



HSBC's Whitelist Funds with Product Risk Rating (PRR)

This document provides to the customer (hereinafter referred to as 'customer', 'you', 'your') the list of all whitelist mutual fund schemes [Whitelist Funds (WL)]# distributed by The Hongkong and Shanghai Banking Corporation Limited, India, incorporated in Hong Kong SAR with limited liability, and having its India corporate office at 52/60, Mahatma Gandhi Road, Fort, Mumbai - 400 001 (hereinafter referred to as 'HSBC India', 'we', 'our') together with their respective Product Risk Ratings (PRR).

#Whitelist Funds (WL) are mutual funds which have undergone internal assessments by HSBC India and are accorded specific Product Risk Ratings (PRR). Such mutual funds are offered to Customers to invest, both pursuant to investment planning discussions and on a 'Do it Yourself' basis on our online platform.

PRR is an internal risk score for each Whitelist Fund distributed by HSBC India, determined by taking into account risk factors of the respective product. Some of these risk factors include volatility, liquidity, portfolio diversification, high yield indicator, principal at risk, and equity proportion in a particular scheme.

We review and refresh the suite of Whitelist Funds, which are available for recommendation with us basis various parameters, such as Customer demand, return, fund size, fund management team, risk, etc., and, as a part of this process, products are on-boarded or discontinued for fresh investments.

Certain Whitelist Funds may also be placed under 'Hold' (temporary withdrawal). Funds on Hold and marked with * will not be offered for fresh investments (either through recommendation or through self-directed 'execution only' basis, including on a 'Do it Yourself' basis on our online platform) till such time the 'Hold' status continues. Funds on Hold and marked as ** will not be offered for fresh investments through recommendation, however will be available through self-directed 'execution only' basis, including on a 'Do it Yourself' basis on our online platform till such time the 'Hold' status continues.

Where any Whitelist Funds are placed on Hold or discontinued, your existing investments in such schemes will remain unchanged and you can continue to Hold them or redeem them, at your discretion, subject to the terms of the respective Scheme Information Documents.

We will, at all times, endeavor to suggest a range of products that we feel is likely to be suitable and appropriate for you, based on your financial needs, risk profile, investment objectives and other information provided by you. We will help you identify products suitable for you after evaluating the above. The decision to invest in products recommended by us will finally rest with you and we shall assist you in processing your transactions, based on your specific instructions.

The list of Whitelist Funds distributed by HSBC India, and their respective PRR is appended below.

Internally, the PRR is mapped to the Customer's risk profile in an attempt to chart product suitability to each Customer's risk profile.

Your risk profile is established when the Risk Profile Questionnaire (RPQ) is completed by you. The RPQ includes questions that provide some indication of your risk tolerance, displaying your personal investment characteristics. While it may not match with your actual attitude towards investment risk, it may indicate the profile that you may fit into. You are requested to check product appropriateness (based on PRR) with your individual risk profile (based on RPQ), as per the classification in the appended table, before investing in any mutual fund scheme. This document is reviewed and updated regularly and is made available on our website – www.hsbc.co.in. It is recommend that you refer to the latest PRR document on our Website prior to executing transactions in Whitelist Funds.

In case you have not yet established your risk profile by completing the RPQ, please contact your HSBC relationship manager or visit the nearest branch of HSBC India to do the needful.

This document also includes Product Labelling of each scheme of mutual fund defined by the respective mutual funds house/Asset Management Company (AMC) as guided by SEBI circular No.: SEBI circular no. CIR/IMD/DF/5/2013 dated 18 March 2013, CIR/IMD/DF/4/2015 dated 30 April 2015 and SEBI/HO/IMD/DF3/CIR/P/2020/197 dated 5 October 2020 on Product Labelling in Mutual Funds.

Product Labelling (Riskometer) is the process of labelling the schemes of mutual funds by the mutual fund houses, as required by the applicable SEBI regulations that would provide investors an easy understanding of the kind of product/ scheme they are investing in and their associated risk. The Riskometer is a pictorial representation of the principal at risk for any scheme. It is recommended that you refer to both the Riskometer and the PRR of each Whitelist Fund in conjunction with your risk appetite prior to investing.

HSBC India updates the risk-o-meter as and when the information is published by AMC in public domain using batch update approach which could, result in a lag in updating the risk-o-meter for the schemes on our systems and documents. Investors should refer to risk-o-meter published by the AMCs on their respective websites for the Whitelist Funds in consideration, prior to investing.

The appended table reflects the PRR matrix, mapping the PRR to the customer's risk profile. For e.g. if the customer's risk profile is 'Conservative then the products risk categories appropriate for the customer are 'P1' and 'P2'. In this case the products 'P3', 'P4' and 'P5' are not appropriate to customer's risk profile. Similarly, if a customer is, say, 'Dynamic', then products with risk rating 'P1', 'P2', 'P3' and 'P4' are appropriate while 'P5' is not appropriate.

Important Information: Please note that in the Capital Protection Oriented Fund category (Closed-ended), HSBC India only distributes products managed by HSBC Asset Management Company (HSBC AMC) and does not offer products managed by other AMCs. HSBC India does not conduct any due diligence on the products managed by HSBC AMC, as the same are a part of the HSBC Group and are governed by internal parameters. As regards mutual fund schemes managed by other third party AMCs distributed by HSBC India, the due diligence is undertaken by a team based on various internal product parameters.

