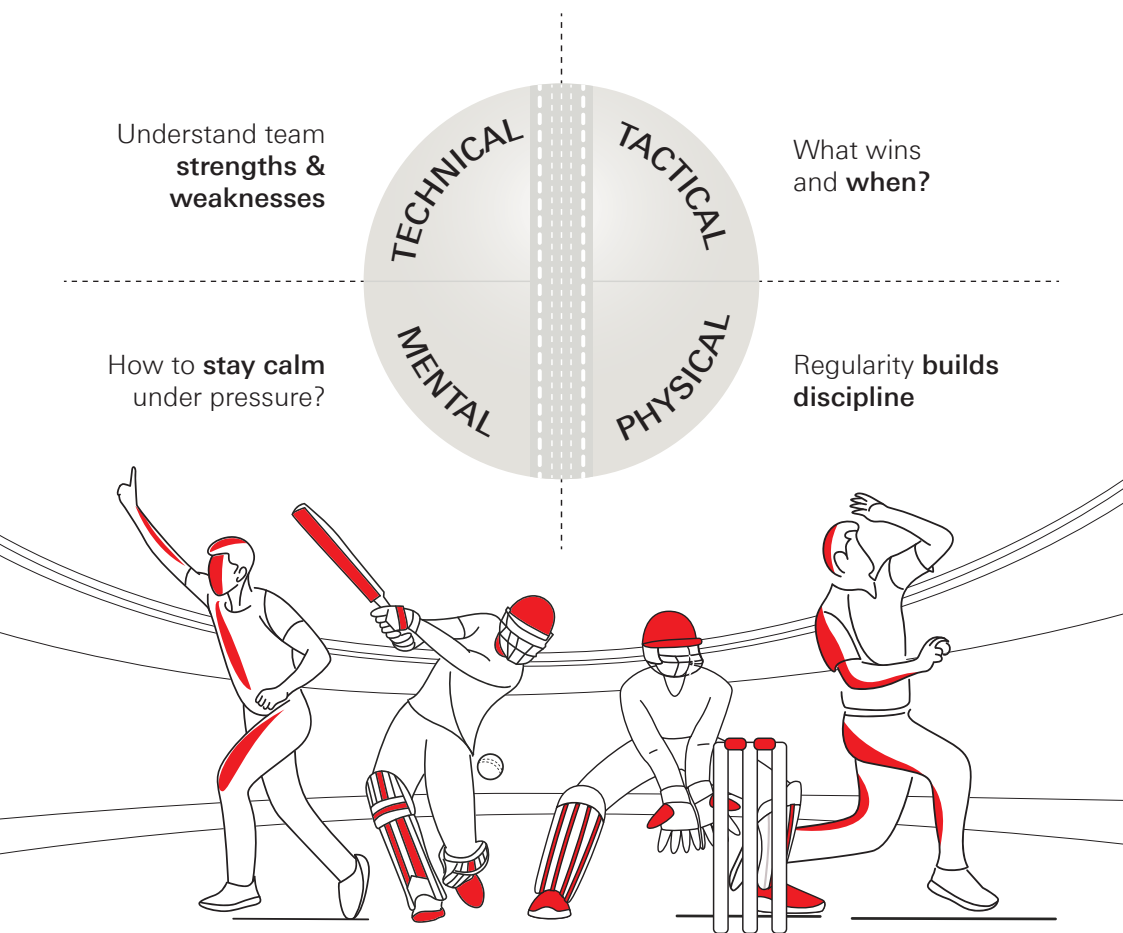


An Investing Legend's Playbook.



Facets of Successful Captaincy

A successful captain understands the strengths and weaknesses of each player in his squad and thus assigns a role for each one. While investing, it's much the same. You need to know which kind of mutual fund schemes suit your goals as a first-time investor or which is best suited to seasoned investors. We at HSBC Mutual Fund are here to help you know more.



Technical:

Understanding team **strengths & weaknesses**

Your coach or financial advisor can help you identify your risk appetite and therefore the type of mutual fund schemes you should invest in. A good captain follows a play-by-play strategy to balance aggression and defence.

The right mix of equity, debt and hybrid funds can build stability in your portfolio and create a cushion against sudden market volatility.

