

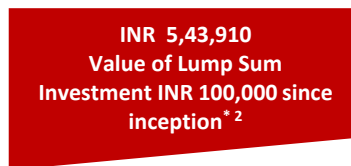
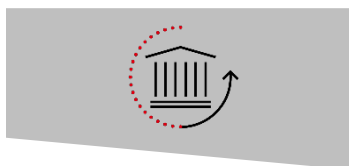
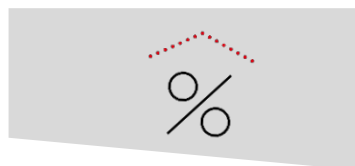
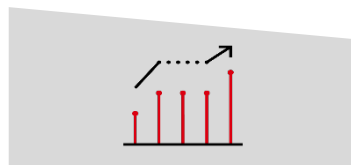
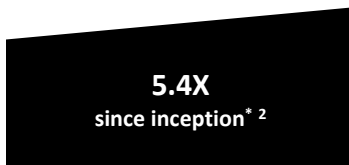
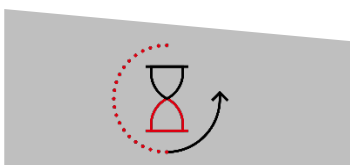
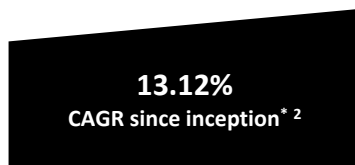
## Product Note

### HSBC Aggressive Hybrid fund (HAHF)

(An open ended hybrid scheme investing predominantly in equity and equity related instruments)

November 2024

Fund Category	Fund Manager	Benchmark <sup>1</sup>	Inception Date	AUM <sup>&amp;</sup>
Aggressive Hybrid Fund	Cheenu Gupta, Shriram Ramanathan and Gautam Bhupal, and Sonal Gupta <sup>#</sup> Mohd. Asif Rizwi	Nifty 50 Hybrid Composite Debt 65:35 Index	7 Feb 2011	Rs. 5,631.02 Cr



Portfolio	% to net assets
Zomato Limited	3.76%
ICICI Bank Limited	3.67%
Bharat Electronics Limited	3.05%
Suzlon Energy Limited	3.00%
GE TandD India Limited	2.98%
CG Power and Industrial Solutions Limited	2.85%
Trent Limited	2.73%
Zensar Technologies Limited	2.17%
JSW Energy Limited	2.07%
Karur Vysya Bank Limited	1.92%

Industry - Allocation	% to net assets
Electrical Equipment	17.80%
Debt Instrument	11.77%
Government Securities	10.57%
IT - Software	6.82%
Retailing	6.57%
Banks	6.42%
Capital Markets	4.97%
Finance	4.46%
Power	4.33%
Aerospace & Defense	4.15%

Risk Ratios <sup>4</sup>	
Standard Deviation	10.88%
Beta	1.07

Risk Ratios <sup>4</sup>	
Sharpe Ratio <sup>5</sup>	0.60
R2	0.79%

**Exit Load:** Any redemption / switch-out of units within 1 year from the date of allotment shall be subject to exit load as under: a. For 10% of the units redeemed / switched-out: Nil. b. For remaining units redeemed or switched-out: 1.00%. No Exit Load will be charged, if Units are redeemed / switched-out after 1 year from the date of allotment. The exit loads set forth above is subject to change at the discretion of the AMC and such changes shall be implemented prospectively. \* 10.4.1.a. of SEBI Master Circular on Mutual Funds dated June 27, 2024, no entry load will be charged to the investor. effective September 1, 2009. Upfront commission shall be paid directly by the investor to the AMFI registered Distributors based on the investor's assessment of various factors including the service rendered by the distributors. No exit load (if any) will be charged for units allotted under bonus / Reinvestment of IDCW option.

**Month End Total Expenses Ratios (Annualized)<sup>6</sup>** – Regular<sup>7</sup>: 1.86%, Direct: 0.82%

\* Since inception - 07 Feb 11

<sup>1</sup> As per clause 1.9 of the SEBI Master Circular dated June 27, 2024, on 'Guiding Principles for bringing uniformity in Benchmarks of Mutual Fund Schemes' has introduced two-tiered structure for benchmarking of certain categories of schemes. Accordingly, the benchmark has been classified as Tier 1 benchmark effective from 01 December 2021.

