

# Amplifying opportunities

Corporate Deck



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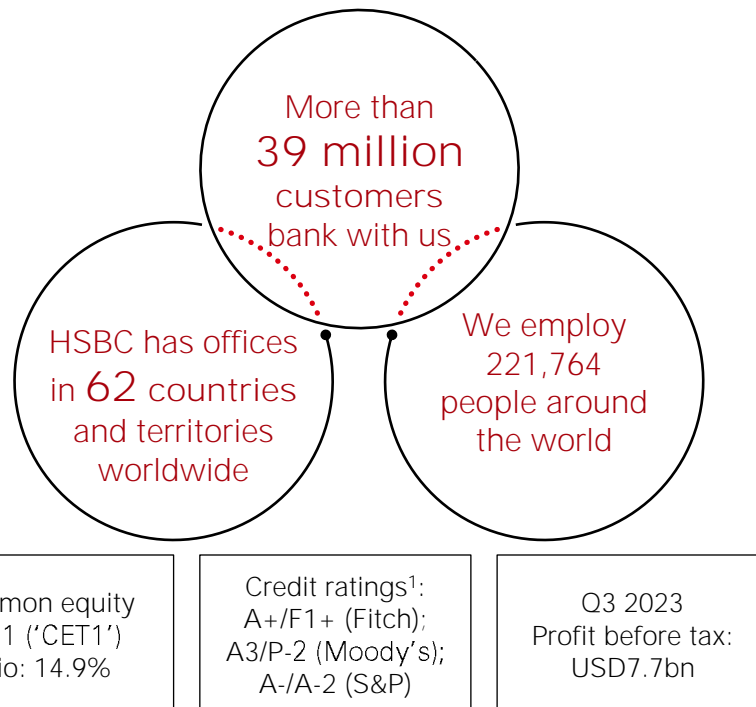
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# HSBC Group

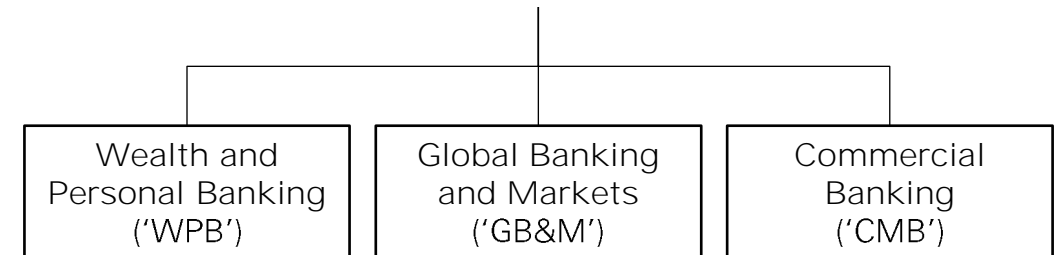
One of the world's largest Banking and Financial Services organisation



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



The investment manager of the HSBC Group



## HSBC Asset Management's vision

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

Source: HSBC Holdings Plc, as on 30 Sep 2023, unless otherwise indicated. HSBC Holdings Plc ranked long term/short term as on 3 Nov 2023. 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.

# HSBC Asset Management

## Investment professionals working across key locations

Presence in  
20+ locations

662 investment  
professionals

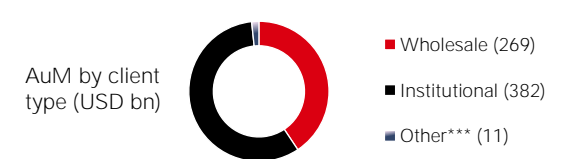
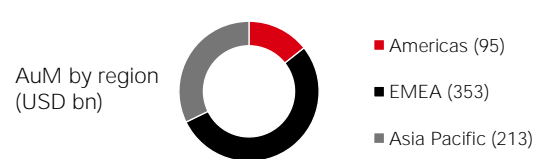
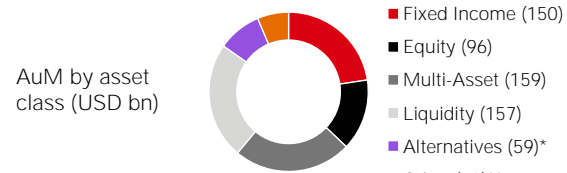


76 Americas

406 EMEA

180 Asia-Pacific<sup>1</sup>

USD662bn under management



1. Asia-Pacific in HSBC Jintrust Fund Management Company is a joint venture between HSBC Asset Management and Shanxi Trust Corporation Limited.

2. Includes employees and assets of Hang Seng Bank, in which HSBC has a majority holding.

\* Alternatives assets excludes USD 4.9bn from committed capital ("dry powder") as well as advisory and oversight assets.

\*\* Other in asset class refers to HASE (USD42bn as at Q3'23).

\*\*\* Other in client type refers to asset distributed by Hang Seng Bank  
Source: HSBC Asset Management as on 30 Sep 2023. Assets under management are presented on a distributed (AUD) basis. Any differences are due to rounding.

## Expertise and experience



- HSBC Asset Management India / HSBC Mutual Fund (part of Global HSBC Asset Management company)
- HSBC Mutual Fund launched first fund in 1997
- Managers/sub-advisors of Indian equity and debt assets from more than 26 years

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

Assets under management / Advisory<sup>^</sup>  
 INR 1,33,234 crore  
 [USD 16.02 bn]



Asset class wise disclosure of AUM & AAUM Rs. in Lakhs		
Category	AUM as on the last day of the Quarter	Average AUM for the Quarter
Income	2,034,563.74	2,120,232.03
Equity (other than ELSS)	5,790,543.12	5,414,442.71
Balanced	0.00	0.00
Liquid	1,766,809.13	2,266,045.63
Gilt	21,382.56	21,219.27
Equity ELSS	377,318.66	356,566.88
GOLD ETF	0.00	0.00
Other ETF	0.00	0.00
Fund of Funds investing overseas	26,817.60	25,412.11
<b>Total</b>	<b>10,017,434.80</b>	<b>10,203,918.65</b>
Fund of Funds investing Domestic	12,618.95	12,357.24

Disclosure of percentage of AUM by geography	
GEOGRAPHICAL SPREAD	% of Total AUM as on the last day of the Quarter
Top 5 Cities	79%
Next 10 Cities	13%
Next 20 Cities	5%
Next 75 Cities	3%
Others	0%
<b>Total</b>	<b>100%</b>

# Reach, experience and expertise

## HSBC Asset Management India\*

INR 1.33 trln  
USD 16.03 bln  
AUM<sup>^</sup>

23,18,993  
Customers

57,013  
Distribution  
partners

64  
Locations

25  
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.

<sup>^</sup> AUM – Assets Under Management + Advisory, Any differences are due to rounding, Data as of 31 Dec 2023, \* HSBC Asset Management (India) Private Limited  
Customers and Distribution Partners data as on 30 Sep 2023

# Equity Investment Management

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# Equity - Investment Approach

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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

