

## HSBC's Product List with Product Risk Rating (HPRR) – Investment Products

This document provides the HSBC's Product Risk Rating (HPRR) for all white-listed funds distributed by The Hongkong and Shanghai Banking Corporation Limited, India (HSBC India). HPRR is an internal risk score for each white-listed fund, determined by taking into account risk factors of the respective product. From 28 Nov 2016, the PRR framework has been enhanced giving more importance to risk factors. Some of these risk factors include Volatility, High Yield Indicator and Equity proportion in a particular scheme. The list of funds distributed by HSBC India, and their respective HPRR is appended below. Internally, the HPRR is mapped to the Customer's Risk Profile (CRP) in an attempt to chart product suitability to each customer's risk profile. The CRP is established when the Risk Profile Questionnaire (RPQ) is completed by the customer. Customers are requested to check product appropriateness (based on HPRR) with their individual risk profile (based on RPQ), as per the classification in the appended table, before purchasing an investment product. This document is updated every six months, and we recommend that you refer to the latest HSBC's Product Risk Rating (HPRR) document prior to your transactions.

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. The RPQ includes questions that provide some indication of the risk tolerance of a typical investor, displaying the investor's personal investment characteristics. It may not match the respective customer's actual attitude toward investment risk, but may indicate the profile that the customer may fit into.

This document also includes Product Labelling defined by the respective Asset Management Company (AMC) as guided by SEBI circular No.: CIR/IMD/DF/4/2015 dated 30 April 2015 on Product Labelling in Mutual Funds.

**The appended table reflects the HSBC's Product Risk Rating matrix, mapping product risk rating to the customer's risk profile. For e.g. if the customer's risk profile is 'Cautious' 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, 'Aggressive', then products with risk rating 'P1', 'P2', 'P3' and 'P4' are appropriate while 'P5' is not appropriate.**

**Important Information: Please note that for the product categories such as Liquid/Cash Fund and close-ended debt funds (Fixed Term Funds/Fixed Maturity Plans, Capital Protection Oriented Plans, etc.) the Bank only distributes products from HSBC Asset Management Company (AMC) and does not offer products from other AMCs. The Bank does not conduct any due diligence on the products of HSBC Asset Management (India) Private Limited, as the same are a part of the HSBC Group and are governed by internal parameters. As regards other third party investment products offered through the Bank, the same are researched by a team based on various internal product parameters.**

### Customer's Risk Profile – Product Risk Rating matrix


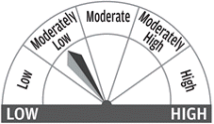

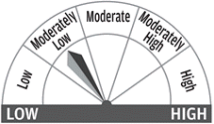

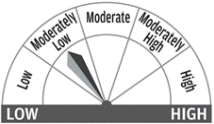





Customer's Risk Profile/Product Risk Rating	P1	P2	P3	P4	P5
	<b>The risk matrix demonstrates risk to the customer, where P1 refers to low risk and P5 refers to high risk and others are graded in between.</b>				
<b>Secure</b>	Not appropriate				
<b>Very Cautious</b>	Appropriate	Not appropriate			
<b>Cautious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


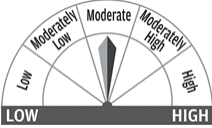
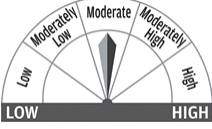
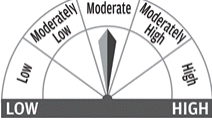

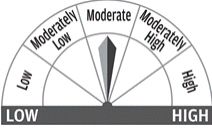

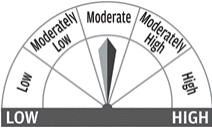

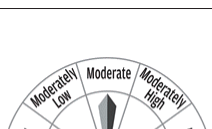

## Product Risk Rating



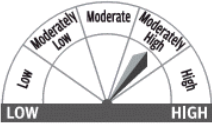
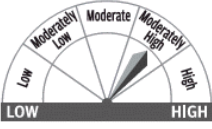
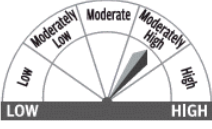
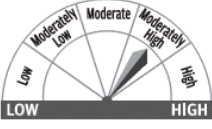