Customer's Risk Profile – Product Risk Rating matrix









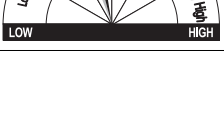
Customer's Risk Profile/Product Risk Rating	P1	P2	P3	P4	P5
	The risk matrix demonstrates risk to the customer, where P1 refers to low risk and P5 refers to high risk and others are graded in between.				
Secure	Not appropriate				
Risk Averse	Appropriate	Not appropriate			
Conservative	Appropriate		Not appropriate		
Balanced	Appropriate			Not appropriate	
Dynamic	Appropriate				Not appropriate
Very Dynamic	Appropriate				



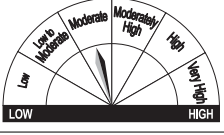
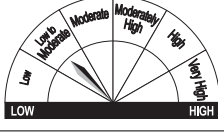
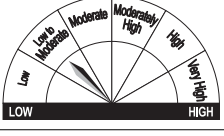
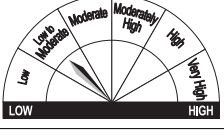

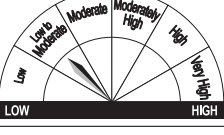
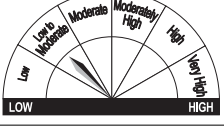
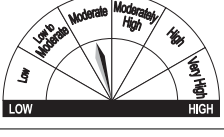
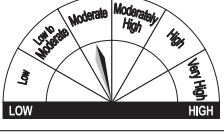
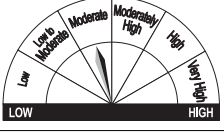
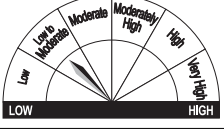
Product Risk Rating




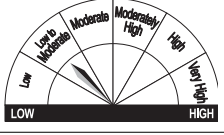
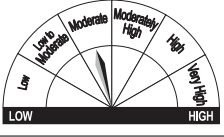
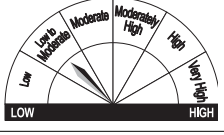
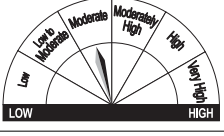


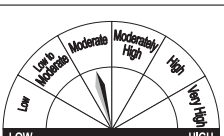
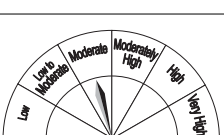
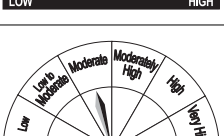
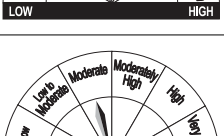
List updated as on 15 December 2023


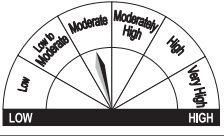











Data for calculating PRR as on 14 December 2023




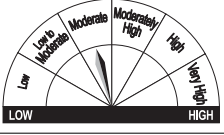


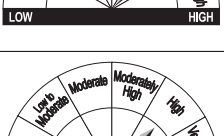


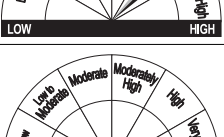
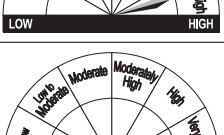


The appended table reflects the select list of mutual fund schemes of HSBC India, its PRR and Product Labelling (as defined by the respective AMC). Funds on Hold are denoted with {*/{}**




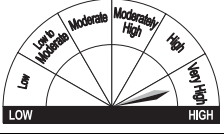
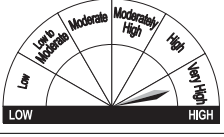
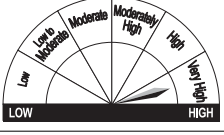
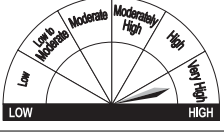
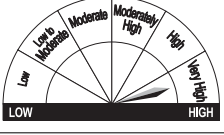
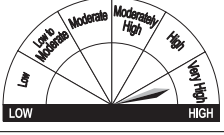


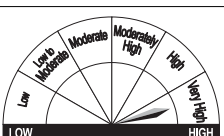
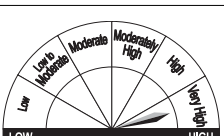
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			Nature of Scheme and Indicative Investment Horizon	Brief Investment Objective and Kind of Product	
1	P1	Aditya Birla Sun Life Overnight Fund	Reasonable returns with high levels of safety and convenience of liquidity over short term	Investment in debt and Money Market Instruments upto 1 day	
2	P1	HSBC Overnight Fund	Income over short term and high liquidity	Investment in debt & money market instruments with overnight maturity	
3	P1	HSBC Liquid Fund	Overnight liquidity over short-term	Investment in money market instruments	
4	P1	HDFC Arbitrage Fund	Income over short term	Income through arbitrage opportunities between cash and derivative market and arbitrage opportunities within the derivative segment	
5	P1	HDFC Liquid Fund	Regular Income over short term	To generate income through a portfolio comprising money market and debt instruments	
6	P1	HDFC Overnight Fund	Regular income over short term that may be in line with the overnight call rates	To generate returns by investing in debt and money market instruments	
7	P1	HSBC Ultra Short Duration Fund	Income over short term with low volatility	Investment in debt & money market instruments such that the Macaulay Duration of the portfolio is between 3 month – 6 months	
8	P1	ICICI Prudential Equity – Arbitrage Fund	Short term income generation solution	An equity fund that aims for low volatility returns by using arbitrage and other derivative strategies in equity market	
9	P1	ICICI Prudential Liquid Fund	Short term savings solution	A liquid fund that aims to provide reasonable returns commensurate with low risk and providing a high level of liquidity	