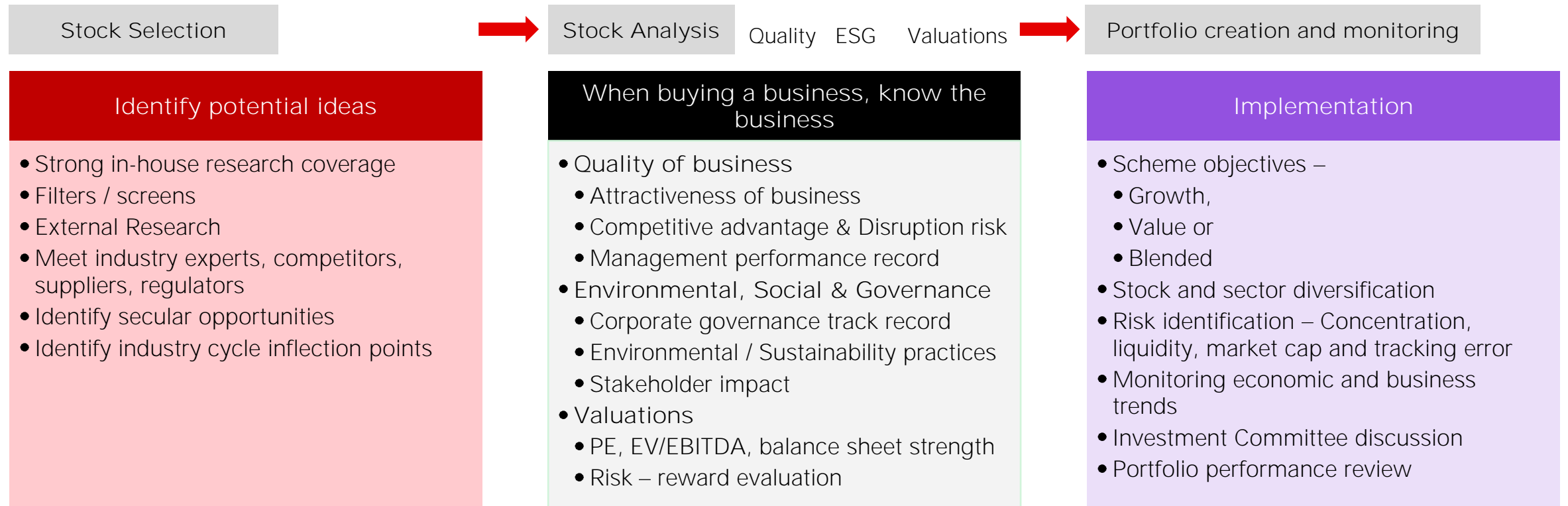
## Robust risk management

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



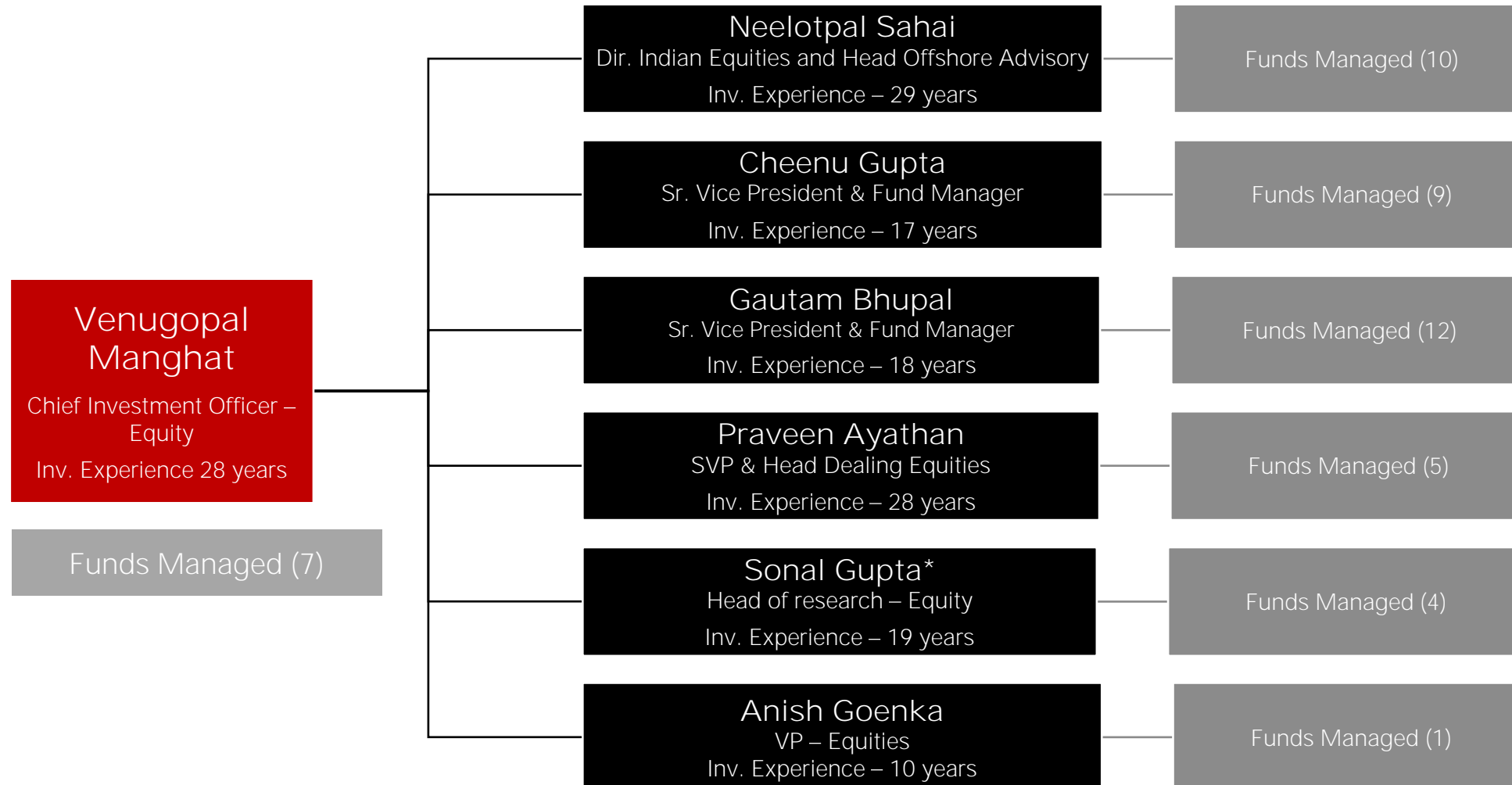
# Equity - Investment approach and brief process

Power of SAPM - Equity investment process comprises three stages



# Equity - Fund Management Team

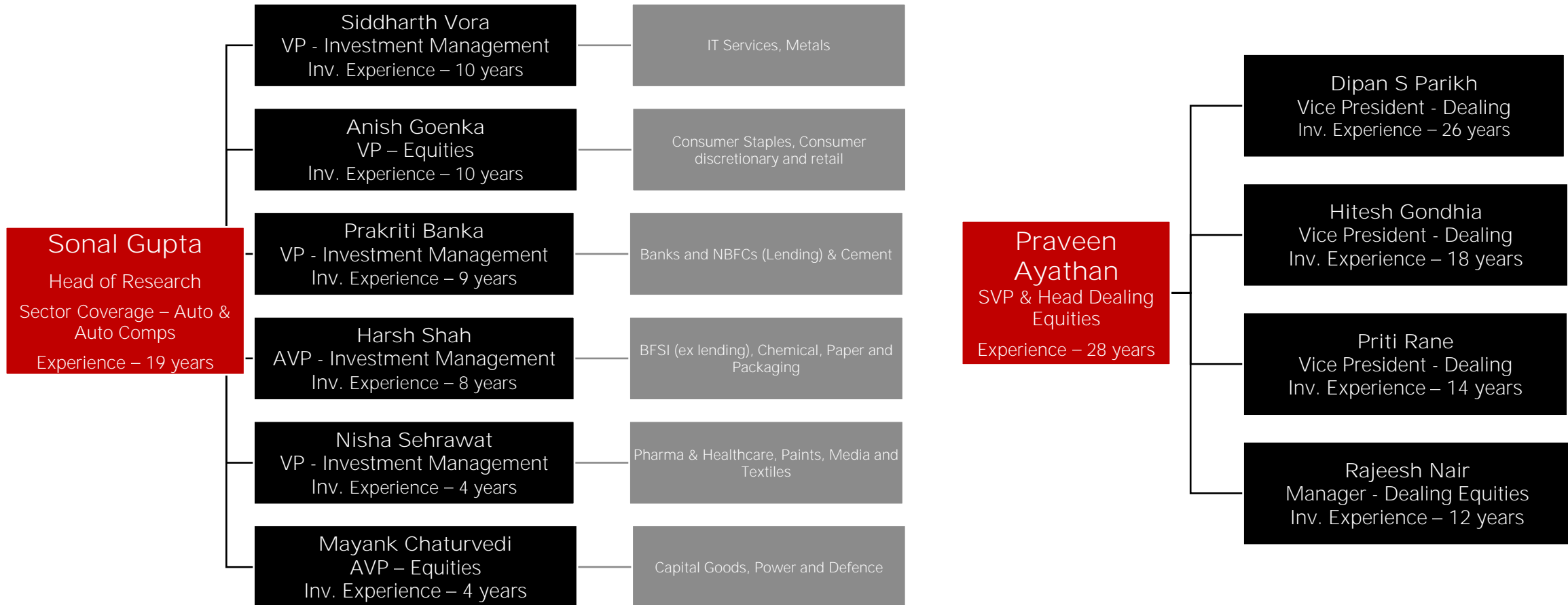
7 Equity Fund Managers with over 21 years of average investment experience



