

Portfolio Summary as on 07 Jul 2023
Scheme Names

| Portfolio Details | | HSBC Short Duration Fund | HSBC Dynamic Bond Fund | HSBC Medium to Long Duration Fund | HSBC Corporate Bond Fund | HSBC Low Duration Fund | HSBC Money Market Fund | HSBC Credit Risk Fund | HSBC Overnight Fund | HSBC Liquid Fund | HSBC Medium Duration Fund | HSBC Banking and PSU Debt Fund | HSBC Gilt Fund | HSBC Ultra Short Duration Fund | HSBC CRL IBX 50 50 GI SDL Ap28 Indx Fund | CRISIL JUNE 2027 INDEX | |
|-------------------|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|--|
| | Average Maturity(Months)** (As on JUN 30, 2023) | 31.51 | 58.4 | 73.68 | 62.86 | 9.8 | 7.56 | 17.31 | 0.13 | 1.76 | 48.19 | 33.34 | 90.36 | 5.95 | 52.98 | 46.18 | |
| | Modified Duration(Months) (As on JUN 30, 2023) | 26.95 | 44.55 | 55.28 | 48.57 | 8.91 | 7.56 | 14.96 | 0.13 | 1.76 | 36.75 | 28.65 | 64.26 | 5.81 | 43.75 | 39.42 | |
| | Sovereign, AAA , & P1+ and/or equivalent/TREPS Overnight | 100.00% | 100.00% | 100.00% | 100.00% | 93.38% | 100.00% | 41.21% | 100.00% | 100.00% | 81.59% | 100.00% | 100.00% | 100.00% | 100.00% | 100.00% | |
| | AA+ & AA , and/or equivalent | 0.00% | 0.00% | 0.00% | 0.00% | 6.62% | 0.00% | 58.79% | 0.00% | 0.00% | 18.41% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | |
| | AA- and Below | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | |
| | Unrated papers | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | |
| | Unrated BRDS*** | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | |
| | Fixed Deposits | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | |
| | Cash, TREPS & Repo | 0.73% | 10.53% | 9.47% | 4.10% | 1.51% | 3.51% | 7.11% | 95.09% | 4.96% | 0.94% | 0.49% | 37.24% | 5.63% | 1.34% | 0.59% | |
| | Overnight Maturity [§] | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | |
| | Net Current Assets | 1.92% | 1.88% | 1.63% | 3.37% | 7.52% | -1.20% | -1.75% | 0.26% | -0.01% | 2.05% | 2.65% | 0.86% | 0.23% | 1.73% | 0.66% | |
| | Bonds & NCDs | 61.43% | 57.58% | 5.73% | 68.86% | 42.67% | 0.00% | 78.10% | 0.00% | 0.00% | 49.59% | 73.41% | 0.00% | 24.70% | 0.00% | 0.00% | |
| | Securitized Debt | 0.78% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 8.25% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | |
| | Fixed Deposits | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | |
| | Dated G-Secs | 33.78% | 30.01% | 83.17% | 23.67% | 6.58% | 0.00% | 11.32% | 0.00% | 37.80% | 23.45% | 61.90% | 0.00% | 97.68% | 97.68% | 98.00% | |
| | Money Market Assets & T-Bills | 1.36% | 0.00% | 0.00% | 0.00% | 41.72% | 97.69% | 4.22% | 4.65% | 95.05% | 1.37% | 0.00% | 0.00% | 69.38% | 0.00% | 0.00% | |
| | Maturity ** | | | | | | | | | | | | | | | | |
| | Upto 30 days | 2.66% | 12.42% | 11.10% | 7.47% | 14.54% | 2.31% | 5.35% | 100.00% | 26.01% | 2.99% | 3.14% | 38.10% | 5.92% | 2.32% | 2.00% | |
| | More Than 30 days | 97.34% | 87.58% | 88.90% | 92.53% | 85.46% | 97.69% | 94.65% | 0.00% | 73.99% | 97.01% | 96.86% | 61.90% | 94.08% | 97.68% | 98.00% | |
| | Yield to Maturity (YTM) (As on JUN 30, 2023) | 7.45% | 7.41% | 7.24% | 7.38% | 7.42% | 7.24% | 8.06% | 6.80% | 6.97% | 7.91% | 7.40% | 7.24% | 7.23% | 7.33% | 7.20% | |
| | Exit Load [§] | Nil | Nil | Refer the Nil Section for Exit Load | Nil | Nil | Refer the Section for Exit Load | Refer the Nil Section for Exit Load | Nil | Nil | Nil | Nil | Nil | Nil | Nil | Nil | |
| | Regular Plan^ | 0.75% | 0.76% | 1.91% | 0.63% | 0.64% | 0.55% | 1.67% | 0.20% | 0.22% | 1.10% | 0.61% | 1.70% | 0.48% | 0.43% | 0.45% | |
| | Direct Plan^ | 0.27% | 0.29% | 0.68% | 0.29% | 0.25% | 0.25% | 0.85% | 0.10% | 0.12% | 0.40% | 0.23% | 0.48% | 0.22% | 0.23% | 0.17% | |
| | Month End Total Expenses ratios Annualized (As on JUN 30, 2023) | ^ Excludes GST on Management Fees of 0.03% on Direct Plan and 0.03% on Regular Plan of Total Net Assets | ^ Excludes GST on Management Fees of 0.02% on Direct Plan and 0.02% on Regular Plan of Total Net Assets | ^ Excludes GST on Management Fees of 0.09% on Direct Plan and 0.09% on Regular Plan of Total Net Assets | ^ Excludes GST on Management Fees of 0.03% on Direct Plan and 0.03% on Regular Plan of Total Net Assets | ^ Excludes GST on Management Fees of 0.03% on Direct Plan and 0.03% on Regular Plan of Total Net Assets | ^ Excludes GST on Management Fees of 0.03% on Direct Plan and 0.03% on Regular Plan of Total Net Assets | ^ Excludes GST on Management Fees of 0.11% on Direct Plan and 0.11% on Regular Plan of Total Net Assets | ^ Excludes GST on Management Fees of 0.00% on Direct Plan and 0.00% on Regular Plan of Total Net Assets | ^ Excludes GST on Management Fees of 0.00% on Direct Plan and 0.05% on Regular Plan of Total Net Assets | ^ Excludes GST on Management Fees of 0.03% on Direct Plan and 0.06% on Regular Plan of Total Net Assets | ^ Excludes GST on Management Fees of 0.06% on Direct Plan and 0.03% on Regular Plan of Total Net Assets | ^ Excludes GST on Management Fees of 0.03% on Direct Plan and 0.03% on Regular Plan of Total Net Assets | ^ Excludes GST on Management Fees of 0.03% on Direct Plan and 0.03% on Regular Plan of Total Net Assets | ^ Excludes GST on Management Fees of 0.02% on Direct Plan and 0.02% on Regular Plan of Total Net Assets | ^ Excludes GST on Management Fees of 0.02% on Direct Plan and 0.02% on Regular Plan of Total Net Assets | |
| | Product Labeling | For Product labeling refer Page No 2 | | | | | | | | | | | | | | | |