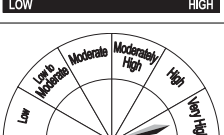
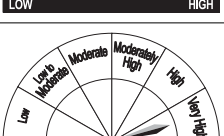
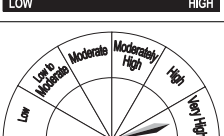

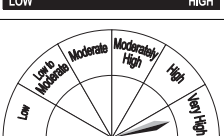
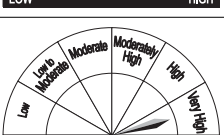

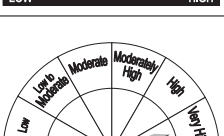
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			Nature of Scheme and Indicative Investment Horizon	Brief Investment Objective and Kind of Product	AMC Product Labelling (Riskometer)
10	P1	ICICI Prudential Overnight Fund	Short term savings	An overnight fund that aims to provide reasonable returns commensurate with low risk and providing a high level of liquidity	
11	P1	Kotak Savings Fund	Income over a medium term investment horizon	Investment in debt & money market securities	
12	P1	Kotak Bond Short Term Fund	Income over medium term horizon	Investment in debt & money market securities with portfolio Macaulay duration between 1 year & 3 years	
13	P1	Mirae Asset Ultra Short Duration Fund	Income over short term	An open-ended debt fund with Income/capital appreciation through investments in debt securities and money market instruments	
14	P1	HSBC Money Market Fund	Liquidity over short term	An open-ended debt scheme investing in money market instruments. A relatively low interest rate risk and moderate credit risk.	
15	P1	SBI Magnum Ultra Short Duration Fund	Income over short term	Income/capital appreciation through investments in debt securities and money market instruments	
16	P2	Aditya Birla Sun Life CRISIL SDL Plus AAA PSU SEP 2026 60:40 Index Fund	Income over target maturity period	An open ended Target Maturity Index Fund tracking the CRISIL IBX 60:40 SDL + AAA PSU Index – September 2026. A moderate interest rate risk and relatively low credit risk	
17	P2	Aditya Birla Sun Life Savings Fund	Reasonable returns with convenience of liquidity over short-term	Investments in debt and money market instruments	
18	P2	Axis Treasury Advantage Fund**	Regular Income over short term	Investment in debt and money market instruments	
19	P2	DSP Savings Fund	Income over short term with low volatility	An open ended scheme which seeks to provide Income over a short-term investment horizon. Invests in money market instruments with maturity less than or equal to 1 year	
20	P2	Bandhan Gilt 2027 Index Fund	Income over target maturity period	An open-ended Target Maturity Index fund which seeks to provide investment returns closely corresponding to the total returns of the securities as represented by the CRISIL Gilt 2027 Index	
21	P2	HSBC Short Duration Fund	Regular income over medium-term	Investment in diversified portfolio of fixed income securities such that the Macaulay^ duration of the portfolio is between 1 year to 3 years	
22	P2	HSBC Low Duration Fund	Liquidity over short-term	Investment in a mix of debt and money market instruments such that the Macaulay^ duration of the portfolio is between 6 months to 12 months.	




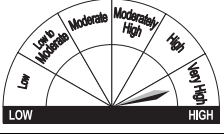
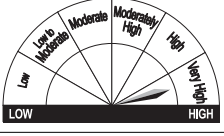
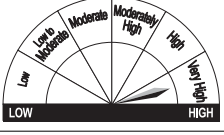







Sr. No.	HSBC's Product Risk Rating	Scheme Name	As defined by the Asset Management Company based on SEBI circular on Product Labelling in Mutual Fund		
			Nature of Scheme and Indicative Investment Horizon	Brief Investment Objective and Kind of Product	AMC Product Labelling (Riskometer)
23	P2	HDFC Short Term Debt Fund	Income over short term	To generate income/capital appreciation through investments in debt and money	
24	P2	ICICI Prudential Savings Fund	Short-term savings solution	An open ended low duration debt scheme that aims to maximise income by investing in debt and money market instruments while maintaining optimum balance of yield, safety and liquidity	
25	P2	ICICI Prudential Corporate Bond Fund	Short Term Savings	An open ended debt scheme predominantly investing in highest rated corporate bonds.	
26	P2	ICICI Prudential Banking and PSU Debt Fund	Short-term savings	An open ended debt scheme predominantly investing in Debt instruments of banks, Public Sector Undertakings, Public Financial Institutions and Municipal Bonds.	
27	P2	ICICI Prudential Short-term Plan	Short to medium-term income generation and capital appreciation solution	A debt fund that aims to generate income by investing in a range of debt and money market instruments of various maturities	
28	P2	Bandhan Bond Fund - Short Term Plan	To generate optimal returns over short to medium-term	Investments in good quality fixed income and Money Market Securities	
29	P2	Bandhan Corporate Bond Fund	To generate medium to long term optimal returns	Investment predominantly in high quality corporate bond	
30	P2	Bandhan Banking & PSU Debt Fund	To generate optimal returns over short to medium term	Investments predominantly in debt & money market instruments issued by PSU, Banks & PFI	
31	P2	Bandhan Dynamic Bond Fund	To generate long-term optimal returns by active management	Investments in high quality money market and debt instruments including G-Sec securities	
32	P2	HSBC CRISIL IBX 50:50 Gilt Plus SDL Apr 2028 Index Fund	Income over target maturity period	An open-ended Target Maturity Index Fund tracking CRISIL IBX 50:50 Gilt Plus SDL Index – April 2028. Relatively high interest rate risk and relatively low credit risk	
33	P2	HSBC CRISIL IBX GILT JUNE 2027 INDEX FUND	Long Term Capital Growth	An open-ended Target Maturity Index Fund tracking CRISIL IBX Gilt June 2027 Index with relatively high interest rate risk and relatively low credit risk	
34	P2	HSBC Medium Duration Fund	To generate optimal returns over medium term	An Open Ended debt fund which Invests in high quality money market and debt instruments including G-Sec securities	
35	P2	HSBC Dynamic Bond Fund	Income over medium term	Investment predominantly in corporate bond securities rated AA+ and above	





