

# **Fund Overview**

# HSBC Overnight Fund

Overnight fund – An open ended debt scheme investing in overnight securities. Relatively low interest rate risk and relatively low credit risk.

September 2022

# Fund aim and investment policy

The Fund aims to provide reasonable returns, commensurate with low risk while providing a high level of liquidity, through a portfolio of money market and debt securities. However, there can be no assurance that the Fund's objective can be realised.

Fund Launch Date	22 May 2019
Fund manager	Kapil Punjabi
Investment Manager	HSBC Asset Management (India) Pvt. Ltd
Currency	INR
Fund Domicile	India
Benchmark	CRISIL Overnight Fund A-I Index <sup>3</sup>
Dealing	Every Business Day
Cut-off Time <sup>1</sup>	13:30 for Subscriptions and Switch Ins, 15:00 for Redemption and Switch Outs
Settlement	T+1

## Fund Manager Kapil Punjabi



Vice President & Fund Manager – Indian Fixed Income

- 15 years of industry experience in fixed income
- Joined HSBC Asset Management
   India in 2014

## Overview

- Provides institutional investors with an opportunity to invest in short-term INR denominated money market instruments.
- Main objectives/strategy includes:
  - Aim to preserve capital<sup>2</sup>
  - Daily liquidity ^ ^
  - Active risk management
  - Extensive credit research

#### Notes:

- (1) Subscription is subject to availability of funds for utilization before the cut-off time without availing any credit facility. (2) The Scheme is not a guaranteed or assured return Scheme. Investors may not get back the amount originally invested. There is no guarantee that the fund's investment objectives, including performance, will be achieved
- (3) SEBI vide its circular no. SEBI/HO/IMD/IMD-II DF3/P/CIR/2021/652 dated October 27, 2021, on 'Guiding Principles for bringing uniformity in Benchmarks of Mutual Fund Schemes' has introduced two-tiered structure for benchmarking of certain categories of schemes. Accordingly, the benchmark has been classified as Tier 1 benchmark. Furthermore, the same is effective from 01 December 2021
- ^^ Daily liquidity As per the Regulations, the Fund shall dispatch the redemption proceeds within 10 Business Days from the date of acceptance of redemption request. Under normal circumstances, the Fund will endeavour to dispatch the redemption proceeds 1 Business Day from the date of receiving a valid redemption request before the cut off time.



Document date: 14 September 2022

## Portfolio characteristics

Yield to Maturity <sup>1</sup>	5.37%
Current AUM (~INR m)	5874.4
Current WAM <sup>2</sup>	1 day
Maximum Maturity	1 day
Maximum WAM <sup>3</sup>	1 day

# **Fund Information**

	Features
Current NAV	INR 1,127.1386
Settlement Date	T+1 <sup>4</sup>

Fund Name	Total Expense Ratio (TER) (as of 31 August 2022)	Minimum Application Amount (Rs)	Minimum Redemption/ Switch Account (Rs)
HOF	0.26%³	5,000	1,000
HOF Direct Plan	0.11% <sup>3</sup>	5,000	1,000

HSBC Mutual Fund/HSBC Asset Management (India) Private Limited would update the current expense ratios (TER) on its website at least three working days prior to the effective date of the change. Details of such changes can be referred on the following link under the Daily TER section: https://www.assetmanagement.hsbc.co.in/en/mutual-funds

Source: HSBC Asset Management, data as of 31 August 2022

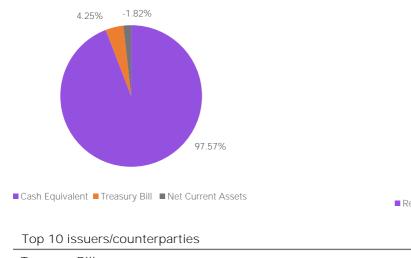
#### Notes:

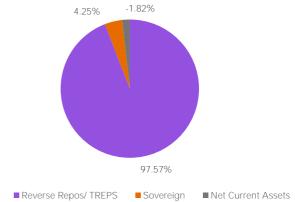
- YTM Based on investment amount
- The Weighted Average Maturity (WAM) of the fund
- TER is annualized and Includes SGT on Investment Management fees

  As per the local regulations, the fund shall dispatch the redemption proceeds within 10 business days from the date of acceptance of redemption request. Under normal circumstances, the Fund will endeavour to dispatch the redemption proceeds within 1 business day from the date of receiving redemption request.