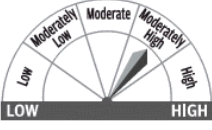
List Updated as on 26 December 2017






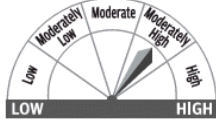
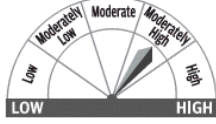



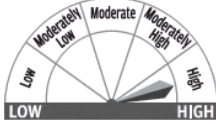
Data as on 30 October 2017




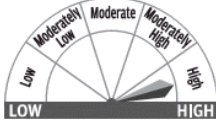


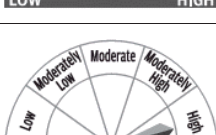

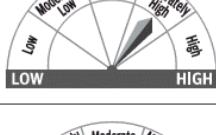


The appended table reflects the HPRR and Product Labelling (as defined by the respective AMC)




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)
1	P1	HSBC Cash Fund	Overnight liquidity over short-term	Investment in money market instruments	
2	P2	Birla Sun Life Savings Fund	Reasonable returns with convenience of liquidity over short-term	Investments in debt and money market instruments	
3	P2	HSBC Income Fund – Short-term Plan	Regular income over medium-term	Investment in diversified portfolio of fixed income securities	
4	P2	HSBC Ultra Short-term Bond Fund	Liquidity over short-term	Investment in money market instruments	
5	P2	ICICI Prudential Flexible Income Plan	Short-term savings solution	A debt fund that aims to maximise income by investing in debt and money market instruments while maintaining optimum balance of yield, safety and liquidity	
6	P2	IDFC Super Saver Income Fund - Short-Term Plan	To generate optimal returns over short to medium-term	Investments in good quality fixed income and Money Market Securities	
7	P3	Birla Sun Life Dynamic Bond Fund	Income with capital growth over short-term	Investments in actively managed portfolio of high quality debt and money market instruments including government securities	
8	P3	Birla Sun Life Income Plus	Income with capital growth over medium to long-term	Investments in a combination of debt and money market instruments including government securities of varying maturities	
9	P3	Franklin India Corporate Bond Opportunities Fund	Medium to long-term capital appreciation with current income	A bond fund focusing on corporate securities	
10	P3	Franklin India Income Opportunities Fund	Medium-term capital appreciation with current income	A fund that invests across the yield curve - focusing on high accrual securities	
11	P3	Franklin India Short-term Income Plan	Regular income for medium-term	A fund that invests in short-term corporate bond including PTCs	

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12	P3	Franklin India Ultra Short Bond Fund	Regular income for short-term	A fund that invests in short-term debt and money market instruments	
13	P3	HDFC Income Fund	Regular income over medium to long-term	To optimise returns while maintaining a balance of safety, yield and liquidity by investment in debt and money market instruments	
14	P3	HDFC Regular Savings Fund	Regular income over short to medium-term	Investment in debt and money market instruments with a short to medium-term maturity	
15	P3	HSBC Flexi Debt Fund	Regular income over long-term	Investment in debt/money market instruments	
16	P3	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	
17	P3	ICICI Prudential Regular Savings 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	
18	P3	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	
19	P3	IDFC 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	
20	P3	L&T Triple Ace 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 government, commercial paper, certificate of deposits and other money market instruments	
21	P3	Reliance Corporate Bond Fund	Income over Medium Term	Investment predominantly in corporate bonds of various maturities and across ratings that would include all debt securities issued by entities such as Banks, Public Sector Undertakings, Municipal Corporations, bodies corporate, companies etc	
22	P4	Birla Sun Life Dividend Yield Plus	Long-term capital growth	Investments in equity and equity-related securities of companies having relatively high dividend yield	

