

# Get regular income when you need it.

SWP (Systematic Withdrawal Plan)



Wouldn't you love to have enough money to do the things you love the most – be it travelling or buying the latest gadgets, among others? But ensuring a regular income doesn't always mean having a job. In fact, you can get a regular income from all the money that you have invested over the years to support your financial needs.

**Systematic Withdrawal Plan (SWP)** is a tool that helps you to get regular, steady payouts from your current investments. This ensures a steady cashflow while being tax efficient at the same time. So you can continue enjoying life and meeting your financial commitments.

## Here's how an SWP works for you

1

**Invest a lumpsum** in a mutual fund scheme

2

**Choose SWP amount**, frequency and the date of payout – monthly, quarterly or annually depending on AMC

3

**Tax efficient returns** since withdrawals are taxed on capital gains only

4

**Continuous growth** while redeemed units are deducted, the balance units may continue to grow in stable markets

## Advantages of an SWP



Helps build disciplined access to cash through regular payouts



Helps to build wealth over the long term to meet your goals



Regular growth potential for units that remain invested, subject to market trends



Steady cashflow for liquidity and financial stability

### Why choose an SWP?



**Ideal for investors looking to create regular income from existing investments**

**Good option for those looking to continue growing their corpus over the long term**

**Helps create financial independence**

### What's makes SWP tax efficient?

With SWP, you pay tax only on the gains and not the entire amount withdrawn

Tax does not apply to accrual

### HSBC Aggressive Hybrid Fund

Performance through SWP option for the period  
(1 May 2016 to 30 April 2026)



**Total Amount Invested**  
(on 1 May 2016)

**₹25,00,000**

**Amount Withdrawn Monthly**  
(1 June 2016 to 1 April 2026)

**₹15,000**

**Total Amount Withdrawn**

(1 June 2016 to 1 April 2026)

**₹17,85,000**



**Present Value**  
(on 30 April 2026)

**₹40,41,351**

**Returns**

**11.18%**

**Present Value + Total Withdrawals**

(on 30 April 2026)