For example, gold performs when the economy/markets are expected to go down. Equity performs when there is economic growth. Debt is attractive when there is a fall in interest rates.



Tactical:

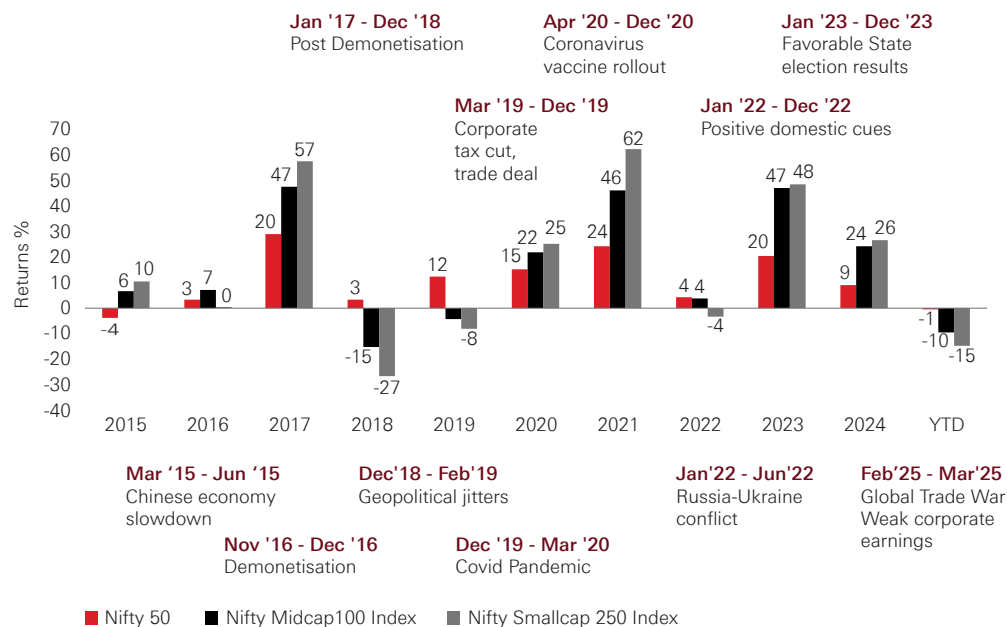
What wins and when?

A good captain knows who should be the opening batsmen and likewise, who should bowl during powerplay overs. In your investments too, understanding business cycles, economic and market trends can help you make sound investment decisions.

Always consult your financial advisor about fund suitability to choose from diversified, debt, sectoral, thematic or hybrid funds that can boost your investments during different economic phases based on your risk appetite and returns expectations.



Performance of Equity markets through major events



Source: NSE, CRISIL. Data as on 28 March 2025. Past performance may or may not be sustained in future and is not a guarantee of any future returns.

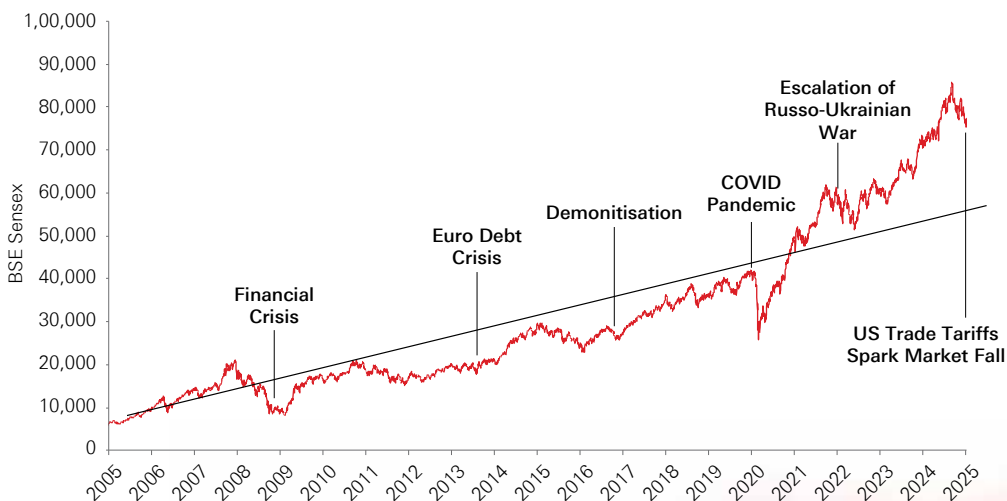
Note: The details provided above is as per the information available in public domain at this moment and subject to change. Please consult your financial advisor for any investment decisions.