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			Nature of Scheme and Indicative Investment Horizon	Brief Investment Objective and Kind of Product	AMC Product Labelling (Riskometer)
23	P4	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	
24	P4	Birla Sun Life MNC Fund	Long-term capital growth	Investments primarily in equity and equity-related securities of Multinational Companies (MNCs)	
25	P4	DSP BlackRock Top 100 Equity Fund	Long-term capital growth	Investment in equity and equity-related securities of large cap companies (top 100 companies by market capitalisation)	
26	P4	Franklin India Bluechip Fund	Long-term capital appreciation	A fund that invests in large cap stocks	
27	P4	Franklin India Prima Fund	Long-term capital appreciation	A fund that invests in mid and small cap stocks	
28	P4	Franklin India Prima Plus	Long-term capital appreciation	Primarily a large cap fund with some allocation to small/mid cap stocks	
29	P4	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	
30	P4	HDFC Mid-Cap Opportunities Fund	Capital appreciation over long-term	Investment predominantly in equity and equity-related instruments of small and mid-cap companies	
31	P4	HSBC Equity Fund	To create wealth over long-term	Investment in equity and equity-related securities	
32	P4	HSBC India Opportunities Fund	To create wealth over long-term	Investment in equity and equity-related securities across market capitalisation	
33	P4	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 funds and money market instruments	
34	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	

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			Nature of Scheme and Indicative Investment Horizon	Brief Investment Objective and Kind of Product	AMC Product Labelling (Riskometer)
35	P4	HSBC MIP	Regular income over medium-term	Investment in equity and equity-related securities as well as fixed income (debt and money market instruments)	
36	P4	HSBC Tax Saver Equity 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	
37	P4	ICICI Prudential Dynamic Plan	Long-term wealth creation solution	A diversified equity fund that aims for growth by investing in equity and debt (for defensive considerations)	
38	P4	ICICI Prudential Focused Bluechip Equity 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	
39	P4	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 equity-related securities	
40	P4	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	
41	P4	Tata Equity Opportunities Fund	Long-term capital appreciation	Investment in equity and equity-related instruments of well researched value and growth oriented companies across all market capitalisation	
42	P5	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	
43	P5	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	
44	P5	DSP BlackRock Small and Midcap Fund	Long-term capital growth	Investment in equity and equity-related securities in companies beyond top 100 companies by market capitalisation	
45	P5	DSP BlackRock 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	

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			Nature of Scheme and Indicative Investment Horizon	Brief Investment Objective and Kind of Product	AMC Product Labelling (Riskometer)
46	P5	DSP BlackRock 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	
47	P5	DSP BlackRock World Energy Fund	Long-term capital growth	Investment in units of overseas funds which invest primarily in equity and equity-related securities of companies in the energy and alternative energy sectors	
48	P5	DSP BlackRock World Gold Fund	Long-term capital growth	Investment in units of overseas funds which invest primarily in equity and equity-related securities of gold mining companies	
49	P5	Franklin India Feeder - Franklin U.S. Opportunities Fund	Long-term capital appreciation	A fund of funds investing in an overseas equity fund	
50	P5	HDFC Equity Fund	Capital appreciation over long-term	Investment predominantly in equity and equity-related instruments of medium to large-sized companies	
51	P5	HDFC Prudence	Periodic income with capital appreciation and prevention of capital erosion over long-term	Investment predominantly in equity and equity related instruments with balance exposure to debt and money market instruments	
52	P5	HSBC Asia Pacific (Ex-Japan) Dividend Yield Fund	Regular income and wealth over the long-term	Investment in equity and equity-related securities of Asia Pacific countries (excluding Japan) through fund of funds route	
53	P5	HSBC Global Consumer Opportunities Fund	To create wealth over the long-term	A fund of fund investment in equity and equity-related securities around the world focusing on growing consumer behaviour of China	
54	P5	HSBC Infrastructure Equity 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	
55	P5	HSBC Midcap Equity Fund	To create wealth over long-term	Investment in predominantly mid cap equity and equity-related securities	
56	P5	HDFC Top 200 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	