**₹58,26,351**

**HSBC Aggressive Hybrid Fund: Regular Plan - Growth Option**

| Date       | NAV (₹) | Units* | Cumulative Market Value (₹)* | Scheme Cash Flow (₹)^ | Date        | NAV (₹) | Units* | Cumulative Market Value (₹)* | Scheme Cash Flow (₹)^ |
|------------|---------|--------|------------------------------|-----------------------|-------------|---------|--------|------------------------------|-----------------------|
| 1-May-2016 | 19.41   | 128806 | 25,00,000                    | (25,00,000)#          | 1-Jun-2021  | 33.87   | -443   | 31,38,481                    | 15,000                |
| 1-Jun-2016 | 19.86   | -755   | 25,42,705                    | 15,000                | 1-Jul-2021  | 34.24   | -438   | 31,57,395                    | 15,000                |
| 1-Jul-2016 | 20.58   | -729   | 26,20,158                    | 15,000                | 2-Aug-2021  | 35.68   | -420   | 32,75,471                    | 15,000                |
| 1-Aug-2016 | 21.38   | -702   | 27,07,397                    | 15,000                | 1-Sep-2021  | 36.56   | -410   | 33,41,623                    | 15,000                |
| 1-Sep-2016 | 21.51   | -697   | 27,08,605                    | 15,000                | 1-Oct-2021  | 36.92   | -406   | 33,59,250                    | 15,000                |
| 3-Oct-2016 | 21.82   | -687   | 27,32,641                    | 15,000                | 1-Nov-2021  | 37.80   | -397   | 34,23,861                    | 15,000                |
| 1-Nov-2016 | 21.94   | -684   | 27,32,168                    | 15,000                | 1-Dec-2021  | 36.92   | -406   | 33,29,235                    | 15,000                |
| 1-Dec-2016 | 21.03   | -713   | 26,04,200                    | 15,000                | 3-Jan-2022  | 38.39   | -391   | 34,46,892                    | 15,000                |
| 2-Jan-2017 | 20.87   | -719   | 25,69,881                    | 15,000                | 1-Feb-2022  | 37.42   | -401   | 33,44,705                    | 15,000                |
| 1-Feb-2017 | 22.16   | -677   | 27,13,090                    | 15,000                | 2-Mar-2022  | 35.58   | -422   | 31,65,763                    | 15,000                |
| 1-Mar-2017 | 22.58   | -664   | 27,50,373                    | 15,000                | 1-Apr-2022  | 37.01   | -405   | 32,77,721                    | 15,000                |
| 3-Apr-2017 | 23.33   | -643   | 28,26,098                    | 15,000                | 2-May-2022  | 35.97   | -417   | 31,70,970                    | 15,000                |
| 2-May-2017 | 24.05   | -624   | 28,98,800                    | 15,000                | 1-Jun-2022  | 34.41   | -436   | 30,17,756                    | 15,000                |
| 1-Jun-2017 | 24.48   | -613   | 29,35,018                    | 15,000                | 1-Jul-2022  | 32.90   | -456   | 28,70,753                    | 15,000                |
| 3-Jul-2017 | 24.69   | -608   | 29,45,317                    | 15,000                | 1-Aug-2022  | 35.82   | -419   | 31,10,274                    | 15,000                |
| 1-Aug-2017 | 25.35   | -592   | 30,08,930                    | 15,000                | 1-Sep-2022  | 36.50   | -411   | 31,54,235                    | 15,000                |
| 1-Sep-2017 | 25.49   | -588   | 30,10,667                    | 15,000                | 3-Oct-2022  | 35.74   | -420   | 30,74,157                    | 15,000                |
| 3-Oct-2017 | 25.14   | -597   | 29,54,800                    | 15,000                | 1-Nov-2022  | 37.24   | -403   | 31,88,079                    | 15,000                |
| 1-Nov-2017 | 26.09   | -575   | 30,50,852                    | 15,000                | 1-Dec-2022  | 37.51   | -400   | 31,96,020                    | 15,000                |
| 1-Dec-2017 | 25.76   | -582   | 29,97,613                    | 15,000                | 2-Jan-2023  | 36.62   | -410   | 31,04,798                    | 15,000                |
| 1-Jan-2018 | 26.42   | -568   | 30,59,642                    | 15,000                | 1-Feb-2023  | 35.89   | -418   | 30,28,120                    | 15,000                |
| 1-Feb-2018 | 26.87   | -558   | 30,96,516                    | 15,000                | 1-Mar-2023  | 36.01   | -417   | 30,22,967                    | 15,000                |
| 1-Mar-2018 | 26.00   | -577   | 29,80,918                    | 15,000                | 3-Apr-2023  | 35.99   | -417   | 30,06,825                    | 15,000                |
| 2-Apr-2018 | 25.84   | -581   | 29,47,115                    | 15,000                | 2-May-2023  | 37.24   | -403   | 30,96,068                    | 15,000                |
| 2-May-2018 | 26.77   | -560   | 30,38,660                    | 15,000                | 1-Jun-2023  | 38.85   | -386   | 32,15,045                    | 15,000                |
| 1-Jun-2018 | 26.19   | -573   | 29,58,276                    | 15,000                | 3-Jul-2023  | 40.29   | -372   | 33,18,836                    | 15,000                |
| 2-Jul-2018 | 25.79   | -582   | 28,97,874                    | 15,000                | 1-Aug-2023  | 41.00   | -366   | 33,62,812                    | 15,000                |
| 1-Aug-2018 | 26.71   | -562   | 29,86,357                    | 15,000                | 1-Sep-2023  | 41.66   | -360   | 34,01,597                    | 15,000                |
| 3-Sep-2018 | 27.01   | -555   | 30,04,226                    | 15,000                | 3-Oct-2023  | 42.22   | -355   | 34,32,772                    | 15,000                |