Source: HSBC Mutual Fund, Data as on 31 Dec 2023. \* Sonal Gupta is dedicated fund manager for foreign securities investment in 15 funds.

# Equity – Research & Dealing Team

- Team of 7 Research analysts with about 8 years of average investment experience



Source: HSBC Mutual Fund, Data as on 31 Dec 2023

# Equity, Hybrid and Global Funds

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

\* Investors should consult their financial advisers if in doubt about whether the product is suitable for them. Note on Risk-o-meters: Riskometer is as on 31 Dec 2023, Any change in risk-o-meter shall be communicated by way of Notice cum Addendum and by way of an e-mail or SMS to unitholders of that particular scheme. Source: HSBC Mutual Fund, Data as on 31 Dec 2023. Refer page no 20 to 36 for Riskometers.

# Fixed Income Investment Management

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# Fixed Income - Investment Philosophy

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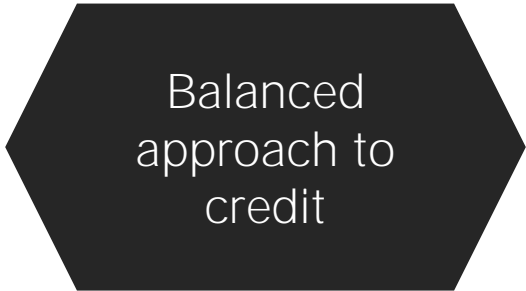
## True to label funds

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 internal 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

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### 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

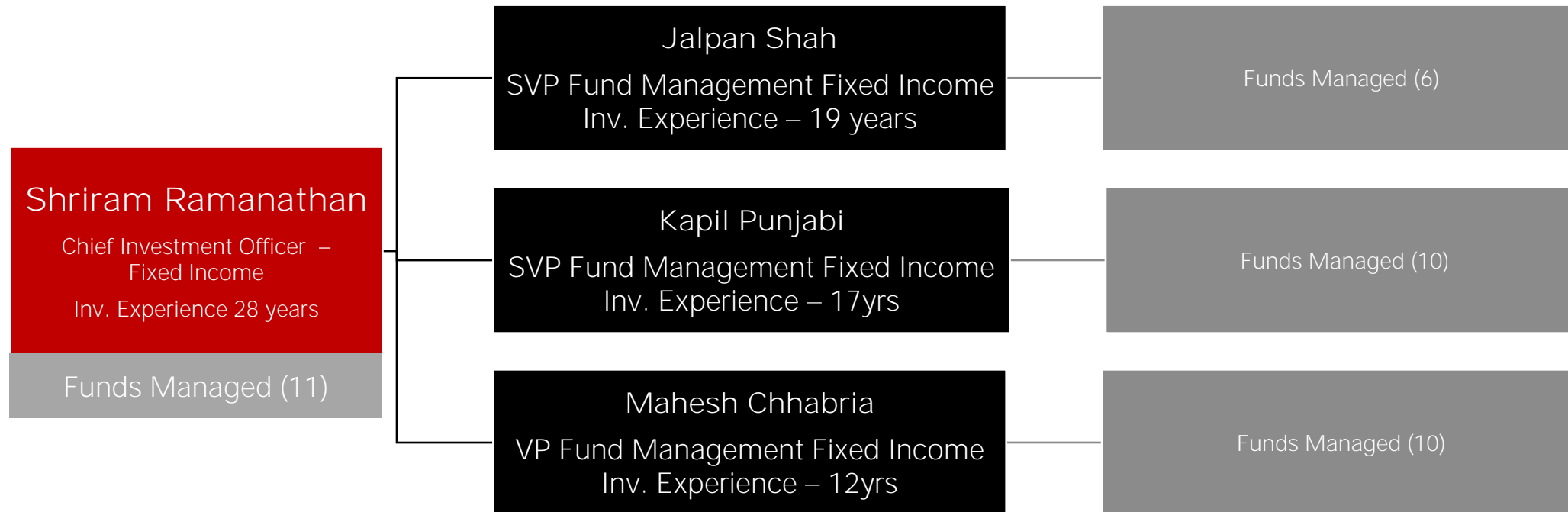
- Our strong in-house credit team has extensive expertise in credit research
- Responsible for conducting independent, unbiased and timely analysis of credit metrics

