

# Invest for life.

Build your portfolio to meet  
your long-term goals.



Drawing up a roadmap for future goals is something that most of us tend to put off until we reach our 40's, where we have gained some understanding of our finances. But planning for most of these goals at that age is rather late!

How can you prepare for a future of financial independence where you can continue to enjoy the freedom and fun that you have today? It's not as mindboggling as you think.

The key is to start planning for it as soon as you begin working. With more time on your side, you can benefit from the power of compounding to potentially grow your money over the long term to meet your financial goals.

## Here's a good way to begin investing towards life's next phase

Equity markets are often unpredictable and as such while investing, it makes sense to look for opportunities across market caps. Large cap companies are well researched, established companies that give the portfolio a foundation upon which small and mid caps can offer growth potential for long term wealth creation.

### [Age minus 20] in Bonds + Balance in Equities<sup>1</sup>

Using this formula, if your age is 20 years, that would mean 0% in Debt and 100% in Equities. If you're a 45-year old, that would mean 25% in Debt and 75% in Equities, and so on.

At a younger age, you can afford to take more risk, so investing in Equities may give you potential to beat inflation over time while building wealth for the future.

As you age, lowering volatility in your portfolio through Debt investments. However, the ideal Equity/Debt ratio depends on your risk appetite, so consult a financial advisor before investing.



### Long-term growth potential through Equities

Equities are a smart investor's favourite as they can bring potential growth to the portfolio over the long term especially when you're planning for your future. And today, you have a range of companies across market capitalizations, sectors and themes that could bring you such opportunities. Question is, how do you choose ones that are right for you?

Let's explore some of the HSBC Mutual Fund schemes that invest across the market spectrum to give you the advantage of a multicap strategy approach together with flexibility.

This can help you to optimize returns across multiple strategies and aim to build wealth over the long term.

<sup>1</sup>Formula based data is given for illustration purposes only and Investor should consult with their Financial Consultant for more details.

## HSBC Multi Cap Fund

If you're looking for an investment that diversifies across market caps, one can choose HSBC Multi Cap Fund. This fund can be for investors who are looking for a balanced exposure across large, mid and small cap companies. When you start investing early, you can afford to invest in a higher-risk investment that can have growth over time. Combine it with the power of compounding, and you may see the benefits of investing in equities over the long term.

### Opportunities come in all sizes – LEAP

#### Large Cap – Leader Top 100 Companies<sup>2</sup>

- Well established businesses
- Mature players with long track record
- Higher liquidity
- Potentially lower volatility in earnings & performance

#### Mid Cap – Emerging Aspirants 101st-250th Companies<sup>2</sup>

- Potential Large Caps
- Proven track record with higher growth prospects
- Comparatively higher volatility versus large caps
- Potential valuation multiple re-rating candidates

#### Small Caps – Pearls 251st Company<sup>2</sup> and Beyond

- Niche and emerging businesses
- High potential for growth
- Relatively more volatile and less liquidity
- Higher research arbitrage

<sup>2</sup>In terms of full market capitalization

### Why invest in HSBC Multi Cap Fund?

- Diversification with stocks across all market caps
- Active rebalancing keeps position relevant with current markets
- Allocation towards companies that tend to perform during economic expansion
- Ability to exploit opportunities in under-researched segment of the market



### Top 5 Sector Holdings

Industry – Allocation	% to net assets
Banks	14.59%
Finance	8.11%
IT - Software	6.93%
Electrical Equipment	6.56%
Pharmaceuticals & Biotechnology	6.40%

### Top 5 Portfolio Holdings

Portfolio	% to net assets
Max Healthcare Institute Limited	4.58%
BSE Limited	4.55%
Dixon Technologies (India) Limited	4.27%
Jubilant Foodworks Limited	4.02%
ETERNAL Limited	3.83%

Source: Bloomberg, HSBC Mutual Fund internal calculations; Data as on 30 June 2025, Benchmark – NIFTY 500 Multicap 50:25:25 TRI. Note: The sector(s)/stock(s)/issuer(s) mentioned in this document do not constitute any research report nor it should be considered as an investment research, investment recommendation or advice to any reader of this content to buy or sell any stocks / investments. The Fund/portfolio may or may not have any existing / future position in these sector(s)/stock(s)/issuer(s).

### Fund Facts

**Fund Managers:** Venugopal Manghat Effective 30 Jan 2023, Mahesh Chhabria Effective 01 Feb 2025, Sonal Gupta Effective 30 Jan 2023.