** Indicates interest reset months in case of floating rate instruments

*** BRDS with full recourse, hence bank risk

[§] Effective from March 1, 2013 for prospective investments.

^{§§} All instruments maturing on the next business day.

\$ Exit Load shall be applicable on prospective basis if switched out / redeemed within 7 Calendar Days (Effective 20 Oct 2019)

| Investor exit on (Calendar Day) | Day 1 | Day 2 | Day 3 | Day 4 | Day 5 | Day 6 | Day 7 |
|---|---------|---------|---------|---------|---------|---------|---------|
| Exit Load as a % of redemption proceeds | 0.0070% | 0.0065% | 0.0060% | 0.0055% | 0.0050% | 0.0045% | 0.0000% |

HSBC Corporate Bond Fund > If the amount sought to be redeemed or switched out on or before 3 months from the date of allotment - 0.5%
> If the amount sought to be redeemed or switched out is invested for a period of more than 3 months from the date of allotment- Nil

HSBC Credit Risk Fund >Units redeemed or switched out are upto 10% of the units purchased or switched in ("the limit") within 2 years from the date of allotment – Nil
> Units redeemed or switched out are over and above the limit within 1 year from the date of allotment –3%.
>Units redeemed or switched on or after 1 year upto 2 years from the date of allotment –2%.
>Units redeemed or switched on or after 2 years from the date of allotment –Nil.

