

## HSBC Corporate Bond Mutual Fund

Category : Corporate Bond | Benchmark Index : Nifty Corporate Bond Index A-II | Fund Manager : Anurag Mittal

**75.29**

NAV as on 24- Dec-25

**6,262**(Cr.)

AUM as on 30-Nov-25


**Unrated**

### Historical Return (%)

	3 Month	6 Month	1 Year	3 Years	5 Years	10 Years
Fund	1.37	2.69	8.02	7.48	5.71	7.26
Benchmark Index	0.99	1.52	5.35	6.89	5.31	6.25

### Investment Objective

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

### Portfolio Characteristics

Number of Securities	69
Average Maturity (yrs)	2.85
Avg. Maturity 52W High (yrs)	3.58
Avg. Maturity 52W Low (yrs)	2.85
Avg. Credit Rating	AAA

### Asset Allocation (%)

Cash&cashEqv.	0.45
Debt	99.55

### Portfolio Holdings

Top Holdings	Assets(%)
7.41% Indian Oil Corp.	5.08
8.24% Power Grid	4.65
7.04% GOI 2029	3.84
7.32% NTPC 2029	3.57
7.53% National Bank	3.42
8.30% NTPC 2029	2.87
7.70% National Highway	2.85
8.41% Housing & Urban	2.82
7.42% Power Finance Corp.	2.73
6.01 % GOI 2030	2.67

### Quantitative Data (%)

Standard Deviation	1.30
Beta	0.66
Sharpe Ratio	0.86
Alpha Ratio	0.79
Turnover Ratio	-
Expense Ratio	0.60
Lock-in Period	-
Fund Type	Open Ended
Fund House	HSBC Mutual Fund
Fund Taxation	Coperate Bond
Min. Inv. Lumpsum/ SIP	Rs. 5000 / 1000

### 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.