# Portfolio Compositions<sup>1</sup> Instrument Mix

# Credit Quality Mix – local\* credit rating agencies' short-term ratings





Top 10 issuers/counterparties	% NAV
Treasury Bill	4.250%
91 DAYS T-BILL 22SEP22	2.550%
182 DAYS T-BILL - 01SEP2022	1.700%
TREPS	37.770%
Reverse Repos	59.800%
Net Current Assets:	-1.820%
Total Net Assets as on 31-August-2022	100.000%

# Investment process and team

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

The Fund is managed in India by Kapil Punjabi, who has over 15 years of investment experience. The team in India benefits from the broader HSBC Asset Management Liquidity team which manages money market assets across multiple currencies globally.

#### Notes:

Source: HSBC Asset Management, All data as on 31 August 2022 except otherwise mentioned

<sup>\*</sup> The rating mentioned above refers to the local credit rating in India. The rating criteria and methodology used by Indian local rating agencies may be different from those adopted by most of the established international credit rating agencies. Therefore, the Indian local credit rating system may not provide an equivalent standard for comparison with securities rated by international credit rating agencies.

<sup>1.</sup> Subject to change without notice.

Lump sum investment per	formance	9														
Fund / Benchmark (Value of Rs 10,000 invested)		1 Year				3 Years			5 Years			Since Inception		on		
		Amou	Amount in Rs I		eturns % Amount in		n Rs Returns %		Amount i	n Rs F	Returns %	Amount i	n Rs Re	turns %		
HSBC Overnight Fund	Overnight Fund		10	10,371		3.71	11,106		3.55	NA		NA	11,270	)	3.71	
Scheme Benchmark (CRISIL C Index)	heme Benchmark (CRISIL Overnight Fund A-I		10	10,390		3.90	11,159	,	3.72	NA		NA	11,331	1	3.88	22-1
Additional Benchmark (CRISIL Index)*	1 Year T	Bill	10	0,318		3.18	11,453	3	4.62	NA		NA	11,705	5	4.92	22-May-19
Additional Benchmark (Nifty 1	1D Rate In	dex)*	10	0,388		3.89	11,157	7	3.71	NA		NA	11,329	,	3.88	19
Performance of other funds n	nanaged b	y the Fund	d Man	ager												
Fund / Benchmark	7 D	ays		15 D	ays	30 [	Days		1 Year	3 Y	ears	5 Y	ears	Since Ir	nception	
(Value of Rs 10,000 invested)	Amount in Rs	Returns %	Amo In F		Returns %	Amount in Rs	Returns %	Amou in R		Amount in Rs	Return:	s Amount in Rs	Returns %	Amount in Rs	Returns %	
HSBC Cash Fund <sup>1</sup>	10,010	5.30	10,0	)22	5.40	10,043	5.38	10,38	3.86	11,239	3.96	12,916	5.25	21,460	7.00	04-Dec
Scheme Benchmark (CRISIL Liquid Fund A-I Index)	10,010	5.45	10,0	023	5.68	10,045	5.64	10,40	08 4.08	11,303	4.16	12,922	5.26	21,306	6.93	-Dec-
Additional Benchmark (CRISIL1YearT-BillIndex)*	10,007	3.63	10,0	)18	4.37	10,039	4.88	10,3	18 3.18	11,453	4.62	13,126	5.59	20,535	6.58	5-02
Performance of other fun	ds mana	ged by th	ne Fui	nd M	1anager											
HSBC Ultra Short Duration Fu	nd			10	),363	3.64	١	۸A	NA	N.	Α	NA	11,13	3	4.24	П
Scheme Benchmark (CRISIL L A-I Index)	nmark (CRISIL Ultra Short Duration Fund		und	10	),405	4.06	1	NΑ	NA	N.	Α .	NA	11,23	7	4.61	29-Jan-
Additional Benchmark (NIFTY Debt Index)*	Ultra Shor	rt Duration		10	),433	4.34	١	NA	NA	N.	Α .	NA	11,25	1	4.66	Jan-20
Additional Benchmark (CRISIL	1 Year T-	Bill Index)*	r	10	),316	3.17	1	NA	NA	N.	4	NA	11,15	8	4.33	ā
HSBC Debt Fund				10	),026	0.26	11	,158	3.72	12,5	554	4.65	35,24	8	6.59	_
Scheme Benchmark (CRISIL N Fund B-III Index)	cheme Benchmark (CRISIL Medium to Long Dura und B-III Index)		ition	10	),389	3.91	12	,719	8.34	14,2	!33	7.31	46,96	0	8.15	Date: 10-Dec-02
Additional Benchmark (CRISIL	. 10 year 0	Gilt Index) *	r	9	,965	-0.35	11	,123	3.61	12,4	84	4.54	30,93	6	5.89	0-02
HSBC Low Duration Fund <sup>2</sup>				10	),295	2.96	11	,090	3.50	11,4	71	2.78	16,94	9	5.46	_
Scheme Benchmark (CRISIL L Index)	ow Durati	on Fund B-	1	10	),413	4.15	11	,716	5.42	13,5	i37	6.24	20,65	0	7.58	Date: 17-Oct-06
Additional Benchmark (CRISIL	1 Year T-	Bill Index)	*	10,316		3.17	11	,451	4.62	13,1	24	5.59	18,53	2	6.42	96
HSBC Regular Savings Fund	s Fund			10	),165	1.66	12	,373	7.35	13,2	!37	5.77	46,25	9	8.62	2,
Scheme Benchmark (CRISIL F Conservative Index)	Benchmark (CRISIL Hybrid 85+15 - itive Index)			10,303		3.04	12	,822	8.63	14,5	90	7.85	43,93	8	8.32	Date: 24-Feb-04
Additional Benchmark (CRISIL	rk (CRISIL 10 Year Gilt Index) *		* 9,965		-0.35	11	,123	3.61	12,4	84	4.54	26,92	4	5.49	-04	
HSBC Equity Hybrid Fund				9	,962	-0.38	14	,717	13.73	N.	4	NA	15,52	6	12.08	
Scheme Benchmark (CRISIL F Aggressive Fund Index)	Hybrid 35+	65 -		10	),564	5.66	15	,708	16.23	N.	Α	NA	17,15	3	15.01	Date: 22-Oct-1
									+				+			14 °

