

Fund Overview

HSBC Overnight Fund

(An open ended debt scheme investing in overnight securities. Relatively Low interest rate risk and relatively Low credit risk.)



July 2026

Fund Launch Date	22 May 2019
Fund manager	Rahul Totla, Abhishek Iyer
Investment Manager	HSBC Asset Management (India) Pvt. Ltd
Currency	INR
Fund Domicile	India
Benchmark	NIFTY 1D Rate Index ¹
Dealing	Every Business Day
Cut-off Time²	13:30 for Subscriptions and Switch Ins, 15:00 for Redemption and Switch Outs
Settlement	T+1

Overview

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

Portfolio characteristics

Yield to Maturity ³	5.34%
Current AUM ⁴ &	INR 36.4 bn
Average Maturity	1.88 Days
Modified Duration	1.88 Days
Macauley Duration	1.88 Days

Month End Base Expenses Ratios (Annualized)⁵

Plan	Base Expense Ratio (BER)
Regular ⁶	0.12%
Direct	0.05%

Exit Load: NIL, The exit load set forth above is subject to change at the discretion of the AMC and such changes shall be implemented prospectively. No exit load (if any) will be charged for units allotted under bonus / Reinvestment of IDCW option.

Fund Approach

- Primary objective of these funds is to seek to generate returns commensurate with low risk and providing high level of liquidity, through investments made primarily in overnight securities having maturity of up to 1 business day.
- The fund can invest in Tri party Repos (TREPS), reverse repos, CROMS and other eligible 1-day assets

Data as on 30 June 2026

(1) As per para 15.4 of SEBI Master Circular on Mutual Funds dated March 20, 2026, 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.

(2) Subscription is subject to availability of funds for utilization before the cut-off time without availing any credit facility. (3) YTM is annualized.

(4) AUM is as on 30 June 2026.

(5) BER excludes brokerage & transaction cost, and statutory levies(including GST). Refer to the notice cum addendum issued on March 27, 2026 with respect to change in "Base Expense Ratio (BER) limits" of all schemes of HSBC Mutual Fund effective April 01, 2026. For detailed TER Click Here

(https://old.camsonline.com/COL_HSBCDownload.aspx)

(6) Continuing plans

& 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>

Source – HSBC Mutual Fund, Data as of 30 June 2026. Past performance may or may not be sustained in future and is not a guarantee of any future returns.

As per clause 7.22 of the SEBI Master Circular dated March 20, 2026, the Fund shall transfer the redemption / repurchase proceeds within 3 working Days, from the date of acceptance of redemption request. Under normal circumstances, the Fund will endeavour to dispatch the redemption proceeds 1 Business Day from the date of receiving a valid redemption request before the cut off time. Source: HSBC Mutual Fund, Data as on 30 June 2026

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

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



HSBC Mutual Fund

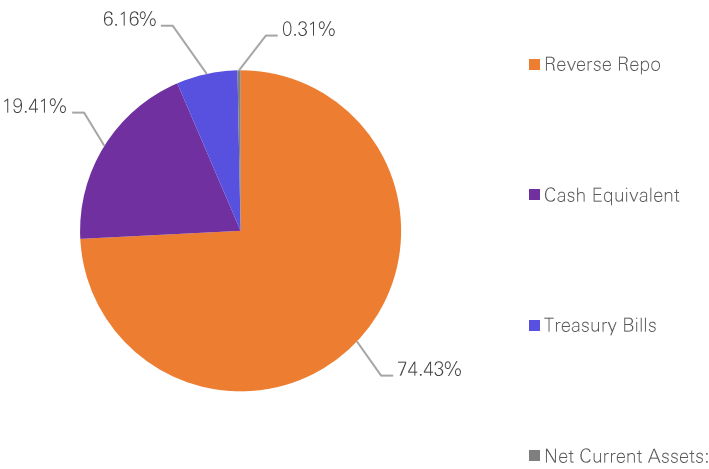
Document remediated as per WCAG 2.2 Level AA standards

Fund Information

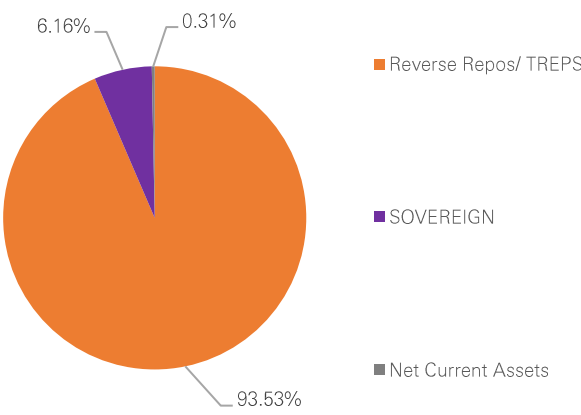
Features	
NAV (as on 30.06.26) - Growth option	INR 1,415.3089
Settlement Date	T+1 ⁷