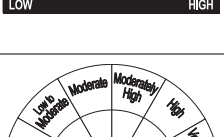





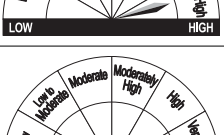
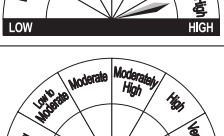

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			Nature of Scheme and Indicative Investment Horizon	Brief Investment Objective and Kind of Product	AMC Product Labelling (Riskometer)
36	P2	HSBC Managed Solutions India – Conservative	To provide income over the long-term	Investing predominantly in units of debt mutual funds as well as in a basket of equity mutual funds, gold and other exchange traded funds and money market instruments	
37	P2	Kotak Banking & PSU Debt Fund	Income over a short to medium term investment horizon	Investment in debt and money market securities of PSUs, Banks and Government Securities	
38	P2	Kotak Floating Rate Fund	Short term Income Growth	An open ended debt scheme predominantly investing in floating rate instruments	
39	P2	Kotak Low Duration Fund	Regular income over short term	Income by focusing on low duration securities with portfolio Macaulay duration between 6 months and 12 months	
40	P2	Kotak Bond Fund	Income over Medium to Long term	Kotak Bond Fund is an open ended medium term debt scheme investing in instruments such that the Macaulay duration of the portfolio is between 4 years and 7 years	
41	P2	HSBC Arbitrage Fund	Income over short term	An equity fund that aims for low volatility returns by using arbitrage and other derivative strategies in equity market	
42	P2	HSBC Banking and PSU Debt Fund	Short Term Savings	An open ended debt scheme predominantly investing in Debt instruments of banks, Public Sector Undertakings, Public Financial Institutions and Municipal Bonds	
43	P2	HSBC Equity Savings Fund	Capital appreciation while generating income over medium to long term	Generation of regular income by predominantly investing in arbitrage opportunities in the cash and derivatives segment and long-term capital appreciation through unhedged exposure to equity and equity related instruments	
44	P2	HSBC Corporate Bond Fund	Regular and Stable Income over medium to long- term	Investment in debt market securities such as non-convertible debentures, bonds issued by corporates, bank and	
45	P2	SBI Magnum Gilt Fund	Growth over medium to long term	An open ended debt scheme investing in government securities across maturity	
46	P3	HSBC Conservative Hybrid Fund	Capital appreciation over medium to long term	Investment in fixed income (debt and money market instruments) as well as equity and equity related securities	
47	P3	HDFC Corporate Bond Fund	Income over short to medium term	To generate income/capital appreciation through investments predominantly in AA+ and above rated corporate bonds	
48	P3	HDFC Ultra Short Term Fund	Income over short term	Income/capital appreciation through investments in debt securities and money market instruments	

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49	P3	ICICI Prudential All Seasons Bond Fund	All duration savings solution	A debt scheme that invests in debt and money market instruments with a view to maximize income while maintaining optimum balance of yield, safety and liquidity	
50	P3	HDFC Gold Fund	Capital appreciation over long-term	Investment in units of HDFC Gold Exchange Traded Fund (HGETF). HGETF invests in gold bullion of 0.995 fineness	
51	P3	HSBC Balanced Advantage Fund	Long-term wealth creation solution	An equity fund that aims for growth by investing in equity and derivatives.	
52	P3	Kotak Equity Savings Fund	Income & long term capital growth	An open ended scheme that invests in equity, arbitrage and debt securities.	
53	P4	Edelweiss Balanced Advantage Fund	Long Term Wealth Creation	The fund aims to create wealth over long term and prevent capital erosion in medium term by investments in Equity, Debt and arbitrage opportunities.	
54	P4	ICICI Prudential Credit Risk Fund	Medium-term savings solution	A debt fund that aims to deliver consistent performance by investing in a basket of debt and money market instruments with a view to provide reasonable returns while maintaining optimum balance of safety, liquidity and yield	
55	P4	HDFC Credit Risk Fund	Income over short to medium term	to generate income/capital appreciation by investing predominantly in AA and below rated corporate debt (excluding AA+ rated corporate bonds)	
56	P4	HSBC Managed Solutions India Moderate	To create wealth and provide income over the long-term	Investments in a basket of debt mutual funds, equity mutual funds, gold and exchange traded funds, offshore mutual funds and money market instruments	
57	P4	ICICI Prudential Balance Advantage Fund	Long term wealth creation solution	An equity fund that aims for growth by investing in equity and derivatives	
58	P5	Aditya Birla Sun Life Frontline Equity Fund	Long-term capital growth	Investments in equity and equity-related securities, diversified across various industries in line with the benchmark index, S&P BSE 200	
59	P5	Aditya Birla Sunlife Multi Asset Fund	Long-Term Wealth Creation Solution	An open-ended scheme investing in Equity, Debt and commodities.	
60	P5	AXIS ESG Equity Fund**	To create wealth over long-term	An open-ended equity scheme investing in companies demonstrating sustainable practices across Environment, Social and Governance (ESG) theme	
61	P5	Axis Focused 25 Fund**	Capital appreciation over long term	Investment in concentrated portfolio of equity & equity related instruments of up to 25 companies	