#### 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 19 years average investment experience

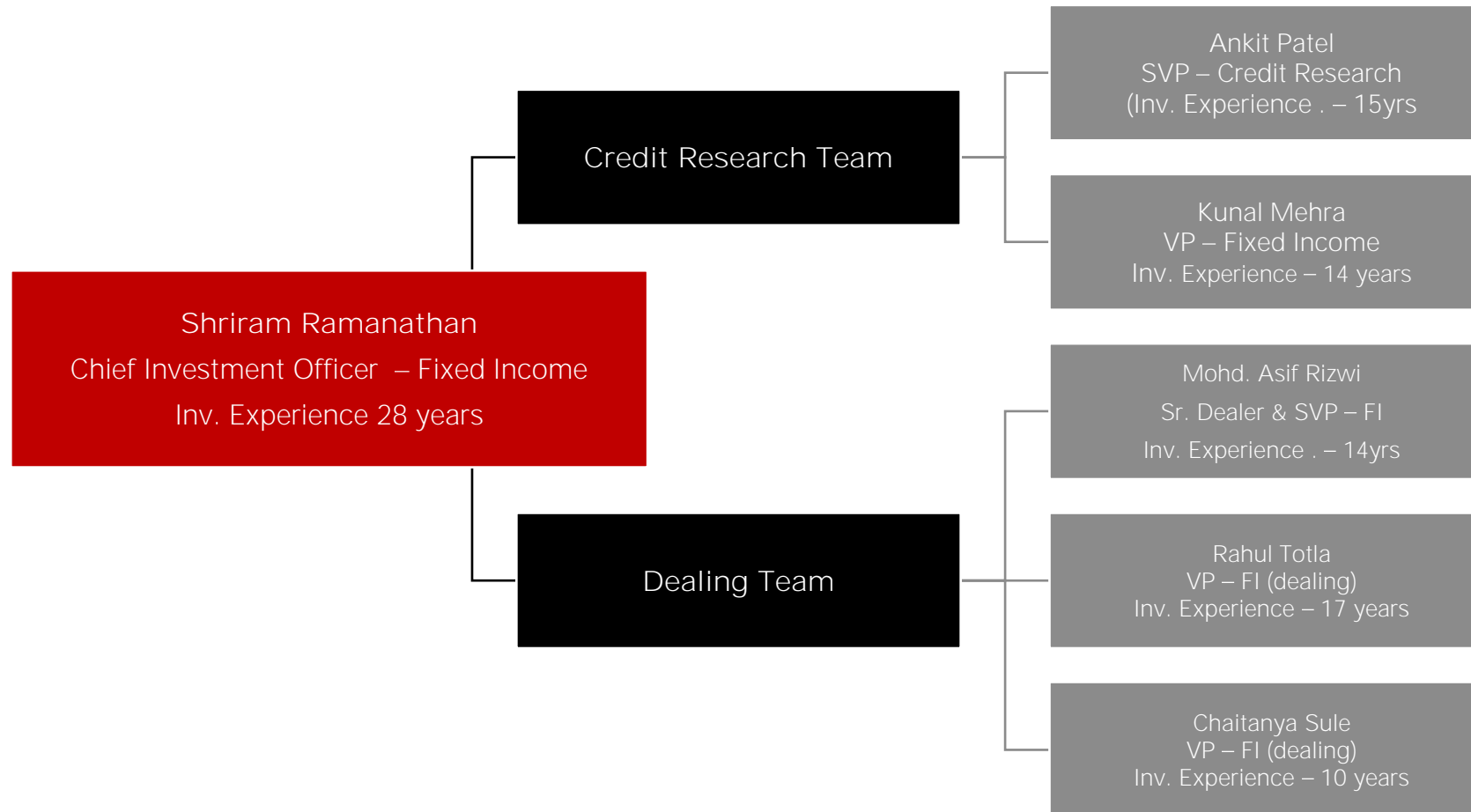


Source: HSBC Mutual Fund, Data as on 31 Dec 2023



# Fixed Income – Credit Research and Dealing Team

- 2 Credit Analysts with about 14 years of average experience
- 3 Dealers with about 13 years of average experience



Source: HSBC Mutual Fund, Data as on 31 Dec 2023

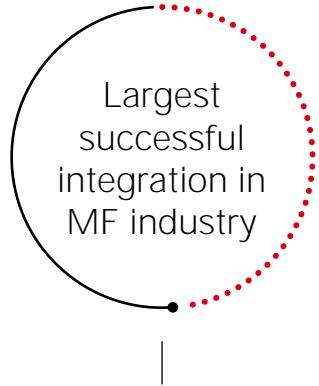
# Debt Funds

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

\* Investors should consult their financial advisers if in doubt about whether the product is suitable for them. Note on Risk-o-meters: Riskometer is as on 31 Dec 2023, Any change in risk-o-meter shall be communicated by way of Notice cum Addendum and by way of an e-mail or SMS to unitholders of that particular scheme. Source: HSBC Mutual Fund, Data as on 31 Dec 2023, Refer page no 20 to 36 for Riskometers.

# Looking forward

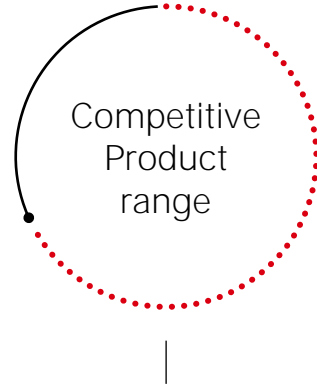
## HSBC Mutual Fund



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

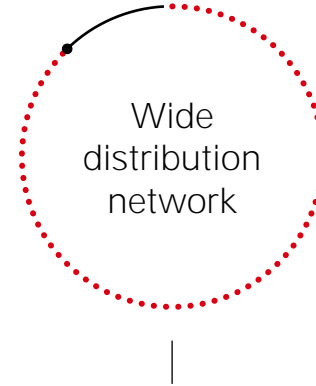
One of the largest merger in the Indian Mutual Industry.

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



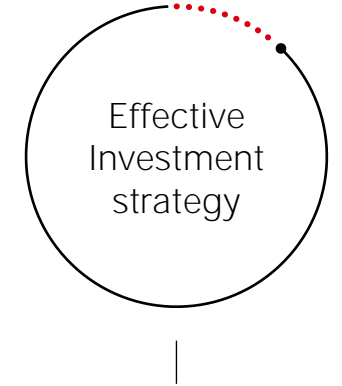
As a combined entity, we bring to you a wider and more competitive range of products and services.

HSBC Mutual Fund will now offer 42 open ended funds (15 Equity (includes 2 index funds), 15 Debt (includes 2 index funds), 5 Hybrid, and 7 Fund of Funds).



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

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

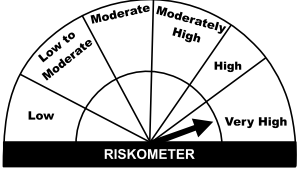
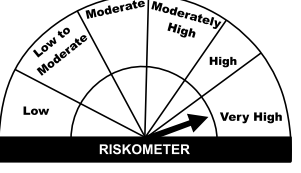


Our investment strategy continues to have the same discipline, rigour, and ethos in all our funds and the combined experience and expertise of our fund management teams will be beneficial to our investors.

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

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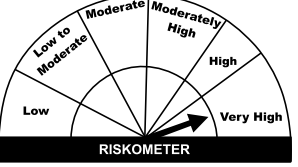
# Annexure

Scheme name and Type of scheme	Riskometer of the Scheme	Riskometer of the benchmark
<p>This product is suitable for investors who are seeking*:</p> <p><b>HSBC Focused Fund - Focused Fund</b> An open ended equity scheme investing in maximum 30 stocks across market caps (i.e. Multi-Cap).</p> <ul style="list-style-type: none"> <li>• Long term wealth creation</li> <li>• Investment in equity and equity related securities across market capitalization in maximum 30 stocks. (Benchmark : NIFTY 500 TRI Index)</li> </ul> <p><b>HSBC Flexi Cap Fund</b> <b>Flexi Cap Fund</b> – An open ended dynamic equity scheme investing across large cap, mid cap, small cap stocks.</p> <ul style="list-style-type: none"> <li>• To create wealth over long term</li> <li>• Investment in equity and equity related securities across market capitalizations. (Benchmark : NIFTY 500 TRI Index)</li> </ul> <p><b>HSBC Large and Mid Cap Fund</b> <b>Large &amp; Mid Cap Fund</b> – An open ended equity scheme investing in both large cap and mid cap stocks.</p> <ul style="list-style-type: none"> <li>• Long term wealth creation and income</li> <li>• Investment predominantly in equity and equity related securities of Large and Mid cap companies (Benchmark : NIFTY Large Midcap 250 TRI)</li> </ul> <p><b>HSBC Large Cap Fund</b> <b>Large Cap Fund</b> – An open ended equity scheme predominantly investing in large cap stocks.</p> <ul style="list-style-type: none"> <li>• To create wealth over long term.</li> <li>• Investment in predominantly large cap equity and equity related securities. (Benchmark : NIFTY 100 TRI Index)</li> </ul> <p><b>HSBC Midcap Fund</b> An open ended equity scheme predominantly investing in mid cap stocks.</p> <ul style="list-style-type: none"> <li>• Long term wealth creation</li> <li>• Investment in equity and equity related securities of mid cap companies. (Benchmark : Nifty Midcap 150 TRI)</li> </ul> <p><b>HSBC Infrastructure Fund</b> An open-ended Equity Scheme following Infrastructure theme.</p> <ul style="list-style-type: none"> <li>• To create wealth over long term</li> <li>• Investment in equity and equity related securities, primarily in themes that play an important role in India’s economic development. (Benchmark : NIFTY Infrastructure TRI)</li> </ul> <p><b>HSBC Small Cap Fund</b> An open ended equity scheme predominantly investing in small cap stocks</p> <ul style="list-style-type: none"> <li>• Long term capital appreciation</li> <li>• 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 (Benchmark : Nifty Small Cap 250 TRI)</li> </ul>	 <p>Investors understand that their principal will be at Very High risk</p>	