**Benchmark (Tier 1):** NIFTY 500 Multicap 50:25:25 TRI

**Inception Date:** 30 January 2023

**AUM<sup>3</sup>:** Rs.4,984.93 cr.

<sup>3</sup>AUM details as on June 30, 2025. For disclosure of quarterly AUM/AAUM and AUM by geography, please visit our website: <https://www.assetmanagement.hsbc.co.in/en/mutual-funds/investor-resources/information-library#&accordion1446811090=4>.



## HSBC Flexicap Fund

A flexible approach to investing is what you need to find opportunities across a range of market conditions. This fund can be for investors looking to capture opportunities during different market phases. This makes sense since at this phase of life you have already planned your goals. This is the time to maximise your growth opportunities as an evolving investor.

### Why invest in HSBC Flexicap Fund?

- Preference for dominant and scalable businesses at reasonable valuations
- Seeks opportunity through large, small and mid caps
- Well diversified portfolio across sectors and industries
- Stock selection focused on earnings growth trajectory

#### 4C Investment Approach Company MOAT

- What factors make this business model excel over its peers?
- Is it Technical/Innovation, Financial, Lowest Cost of Production?
- What is the brand perception in the eyes of end user & CSAT?

#### Cash Flows

- Healthy operating & equity free cash flows
- Capital allocation decision based on ROCE & project-based IRR
- Healthy balance sheet & strong return ratios (ROCE/ROIC>COC)

#### Comparative Valuations

- Using absolute & relative valuations on sectoral basis
- Different valuation matrix depending on sector, company life cycle
- Understand nuances between static & dynamic value build up

#### Corporate Governance

- Good capital allocation practices judiciously evaluated
- Independence of Management/Professional executives
- Strong checks and balances to avoid conflict of interest



### Top 5 Sector Holdings

Industry – Allocation	% to net assets
Banks	14.30%
IT - Software	10.63%
Finance	7.61%
Electrical Equipment	4.99%
Capital Markets	4.79%

### Top 5 Portfolio Holdings

Portfolio	% to net assets
HDFC Bank Limited	5.17%
ICICI Bank Limited	4.53%
Reliance Industries Limited	3.25%
Bharti Airtel Limited	3.19%
Infosys Limited	2.87%

### Fund Facts

**Fund Managers:** Abhishek Gupta Effective 01 Mar 2024, Sonal Gupta Effective Dec 2023.

**Benchmark (Tier 1):** NIFTY 500 TRI

**Inception Date:** 24 February 2004

**AUM<sup>3</sup>:** Rs. 5,169.21 cr.

<sup>3</sup>AUM details as on June 30, 2025. For disclosure of quarterly AUM/AAUM and AUM by geography, please visit our website: <https://www.assetmanagement.hsbc.co.in/en/mutual-funds/investor-resources/information-library#&accordion1446811090=4>.

## HSBC Large and Mid Cap Fund

As a mid-career investor, it's time to find a firm footing on your plan for life. When you're in your middle-age, you have a clear picture of your goals and life needs. At this stage in life, you need an optimal balance in your portfolio with large caps and mid caps.

### Framework for portfolio composition

#### Leaders – 20-30%

May have good consistent track record, cash generating businesses

#### Challengers – 40-60%

Can have good execution capabilities, gaining market share, better products/ operating metrics, agile management, key driver for the portfolio

#### Themes/Turnarounds – 20-30%

Turnarounds – cyclical, change in management  
Themes – Manufacturing, Digitization, Import Substitution, Travel, Renewables may help in looking for new ideas

### Why invest in HSBC Large and Mid Cap Fund?

- Relatively low volatility with Large Cap stocks
- Long-term growth potential of Mid Cap stocks
- Diverse mix of stocks across various market capitalisation
- Benefit of discipline with SIP



### Top 5 Sector Holdings

Industry – Allocation	% to net assets
Banks	10.90%
Retailing	9.92%
Finance	9.05%
Electrical Equipment	8.32%
Capital Markets	6.79%

### Top 5 Portfolio Holdings

Portfolio	% to net assets
HDFC Bank Limited	5.87%
ETERNAL Limited	5.17%
Trent Limited	4.49%
GE Vernova T&D India Limited	3.68%
Max Healthcare Institute Limited	3.60%

### Fund Facts

**Fund Managers:** Cheenu Gupta Effective 26 Nov 2022 & Sonal Gupta Effective Dec 2023

Benchmark (Tier 1): NIFTY Large Midcap 250 TRI

**Inception Date:** 28 March 2019

**AUM<sup>3</sup>:** Rs. 4,365.04 cr.

<sup>3</sup>AUM details as on June 30, 2025. For disclosure of quarterly AUM/AAUM and AUM by geography, please visit our website: <https://www.assetmanagement.hsbc.co.in/en/mutual-funds/investor-resources/information-library#&accordion1446811090=4>.