Sr. No.	HSBC's Product Risk Rating	Scheme Name	As defined by the Asset Management Company based on SEBI circular on Product Labelling in Mutual Fund		
			Nature of Scheme and Indicative Investment Horizon	Brief Investment Objective and Kind of Product	AMC Product Labelling (Riskometer)
62	P5	Axis Bluechip Fund**	Capital appreciation over long term	Investment in diversified portfolio predominantly consisting of equity and equity related instruments of large cap companies	
63	P5	Axis Mid Cap Fund**	Capital appreciation over long term	Investing predominantly in equity & equity related instruments of Mid Cap companies	
64	P5	Axis small cap**	Capital appreciation over long term	Investment in predominantly small cap equity and equity related securities	
65	P5	Canara Robeco Small Cap Fund	Long Term Wealth Creation	Investment in equity & equity related securities predominantly in small cap stocks	
66	P5	Canara Robeco Mid Cap Fund	Long Term Wealth Creation	Investment in equity & equity related securities predominantly in mid cap stocks	
67	P5	DSP Small Cap Fund	Long term capital growth	Investment in equity and equity-related securities predominantly of small cap companies (beyond top 250 companies by market capitalization)	
68	P5	Edelweiss Focused Equity fund	Long-term wealth creation solution	An equity fund that predominantly invests in equity in maximum 30 stocks across market capitalization	
69	P5	Edelweiss Recently Listed IPO Fund	Long-term wealth creation solution	An open ended equity fund which seeks to provide capital appreciation by investing in equity and equity related securities of recently listed 100 companies or upcoming Initial Public Offers (IPOs).	
70	P5	Franklin India Flexi Cap Fund#	Long-term capital appreciation	Primarily a large cap fund with some allocation to small/mid cap stocks	
71	P5	HSBC Focused Fund	Long term wealth creation	Investment in equity and equity related securities across market capitalization in maximum 30 stocks	
72	P5	HSBC Multi Asset Allocation Fund	To generate long-term capital growth and generate income	An open ended scheme investing in Equity & Equity Related instruments, Debt & Money Market Securities and Gold/Silver ETFs)	
73	P5	HDFC Mid-Cap Opportunities Fund	Capital appreciation over long-term	Investment predominantly in equity and equity-related instruments of small and midcap companies	
74	P5	HSBC Large Cap Fund	To create wealth over long-term	Investment in predominantly large cap equity and equity related securities	

Sr. No.	HSBC's Product Risk Rating	Scheme Name	As defined by the Asset Management Company based on SEBI circular on Product Labelling in Mutual Fund		
			Nature of Scheme and Indicative Investment Horizon	Brief Investment Objective and Kind of Product	AMC Product Labelling (Riskometer)
75	P5	HSBC Flexicap Fund	To create wealth over long-term	Investment in equity and equity-related securities across market capitalisation	
76	P5	HSBC Managed Solutions India – Growth	To create wealth over long-term	Investing predominantly in units of equity mutual funds as well as in a basket of debt mutual funds, gold and exchange traded funds, offshore mutual fund and money market instruments	
77	P5	HSBC ELSS Fund	To create wealth over long-term	Investment in equity and equity-related securities with no market capitalisation bias. Provides tax saving under Section 80C	
78	P5	HSBC Value Fund	Long-term wealth creation	An Open Ended Equity Fund racking Nifty 500 TRI following a value investment strategy which aims to generate long-term capital appreciation from a diversified portfolio of predominantly equity and equity related securities.	
79	P5	HSBC Consumption Fund	Long-term wealth creation solution	An equity fund that predominantly invests in equity and equity-related securities of consumption oriented companies.	
80	P5	ICICI Prudential Multi Asset Fund	Long-term wealth creation solution	A diversified equity fund that aims for growth by investing in equity and debt (for defensive considerations)	
81	P5	ICICI Prudential Bluechip Fund	Long-term wealth creation solution	A focused large cap equity fund that aims for growth by investing in companies belonging to large cap domain	
82	P5	ICICI Prudential Long Term Equity Fund (Tax Saving)	Long-term wealth creation solution	An Equity-linked Savings Scheme that aims to generate long-term capital appreciation by primarily investing in equity and equityrelated securities	
83	P5	ICICI Prudential Nifty Next 50 Index Fund	Long term wealth creation solution	An index fund that invests in companies that form part of the Nifty Next 50 Index and aims to achieve returns of the stated index, subject to tracking error	
84	P5	ICICI Prudential Value Discovery Fund	Long-term wealth creation solution	A diversified equity fund that aims to generate returns through a combination of dividend income and capital appreciation by primarily investing in value stocks	
85	P5	ICICI Prudential Equity and Debt Fund	Long-term wealth creation solution	A balanced fund aiming for long-term capital appreciation and current income by investing in equity as well as fixed income securities	
86	P5	Kotak Balanced advantage fund	Long-term wealth creation solution	An equity fund that aims for growth by investing in equity and derivatives	
87	P5	Kotak Business Cycles Fund	Long-term wealth creation solution	An open ended equity fund which dynamically moves between various sectors and stocks in a manner where it can benefit from the different business cycles that the economy is going through.	