Fund / Benchmark	1.	Year	Since Inception		
(Value of Rs10,000 invested)	Amount in Rs	Returns %	Amount in Rs	Returns %	
HSBC Global Equity Climate Change Fund	7,783	-22.22	8,454	-11.00	lar te
Scheme Benchmark (MSCI AC World TRI)	9,236	-7.66	10,319	2.20	-21
Additional Benchmark (Nifty 50 TRI)	10,514	5.16	12,310	15.51	

16.701

18.63

NΑ

NA

18.202

16.80

5.16

Past performance may or may not be sustained in the future. Refer note below. HSBC Overnight Fund - Fund Manager - Funds Managed by Kapil Punjabi (Total Schemes Managed 8) - Effective (22 May 2019), HSBC Cash Fund - Fund Manager - Funds Managed by Kapil Punjabi (Total Schemes Managed 8) - Effective (14 March 2014), HSBC Ultra Short Duration Fund - Fund Manager - Funds Managed by Kapil Punjabi (Total Schemes Managed 8) - Effective (29 January 2020), HSBC Debt Fund - Fund Manager - Funds Managed by Kapil Punjabi (Total Schemes Managed 8) - Effective (18 Pebruary 2019), HSBC Low Duration Fund - Fund Manager - Funds Managed by Kapil Punjabi (For Debt Portion) (Total Schemes Managed 8) - Effective (18 October 2014), HSBC Regular Savings Fund - Fund Manager - Funds Managed by Kapil Punjabi (For Debt Portion) (Total Schemes Managed 8) - Effective (18 February 2019), Fund Manager - Funds Managed by Gautam Bhupal (For Equity portion) (Total Schemes Managed 7) - Effective (23 July 2019), HSBC Equity Hybrid Fund - Fund Manager - Funds Managed by Neelotpal Sahai (For Equity) Total Schemes Managed - 5 - Effective (22 October 2018), Fund Manager - Funds Managed by Rapil Punjabi (For Debt) Total Schemes Managed - 8 - Effective (18 February 2019), HSBC Global Equity Climate Change Fund - Funds Managed by Kapil Punjabi (Total Schemes Managed 8) - Effective (22 March 2021), Funds Managed by B. Aswin Kumar (For Overseas Investments) (Total Schemes Managed 4) - Effective (07 October 2021)