Scheme Names

| | HSBC Short Duration Fund | HSBC Dynamic Bond Fund | HSBC Medium to Long Duration Fund | HSBC Corporate Bond Fund | HSBC Low Duration Fund | HSBC Money Market Fund | HSBC Credit Risk Fund |
|------------------|---|---|--|---|---|---|---|
| | <div><div>-Generation of regular returns over short term</div><div>-Investment in fixed income securities of shorter term maturity.</div></div> | <div><div>-Generation of reasonable returns over medium to long term</div><div>-Investment in fixed income securities</div></div> | <div><div>-Regular income over medium term</div><div>-Investment in diversified portfolio of fixed income securities such that the Macaulay^Δ duration of the portfolio is between 4 year to 7 years</div></div> | <div><div>-Generation of regular and stable income over medium to long term</div><div>-Investment predominantly in AA+ and above rated corporate bonds and money market instruments</div></div> | <div><div>-Liquidity over short term</div><div>-Investment in Debt / Money Market Instruments such that the Macaulay^Δ duration of the portfolio is between 6 months to 12 months</div></div> | <div><div>-Generation of regular income over short to medium term</div><div>-Investment in money market instruments</div></div> | <div><div>-Generation of regular returns and capital appreciation over medium to long term</div><div>-Investment in debt instruments (including securitized debt), government and money market securities</div></div> |
| Product Labeling | <div><div>This product is suitable for investors who are seeking*</div><div><div>Investors understand that their principal will be from Low to Moderate risk.</div></div></div> | <div><div><div>Investors understand that their principal will be at Moderate risk.</div></div></div> | <div><div><div>Investors understand that their principal will be at Moderate risk.</div></div></div> | <div><div><div>Investors understand that their principal will be at Moderate risk.</div></div></div> | <div><div><div>Investors understand that their principal will be from Low to Moderate risk.</div></div></div> | <div><div><div>Investors understand that their principal will be from Low to Moderate risk.</div></div></div> | <div><div><div>Investors understand that their principal will be at Moderate risk.</div></div></div> |
| | HSBC Overnight Fund | HSBC Liquid Fund | HSBC Medium Duration Fund | HSBC Banking and PSU Debt Fund | HSBC Gilt Fund | HSBC Ultra Short Duration Fund | HSBC CRL IBX 50 50 GI SDI Ap28 Indx Fund |
| | <div><div>- Income over short term and high liquidity</div><div>- Investment in debt & money market instruments with overnight maturity</div></div> | <div><div>- Overnight liquidity over short term</div><div>- Investment in Money Market Instruments</div></div> | <div><div>- Generation of income over medium term</div><div>- Investment primarily in debt and money market securities</div></div> | <div><div>- Generation of reasonable returns and liquidity over short term</div><div>- Investment predominantly in securities issued by Banks, Public Sector Undertakings and Public Financial Institutions and municipal corporations in India</div></div> | <div><div>- Generation of returns over medium to long term</div><div>- Investment in Government Securities</div></div> | <div><div>- Income over short term with low volatility.</div><div>- Investment in debt & money market instruments such that the Macaulay Duration of the portfolio is between 3 months- 6 months.^Δ</div></div> | <div><div>- Income over target maturity period</div><div>- Investment in constituents similar to the composition of CRISIL IBX 50:50 Gilt Plus SDI Index – April 2028</div></div> |
| | <div><div><div>Investors understand that their principal will be at Low risk.</div></div></div> | <div><div><div>Investors understand that their principal will be from Low to Moderate risk.</div></div></div> | <div><div><div>Investors understand that their principal will be at Moderate risk.</div></div></div> | <div><div><div>Investors understand that their principal will be at Moderate risk.</div></div></div> | <div><div><div>Investors understand that their principal will be from Low to Moderate risk.</div></div></div> | <div><div><div>Investors understand that their principal will be from Low to Moderate risk.</div></div></div> | <div><div><div>Investors understand that their principal will be at Moderate risk.</div></div></div> |

^Δ Investors should consult their financial advisers if in doubt about whether the product is suitable for them. Disclaimer: © Copyright. HSBC Mutual Fund, ALL RIGHTS RESERVED.

HSBC Mutual Fund

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*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 05, 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. *

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