Sr. No.	HSBC's Product Risk Rating	Scheme Name	As defined by the Asset Management Company based on SEBI circular on Product Labelling in Mutual Fund		
			Nature of Scheme and Indicative Investment Horizon	Brief Investment Objective and Kind of Product	AMC Product Labelling (Riskometer)
88	P5	Kotak Flexicap Fund	Long Term Capital Growth	Investment in portfolio of predominantly equity & equity related securities generally focused on a few selected sectors across market capitalization	
89	P5	DSP Equity Opportunities Fund	Long term capital growth	Investment in equity and equity-related securities predominantly of large and midcap companies	
90	P5	DSP Midcap Fund	Long-term capital growth	Investment in equity and equity related securities of pre dominantly mid cap companies	
91	P5	Nippon India Large Cap Fund	Long term capital growth	Investment predominantly in equity and equity related instruments of large cap companies	
92	P5	Kotak Emerging Equity Scheme	Long term capital growth	Investment predominantly in equity and equity related securities of mid cap companies	
93	P5	Kotak Small Cap Fund	Long term capital growth	Investment in equity & equity related securities predominantly in small cap stocks	
94	P5	HSBC Aggressive Hybrid Fund	Long term wealth creation and income	Investment in equity and equity related securities and fixed income instruments	
95	P5	HSBC Large & Mid Cap Fund	Long term wealth creation and income	Investment predominantly in equity and equity related securities of large and mid cap companies	
96	P5	HSBC Mid cap fund	Capital appreciation over long term	An open ended equity scheme predominantly investing in mid cap stocks	
97	P5	Invesco India Contra Fund	Capital appreciation over long term	Investments predominantly in equity and equity related instruments through contrarian investing	
98	P5	Franklin India Focused Equity Fund*	Long term capital appreciation	A fund that invests in stocks of companies /sectors with high growth rates or above average potential	
99	P5	Aditya Birla Sun life Flexicap Fund	Long Term Capital Growth	An open ended equity scheme investing across large cap, mid cap, small cap stocks.	
100	P5	UTI Mid Cap	Long-term capital appreciation	Investment predominantly in mid cap companies	

Sr. No.	HSBC's Product Risk Rating	Scheme Name	As defined by the Asset Management Company based on SEBI circular on Product Labelling in Mutual Fund		
			Nature of Scheme and Indicative Investment Horizon	Brief Investment Objective and Kind of Product	AMC Product Labelling (Riskometer)
101	P5	Aditya Birla Sun Life Banking and Financial Services Fund	Long-term capital growth	Investments in equity and equity-related securities of companies engaged in banking and financial services	
102	P5	Aditya Birla Sun Life India GenNext Fund	Long-term capital growth	Investments in equity and equity-related securities of companies that are expected to benefit from the rising consumption patterns in India fuelled by high disposable incomes	
103	P5	DSP Global Allocation Fund	Long-term capital growth	Investments in units of overseas funds which invest in equity, debt and short-term securities of issuers around the world	
104	P5	DSP India T.I.G.E.R. Fund	Long-term capital growth	Investment in equity and equity-related securities of corporate, which could benefit from structural changes brought about by continuing liberalisation in economic policies by the government and/or from continuing investments in infrastructure, both by the public and private sectors	
105	P5	Franklin India Feeder - Franklin U.S. Opportunities Fund#	Long-term capital appreciation	A fund of funds investing in an overseas equity fund	
106	P5	HDFC Flexicap Fund	Capital appreciation over long-term	Investment predominantly in equity and equity-related instruments of medium to large-sized companies	
107	P5	HSBC Infrastructure Fund	To create wealth over long-term	Investment in equity and equity-related securities, primarily in themes that play an important role in India's economic development	
108	P5	HSBC Small Cap Fund	To create wealth over long-term	Investment in predominantly small cap equity and equity related securities	
109	P5	HDFC Top 100 Fund	Capital appreciation over long-term	Investments in equity and equity-linked instruments including equity derivatives primarily drawn from the companies in the S&P BSE 200 Index	
110	P5	HDFC Small Cap Fund	Capital appreciation over long term	Investment predominantly in equity and equity related instruments of Small-Cap and Mid-Cap companies	
111	P5	ICICI Prudential Technology Fund	Long-term wealth creation solution	An equity fund that predominantly invests in equity and equity-related securities of technology and technology dependent companies	
112	P5	ICICI Prudential US Bluechip Equity Fund	Long term wealth Creation	An open ended equity scheme primarily investing in equity and equity related securities of companies listed on recognized stock exchanges in the United States of America	
113	P5	ICICI Prudential Innovation Fund	Long Term Wealth Creation	An Open Ended Equity Fund tracking Nifty 500 TRI which aims to grow wealth by investing in companies that adopt innovation strategies	

