <p>The risk of the scheme is Very High Risk</p>	<p>Benchmark Index : CRISIL Hybrid 35+65 - Aggressive Index TRI</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 as on 31 Aug 2025, 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 ('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.

Product Label



Scheme name and Type of scheme	Scheme Risk-o-meter	Benchmark Riskometer (as applicable)
<p>HSBC Multi Asset Active FOF (Erstwhile HSBC Managed Solutions India - Moderate)</p> <p>(An open-ended multi asset Fund of Fund scheme investing in equity, debt, commodity-based schemes (including Gold and Silver ETFs))</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, silver and exchange traded funds and money market instruments <p>Benchmark Index : BSE 200 TRI (65%) + NIFTY Short Duration Debt Index (20%) + Domestic Price of Gold (10%) + Domestic Price of Silver (5%)</p>	 <p>The risk of the scheme is Very High Risk</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 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>

* Investors should consult their financial advisers if in doubt about whether the product is suitable for them.

Note on Risk-o-meters: Riskometer as on 31 Aug 2025 , 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 ('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.

Product Label

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>

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Note on Risk-o-meters: Riskometer as on 31 Aug 2025 . 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

Disclaimer

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