## HSBC Multi Asset Allocation Fund

As a more seasoned investor, you're looking at diversifying across asset classes. At this stage, you need relatively low volatility in your investments which you may achieve through debt investments, while equities can aim to provide potential for long-term growth. Gold/Silver ETFs can help tame volatile phases of the market. Investing across asset classes may help to give you a smooth ride.

### Opportunities come in all sizes – LEAP

Asset Class/ Returns%	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024
Equity	-50.8	77.6	19.2	-23.8	29.4	8.1	32.9	-3.0	4.4	30.3	4.6	13.5	16.1	25.6	5.7	21.3	10.0
Debt	10.9	8.2	4.2	8.7	10.7	8.0	10.5	8.5	9.3	6.3	6.7	9.1	10.2	4.1	3.7	7.2	7.9
Gold	26.9	24.2	23.2	31.7	12.3	-4.5	-7.9	-6.6	11.3	5.1	7.9	23.8	28.0	-4.2	13.9	15.4	20.6
Silver	-7	51	71	9	13	-23	-16	-10	20	-3	0	22	44	-8	10	8	17.2
Average	-5.1	40.1	29.5	6.4	16.4	-3.0	4.9	-2.7	11.1	9.7	4.8	17.0	24.7	4.3	8.3	12.9	13.9

Equity represented by NIFTY 50 TRI, Debt by NIFTY Short Duration Debt Index,, Price of Gold (per 10 gram), Prices of Silver  
Source: MFI Explorer, ICRA, Absolute returns for the period of 1 Jan to 31 Dec for respective Calendar Years, Data as on 31 Dec 2024  
Past performance may or may not be sustained in the future and is not indicative of future results.

### Why invest in HSBC Multi Asset Allocation Fund?

- Diversifies across all classes to capture opportunities during different market phases.
- Active asset allocation within Equity, debt and Gold/Silver ETFs may help reduce volatility and optimise returns in the long term.
- Invests in a well balanced portfolio that aims to offer lower volatility compared to standalone equity options.
- Gain exposure to a blended style of growth and value while selecting stocks.



### Top 5 Industry - Allocation

Industry – Allocation	% to net assets
Gold ETF	11.36%
Retailing	10.46%
Debt Instrument	8.71%
Banks	8.23%
Electrical Equipment	6.59%

### Top 5 Portfolio Holdings

Portfolio	% to net assets
HDFC Bank Limited	5.87%
ETERNAL Limited	5.86%
Bharti Airtel Limited	4.71%
Trent Limited	4.56%
GE Vernova T&D India Limited	3.65%

Source: HSBC Mutual Fund, Note - Please refer Scheme Information Document (SID) for more details on Asset Allocation.

### Fund Facts

**Fund Managers:** Cheenu Gupta Effective 28 Feb 2024 & Mahesh Chhabria Effective 28 Feb 2024

**Benchmark (Tier 1):** BSE 200 TRI (65%) + NIFTY Short Duration Debt Index (20%) + Domestic Price of Gold (10%) + Domestic Price of Silver (5%)

**Inception Date:** 28 February 2024

**AUM<sup>3</sup>:** Rs. 2,154.15 cr.

<sup>3</sup>AUM details as on June 30, 2025. 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>.

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

## HSBC Large and Mid Cap Fund

(An open ended equity scheme investing in both large cap and mid cap stocks.)

- Long term wealth creation and income
- Investment predominantly in equity and equity related securities of Large and Mid-cap companies.

## HSBC Flexi Cap Fund

(An open ended dynamic equity scheme investing across large cap, mid cap, small cap stocks.)

- To create wealth over long term
- Invests in equity and equity related securities across market capitalisations

## HSBC Multi Cap Fund

(An open ended equity scheme investing across large cap, mid cap, small cap stocks.)

- To create wealth over long-term
- Investment predominantly in equity and equity related securities across market capitalization

## HSBC Multi Asset Allocation Fund

(An open ended scheme investing in Equity & Equity Related instruments, Debt & Money Market Securities and Gold / Silver ETFs.)

- Long term wealth creation
- Investment in equity and equity related securities, fixed income instruments and Gold/Silver ETFs.

**\*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 2025, Any change in risk-o-meter shall be communicated by way of Notice cum Addendum and by way of an e-mail or SMS to unitholders of that particular scheme



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