Past performance may or may not be sustained in the future. Refer note below. Data as on 31 August '22

10.514

Additional Benchmark (Nifty 50 TRI) \*

Pursuant to the circular issued by SEBI on 'Categorization and Rationalization of the Schemes, there has been change in the fundamental attribute(s) of the aforesaid scheme(s) effective Mar 14, 2018.

\*Additional benchmark as per SEBI circular no. SEBI/HO/IMD/DF2/CIR/P/2021/024 dated March 04, 2021

<sup>1</sup> Pursuant to SEBI circular dated Sept 13, 2012, certain Plans / Options within the schemes have been discontinued to comply with a single plan structure. Since there was no continuous NAV history available for the surviving Plan prior to 19 May 2011, returns since the said date have been considered for calculating performance. The inception date of HSBC Cash Fund however is 4 December 2002.

<sup>2</sup> Pursuant to SEBI circular dated Sept 13, 2012, certain Plans / Options within the schemes have been discontinued to comply with a single plan structure. Since there was no continuous NAV history available for the surviving Plan prior to 1 October 2012, returns since the said date have been considered for calculating performance. The inception date of HSBC Low Duration Fund however is 17 October 2006.

The performance details provided herein are of other than Direct Plan - Growth Option. Returns on Rs 10,000 are point-to-point returns for the specific time period, invested at the start of the period. Returns for less than 1 year is Simple Annualised. The returns for the respective periods are provided as on last available NAV of August 2022 for the respective Schemes. Returns 1 year and Above are Compounded Annualised. 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 Other than Direct Plan. The performance data of the scheme(s) managed by the respective Fund Manager which has/have not completed 6 month is not provided. The varying maturities of the close ended schemes, the performance of close-ended schemes is not provided as it is strictly not comparable with that of open ended schemes.

"SEBI vide its circular no. SEBI/HO/IMD/ IMD-II DF3/P/CIR/2021/652 dated October 27, 2021, on 'Guiding Principles for bringing uniformity in Benchmarks of Mutual Fund Schemes' has introduced two-tiered structure for benchmarking of certain categories of schemes. Accordingly, the benchmark of the scheme has been classified as Tier 1 benchmark effective from 01 December 2021"

# Key risks

The value of investments and any income from them can go down as well as up and investors may not get back the amount originally invested.

- Credit Risk: Credit risk or default risk refers to the risk that an issuer of a fixed income security may default (i.e. will be unable to make timely principal and interest payments on the security).
- Price-Risk or Interest Rate Risk: As with all debt securities, changes in interest rates may affect the NAV of the Scheme(s) as the prices of securities increase as interest rates decline and decrease as interest rates rise.
- Liquidity or Marketability Risk: This refers to the ease with which a security can be sold at or near to its valuation yieldto-maturity (YTM). The primary measure of liquidity risk is the spread between the bid price and the offer price quoted by a
- Reinvestment Risk: This risk refers to the interest rate levels at which cash flows received from the securities in the Scheme(s) are reinvested. The additional income from reinvestment is the "interest on interest" component

For more risk factors check the KIM or visit https://www.assetmanagement.hsbc.co.in/en/mutual-funds/investor-resources#

#### HSBC Cash Fund Riskometer



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

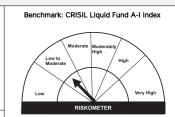
Liquid Fund - An Open Ended Liquid Scheme. Relatively low interest rate risk and relatively low credit

This product is suitable for investors who are seeking#:

- · Overnight Liquidity over short term
- Invests in Money Market Instruments

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

Please note that the above risk-o-meter is as per the product labelling of the Scheme available as on the date of this communication/ disclosure. As per SEBI circular dated October 5, 2020 on product labelling (as amended from time to time), risk-o-meter will be calculated on a monthly basis based on the risk value of the scheme portfolio based on the methodology specified by SEBI in the above stated circular. The AMC shall disclose the risk-o-meter along with portfolio disclosure for all their schemes on their respective website and on AMFI website within 10 days from the close of each month. 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.