| 1-Oct-2018 | 25.39   | -591   | 28,09,012                    | 15,000                | 1-Nov-2023  | 40.84   | -367   | 33,04,848                    | 15,000                |
| 1-Nov-2018 | 24.89   | -603   | 27,38,797                    | 15,000                | 1-Dec-2023  | 43.40   | -346   | 34,97,437                    | 15,000                |
| 3-Dec-2018 | 25.47   | -589   | 27,87,736                    | 15,000                | 1-Jan-2024  | 45.30   | -331   | 36,35,744                    | 15,000                |
| 1-Jan-2019 | 25.52   | -588   | 27,78,428                    | 15,000                | 1-Feb-2024  | 45.89   | -327   | 36,68,150                    | 15,000                |
| 1-Feb-2019 | 24.93   | -602   | 26,99,084                    | 15,000                | 1-Mar-2024  | 47.05   | -319   | 37,45,699                    | 15,000                |
| 1-Mar-2019 | 24.80   | -605   | 26,70,550                    | 15,000                | 1-Apr-2024  | 47.65   | -315   | 37,78,584                    | 15,000                |
| 1-Apr-2019 | 26.24   | -572   | 28,09,728                    | 15,000                | 2-May-2024  | 49.93   | -300   | 39,44,486                    | 15,000                |
| 2-May-2019 | 26.15   | -574   | 27,85,090                    | 15,000                | 3-Jun-2024  | 52.22   | -287   | 41,09,821                    | 15,000                |
| 3-Jun-2019 | 27.00   | -556   | 28,60,952                    | 15,000                | 1-Jul-2024  | 54.01   | -278   | 42,35,911                    | 15,000                |
| 1-Jul-2019 | 26.71   | -562   | 28,15,752                    | 15,000                | 1-Aug-2024  | 55.42   | -271   | 43,31,394                    | 15,000                |
| 1-Aug-2019 | 25.15   | -596   | 26,35,690                    | 15,000                | 2-Sep-2024  | 55.47   | -270   | 43,20,263                    | 15,000                |
| 3-Sep-2019 | 24.99   | -600   | 26,03,816                    | 15,000                | 1-Oct-2024  | 56.19   | -267   | 43,61,755                    | 15,000                |
| 1-Oct-2019 | 25.78   | -582   | 26,71,973                    | 15,000                | 4-Nov-2024  | 53.91   | -278   | 41,69,663                    | 15,000                |
| 1-Nov-2019 | 26.87   | -558   | 27,69,199                    | 15,000                | 2-Dec-2024  | 55.56   | -270   | 42,82,201                    | 15,000                |
| 2-Dec-2019 | 27.00   | -556   | 27,67,288                    | 15,000                | 1-Jan-2025  | 56.03   | -268   | 43,03,155                    | 15,000                |
| 1-Jan-2020 | 27.19   | -552   | 27,72,278                    | 15,000                | 3-Feb-2025  | 51.02   | -294   | 39,03,708                    | 15,000                |
| 3-Feb-2020 | 26.89   | -558   | 27,26,283                    | 15,000                | 3-Mar-2025  | 46.45   | -323   | 35,39,106                    | 15,000                |
| 2-Mar-2020 | 26.23   | -572   | 26,44,966                    | 15,000                | 1-Apr-2025  | 48.95   | -306   | 37,14,454                    | 15,000                |
| 1-Apr-2020 | 20.78   | -722   | 20,79,839                    | 15,000                | 2-May-2025  | 50.73   | -296   | 38,34,303                    | 15,000                |
| 4-May-2020 | 22.78   | -659   | 22,65,154                    | 15,000                | 2-Jun-2025  | 53.99   | -278   | 40,65,948                    | 15,000                |
| 1-Jun-2020 | 23.63   | -635   | 23,35,184                    | 15,000                | 1-Jul-2025  | 55.72   | -269   | 41,81,442                    | 15,000                |
| 1-Jul-2020 | 24.72   | -607   | 24,27,200                    | 15,000                | 1-Aug-2025  | 55.14   | -272   | 41,22,994                    | 15,000                |
| 3-Aug-2020 | 25.68   | -584   | 25,07,166                    | 15,000                | 1-Sep-2025  | 55.75   | -269   | 41,53,587                    | 15,000                |
| 1-Sep-2020 | 26.71   | -562   | 25,92,523                    | 15,000                | 1-Oct-2025  | 56.35   | -266   | 41,83,025                    | 15,000                |
| 1-Oct-2020 | 26.83   | -559   | 25,89,559                    | 15,000                | 3-Nov-2025  | 57.63   | -260   | 42,63,101                    | 15,000                |
| 2-Nov-2020 | 27.49   | -546   | 26,38,154                    | 15,000                | 1-Dec-2025  | 57.23   | -262   | 42,18,712                    | 15,000                |
| 1-Dec-2020 | 29.73   | -504   | 28,38,099                    | 15,000                | 1-Jan-2026  | 56.51   | -265   | 41,50,302                    | 15,000                |
| 1-Jan-2021 | 30.88   | -486   | 29,32,392                    | 15,000                | 2-Feb-2026  | 55.02   | -273   | 40,25,628                    | 15,000                |
| 1-Feb-2021 | 31.29   | -479   | 29,56,519                    | 15,000                | 2-Mar-2026  | 55.32   | -271   | 40,33,136                    | 15,000                |
| 1-Mar-2021 | 32.40   | -463   | 30,46,116                    | 15,000                | 1-Apr-2026  | 52.15   | -288   | 37,86,605                    | 15,000                |
| 1-Apr-2021 | 32.49   | -462   | 30,40,143                    | 15,000                | 30-Apr-2026 | 55.66   | -56194 | 40,41,351                    | 40,41,351@            |
| 3-May-2021 | 32.59   | -460   | 30,33,937                    | 15,000                |             |         |        |                              |                       |