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

Portfolio Compositions⁸
Instrument Mix



Credit Quality Mix – local⁹
credit rating agencies’ short-term ratings



Issuer	Rating	% to Net Assets
Reverse Repo		74.43%
5.35% Rev REPO 01-Jul-2026	Reverse Repos/TREPS Reverse Repos/TREPS	74.43%
Treasury Bills		6.16%
91 Days Treasury Bill 09-Jul-2026	SOVEREIGN	2.06%
182 Days Treasury Bill 17-Jul-2026	SOVEREIGN	2.05%
182 Days Treasury Bill 23-Jul-2026	SOVEREIGN	1.37%
91 Days Treasury Bill 23-Jul-2026	SOVEREIGN	0.68%
Cash Equivalent		19.41%
TREPS*		19.10%
Net Current Assets		0.31%
Total Net Assets as on 30-June-2026		100.00%

*TREPS : Tri-Party Repo fully collateralized by G-Sec

Investment process and team

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

Notes:
(7, 8) Subject to change without notice.
(9) The rating mentioned above refers to the local credit rating in India. The rating criteria and methodology used by Indian local rating agencies may be different from those adopted by most of the established international credit rating agencies. Therefore, the Indian local credit rating system may not provide an equivalent standard for comparison with securities rated by international credit rating agencies.
Source: HSBC Mutual Fund, All data as on 30 June 2026 except otherwise mentioned

Lump Sum Investment Performance																				Inception Date	
Fund / Benchmark (Value of Rs 10,000 Invested)	7 Days		15 Days		30 Days		3 Months		6 Months		1 Year		3 Years		5 Years		10 Years		Since Inception		
	Amount in Rs.	Returns %	Amount in Rs.	Returns %	Amount in Rs.	Returns %	Amount in Rs.	Returns %	Amount in Rs.	Returns %	Amount in Rs.	Returns %	Amount in Rs.	Returns %	Amount in Rs.	Returns %	Amount in Rs.	Returns %	Amount in Rs.		Returns %
HSBC Overnight Fund - Regular Plan~~~	10008	5.14	10019	5.09	10039	5.07	10124	5.05	10250	5.11	10528	5.28	11943	6.09	13089	5.53	NA	NA	14089	4.94	22-May-19
Scheme Benchmark (NIFTY 1D Rate Index)	10009	5.32	10020	5.26	10040	5.22	10126	5.15	10251	5.13	10533	5.33	11977	6.19	13170	5.66	NA	NA	14287	5.14	
Additional Benchmark (CRISIL 1 Year T Bill Index)	10011	6.68	10032	8.81	10068	8.87	10119	4.86	10205	4.17	10427	4.27	12047	6.40	13205	5.72	NA	NA	14854	5.72	
HSBC Overnight Fund - Direct Plan~~~	10008	5.23	10019	5.18	10040	5.15	10126	5.14	10252	5.15	10535	5.35	11975	6.19	13152	5.63	NA	NA	14261	5.12	22-May-19
Scheme Benchmark (NIFTY 1D Rate Index)	10009	5.32	10020	5.26	10040	5.22	10126	5.15	10251	5.13	10533	5.33	11977	6.19	13170	5.66	NA	NA	14287	5.14	
Additional Benchmark (CRISIL 1 Year T Bill Index)	10011	6.68	10032	8.81	10068	8.87	10119	4.86	10205	4.17	10427	4.27	12047	6.40	13205	5.72	NA	NA	14854	5.72	

Past performance may or may not be sustained in future and is not a guarantee of any future returns. The performance details provided herein are of Regular as well as Direct Plan - Growth Option. Returns on ₹10,000 are point-to-point returns for the specific time period, invested at the start of the period. The returns for the respective periods are provided as on last available NAV of June 2026 for the respective schemes. Returns for 1 year and above are Compounded Annualized. Returns for less than 1 year is Simple Annualized. Load is not taken into consideration for computation of performance. Different plans shall have a different expense structure. The expenses of the Direct Plan under the Scheme will be lower to the extent of the distribution expenses / commission charged to the Regular Plan. As per clause 6.9.1 of the SEBI Master Circular for Mutual Funds dated March 20, 2026., the scheme returns vis-à-vis the benchmark return (Total Return Index) shall be disclosed are provided from the date of allotment of units. Post merger performance of the surviving scheme, arising out of merger of schemes with similar features, is computed as per the provisions of clause 14.3 of the SEBI Master Circular for Mutual Funds dated March 20, 2026., on Disclosure of Performance of Schemes post-merger using the weighted average performance of both transferor and transferee schemes. In other cases, performance is computed using the Applicable NAV of the surviving/continuing schemes. ~~~ Face value Rs 1000 Returns for Debt schemes has been calculated as on last business day NAV provided as on 30 April 2026.

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

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

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

Product Label

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

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

Note on Risk-o-meters: Riskometer is as on 30 June 2026, Any change in risk-o-meter shall be communicated by way of Notice cum Addendum and by way of an e-mail or SMS to unitholders of that particular scheme

Potential Risk Class (HSBC 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.			

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

Past performance may or may not be sustained in future and is not a guarantee of any future returns. Source: HSBC Mutual Fund, data as on 30 June 2026

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