Sr. No.	HSBC's Product Risk Rating	Scheme Name	As defined by the Asset Management Company based on SEBI circular on Product Labelling in Mutual Fund		
			Nature of Scheme and Indicative Investment Horizon	Brief Investment Objective and Kind of Product	AMC Product Labelling (Riskometer)
114	P5	Nippon India Pharma Fund	Long-term capital growth	Investment in equity and equity related securities of pharma and other associated companies	
115	P5	HSBC Global Equity Climate Change Fund of Fund	To create wealth over long-term	Investment predominantly in companies positioned to benefit from climate change through fund of fund route	
116	P5	SBI Contra Fund	Capital appreciation over long term	Investments predominantly in equity and equity related instruments through contrarian investing	
117	P5	SBI Focused Equity Fund	Long term capital appreciation	A fund that invests in stocks of companies/sectors with high growth rates or above average potential	
118	P5	Bandhan US Equity Fund of Fund	Capital appreciation over long term	An open ended fund of fund scheme investing in units/shares of overseas Mutual Fund Scheme (/s)/Exchange Traded Fund (/s) investing in US Equity securities	
119	P5	Bandhan Sterling Value Fund	Long-term wealth creation solution	An open ended value focused investment strategy which follows a Flexi-cap approach in identifying value opportunities across market cap segments	
120	P5	Bandhan Transportation and Logistics Fund	Long-term wealth creation solution	An open ended equity fund which seeks to generate long-term capital growth by investing predominantly in equity and equity-related securities of companies engaged in the transportation and logistics sector.	
121	P5	Mirae Asset Focused Fund	Capital appreciation over long term	Investment in equity and equity related securities across market capitalization in maximum 30 stocks	
122	P5	Mirae Asset Great Consumer fund	Long-term wealth creation solution	An equity fund that predominantly invests in equity and equity-related securities of consumption oriented companies	
123	P5	Mirae Asset Large Cap Fund	Capital appreciation over long term	Investment in diversified portfolio predominantly consisting of equity and equity related instruments of large cap companies	
124	P5	Mirae Asset Mid Cap Fund	Capital appreciation over long-term	Long-term capital appreciation from a portfolio investing predominantly in Indian equity and equity related securities of midcap companies.	
125	P5	HSBC Nifty 50 Index Fund	Long-term wealth creation solution	An open ended equity fund which invests in stocks comprising the Nifty 50 index in the same proportion as in the index with the objective of achieving returns equivalent to the Total Returns Index of Nifty 50 index	

Sr. No.	HSBC's Product Risk Rating	Scheme Name	As defined by the Asset Management Company based on SEBI circular on Product Labelling in Mutual Fund		
			Nature of Scheme and Indicative Investment Horizon	Brief Investment Objective and Kind of Product	AMC Product Labelling (Riskometer)
126	P5	HSBC Multicap Fund	Long Term Capital Growth	An open ended equity scheme investing across large cap, mid cap, small cap stocks	
127	P5	Mirae Asset Banking & Financial Services Fund	Long term Capital Appreciation	An open ended scheme investing in a portfolio invested predominantly in equity and equity related securities of companies engaged in banking and financial services sector.	
128	P5	SBI PSU Fund	Long-term Capital Growth	An open-ended scheme investing in a diversified basket of equity stocks of domestic PSU (and their subsidiaries).	
129	P5	Nippon India Multi Cap Fund	Long-term Capital Growth	An open ended fund investing across large cap, mid cap, small cap companies.	

Note:

This AMC Product Labelling is as per the SEBI circular No.: SEBI/HO/IMD/DF3/CIR/P/2020/197 dated 05 October 2020 on Product Labelling in Mutual Funds. The details of the riskometer are as stated below:

Low Risk – principal at low risk

Low to Moderate Risk - principal at low to moderate risk

Moderate Risk – principal at moderate risk





Moderately High Risk – principal at moderately high risk

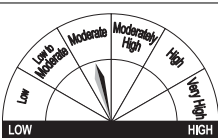
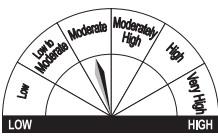
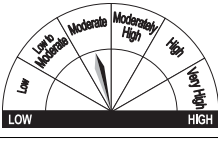
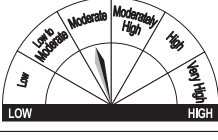
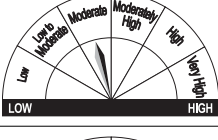



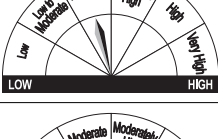


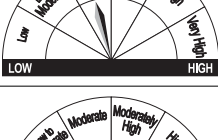


High Risk – principal at high risk


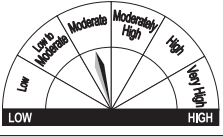

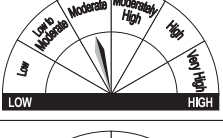

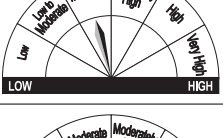





Very High Risk – principal at very high risk

All HSBC's Product Risk Rating for approved mutual funds is at a scheme level; please refer to the respective AMC fact sheets for the underlying plan.