^Scheme Cash Flow - ₹15,000 withdrawn per month. #Total Amount invested. @Accumulated Balance. Source - ICRA MFI Explorer. Data as on 30 April 2026. Data from 1 May 2016 to 30 April 2026. \*Market Value and Units post withdrawal through SWP. Approximate numbers due to rounding off for the data series. Note: the SWP transaction processed only on the 1st Business Day of the month. Please refer Scheme Information Document (SID) for more details. **Past performance may or may not be sustained in future and is not a guarantee of any future returns.**

**Lumpsum Performance - HSBC Aggressive Hybrid Fund - Regular Plan**

| Fund / Benchmark<br>(Value of Rs 10,000<br>invested)             | 1 Year         |                | 3 Year         |                | 5 Year         |                | 10 Years       |                | Since Inception |                | Since Date |
|--|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|-----------------|----------------|------------|
|  | Amount<br>(Rs) | Returns<br>(%) | Amount<br>(Rs) | Returns<br>(%) | Amount<br>(Rs) | Returns<br>(%) | Amount<br>(Rs) | Returns<br>(%) | Amount<br>(Rs)  | Returns<br>(%) |            |
| HSBC Aggressive Hybrid Fund- Regular Plan~~                      | 10953          | 9.53           | 15017          | 14.47          | 17141          | 11.37          | 28795          | 11.15          | 55892           | 11.96          |            |
| Scheme Benchmark<br>(NIFTY 50 Hybrid Composite Debt 65:35 Index) | 10040          | 0.40           | 13152          | 9.54           | 15872          | 9.67           | 29331          | 11.35          | 46170           | 10.56          | 07-Feb-11  |
| Additional Benchmark<br>(Nifty 50 TRI)                           | 9972           | -0.28          | 13753          | 11.18          | 17382          | 11.69          | 34537          | 13.18          | 53402           | 11.62          |            |
| HSBC Aggressive Hybrid Fund- Direct Plan~~                       | 11067          | 10.67          | 15494          | 15.67          | 18029          | 12.50          | 31848          | 12.27          | 55303           | 13.68          |            |
| Scheme Benchmark<br>(NIFTY 50 Hybrid Composite Debt 65:35 Index) | 10040          | 0.40           | 13152          | 9.54           | 15872          | 9.67           | 29331          | 11.35          | 39927           | 10.94          | 01-Jan-13  |
| Additional Benchmark<br>(Nifty 50 TRI)                           | 9972           | -0.28          | 13753          | 11.18          | 17382          | 11.69          | 34537          | 13.18          | 47282           | 12.36          |            |

**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 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 April 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 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  | 1820000         |
| Market Value as on April 30, 2026 (₹)                                     | 121,300 | 405,501 | 777,442 | 4,864,530       |
| Scheme Returns (%)  | 2.03    | 7.91    | 10.32   | 11.99           |
| NIFTY 50 Hybrid Composite Debt 65:35 Index - Scheme Benchmark (₹)         | 117,580 | 387,557 | 725,025 | 4,396,580       |
| NIFTY 50 Hybrid Composite Debt 65:35 Index - Scheme Benchmark Returns (%) | -3.75   | 4.86    | 7.52    | 10.81           |
| Nifty 50 TRI - Additional Benchmark (₹)                                   | 116,016 | 386,094 | 740,183 | 5,000,175       |
| Nifty 50 TRI - Additional Benchmark Returns (%)                           | -6.14   | 4.61    | 8.34    | 12.30           |