Mental:

How to **stay calm** under pressure?

Sometimes a captain faces an unexpected fall of wickets, or a faltering fielding side that yields too many runs. In times like these, a level head keeps a positive mood for the team towards fulfilling the final goal – winning the match.

By ignoring market noise and staying focused on your financial goals, you can remain on track to create long-term wealth. It's important to resist herd mentality and continue investing in all market conditions. This is because historically after every market downturn, they have bounced back and moved upward over the longer term.



Source: BSE, CRISIL Research data as at March 2025.

Past performance may or may not be sustained in future and is not a guarantee of any future returns.



Physical:

Regularity builds discipline

Every successful captain highlights the importance of discipline on and off the field. This helps build a successful team through training sessions and all-important matches.

For your investments too, Systematic Investment Plan (SIP) helps you to follow a disciplined approach and builds a regular investing habit.

As markets fall, your SIP buys more units at a lower price and vice versa as markets rise. Through all market conditions, continuing your SIPs keeps you focused on your long-term goals and can help create wealth over time.



Here's how rupee cost averaging works for an SIP Investor

Investment (a)	NAV (b)	No. of units (a)/(b)
Rs 10,000	Rs 20.00	500
Rs 10,000	Rs 10.00	1000
Average cost/unit*	Rs 13.33	

As the NAV falls, you get more units and vice versa as they rise, thereby averaging out the cost

Source – CRISIL Research, The above calculations are for illustration purposes only. *Average cost = Total amount invested / Total units accumulated
Past performance may or may not be sustained in future and is not a guarantee of any future returns

The Round-up

Here’s how a monthly SIP in Equities on BSE Sensex can grow over time

10 yrs. (2013-2023)		Period		20 yrs. (2003-2023)
Monthly SIP of ₹3,000				
3,60,000	◀	Amount Invested (₹)	▶	7,20,000
7,23,328		Value of investment (₹)		32,61,687
Monthly SIP of ₹5,000				
6,00,000	◀	Amount Invested (₹)	▶	12,00,000
12,05,547		Value of investment (₹)		54,36,145
Monthly SIP of ₹10,000				
12,00,000	◀	Amount Invested (₹)	▶	24,00,000
24,11,093		Value of investment (₹)		1,08,72,289

Monthly investment of Rs.10,000 has grown to Rs.1,08,72,289 over a span of 20 years.

Source – CRISIL Research, HSBC MF, AMFI, BSE. Data period 1 Jun 2004 to 31 May 2024. Mean CAGR returns considered for illustration is 12.62% by taking mean of 10-year rolling returns between 1 June 2014 and 31 May 2024 of BSE Sensex. The above illustration is provided as per AMFI Best Practice Guidelines Circular No. 109 dated November 01, 2023 read with 109A dated September 10, 2024 and as amended from time to time to define the concept of power of compounding. Past performance may or may not be sustained in future and is not a guarantee of any future returns. The investors should not consider the same as investment advice.

For SIP returns, monthly investment of Rs.3,000, Rs.5,000 and Rs.10,000 invested on the 1st day of every month has been considered. SIP returns are calculated on CAGR basis.

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



Challenging times make your portfolio stronger not weaker



Be consistent, be regular, be vigilant



Always expect the unexpected



When in doubt, ask your financial advisor

An Investor Education & Awareness Initiative by HSBC Mutual Fund.

Visit <https://www.assetmanagement.hsbc.co.in/en/mutual-funds/investor-resources/information-library/know-your-customer> w.r.t. one-time Know Your Customer (KYC) process, complaints redressal process including SEBI SCORES (<https://scores.sebi.gov.in>). Investors should only deal with Registered Mutual Funds, to be verified on SEBI website under Intermediaries/Market Infrastructure Institutions (<https://www.sebi.gov.in/intermediaries.html>). Investors may refer to the section on Investor Education on the website of HSBC Mutual Fund for the details on all Investor Education and Awareness Initiatives undertaken by HSBC Mutual Fund.

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