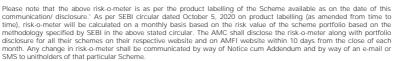
#### HSBC Overnight Fund Riskometer

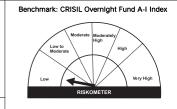
**HSBC** Overnight Fund Overnight Fund- An open ended debt scheme investing in overnight securities. Relatively low interest rate risk and relatively low credit risk.

This product is suitable for investors who are seeking#:

- · Income over short term and high liquidity
- Investment in debt & money market instruments with overnight maturity.

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





#### Investors understand that their principa

methodology specified by SEBI in the above stated circular. The AMC shall disclose the risk-o-meter along with portfolio disclosure for all their schemes on their respective website and on AMFI website within 10 days from the close of each month. 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.

HSBC Ultra Short Duration Fund Riskometer



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

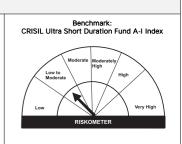
Ultra Short Duration Fund - An Open ended Ultra-Short term debt scheme investing in instruments such that the Macaulay duration of the portfolio is between 3 months to 6 months. Relatively low interest rate risk and relatively low credit risk. Please refer page no. 9 Scheme Information Document on Macaulay duration.

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

#investors should consult their financial advisers if in doubt about whether the product is suitable

Please note that the above risk-o-meter is as per the product labelling of the Scheme available as on the date of this communication/ disclosure.' As per SEBI circular dated October 5, 2020 on product labelling (as amended from time to time), risk-o-meter will be calculated on a monthly basis based on the risk value of the scheme portfolio based on the methodology specified by SEBI in the above stated circular. The AMC shall disclose the risk-o-meter along with portfolio disclosure for all their schemes on their respective website and on AMFI website within 10 days from the close of each month. Any change in risk-o-meter shall be communicated by way of Notice cum Addendum and by way of an e-mail or SMS to unitholders of that particular Scheme.



# Potential Risk Class (HSBC Cash Fund, HSBC Overnight Fund & HSBC Ultra Short Duration Fund)

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

'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."

# HSBC Debt Fund Moderate Moderately High High Noderate High High Noderate High High Noderate High High

Investors understand that their principal will be at Moderate risk

#### HSBC Debt Fund Riskometer

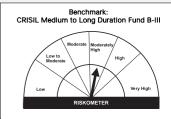
**Medium to Long Duration Fund -** An open ended Medium to Long Term Debt Scheme investing in instruments such that the Macaulay ^duration of the portfolio is between 4 years to 7 years. Relatively high interest rate risk and moderate credit risk. Please refer page no. 9 Scheme Information Document on Macaulay duration.

This product is suitable for investors who are seeking#:

- Regular Income over long term
- Investment in diversified portfolio of fixed income securities such that the Macaulay<sup>^</sup> duration of the portfolio is between 4 years to 7 years.

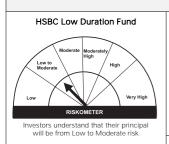
#Investors should consult their financial advisers if in doubt about whether the product is suitable for them.

Please note that the above risk-o-meter is as per the product labelling of the Scheme available as on the date of this communication/ disclosure.' As per SEBI circular dated October 5, 2020 on product labelling (as amended from time to time), risk-o-meter will be calculated on a monthly basis based on the risk value of the scheme portfolio based on the methodology specified by SEBI in the above stated circular. The AMC shall disclose the risk-o-meter along with portfolio disclosure for all their schemes on their respective website and on AMFI website within 10 days from the close of each month. Any change in risk-o-meter shall be communicated by way of Notice cum Addendum and by way of an e-mail or SMS to unitholders of that particular Scheme.



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

"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."



#### **HSBC Low Duration Fund Riskometer**

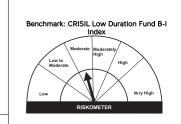
**Low Duration Fund** - An open ended Low Duration Debt Scheme investing in instruments such that the Macaulay^ duration of the portfolio is between 6 months to 12 months. Relatively low interest rate risk and moderate credit risk. Please refer page no. 9 Scheme Information Document on Macaulay duration.