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

**Note on Risk-o-meters:** Riskometer is as on 31 Dec 2023, Any change in risk-o-meter shall be communicated by way of Notice cum Addendum and by way of an e-mail or SMS to unitholders of that particular scheme  
Source: HSBC Mutual Fund, Data as on 31 Dec 2023


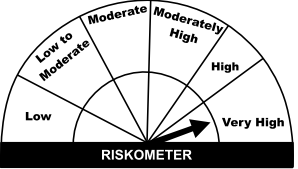
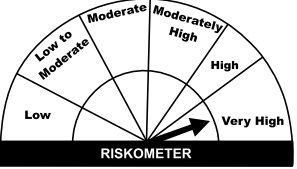

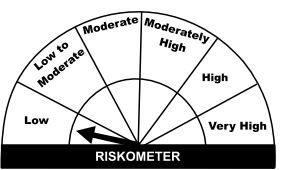

# Riskometer

Scheme name and Type of scheme	Riskometer of the Scheme	Riskometer of the benchmark
<p>This product is suitable for Investors who are seeking*:</p> <p><b>HSBC Business Cycles Fund</b> An open ended equity scheme following business cycles based investing theme.</p> <ul style="list-style-type: none"> <li>• Long term capital appreciation</li> <li>• 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. (Benchmark : NIFTY 500 TRI Index)</li> </ul> <p><b>HSBC Value Fund</b> An open ended equity scheme following a value investment strategy.</p> <ul style="list-style-type: none"> <li>• Long term capital appreciation</li> <li>• Investment predominantly in equity and equity-related securities in Indian markets and foreign securities with higher focus on undervalued securities. (Benchmark : NIFTY 500 TRI Index)</li> </ul> <p><b>HSBC ELSS Tax saver Fund</b> 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"> <li>• Long term capital growth</li> <li>• Investment predominantly in equity and equity-related securities. (Benchmark : NIFTY 500 TRI Index)</li> </ul> <p><b>HSBC Tax Saver Equity Fund</b> 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"> <li>• To create wealth over long term</li> <li>• Investment in equity and equity related securities with no capitalisation bias. (Benchmark : NIFTY 500 TRI Index)</li> </ul>	 <p>Investors understand that their principal will be at Very High risk</p>	

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

**Note on Risk-o-meters:** Riskometer is as on 31 Dec 2023, Any change in risk-o-meter shall be communicated by way of Notice cum Addendum and by way of an e-mail or SMS to unitholders of that particular scheme  
Source: HSBC Mutual Fund, Data as on 31 Dec 2023

# Riskometer

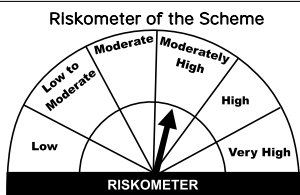
Scheme name and Type of scheme	Riskometer of the Scheme	Riskometer of the benchmark
<p><b>This product is suitable for investors who are seeking*:</b></p> <p><b>HSBC Nifty 50 Index Fund</b> An open-ended Equity Scheme tracking Nifty 50 Index</p> <ul style="list-style-type: none"> <li>• Long Term capital appreciation</li> <li>• Investment in equity securities covered by the NIFTY 50 (Benchmark : NIFTY 50 TRI Index)</li> </ul> <p><b>HSBC Nifty Next 50 Index Fund</b> An open-ended Equity Scheme tracking Nifty Next 50 Index</p> <ul style="list-style-type: none"> <li>• Long term capital appreciation</li> <li>• Investment in equity securities covered by the NIFTY NEXT 50 (Benchmark : NIFTY Next 50 TRI Index)</li> </ul> <p><b>HSBC Multi Cap Fund</b> An open ended equity scheme investing across large cap, mid cap, small cap stocks.</p> <ul style="list-style-type: none"> <li>• To create wealth over long-term</li> <li>• Investment predominantly in equity and equity related securities across market capitalization (Benchmark: NIFTY 500 Multicap 50:25:25 TRI)</li> </ul> <p><b>HSBC Consumption Fund</b> An open ended equity scheme following consumption theme</p> <ul style="list-style-type: none"> <li>• To create wealth over long-term</li> <li>• Investment predominantly in equity and equity related securities of companies engaged in or expected to benefit from consumption and consumption related activities (Benchmark : Nifty India Consumption Index TRI)</li> </ul>	 <p>Investors understand that their principal will be at Very High risk</p>	
<p><b>Riskometer of the Scheme</b></p>	<p><b>HSBC Aggressive Hybrid Fund</b></p>	<p><b>Riskometer of the benchmark</b></p>
 <p>Investors understand that their principal will be at Very High risk</p>	<p>HSBC Aggressive Hybrid Fund</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><b>Benchmark: Nifty 50 Hybrid composite debt 65:35 Index</b></p>	
<p><b>*Riskometer of the Scheme</b></p>	<p><b>HSBC Arbitrage Fund</b></p>	<p><b>Riskometer of the benchmark</b></p>
 <p>Investors understand that their principal will be at Low risk</p>	<p>HSBC Arbitrage Fund</p> <p>An open ended scheme investing in arbitrage opportunities.</p> <p><b>This product is suitable for investors who are seeking*:</b></p> <ul style="list-style-type: none"> <li>• Generation of reasonable returns over short to medium term</li> <li>• Investment predominantly in arbitrage opportunities in the cash and derivatives segments of the equity markets; and debt and money market instrument.</li> </ul> <p><b>Benchmark Index: Nifty 50 Arbitrage Index</b></p>	

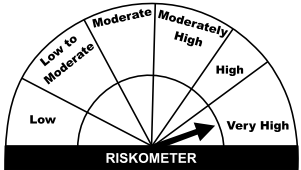
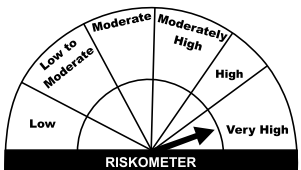
\* Investors should consult their financial advisers if in doubt about whether the product is suitable for them.

**Note on Risk-o-meters:** Riskometer is as on 31 Dec 2023, Any change in risk-o-meter shall be communicated by way of Notice cum Addendum and by way of an e-mail or SMS to unitholders of that particular scheme

Source: HSBC Mutual Fund, Data as on 31 Dec 2023

# Riskometer

HSBC Equity Savings Fund		
<p><b>Riskometer of the Scheme</b></p>  <p>Investors understand that their principal will be at Moderately High risk</p>	<p><b>HSBC Equity Savings Fund</b></p> <p>An open ended scheme investing in equity, arbitrage and debt.</p> <p><b>This product is suitable for investors who are seeking*:</b></p> <ul style="list-style-type: none"> <li>• 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.</li> <li>• Investment in equity and equity related instruments, derivatives and debt and money market instruments</li> </ul> <p><b>Benchmark Index: NIFTY Equity Savings Index</b></p>	<p><b>Riskometer of the benchmark</b></p> 

