

HSBC Conservative Hybrid Mutual Fund

Category : Hybrid Fund | Benchmark Index : NIFTY 50 Hybrid Composite Debt 15:85 Conservative | Fund Manager : Shobhit Mehrotra

₹74.72

NAV as on 30-Apr-26

₹9,546(Cr.)

AUM as on 31-Mar-26


Rating

Historical Return (%)

	3 Month	6 Month	1 Year	3 Years	5 Years	10 Years
Fund	1.30	0.75	5.17	9.31	9.06	8.75
Benchmark Index	-0.22	-0.32	2.56	8.13	7.42	7.58

Investment Objective

The Fund seeks to generate long term capital appreciation by investing predominantly in equities linked securities of small cap segment.

Sector Allocation(%)

Financials	1.47
Consumer Discretionary	1.73
Real Estate	0.58
Technology	6.01
Industrials	7.72

Asset Allocation (%)

Equity	21.81
Cash&cashEqv.	5.45
Debt	72.74

Portfolio Holdings

Top Holdings	Assets(%)
Eternal	4.04
GE Vernova T&D	2.71
Transformer & Rectif...	1.09
Kei Industries	0.87
Persistent System	0.85
6.33% GOI 2035	26.63
6.79% GOI 2034	20.66
7.10% GOI 2034	7.03
7.80% Bajaj Finance	3.67
7.42% Power Finance Cop..	3.61

Quantitative Data (%)

Standard Deviation	4.00
Beta	-
Sharpe Ratio	0.66
Alpha Ratio	-
Turnover Ratio	-
Expense Ratio	1.50
Lock-in Period	-
Fund Type	Open Ended
Fund House	HSBC Conservative Mutual Fund
Fund Taxation	Hybrid
Min. Inv. Lumpsum/ SIP	Rs. 5000 / 500

Investment Rationale

Argues for investing to combat inflation's erosive effects on household expenses (9-19% CAGR), education costs (10.5% inflation), and weddings (22-30%), which outpace traditional savings like FDs at 4-7.1%. It contrasts low-yield options (PPF 7.1% tax-free, gold/real estate ~11%) with superior mutual fund returns (large-cap 17.55%, mid/small-cap 22-23% over 10 years), demonstrating via examples how SIPs in equity funds meet goals like higher education (₹60L in 17 years via ₹9K/month at 12%) or marriage (₹1Cr in 16 years via ₹17.5K/month) more efficiently than FDs/PPF. Early investing leverages compounding (e.g., ₹5K/month from age 25 yields ₹3.25Cr by 65 at 12% vs. ₹1.5Cr from age 40), thriving amid market crises per Warren Buffett's wisdom.