This product is suitable for investors who are seeking#:

- Liquidity over short term.
- Investment in debt and money market instruments such that the Macaulay<sup>^</sup> duration of the portfolio is between 6 months to 12 months.

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

Please note that the above risk-o-meter is as per the product labelling of the Scheme available as on the date of this communication/ disclosure.' As per SEBI circular dated October 5, 2020 on product labelling (as amended from time to time), risk-o-meter will be calculated on a monthly basis based on the risk value of the scheme portfolio based on the methodology specified by SEBI in the above stated circular. The AMC shall disclose the risk-o-meter along with portfolio disclosure for all their schemes on their respective website and on AMFI website within 10 days from the close of each month. Any change in risk-o-meter shall be communicated by way of Notice cum Addendum and by way of an e-mail or SMS to unitholders of that particular Scheme.



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

"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."



## HSBC Global Equity Climate Change Fund of Fund Riskometer

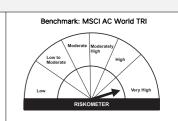
Fund of Funds (Overseas) - An open ended fund of fund scheme investing in HSBC Global Investment Funds - Global Equity Climate Change

This product is suitable for investors who are seeking#:

- To create wealth over long term
- Investment predominantly in companies positioned to benefit from climate change through fund of funds route

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

Please note that the above risk-o-meter is as per the product labelling of the Scheme available as on the date of this communication/ disclosure.' As per SEBI circular dated October 5, 2020 on product labelling (as amended from time to time), risk-o-meter will be calculated on a monthly basis based on the risk value of the scheme portfolio based on the methodology specified by SEBI in the above stated circular. The AMC shall disclose the risk-o-meter along with portfolio disclosure for all their schemes on their respective website and on AMFI website within 10 days from the close of each month. 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.



Please refer page no. 9 Scheme Information Document for explanation on Macaulay duration

#### HSBC Equity Hybrid Fund Riskometer

# **HSBC Equity Hybrid Fund**



Investors understand that their principal will be at Very High risk

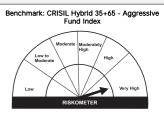
Aggressive Hybrid fund - An open ended Hybrid scheme investing predominantly in equity and equity related instruments

This product is suitable for investors who are seeking#:

- · Long term wealth creation and income.
- Invests in equity and equity related securities and fixed Income instruments

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

Please note that the above risk-o-meter is as per the product labelling of the Scheme available as on the date of this communication/ disclosure.' As per SEBI circular dated October 5, 2020 on product labelling (as amended from time to time), risk-o-meter will be calculated on a monthly basis based on the risk value of the scheme portfolio based on the methodology specified by SEBI in the above stated circular. The AMC shall disclose the risk-o-meter along with portfolio disclosure for all their schemes on their respective website and on AMFI website within 10 days from the close of each month. 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 unifolders of this neutricular Scheme. SMS to unitholders of that particular Scheme



#### **HSBC Regular Savings Fund Riskometer**

#### **HSBC Regular Savings Fund**



Investors understand that their principal will be at Moderately High risk

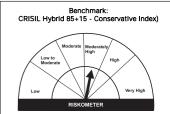
Conservative Hybrid Fund- An open ended Hybrid Scheme investing predominantly in debt

This product is suitable for investors who are seeking#:

- · Capital appreciation over medium to long term.
- Investment in fixed income (debt and money market instruments) as well as equity and equity related

#investors should consult their financial advisers if in doubt about whether the product is suitable

Please note that the above risk-o-meter is as per the product labelling of the Scheme available as on the date of this communication/ disclosure.' As per SEBI circular dated October 5, 2020 on product labelling (as amended from time to time), risk-o-meter will be calculated on a monthly basis based on the risk value of the scheme portfolio based on the methodology specified by SEBI in the above stated circular. The AMC shall disclose the risk-o-meter along with portfolio disclosure for all their schemes on their respective website and on AMFI website within 10 days from the close of each month. 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.



^^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. Please refer page no. 9 Scheme Information Document for explanation on Macaulay duration

Source: HSBC Asset Management, India

# Disclaimer:

This document has been prepared by HSBC Asset Management (India) Private Limited (HSBC) 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 Asset Management (India) Private Limited 2022, 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: hsbcmf@camsonline.com | Website: www.assetmanagement.hsbc.co/in

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