Scheme name and Type of scheme	Riskometer of the Scheme	Riskometer of the benchmark
<p><b>This product is suitable for investors who are seeking*:</b></p> <p><b>HSBC Global Equity Climate Change Fund of Fund</b> - An open ended fund of fund scheme investing in HSBC Global Investment Funds – Global Equity Climate Change</p> <ul style="list-style-type: none"> <li>• To create wealth over long term.</li> <li>• Investment predominantly in companies positioned to benefit from climate change through fund of funds route</li> </ul> <p><b>(Benchmark: MSCI AC World Index TRI)</b></p> <p><b>HSBC Asia Pacific (Ex Japan) Dividend Yield Fund - Fund of Funds (Overseas)</b> – An Open Ended Fund of Funds Scheme investing in HSBC Global Investments Fund - (HGIF) Asia Pacific Ex Japan Equity High Dividend Fund</p> <ul style="list-style-type: none"> <li>• To create wealth over long-term</li> <li>• Investment in equity and equity related securities of Asia Pacific countries (excluding Japan) through fund of funds route</li> </ul> <p><b>(Benchmark Index: MSCI AC Asia Pacific ex Japan TRI)</b></p> <p><b>HSBC Brazil Fund – Fund of Funds (Overseas)</b> - An open ended fund of fund scheme investing in HSBC Global Investment Funds - Brazil Equity Fund.</p> <ul style="list-style-type: none"> <li>• To create wealth over long term</li> <li>• Invests in equity and equity related securities through feeder route in Brazilian markets</li> </ul> <p><b>(Benchmark : MSCI Brazil 10/40 Index TRI)</b></p> <p><b>HSBC Global Emerging Markets Fund - Fund of Funds (Overseas)</b> - 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"> <li>• To create wealth over long term</li> <li>• Investment predominantly in units of HSBC Global Investment Funds – Global Emerging Markets Equity Fund</li> </ul> <p><b>(Benchmark : MSCI Emerging Markets Index TRI)</b></p>	<p><b>Riskometer of the Scheme</b></p>  <p>Investors understand that their principal will be at Very High risk</p>	<p><b>Riskometer of the benchmark</b></p> 

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

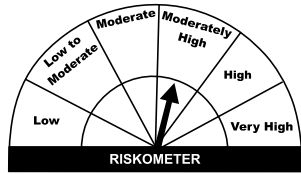
**Note on Risk-o-meters:** Riskometer is as on 31 Dec 2023. Any change in risk-o-meter shall be communicated by way of Notice cum Addendum and by way of an e-mail or SMS to unitholders of that particular scheme  
Source: HSBC Mutual Fund, Data as on 31 Dec 2023



# Riskometer

## HSBC Managed Solutions India – Conservative

### Riskometer of the Scheme



Investors understand that their principal will be at Moderately High risk

**Fund of Funds (Domestic)** - An Open Ended Fund of Funds Scheme investing in a basket of equity, debt, Gold and other Exchange Traded Funds.

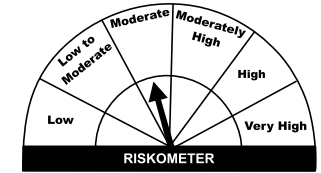
This product is suitable for investors who are seeking\*:

- To provide income over the long-term.
- Investing predominantly in units of debt mutual funds as well as in a basket of equity mutual funds, gold & other exchange traded funds and money market instruments

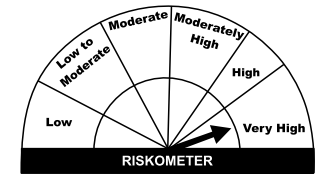
**Benchmark Index** : A composite index with 10% weight to S&P BSE 200 TRI Index and 90% weight to CRISIL Composite Bond Index

### Riskometer of the benchmark

**Benchmark: CRISIL Composite Bond Fund Index**



**Benchmark: S&P BSE 200 TRI Index**



## HSBC Managed Solutions India - Growth

### Riskometer of the Scheme



Investors understand that their principal will be at Very High risk

**Fund of Funds (Overseas/Domestic)** - An Open Ended Fund of Funds Scheme investing in a basket of equity, debt, Gold and other Exchange Traded Funds.

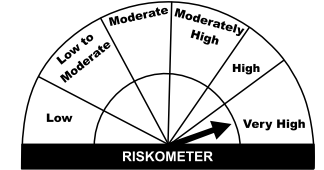
This product is suitable for investors who are seeking\*:

- To create wealth over long term
- Investing predominantly in units of equity mutual funds as well as in a basket of debt mutual funds, gold & exchange traded funds, offshore mutual funds and money market instruments

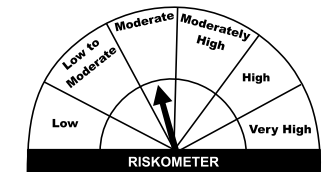
**Benchmark Index**: A composite index with 80% weight to S&P BSE 200 TRI Index and 20% weight to CRISIL Composite Bond Index

### Riskometer of the benchmark

**Benchmark Index : S&P BSE 200 TRI Index**




**Benchmark Index : CRISIL Composite Bond Fund 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 31 Dec 2023, Any change in risk-o-meter shall be communicated by way of Notice cum Addendum and by way of an e-mail or SMS to unitholders of that particular scheme  
Source: HSBC Mutual Fund, Data as on 31 Dec 2023

# Riskometer


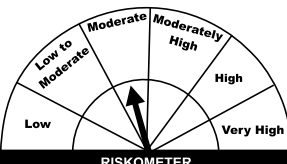
HSBC Managed Solutions India - Moderate		
<p><b>Riskometer of the Scheme</b></p>  <p>Investors understand that their principal will be at High risk</p>	<p><b>Fund of Funds (Overseas/Domestic) - An Open Ended Fund of Funds Scheme investing in a basket of equity, debt, Gold and other Exchange Traded Funds.</b></p> <p><b>This product is suitable for investors who are seeking*:</b></p> <ul style="list-style-type: none"> <li>• To create wealth and provide income over the long-term;</li> <li>• Investments in a basket of debt mutual funds, equity mutual funds, gold &amp; exchange traded funds, offshore mutual funds and money market instruments;</li> </ul> <p>Benchmark Index: CRISIL Hybrid 35 + 65 – Aggressive Index</p>	<p><b>Riskometer of the benchmark</b></p> 

HSBC Conservative Hybrid Fund (Erstwhile HSBC Regular Savings Fund)		
<p><b>Riskometer of the Scheme</b></p>  <p>Investors understand that their principal will be at Moderately High risk</p>	<p><b>Conservative Hybrid Fund</b>– An open ended hybrid scheme investing predominantly in debt instruments.</p> <p><b>This product is suitable for investors who are seeking*:</b></p> <ul style="list-style-type: none"> <li>• Capital appreciation over medium to long term</li> <li>• Investment in fixed income (debt and money market instruments) as well as equity and equity related securities</li> </ul> <p>Benchmark Index: NIFTY 50 Hybrid Composite Debt 15:85 Index</p>	<p><b>Riskometer of the benchmark</b></p> 

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

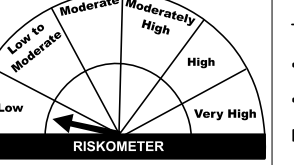

**Note on Risk-o-meters:** Riskometer is as on 31 Dec 2023, Any change in risk-o-meter shall be communicated by way of Notice cum Addendum and by way of an e-mail or SMS to unitholders of that particular scheme  
Source: HSBC Mutual Fund, Data as on 31 Dec 2023

# Riskometer

HSBC Liquid Fund		
<p><b>*Riskometer of the Scheme</b></p>  <p>Investors understand that their principal will be at Low to Moderate risk</p>	<p>An open-ended Liquid Scheme. Relatively Low interest rate risk and Moderate credit risk.</p> <p><b>This product is suitable for investors who are seeking*:</b></p> <ul style="list-style-type: none"> <li>• Overnight liquidity over short term</li> <li>• Investment in Money Market Instruments</li> </ul> <p><b>Benchmark Index: Nifty Liquid Index B-I</b></p>	<p><b>Riskometer of the benchmark</b></p> 

### Potential Risk Class (HSBC Liquid Fund)

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

HSBC Overnight Fund		
<p><b>*Riskometer of the Scheme</b></p>  <p>Investors understand that their principal will be at Low risk</p>	<p><b>Overnight fund</b> – An open ended debt scheme investing in overnight securities. Relatively Low interest rate risk and Low credit risk.</p> <p><b>This product is suitable for investors who are seeking*:</b></p> <ul style="list-style-type: none"> <li>• Income over short term and high liquidity</li> <li>• Investment in debt &amp; money market instruments with overnight maturity</li> </ul> <p><b>Benchmark Index: NIFTY 1D Rate Index</b></p>	<p><b>Riskometer of the benchmark</b></p> 