<sup>2</sup> As on 31 October 2024 of Growth option regular plan. During the same period, scheme benchmark (Nifty 50 Hybrid Composite Debt 65:35 Index) has moved by 4.4X to Rs. 4,48,950 from Rs.100,000 and delivered return of 11.55%. Please refer page no. 3 for detailed performance.

<sup>3</sup> During the same period, value of scheme benchmark (Nifty 50 Hybrid Composite Debt 65:35 Index) has moved to 40,99,944. Please refer page no. 3 for detailed performance.

<sup>4</sup> Quantitative Data disclosed are as per monthly returns (Annualized) for the last 3 years.<sup>5</sup> Risk free rate: 6.61 (FIMMDA-NSE MIBOR)

<sup>6</sup> TER Annualized TER including GST on Investment Management Fees. <sup>7</sup> Continuing plans

<sup>&</sup>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>

**Note:** The sector(s)/stock(s)/issuer(s) mentioned in this document do not constitute any research report nor it should be considered as an investment research, investment recommendation or advice to any reader of this content to buy or sell any stocks / investments. The Fund/portfolio may or may not have any existing / future position in these sector(s)/stock(s)/issuer(s).

Source – HSBC Mutual Fund, Data as of 31 October 2024. **Past performance may or may not be sustained in the future and is not indicative of future results.**

<sup>#</sup> Sonal Gupta is dedicated fund manager for investments in foreign securities by all the schemes of HSBC Mutual Fund.

One of the pre-requisites for a sound investment strategy is to strike a desired balance between risk and return so that along with achieving a strong long term growth, one could also maintain a certain level of stability in the investment portfolio. One of the simpler ways of accomplishing this balance is by investing in asset allocation funds that follow a disciplined asset allocation strategy. While there are funds with different asset allocation strategies to suit the needs of investors with different investment horizons and risk appetite, equity oriented asset allocation funds probably offer the right mix of growth potential and stability for moderately aggressive investors seeking long term wealth creation.

## Why HSBC Aggressive Hybrid Fund?

- To seek opportunity from both asset classes of equity and fixed income for an optimal asset-allocation portfolio
- Aim to seek a balance between long term growth and stability from an actively managed portfolio of equity and equity related securities and fixed income instruments
- Maintains a minimum of 65% allocation to equity and equity related securities and at least 20% allocation to fixed income securities including money market instruments
- Aim to create a corpus through generating inflation-adjusted returns to cater to long-term goals

## Fund Approach

- Invests 65-80% in equity and equity related securities and 20-35% in debt and money market securities
- Focus on investing in fundamentally strong businesses at a valuation level that offers adequate margin of safety
- Bottom-up stock selection using our proprietary investment approach
- Flexible equity investment approach to help capitalize on opportunities across the market spectrum
- For fixed income allocation, focus is on maintaining high credit quality portfolio
- Strong risk management framework - a well-diversified portfolio with focus on managing portfolio risks

## Investment Objective

To seek long term capital growth and income through investments in equity and equity related securities and fixed income instruments. However, there is no assurance that the investment objective of the Scheme will be achieved.

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Source - HSBC Mutual Fund, Data as of 31 October 2024

Note : Please refer to Scheme Information Document for more details on Asset Allocation of the scheme.

Fund Manager - Cheenu Gupta Effective 02 Jul 2021. Total Schemes Managed - 11  
Fund Manager - Gautam Bhupal Effective 01 Oct 2023. Total Schemes Managed - 13  
Fund Manager - Shriram Ramanathan Effective 30 May 2016. Total Schemes Managed - 11  
Fund Manager - Mohd. Asif Rizwi Effective 01 November 2024. Total Schemes Managed - 5  
Fund Manager - Sonal Gupta Effective 05 Jul 2021. Total Schemes Managed - 26