**SIP Performance - HSBC Aggressive Hybrid Fund - Direct Plan**
**Inception Date: 01-Jan-13**

| Scheme Name & Benchmarks  | 1 Year  | 3 Years | 5 Years | Since Inception |
|---|---------|---------|---------|-----------------|
| Total amount invested (₹)   | 120000  | 360000  | 600000  | 1590000         |
| Market Value as on April 30, 2026 (₹)                                     | 121,981 | 412,445 | 800,223 | 3,898,029       |
| Scheme Returns (%)  | 3.10    | 9.06    | 11.48   | 12.66           |
| NIFTY 50 Hybrid Composite Debt 65:35 Index - Scheme Benchmark (₹)         | 117,580 | 387,557 | 725,025 | 3,369,723       |
| NIFTY 50 Hybrid Composite Debt 65:35 Index - Scheme Benchmark Returns (%) | -3.75   | 4.86    | 7.52    | 10.69           |
| Nifty 50 TRI - Additional Benchmark (₹)                                   | 116,016 | 386,094 | 740,183 | 3,776,588       |
| Nifty 50 TRI - Additional Benchmark Returns (%)                           | -6.14   | 4.61    | 8.34    | 12.24           |

**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.

Mayank Chaturvedi shall be the fund manager for investments in foreign securities (wherever applicable) for all the schemes of HSBC Mutual Fund. w.e.f. October 01, 2025.

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

Fund Manager - Gautam Bhupal Effective 01 Oct 2023. Total Schemes Managed - 7; Shriram Ramanathan Effective 30 May 2016. Total Schemes Managed - 9; Mohd Asif Rizwi Effective 01 May 2024. Total Schemes Managed - 15; Mayank Chaturvedi Effective 01 Oct 2025. Total Schemes Managed - 20

**Click here** to check other funds performance managed by the Fund Manager.

Reach us 1800 200 2434

[www.assetmanagement.hsbc.co.in](http://www.assetmanagement.hsbc.co.in)

Follow us on     

**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\*:**

- Long term wealth creation and income
- Investment in equity and equity related securities and fixed income instruments.

(Benchmark: Nifty 50 Hybrid Composite Debt 65:35 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 April 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

**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 30 April 2026

Investors are requested to note that as per SEBI (Mutual Funds) Regulations, 2026 and guidelines issued thereunder, HSBC AMC, its employees and/or empaneled distributors/agents are forbidden from guaranteeing/promising/assuring/predicting any returns or future performances of the schemes of HSBC Mutual Fund. Hence please do not rely upon any such statements/commitments. If you come across any such practices, please register a complaint via email at [investor.line@mutualfunds.hsbc.co.in](mailto:investor.line@mutualfunds.hsbc.co.in).

**Disclaimer:** This document has been prepared by HSBC Mutual Fund for information purposes only and should not be construed as i) an offer or recommendation to buy or sell securities, commodities, currencies or other investments referred to herein; or ii) an offer to sell or a solicitation or an offer for purchase of any of the funds of HSBC Mutual Fund; or iii) an investment research or investment advice. It does not have regard to specific investment objectives, financial situation and the particular needs of any specific person who may receive this document. Investors should seek personal and independent advice regarding the appropriateness of investing in any of the funds, securities, other investment or investment strategies that may have been discussed or referred herein and should understand that the views regarding future prospects may or may not be realized. In no event shall HSBC Mutual Fund/HSBC Asset management (India) Private Limited and / or its affiliates or any of their directors, trustees, officers and employees be liable for any direct, indirect, special, incidental or consequential damages arising out of the use of information / opinion herein.

This document is intended only for those who access it from within India and approved for distribution in Indian jurisdiction only. Distribution of this document to anyone (including investors, prospective investors or distributors) who are located outside India or foreign nationals residing in India, is strictly prohibited. Neither this document nor the units of HSBC Mutual Fund have been registered under Securities law/Regulations in any foreign jurisdiction. The distribution of this document in certain jurisdictions may be unlawful or restricted or totally prohibited and accordingly, persons who come into possession of this document are required to inform themselves about, and to observe, any such restrictions. If any person chooses to access this document from a jurisdiction other than India, then such person do so at his/her own risk and HSBC and its group companies will not be liable for any breach of local law or regulation that such person commits as a result of doing so.

© Copyright. HSBC Mutual Fund 2026, ALL RIGHTS RESERVED.

HSBC Mutual Fund, 9-11th Floor, NESCO - IT Park Bldg. 3, Nesco Complex, Western Express Highway, Goregaon East, Mumbai 400063. Maharashtra.

GST - 27AABCH0007N1ZS, Email: [investor.line@mutualfunds.hsbc.co.in](mailto:investor.line@mutualfunds.hsbc.co.in) | Website: [www.assetmanagement.hsbc.co.in](http://www.assetmanagement.hsbc.co.in)

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