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			Nature of Scheme and Indicative Investment Horizon	Brief Investment Objective and Kind of Product	AMC Product Labelling (Riskometer)
57	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	
58	P5	Birla Sun Life Value Fund	Long-term capital growth	Investments in equity and equity related securities by following value investing strategy	
59	P5	Invesco India Global Equity Income Fund	Capital appreciation and / or income over long-term	Investment in units of Invesco Global Equity Income Fund, an overseas equity fund	

**Note:**

This AMC Product Labelling is as per the SEBI circular No.: CIR/IMD/DF/4/2015 dated 30 April 2015 on Product Labelling in Mutual Funds. The details of the riskometer are as stated below:

Low – principal at low risk

Moderately Low – principal at moderately low risk

Moderate – principal at moderate risk



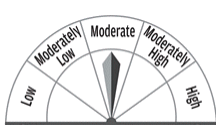
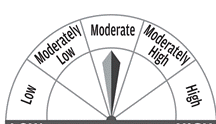
Moderately High – principal at moderately high risk

High – principal at 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.

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Product Risk Rating – Close ended funds launched since 19 March 2013 (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 Capital Protection Oriented Series II – Plan I	Capital protection and capital appreciation linked to equity market at the end of long-term	Investment in high quality rated debt securities and money market instruments and equities through NIFTY (Index) Call Options	
2	P3	HSBC Capital Protection Oriented Series II – Plan II	Capital protection and capital appreciation linked to equity market at the end of long-term	Investment in high quality rated debt securities and money market instruments and equities through NIFTY (Index) Call Options	
3	P3	HSBC Fixed Term Series 91 (HFTS-91)*	Regular fixed income over the short-term	Investment in debt/money market instruments	
4	P3	HSBC Fixed Term Series 94 (HFTS-94)*	Regular fixed income over the short-term	Investment in debt/money market instruments	

5	P3	HSBC Fixed Term Series 95 (HFTS-95)*	Regular fixed income over the short-term	Investment in debt/money market instruments	
6	P3	HSBC Fixed Term Series 96 (HFTS-96)*	Regular fixed income over the short-term	Investment in debt/money market instruments	
7	P3	HSBC Fixed Term Series 98 (HFTS-98)*	Regular fixed income over the short-term	Investment in debt/money market instruments	
8	P3	HSBC Fixed Term Series 105 (HFTS-105)*	Regular fixed income over the short-term	Investment in debt/money market instruments	
9	P3	HSBC Fixed Term Series 107 (HFTS-107)*	Regular fixed income over the short-term	Investment in debt/money market instruments	
10	P3	HSBC Fixed Term Series 109 (HFTS-109)*	Regular fixed income over the short-term	Investment in debt/money market instruments	
11	P3	HSBC Fixed Term Series 125 (HFTS-125)	Regular fixed income over the term of the Plan	Investment in debt/money market instruments	
12	P3	HSBC Fixed Term Series 126 (HFTS 126)	Regular fixed income over the term of the Plan	Investment in debt/money market instruments	
13	P3	HSBC Fixed Term Series 128 (HFTS 128)	Regular fixed income over the term of the Plan	Investment in debt/money market instruments	
14	P3	HSBC Fixed Term Series 129 (HFTS 129)	Regular fixed income over the term of the Plan	Investment in debt/money market instruments	
15	P3	HSBC Fixed Term Series 130 (HFTS 130)	Regular fixed income over the term of the Plan	Investment in debt/money market instruments	

\*Rollover

**Disclosure:**

HSBC's Product Risk Rating (HPRR) of each fund is calculated taking into account numerous factors such as fund volatility, fund liquidity, fund portfolio diversification and principal at risk.

The riskometer is a pictorial representation of the principal at risk for the fund. Kindly refer to both the riskometer and the HPRR of each fund in conjunction with your risk appetite prior to investing.

**Disclaimer:**

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