Lump Sum Investment Performance									Inception Date
Fund / Benchmark (Value of Rs 10,000 invested)	1 Year		3 Years		5 Years		Since Inception		
	Amount in Rs	Returns %	Amount in Rs	Returns %	Amount in Rs	Returns %	Amount in Rs	Returns %	
HSBC Aggressive Hybrid Fund-Regular Plan~~	13248	32.38	14504	13.16	20200	15.08	54391	13.12	07-Feb-11
Scheme Benchmark (NIFTY 50 Hybrid Composite Debt 65:35 Index)	12167	21.60	13439	10.33	19030	13.72	44895	11.55	
Additional Benchmark (Nifty 50 TRI)	12839	28.30	14195	12.35	21582	16.61	53101	12.92	

**Past performance may or may not be sustained in the future and is not indicative of future results.** The performance details provided herein are of Regular Plan - Growth Option. Returns on ₹10,000 are point-to-point returns for the specific time period, invested at the start of the period. The returns for the respective periods are provided as on last available NAV of October 2024 for the respective schemes. Returns for 1 year and above are Compounded Annualized. Returns for less than 1 year is Simple Annualized. Load is not taken into consideration for computation of performance. Different plans shall have a different expense structure. The expenses of the Direct Plan under the Scheme will be lower to the extent of the distribution expenses / commission charged to the Regular Plan.

As per clause 5.9.1 of the SEBI Master Circular dated June 27, 2024, the scheme returns vis-à-vis the benchmark return (Total Return Index) shall be disclosed are provided from the date of allotment of units.

Post merger performance of the surviving scheme, arising out of merger of schemes with similar features, is computed as per the provisions of clause 13.4 of the SEBI Master Circular dated June 27, 2024, on Disclosure of Performance of Schemes post-merger using the weighted average performance of both transferor and transferee schemes. In other cases, performance is computed using the Applicable NAV of the surviving/continuing schemes. ~ Face value Rs 10

SIP Performance - HSBC Aggressive Hybrid Fund – Regular Plan					Inception Date: 07-Feb-11
Scheme Name & Benchmarks	1 Year	3 Years	5 Years	Since Inception	
Total amount invested (₹)	120000	360000	600000	1640000	
Market Value as on October 31, 2024 (₹)	1,32,802	4,82,581	9,39,136	45,53,062	
Scheme Returns (%)	20.30	19.97	17.96	13.86	
NIFTY 50 Hybrid Composite Debt 65:35 Index - Scheme Benchmark (₹)	1,28,186	4,43,122	8,63,401	40,99,944	
NIFTY 50 Hybrid Composite Debt 65:35 Index - Scheme Benchmark Returns (%)	12.86	13.95	14.53	12.50	
Nifty 50 TRI - Additional Benchmark (₹)	1,29,338	4,64,326	9,55,289	47,94,748	
Nifty 50 TRI - Additional Benchmark Returns (%)	14.70	17.23	18.66	14.53	

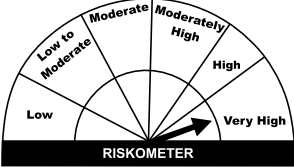

**Past performance may or may not be sustained in the future and is not indicative of future results.** For SIP returns, monthly investment of Rs. 10,000/- invested on the 1st day of every month has been considered. SIP Return are calculated on XIRR basis. IDCW are assumed to be reinvested and bonus is adjusted. Load is not taken into consideration.

Sonal Gupta is dedicated fund manager for investments in foreign securities by all the schemes of HSBC Mutual Fund.

Source: HSBC Mutual Fund, data as on 31 October 2024

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

Product Label

Scheme name and Type of scheme	Scheme Risk-o-meter	Benchmark Risk-o-meter (as applicable)
<p><b>HSBC Aggressive Hybrid Fund</b></p> <p>(An open ended hybrid scheme investing predominantly in equity and equity related instruments)</p> <p><b>This product is suitable for investors who are seeking*:</b></p> <ul style="list-style-type: none"><li>• Long term wealth creation and income</li><li>• Investment in equity and equity related securities and fixed income instruments.</li></ul>	 <p>Investors understand that their principal will be at Very High risk</p>	<p>As per AMFI Tier I.</p> <p>Benchmark Index : Nifty 50 Hybrid composite Debt 65:35 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 is as on 31 October 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

Past performance may or may not be sustained in the future and is not indicative of future results. Source: HSBC Mutual Fund, data as on 31 October 2024

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