### Potential Risk Class (HSBC Overnight Fund)

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



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

**Note on Risk-o-meters:** Riskometer is as on 31 Dec 2023, Any change in risk-o-meter shall be communicated by way of Notice cum Addendum and by way of an e-mail or SMS to unitholders of that particular scheme


Source: HSBC Mutual Fund, Data as on 31 Dec 2023

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

# Riskometer

HSBC CRISIL IBX 50:50 Gilt Plus SDL Apr 2028 Index Fund		
<p>*Riskometer of the Scheme</p>  <p style="font-size: small;">Investors understand that their principal will be at Moderate risk</p>	<p>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. Relatively High interest rate risk and relatively Low credit risk.</p> <p><b>This product is suitable for investors who are seeking*:</b></p> <ul style="list-style-type: none"> <li>Income over target maturity period</li> <li>Investments in Government Securities and State Development Loans (SDLs)^^^</li> </ul> <p><b>Benchmark Index:</b> CRISIL IBX 50:50 Gilt Plus SDL Index – April 2028</p>	<p style="text-align: center;">Riskometer of the benchmark</p> 

HSBC CRISIL IBX 50:50 Gilt Plus SDL Apr 2028 Index Fund			
Credit Risk →			
Interest Rate Risk ↓	Relatively Low (Class A)	Moderate (Class B)	Relatively High (Class C)
Relatively Low (Class I)			
Moderate (Class II)			
Relatively High (Class III)	AIII		
A Scheme with Relatively High interest rate risk and Low credit risk.			

HSBC CRISIL IBX Gilt June 2027 Index Fund		
 <p style="font-size: small;">Investors understand that their principal will be at Moderate risk</p>	<p>HSBC CRISIL IBX Gilt June 2027 Index Fund An open-ended Target Maturity Index Fund tracking CRISIL-IBX Gilt Index - June 2027. Relatively high interest rate risk and relatively low credit risk.</p> <p><b>This product is suitable for investors who are seeking*:</b></p> <ul style="list-style-type: none"> <li>Income over target maturity period</li> <li>Investments in Government Securities and Tbills##</li> </ul> <p><b>Benchmark Index:</b> CRISIL-IBX Gilt Index - June 2027</p>	<p style="text-align: center;">Riskometer of the benchmark</p> 

HSBC CRISIL IBX Gilt June 2027 Index Fund			
Credit Risk →			
Interest Rate Risk ↓	Relatively Low (Class A)	Moderate (Class B)	Relatively High (Class C)
Relatively Low (Class I)			
Moderate (Class II)			
Relatively High (Class III)	AIII		
A Scheme with Relatively High interest rate risk and Low credit risk.			

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

**Note on Risk-o-meters:** Riskometer is as on 31 Dec 2023. Any change in risk-o-meter shall be communicated by way of Notice cum Addendum and by way of an e-mail or SMS to unitholders of that particular scheme



Source: HSBC Mutual Fund, Data as on 31 Dec 2023

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.

PUBLIC

# Riskometer

## HSBC Medium to Long Duration Fund

<p><b>*Riskometer of the Scheme</b></p>  <p>Investors understand that their principal will be at Moderate risk</p>	<p>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. 14 for explanation on Macaulay's duration). Relatively High interest rate risk and Low credit risk.</p> <p><b>This product is suitable for Investors who are seeking*:</b></p> <ul style="list-style-type: none"> <li>• Regular income over medium to long term</li> <li>• Investment in diversified portfolio of fixed income securities such that the Macaulay<sup>^</sup> duration of the portfolio is between 4 year to 7 years</li> </ul> <p><b>Benchmark Index: Nifty Medium to Long Duration Debt Index A-III</b></p>	<p><b>Riskometer of the benchmark</b></p> 
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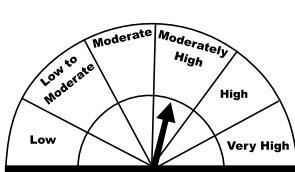
\* Investors should consult their financial advisers if in doubt about whether the product is suitable for them.

<sup>^</sup> 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 →			
Interest Rate Risk ↓	Relatively Low (Class A)	Moderate (Class B)	Relatively High (Class C)
Relatively Low (Class I)			
Moderate (Class II)			
Relatively High (Class III)	A-III		
A Scheme with Relatively High interest rate risk and Moderate credit risk.			

## HSBC Conservative Hybrid Fund

<p><b>*Riskometer of the Scheme</b></p>  <p>Investors understand that their principal will be at Moderately High risk</p>	<p>An open ended hybrid scheme investing predominantly in debt instruments.</p> <p><b>This product is suitable for Investors who are seeking*:</b></p> <ul style="list-style-type: none"> <li>• Capital appreciation over medium to long term</li> <li>• Investment in fixed income (debt and money market instruments) as well as equity and equity related securities</li> </ul> <p><b>Benchmark Index: NIFTY 50 Hybrid Composite Debt 15:85 Index</b></p>	<p><b>*Riskometer of the Scheme</b></p> 
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\* Investors should consult their financial advisers if in doubt about whether the product is suitable for them.

**Note on Risk-o-meters:** Riskometer is as on 31 Dec 2023, Any change in risk-o-meter shall be communicated by way of Notice cum Addendum and by way of an e-mail or SMS to unitholders of that particular scheme

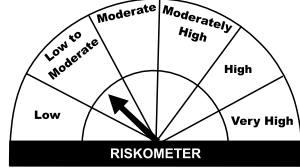
Source: HSBC Mutual Fund, Data as on 31 Dec 2023

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

# Riskometer

## HSBC Ultra Short Duration Fund

### \*Riskometer of the Scheme



Investors understand that their principal will be at Low to Moderate risk

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. 14 for explanation on Macaulay's duration). Relatively Low interest rate risk and Moderate credit risk.

**This product is suitable for investors who are seeking\*:**

- 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.^
- Benchmark Index: NIFTY Ultra Short Duration Debt Index B-I**

### Riskometer of the benchmark



\* 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.

### 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.



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

**Note on Risk-o-meters:** Riskometer is as on 31 Dec 2023, Any change in risk-o-meter shall be communicated by way of Notice cum Addendum and by way of an e-mail or SMS to unitholders of that particular scheme

Source: HSBC Mutual Fund, Data as on 31 Dec 2023

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

# Riskometer

Scheme name and Type of scheme	*Riskometer of the Scheme	Riskometer of the benchmark
<p><b>This product is suitable for investors who are seeking*:</b>  <b>HSBC Banking and PSU Debt Fund</b>                      An open ended debt scheme primarily investing in debt instruments of banks, public sector undertakings, public financial institutions and municipal bonds. A relatively high interest rate risk and relatively low credit risk.</p> <p>This product is suitable for investors who are seeking*:</p> <ul style="list-style-type: none"> <li>• Generation of reasonable returns and liquidity over short term</li> <li>• Investment predominantly in securities issued by Banks, Public Sector Undertakings and Public Financial Institutions and municipal corporations in India.  <b>(Benchmark : NIFTY Banking &amp; PSU Debt Index)</b></li> </ul> <p><b>HSBC Dynamic Bond Fund</b>                      An open ended dynamic debt scheme investing across duration. A relatively high interest rate risk and relatively low credit risk.</p> <p><b>This product is suitable for investors who are seeking*:</b></p> <ul style="list-style-type: none"> <li>• Generation of reasonable returns over medium to long term</li> <li>• Investment in fixed income securities  <b>(Benchmark Index: NIFTY Composite Debt Index A-III)</b></li> </ul> <p><b>HSBC Corporate Bond Fund</b>                      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.</p> <ul style="list-style-type: none"> <li>• Generation of regular and stable income over medium to long term</li> <li>• Investment predominantly in AA+ and above rated corporate bonds and money market instruments.  <b>(Benchmark Index: NIFTY Corporate Bond Index B-III)</b></li> </ul>	 <p style="text-align: center;">RISKOMETER</p> <p style="text-align: center;">Investors understand that their principal will be at Moderate risk</p>	 <p style="text-align: center;">RISKOMETER</p>

Potential Risk Class (HSBC Banking and PSU Debt Fund), (HSBC Dynamic Bond Fund) and (HSBC Corporate Bond Fund)

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

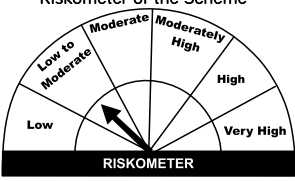

\* Investors should consult their financial advisers if in doubt about whether the product is suitable for them.