Product Risk Rating – Close ended funds launched since 17 March 2016 (Excludes matured funds)

Sr. No.	Product Risk Rating	Scheme Name	As defined by the Asset Management Company based on SEBI circular on Product Labelling in Mutual Fund		
			Nature of Scheme and Indicative Investment Horizon	Brief Investment Objective and Kind of Product	AMC Product Labelling (Riskometer)
1	P3	HSBC Fixed Term Series 125 (HFTS-125)	Regular fixed income over the term of the Plan	Investment in debt/money market instruments	
2	P3	HSBC Fixed Term Series 126 (HFTS 126)	Regular fixed income over the term of the Plan	Investment in debt/money market instruments	
3	P3	HSBC Fixed Term Series 128 (HFTS 128)	Regular fixed income over the term of the Plan	Investment in debt/money market instruments	
4	P3	HSBC Fixed Term Series 129 (HFTS 129)	Regular fixed income over the term of the Plan	Investment in debt/money market instruments	

5	P3	HSBC Fixed Term Series 130 (HFTS 130)	Regular fixed income over the term of the Plan	Investment in debt/money market instruments	
6	P3	HSBC Fixed Term Series 132 (HFTS 132)	Regular fixed income over the term of the Plan	Investment in debt/money market instruments	
7	P3	HSBC Fixed Term Series 131 (HFTS 131)	Regular fixed income over the term of the Plan	Investment in debt/money market instruments	
8	P3	HSBC Fixed Term Series 133 (HFTS 133)	Regular fixed income over the term of the Plan	Investment in debt/money market instruments	
9	P3	HSBC Fixed Term Series 134 (HFTS 134)	Regular fixed income over the term of the Plan	Investment in debt/money market instruments	
10	P3	HSBC Fixed Term Series 135 (HFTS 135)	Regular fixed income over the term of the Plan	Investment in debt/money market instruments	
11	P3	HSBC Fixed Term Series 136 (HFTS 136)	Regular fixed income over the term of the Plan	Investment in debt/money market instruments	
12	P3	HDFC Fixed Maturity Plans - Series 42	Regular fixed income over the term of the Plan	Investment in debt/money market instruments	
13	P3	ICICI Prudential Fixed Maturity Plan - Series 83 - Plan Z	Regular fixed income over the term of the Plan	Investment in debt/money market instruments	
14	P3	Aditya Birla Sun Life Fixed Term Plan - Series RE	Regular fixed income over the term of the Plan	Investment in debt/money market instruments	
15	P3	Aditya Birla Sun Life Fixed Term Plan - Series RI	Regular fixed income over the term of the Plan	Investment in debt/money market instruments	
16	P3	HDFC Fixed Maturity Plan - Series 43	Regular fixed income over the term of the Plan	Investment in debt/money market instruments	
17	P3	Aditya Birla Sun Life Fixed Term Plan - Series RN	Regular fixed income over the term of the Plan	Investment in debt/money market instruments	
18	P3	HDFC Fixed Maturity Plan - Series 43 - 1246 Days	Regular fixed income over the term of the Plan	Investment in debt/money market instruments	

19	P3	ICICI Prudential Fixed Maturity Plan - Series 84 - 1272 Days Plan Q	Regular fixed income over the term of the Plan	Investment in debt/money market instruments	
20	P3	HSBC Fixed Term Series 137 (HFTS 137)	Regular fixed income over the term of the Plan	Investment in debt/money market instruments	
21	P3	ICICI Prudential Fixed Maturity Plan - Series 85 - 1178 Days Plan B	Regular fixed income over the term of the Plan	Investment in debt/money market instruments	
22	P3	HSBC Fixed Term Series 139	Regular fixed income over the term of the Plan	Investment in debt/money market instruments	
23	P3	ICICI Prudential Fixed Maturity Plan - Series 85 - 1168 Days Plan E	Regular fixed income over the term of the Plan	Investment in debt/money market instruments	
24	P3	Aditya Birla Sun Life Fixed Term Plan - Series SJ (1135 days)	Regular fixed income over the term of the Plan	Investment in debt/money market instruments	
25	P3	HDFC Fixed Maturity Plan - Series 44 - 1127 days	Regular fixed income over the term of the Plan	Investment in debt/money market instruments	
26	P3	HDFC Fixed Maturity Plan - Series 44 - 1118 days	Regular fixed income over the term of the Plan	Investment in debt/money market instruments	
27	P3	ICICI Prudential Fixed Maturity Plan - Series 85 - 1140 Days Plan R	Regular fixed income over the term of the Plan	Investment in debt/money market instruments	
28	P3	HSBC Fixed Term Series 140	Regular fixed income over the term of the Plan	Investment in debt/money market instruments	
29	P3	ICICI Prudential Fixed Maturity Plan - Series 87 - 1214 Days Plan A	Regular fixed income over the term of the Plan	Investment in debt/money market instruments	

*Rollover

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