**Note on Risk-o-meters:** Riskometer is as on 31 Dec 2023, Any change in risk-o-meter shall be communicated by way of Notice cum Addendum and by way of an e-mail or SMS to unitholders of that particular scheme

Source: HSBC Mutual Fund, Data as on 31 Dec 2023

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

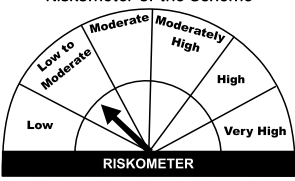

# Riskometer

HSBC Low Duration Fund		
<p><b>*Riskometer of the Scheme</b></p>  <p>Investors understand that their principal will be at Low to Moderate risk</p>	<p>An open-ended low duration debt scheme investing in instruments such that the Macaulay duration of the portfolio is between 6 months to 12 months (please refer to page no. 17 of SID for explanation on Macaulay's Duration). A relatively low interest rate risk and moderate credit risk.</p> <p><b>This product is suitable for Investors who are seeking*:</b></p> <ul style="list-style-type: none"> <li>• Liquidity over short term</li> <li>• Investment in Debt / Money Market Instruments such that the Macaulay duration of the portfolio is between 6 months to 12 months</li> </ul> <p><b>Benchmark Index: NIFTY Low Duration Debt Index B-I</b></p>	<p>Riskometer of the benchmark</p> 

**Potential Risk Class (HSBC Low Duration Fund)**

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

HSBC Money Market Fund		
<p><b>*Riskometer of the Scheme</b></p>  <p>Investors understand that their principal will be at Low to Moderate risk</p>	<p>An open ended debt scheme investing in money market instruments. A Relatively Low interest rate risk and Moderate credit risk.</p> <p><b>This product is suitable for Investors who are seeking*:</b></p> <ul style="list-style-type: none"> <li>• Generation of regular income over short to medium term</li> <li>• Investment in money market instruments</li> </ul> <p><b>Benchmark Index: Nifty Money Market Index B-I</b></p>	<p>Riskometer of the benchmark</p> 

**Potential Risk Class (HSBC Money Market Fund)**

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

\* Investors should consult their financial advisers if in doubt about whether the product is suitable for them.  
**Note on Risk-o-meters:** Riskometer is as on 31 Dec 2023, Any change in risk-o-meter shall be communicated by way of Notice cum Addendum and by way of an e-mail or SMS to unitholders of that particular scheme  
 Source: HSBC Mutual Fund, Data as on 31 Dec 2023  
 Potential Risk Class ('PRC') matrix indicates the maximum interest rate risk (measured by Macaulay Duration of the scheme) and maximum credit risk (measured by Credit Risk Value of the scheme) the fund manager can take in the scheme. PRC matrix classification is done in accordance with and subject to the methodology/guidelines prescribed by SEBI to help investors take informed decision based on the maximum interest rate risk and maximum credit risk the fund manager can take in the scheme, as depicted in the PRC matrix.



# Riskometer

## HSBC Credit Risk Fund

\*Riskometer of the Scheme



Investors understand that their principal will be at Moderate risk

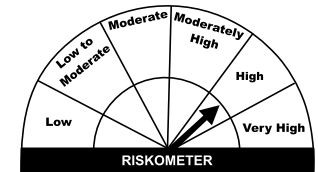
An open ended debt scheme predominantly investing in AA and below rated corporate bonds (excluding AA+ rated corporate bonds). A relatively high interest rate risk and relatively high credit risk.

**This product is suitable for investors who are seeking\*:**

- Generation of regular returns and capital appreciation over medium to long term
- Investment in debt instruments (including securitized debt), government and money market securities

**Benchmark Index:** NIFTY Credit Risk Bond Index C-III

Riskometer of the benchmark



### 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.			


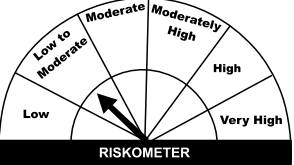
\* Investors should consult their financial advisers if in doubt about whether the product is suitable for them.

**Note on Risk-o-meters:** Riskometer is as on 31 Dec 2023. Any change in risk-o-meter shall be communicated by way of Notice cum Addendum and by way of an e-mail or SMS to unitholders of that particular scheme

Source: HSBC Mutual Fund, Data as on 31 Dec 2023

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

# Riskometer

HSBC Short Duration Fund		
<p><b>*Riskometer of the Scheme</b></p>  <p>Investors understand that their principal will be at Moderate risk</p>	<p>An open-ended short term debt scheme investing in instruments such that the Macaulay duration of the portfolio is between 1 year to 3 years (please refer to page no.17 of the SID for details on Macaulay's Duration). A Moderate interest rate risk and Relatively Low Credit Risk.</p> <p><b>This product is suitable for investors who are seeking*:</b></p> <ul style="list-style-type: none"> <li>• Generation of regular returns over short term</li> <li>• Investment in fixed income securities of shorter term maturity.</li> </ul> <p><b>Benchmark Index: Nifty Short Duration Debt Index A-II</b></p>	<p>Riskometer of the benchmark</p> 

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.			

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

**Note on Risk-o-meters:** Riskometer is as on 31 Dec 2023, Any change in risk-o-meter shall be communicated by way of Notice cum Addendum and by way of an e-mail or SMS to unitholders of that particular scheme

Source: HSBC Mutual Fund, Data as on 31 Dec 2023

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

# Riskometer

## HSBC Gilt Fund

\*Riskometer of the Scheme



Investors understand that their principal will be at Moderate risk

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\*:

- Generation of returns over medium to long term
- Investment in Government Securities.

Benchmark Index: NIFTY All Duration G-Sec Index

Riskometer of the benchmark



### Potential Risk Class (HSBC Gilt Fund)

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.			

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

**Note on Risk-o-meters:** Riskometer is as on 31 Dec 2023, Any change in risk-o-meter shall be communicated by way of Notice cum Addendum and by way of an e-mail or SMS to unitholders of that particular scheme

Source: HSBC Mutual Fund, Data as on 31 Dec 2023

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

# Riskometer

## HSBC Medium Duration Fund

### \*Riskometer of the Scheme



Investors understand that their principal will be at Moderate risk

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.18 in the SID for details on Macaulay's Duration). A relatively high interest rate risk and moderate credit risk.

**This product is suitable for investors who are seeking\*:**

- Generation of income over medium term
- Investment primarily in debt and money market securities

**Benchmark Index: NIFTY Medium Duration Debt Index B-III**

### Riskometer of the benchmark



## Potential Risk Class (HSBC Medium Duration Fund)

Credit Risk → Interest Rate Risk ↓	Relatively Low (Class A)	Moderate (Class B)	Relatively High (Class C)
	Relatively Low (Class I)		
Moderate (Class II)			
Relatively High (Class III)		B-III	

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

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

**Note on Risk-o-meters:** Riskometer is as on 31 Dec 2023, Any change in risk-o-meter shall be communicated by way of Notice cum Addendum and by way of an e-mail or SMS to unitholders of that particular scheme

Source: HSBC Mutual Fund, Data as on 31 Dec 2023

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.

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